



## Exhibit

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a touch screen to learn about tribal history.”

The exhibit will also look at the role of early homesteaders and steamboat travel, the ranger said.

“Today, we move our goods along the interstate (highway),” he said. “Back then, the river was our interstate. It was our major hub of commerce. We had steamboats that went to Montana — as far as they could make it on the river.”

The mobile ranger station will offer not only touch screens but also a big-screen television. The exhibit will offer something for all ages.

“The kids will be enjoying reading the panels and pushing the buttons. They will also be able to put together something resembling a big puzzle of the river,” Smith said. “But the adults will also enjoy (the trailer) and have fun with it.”

Smith sought the mobile ranger station 1 1/2 years ago as a better way to reach the public, particularly those who haven’t visited the river.

“I talked to Steve Mietz, our (MNRR) superintendent at the time, and he said to go for it,” the ranger said. “We got funding and bought the trailer during late summer 2012.”

NPS staff started taking the trailer to public events last spring. With only the awning and exterior ready for display, rangers stood in front of the trailer and answered questions.

Even with such a simple beginning, the rangers quickly realized the mobile station’s potential, Smith said.

“We might have 15 to 20 people attending two interpretive programs on Saturday nights,” he said. “Here (with the trailer), we have 80 to 120 people at each event.”

Park ranger John Rokosz saw the positive reaction during the mobile ranger station’s visit to Riverside Park in Yankton during last August’s Riverboat Days. The station provided information to the public and offered educational

activities to children.

“We want to let people know about what we have to offer here at the park,” Rokosz told the *Press & Dakotan* at the time. “And we want to get the kids involved, because that’s our next generation.”

Even life-long area residents may fully not realize the MNRR’s full story, Smith said. “It’s important for people to see why Congress has made this a national park and recreational river,” he said. “This is a unique place. We have the two states that border it, and Congress designated the 39- and 59-mile stretches of wild and scenic river. Only one-third of the (2,341-mile-long) Missouri River is free flowing. Another one-third is channelized, and the remaining one-third is dammed.”

The mobile ranger station takes the MNRR story to the next level, Smith said.

“This is totally new for us at the Missouri National Recreational River,” he said. “We don’t have a permanent visitor center for telling our story, so this will be like a traveling visitor center.”

The NPS will continue partnering with the U.S. Army Corps of Engineers at the Lewis and Clark Visitors Center overlooking Gavins Point Dam, he said.

A ribbon-cutting ceremony will be held when the trailer’s interior renovations are unveiled, Smith said. The panels will be updated as warranted.

People appreciate the river as a water supply, as hunting and fishing habitat, and as an important resource for business and the economy, Smith said. In that respect, it’s important to take the Missouri River’s message to the public, he said.

“This is their river, and it can be enjoyed by everybody,” he said. “We have the scenic beauty of the overlooks, the quiet of the sandbars and the cultural aspects of the river. There are so many stories we can tell.”

You can follow Randy Dockendorf on Twitter at [twitter.com/RDockendorf](https://twitter.com/RDockendorf). Discuss this story at [www.yankton.net/](http://www.yankton.net/).

# Being Insured

## Knowing What’s Covered Is Not Unimportant – Or Easy

EDITOR’S NOTE: This is the second of a two-part series on legal and insurance classifications and issues concerning farm operations.

BY RITA BRHEL

P&D Correspondent

Most people, whether insuring their home, car, health or farm, don’t read through their insurance policy and, even those who do, don’t necessarily understand it.

So says Rachel Armstrong, an attorney and founder of the legal assistance service Farm Commons, based in Madison, Wis., who conducted a national survey on the topic. For someone without legal training, she admits that insurance policies can be very difficult to read. However, this inability to fully grasp what is or is not covered can be a major downfall for farm businesses, especially those who do any type of on-farm, farmer-direct business, whether selling pumpkins or seed corn.

“The point is, before bad things happen, we want to make sure someone else will step in to pay the bill,” Armstrong said. “Your most valuable risk management strategy is insurance.”

Most producers purchase a farm liability policy, covering buildings and machinery, thinking that this is enough, but does this policy type cover if someone twists their ankle walking from their pickup truck to the farmhouse porch to buy a dozen of eggs, if someone’s child bumps their egg on a producer’s farmers market stand or if someone complains of a food-borne illness after purchasing a farmer’s farm-raised pork sausage?

“There is a big difference between the barn burning down and someone getting injured,” Armstrong said. “This may be news to you, but a farm liability policy does not cover business activities.”

What a farm liability policy does cover is food production. What it does not cover is such activities as educational events like giving the local school kids a tour, corn mazes, salsa and jam production, prepared food sales, dropping off products to consumers, farmers markets, volunteers and employees. Any farm business activity outside the realm of actual food production must be specifically identified on the insurance policy to be covered.

Better insurance options for non-food production farm business activities are either adding an incidental business endorsement or u-pick endorsement to a farm liability policy or purchasing a separate commercial liability policy. She adds that workers compensation is important for farms with employees or volunteers, as this prevents completely against lawsuits.

Armstrong favors commercial liability policies, as they cover both on- and off-farm activities. However, not even commercial liability can cover all the expenses that could come out of a food-safety incident. If someone was to get sick after consuming a farmer-direct product, that farm would be liable even if it was the consumer — not the produce — who was negligent. Food-safety incidents in-



ILLUSTRATION: METRO GRAPHICS

volve legal violations that reach way beyond the individual consumer-farmer dynamic, and the subsequent recall is not cheap.

“It’s important to read the entire insurance policy,” Armstrong said. “Even with what you thought was a good policy, you can still end up with a huge bill.”

The best way to correctly comprehend the farm business policy is to ask specific questions about coverage from the insurance agent and then to get the responses in writing, she says. This way, if there is a dispute with something being covered, the producer can go back to the insurance company with the official response from the agent.

Once the farm business is fully covered by insurance, the farmer’s risk management tasks don’t end there. Armstrong stresses that producers take very seriously the relationship they have with their farmer-direct consumers.

“The goal is long-lasting relationships with good customers who pay you for your product,” she said. “The solution is communication. Set expectations and then fulfill them.”

Suppose a local chef requested eight pounds of green beans from a farmer, who held back from selling those green beans to several drive-in customers to be able to fill the order, only to have the chef call the day before delivery and say he didn’t want them anymore. Or suppose a farmer has a contract to build a fence for another

landowner, only to build part of the fence in the first month and still have it unfinished a year later.

“Who is legally liable? It depends,” Armstrong said. It depends on the written agreement that comes out of each scenario. So, if there was no written agreement, it’s only one person’s word against another. And if there is a written agreement, but not all expectations are outlined, those broken expectations not written down would not count in a lawsuit.

All agreements should be written down, Armstrong said. “It doesn’t necessarily have to be a sign-here, formal agreement. It could be a combination of statements made on a sheet of paper. Even an order form, order confirmation and invoice stapled together can do the job.”

What’s important is what is included in the agreement: the product or service, quantity, cost, timeframe, and date and method of payment. And if problems arise, or changes need to be made in the process, discuss these with the customer and then write it down.

“Need flexibility? Put it in the agreement,” Armstrong said. “The worst thing you can do is just ignore it. Be sure to write it all down. If you end up in the courtroom over a missed crate of lettuce, that will protect you.”

## Tips

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mediately. Handle the victim gently because rough handling can cause cardiac arrest;

- Replace wet clothing with dry clothing;
- Remove any constrictive clothing items that could impair circulation;
- Add insulation such as blankets, pillows, towels or newspapers beneath and around the victim. Be sure to cover the victim’s head but allow for breathing;
- If you notice signs of frostbite, seek medical attention immediately;
- Dry, sterile gauze can be placed between toes and fingers to absorb moisture and to keep them from sticking together;

- Slightly elevate the affected part to reduce pain and swelling;

- If you are more than one hour from a medical facility and have warm water, place the frostbitten part in water that has the temperature of 102-106 degrees Fahrenheit. If you do not have a thermometer, test the water first to see if it is warm, not hot. Re-warming usually takes 20-40 minutes or until tissues soften.

While staying indoors can help protect an individual from cold weather, individuals are also being advised to monitor their homes this weekend.

The City of Yankton Water Department earlier this week stated it has been experiencing an increased number of calls for frozen meters, and it reminded city residents to be aware of their water meters and plumbing during the

extreme cold conditions. Officials also noted that the water service line from the main to a residence is the homeowner’s responsibility, and for repairs to the service line or plumbing, homeowners should contact a licensed plumber.

In addition to experiencing frigid temperatures this weekend, much of the northern Great Plains is also expected snowfall and freezing rain, making travel more dangerous.

While the Yankton area could see some snow on Sunday, Chenard said it

shouldn’t be enough to accumulate. However, it still could cause problems, he said.

“With the winds as strong as they are, there could be some lower visibility out there,” Chenard said.

Winds on Sunday are expected to reach 20 to 25 mph, with 35 mph gusts. Blustery conditions will continue Monday with 20 mph winds gusting to 30 mph.

With road conditions worsening throughout much of the state, the South Dakota Department of Transportation (SDDOT) on Friday

cautioned travelers to take extra care when navigating the roads.

The SDDOT recommended the following steps:

- Wear a seatbelt;
- Travel during the day;
- Drive with your headlights on (not daytime running lights) so you can be seen by other motorists from the front and rear;
- Use highly traveled roads and highways;
- Keep family and friends informed of your travel schedule and route;
- Call 511 or visit [safetravelusa.com](http://safetravelusa.com) for road con-

ditions;.

- Keep a winter weather survival kit in your car. The kit should include blankets, warm clothing, water, energy bars, a flashlight, a distress flag, a shovel and matches;
- Travel with a charged cell phone, but don’t rely on it to get you out of a bad situation;
- Change travel plans as weather conditions warrant.

You can follow Derek Bartos on Twitter at [twitter.com/d\\_bartos/](https://twitter.com/d_bartos/). Discuss this story at [www.yankton.net/](http://www.yankton.net/).

Please join us for an informational meeting on Sunday, January 12 at 2:30 p.m. at the Germans from Russia meeting place in Kaylor, regarding our

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## Welcomes Dan Guthmiller To The Winning Team



Lewis & Clark Realty, Inc. is proud to welcome Dan Guthmiller to their sales team. Dan has an extensive background in over 17 years of sales, property management, and an agriculture background. Dan is originally from the Tripp/Delmont area and has lived in Yankton for 17 years.

Dan will be joining his wife, Kami, at Lewis & Clark Realty. Together they have two children, Jace and Elle.

For all your real estate needs, Dan is looking forward to working with you. You can reach Dan on his cell at 660-2740.