

IRAQ

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the first coming in December 2007. In the time between the trips, Rounds said he can see a marked difference in the threat levels.

"The first time we were down here, the troops were very proud of what they were doing but they also knew that they had a long way to go regarding governments and economic developments. Security issues were also very different than what we are seeing today," he said. "We see a government that is learning how to govern themselves. ... The security that is here now is significantly better than what it was a couple of years ago. It is still a war zone; there is no question about that at all. ... The threat levels are less now than they were two years ago."

Rounds stressed that as the Iraqi government grows and develops and more economic development takes place, businesses will try to rebuild the infrastructure of the country, which would stabilize the region even more.

The United States is planning to reduce the number of troops in Iraq from 80,000 to 50,000 by Sept. 1,

which the governor said means some South Dakotans will come home sooner than expected.

"Spirits are very good and (the soldiers) are very excited about what they're doing," Rounds said. "Many have been notified already that they will be returning home a bit sooner than was anticipated when they were first deployed. Most of those units are not based out of South Dakota, but some of those groups do have South Dakota personnel among them."

Rounds said that the conditions that the troops have been dealing with are extreme, but praised all the troops serving.

"The temperature over here is about 112 degrees. The wind is blowing about 15 to 18 knots. There are sand storms. It's miserable outside," Rounds said. "They are absolutely doing their job. We can be very proud of them."

Currently, there are between 500-600 South Dakota National Guard soldiers deployed around the world, Rounds said, which is the equivalent of around 15-17 percent of the total state National Guard and Air Guard soldiers.

Rounds said he does see a changed role in the mission in Iraq, but he does not foresee a time when there won't be some form of a U.S. involvement.

"I know that in talking with the leaders here our goal is to be at zero troops," Rounds said. "The reality is, in very successful cases around the world such as in South Korea, we still have a presence there because they want us to have a presence there. ... I think we will continue to see Guards involved into the future because to complete any mission that the Army, Air Force, Marines are assigned, they are going to the need the Guards to complete it."

When asked if he felt the U.S. is winning the war in Iraq, Rounds said he believes matters are on the right path.

"With this particular war, winning means that the Iraqi people get to decide what kind of government they want to have for themselves," he said. "They may become a very good ally for the United States in the future, an ally that has a very unique position in the Middle East."

"I think, if they are able to form their government in a timely fashion, if they are able to take the different segments of their population that want to participate in the government so they are a part of that, then yes, I think we are winning. Time will tell whether or not they can do this on their own."

MARKET

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several growing seasons.

"We've been through two years of extreme volatility, but we're in a calm period right now," said David Asbridge, president of NPK Fertilizer Advisory Service (NPKFAS).

"We saw farmers buying on-farm storage in an effort to stock pile fertilizer," Horstmeier added.

When ethanol production in the United States took off in late 2006 and early 2007, it corresponded to booming economic growth and strong demand for crops and energy worldwide. As a result, fertilizer prices rose dramatically.

But as ethanol demand slowed and the worldwide financial crunch gained momentum, fertilizer prices came down and stabilized because of weaker worldwide demand.

Horstmeier said that fertilizer prices bottomed out last fall and have increased relatively little since then.

"I'm bullish in what's going to happen for demand," said Asbridge.

He added that numerous factors are indicating a need for higher application rates in the coming year, including the growing ethanol industry, an increase in China's buying capacity, and a projected increase in domestic corn acres for next year.

"The fastest growing product in the

U.S. is liquid nitrate (UAN), because of the convenience factors, even though it's the most expensive," Asbridge said.

He added that one of the most appealing factors in using UAN is the producers are able to run herbicides with the fertilizer and distribute it through their irrigation systems.

As the price of nitrogen drops relative to the price of corn, the economically optimal amount of nitrogen fertilizer increases. As a result, farmers that may have cut back on fertilizer rates in recent years due to previously higher prices may be able to go back to their higher application rates.

The overall supply of anhydrous ammonia available in the U.S. is expected to be large enough to keep prices in check, but the capacity of the delivery infrastructure was stretched in some places this spring.

Doug Stone, president of Sourcing Solutions, a farmers' coop organization, said inventory will be a focal point for the retail end of the industry.

"Farmers were buying hand to mouth those last few loads, and retail inventories are low for all products," he said. "Inventory management is key."

Fertilizers are not traded publicly on an exchange like grains, energy or stock in a company, so volatile fertilizer prices are difficult for both farmers and agricultural suppliers because it's not an easy risk to manage.

"Retailers are having a tough time guessing the market, and they're not wanting to take a speculative position," Stone said. "They need to have a handle on what growers will be willing to

pay. As inventories are depleted, there will be a buying need."

"We're beginning to see more long-term contracts set up," Asbridge added. He said that India has set out some year-long contracts that have helped stabilize the market for potash.

"I don't anticipate any huge run-ups or drop-offs for the next two to three years," he said.

Nitrogen products are domestically produced, as are phosphorus and potassium, while urea and ammonia are more dependent upon imports.

"Sixty to 70 percent of our urea is imported," Asbridge said.

Asbridge added that India is a big driver for the phosphate market. "Watch India. They import more than half the world's market for phosphates," he said. "Producers have a good base load of tonnage already sold, so (the phosphorus) market should remain stable."

Beyond the normal, minimal pricing shifts concurrent with the growing seasons, experts agree that fertilizer pricing has stabilized for a while, with only a couple wild cards yet to play out.

With natural gas used as a feedstock for producing anhydrous ammonia, low natural gas prices of late have contributed to more stable fertilizer costs. But that could change.

"It's not industry supply/demand that will throw things off — that's working," Asbridge said. "But what energy legislation might do to energy costs (natural gas) could really affect the market."

CREDIT

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of the recent health care reform.

Businesses with 25 employees or less and with employees earning average annual wages less than \$50,000 will be eligible for a tax credit up to 35 percent. Businesses with 10 employees or less and with employees earning average annual wages less than \$25,000 can receive the full 35 percent tax credit. Nonprofits with either qualification qualify for a tax credit up to 25 percent.

Of the 35,400 small businesses in Nebraska, about 93.8 percent of owners will be eligible for the tax credits. Of the 18,800 small businesses in South Dakota, about 93.6 percent of owners will qualify for tax credits.

This issue is particularly important to Midwestern states, like South Dakota and Nebraska, that have a large percentage of small business owners.

David Owen, president of the South Dakota Chamber of Commerce and Industry, is unsure, however, whether businesses that are not currently offering health coverage to their employees will start because of the new credit.

"There are two things that keep (small businesses) from offering health care," Owen said. "First, is the cost. Second, is the complication of sorting through different proposals and plans, and being able to choose anything with confidence."

"To take advantage of this credit, you still have to lay out the cash," he added. "Particularly now, rural South Dakota businesses are facing a challenging economy. They're still going to find it difficult to pay the premium."

But Owen thinks the reform is heading in the right direction for more affordable health coverage.

"It's obvious that the intent is to make health care more affordable to small businesses. This is the first step in a long period of reform that will extend over four or five years," Owen said. "The key questions, especially in a rather languid economy, is whether the business can afford to pay the premium to take advantage of the credit."

State Sen. Jean Hunhoff (R-Yankton) agreed that small employers, who do not currently provide their employees with health coverage, will have to decide if the tax credit is enough of an enticement to start providing coverage.

"It does give small businesses an option. ... But, if you're not providing it currently, you have to look at what your bottom line is," she said. "Each small business is going to have to weigh out how it has an impact."

Hunhoff thinks the issue is important from a statewide perspective, too.

"If a small business is able to provide health insurance for their employees, then those employees don't have to be forced to participate in Medicaid," she said. "We're having to expand Medicaid and that has taken additional tax dollars, which go to support that. Then, we make cuts in other programs. It's sort of a way of helping to deal with the people that are uninsured or non-covered without having to increase the tax dollars to provide coverage."

Hunhoff added that tax dollars not used on Medicaid can be used in the state for other priority programs that have maybe been reduced in the past.

U.S. Sen. Ben Nelson (D-Neb.) issued a press release Wednesday, applauding the tax credit announcement.

"These numbers show that the vast majority of small businesses in Nebraska can start taking advantage of tax credits for premiums immediately," Nelson said in a press release. "These tax credits help pay the cost of health insurance for small businesses that chose to provide health insurance to their employees."

Officials from Families USA also praised the tax credit, calling it an "opportunity."

"Many small businesses — like the local diner, the hardware store down the street, or the neighborhood repair shop — face special challenges in providing health coverage for their small number of employees," said Ron Pollack, executive director of Families USA, in a press release. "They will now receive substantial help."

In an interview with the Press & Dakotan, Kathleen Stoll, deputy executive director of Families USA, said that small businesses that meet the eligibility requirements will receive a tax credit toward the amount owners spend toward their workers. Employers have to pay at least 50 percent of their employees' health care premiums to collect the tax credit.

Small employers can collect the tax credit quarterly or in April, she said.

"In my experience, I have never met a small business owner who didn't want to offer coverage (for his employees)," Stoll added. "In micro-businesses, it's a very personal relationship that the owner has with his or her workers."

Stoll also made it clear that employers can choose whichever health care provider they want.

"It doesn't impact the choice of what kind of coverage they want for their employees," she said. "We hope it does impact their decision to continue offering coverage."

This tax credit for 2010 will help those employers who are already offering coverage, Stoll added. It will also help those small businesses owners who stopped offering coverage because of recent economic downturn to revisit the issue.

Heartland Humane Society In Need Of Kitten Food, Litter

Yankton's Heartland Humane Society is in need of quality kitten food, such as Purina Kitten Chow and scoopable or clumping, cat litter for the litters of kittens now in their care.

If you would like to donate litter or food, donations are accepted at the shelter located at 601 1/2 Burleigh Street in Yankton from 9 a.m.-5 p.m. Monday through Friday and by appointment. Any donations are greatly appreciated.

"We still have several cats and kittens available for adoption at the shelter and are expecting more kittens," said Tasha Anderson, executive director at Heartland Humane Society. "While our supply of adult cat food is strong, we need kitten food and litter for the litters of kittens now in our care."

If you have questions about or would like additional information on donating kitten food or litter, call 605-664-4244 or e-mail hhs@midconetwork.com.



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