

Fly Fishing And Good Farming Go Together

BY DR. MIKE ROSMANN

Ah spring! Time to go fly fishing in my float tube or stalking a stream.

Sure, I went ice fishing plenty this past winter, because even a bad day of fishing in -10 degree weather with wind whipping across a frozen farm pond with a foot of ice is better than a good day in the office. It's especially good if I have a couple long-lasting tasty cigars to smoke and can share the fishing occasion with my son, Jon.

Jon is even more addicted to fishing and outdoor adventures than me. When he still lived at home (he has his own family now), we were probably the only people in the county who fly fished, and certainly the only ones who fished out of float tubes.

Marilyn says my float tube makes me look like some sort of prehistoric creature, which is just the way I like it. When other people drive up to the pond where I'm fishing, usually by myself, someone invariably says, "I've heard about that kind of fishing, but it looks weird to me."

A half hour later and after I've hauled in a dozen or so hefty fish while they were watching me, someone usually yells from their boat, "What are you using?" "Oh, just a fly I tied. Do you want one?"

As they maneuver their boat close to me to pick up a fly or two, usually the next question is, "Aren't you afraid you're gonna drown in that outfit?"

I answer, "I can't think of a better way to die than fly fishing, especially if I have a big one on when I go."

How do fly fishing and good farming go together? The answer is, lots of ways.

I won't fish a farm pond, creek or lake below a feedlot or farm/ranch land that is intensely cultivated and has lots of manure, fertilizer, farm chemicals or pollution runoff. I prefer to fish water that emerges from a spring or marshy area thick with grasses, cattails and weeds that filter out sediments and neutralize many pollutants.

I have filter strips along all the streams on my land, even though the creeks are too small to fish, but the prairie plant strips harbor abundant wildlife to hunt and they serve as healthy ecosystems for birds and animals of all sorts. One of my favorite places to take a hike for fun and exercise is a 60 acre field enrolled in the Conservation Reserve Program (CRP).

Half of the field is owned by a like-minded land owner. We could earn more

income by farming the land instead of placing it in the CRP. However, the conservation land absorbs some of the air and water pollutants from a large cattle feedlot upstream.

I figure I owe it to everyone who drinks or uses the water that flows through my land to hold back excessive nitrogen, phosphate and other pollutants as much as possible. This little creek eventually feeds into the Gulf of Mexico, where there is a large dead zone most

years around the mouth of the Mississippi River from the accumulation of fertilizers and other unnatural substances that collect in its huge drainage during spring runoff.

The CRP land is also a hedge against future needs for clean land on which to raise crops and livestock. I want the next generations to have usable land to farm, and on which to restore themselves.

Nothing soothes a tired stressed-out farmer like a good hike outdoors, or even better—fly fishing. I can't think of anything else except how to maneuver a brawny bass out of a weed bed when I hook a big one or have to figure out what the crappies or trout are feeding on. Worries disappear.

Fly fishing in a float tube has always been one of my favorite ways to meditate and regain perspective after days of pushing to get the crop in the ground or out of the field. I can capture the sensation even when tying flies at my work bench or when filleting a bunch of fish.

I like to give a portion of the fish I catch to the owners of the ponds as a favor for granting me the right to fish on their property. I clean and vacuum-seal the filets in a plastic bag; the owners are always grateful. Several families have acquired as great a liking for bluegills, crappies and trout as my family.

As you are reading this, Jon and I are fly fishing for trout in Northeast Iowa this weekend in the driftless region where the last great glacier did not level off the terrain like it did in most of the Midwest. And I hope I have a big trout on the line. Tight lines!

Dr. Mike lives in western Iowa where he farmed for many years. Now he just brags a lot, mostly about his fly fishing. He can be contacted at: www.agbehavioralhealth.com. He is a clinical psychologist and farm owner at Harlan, Iowa.



Dr. Mike ROSMANN

Visiting Hours

Celebrating National Hospital, Nursing Home And Nursing Weeks

BY PAMELA J. REZAC, ED.D.
 President & CEO, Avera Sacred Heart Hospital

This week marks National Hospital Week, National Nursing Home Week and the end of National Nurses Week. I would like to commend everyone who works in health care for the amazing work they do. As most people are aware, these are changing times for health care. Avera Sacred Heart Hospital is following the trends and staying out in front of the changes brought on by health care reform and the many other forces in health care, such as new technology and aspects of patient- and resident-centered care.

Although these weeks in and of themselves are cause for celebration, I observe outstanding care and service that deserves recognition day in and

day out at Avera Sacred Heart. America's hospitals play a unique role in our health care system. The care and safe haven that hospitals provide 24 hours a day, 365 days a year is a major contributing factor in fostering the health and well being of the community and region. Community full-service hospitals and their staffs stand ready, around the clock, to provide a full spectrum of high quality, compassionate care, to respond to disasters and pandemic disease, and to care for all regardless of their ability to pay. Whether it's emergency, curative or preventative care, full-service community hospitals exist to meet everyone's needs.

In addition to improving the health of the community, hospitals throughout the nation are large employers within a community. This brings economic benefits to these communities. In Yankton,

Avera Sacred Heart Hospital is the largest employer in the Yankton region with more than 1,200 employees and a payroll and benefits of approximately \$56 million. That is a tremendous economic impact on the Yankton community and region.

We kicked off National Nursing Home Week with the groundbreaking of our new Avera Yankton Care Center replacement facility expansion and residential hospice facility on Monday. They will both be located at Avera Sacred Heart Majestic Bluffs.

Health care plays a vital role in every community. Here in Yankton we are truly fortunate to have the very finest health care available - from physicians, to nurses, to technicians, to support staff - Yankton holds a true treasure of health care services.

Not All Credit Scores Are Created Equal

BROOKINGS — Have you ever gone to a website and gotten your credit score? If so, what you see may not be the same as what a bank sees, explained Carrie Johnson, SDSU Extension Family Resource Management Specialist.

"Believe it or not you have multiple credit scores and they may vary a little or even a lot," she said. Johnson explained that when you apply for credit from a lender, chances are they will pull your FICO Score. The FICO Score was created by the Fair Isaac Corporation and is the most widely used (90 percent of lenders rely on the FICO Score). This score is based solely on information found in your credit report and ranges from 300-850. The calculation is determined based on five categories:

- 1) payment history;
- 2) amounts owed;
- 3) length of credit history;
- 4) new credit; and
- 5) types of credit used.

"Each credit reporting agency has a different FICO

Name	Agency	Score Range
CE Credit Score	CE Analytics	350 – 850
CreditXpert	CreditXpert, Inc.	350 – 850
Equifax Credit Score	Equifax	280 – 850
PLUS Score	Experian	330 – 830
TransRisk Score	TransUnion	100 – 900
VantageScore	Three major credit reporting agencies	501 – 990
VantageScore 3.0	Three major credit reporting agencies	300 – 850

Score dependent upon the information in that agency's credit report for a specific person," Johnson said. "All of the scores, however, are developed using the same methods by Fair Issac, and have been rigorously tested to ensure they provide the most accurate picture of credit risk possible using credit report data."

Since the three scores can vary, some lenders will use the middle score, which Johnson said is sometimes referred to as the "representative" credit score. "For example, if your three FICO scores are 680, 530, and 620 your middle score is 620,"

she said.

There are a variety of non-FICO Scores available as well that some lenders and insurers use. Johnson reminded readers that many insurance companies will check your credit as well and your premium may be affected by a low credit score.

"Since there is such a range of credit score, ranges of a score with one agency may be different than a score with another," Johnson said. "Just because a lender may not elect to use one of these particular scores, does not mean that they don't matter at all. The majority of these

were developed with the consumer in mind and are for educational purposes."

The score at any given date may not be exactly what you are looking for, but Johnson said tracking your score over time will give you an idea of how you are doing. "So, if you are trying to improve your credit score select one of the scores and monitor it from month-to-month to see if your score increases or decreases," she said.

To learn more, visit iGrow.org.

Northeast Comm. College Watching School Merger Discussion

NORFOLK, Neb. — The president of Northeast Community College and other administrators at the College have visited with the leadership of the possible merger between five northeast Nebraska school districts, but he said it is too early to speak regarding Northeast's additional involvement with such an effort.

"Out of respect for these school districts and as an observer and participant, it is premature for us to comment on Northeast Community College's possible role with this innovative and highly visionary concept," said Dr. Michael Chipps, president of Northeast.

"It takes a great deal of time and thoughtful consideration by this group for a plan of this magnitude to become a reality. I am pleased to see that a consultant has been added to help facilitate and guide the process."

Superintendents and board of education members from the five districts — Creighton, Plainview, Bloomfield, Osmond, and Wausa — began discussions late last year to look at ways to bring them together as one district to address declining enrollments and to regionally strengthen the area. It has also been mentioned at some public meetings that Northeast Community College,

as well as some regional businesses and industries, could also possibly play even a stronger role with such a merger.

Dr. Chipps said the Northeast Board is always interested in how the college can be further engaged in better educating its service area's future workforce.

"We are mindful of the situation that has led to these discussions and we wish the districts well in pursuing the right opportunities for them. Educational collaboration benefits the student, which should always be our foremost goal."



With Fondest Memories

We remember those who have passed away and are especially dear to us.

On Saturday, May 24th we will publish in print and online at Yankton.net a Memorial Day section devoted to those who are gone but not forgotten.

Select one of the verses below to accompany your tribute.

1. We hold you in our thoughts and memories forever.
2. May God cradle you in his arms, now and forever.
3. Forever missed, never forgotten. May God hold you in the palm of His hand.
4. Thank you for the wonderful days we shared together. My prayers will be with you until we meet again.
5. The days we shared were sweet. I long to see you again in Gods heavenly glory.
6. Your courage and bravery still inspire us all, and the memory of your smile fills us with joy and laughter.
7. Though out of sight, you'll forever be in my heart and mind.
8. May the light of peace shine on your face for eternity.
9. May God's angels guide you and protect you throughout time.
10. You were a light in our life that burns forever in our hearts.
11. May God's graces shine over you for all time.
12. You are in our thoughts and prayers from morning to night and from year to year.
13. We send this message with a loving kiss for eternal rest and happiness.
14. May the Lord bless you with His graces and warm, loving heart.
15. I have written my own message and it is included.

Name of deceased _____

Date of birth _____ Date of passing _____

Number of selected verse _____ OR Personal message (25 word limit)

Print your name here _____ Phone Number _____

Address/City/State/Zip _____

To remember your loved one in this special way, send \$12.00 per listing, up to 25 word verse and \$5 for photo.

Fill out the form and mail to:
 Yankton Daily Press & Dakotan/
 With Fondest Memories
 319 Walnut St.,
 Yankton, SD 57078

**Deadline: Friday,
 May 16, 2014, 5pm**

SCHOLASTICS

NORTHWESTERN COLLEGE
 ORANGE CITY, Iowa — Erin Heine, Bennett Mabee*, Michael Mabee* and Samuel Santos were among 277 graduating seniors at Northwestern College's commencement ceremonies Saturday, May 10. Twenty-five students received Bachelor of Science in Nursing degrees, while the rest of the graduating seniors were granted Bachelor of Arts degrees.

Dr. James Bultman, former president of Northwestern College, addressed the graduates in a speech entitled "To Serve or Be Served: That Is the Question." Dr. Bultman and his wife, Martie, received honorary Doctor of Humane Letters degrees during the ceremony.

Erin Heine of Yankton majored in athletic training at Northwestern College. She is the daughter of Ron and Ann Heine.

Bennett Mabee* of Yankton ma-

jored in biology health professions at Northwestern College. He is the son of Mark and Tamara Mabee.

Michael Mabee** of Yankton majored in biology health professions at Northwestern College. He is the son of Mark and Tamara Mabee.

Samuel Santos of Yankton majored in biology health professions at Northwestern College. He is the son of Ricardo and Lori Santos.

Northwestern College is a Christian college of more than 1,200 students in Orange City, Iowa. Rated the nation's sixth-best baccalaureate college by Washington Monthly and a top-10 Midwestern college by U.S. News & World Report magazine, Northwestern provides an education committed to academic rigor and a Christ-centered worldview.

Honors distinctions: ** — Magna Cum Laude: 3.70-3.89 GPA; * — Cum Laude: 3.50-3.69 GPA



Muth-Swensen

Kristen Leigh Muth and Craig Thomas Swensen, both of Yankton, SD, announce their engagement.

Parents of the couple are Bob and Monica Muth, Linda Tramp and the late Vince Tramp, all of Yankton.

The couple is planning a May 31, 2014, wedding at Sacred Heart Catholic Church, Yankton.