

Beadle Learns About
 The Plains Indians



SUBMITTED PHOTO
 Larry Ness came to speak with the Beadle Elementary fifth-grade students recently. During his visit, Mr. Ness shared his 62 years' passion of the Plains Indians. His visit focused on the children of the Plains, and items that he presented included authentic clothing, moccasins, leggings, toys and a baby cradle.

The Importance Of
 Saving For College

BY CARRIE JOHNSON
 SDSU Extension

According to College Board, 2014-2015 tuition and fees for an in-state, public, four-year college costs on average \$9,139 per year.
 In addition to tuition, room and board will cost another \$9,804 per year.
 These expenses — tuition, room and board — make up the majority of college costs but there are additional expenses such as books/supplies, personal, and transportation which total approximately \$4,388.
 In total, a four-year education will run about \$23,410. Costs are higher if the student attends an out-of-state, private, or for-profit institution.
 Many families don't realize that federal financial aid will not cover all of their child's college education. Even families with a low Expected Family Contribution (EFC) need to be prepared to pay some expenses out-of-pocket or take out additional student loans at higher interest rates.
 Below is an example of a possible federal financial aid package for a family (dependent student) of a first-year student with a zero EFC (2015-2016 amounts):
 Pell Grant: \$5,775
 Subsidized Direct Loan: \$3,500
 Unsubsidized Direct Loan: \$2,000
 TOTAL: \$11,275
 As you can see, the first year alone, the student will be short \$12,135. Some of the financial package already includes loans, so having them take an additional \$12,000 in loans each year for four years will seriously impact their future financial lives.
 Direct Loan limits for dependent students do increase every year the student is in school lowering the amount of non-federal funding needed:
 • First-Year: \$5,500 (no more than \$3,500 in Subsidized);
 • Second-Year: \$6,500 (no more than \$4,500 in Subsidized);
 • Third-Year and Beyond: \$7,500 (no more than \$5,500 in Subsidized).
WHAT ARE OUR OPTIONS?
 So, what are the options to fund the difference between federal aid and college sticker price?
 College Savings: A 529 prepaid tuition plan, 529 savings plan, Coverdell Education Savings Account or Roth IRA are great places to put money aside for future students. Most even provide some tax benefits to the saver.
 Each plan has different benefits and risks, it's important for you to do your homework to see which one is best for your situation.
 Parent Loan for Undergraduate Students (PLUS): PLUS Loans are federal loans for parents. These loans offer fixed interest rates (2015-2016 rates: 6.84 percent) and offer deferments while your student is in school at least half-time.
 A few things to remember is that these loans are your loans (not in the student's name) and cannot be transferred to them upon graduation.
 These loans also carry an origination fee when the loan is disbursed (As of 10/1/2015: 4.272 percent). I have worked with families in the past who were able to take out a home equity line of credit at about half the interest rate.
 One parent said that if she was going to take out a loan anyway, she might as well get the best rate she could even if that meant using her home as collateral.
 Private/Non-Federal Student Loans: There are a lot of non-

federal student loan options available to students. Most of these loans will require the student to have a cosigner and if the student does not make payments, that cosigner will be required to do so.
 A few other things to think about when taking out a private student loan is that the interest rate will probably be variable and higher than the current federal student loan (up to 18 percent).
 These loans are not available to flexible repayment plans as federal student loans are and they cannot be consolidated with federal student loans.
 Part-Time Work: I can't tell you the number of times I have heard someone say that if college students would just work, they wouldn't be so far in debt. Students are working; A 2011 U.S. Census report determined that 71 percent of college undergraduates worked while in college.
 The truth is, it isn't possible for students to work a part-time job to cover their college costs like in the past.
 If a student is only making minimum wage, they would have to work more than a full-time job to pay for their education.
 This doesn't mean student should not work. By working a part-time job they can pay for books, supplies, travel, personal, and other expenses.
 Choose a Less Expensive School: Even by starting at a two-year community college to get some coursework done can save families thousands of dollars (as long as those credits transfer). Or, maybe the student wants to work in a field that only requires a technical degree instead of a traditional 4-year degree.
 Or, check with your state to see if there are programs available for you high school students to earn dual (high school/college) credit at a reduced rate.
 For example, in the state of South Dakota, high school students can enroll in college-level courses for \$40 per credit hour and receive both high school and college credit.
 To learn more about financial aid options, visit https://studentaid.ed.gov/sa/.

Carrie Johnson is an assistant professor and SDSU Extension Family Resource Management specialist.

The Agrarian Imperative
 Takes Many Forms

BY DR. MIKE ROSMANN
 Sponsored by Lewis & Clark Behavioral Health

A few months ago a 47 year old South Dakota farmer, "Jack," wrote me to ask for advice. We exchanged several emails and a phone call.
 After completing two years of college in art education, Jack returned to farm with his father. His two older sisters married Minnesota farmers and were not interested in the family farm.
 Jack's dad told him he could make a better living farming than as an artist or by teaching art. During their years working together Jack purchased the family farm and equipment from his parents for very reasonable costs. His parents moved to town three years ago when they were in their mid-70s.
 Jack married a local farm girl, "Lori," who works in the county Farm Service Agency office. Their two sons currently are pursuing college degrees in Minnesota.
 Jack said he enjoyed crop farming when his dad was around, as well as fishing and hunting pheasants, waterfowl and deer together for many years. He also liked hunting and fishing with his sons when they were growing up.
 Jack became increasingly unhappy and morose after he started farming on his own three years ago and even more so when his youngest son left for college a year later. He said, "It's not fun for me anymore and I have to force myself to get started in the mornings."
 "Lori tells me to quit farming and try something else but I don't want to let my folks down; the land is paid for and we're making money. I don't know what to do."
 As the only son, and because his parents pinned their hopes on him to continue the family farming operation, it is difficult to leave this agrarian heritage, I told Jack. But I added that he has an even higher obligation than



Dr. Mike
 ROSMANN

operating the family farm, and that is to be honest with himself.
 His heart is not in what he is doing currently, despite all the "positives." I suggested that Jack needs to give himself permission to explore career options.
 During the winters Jack often carves wooden duck and goose decoys, a hobby he thoroughly enjoys. He recognizes his need to have people around him and dislikes farming alone.
 I suggested that Jack float a proposal to a neighbor he mentioned is looking to lease more farmland. Jack likes this neighbor because he is forthright and does a good job farming.
 When Jack emailed me back some weeks later he said his neighbor would like a three-year lease. That made sense to Jack, but he was unsure how his parents would feel.
 Renting the land for up to three years gives Jack time to try vocations that he put off pursuing and which might give him greater joy and fulfillment than farming, I observed. It also preserves an opportunity to return to farming if he wishes.
 Furthermore, if one or more of Jack's sons eventually decide to farm, the land is still available. Jack doesn't need to feel he didn't earn the right to retain the family farm; he worked hard for his parents for many years and gradually purchased their land and equipment.
 What does he want to do? Jack wants to try his hand as a professional carver of wooden waterfowl decoys and to guide clients on hunting adventures. He will take certification courses to become a licensed guide this winter, he said.
 Jack's carved wooden decoys won

many awards at county and state fairs. Although he is starting late in life as a professional artist, it's possible he will find fulfillment and maybe even financial success in artistic endeavors.
 Jack and Lori will maintain control of the family farmland and use the rent to augment their income. They can provide help to their aging parents when needed.
 Not every farm-raised child has a burning urge to raise crops, livestock or other foods. The agrarian imperative to provide food and other goods needed to sustain our lives takes many forms.
 In Jack's case, the agrarian urge for food procurement activities is demonstrated by creating duck and goose decoys that might appeal to art collectors and any hunting clients who wish to purchase his handmade decoys. His view of himself as successful is tied up more in these challenges than in fulfilling his parents' wishes, even though they gave him a comfortable start in life.
 Our human urges to produce the food and materials needed for life can take root in endeavors that don't always involve tilling land, harvesting crops and raising livestock. All types of work that produce food or the income to purchase the food and materials we need to take care of ourselves, our families and our communities are expressions of our inherited agrarian imperatives.
 It will be interesting to see how Jack's efforts materialize, but I know his heart is in what he said he will try after this crop year.

Dr. Mike Rosmann is a psychologist who lives on his farm in western Iowa. He can be contacted at: www.agbehavioralhealth.com.

SDSU Extension Receives Funding
 To Launch Dakota Fresh Food Hub

BROOKINGS — SDSU Extension Receives a Local Foods Promotion Program Implementation grant from the U.S. Department of Agriculture (USDA) this October to strengthen local food systems across the nation in an effort to revitalize rural economies and communities.
 The two-year grant is funded through USDA's Ag Marketing Service.
 "The grant will assist the newly organized Dakota Fresh food hub in their early stages of marketing and sales," explained Kari O'Neill, SDSU Extension Community Development Field Specialist.
 Throughout 2015, more than 25 local food producers in southeastern South Dakota have been meeting to plan for the hub; which will allow them to aggregate and market prod-

ucts to larger venues such as restaurants and institutions in the region.
 Using a one-year planning grant received in 2014 from USDA's Ag Marketing Service, O'Neill explained that SDSU Extension was able to draw in the producers, assist them in strategic planning processes and lead a field trip to visit Midwestern food hubs in Wisconsin and Illinois.
 In July the group hosted area chefs at four "Meet the Farmer" receptions in the region. Dakota Fresh has developed into a producer-owned LLC, which will seek membership from no more than 25 producers in the region.
 The Local Foods Promotion Program (LFPP) Implementation grant will assist the group in completing the following objectives:

- Obtain commitments from up to 25 farmers as members in Dakota Fresh.
- File paperwork necessary to obtain LLC status in South Dakota.
- Build a website and extended marketing campaign.
- Hire a part-time manager to lead marketing and distribution efforts.
- Select and equip a small warehouse site for aggregation of products.
- Lease a delivery vehicle for transportation to markets.
- Certify producer-members in food and farm safety plans.
- "The LLFP Implementation grant comes at a critical time in building South Dakota's local food system," O'Neill said.

"Consumers not only want to eat fresh, high quality foods, but they are more interested in ever in knowing where and how their food was produced." She added, "Building strong relationships between eaters and producers can benefit everyone, and boost local economies."
 Dakota Fresh looks forward to providing new markets that will offer incentives to new young farmers, as well as boosting production for established local foods producers.
 For more information, contact Kari O'Neill, SDSU Extension Community Development Field Specialist at 605-685-6972 or kari.oneill@sdstate.edu.

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