

Will It Be A Rough Time For Farmers?

BY DR. MIKE ROSMANN

This morning (October 14, 2013) as I listened to the grain markets I heard an analyst predict that corn prices would drop to \$3.25 per bushel for December delivery. Soybean prices are expected to be around \$13.00 per bushel for March 2014 delivery and milling wheat is expected to remain below \$7.00 per bushel for much of the remainder of 2013.

These were good crop prices a few years back but well below the recent prices that encouraged the optimistic rise in farmland purchases over the past several years. It appears land and commodity prices are headed into a downturn and we could face a recession in the farm economy.

The smallest number of cattle on feed for 60 years and concerns about reducing ethanol and biodiesel fuel production are contributing to the lower grain and oilseed markets. Uncertain sales of grains to foreign countries and the slow recovery of the U.S. economy also are factors.

Are we headed for another farm crisis? There are significant differences from the Farm Crisis of the 1980s. Interest rates are lower and most recent purchasers of farm land and capital improvements either paid off a substantial portion of their investment at the time of purchase or have locked in favorable loan rates for several years.

Those in the safest positions financially tend to be diversified producers of livestock and a variety of crops and to live outside the Midwest where land prices haven't risen as much as in the heartland. Organic food producers and those who have substantial income from other activities also appear to be somewhat more insulated from economic difficulties than farmers who produce corn, wheat and soybeans.

Some farmers took a plunge and purchased so much land and equipment they put themselves into marginalized positions if they have substantial annual payment requirements and reduced prospects for enough income solely from grain and soybean crops. It is highly likely we will see some of these farmers face foreclosure.

Is it the government's fault? The U.S. Congress has had a role in contributing to the economic squeeze because Congress created some of the conditions that encouraged ever larger production of the major grains and oilseeds.

The current crop insurance provisions appear to make profits easy to obtain even if growing conditions are unfavorable in a bad year. This traces mostly to the 2008 farm bill, but the trend toward reliance on government programs goes back further.

Congress also encouraged

production of ethanol and biodiesel fuels, mostly in response to pressures from commodity producer groups and farmer organizations. The U.S. Congress and most Midwestern state governments also allowed for relaxed standards on genetically modified crops and insecticides that have been both a boon to production but a deterrent in many foreign markets, some of which have been our best customers in bygone eras. Both the merchants of the high technology and some farm groups have been proponents of these endeavors and deserve the bulk of responsibility.

The Federal Reserve, which is actually not an arm of the federal government, set interest rates so low on borrowed money that farmland purchases and capital improvements seemed opportune. On the other hand, low interest rates could help marginalized producers make their loan payments easier.

What does the future hold? No one knows for sure. As a farmer and behavioral health specialist who went through the Farm Crisis of the 1980s, I learned hard lessons that might have meaning for the next few years. Adjustment to that crisis had defined stages that are worth considering now.

We will face the immediate future with apprehension. Apprehension is the first stage of adjustment for marginalized farmers and an important stage, for it means they recognize impending financial difficulty. This stage is often fairly long—usually two or more years.

The second stage involves growing concerns that restructuring the farm operation could be necessary. Like the first stage it can be as lengthy, but during this stage distressed farmers bargain with themselves about what they can do to salvage their businesses as well as to strategize about options with lenders and others affected by their farming enterprises. Anxiety mounts.

The third stage involves the actual restructuring or foreclosure and is the most dangerous psychologically, because of long-term stress preceding the decision about what to do and compromised judgment as its emotional toll. Often the final decision is not the farmer's choice. Emotional fatigue can occur.

The fourth stage, involving steps toward recovery or whatever changed lifestyle follows the restructuring or foreclosure, is a long hard road, but usually in the end is happier than constantly facing uncertainty and pressures.

The fifth and final stage entails "moving on." Like my grandparents who survived the Great Depression, and like many who made it through the Farm Crisis of the 1980s, we are changed forever. We became frugal, more careful and hardy.

Please tell me what you think.

Dr. Rosmann no longer raises cattle. Dr. Rosmann is a Harlan, Iowa, farmer and psychologist, available at: www.agbehavioralhealth.com.

Sponsored By Lewis & Clark Behavioral Health

Are Bladder Control Issues Treatable?

BY SANDY COPE

Physical Therapist, Avera Sacred Heart Hospital

Urinary incontinence, or involuntary loss of bladder control, is experienced by fifty to sixty percent of individuals at some point in their lives. This condition affects men and women alike and is most prevalent in women who are three to six months postpartum, individuals who are experiencing back pain or have had back, pelvic or abdominal surgeries, and men and women over the age of 50.

Urinary incontinence is a debilitating condition that can leave individuals feeling socially isolated. Many people wrongly assume that urinary incontinence is normal for their condition. Even if an individual has been diagnosed with fibromyalgia, multiple sclerosis, organ prolapsed, stroke, Parkinson's disease or Alzheimer's disease, urinary incontinence is often treatable.

The most common types of urinary incontinence include:

Stress incontinence — the loss of urine when you exert pressure on your bladder by coughing, sneezing, laughing, exercising or lifting something heavy. Stress incontinence occurs when the sphincter muscle of the bladder is weakened.

Urge incontinence — a sudden, intense urge to urinate, followed by an involuntary loss of urine. With urge incontinence, you may need to urinate frequently, including throughout the night. If there is no known cause, urge incontinence is also called overactive bladder.

Mixed incontinence — a combination of stress and urge incontinence symptoms.

Conservative treatment options are available for the treatment of urinary incontinence. According to the American Physical Therapy Association (APTA), proper preventive measures and treatment by a physical therapist can help patients manage, if not alleviate, this condition.

A trained physical therapist is able

to develop an individualized treatment program for each patient. Treatment may include exercises to strengthen and re—educate pelvic muscles as well as nutrition and lifestyle education to optimize bladder health.

For more information on physical therapy treatments available for urinary incontinence call (605) 668-8268.

Sandy Cope, physical therapist at Avera Sacred Heart Hospital, has completed coursework and training in the rehabilitation of pelvic muscle dysfunction, including treatment and management of urinary incontinence and bowel control, pregnancy and postpartum therapy, and neurological disorders affecting body movement and function.

Sources include:
American Physical Therapy Association (www.apta.org)
Phoenix Core Solutions (www.phoenixcore.com)
Mayo Clinic Online (www.mayoclinic.com)

RBD Scouts Donation



The Riverboat Days Board of Directors recently made a \$1,000 donation to Boy Scout Troop #102 for their work handling garbage and recycling during this year's festival. Senior Patrol Leader, Dylan Klimisch and Assistant Senior Patrol Leader Thomas Hill accepted the donation from Riverboat Days representatives John Kraft and Mike Gullikson.

It's Nat. Radon Action Week

Oct. 21-27 is National Radon Action Week (the third full week in October) according to the EPA. Health agencies throughout the United States have joined forces to promote awareness of the leading cause of lung cancer for non-smokers. The American Lung Association, Centers for Disease Control, and National Cancer Institute all agree that radon is a National health problem and encourage radon testing during the October awareness drive.

Radon is a naturally-occurring, invisible and odorless radioactive gas. One in 15 American homes contains high levels of radon. Millions of Americans are unknowingly exposed to this dangerous gas. In fact, a recent study by Harvard University ranks radon as America's No. 1 in-home hazard. By taking simple steps to test your home for radon and fix if necessary, this health hazard can be avoided.

Radon gas is not isolated to certain geographical areas or home types. Radon

problems have been detected in homes in every county of the U.S. It caused more American fatalities last year than carbon monoxide, fires, and handguns combined! If a home hasn't been tested for radon in the past two years, EPA and the Surgeon General urge you to take action. Contact your state radon office for information on locating qualified test kits or qualified radon testers.

The federal commitment made by EPA, the General Services Administration, and the departments of Agriculture, Defense, Energy, Health and Human Services, Housing and Urban Development, Interior, and Veterans Affairs will focus efforts on radon reduction and mitigation in homes, especially those of low-income families, many of whom do not have the resources to make the simple fixes necessary to protect their homes and loved ones.

Learn more about the Federal Radon Action Plan at www.RadonPlan.org.

MMC Halloween Carnival Set For Oct. 31

For more than 20 years, Mount Marty College students have been hosting an annual Halloween Carnival for Yankton area children. This year, with the renovations being made for the Science Center Complex, a Halloween in the Halls event will be held in its place. The public is invited to participate on Thursday, Oct. 31, from 6-8 p.m. in Corbey Hall on the Yankton campus.

A variety of games,

activities and treats for all are planned.

This event is free and open to the public with public parking available to the west of the Scholastica Learning Center (SLC) building.

For more information on the event, contact Mount Marty College Director of Residence Life and Campus Safety, Sonja Olson, at sonja.olson@mtmc.edu or 605-668-1619.



Rempp-Vazquez

Laurie Ann Rempp and Jose Angel Vazquez III, both of Bronx, New York, announce their engagement and upcoming marriage.

Parents of the couple are Wayne and Maret Rempp of Yankton, SD, and Jose and Elsie Vazquez of Bronx, New York.

The bride-elect obtained her Bachelor's Degree from Adelphi University in 2006 and her Juris Doctorate from New York Law School in 2010. She is currently employed at Snitow Kanfer & Holtzer, LLP.

The groom-elect obtained his Bachelor's Degree in 2004 and Master's Degree in 2006 from Adelphi University. He is currently employed at Taboola, Inc.

The couple is planning a December 7, 2013, wedding at Most Precious Blood Catholic Church in New York City, with reception to follow at Battery Gardens in New York City.

AAA Launching Contest

SIOUX FALLS — To encourage parents to share their wisdom with younger drivers, AAA is launching a national contest soliciting the best driving advice that parents can give teen drivers. Contest entries can be submitted at Contest.TeenDriving.AAA.com from Oct. 21 through Dec. 11.

Parents who make sure their teen drivers get practice behind the wheel in a variety of traffic situations are helping their teens become safer drivers, according to research studies from the AAA Foundation for Traffic Safety.

While on the contest website, parents also have a chance to challenge their own driving smarts by taking the "Are You Smarter than Your Teen Driver?" quiz.

"Teens continue to have the highest crash rate of any age group," said Marilyn Buskohl, spokeswoman

for AAA South Dakota. "It's critical that parents stay involved in their teens' driving lives and effectively increase their level of safety on the road."

Contest rules:

1. Entry must answer and complete all posted questions including both a best and worst driving advice to be entered into the contest for judging.

2. The following prizes will be awarded for the best received submissions of the following question: What's the best advice you can give to a teen driver?

- First Prize: iPad mini (estimated value: \$329)
- Second Prize: a \$100 Visa gift card
- Third Prize: a \$50 Visa gift card

3. The winners will be announced and contacted by Dec. 16, 2013.

For more information, call (605) 221-1624.

Transition & Bond Financing Offered

PIERRE — The Beginning Farmer Bond program through the South Dakota Department of Agriculture (SDDA) is available for eligible beginning farmers to purchase agricultural land at lower interest rates.

"The Beginning Farmer Bond program is a great way for a beginning farmer to buy land, but it's also advantageous for a retiring farmer that would be willing to enter into a contract for deed with that beginning farmer," says Terri LaBrie, finance administrator with the South Dakota Department of Agriculture.

Typically, the Beginning Farmer Bond program works through a local lender; however, if retiring farmers are interested in passing on their land to a beginner farmer, the interest off that contract sale is federally tax exempt, providing substantial savings to the seller.

"Regulations prohibit this type of transaction with closely related parties such as parents or grandparents," says LaBrie.

The SDDA administers the Beginning Farmer Bond program through the Value Added Finance Authority board. The board meets monthly and reviews the applications for the program and issues the bonds for approved projects.

To be eligible for the program, an applicant must be at least 18 years old and a resident of South Dakota, have a net worth of under \$400,000 and cannot own or previously have owned more than 30 percent of the county median acres.

The maximum amount of a beginning farmer bond is \$501,100 for calendar year 2013. This limit is set annually by the federal government. There is no upper age limit and there is no limit on off-farm income.

"With rising land costs and a \$501,100 limit on the bond, this is only one piece of the puzzle," says LaBrie. "But it's an important piece of that puzzle that may provide the tax incentive to that contract seller; as well as better terms for that beginning farmer to have the opportunity to start their own farm."

SDDA does not finance operating expenses or refinance prior debt. However, other programs are available for the purchase of livestock, dairy financing, feedlot financing, grain storage and value-added businesses.

Program information can be found at sdda.sd.gov or by calling SDDA, Division of Agricultural Development at 605-773-5436.

Nursing Career Open House Oct. 28

The Mount Marty College department of nursing will be hosting a nursing careers open house at 7 p.m. Monday, Oct. 28, in the Roncalli Welcome Center on the Yankton campus.

The open house will highlight careers that may be obtained through an array of degree options: LPN, BSN, MSN, and beyond. Anyone

interested in nursing careers is encouraged to attend.

For more information on the nursing department at Mount Marty College, visit www.mtmc.edu/nursing or contact Carol Stewart for information specific to the open house at carol.stewart@mtmc.edu or 605-668-1511.

40th Anniversary Celebration



Vicki Holec and John Swensen were married October 20, 1973, at Sacred Heart Catholic Church in Yankton, SD.

They have two children; Sarah Swensen of Gayville, SD; and Willie Swensen of Sioux Falls, SD. They also have three grandchildren: Blake, Kalie, and Taylor.

Friends and family are invited to an open house on October 26, 2013, at 2 p.m. at the Capitol Replica Building, Riverside Park, Yankton, SD. The couple requests no gifts.

Mr. & Mrs. John Swensen

Mr. and Mrs. John and Vicki Swensen of Yankton, will celebrate their 40th wedding anniversary on October 26, 2013.

Spotted

You've Been Spotted!

TRICK OR TREAT

at the Riverfront Event Center

on **October 31**
3:00-5:00pm
and have your picture taken for
spotted.yankton.net

It may also be the featured photo in Friday's printed edition.