

AGNOTES

Fall Crop Insurance Deadline Nears

With a September 30 deadline looming for most producers of winter wheat, oats, barley, and other fall planted crops, the SURE (Supplemental Revenue Assistance Program) connection becomes very important. Failure to insure your fall planted crops may endanger your SURE coverage for your 2011 corn and soybeans.

The higher your level of crop insurance coverage is the higher your guarantee under the SURE program will be. In a way, SURE is like free, additional crop insurance coverage.

For producers to be eligible for SURE, they must have crop insurance purchased through a local crop insurance agent and private insurance company or FSA's Noninsured Crop Disaster Assistance Program (NAP). There are only limited exceptions to this rule.

For more information producers should contact their crop insurance agent well before the September 30 deadline.

Deadline Extended For 'Farm Beginnings'

Applications can still be submitted for Dakota Rural Action's Farm Beginnings® course, a farmer-led training and support program that provides participants the opportunity to learn first-hand about low-cost, sustainable methods of farming and the tools to successfully launch a profitable farm enterprise.

Class size is limited, but applications will continue to be accepted until the course fills. Scholarship applications must be received by Sept. 28. To learn more about the program and receive an application, contact Dakota Rural Action at (605) 697-5204, email heidiku@dakotaural.org <mailto:heidiku@dakotaural.org>, or go to www.dakotaural.org <http://www.dakotaural.org> and click on "Farm Beginnings."

This is the second year Dakota Rural Action has offered the course. From the end of October through March students participate in twice a month sessions such as Whole Farm Planning, Financial Planning, Marketing, Business Planning, Connecting with Resources, and Connecting with Mentors. All classes are held in Brookings, and led by established local farmers and other agricultural professionals. During the spring and summer months students take part in a variety of on-farm tours and skills sessions. The course also offers the opportunity for students to gain practical, hands-on experience by setting up mentorships or apprenticeships with local farmers.

Farm Beginnings® is an established curriculum developed over a decade ago by the Minnesota-based Land Stewardship Project that is now replicated in several different states, including IL, NE, ND, and NY. Dakota Rural Action has adapted the curriculum to meet the needs of South Dakota farmers.

Knox Co. Extension Calendar of Events

- **September 20** — Knox County 4-H Council - Center - 7 p.m.
- **September 27** — Knox County Extension Board Meeting - Center - 7:30 p.m.
- **September 30** — Grassfed Exchange Tours - Atkinson and Plainview Areas
- **October 1 & 2** — Grassfed Exchange - Norfolk
- **October 4** — Parents Forever Class - 3 p.m. - Norfolk
- **October 11** — Office Closed
- **October 19** — Career Day - Wayne
- **October 19** — Cow Common Sense Forum - 10 a.m. - Center
- **October 25** — Knox County Extension Board Meeting - 7:30 p.m.
- **October 27-28** — Stockmanship School - Center

"Everybody needs his memories. They keep the wolf of insignificance from the door."

SAUL BELLOW

Yankton County 4-H'er Exhibits Champion Hog At State Fair



Michala Hauger of Yankton County with the 253-pound gilt that took top honors at the 2010 South Dakota state fair.

Reserve Champion Pig From Turner County

BROOKINGS— Michala Hauger of Yankton County exhibited a 253-pound gilt that won grand champion market hog honors during the 4-H Market Swine Show at the 2010 South Dakota State Fair.

Judge Levi Canales from Amarillo, Texas, evaluated the classes.

Denver Nordman of Turner County showed the overall reserve champion market hog with his 284-pound Division IV crossbred market barrow. Hannah Stoeber, Hutchinson County, exhibited the reserve champion in Division IV.

Yankton County 4-H'er Jessica Hauger and Sami Nordmann of Turner County received grand and reserve champion honors, respectively, in the Division I purebred market barrow contest.

Ashley Mette of Lake County entered the grand champion Division II crossbred market barrow with her 241-pound hog. Mari Clark was the reserve champion in the division with a 249-

pound barrow.

The Division III champion crossbred barrow honors went to Shelby Kroupa, Brule County, with her 272-pound exhibit. Jessica Strom of Lake County was the reserve champion with a 268-pound entry.

Deuel County 4-H'er Adam Krause and Lake County 4-H'er Austin Pitts entered the Division V purebred market gilt and reserve champions, respectively.

In the Division VI crossbred market gilt contest, Bradley Hoff of Lake County was named grand champion with his 242-pound gilt. Alex Rasmussen, Turner County, exhibited the reserve champion gilt that weighed 231 pounds.

The judge picked Tyler Minnaert, Lake County, as the Division VII crossbred reserve champion with his 262-pound gilt.

Lake County 4-H'ers continued to take honors in the heavyweight crossbred gilt division. Layne Kaylie Eich took the Division VIII honors and Jessica Strom's entry, a 275-pound gilt, was named reserve champion.

POLICY PENNINGS

Purely Privatized Crop Insurance Program

BY DARYLL RAY AND HARWOOD D. SCHAFFER
Policy analysts

As talk at the elevator and at various farm organization meetings turn to a discussion of the 2012 Farm Bill, one of the questions relates to which programs are likely to make it into the new bill and which are vulnerable. The answer as to the vulnerability of various programs depends upon who is talking and what part of the country they live in. The list of programs under discussion are fairly constant: crop/revenue insurance, direct payments, ACRE, the marketing loan program, and the counter-cyclical payment program.

The marketing loan program—including loan deficiency payments and marketing loan gains—and the counter-cyclical payment program may remain in the legislation out of inertia. But, they are seen to be largely ineffective because the trigger levels for both are now well below the cost of production and prices are significantly above levels where payments would be made.

Despite the hoopla surrounding the ACRE program, for whatever reason the sign-up levels have been well below expectations. Even among corn growers where the support was the greatest during the last farm bill debate, sign-ups have been weak.

Direct payments are under fire because they are paid whether prices are high or low. They received a significant amount of attention during 2008 when crop prices and farm incomes were at record levels and the payments added to already robust profits.

That brings us to crop insurance. In our discussions with people around the country, the idea of questioning crop/revenue insurance is akin to questioning apple pie and motherhood. In the recent legislation on reigning in the subsidies paid to crop insurance companies, they flexed their muscles.

We have read about calls to fund a "purely privatized crop-insurance program" by eliminating direct payments. Notice the obvious disconnect that calls for shoveling government money into a "purely privatized crop-insurance program," how can it be purely private if it depends on the government dole?

In our minds a purely privatized insurance program would be one that operates solely on the premiums paid by its customers. The rates charged would be dependent upon the level of risk being insured plus a margin of profit that would allow the company to operate.

For many years township mutuals and other farm organizations offered a variety of insurance products to indemnify the policyholder against covered perils—like

wind, and fire—for named items like houses, barns, and other outbuildings. In addition, they often covered automobiles and farm machinery. Depending upon the area and the crop, there were also policies that would cover producers against a loss due to hail.

That is what a purely privatized insurance program looks like and it worked well for many years. You had a private insurance program to cover risks that were calculable, affordable, and generally random in their occurrence.

At the same time you had a farm program that worked to protect farmers against long periods of low prices—a risk that would be too expensive for private insurance companies to cover. In addition, Congress often voted for ad hoc disaster aid to provide help to farmers who were struck by widespread problems like drought and storms. Again this was a risk that private insurance companies shied away from because of the risk of massive payouts in a single year.

Over time, those opposed to government-run farm programs began to see farm insurance companies as a market-based mechanism that could be used to protect farmers against both the variations in price (the function of traditional farm programs) and production (ad hoc disaster aid). The only problem with such a program is that the premiums would be higher than farmers would be willing to pay.

Enter the government and massive subsidies. In the end, we have ended up privatizing the gains—insurance companies, reinsurance companies, insurance agents and their agencies, and advertisers did well—and socializing the risks. The government provided excess coverage, limiting the risk to the companies.

Now those who want to protect the amount of money that the direct payments represent, have suggested rolling at least a major portion of those payments into an improved crop insurance program. The idea is that income would be covered at a much higher level than before.

Over the next ten years, the present crop/revenue insurance program is projected to cost \$6 billion a year above the payments paid by farmers. If direct payments are rolled into the program to provide higher levels of coverage that could add as much as \$5 billion a year—\$11 billion a year in federal outlays.

An \$11 billion-a-year-subsidized program hardly sounds like a "privatized" system.

The question is: could that money be better used in a different program configuration and still stabilize farm income with most of the farm revenue coming from the marketplace?

Beef Producers Reminded To Take Care With Vaccines

BROOKINGS— Beef producers who are now busy working calves and cows should use careful procedures when it comes to vaccinating livestock.

Shortcuts can lead to lost money, said Extension Livestock Educator Ann Price, who reminds producers to double-check the procedures they use when treating their herds.

"Many producers are now preconditioning calves and pregnancy-checking cows, and it's a busy time of year for almost everyone," Price said. "But all producers need to make that conscious effort to keep vaccines effective."

Price likened vaccines to potato salad. "If you're going to do all the work to make it, you're not going to let it spoil by leaving it out of the refrigerator," said Price. "And if it did spoil, you would not just go ahead and eat it. If you are spending money on vaccines, make sure they are handled properly or they will lose potency, and you may lose money."

South Dakota Cooperative Extension Veterinarian Russ Daly said Price's points are valid.

"The success of any livestock vaccination program depends on the effectiveness of the vaccine used," Daly said. "Vaccines—which in essence are suspensions of biological organisms—will degrade and become ineffective if proper storage and handling recommendations are not followed."

Daly added that SDSU Extension Extra 11025, "Livestock Vaccines: How They Work and How to Ensure They Do Their Job," can help producers. That publication is available at this link:

http://pubstorage.sdstate.edu/AgBio_Publications/articles/ex11025.pdf. Or ask for it at your county Extension office.

Ineffective vaccines, Daly said, even if used in the best possible conditions, still may result in increased livestock illnesses and deaths due to diseases that could have been avoided.

Daly said inactivated vaccines depend on a large number of inactivated organisms per dose to activate the immune system, while modified-live vaccines depend on their ability to infect cells within the body for an effective immune response.

"Regardless of vaccine type, it is crucial that the organisms remain intact in order to adequately stimulate the immune system," Daly said. "If they cannot do this because of improper storage or handling, the animal's immune system will not effectively respond to the vaccine."

Since proteins are the major compo-

ponents of the organisms that make up vaccines, factors like time and temperature that destroy proteins will also inactivate vaccines.

All vaccines have expiration dates that reflect the latest date at which there is deemed to be enough intact organisms present to effectively stimulate the immune system. All expiration dates assume recommendations for storage and handling have been followed.

If vaccines face high temperatures while they are stored, transported, or used, the result will be a quicker rate of disintegration.

Low temperatures will also adversely affect vaccines, Daly said. Once frozen, both types of vaccines may be inactivated or cause more adverse reactions in vaccinated animals.

Daly's recommendations for vaccine use include:

- Purchase smaller (10-dose vials) instead of larger 50-dose vials of modified live vaccines unless a producer is sure he or she will use the whole bottle in a short period of time.
 - Keep boxes and bottles cool and out of the sunlight while transporting. Use frozen ice packs in an insulated box in the summer, and prevent vaccines from freezing when transporting in the winter.
 - Once home, store vaccines in a properly working refrigerator. Check refrigerator temperatures periodically and assure that a range of 35-45 degrees F is being maintained.
 - Use clean syringes, but not those that have had internal parts cleaned with soap or chemical disinfectants, including alcohol.
 - While working, keep vaccine bottles in a closed cooler with ice packs (summer) or hot packs (winter) until they are needed, and keep syringes shaded from sunlight.
 - When using MLV vaccines, rehydrate the vials one at a time as they are needed, or what you will use within the hour.
 - Do not contaminate contents of the bottle by using a "dirty" needle (one that has been used on calves) to enter the bottle and draw up vaccine. Always use a fresh, unused needle to draw vaccine into the syringe.
 - After the job is done, clean syringes, transfer needles, and tubing by rinsing internal surfaces with distilled water near the boiling point. Do not clean internal parts with soap or chemical disinfectants, including alcohol, because residues can remain and deactivate vaccines before they are ever given to the animal.
- Call or visit your county Extension office for more information.

WOLF

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travel as far as 1,000 miles to find food. They are one of the top predators in nature and will make a definite impact in their hunting area.

Wolves are generally shy of human contact unless they are trained to be around people and fed food and garbage. Wolf attacks on humans are rare; more humans are killed by dogs and pets in a year's time than wolves. But pets are definitely not safe from a passing wolf. A dog may be considered as infringing on their territory and may kill them especially if there are pups in a close proximity.

"But by tracking wolf howls, the USDA and APHIS are very

quick to respond and have been very successful in when livestock are threatened," Fisk said. Coyote control is more the speed of the U.S. Game and Parks in South Dakota. Recently a farmer called to report \$400 of baby lambs had been eaten in one night and he was very concerned about the remainder of his herd. Coyotes will come back again and again when they find a good spot for a kill but wolves move on.

The recovery of the gray wolf appears to be quite successful but the question remains: why were they reinstated on the Endangered Species List?

Fisk speculated there was some concern from the animal rights segment of the population who lobbied to have the species protected once again so they weren't an unchecked target for hunters.

THIS EVENT IS FREE AND OPEN TO THE PUBLIC

The 2010 Al Neuharth Award for Excellence in the Media honoring
Cathie Black and Frank Vega

Thursday, Sept. 30, 7 p.m.
Doors open 6:15 p.m.
Wayne S. Knutson Theatre
The University of South Dakota
Vermillion, S.D.

For information, call Freedom Forum's Al Neuharth Media Center at 605/677-5424.

Meet Dr. Kudera, Orthopedic Surgeon

YANKTON MEDICAL CLINIC, P.C. IS PLEASED TO ANNOUNCE THE ASSOCIATION OF
Jeremy Kudera, M.D.
Board Eligible Orthopedic Surgeon

Dr. Kudera is originally from Dell Rapids, SD and completed his undergraduate degree at The University of South Dakota where he was a student-athlete. He is a graduate of Sanford School of Medicine-University of South Dakota. Dr. Kudera completed his Orthopedic Surgery residency training at Mayo Clinic, Rochester, MN, and is board eligible.

Dr. Kudera will provide care for a multitude of musculoskeletal conditions including joint replacement of the knee, hip, and shoulder, treatment of athletic injuries, adult and pediatric fracture care, rotator cuff repair, and treatment of carpal tunnel syndrome.

Please join with us in welcoming Dr. Kudera, his wife, Jennifer, and their son, Jackson, to Yankton.

Dr. Kudera began seeing patients at
Yankton Medical Clinic, P.C. August 23, 2010.
Appointments can be made by calling 605-665-1722.

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