

Consider Emotions, As Well As Money, During Tough Financial Times

BROOKINGS, S. D. - When families are faced with financial uncertainty or sudden income loss, addressing the situations takes more than just thinking about dollars and cents, says Carrie Johnson, Assistant Professor & SDSU Extension Family Resource Management Specialist.

"Attitudes, values, and feelings about money come from our childhood and upbringing, as well as our own current family experiences," Johnson said. "Changes happen in life, and sometimes families have little or no control. Shock and denial are the first reactions people experience, and we need to help families understand these emotions are part of the process that will then lead them to move to adjusting their spending plans and getting themselves back on solid ground."

Avian influenza has had a significant financial impact on many families in South Dakota. Working through the cycle of grief caused by a sudden drop in income allows families to plan for how to adjust their financial picture with clear heads, and the entire family should be a part of those conversations.

"It is important to adjust your spending and the whole family, including children, needs to talk about the necessary spending adjustments because the decisions affect all members," Johnson said. "When children are not part of the planning and discussion, they may think they are somehow a cause of the problem and have unrealistic fears. Not only does a whole-family approach help avoid pitting one family member's ideas against another's, but you'd be surprised at how children can be a part of the solutions, too."

Johnson also advises being proactive with creditors. After an honest appraisal of your finances, she says it is best to call your creditors and explain your financial situation rather than waiting until you are long past due on payments. Some creditors might be willing to allow partial bill payment or negotiate other strategies with you.

SDSU Extension is cooperating with University of Minnesota Extension and Iowa State University Extension and Outreach to provide resources for families struggling with the human challenges brought on by avian influenza. Extension staff from the three Land-Grant Universities are providing families with research-based information and resources.

To learn more, follow #AvianFluImpact on social media, visit iGrow.org or call SDSU Extension AnswerLine for information and resources for consumers with home and family questions. For AnswerLine, call 1-888-393-6336 toll-free Monday through Friday, 9 a.m. - noon and 1 - 4 p.m.

Deadline For Century And 125-Year Farms & Ranches Set

HURON - Farms and ranches have long been the foundation of South Dakota history. The South Dakota Farm Bureau along with the South Dakota Department of Agriculture would like to recognize and honor these South Dakota Century Farms and Ranches on September 3, 2015 at the S. D. State Fair.

To qualify for the Century Farm & Ranch award, a family must have retained continuous ownership of at least 80 acres of original farmland for 100 years or more.

If the family ownership of that land has reached the 125-year mark, they may apply to be recognized as a Quasiquintennial Farm or Ranch.

Some form of documentation of the original date of purchase must be included with the application.

Application forms are available online at <http://www.sdfbf.org/public/349/all-about-ag/century-quasiquintennial-farm-ranch-recognition-program> or <http://sdda.sd.gov/office-of-the-secretary/century-farms> or by calling South Dakota Farm Bureau at (605) 353-8052.

The deadline for applying for this recognition is August 13, 2015.

Environmental Training for Operators of Concentrated Animal Feeding Operations to Be Held

BROOKINGS, S.D. - An environmental training session for operators of Concentrated Animal Feeding Operations (CAFOs), is set for Wednesday, August 19, 2015 in Huron.

Registration begins at 8:30 a.m. at the Crossroads Convention Center (100 Fourth St. S.W.). The cost is \$50 and includes lunch, breaks and training materials. The program begins at

8:50 a.m. and concludes at approximately 4:45 p.m.

Specialists from South Dakota State University, SDSU Extension, South Dakota Department of Environment and Natural Resources, and Natural Resources Conservation Service are offering the training.

This training fulfills the environmental and manure-management training requirement to obtain a

livestock permit for CAFOs from the South Dakota Department of Environment and Natural Resources. Certified Crop Advisor credits are also available for attending this program.

"Producers and any other interested individuals who are not currently applying for a permit can also benefit from the information," said Erin Cortus, Assistant Professor & SDSU Extension Environmental Quality Engineer. "Current federal (EPA, USDA) and state water pollution control programs encourage livestock producers, even those who do not need permits, to voluntarily adopt livestock production and manure management practices that protect water quality."

Agenda

Cortus will discuss water quality during the morning session. SDSU Extension Swine Specialist, Bob Thaler will lead a session on livestock nutrition options for reducing nitrogen and phosphorus content of manure. Jason Roggow, a natural resources engineer with the South Dakota Department of Environment and Natural Resources, will give an overview of the South Dakota DENR Livestock Permit program.

In the afternoon, Anthony Bly, SDSU Extension Soils Field Specialist, will discuss managing nitrogen and phosphorus in land applications of manure. Bly, along with Jason Gilb, Conservation Agronomist with the USDA Natural Resources Conservation Service will go

through nutrient management planning worksheets. John Lentz, Resource Conservationist with the USDA Natural Resources Conservation Service will cover implementing conservation practices to improve sustainability.

Cortus will conclude the day's training with a session on air quality and odor.

"Past attendees of this program have come away with at least one new practice they consider adopting related to land application, livestock feeding, air quality or soil conservation," Cortus said.

Registration information

To register for the training, call Candy Rogness at 605-688-5141.

bp Broadcaster Press

Fill the puzzle so that every row, every column, and every section contain the numbers 1-9 without repeating a number.

	7			8	5			
8								4
		1		5				3
		2						
9		4	5		1	3		6
						4		
	2			7		1		
	6							8
		3	8					2

INTERMEDIATE INT BOOK 59 #6

Last Tuesday's Solution

6	3	4	1	7	8	2	5	9
5	1	9	2	6	4	3	8	7
7	8	2	5	3	9	4	6	1
4	5	6	7	8	1	9	2	3
2	7	1	6	9	3	5	4	8
8	9	3	4	2	5	1	7	6
9	4	5	8	1	7	6	3	2
1	6	8	3	4	2	7	9	5
3	2	7	9	5	6	8	1	4

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Check next Tuesday's paper for the solution to today's puzzle.

EA BOOK 59 #6

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