

The Paper

Our Town, Our Paper!



Laurens, Iowa



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October 9,
2024

Local News

Fire Prevention Week - October 6-12

SMOKE ALARMS



Make Them WORK For You!™



fpw.org

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Laurens Volunteer Firefighter Association

Pictured Back Row L-R: James Carnine, Jeremy Fulkerth, Matt Hertz, Mike Hayek, Cam Graff, Troy Stockwell, Ben Zylstra and Freddy Hammond.

Front Row L-R: Cory Bailey, Justin Weig, Brian Hoffman, Dennis Leuer, Denny Sandvig, Jimmy Gamboa, Matt Garton, Jason Ashenbrenner, Skyler Vanderhoff and Jake Graff.

Absent: Ben Storms, Julian Johnsen, Mike Hertz and Grant Ahlers.

At the Library
with Glenda Mulder
October 9, 2024

Come hungry to our Library Foundation Potato Bar Fundraising Supper from 5-6:30 p.m. on Monday, October 14! This will be held across the street to the north of the Library at the First Christian Church. Build-your-own potato bar will have all the fixings: Taco meat, ham, cheese, sour cream, salsa, tomatoes, peppers and more! For dessert, we will have a variety of bars, made fresh and donated by the Laurens Care Center. Free Will donation for the supper will support the many fun projects at the Laurens Public Library.

Funds raised will go towards our current projects; Stained Glass Window, Event Flags, new furniture for the Children's Department, and more STEM (science, technology, engineering, and mathematics) items for the kids. The Foundation's ongoing projects include Special interest programs for kids & adults, CD Audiobooks, digitization of the Laurens Sun newspapers, and the Summer Reading program. The Laurens Library Foundation now also accepts donations via Venmo.

When you are finished eating, come across the street to the Library and get ready to enjoy "*Morbid Curiosities; An Evening with Edgar Allan Poe*" by Darren Crow. I've heard librarians raving about this program for years, and thought it was a perfect time to bring it to our library! Crow's website says, "The master of Gothic horror comes from beyond the veil to talk with audiences about his life and share his best stories and poetry including "*The Masque of the Red Death*", "*The Raven*" and "*The Tell Tale Heart*."

So, plan to join us Monday, October 14. Enjoy a fun and filling meal with friends and family, then come to the Library to feed your mind – all while you support the Library!

New novels this week include: *Christmas Duet* by Debbie Macomber, *Haunted* by Kat Martin, *Society of Lies* by Lauren Brown, *The Women's Hotel* by Daniel Lavery and *The Boyfriend* by Freida McFadden. John Grisham is bringing us nonfiction for a change; *Framed: Astonishing True Stories of Wrongful Convictions*.

Classified as youth books, but of interest to readers of all ages we received *When We Flew Away; a novel of Anne Frank* by Alice Hoffman, *Busy Betty and the Perfect Christmas Present* by Reese Witherspoon and *Christmas at Hogwarts* by J.K. Rowling.

October's Book Club choice is *The Things They Carried* by Tim O'Brien. This book is on the top 100 Banned & Challenged list for its vulgar language, sexual content, and violence. I guess I would have anticipated that in a book of stories about soldier's experiences in the Vietnam War! Anyway, grab a copy of the book, then you can cross another one off your list (This will be #55 for me!) and join our discussion on Monday October 28 at 7 p.m.

Mark Your Calendar

- October 14 Library Foundation Potato Bar Fundraiser from 5-6:30 p.m.
- October 14 *Morbid Curiosities an Evening with Edgar Alan Poe* @ 7 p.m.
- October 21 @ 5:30 p.m. - Evening Tot Time
- October 28 @ 7 p.m. - Book Club *The Things They Carried* by Tim O'Brien
- October 31 @ 6:30 p.m. - Halloween Magician Larry Dunbar

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Class of 1974 50th Class Reunion

Laurens Class of 1974 celebrated their 50th class reunion August 23 & 24 beginning with a casual get together at the The Ritz in Arnolds Park on Friday evening. Many class members enjoyed a Saturday afternoon excursion on the Queen II followed by a wonderful banquet at The Lake Okobojo Resort.

Members attending are pictured. Back Row L to R: Toni Vitzthum Chase, Scott Strampe, Dan Degner, Dawn Schmidt Fulton, Jayne Nelson Woodin and Doug Simons.

Second Row L to R: Trisha Thompson Doss, Jane Triggs Hillock, June Hansen Halder, Kathy Wenell Nesbitt, Marjorie Kees Larson, Patricia Wilson LaVigne and Debbie Halterman Nonus.

Front Row L to R: Bob Milward, Vicki Miller Glenn, Mike Horsman, Colleen Bishop Mathiesen, Don Aschenbrenner, John Sernett and Mary Runneberg Korrekt.

A memorial table was dedicated to those class members passed. Back Row: Lawrence Ahlers, Craig Hetrick, Susan Vierow, Randy Shaw and Bob Dwyer. Second Row: Linda Koenig, Kevin Dubbert, Randy Mathison and Mick Schmidt. Front Row: Dorlis Miller and Marilyn Wright Coldren.



Laurens Women's Club to Meet

The Laurens Women's Club will meet on Friday, October 11 at 1:30 p.m. at the Laurens Public Library.

Jackie Stelter will present the program *"An Unexpected Trip"*. Ann Beneke and Rita Cordell are members of the serving committee. Elaine Harriman will give the book report.



USDA Announces Additional \$250 Million in Financial Assistance for Distressed Farm Loan Borrowers

The U.S. Department of Agriculture (USDA) announced an additional \$250 million in automatic payments for distressed direct and guaranteed farm loan borrowers under Section 22006 of the Inflation Reduction Act. This significant step continues USDA's commitment to keeping farmers and ranchers financially viable and support for agricultural communities.

Over the past two years, USDA acted swiftly to assist borrowers in retaining their land and continuing their agricultural operations. Since President Biden signed the Inflation Reduction Act into law in August 2022, the USDA has provided approximately \$2.4 billion in assistance to more than 43,900 distressed borrowers.

“USDA continues to invest in the future of producers through our loan portfolio. These ongoing investments made possible by the Inflation Reduction Act come on the heels of critical Farm Service Agency Loan Reforms that became effective last week,” said Zach Ducheneaux, USDA Farm Service Agency (FSA) Administrator. “The payments announced today help to ensure that more than 4,600 producers across the country will see another production season. Importantly, however, we’re not only addressing current crises. We’re also creating a more resilient and supportive loan system for the future.”

Building on this momentum, USDA is announcing an estimated additional \$250 million in assistance to approximately 4,650 distressed direct and guaranteed farm loan borrowers. This includes approximately \$235 million in assistance for an estimated 4,485 delinquent direct and guaranteed borrowers who have not received prior IRA 22006 assistance, and approximately \$15 million in assistance for an estimated 165 direct and guaranteed borrowers with Shared Appreciation Agreements.

Distressed FSA borrowers with loans secured by real estate must sign a Shared Appreciation Agreement when they accept loan servicing actions that write down a portion of their direct or guaranteed debt. FSA is required to recapture a portion of that write-down if the property value of the real estate security increases when the agreement matures. Borrowers are required to either repay this amount or have it converted into an interest-accruing repayment agreement. As loan servicing actions that were paused due to the COVID-19 pandemic resume, such as Shared Appreciation Agreement recaptures, this added debt burden could severely impact borrowers who are already struggling.

How Payments Will Be Made. For direct borrower delinquency assistance, FSA will make an automatic payment in the amount of any outstanding delinquencies, as of Sept. 30, 2024, on qualifying direct borrower loans that are one or more days delinquent, as of that date, provided those borrowers have not received prior Section 22006 assistance that was applied to reduce a direct FSA loan balance (excluding assistance for Disaster Set-Asides and Emergency Loans).

For guaranteed borrower delinquency payments, FSA will mail via check an automatic payment in the amount of any outstanding delinquencies, as of Sept. 30, 2024, on qualifying guaranteed loans that are 30 or more days delinquent, as of that date, provided those borrowers have not received prior Section 22006 guaranteed loan assistance. Guaranteed loan borrowers are not considered to be in monetary default until 30 days past due. This assistance will be in the form of a United States Department of the Treasury check that is jointly payable to the borrower and the lender.

For borrowers receiving assistance on their Shared Appreciation Agreements, a payment will be made to resolve outstanding amortized repayment agreements and recapture amounts owed to FSA which have matured as of Sept. 30, 2024. Borrowers whose Shared Appreciation Agreements have not matured as of Sept. 30, 2024, will be contacted by FSA and provided an opportunity to request that FSA calculate a partial recapture and Shared Appreciation Agreement assistance offer.

Shared Appreciation Agreement assistance amounts will be calculated as follows:

- For borrowers whose Shared Appreciation Agreement had previously matured and the receivable owed was converted into a Shared Appreciation Payment Agreement prior to Sept. 30, 2024, Shared Appreciation Agreement assistance will be equal to the total amount of outstanding principal and interest owed on the payment agreement of Sept. 30, 2024.
- For Shared Appreciation Agreements that have reached their maturity date, but FSA has not yet calculated recapture due, FSA will complete required appraisals and calculate the recapture due as of the date of the Shared Appreciation Agreement maturity. Shared Appreciation Agreement assistance will be equal to the amount of calculated recapture.
- For Shared Appreciation Agreements that have not yet matured, FSA will be in contact with borrowers and will provide the option to request Shared Appreciation Agreement payment assistance. Borrowers must consent to FSA completing an appraisal on real estate security prior to March 31, 2025. FSA will calculate the amount of recapture that would be due as if the Shared Appreciation Agreement matured as of Sept. 30, 2024, and the borrower may accept that payment as a partial payment towards the receivable due at final

...continued to page 5...

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maturity. Borrowers may still owe additional recapture at final Shared Appreciation Agreement maturity.

As with previous rounds of Section 22006 of the Inflation Reduction Act assistance, direct and guaranteed borrowers receiving assistance under any category above will receive a letter from FSA explaining the payment they received. Guaranteed borrowers will receive instructions to make an appointment with their lender to process the payment and apply it to their qualifying guaranteed loan accounts. FSA will provide a letter to guaranteed lenders with instructions for providing updated status reports.

Any distressed direct and guaranteed borrowers who qualify for these forms of assistance and are currently in bankruptcy will be addressed using the same case-by-case review process announced in October 2022 for complex cases.

Impact of Section 22006 of the Inflation Reduction Act Assistance. USDA conducted an Economic Impact Analysis on the \$2.2 billion in payments previously provided to distressed Farm Loan Program borrowers through Section 22006 of the Inflation Reduction Act. Key findings show these payments will:

- Generate or support nearly 49,000 jobs.
- Increase household income by \$2.471 billion.
- Contribute \$3.556 billion to the United States gross domestic product.
- Increase gross revenues from total sales of final goods and services by \$5.663 billion.

While the economic impacts of these payments will diminish over time as the economy returns to a steady state, the one-time payments are expected to strengthen local economies and potentially improve resilience and growth prospects. View the additional estimated economic impacts in this fact sheet.

Since fiscal year 2021, USDA foreclosures have significantly decreased, with only 12 farm foreclosures initiated directly by FSA, compared to a 10-year average of 51 annually. Chapter 12 farm bankruptcies have dropped from an average of 493 annually to 139 in 2023. Inflation Reduction Act assistance has brought 1,904 farmers facing foreclosure current and prevented the initiation of foreclosures for 3,970 farmers. Around 82% of direct loan borrowers who received assistance remain current on their loans.

Additional Farm Loan Programs Improvements. FSA recently announced significant changes to Farm Loan Programs through the Enhancing Program Access and Delivery for Farm Loans rule. These policy changes are designed to expand opportunities for borrowers to increase profitability and be better prepared to make strategic investments in the enhancement or expansion of their agricultural operations.

FSA also has a significant initiative underway to streamline and automate the Farm Loan Program customer-facing business process. FSA has made several impactful improvements including:

- The Loan Assistance Tool that provides customers with an interactive online, step-by-step guide to identifying the direct loan products that may be a fit for their business needs and to understanding the application process.
- The Online Loan Application, an interactive, guided application that is paperless and provides helpful features including an electronic signature option, the ability to attach supporting documents such as tax returns, complete a balance sheet and build a farm operating plan.
- An online direct loan repayment feature that relieves borrowers from the necessity of calling, mailing, or visiting a local USDA Service Center to pay a loan installment.
- A simplified direct loan paper application, reduced from 29 pages to 13 pages.
- A new educational hub with farm loan resources and videos.
- The Distressed Borrowers Assistance Network, a national initiative aimed at providing personalized support to financially distressed farmers and ranchers. The network connects borrowers with individualized assistance to help them regain financial stability.

USDA encourages producers to reach out to their local FSA farm loan staff to ensure they fully understand the wide range of loan and servicing options available to assist with starting, expanding, or maintaining their agricultural operation. To conduct business with FSA, producers should contact their local USDA Service Center.

FSA helps America's farmers, ranchers and forest landowners invest in, improve, protect and expand their agricultural operations through the delivery of agricultural programs for all Americans. FSA implements agricultural policy, administers credit and loan programs, and manages conservation, commodity, disaster recovery and marketing programs through a national network of state and county offices and locally elected county committees. For more information, visit fsa.usda.gov.

USDA touches the lives of all Americans each day in so many positive ways. Under the Biden-Harris administration, USDA is transforming America's food system with a greater focus on more resilient local and regional food production, fairer markets for all producers, ensuring access to safe, healthy and nutritious food in all communities, building new markets and streams of income for farmers and producers using climate smart food and forestry practices, making historic investments in infrastructure and clean energy capabilities in rural America, and committing to equity across the Department by removing systemic barriers and building a workforce more representative of America. To learn more, visit usda.gov.

*This Week at
Bethany Lutheran*

Pastor David E. Klappenbach

Wednesday: October 9, 2024

7:00 PM - Council Mtg.

7:00 PM - Confirmation

Sunday: October 13, 2024

Twenty-first Sunday after Pentecost

9:15 AM - Adult SS

9:15 AM - Youth SS

9:30 AM - Coffee Fellowship

10:30 AM - Worship

4:00 PM - Laurens Care Center

Service

6:00 PM - Bethany Prayer Group

Monday: October 14, 2024

7:00 PM - Hand Bell Rehearsal

Tuesday: October 15, 2024

8:30 AM - Prayer Group

9:30 AM - Tuesday coffee at Bethany

Wednesday: October 16, 2024

7:00 PM - Confirmation

Thursday: October 17, 2024

2:00 PM - Circle Group

Worship,

Love, Accept- Together in

Christ's Name



Bethany
LUTHERAN CHURCH
North American Lutheran Church

Our Town Our Paper!

*This Week at
Laurens United
Methodist Church*

Pastor Deb Parkison

Wednesday, October 9

Caring Cards will meet in Fellowship Hall from 6:00-8:00 PM.

Sunday, October 13

Sunday School @ 9:15-10:05 AM

Fellowship Coffee @ 9:30 AM

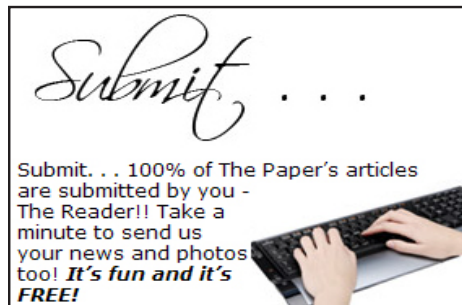
Worship Service 10:30 AM

Monday, October 14

SPRC Meeting @ 6:30 PM at the Varina UMC. **Note change in time!**

Wednesday, October 16

Administrative Council Meeting @ 7:00 PM. Everyone is welcome!



*This Week at
First Christian*

Pastor Rev. Rita Cordell

Thursday, Oct. 10

2-5 p.m. - Clothes Closet open

Saturday, Oct. 12

10 a.m. - 1 p.m. - Clothes Closet open

Sunday, Oct. 13

9:30 a.m. - Sunday School

10:30 a.m. - Worship



*Resurrection
of Our Lord
Catholic Church*

Pocahontas, IA -- Priest:

Father Paul Nguyen

MASS TIMES:

Daily Mass as scheduled in the weekly bulletin

Saturday at 5:00 PM and Sunday at 10:30 AM

Confessions: Saturday 4:15 pm at Resurrection

Animal Food PCQI Training to be Offered November 20 in Ames

The Iowa Grain Quality Initiative, a program of Iowa State University Extension and Outreach, the College of Agriculture and Life Sciences at Iowa State, in collaboration with the Center for Industrial Research and Service, is offering a blended interactive course leading to the Food Safety Preventive Controls Alliance designation as a Preventive Controls Qualified Individual (PCQI) in compliance with the Food Safety Modernization Act (FSMA) Preventive Controls for Animal Food rule.

The course will be offered in person Nov. 20 at the Iowa State University Kent Feed Mill and Grain Science Complex, from 8 a.m. to 5 p.m. Participants should check that their IT is working properly for two-way communication.

Participants should pre-register by Nov. 13 and the cost is \$400 per participant. Breaks and lunch are on site and included in the fee.

The course is essential for individuals creating FSMA Hazard Analysis Risk-Based Preventive Control plans for animal food facilities. Participants must provide a Part 1 completion certificate by the registration deadline.

FSMA requires facilities processing any animal food (complete feed or ingredients) for sale to comply with new current good manufacturing practices and to implement a written animal food safety plan developed and overseen by a “preventive controls qualified individual.”

Although the law “requires” individuals to be PCQI certified, it’s actually a good idea to certify multiple people who will be mixing animal food or working with the manufacturing process, said Ben Drescher, food and feed quality and safety extension specialist at Iowa State.

Drescher reminds applicants, however, that they will be required to show completion of Part I before registering for Part II. The session has 30 spots available, he said.

He will be speaking at the training, alongside Connie Hardy, ag and natural resources extension education specialist; Charles Hurburgh, professor and extension grain quality specialist; and Gretchen Mosher, professor in agricultural and biosystems engineering.

For more information, Drescher can be reached at 515-509-0940 or bdresche@iastate.edu.

Forest, Aquatic, and Right-of-Way Continuing Instruction Course is October 16

Iowa State University Extension and Outreach Pocahontas County office will host a Forest, Aquatic, and Right-of-Way Continuing Instruction Course (CIC) for commercial pesticide applicators on Wednesday, Oct. 16, 2024. The program provided by the ISU Extension and Outreach Pesticide Safety Education Program (PSEP) can be seen at office locations across Iowa.

The local attendance site is ISU Extension and Outreach Pocahontas County office, 305 N Main Street, Pocahontas. Preregistration may be required and walk-ins on the day of the program will only be admitted if room allows. The course runs from 9 to 11:30 a.m. The registration fee is \$45 on or before Oct. 9 and \$55 after Oct. 9. To register or to obtain additional information about the CIC, contact Lisa Zeman at the ISU Extension and Outreach Pocahontas County office at 712-335-3103.

The course will provide continuing instruction credits for commercial and public pesticide applicators certified in categories 2 (Forest Pest Control), 5 (Aquatic Pest Control), and 6 (Right-of-Way Pest Control). Topics to be covered are: application equipment use, maintenance, and calibration; safe application techniques, including pesticide drift reduction; and category-specific pests, pest management and pesticides.

Additional information and registration forms for this and other courses offered through the PSEP Program can be accessed at www.extension.iastate.edu/PSEP.

*Pocahontas
County 4-H
Youth Will
Celebrate
National 4-H
Week October
6-12th*

4-H members in Pocahontas County are encouraged to participate in weeklong activities to celebrate National 4-H week. The 2024 National 4-H Week theme is Beyond Ready, which celebrates the program's dedication to building a generation equipped for the future while being met where they are today. This year, 4-H is focused on helping youth be ready to lead, ready to serve, ready to build, and ready to conquer.

Pocahontas County 4-H is open to all youth in 4th through 12th grade. Clover Kids is open to all youth in Kindergarten through 3rd grade.

To learn more about 4-H, enroll or just celebrate National 4-H week, please join us on Wednesday, October 9th from 3-5 P.M. at the ISU Extension and Outreach Pocahontas County office for our National 4-H Week Open House. Please contact Ashlie Jergens if you have any questions regarding Pocahontas County 4-H at 712-335-3103 or ashliej@iastate.edu

*I-29 Moo University Webinar on
October 17 to Feature Holstein
Conformation & How it Relates to
Production & Lifespan*

The I-29 Moo University Dairy Webinar Series continues Thursday, Oct. 17 from 12 noon to 1 p.m. CDT, with Dr. Jeffrey Bewley discussing how conformation relates to Holstein milk production and lifespan.

Dr. Jeffrey Bewley is from Rineyville, Kentucky where he grew up working on his grandfather's dairy farm. Bewley received a B.S. in Animal Science from the University of Kentucky in 1998. In 2000, he completed his M.S. in Dairy Science at the University of Wisconsin-Madison with a focus on dairy modernization. His PhD work at Purdue University focused on the application and economics of precision dairy farming technologies. For 9.5 years, Bewley was on the faculty at the University of Kentucky as an Extension Dairy Specialist. He has also worked with IceRobotics, PerforMix Nutrition, BoviSync, and Alltech.

Dr. Bewley is currently a Dairy Analytics and Innovation Scientist with Holstein Association USA. His professional interests include precision dairy monitoring technologies, dairy records management and analytics, dairy cattle genetics and genomics, economic decision support, animal health economics, compost bedded pack barn management and construction, freestall barn management and construction, mastitis management and prevention, and dairy farm financial analysis.

Bewley received the American Dairy Science Association Foundation Scholar Award in Production and American Dairy Science Association Cargill Animal Nutrition Young Scientist Awards in 2015. He was named to the Vance Publishing 40 Under 40 for Agriculture Award in 2014. Bewley has published and presented extensively around the world.

He is an active member of the International Committee for Animal Recording, the National Mastitis Council, and the American Dairy Science Association. Dr. Bewley is also a certified CowSignals trainer, a MEX udder health coach, and a Lean Farming trainer.

Bewley pursues his passion for dairy cattle genetics as a partner in IceBlue Genetics and Fit Genetics, and he serves on the advisory boards of multiple dairy technology companies.

There is no fee to participate in the webinar; however, registration is required at least one hour before the webinar. Register online at <https://go.iastate.edu/I29MOOUCONFORMATION>.

For more information, contact: in Iowa, Fred M. Hall, 712-737-4230; in Minnesota, Jim Salfer, 320-203-6093; or in South Dakota, Patricia Villamediana, 605-688-4116.

Meat Processors Workshop to Be Held November 7

The Enterprise Development team with Farm, Food and Enterprise Development with Iowa State University Extension and Outreach is offering a Meat Processor Business Lifecycle Workshop to focus on considerations and strategies for business transitions in the small meat processing industry.

The workshop will be held on November 7 at Iowa State's Hansen Agriculture Student Learning Center in Ames.

New owners have stepped up to meet the growing demand for meat from animals raised locally. This business, though small by comparison to very large commodity processors, requires owners and staff who are attuned to the unique needs of their market areas and the farmers and ranchers who supply the animals. Owners and managers need to make well-informed decisions at every phase of their company's life.

When considering whether to purchase an existing plant or build a new facility, federal, state and local requirements will play into the feasibility of a given opportunity. Similarly, when growing the business or planning to retire from a successful business, ownership transitions and tax implications become highly important.

This workshop is intended to address strategies for transitions and information to help the growing business thrive.

Check-in begins at 8:30 a.m., with the workshop scheduled from 9 a.m. to 3 p.m. A light breakfast and lunch will be provided.

Registration is \$25 if completed by Oct. 27, and \$35 thereafter. The final registration deadline is Nov. 6.

For more information, contact Ethan Bowers, enterprise development specialist with farm, food and enterprise development at Iowa State at ebowers@iastate.edu This material is based upon work supported by USDA-NIFA under Award Number 2022-70419-38561.

Bee Owners Should Start Overwintering Efforts Soon

Preparing honeybee colonies for surviving the winter is an important task for beekeepers in northern states, according to Randall Cass, a bee specialist with Iowa State University Extension and Outreach.

In a recent article for the Acreage Living Newsletter, Cass highlights five main steps to take to prepare bees for the winter months.

"There are steps beekeepers in our region can take to reduce winter losses and bolster colony health," said Cass. "However, timing is important and overwintering preparation really needs to begin in the late summer."

Preparing bees for the winter months is especially crucial in our region where winter weather can be unpredictable, making it difficult for bees to survive until the spring.

In the article, Cass discusses methods for controlling varroa mites, ensuring adequate food stores, re-organizing and combining frames, controlling moisture, as well as wrapping and insulating.

Each topic lists the main goal, along with detailed follow-up information and precautions to consider.

Other articles in the most recent newsletter include Pasture to plate: raising locker beef; Farm biosecurity: keeping your animals healthy and your business productive; Apple harvest considerations; Fall to-do list: soil sample your farm; and a new Sheep Operation Enterprise Budget Tool from UW-Madison Extension.

Acreage Living is published every other month by the Small Farm Sustainability team with the Farm, Food and Enterprise Development program of ISU Extension and Outreach.

For more information, Cass can be reached at randall@iastate.edu.



A Harvest of Farm Business Management Courses Available for Iowa Women

A harvest of farm business management courses for women is being offered this fall. The Women Managing Crops course begins Nov. 5 in Knoxville. The Women Managing Farm Finances course begins Nov. 7 in Jefferson, and the Annie's Project farm business management course begins Nov. 12 in Fairfield.

Through these and other women in agriculture programs, the Iowa State University Extension and Outreach farm management team strives to improve the quality of life for Iowans. The courses provide research-based education, networks and resources to help women expand agricultural businesses, improve natural resource management and support each other as a community of women in agriculture.

All courses are taught in the tradition of Annie's Project, which incorporates a comfortable and supportive learning environment. Each of the three different courses takes a unique approach to managing agricultural risk, as follows.

Women Managing Crops is a four-session (12-hour) course

designed for women who want to know more about the key agronomic decisions for corn and soybean production. The sessions take a seasonal approach and cover financial decision making for pre-planting, the growing phase and harvest. Cost of production estimates and worksheets will be discussed. Registration is now open for the class in Knoxville on Tuesday evenings, beginning Nov. 5 and ending Nov. 26.

Women Managing Farm Finances is a four-session (12-hour) course created to help women discover their attitudes and talents toward financial management. Course participants will learn about standardized farm accounting practices and compare record keeping systems. Women will learn more about balance sheets, income statements and cash flow budgets. Registration is now open for the class in Jefferson on Tuesday and Thursday evenings, beginning Nov. 7 and ending Nov. 19.

Annie's Project: Farm Business Management is a six-session (18-hour) course developed to help women gain farm management and decision-making skills. The course gives participants a whole farm view as they learn about key decisions. Women will better understand how to manage agricultural risks in the five key areas of financial, human resources, legal, marketing and production. Registration is now open for the class in Fairfield on Tuesday

evenings, beginning Nov. 12 and ending Dec. 17.

The cost for each course is \$100 and includes dinner and course materials. To register for a course, visit www.extension.iastate.edu/womeninag. On the calendar, select the course of interest to see more details and to register online. Advance registration is required, and space is limited.

Farm Credit Services of America is a statewide sponsor for Annie's Project and Annie's Inspired courses in Iowa. This support helps keep registration costs low.

For more information or to ask about a registration scholarship, contact Madeline Schultz, Farm Management Women in Ag program manager, at 515-294-0588.

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