## Learn More About the Whole Farm Planning Program

## Season 1, Episode 71

[Intro music]

**Kiernan Brandt:**

Welcome to Cattle HQ, a podcast from industry experts and progressive producers discussing cutting edge info about the cow calf sector to keep cattlemen and women in the know and positively affect their bottom line.

**Robin Salverson:**

Welcome to Cattle HQ brought to you by South Dakota State University Extension. I am Robin Salverson, cow-calf field specialist, living the life in Lemmon, South Dakota. I am joined by Dr. Lorna Saboe-Wounded Head. She is our SDSU Extension family resource management field specialist. I’m really excited during this episode to have Lorna here, so welcome, Lorna.

**Lorna Saboe-Wounded Head:**

Thanks for inviting me. I really appreciate it.

**Robin Salverson:**

You’re very welcome. During this episode of Cattle HQ, I’m excited to have our listeners learning more about an upcoming program that Lorna is hosting and I’m going to have her give more details about that, but it’s about Whole Farm Planning and it’s really focused toward our farm and ranch families. I think it’s a great topic for listeners to hear about.

**Lorna Saboe-Wounded Head:**

All right. As Robin said, the program is called Whole Farm Planning. It is a program that was developed through Ohio State University Extension and it was funded by grants from the American Farmland Trust and the North Central Sustainable Agriculture Research and Education, also known as SARE. That might be more familiar to people. As a part of the Whole Farm Planning program, there are two modules. One is about integrating child care into your whole farm plan. The other is integrating health care and health insurance into your whole farm plan. The main objectives of both of these modules and this entire program is to help farmers and ranch families become more sustainable by being able to make decisions and increase their knowledge about health care and what health care or health insurance options are available, and also child care.

As we know, young farm families have children and we need to - we can’t have children on the farm all the time because of safety issues and so depending on their age, they’re going to need some child care. Child care is very expensive. We have a shortage in child care options throughout the state and so this program helps kind of understanding that intersection of child care, farm risk management, and families’ quality of life. We look at, with the child care module, really understanding some different options for child care and options for integrating the cost into the farm and/or household budgets, and then looking at different resources that are available for integrating child care into the farm plan.

When we’re looking at healthcare and health insurance, really just looking at some of those same objectives of understanding the healthcare-related topics as a risk management issue for the family and the enterprise, understanding of health insurance as a risk management strategy, looking at different types of health insurance options that are available, and then looking at those different resources.

What we have planned upcoming in November is we’re going to conduct this program in Winner, South Dakota. The location will be at the Winner Extension Regional Center. On November 12th, we’ll be doing the program, Integrating Child Care into Your Whole Farm Plan. On November 19th, we’ll be conducting the Integrating Health Care and Health Insurance into Your Whole Farm Plan. We are hoping families come to both or either of these sessions. For the program, we are going to provide a meal and then go through the program, and then we’re also going to have a panel of speakers with expertise on the different topics attend the program and they’ll show their expertise and then the participants can learn a little bit more specifically about what resources are available.

Let’s see. I’m going to stop there and have Robin ask questions. [Laughter]

**Robin Salverson:**

Yes, so there’s a lot of great information going to be shared on November 12th and November 19th there in Winner, but kind of going back, you said risk management. We really do have to manage our risks, don’t we? There are a lot of risks on the farm and ranch and I think the two programs that you’re holding or two modules, if you would say, of whole-farm planning really are helping us mitigate some risks, both financial risks - I think is kind of where your focus is, right?

**Lorna Saboe-Wounded Head:**

Yes.

**Robin Salverson:**

We also know that healthcare, health insurance is, I don’t know, a challenge, I think, and maybe you want to visit a bit more about that and why your focus is on that.

**Lorna Saboe-Wounded Head:**

Yes, so when you look at health care for farm and ranch families, if you are fully immersed in the farm, your option for health insurance in most cases is private health insurance, which is very expensive. There are some other options and this is something that we address in the program and that’s using the Healthcare Marketplace and that helps the – that was developed through the Affordable Care Act in 2009, but there’s a lot of misunderstanding about how people can access that and then what the costs can be, so we go into that.

Health insurance, some families, farm and ranch families choose to have someone working off the farm in order to have access to that health care and depending on their situation, that might be the most ideal situation, but then it also can limit maybe the number of farm workers that you have. If one partner is needing to be at work 40 hours a week and they need help on the farm, they have to try to figure that out. That’s kind of related to the health insurance needs and we need to have that health insurance if just for being able to take care of that need for the family, but if an accident happens or a health issue arises, medical debt is one of the leading reasons people file bankruptcy. If we’ve had any medical issues, we know that that can be very expensive to manage.

**Robin Salverson:**

Well, I know you and I get to be part of another programming called Annie’s Project and it focuses on women involved in agriculture. When we visit with those ladies, we see a lot of them working off the farm or ranch because of insurance reasons, but yet I think you would agree with me, when visiting with them, they wish they could be home more and being in production ag with their family, and what an opportunity for families to come together and to learn more about their options. I applaud you for doing that.

**Lorna Saboe-Wounded Head:**

Really, the focus is just knowing what your options are because we don’t necessarily always understand everything. I’m not going to say that we’re going to help reduce your health care costs with this program because we may not, but we might be able to provide another option that you hadn’t been able to think of before.

What’s really great about this program is that it won’t be - as presenters, we won’t just be talking to you. We have a number of activities. There’s a workbook that every participant is going to get where they’ll be able to work through some scenarios to help them figure out what’s best for their situation. No one is going to have - it’s not a one-size-fits-all situation and so the one thing that I really like about this program is that it’s very hands-on and there’s some active learning involved in it, and it can maybe open up some lines of communication between the partners or the individuals involved in the operation and help them talk about things that they maybe didn’t realize they needed to discuss or didn’t know much about and then to help them make those decisions.

With the child care module, it kind of works that same way. Sometimes someone works off the farm to have access to that child care. Sometimes the person working off the farm might be the one who would provide the child care at home, and so then you have the issue of who else is going to watch or care for the children who may not be old enough to be involved in the farm operation and we know that a farm is a great place to grow up. I grew up on a farm, lots of freedom and things to do, but there is that risk of some kind of injury or harm. The participants will be able to work through what’s the best option for them and what the costs of it could be and maybe some of those different scenarios with that.

**Robin Salverson:**

To kind of go back to, yes, the child care one, I actually had a friend call me one day about that one. She had seen it up on our website and said, “Hey, that one looks really interesting,” and I put her into contact with you because I knew…

**Lorna Saboe-Wounded Head:**

Yes.

**Robin Salverson:**

…you’re the one engaged in that programming. I just know she just happened to have a little one here in the past year and so I know that she works off the farm. So, we need to have babies born to keep those worlds going and having people in agriculture. Again, I’m going to go back and applaud you for doing a program like this to engage the whole family, both young, ones that are looking at the family, the family dynamics of integrating child care to looking at health care and health insurance there. I have to admit, we don’t talk about integrating child care very often in most of our programming so it’s very unique and different to me in regards to that.

**Lorna Saboe-Wounded Head:**

Both of these topics are - that was maybe the reason that the program was developed is because these costs can be very detrimental to a family because you have to take care of this and if you can’t necessarily afford it or the cost is so overwhelming, it can impact the rest of your operation and some other decisions that you might be making in terms of your operation.

I just want to point out, so this program that we have scheduled for November is in Winner, South Dakota, but we are planning to host the program in other locations throughout the state. We don’t have dates set, but just to give you an idea, we plan to host the program in Lemmon, in Robin’s hometown, early 2026. We’ll go to Pierre later in 2026, and then we do hope to have the program virtual, later 2026 or early 2027, but if those of you who are listening are in another location and you have an interest in having this program in your location, please just reach out to myself or Robin so we can get in contact to let us know that you’re interested in it. We’re very interested and willing to offer this to wherever we can. I say “we” because it’s not just me. We have other extension field specialists that I’m collaborating with on this program to do this too.

**Robin Salverson:**

Well, I’m super excited you’re going to be in Lemmon.

**Lorna Saboe-Wounded Head:**

Yes.

**Robin Salverson:**

I get to see you.

**Lorna Saboe-Wounded Head:**

I know, yes.

**Robin Salverson:**

Plus, be able to see you help promote that program to our farmers and ranchers and their families. Again, it’s a whole family. I think that’s really important, it’s a whole family…

**Lorna Saboe-Wounded Head:**

Yes.

**Robin Salverson:**

…not just one person in that family, I think, is important to understand too.

**Lorna Saboe-Wounded Head:**

Yes. That’s why for registration, we are providing child care and providing a meal so the whole family can come and the costs are - one person is $20.00 per person or $50.00 for the family. Registration is on our Extension web events page. I always forget what the email or what the website is. It’s extension.sdstate.edu, right?

**Robin Salverson:**

Yes.

**Lorna Saboe-Wounded Head:**

Okay.

**Robin Salverson:**

I just want to also clarify for the listeners that, do they have to attend both sessions, for instance, coming up in Winner or can they just pick the one that is most relevant for them?

**Lorna Saboe-Wounded Head:**

Pick the one that’s most relevant to you. If you don’t have young children and don’t have to worry about child care, I wouldn’t recommend you come to that one. Yes, so either - come to the ones that are of interest to you. There is a separate registration for both of them, just so you know that.

**Robin Salverson:**

Usually, at the beginning of our podcast, I’d like to have our guest introduce herself a little bit more and you kind of…

**Lorna Saboe-Wounded Head:**

I didn’t do that.

**Robin Salverson:**

That’s all right. We can [Laughter] go back to that because we got right into the programming and what you’re offering, but I really wanted people to understand who you are and why is this so important to you. We’ve had the opportunity to work together for several years and I know even though really you’re - you don’t have any type of agriculture terminology in your job description at all. It’s family resource management, but why is why is this so important to you?

**Lorna Saboe-Wounded Head:**

As Robin already mentioned, I’m the family resource management field specialist. When I first started in this position, I didn’t feel like I was meeting the needs of people in South Dakota because I wasn’t doing a lot of work in the agricultural area. Not that families don’t need budgeting and resource management information, it’s just that where I was doing programming wasn’t there. So, I first started working with Robin with the Annie’s Project, and really, just to maybe better understand what the needs are of farm and ranch families, and in South Dakota, our population is predominantly living in rural communities and the concerns that people have about their personal finances for farm and ranch families is maybe a little bit different than individuals who live in the urban side or in the cities, as we define cities in South Dakota.

I did grow up on a farm, but haven’t lived or had really anything to do with the farm life since I went to college. I think the main thing is just really to get to know and understand the needs of individuals, but I think that understanding how to manage our resources and knowing that our finances are a part of that and it’s not just about creating a budget and paying our bills on time, but it’s about making decisions of the best way to use our resources based on our situation, and everybody’s situation is different. With farm families, the operation impacts their household finances and the more I work with farm families, the better I can understand and then provide the education that’s really needed to help them improve their financial well-being.

**Robin Salverson:**

Thank you for sharing that. Because I think Lorna is such a wealth of information and provide resources to our farm and ranch families and that family dynamics and the financial stress that can occur if that farm and ranch - like she said, the farm and ranch and household income or household budget, excuse me, are very well-linked. She can help with that and work through that and I encourage everyone that if you’re struggling or not even struggling, but want to learn more, reach out to Lorna. Google her, Lorna Saboe-Wounded Head, and you’ll [Laughter] find her and visit with her because she really truly has that passion to work with people and especially farm and ranch families.

**Lorna Saboe-Wounded Head:**

Yes. So, a good way to reach out to me is on our Extension webpage. Click on the Wellness tab and then the Personal Finance tab. I do provide financial counseling through my work here at SDSU Extension. I am an accredited financial counselor and so if you do have questions or concerns or just want a review of your situation, if you fill out the form that you’ll find on that webpage, it’ll get to me and then we can set up a time to meet either as an individual or as a couple or whatever the situation is.

**Robin Salverson:**

Well, awesome. Well, we need to wrap up this episode of Cattle HQ, but just a reminder to our listeners that they will be hosting Whole Farm Planning Integration of Child Care on November 12th in Winner, and then on November 19th in Winner, they’re hosting Whole Farm Planning Integration of Health Care and Health Insurance. So, to go to our SDSU Extension website, go to our events area and you will be able to register for both of those or whichever one best fits your needs, but like she said, it’s $20.00 or $50.00 for a family. There is child care provided and supper, which is a win to me. Again, any questions, feel free to reach out to Lorna.

Any last comments, Lorna, before we end this podcast?

**Lorna Saboe-Wounded Head:**

Robin, thanks for an opportunity to promote this program, and for those of you that are listening, if this isn’t something that really fits your situation, share it with your friends and family or anyone who might be interested in this programming.

**Robin Salverson:**

Be watching our website for upcoming programs across the state of South Dakota as they move this throughout the state. Once again, this has been Cattle HQ brought to you by SDSU Extension, headquarters for all things beef cattle. Visit extension.sdstate.edu for the latest beef information. Until our next episode, remember to live a great story.

**Kiernan Brandt:**

Thank you for tuning into this episode of Cattle HQ. Brought to you by SDSU Extension, headquarters for all things beef. We invite you to visit extension.sdstate.edu for the latest beef information as well as subscribe to the show on Spotify. You will also find show notes and resources from today’s episode, until next time. Remember, success is not a goal, it’s a byproduct.

[Outro music]