

Tornado – Will You be Ready?

Whether or not you decide you need a shelter in your house, you can take two important steps to protect yourself and your family during a tornado: prepare an emergency plan and put an emergency supply kit together.

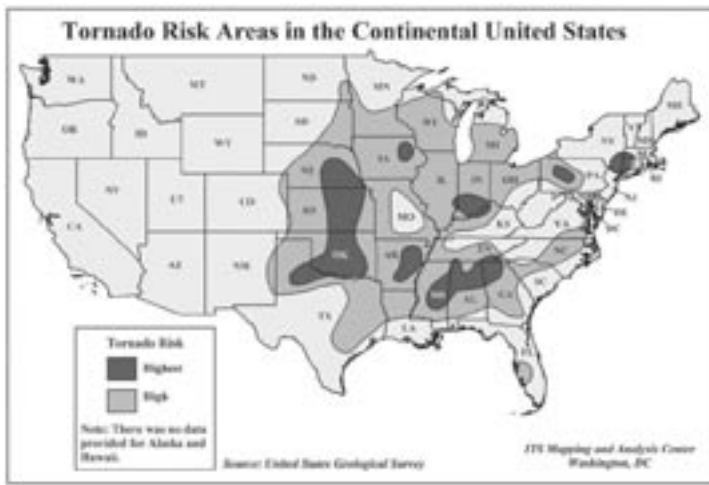
If you decide to build a shelter, your emergency plan should include notifying local emergency personnel and family members or others outside the immediate area you have a shelter. This will allow emergency personnel to quickly free you if the exit from your shelter becomes blocked by debris.

Emergency Supply Kit

You should also prepare an emergency supply kit and either keep it in your shelter or be ready to bring it with you if you need to evacuate your house. Prepare the kit in March so it has fresh supplies ready for the upcoming tornado season.

Some of the items the emergency supply kit should include are:

- an adequate supply of water for each person in your household
- a first-aid kit.
- flashlight (do not bring candles or anything that lights with a flame)
- battery-operated radio
- cellular phone
- extra batteries



- wrench (to turn off household gas and water)
- clothing and bedding
- for babies—formula, diapers, bottles, powdered milk
- for adults—contact lenses and supplies, extra glasses

Shelter Location

There are several possible locations in your house for a shelter. Perhaps the most convenient and safest is below-ground level, in your basement. If your house does not have a basement, you can install an in-ground shelter beneath a concrete slab-on-grade foundation or a concrete garage floor. Basement shelters and in-ground shelters provide the highest level of protection against missiles and falling debris. Another alternative shelter location is an interior room on the first floor of the house.

Researchers, emergency response personnel and people cleaning-up after a tornado have often found an interior room of a house still standing when all other above ground parts of the house have been destroyed. Closets, bathrooms and small storage rooms offer the advantage of having a function other than providing occasional storm protection. Typically, these rooms have only one door and no windows, which makes them well-suited for conversion to a shelter.

The Department of Homeland Security has developed the Ready.gov Web site. You can find emergency planning and preparation guidance for all types of potential hazards. To obtain a copy of, "Preparing Makes Sense. Get Ready Now," go to <http://www.Ready.gov>

Protect Woody Plants Before Planting

However you make your plant buying decisions — whether on the basis of careful research or on impulse at the garden center — plants may arrive before you've had a chance to prepare the planting site.

Maybe you've been looking for a particular plant and bought it when you ran into it, knowing it won't be there if you go back for it later. Or, maybe your mail-order plants arrived before you expected.

Or, perhaps the demands of work or family are such you just can't go right out and plant.

If the plant is in a container, you can simply set it in a protected area and water as needed to keep the root ball moist but not saturated. Wind and sun will cause plants to dry out rapidly, so place plants in a shaded area with protection against the wind.

Bare-root or balled-and-burlapped plants are more

susceptible to drying than plants in containers and need to be checked daily and watered as needed to keep the roots moist. If they have to wait more than three or four days to be planted, group them in a shaded, sheltered spot and cover the roots with compost or some other organic material. Keeping the mulch moist will prevent the roots from drying until you can plant.

Septic Tanks Must Be Pumped By Certified Professionals

By Sharon Skipton
UNL Extension Educator

As of January 1, 2004, it is illegal for anyone to pump septic tanks, including homeowners pumping their own tank, unless they are certified by the Nebraska Department of Environmental Quality (NDEQ). Homeowner pumping of septic tanks and land-application of the septage has been a common practice in rural Nebraska areas. The new law makes it illegal without proper certification. Septage that is improperly handled and applied can be a public health hazard due to the pathogens it contains, and can be harmful to the environment if pathogens, organic matter or nutri-

ents enter lakes, streams or groundwater. There are also Federal regulations and recordkeeping requirements for the proper disposal, including land application, of septage.

The Private On-site Wastewater Treatment System Contractors Certification and System Registration Act requires anyone who works on a septic system to apply to NDEQ to become certified to perform the work. The requirement for certification includes pre-installation tasks such as doing a site evaluation, a soil evaluation or a percolation test. It also covers all aspects of working on a system including designing, installing, inspecting, repairing or altering. And, it includes pumping and disposal of the septage.

Hire a certified professional to install, inspect, repair and pump a septic tank system. Over 500 individuals throughout the state are currently certified to engage in work related to on-site systems in Nebraska, including over 200 certified to do septic-tank pumping. NDEQ has posted a list of certified professionals on their Web site at <http://www.deq.state.ne.us/>. Contact NDEQ at 471-2186 for additional information regarding the new state regulations. Sharon Skipton (472-3662) or Jan Hygnstrom (472-9614), both of University of Nebraska-Lincoln Extension, can help with questions regarding septic systems for rural homeowners.

GREEN ACRES

Financial Resources and Skills

Don Janssen
UNL Extension Educator

Note: This is part of a series of articles related to acreage enterprises.

When committing to a hobby or for-profit farm, a number of financial resources and skills are necessary for success.

Finances

Farming, like any business, involves financial risk. All crops require you to spend money in advance to establish the crop. What is returned when the crop is harvested is determined by the skills of the farmer, the weather and what happens in the market. Some crops, such as tree fruits, might require several years before any income is realized.

Knowing in advance where you stand financially and your capacity for risk taking will influence the types of choices that best fit your situation. Consider these questions:

- What can you invest in startup and operating costs without putting your family in financial risk?
- How long can you wait for the crop to begin to create some cash flow? How long can you wait for the crop to generate some profit?
- How much can you afford to risk financially to fluctuations in the market? If the market price is high when you plant but low when you harvest, what will happen?
- How much time and money can you allocate toward "selling" your crop? Most farmers will not plant a crop that does not have a reasonably predictable market.
- What financial obligations are you taking on with the farm? Make up cash flow and enterprise budgets and evaluate them against your experience often.

Credit

Many people think there is money waiting to be given to "exciting" new farm ideas. Nothing could be farther from the truth. The farm credit crisis of the early 1980s took some banks totally out of agricultural lending and made the remaining banks much more selective. The federal government sometimes is a lender of last resort, but that role has diminished greatly.

For most small farmers, financing is available only after they can show several years of successful experience. If you are a new farmer, expect to finance your enterprise from other resources for several years. If you have a good track record with

one or more crops, you might be able to get a loan to try a new crop.

When you do decide to seek financing, what are some of the issues you face?

- Many small farmers are terrible record-keepers and simply cannot back their claim to creditworthiness on their production capabilities. Lenders want tangible evidence that you can produce and sell at a profit.

• Experience is the hardest quality to prove and the most difficult one for a lender to assess. A documented three-year progressively successful personal track record for the crop in question is the best information you can bring to the table. Learn to keep meticulous records and analyze them from a business perspective.

- Small farmers represent a large part of the potential credit market in terms of numbers but not in loan volume.
- From a bank's perspective, the earning potential from a large loan is much greater than that from a small one. (The same time and paperwork are needed for both.)
- It probably takes a farm loan of at least \$50,000 to be profitable for a bank if it isn't secured as a personal loan (since a farm loan requires asset appraisal and significant financial analysis). On the other hand, personal loans of any size are hard to get without a strong credit history and a stable non-farm income flow.
- Many small farms lack "bankable" equity. A small farm might be well capitalized with two incomes but have little hard collateral or a loan history.
- If the first mortgage on a property is large relative to a conservative estimate of liquidation value, it might be tough to get operating capital as well.
- Lenders look for a capacity to weather mistakes, market changes, etc.

It is not impossible, by any means, to secure credit, but it takes a lot of planning, no fiction and a solid record. As a practical matter, many small farms expand into new crops on personal credit cards. This method is risky and expensive, but often the only path available.

When you obtain money, make it work productively for you in the business. Analyze every decision. Don't buy a tractor because you like to smell diesel. Any asset (time, money, skills or equipment) needs to be employed for the greatest benefit of the business.

