



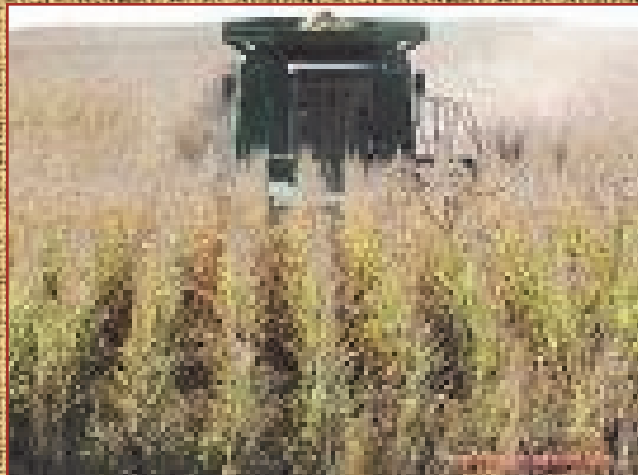
Bethany Life

Communities living to glorify God

A Publication of Bethany Life Communities

Autumn, 2007

Volume 4, Issue 3



Bringing Home the Harvest...

Iowans are truly blessed to live in the land of plenty. The Iowa farmer is the foundation of all we have. These hard working men and women know all about, not only the change in seasons, but the changes in life. *This edition of Bethany Life is dedicated to the Iowa farmer and the work they do to "Bring Home the Harvest".*

Inside Bethany Life

Greetings from Betsy
Farmer Jokes & Trivia
Member Churches

Foundation ("It Smells Like Money")
Farming Succession Planning
Florence Vilmont's Story

Tractors
Words from our Chaplain
You Might be a Farmer's Wife...

...and Preparing
for the Changes
in Your Life.





Betsy Warburton
President/CEO

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A Message from Betsy

At Bethany Life our staff sow kindness, compassion and concern for others. They reap warm smiles, thank you's and often hugs that are genuine and heartfelt. Not many professions can say this. We know that people can make more money doing other things. We know that in our society we do not reward caregivers monetarily like we should. But caregivers do go home at night and sleep very well knowing that they have made a difference in the life of someone else.

The farmer harvests a crop that feeds the world. Farmers have nurtured the land and with hard work and with some luck they will be prosperous. At Bethany Life our seeds are our staff. We must care for them through proper cultivation and nourishment. Their growth is dependent on a watchful and supportive environment. We know that sometimes it will rain or flood and that storms may brew; but like the farmer, we carry on our commitment and will prosper in meeting the challenges of our mission.

We can learn a lot from the farmer. Farmers are strong and resilient. They are independent, yet are community-minded. Our harvest at Bethany Life is the wonderful sense of accomplishment that we feel when we meet the needs of those we care for. We also believe that we make our community a better place to live. We hope you agree. Thank you for all you do for us. Thanks to our farmers for all they do to make our community a great place.—Betsy

You Might Be a Farmer's Wife... If your name is taped to the side of a cake pan; if the word "auction" gives you a tingle; if you're on the lookout for new uses for Jell-O; if "Lacey" or "Frilly" refers to a farm animal, but not your nightgown; if you have ever called your husband to supper, using a radio; if you have a yard and not a lawn; if you consider a hot dish as a food group; if the shopping list includes the sizes of filters, tires, overalls, chains, belts, lights, cables, spark plugs or shotgun shells; if your refrigerator contains livestock medicine; if you don't need the recipe to make Rice Krispies bars; if quality time with your hubby means you'll have a flashlight in one hand and a wrench in the other; if your job in town is considered a farm subsidy; if your tan lines are somewhere below your shoulder and above your elbow; if your mailbox looks like a piece of farm machinery; if your second vehicle is still a pickup; if taking lunch to the field is as close as you get to a picnic; if you mend a pair of pants and the fence that ripped them; if you ever went on a date to a rodeo; if you buy antiques because they match the rest of the furniture.

You gotta love those farmer's wives!

Bethany Life Communities' mission is to:

"Help elders thrive in their life journey, living in a Christian environment of hope and compassion."



Florence with Black Mama

Florence Vilmont lives at Timberland Village. She is as sharp as a tack, quick-witted and loves her cat, Black Mama! Florence provides a great history lesson below in the joys and the struggles of farming. Thanks Florence for your story!

Florence was born in a farmhouse west of Dunlap in 1915. She grew up in Crawford Co. with her parents, William C. and Adah (Crow) Runnells. Florence felt fortunate to attend ISU; graduating in 1938 with a degree in Home Economics. With her degree in hand, Florence taught in Gilbert for a couple of years and then met her husband-to-be, Chester (Chet) Vilmont at a Agricultural night class in Gilbert...which she believed to be more of a social...with the coffee and sweet rolls and young men and women.

Florence and Chet soon married and moved to their 80 acre farm located just south and east of Gilbert. They started their animal operation with six dairy cattle, a few hogs, 120 chicken layers and lots of cats. Their first year in business was met by the blizzard of 1940, known as the Armistice Day blizzard. This blizzard killed many of their fruit trees and stalled the corn harvest until almost Christmas. Florence and Chet persevered, worked hard, determined to be self-sufficient and successful.

Florence remembers well the cold winter nights when she would go to the hen house at 2am to stoke the brooder coal stove; taking 12 dozen eggs to town weekly and receiving 10 cents per dozen and buying flour, sugar, salt and yeast; getting the cream check which paid for the light and phone bills; and tending to their large vegetable garden and canning in the fall. Florence and Chet were good stewards and negotiators!

Florence recalled the experience of losing her dairy cattle through Bang's Disease and needing to start a short horn, beef cattle operation. The farm started with four cattle and grew to fifteen. Having the ability to shift gears during a time of adversity was clearly a part of farming that was essential to being successful.

The Vilmont farm acquired its first tractor in 1946. The Farmall F20 was purchased after waiting for their opportunity during the tractor rationing and draw that took place during and shortly after WWII. The family picked corn by hand until 1951, the year the Farmall 560 and a picker were purchased. This allowed Chet and Florence to assume responsibility for another 80 acres that Chet's dad owned just east of the Gilbert school. Although in today's standards 180 acres may be considered small and inefficient, the farm was able to provide a good standard of living for many years for Chet, Florence and their two children, Roger and Esther. In 1951, Florence also got her first clothes dryer!

In 1965, Florence returned to work at Gilbert school as a Home Economics teacher and librarian. Chet retired in 1979 and Florence retired from Gilbert schools the next year. They stayed on the farm and rented out their operation. In 2002, Chet joined Florence at Bethany Manor as she rehabilitated from an injury. Chet was unable to care for himself on the farm. On July 20, 2002, Chet passed away at Bethany Manor and Florence returned to the farm until October of 2002 where she became one of the charter occupants of Timberland Village. Florence said, "I was lonely on the farm and I wanted to return to be with my friends. Here at Timberland Village I stay busy with activities, knitting 'preemie caps' and prayer shawls; and even though I was the person in school who had more excuses that anyone not to go to PE, I now lead the exercise activity at Timberland!" What a gal!

It was a real pleasure to listen to Florence' story, a great example of mid-20th century farm life. **Thanks Florence!**



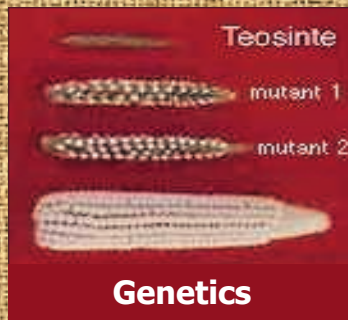
Changing Family Roles



Technology



Genetics



50 Years of Bliss

An aged farmer and his wife were leaning against the edge of their pig-pen when the wife wistfully recalled that the next week would mark their golden wedding anniversary.

"Let's have a party, Homer," she suggested. "Let's kill a pig."

The farmer scratched his grizzled head. "Gee, Ethel," he finally answered, "I don't see why the pig should take the blame for something that happened fifty years ago."



**Chaplain Sandra Anenson
with Orpha & Elsie**



**"Walking Together in Faith"
Chaplaincy Endowment Fund
Lead Donor Recognition Tree**



Dear Friends,

The fields of central Iowa tell us that the harvest is here. The crops are ready. Farmers are anxious to complete the harvest. The harvest season is a time of hope and anticipation.

However, before there can be a harvest the seed must be planted. The word of God is often described as a seed and as it is shared, nurtured and watered, we are promised that one day there will be a harvest. The seed grows best in receptive soil. It takes root in a heart that is open to the wonder of God's love and presence.

The seed of faith that has been planted in our hearts must be cared for and nurtured. We feed our faith through being in God's presence and through prayer. The seed of faith grows as we let God's Spirit water our hearts.

Just as it takes a "season" to grow a crop, so it takes a lifetime to grow and mature in the Lord. We live in the confidence that "He who began a good work in us will bring it to completion on the day of Jesus Christ." – (Philippians 1:6)

It is my privilege to share in the lives of so many people at Bethany Life Communities. It is a blessing to see how the seed of faith has grown and taken root in their lives. The fruit in those lives are such a blessing to me, for God has grown people who love Him and honor Him. The challenges of life have only made their faith more sincere and real. God has been faithful to care for the seeds that have been sown in faith. He has gently cared for them and the hope of the harvest fills their hearts. God has promised that He will not fail.

We live growing in faith, until the harvest.

Chaplain Sandy Anenson

"WE ALL HAVE DRUNK FROM WELLS THAT WE DID NOT DIG."

Please support Bethany Life Communities!

From the Foundation

Although my family lived in town, my dad worked for many years at the Farmer's Grain Elevator in Belmond and he spent a lot of time with farmers. I helped deliver feed and fertilizer, take soil samples and when I got older I worked at the elevator drying corn in the fall. My dad owned some pigs and chickens and we kept them on a farm that was owned by a friend...so I got my opportunity to scoop out a barn now and then. My mom and I and my siblings walked a lot of beans and I also bailed some hay. One of my dad's favorite sayings...as we drove through the countryside was..."It smells like money!". My family certainly depended on the farmer and I thank them for this.

The farming landscape has certainly changed. As I drive along highway 69 you see far fewer farm houses; large containment buildings and more and more windmill generators. I remember when Interstate 35 came north through Iowa and how this created a stir with the farming community. I have mixed feeling about these changes and wonder how this landscape will continue to develop and change. I hear about the family farm quickly becoming a thing of the past. I hope this is not the case. I had a lot of friends who were farm kids and some who are now farmers. Their independence and work ethic is an example for all of us.

Harvest time is when I think of the farmer the most; when farmers are busy in the fields, working hard to reap the rewards of their labor. At Bethany Life we have many people who have close ties to the farming community. Many of our elders were born on farms, owned farms, or worked on farms. Many of their fondest memories have to do with farming. All of us at Bethany Life wish the farmers in central Iowa a prosperous and safe harvest. Thanks for all you do!—Larry Elphic

"It smells like money!"



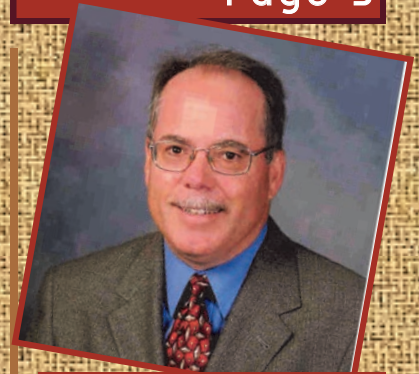
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Leave a Legacy!

A gift of farm property to Bethany Life Communities' Chaplaincy Endowment Fund, through a Charitable Gift Annuity, could provide substantial income for the life of the donors, tax savings, and could assure that our elders will be provided with the spiritual care they need forever! A gift of 200 acres of land would fully fund our Chaplaincy Endowment Fund and we would have a chaplain for generations to come! Thank you!



Larry Elphic
Foundation Director

"Remember to be gentle with yourself and others. We are all children of chance and none can say why some fields will blossom while others lay brown beneath the August sun. Care for those around you. Look past your differences. Their dreams are no less than yours, their choices no more easily made. And give, give in any way you can, of whatever you possess. To give is to love. To withhold is to wither. Care less for your harvest than for how it is shared and your life will have meaning and your heart will have peace."

—Kent Newburn

Bethany Life
Foundation's

VAN DRIVE

Help us purchase a new wheelchair accessible van for our residents.

Use the gift form on page 10 to designate your gift to this need.

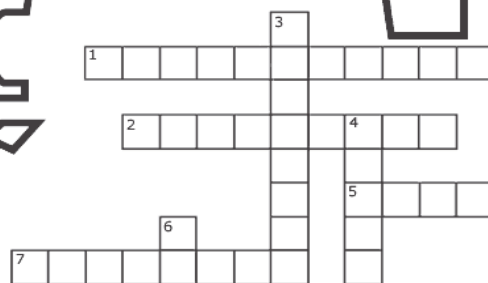
Be a part of it!

Thanks!!

The Farmer's Office



- 1) Most accidents occur in the _____ industry.
- 2,3) _____ are the primary type of tractor related accidents.
- 4) No _____ riders!
- 5) Tractors are not _____. They have an important job to do on the farm.
- 6) You should stay away from a _____ shaft at all times.
- 7) What is the cause of most agriculture injuries? _____



Answers:
1) agriculture
2) rollovers
3) runovers
4) extra
5) toys
6) PTO
7) tractors



Your farm's survival depends on a good transfer and estate plan...

By Gary Hachfeld, University of Minnesota Extension Service

A recent survey completed by *Successful Farming* magazine found that two-thirds of U.S. farmers have not yet named a farm business successor, and more than half don't have an estate plan. So farm families need to be concerned about the future of their farm business. Its survival depends on proper transfer and estate planning.

There are several steps involved in establishing a farm transfer plan and an associated estate plan. First, farm families must be clear about their farm business, family and individual goals. If goals aren't thought out and firmly in place, the transfer process will not succeed.



Second, it's very critical to determine if the farm business can generate enough income for more than one family. The transfer process can take several years, during which time multiple families must live on the income generated from the farm. If this isn't sufficient, that farm business can be

in jeopardy. A related issue here is whether or not the retiring generation will have sufficient retirement income to live on.



Assuming goals are in place and the farm business can support more than one family, you can begin to decide on the strategies for the transfer process. Strategies can range from farming together as a trial period, to the formation of a Limited Liability Company (LLC) to an outright sale. The strategy or strategies selected depend on a number of issues, including the finances of all parties, tax issues associated with each strategy and treatment of other non-farm heirs. All must be addressed.



Once the transfer process has been established and written out in rough draft form, an associated estate plan must also be drafted. This is a critical part of the process because the estate plan, including the will, outlines what the wishes of the retiring generation are and how the transfer will take place.

A common example here is the inclusion of a buy-out provision in the will for the succeeding generation with the goal of keeping the farm in the family. It would state that the succeeding generation can purchase the farm land at a given value under specified conditions. Again, this is done to meet and fulfill the goal of keeping the farm in the family.

The combination of a strong transfer plan associated with an estate plan can enable a farm family to meet their farm business goals. This is a detailed process and requires the help of professionals. Once the transfer and estate plan have been roughed out, other professionals need to be involved to complete the process. Those professionals include an attorney, an accountant, a financial planner, the family's banker and others.



A Great Assessment Questionnaire

The USDA has a risk management tool that can be utilized to determine the level of success that farm family may have as they look to succession of the family farm business.

This tool can be found by going to www.familybusinessonline.org. This tool which was created by Dr. Patricia Frishkoff, asks family members to answer 43 questions that relate to succession preparation, readiness and desire. After the answers are submitted a report is generated which will give the family direction regarding their succession. Give it a try...it's a good place to start.

Farm Animal Trivia Facts

- *The first bird domesticated by man was the goose.
- *There are more chickens in the world than people.
- *Chickens absorb vitamin-D through their combs from sunshine.
- *The average hen will lay 227 eggs a year.
- *Roosters can't crow if they can't fully extend their necks.
- *A group of geese on the ground is gaggle, a group of geese in the air is skein.
- *A duck's quack doesn't echo, and no one knows why.
- *The underside of a horse's hoof is called a frog.
- *The placement of a donkey's eyes in its head enables it to see all four feet at all times.
- *It is possible to lead a cow upstairs but not downstairs.
- *Twelve or more cows are known as a "flink."
- *The longest recorded flight of a chicken is thirteen seconds.
- *A Holstein's spots are like fingerprints -- no two cows have the same pattern of spots.
- *It is physically impossible for pigs to look up into the sky.
- *A pig's skin is thickest at the back -- 1/6 of an inch.
- *Over the average lifespan of 11 years, a dog will cost you \$13,350.
- *When a female horse and male donkey mate, the offspring is called a mule, but when a male horse and female donkey mate, the offspring is called a hinny.
- *A donkey will sink in quicksand but a mule won't.
- *Pigs can sunburn.
- *Today's cattle are descended from two species: wild aurochs -- fierce and agile herd animals that populated Asia, North Africa and Europe -- and eotragus -- an antelope-like, Asian forest creatures.
- *Horses cannot vomit.
- *A 1,200-pound horse eats about seven times its own weight each year.
- *A capon is a neutered rooster.
- *A Cornish game hen is really a young chicken, usually 5 to 6 weeks of age, which weighs no more than 2 pounds.
- *A cow gives nearly 200,000 glasses of milk in her lifetime.
- *A normal cow's stomach has four compartments.
- *A quarter of the horses in the US died of a vast virus epidemic in 1872.
- *By feeding hens certain dyes they can be made to lay eggs with vari-colored yolks.
- *Female chickens, or hens, need about 24 to 26 hours to produce one egg. Thirty minutes later they start the process all over again. In addition to the half-hour rests, some hens rest every three to five days and others rest every 10 days.
- *On average, pigs live for about 15 years.
- *A baby pig, or piglet, weighs about 3 1/2 pounds at birth and will double its weight in just 7 days.
- *A pig can run a 7-minute mile.
- *Pigs can't sweat.
- *Brown eggs come from hens with red feathers and red ear lobes; white eggs come from hens with white feathers and white ear lobes.



44
FIND THE HIDDEN WORDS

X	Y	M	B	I	T	A	C	K	K	J
K	X	F	Y	O	F	A	S	O	K	D
S	X	T	M	T	T	C	B	M	W	H
R	R	A	N	A	T	B	S	P	K	H
H	T	O	T	C	D	W	L	Z	O	R
O	E	P	T	V	V	Z	O	P	I	F
R	K	E	M	C	S	G	J	N	D	N
S	S	E	C	Q	A	C	I	Z	L	W
E	A	H	C	F	X	R	B	K	Y	K
C	B	S	L	M	Q	X	T	L	R	A

TOMATO COW TRACTOR HORSE SHEEP BASKET CAT

Farm Jokes

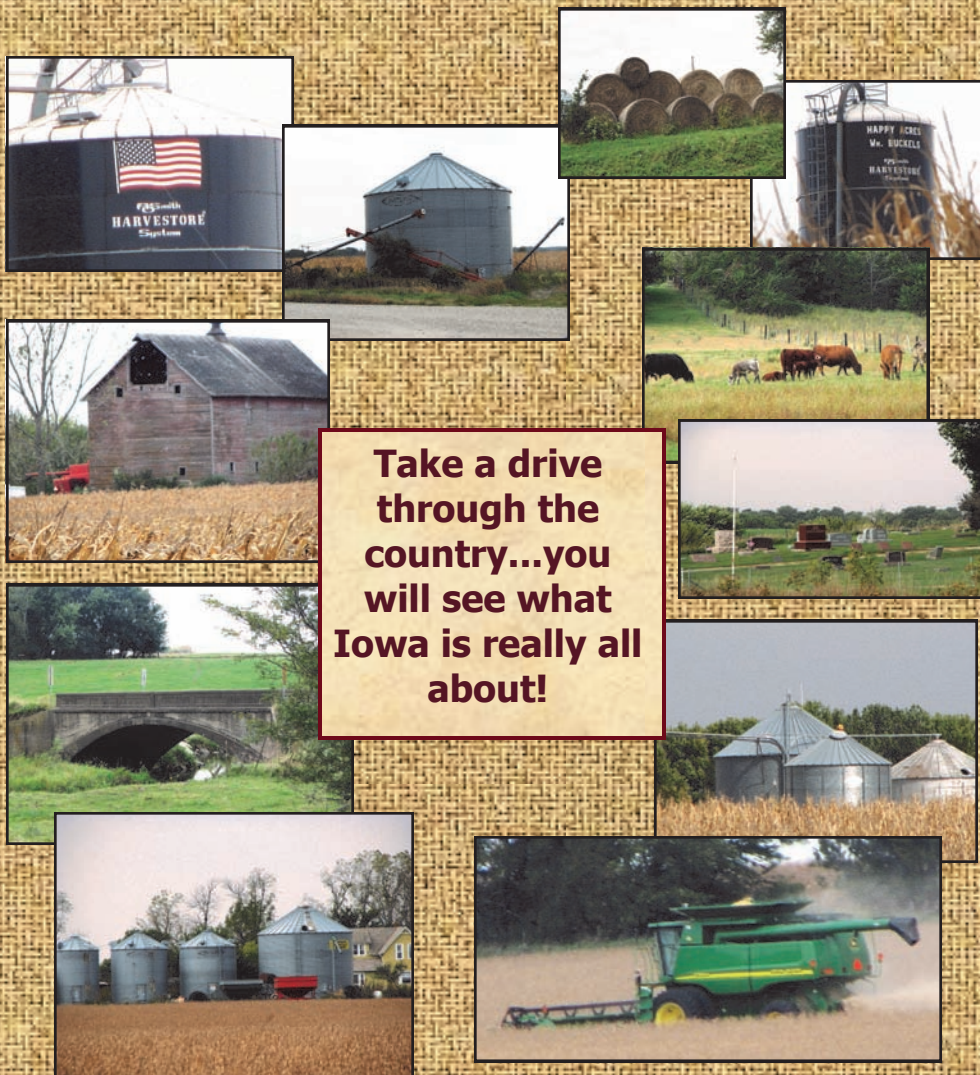
Where does a woodsman keep his pigs?
In a Hog cabin!

Why does a rooster watch TV?
For hentertainment!



Bethany Life Communities Member Churches

St. Petri Lutheran-Story City
Our Saviors-Radcliffe
Elim Lutheran-Randall
Bergen Lutheran-Roland
Immanuel Lutheran-Story City
Fjeldberg Lutheran-Huxley
Our Savior's-Stanhope
Palestine Lutheran-Huxley
Stavanger Lutheran-Garden City
Trinity Lutheran-Ellsworth
Bethany Lutheran-McCallsburg
St. Andrew's Lutheran-Ames
St. Paul Lutheran-Williams
Bethesda Lutheran-Ames
Salem Lutheran-Roland
Grace United Methodist-Story City
St. Paul's Lutheran-Jewell
Zion Lutheran-Radcliffe
Capitol Hill Lutheran-Des Moines
Gilbert Lutheran-Gilbert
Bethel Lutheran-Story City
Salem Lutheran-Radcliffe
Ascension Lutheran-Ames
Bethany Lutheran-Kelley
Bethesda Lutheran-Jewell



**Take a drive
through the
country...you
will see what
Iowa is really all
about!**

Farmer Wins Nobel Prize— A man is driving down a country road, when he spots a farmer standing in the middle of a huge field of grass. He pulls the car over to the side of the road and notices that the farmer is just standing there, doing nothing, looking at nothing.

The man gets out of the car, walks all the way out to the farmer and asks him, "Ah excuse me mister, but what are you doing?"

The farmer replies, "I'm trying to win a Nobel Prize."

"How?" asks the man, puzzled.

"Well, I heard they give the Nobel Prize . . . to people who are out standing in their field."



Bethany Life

Communities living to glorify God

• Bethany Manor

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515-733-5293 Fax

• Timberland Village

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515-733-6500
515-733-9376 Fax

• Cedar Place

812 Cedar Street
Story City, Iowa 50248
515-733-2904
515-733-6111 Fax

• Bethany Life Foundation

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Web site: www.bethanylife.org

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Questions or comments about the newsletter or the information contained within are welcome and can be addressed to the Bethany Life Foundation Board / Communications Committee. Design/editing: Larry Elphic, Janet Dunn.



BLC Van Drive: Building it PART by PART

Please send your support today. Through your tax deductible donation to the Bethany Life Foundation you are helping to ensure quality Christian care. *Thank you.*

Help us build our new van!

Enclosed is my (our) gift of _____

(Please make checks payable to: Bethany Life Foundation)

Name _____

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In memory of: _____ In honor of: _____

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Please call the Foundation with any questions.

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Autumn, 2007

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