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Help for Farmers Dealing with Financial Challenges

University of Kentucky agricultural economists are offering information for producers dealing with financial pressures after several years of downturn in the industry. "Since farmers make up only 2% of the population, it can be easy to overlook the struggles that many farmers are currently facing regarding tight profit margins, cash-flow issues and potentially declining net worth," said Jonathan Shepherd, extension farm management specialist in the UK Department of Agricultural Economics. "These resources will give farmers things to consider if exiting or scaling down their operation size is in their best interest under the current agricultural economic downturn."

A link to their resource guide is available on the UK agricultural economics website at <http://agecon.ca.uky.edu>. The guide offers a wealth of information for producers and others who support the agricultural industry, including lenders, extension agents and family members. This information can help individuals find ways to work through the challenging economic climate or potentially consider an exit from the industry.

"Our goal was to compile a set of resources for agricultural producers as they consider their options and look to improve their financial situations," said Kenny Burdine, extension agricultural economist in the UK College of Agriculture, Food and Environment.

The guide includes definitions and examples of ways producers and their lenders can assess the financial health of an agricultural enterprise. It also includes ideas to generate additional revenue as

well as tax implications for discontinuing a farming operation.

"Luckily, there are numerous resources available to farmers to aid in developing financial statements and key financial performance measures," said Jordan Shockey, UK extension agricultural economist. "Producers should remember that a lender is one of their resources. Keeping open communication with a lender can help producers track their financial performance measures and identify any trends that may indicate future financial stress."

In addition to offering to farm finance information, the team of economists worked with Deborah Reed, UK agricultural health nurse, to include resources for producers and families facing stress related to their financial situations.

"A difficult farm financial situation can create stress and mental health concerns for the farm family," said Alison Davis,

UK extension agricultural economist. "The University of Kentucky and its partners are preparing communities of practice to help farmers who are facing challenging times."

Summer Annual Forages Seminar

Cooperative Extension and Estill County Cattleman's Association will have a cattle producer meeting on Thursday, May 9th, 6:00 p.m., at the Estill County Extension office. Dr. Jimmy Henny, UK Forage Extension Specialist, will discuss summer annual forages for hay or grazing. Tri-County Feed and Fertilizer of Richmond will sponsor our catered meal. Please call 723-4557 to pre-register by May 6th so we can adequately plan for the meal.

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Wishing Well®

5	2	4	8	2	6	2	3	2	5	2	3	7
A	F	T	Y	O	B	R	S	G	H	I	A	W
8	3	5	2	5	8	5	7	8	4	6	2	5
O	Y	A	V	P	U	P	A	W	R	E	E	Y
8	5	8	7	8	2	8	3	2	4	5	4	5
R	M	I	Y	T	A	E	Y	N	U	A	T	R
6	3	2	3	4	7	4	6	4	7	6	8	7
P	E	D	S	H	O	I	O	S	U	S	A	T
8	3	2	3	7	5	6	3	5	4	8	3	5
P	T	F	O	I	R	I	S	I	R	O	E	A
2	5	4	5	4	2	4	2	4	7	4	7	8
O	G	E	E	V	R	E	G	A	D	L	E	E
3	8	6	4	2	6	2	6	4	7	6	7	3
L	M	T	E	E	I	T	V	D	A	E	S	F

HERE IS A PLEASANT LITTLE GAME that will give you a message every day. It's a numerical puzzle designed to spell out your fortune. Count the letters in your first name. If the number of letters is 6 or more, subtract 4. If the number is less than 6, add 3. The result is your key number. Start at the upper left-hand corner and check one of your key numbers, left to right. Then read the message the letters under the checked figures give you.

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CryptoQuip

This is a simple substitution cipher in which each letter used stands for another. If you think that X equals O, it will equal O throughout the puzzle. Solution is accomplished by trial and error.

Clue: Z equals F

ESXAAOE ZOSH XGKVJ JUI
UXMWPXZJOMN KZ X ZOMI
OMWOXM AJPOMNIW OMAJPHIMJ:
"X AOJXP OA GKPM."

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CryptoQuote

AXYDLBAAXR
is LONGFELLOW

One letter stands for another. In this sample, A is used for the three L's, X for the two O's, etc. Single letters, apostrophes, the length and formation of the words are all hints. Each week the code letters are different.

YBV ZB VBYY UKT VWB
RBOFBV VWXV WXR YBG ZB
VK ZU EKXY. ZU RVFBJEVW
YABR RKYBYU AJ ZU VBjXOAVU.
—YKTAR NXRVBTF

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Puzzle Answers

May 1, 2019

Puzzles4Kids

Answer

BRACES	B	CARES
ESCAPE	E	SPACE
SATIRE	A	TIRES
SPIDER	R	SPIED
SPLASH	H	SLAPS
DURING	U	GRIND
LAUGHS	G	HAULS
PLEATS	S	PLATE

Letter Box

Solution

S	T	A	E	C	H	M	U	O
M	O	U	S	T	A	C	H	E
H	E	C	O	M	U	A	T	S
O	H	M	U	A	S	T	E	C
U	S	E	T	O	C	H	A	M
C	A	T	M	H	E	S	O	U
A	M	O	C	U	T	E	S	H
T	C	S	H	E	O	U	M	A
E	U	H	A	S	M	O	C	T

CANADIAN CITIES AND TOWNS

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

CryptoQuip

answer

Classic film about the handcrafting of a fine Indian stringed instrument: "A Sitar Is Born."

CryptoQuote

answer

Let me tell you the secret that has led me to my goal. My strength lies solely in my tenacity. — Louis Pasteur

FEAR & KNIGHT

answer

S	H	R	I	E	K		
K	U				I		
L	E	A	N	C	R	A	G
A				A			I
I	N	G	E	S	T	S	
		G		S	O	L	
		R		U			
K	E	E	P				
				T			

Even Exchange

answers

- Trunk, Truck
- Palace, Palate
- London, Landon
- Shaft, Shift
- Curdle, Cuddle
- Prone, Prose
- Watch, Witch
- Invent, Intent
- Royal, Loyal
- Tower, Towel

Weekly SUDOKU

Answer

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

King Crossword

Answers

Solution time: 25 mins.

B	O	L	A	N	Y	C	P	S	S		
U	P	O	N	I	O	U	E	P	E		
L	A	R	K	S	P	U	R	T	U	R	N
B	L	E	A	K	D	W	A	R	F	S	
				R	I	S	K	A	L	L	
C	O	L	A	P	O	N	D	O	P	T	
B	R	O	F	I	R	E	S	C	H	I	
S	E	C	A	N	E	W	S	K	I	M	
				K	E	N	A	T	O	M	
S	C	H	U	S	L	A	N	A	I		
L	E	E	R	H	E	E	D	L	E	S	
O	R	E	O	H	E	R	B	L	A	I	N
W	E	D	S	T	A	B	S	T	A	T	

The Garden Bug

Bigleaf Magnolia

This tree was named by French naturalist and explorer Andre Michaux, who discovered it in North Carolina in 1789. Its huge leaves can get up to a foot wide and 3 feet long! It also has very large flowers, up to 14 inches across, that bloom in May and June. It grows well in areas that have some shade and rich, acid soil. - Brenda Weaver

Source: www.wildflower.org

Birding BITS

BY Cindy Brook

Under Cover
A birdbath placed low to the ground and at the edge of a bush will invite small birds like wrens, cardinals, finches, buntings and sparrows into your yard. The foliage makes birds feel safe and provides extra cover (and a quick escape) from predators like hawks.

E-mail: birdingbits@cfl.r.com
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Americanisms

"Never mistake knowledge for wisdom. One helps you make a living; the other helps you make a life"
— Eleanor Roosevelt

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Stickeler's Puzzle

by Terry Stickels

John monitors three different machines during his shift at work. Each has a different probability of breaking down during a shift.

Machine #1:	3/7
Machine #2:	1/13
Machine #3:	2/11

What is the probability that none of the machines will break down during a shift?

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Stickeler's Answer on Page 11

The Estill County Tribune

Estill County	Adj. Counties	Kentucky	Out of State
1 year \$16.04	1 year \$26.42	1 year \$30.19	1 year \$32.00
Sales Tax 0.96	Sales Tax 1.58	Sales Tax 1.81	Sales Tax 0.00
Total \$17.00	Total \$28.00	Total \$32.00	Total \$32.00

**Seniors, 65 and older, may deduct \$2.50 from above totals

Name _____
Address _____
City, State, Zip _____

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The Estill County Tribune
6135 Winchester Road
Irvine, Kentucky 40336-8517

Bible Trivia Answers

Now available by Wilson Casey! 2017 Bible Trivia box calendar loaded with daily teasers.

ANSWER: (1) Old; (2) Peter's mother-in-law; Mephibosheth; (5) Palm; (6) Liberty; (3) Psalm 23:4; (4)