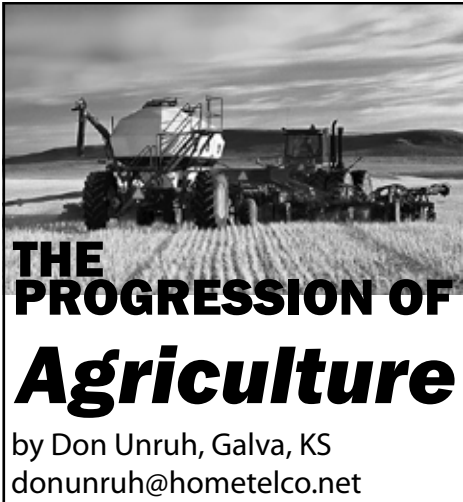


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CONNECTING BUYER AND SELLER FROM COAST TO COAST



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THE PROGRESSION OF Agriculture

by Don Unruh, Galva, KS
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The Gifts of 2020

As we close out the year and turn our minds towards Christmas, which is rapidly approaching, our minds go to the many gifts and gatherings that we have planned. Or do we wonder if we will be able to have them due to Covid-19? Here on the farm it is much the same as other years. We finished our last field of double crop milo last evening and so now comes the cleanup of equipment and preparing for another year. As I thought back over the year ... what a year it has been!

I stopped and tried to remember what my New Year's resolutions were. Can you remember yours? Did you keep them or did life have a way of changing your focus and what seemed as very important disappeared into the background? January found me trying to figure out how much money I would need to farm again and it seemed as though the banker wanted me to prove that I didn't need it before he would loan me the money! It wasn't a good start for the year. Then someone told me to just trust God and that however it turned out would be for the best. That advice was the first gift for the year.

Early spring came and with it the weather warmed up and once again we had hope of planting a spring crop. The wheat greened

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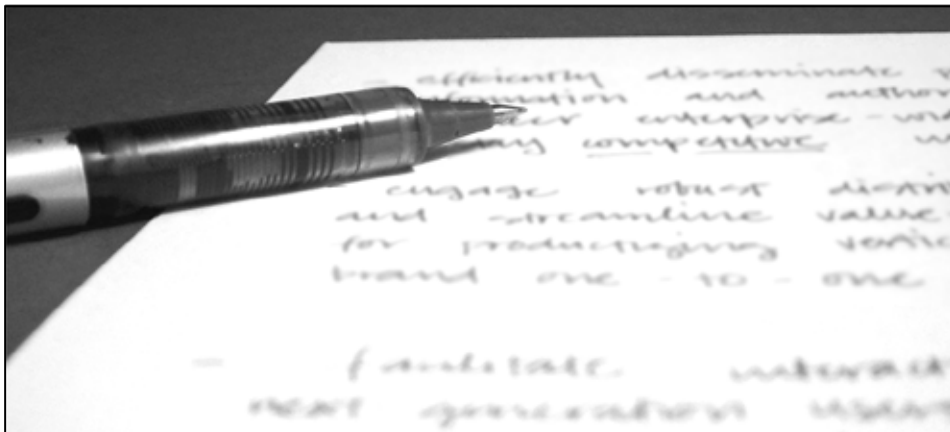
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Editor's Notes

PHILLIP KOEHN, FLEETWOOD, PA businessbulletin@gmail.com

Teaching Children and Teenagers to Manage Money

I can't believe it — there was a scrap of paper on my desk with the above suggested title written on it. Last night my wife came down from the attic with a *Better Homes and Gardens* magazine from November 1983. One of the topics written on the front page was *Teaching Children to Manage Money*. Was it coincidence that my wife came down with that magazine, or was it somehow meant to be?!

I looked the magazine article over and, although not all was up-to-date, some of the principles from 1983 still hold true today. Here are a few of them on teaching young children and teenagers how to manage their money:

Young children -

- Use counting games, as well as playing store, to demonstrate numbers and money.
- Take advantage of shopping excursions to begin teaching about money as the medium of exchange. Let your children pick out items they recognize. Teach them about price, the quality of the item, and the quantity that you will buy.
- When your children are old enough to

count and distinguish coins, allow them to choose and pay for inexpensive items. Eventually they will learn that their two quarters will buy an ice cream cone or toy, but not both.

- Give your children their own money banks.
- Grade schoolers can be taught to read consumer information labels for comparison shopping.
- Ages eight or nine may be a good time for your children to begin managing a savings account.
- Experts generally agree that it's constructive for children to earn money, provided it does not interfere with schoolwork. If your ten or twelve-year-old wants to work and you think he or she is ready, suggest errands for neighbors, walking dogs, baby-sitting, and chores at home that you otherwise would pay an outsider to do. Try to make the work experiences both educational and fun.

Teenagers – As children become more self-reliant, their responsibilities should grow to include such things as spending for grooming, school activities, gifts, trips, and, eventually, all clothing and upkeep. The

sooner these items can be handled maturely, the better.

- Earning money will become more and more important to your children.
- Teenagers become increasingly capable of long-term planning like saving for a trip next year, for example.
- By their mid-teens, children may be mature enough to use your charge card for special purchases.
- Work to broaden your youngsters' knowledge of money matters, generally the effective use of banking services, the nature of credit agreements, loan sources, insurances, and investments. Tie these subjects into details of your family's financial planning.
- Involve teenagers in planning and shopping for large family purchases such as a new car, lawn mower, or furniture. Let them help you comparison-shop and explain how you'll pay for, or finance, the purchase.
- By the time your children are in their upper teens, they should be about ready to fend for themselves. They still will be experimenting and making mistakes, but that's all part of the never-ending learning process.

Really, this is a serious subject because we, as parents, are forming our children's lives, not only financially, but emotionally and mentally. First of all, it is so important to start off with vision for ourselves. How are my finances? No, not every one of us will have lots of money. But, are we taking care of what we



have?

My parents were not wealthy, but we had enough, and they both were careful with finances in my growing up years. They had gone through hard times (almost destitute) during the first years of their marriage, while living in Mexico with three children, and then again when they moved back to the United States. Slowly they gained ground, and by the time I came along, things were much better. I do not remember that my dad

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"EDITOR'S NOTES" CONTINUED FROM PAGE 4

and mom lectured/taught me how to buy and how to save, and how to get a car and house loan. But I do know that I paid my car and house loan off as soon as I could.

For all of us, it is sort of a handing down from generation to generation on how to take care of finances/money. We generally live the way our parents lived. Our children live the way we live. For example, my dad was a Ford man, so I am a Ford man. I have owned Chevy and Volkswagon also; I am not against them but, generally, I revert back to Ford. Why? I guess because of my dad's preferences. In like manner, our spending habits are often the same as those of our parents. If I, as a parent, am a spender (even though I might not think I am), there is a good chance my children will follow the same pattern. If I am methodical and careful in my purchasing, there is a good chance that my children could follow that same pattern.

Children of parent/s who are stingy can adopt the same patterns in their adult lives or swing to the other side because of their disgust at the habits of their parents. They can turn into careless people who spend money just out of resistance. People who are stingy with money allow this thought pattern to control almost every aspect of their lives.

What is a Christian's view of teaching their children how to manage money? Does having a pilgrim and stranger status help in any way? Do I find in myself a desire to own the things of this world? Can I treat the things that I own as not owning them at all? A contractor told me the other day that he is being sued for something that concerns some apartments that he owns. I asked him how he was coping. He said, "I am not in control; God is taking care of my things." Is my attitude such that I can say that *God is taking care of my things*? Years ago, when I owned a grocery store, I finally decided to make my store *God's grocery store*. I was then able to live in peace.

An easy way for the Christian to teach his children how to manage money is to have the attitude of *living in this world but not becoming a part of it*. It is easy to say but it can be a challenge to live it, especially in this age when our lives are so involved in our livelihoods.

The Great Depression taught many financial lessons to the people of that time. If they didn't have the money, they just didn't buy. Meals were simple and eating out was un-

common. Clothes were worn until they were worn out. These practices or lessons were carried down to the generations following.

However, today many of those principles are lost to the present generation of *entitlement*. The present-day attitude of entitlement obliterates self-control and responsibility for one's own actions. *Do as you please and get whatever you want! You deserve it! Charge it to the credit card. Get a loan for the car that you deserve! It is your fault, not mine, for what happened to me. I am somebody! Follow your dreams! Easy money is what I want!* These attitudes have found their way into our culture.

Here are a few paraphrased ideas from Dave Ramsey on ways to teach children about money.

How to Teach Pre-schoolers and Kindergarten about Money:

- For a piggy bank, use a clear container to give the children the visual view. They can see the money grow. Yesterday they had two one-dollar bills and 4 quarters. Today they added three more quarters. They can see the money and it excites them.
- A study by the University of Cambridge found that money habits in children are formed by the time they are seven years of age. Your children are watching you. If you use plastic every time, they see it. If you and your spouse argue about money, they see and hear that, too. It will be very likely that they will follow your example when they get older.
- If they want a certain toy, have them grab a few of their own dollar bills to take to the store with them and they can hand the money to the cashier. This simple action will have more impact on them than a five-minute lecture, plus, more than likely they will be very pleased to have bought their own toy.

How to Teach Elementary Students and Middle Schoolers about Money:

- Explain to your children about decisions of whether to buy a certain item or not to buy it. "If you buy this game, then you won't have money to buy that pair of shoes."
- Give commissions, not allowances. Base the commissions on chores like taking out the trash (\$1), cleaning certain rooms of the house (\$2 each), or mowing the lawn (\$3 or more). This helps the children learn that money is earned by doing work.
- Avoid impulse buying for yourself or for them. Daughter comes to her mom, "Mom, I just found this cute purse; it's perfect and I


love it! Can we buy it?" This age group knows how to capitalize on an exciting buy and how to manipulate Mom, especially if it is using Mom's money! Don't give in — just let your child know that they can use their hard-earned commission money to buy it. And at the same time, encourage them to wait a day or two before they purchase anything over \$15. The item will still be there tomorrow.

- As they start to make and save their money, teach them to start tithing. They are already aware that you, as parents, tithe; now it is time for them to start in a small way.

How to Teach Teenagers about Money:

- Teach them to be content with what they have. That would be by you, as parents, being content with what you have. Teenagers can have a big problem with comparing themselves to their peers. *Peer pressure* is another word for it. "Dad, Mark's dad just bought him a 2019 Silverado! No fair! How come I have to drive this old beater Taurus?" "Mom, Kimberly's mom gave her the best birthday party ever; we had so much fun! I want one just like hers!" Teach them to be content with what your family has, and does, and that we don't allow the lifestyles of other families to dictate what we do. We live and do what is best for our family.
- If you have been doing some of the above all along, by now you could help your teenager set up a bank account. A bank account takes them to another level of preparing them for managing larger amounts of money when they get older.
- Teach them the dangers that come along with credit cards. If you don't teach them, they could easily become another victim to credit card debt. It is up to you to determine the right time to teach these principles. You could save them a lot of headache/heartache and lost money by instructing them on this important part of money management.
- Now is the time to get your teenager into the habit of budgeting their income, no matter how small it is. They should learn the importance of making a plan for their money while they are still under your roof.
- Help your teenagers find a job that is suitable for them. All teens want money! It is your business to guide them in this new and very important phase of their lives.

God's blessings to you and good luck!

— Phillip 

Credits — Better Homes and Gardens, Dave Ramsey

Steps Toward A Better Future

BOB GOODNOUGH, DELISLE, SASK.

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What Shall Our Children Read?

For today's publishers of books for children, sin and evil are foreign concepts. They will not accept stories that depict moral purity and respect for parents, teachers, or any adult authority. Modern books teach tolerance as the primary virtue.

A mother in a highly acclaimed book for children is apt to be a lesbian and a practising Wiccan. Parents were banished from children's books years ago, but they are making a comeback in stories where a child has two mothers or two fathers. Any mention of God, Christianity, or morality makes a book too dangerous for young children.

In the 17th century, Charles Perrault collected and rewrote old folk tales, using them to teach moral principles. Almost 120 years later the Grimm brothers reworked some of these into their fairy tales, leaving out the moral teachings. In *Le Petit Chaperon Rouge*, when the young lady gets into bed with the wolf, there is no happy ending. Perrault wrote, "There is one kind [of wolf] with an amenable disposition – neither noisy, nor hateful, nor angry, but tame, obliging, and gentle, following the young maids in the streets, even into their homes. Alas! Who does not know that these gentle wolves are of all such creatures the most dangerous!" That lesson is lost when Little Red Riding Hood escapes unharmed from the wolf in the Grimm brothers' version.

In *Cendrillon*, when the stepsisters see Cinderella as she really is, they fall on their knees and beg her forgiveness. She forgives them, cares for them, and finds good husbands for them. Perrault's point: true beauty is not fine clothing and beautiful hairdos but a graciousness that comes from the heart. In the Grimm version, Cinderella feels well rid of her mean stepsisters.

La Belle au Bois Dormant is a longer story and more gruesome than the Sleeping Beauty

that I read as a child. In the end, the innocent children are rescued by the return of their father and the evil woman who wanted to consume them comes to a horrible end. There is nothing here to lull children to overlook evil with the idea that the poor woman was just misunderstood. She was out and out evil and their father was pure and good.

It is difficult to find a copy of Perrault's tales that has not been Disneyfied, even in French. Don't expect moral teachings in anything from Disney.

Jean de La Fontaine, a contemporary of Perrault, took ancient fables and rendered them into charming verses, weaving in a touch of humour and moral teaching. The fables of La Fontaine were once part of the school curriculum in all French-speaking countries.

Which books are safe for children to read? Some Christian parents provide only books depicting nice people who do nice things and everything turns out nicely for them, a Christian lifestyle where sin and evil are unmentionable. These parents believe they must protect tender and sensitive children from such awful things. They will be appalled to see what their children read a few years later.

Even Bible stories are getting a makeover so they are less scary for children. David doesn't kill Goliath: he just defeats him. The Bible says that David didn't stop with stunning the giant with a stone from his sling. He cut his head off also. That is not gratuitous blood and gore, David did not want to see the giant get up from the ground and seek revenge. He wanted to be sure that he was well and truly dead. We need to do the same with the things that tempt us. Children know that there is evil in the world. There are scary things out there and things happen that they do not understand.


Other Christian parents believe that any story that turns out well in the end is sound reading material for their children, including books where sorcery and witchcraft are used to attain that happy ending. The end justifies

the means – or does it?

The Bible only promises a happy ending for people who use Christian means. Evil can only be overcome by good; in that sense the means are the end. We cannot live an over-coming Christian life by using the tools and methods of the enemy. Books that underline that principle can help to develop spiritual understanding.

A few 20th Century British writers created a genre of Christian fantasy for children, for example, the *Narnia Chronicles* by C.S. Lewis, George MacDonald's *Princess and Curdie* books, and *The Hobbit* and *Lord of the Rings* by J.R.R. Tolkien. As fantasies, they portray danger in a way that is not explicit, but shows that there are dangerous unseen forces in the world. Children can relate to that. Even more importantly, these books always show that evil can be overcome. The good guys in these fantasies never use the methods of the bad guys in order to win, in itself a lesson that is not characteristic of books like *Harry Potter*.

I know there are Christian parents who will not let their children read such books because they describe fantasy worlds, fantastic creatures, and fantastic events. Yet in these books, evil is always evil and the good people do not use evil means to accomplish good. I am of the opinion that it is better for children to read books where evil exists and is overcome by good than to read books where evil does not appear to exist at all. Isn't that a more dangerous fantasy? Does it prepare children for the real world?

Parents can either deny the existence of sin or pretend that evil is something about which little children should have no knowledge. Neither extreme prepares children to navigate the dangers and temptations of life. Children realize from quite a young age that the world is a scary place. Let's be careful in choosing books for them. We should look for books that show the dangers of the world in a way that helps children know how to avoid evil and trust in the good. — Bob 



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COVID Challenges

I am sure I am not the only health care worker in our circles who has fielded many questions regarding the SARS Coronavirus (COVID-19) over the last 10 months or so. The sheer mass of information and misinformation out there is enough to test anyone's sanity and it's no surprise that the questions continue. Inspired by these questions that arrive on my doorstep almost daily, I will try and inject some common sense into this wildly fluctuating subject. I will try to keep it as deliberately non-scientific as possible.

As a front line worker, I confront COVID-19 on an everyday basis. I have the opportunity to see suffering patients face to face and then correlate their symptoms with lab results, CT scan, and X-ray imaging. Over the last few months, a few things have cleared the murk a little in this muddy subject, informing the way I have come to feel and think about this pandemic. Incidentally, I am also writing this from a perspective of a quarantine after testing positive for COVID at work.

There have been a lot of about-faces and changes of opinion in the scientific community during this time. For example: wear a mask, masks are no good, masks are safe, masks are dangerous, what kind of mask is best, and so on.

Let me say this in defense of medical science: this science changes, period. Science is an ongoing study and the virus that we are confronting is new, at least this strain at this level. Studies are ongoing and new ideas and recommendations are being informed on a weekly basis. This does not mean that medical science is flawed or to be mocked or disrespected. Rather, this is just simply the nature of science. Remember that the only constant in life is change.

When it comes to COVID-19 and the risks of transmission and getting the virus, the key word is *mitigation*. The definition of this word is simply *the act of reducing*. So even though masks and social distancing, especially in our church settings, seem occasionally unnecessary, the key is to mitigate risk. For example, you may still meet for church services but you don't have Sunday school. This may seem somewhat

pointless. Why meet at all, then? However, in the light of mitigation it does make sense. We are weighing the risks and benefits of fellowship and social/spiritual connection and then mitigating risk by doing what we can to lower or reduce the risk of disease transmission. Congregating tightly in a Sunday school, usually facing each other, is different and certainly more risky than sitting in a large sanctuary. You could absolutely get the virus in either situation, but by cutting out one, you mitigate the risk. Apply this guideline to our schools, social gatherings, youth meetings, etc. It is a matter of priorities versus mitigation.

The same goes for masks. The medical community has worn masks for years and those who work in a surgical suite will attest to long days behind that mask. There are effective masks and there are those not so effective. Whatever the case, by wearing a mask you again mitigate your risk of disease acquisition or transmission. Common sense tells us that sneeze and cough particles will not be spread hither and yon if you put something in front of your mouth and nose. As time goes on, respected studies have shown that masks do reduce transmission, but they are not guaranteed to keep you safe. Most of the patients that I admit with COVID tell me they have been careful and they have worn a mask. Although their intentions were good, mask wearing alone will evidently not be enough. One of the keys is to wear the right mask properly, and another is to make sure to practice good hand hygiene and refrain from touching the face.

This segues nicely into the realm of personal autonomy and tolerance. Ultimately, we are responsible for our own health, and whether we choose to take care of it or not is our problem. However, in the case of a pandemic, with

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a virus running rampant and out of control, this changes somewhat. What is our responsibility to others, especially those who are vulnerable to disease? Is it too much to ask that we perform the simple task of wearing a mask, stay home at times, and practice social distancing in order to protect someone who may be at risk? This question is actually fraught with biblical implications. We are not to only bear our own burdens but also the burdens of others. We are to consider those who are weaker and be careful not to offend them. The health departments and governments of the land are not asking a hard thing of us. These are simple measures that do save lives. When others choose to wear a mask and you consider it unnecessary, please be just as tolerant of them as you would like them to be of you.

And one last thought on this: it is ludicrous to consider the mandates for mask wearing and social distancing as the government's (or the devil's) plan to keep us from normal worship and fellowship. These mandates affect everyone, not just Christians.

Should you test or not test for COVID? This is another query that comes our way. Here's what I experience in practice and what is considered to be safe. If you work in the public sector, you carry the responsibility to be tested if you have symptoms. In the medical field we are taught that if you hear hoofbeats, look for horses, not zebras. Well, in a pandemic we have to assume that the hoofbeats we hear are COVID even if influenza and the common cold still exist. If you are a teacher, a healthcare worker, a store clerk, or one that comes into daily contact with other humans not of your immediate family, go for a test. Yes, it's uncomfortable and inconvenient but at least you will have clear direction. If it's positive, stay home—the accepted length of stay for most entities is ten days from start of symptoms. If it's negative and symptoms have cleared up, return to work. If a close family member in a common household tests positive for COVID, there is little need for the rest to be tested as they will be almost certain to contract it as well. There are exceptions, as with any rule, and thus this is not cut and dried.

I have seen influenza in my practice and now I have seen COVID. There are some comparisons, of course, but COVID has turned out to be really quite a different animal. One of the differences I see in patients is the propensity for blood clots, rapid respiratory decompensation, widespread inflammation, and occurrences

across the lifespan. These are rare with influenza, at least to my knowledge. In our local hospital system where I am employed, it is common for patients to have blood clots in their legs, arms, and lungs. For many, blood clots are the ultimate cause of death. This is not just another flu.


Here's a brief look at a few more common questions. Yes, hospitals do get paid more for a COVID patient than a garden variety pneumonia, and so they should, especially if that patient requires a ventilator, or "life-support." Are doctors then quick to place someone on a ventilator in order to get paid more? Absolutely not! I work closely with many doctors and I know of no one who is enthused to intubate and manage a ventilator patient. We are forced in this direction by the disease process. We start by giving oxygen via a nasal cannula that has two little prongs that are inserted in the nose. If the patient requires more oxygen, we start them on something called high-flow and/or opti-flow oxygen, using a different apparatus. We then transition to something called a BiPAP machine which uses a face mask to force oxygen into their lungs and assists with breathing. If their respiratory rate continues to climb and their oxygen needs are not being met, we then



initiate the discussion regarding intubation. In any hospital where I have worked, in any ICU, and with any doctors, it is the disease process that forces this issue and not the hospital administration, Medicare, or anyone else.

The big question that has presented itself is the safety of the coming vaccine/vaccines for COVID. As always, there is a lot of information, misinformation, and downright falsehoods available, which has taken social media by storm. A few fanciful offerings have made their way into the minds of the general public and, of course, the anti-vaccination crowd have taken these hook, line, and sinker. One claim is that the vaccine will alter one's genetic code, that is, it will alter our DNA. Another says that it will remove the "empathy gene." Yet another claim is that a microchip will be implanted along with the vaccine injection.

There is absolutely no truth to these claims. There are a number of different ways the human body is induced to produce antibodies against a virus. One is to inject a weakened version of the live virus into a person: this is called attenuation (examples of this are MMR, smallpox, and chicken pox vaccines). Another is to inject fragments of the dead virus into the body: this is called an inactivated vaccine (examples include flu, polio, and hepatitis A). In addition to this are toxoid (diphtheria) and recombinant vaccines (shingles, pneumococcal, whooping cough). The COVID vaccine that shows the most promise right now is a newer type that involves messenger RNA (mRNA). These are molecules that transport instructions in a cell to create proteins. There is not space here to go into this in great detail but this type does not involve the actual virus at all. Rather it introduces a strand of mRNA into the body, which causes cells to produce a protein resembling one of the viral proteins that make up the Coronavirus. Immune cells then swing into action and begin producing antibodies against it. This is a safe and effective way to induce immunity. There is no altering of DNA, no implanting microchips, no devious plans or ploys, and no removing of empathy genes.

What is the take-away here? COVID is real, as those who have experienced a brush with it or, tragically, have lost loved ones, can attest to. It is an issue that has been politicized and has become rather divisive in this country and, more concerning, among our Mennonite circles. We, of all people—God-fearing and belonging to another kingdom—do not present ourselves well if we buy into conspiracy theories and spread misinformation. Our calling, even in a pandemic, is to be the quiet of the land, "obey the magistrates," and be respectful of all. May we answer this call with humility.—Ben 

TAQS

IPS

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Taxes, Accounting, Quickbooks Shortcuts

QuickBooks Online

Another article on QuickBooks is due. What do I write about now? It seems like I've written about most of the topics that are fairly easy to actually write about. What next? I was given the suggestion to write more about QuickBooks Online (QBO) and its features. I will attempt to give an overview that will help you decide if this is for you or not. There are three different versions of QBO: Simple Start, Plus, and Advanced. Just like Desktop, the higher up the ladder you go, the more expensive the plan. One major drawback for most people is that this is a subscription-based plan; you pay monthly for as long as you have the plan. No longer can you buy a version like you did with QuickBooks Desktop and use it for (too) many years.

Since QBO is a web-based application, you will be logging into your account online. There is nothing to download or store onto your computer. This is the selling point for some because they can log on, regardless of which computer or browser they are using or where they are accessing it from. And you can have an app on your phone as well. Some are dubious of the online aspect but rest assured — Intuit is very secure.


As I said, there are three versions of QBO. *Simple Start* is limited to one user. You can do

your basic tracking of income and expenses. *Plus* — you can have up to five users and you have a few more features than Simple Start, including inventory. *Advanced* gives you 25 users and quite a few more features. Most of my clients use Plus, which I would compare to Premier in the desktop version. It will do what most companies need to have done in the way of bookkeeping/accounting. Payroll is like it is in desktop, a separate plan and cost depending on which type of payroll service you get.

There are many apps that integrate with QBO, including everything from sales tax to estimating to job costing to check printing. Two of my favorites are Receipt Bank and Print Boss Online. (This is probably because they are the ones I use the most!) With Receipt Bank, you can capture receipts on the go with your cell phone, scan them from your scanner, and attach, or email them to your account. It does a great job of reading the document, even handwritten ones. You can then review, make notes, edit the expense account, etc. before publishing to QBO. If it's a bill, it will then show up in your AP with the document attached to the transaction in QBO. This works great when you have more

than one person submitting receipts and bills for your company. Print Boss is a check printing software. You can set your bank(s) up in there and then print your checks on blank check stock. It works great if you are doing bookkeeping for a few companies as they can all be set up in one spot and you can use the same check stock across the board.

There are some things that are not so great about QBO. The reports aren't as detailed and easy to customize as desktop. You are also more limited to your customization of forms. Payroll is also not as easy to manipulate if you must do any adjustments or have local taxes to withhold. One thing I really do like about QBO is the ability to track location and class on the same transaction.

I often get asked the question, "What do you suggest — QuickBooks Desktop or QuickBooks Online?" For those who need access to inventory while away from the office, if you are doing estimates on the road, and for those who have people working for them from various locations, QBO is a great fit. Some businesses, like auto repair shops, have software that keeps track of maintenance and repair records that also integrates great with QBO for accounting purposes. Like most things, there are advantages and disadvantages to both. You will need to find out what is the best fit for your business. —Danielle 

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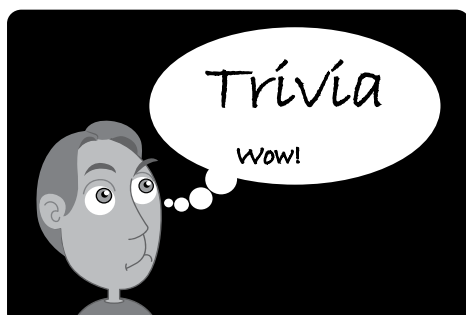
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(1) Who discovered penicillin? (2) Which planet is the hottest in the solar system? (3) Which planet has the most gravity? (4) Who is credited with creating the world's first car? (5) Which company owns Bugatti, Lamborghini, Audi, Porsche, and Ducati? (6) Which auto brand was the first to offer seat belts? (7) What or who is the Ford Mustang named after? (8) How many parts (screws and bolts included) does the average car have? (9) Which country produces the most coffee in the world? (10) How many times does the heart beat per day? (11) What is the smallest country in the world? (12) What is the name of the world's longest river? (13) What animal is on Levi's logo? (14) Who is the richest person in the world as of 2020? (15) How can a man go eight days without sleep?

Answers (1) Alexander Fleming (2) Venus (3) Jupiter (4) Karl Benz (5) Volkswagen (6) Nash Motors (7) A fighter plane from WWII (8) 30,000 (9) Brazil (10) More than 100,000 (11) Vatican City (12) The Nile (13) Horse (14) Jeff Bezos, founder of the Amazon company (15) By sleeping during the eight nights! Haha!

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"THE GIFTS" CONTINUED FROM PAGE 1

up, even without rain, and farming looked good again. Then Covid-19 hit. We didn't think it would have much to do with us, out here in the country, but little did we realize how it would change our lives. Schools closed and mothers suddenly became teachers, Church services became a question of whether we should go or not. We even had a youth girls' Sunday school class on our patio! But still things were quite normal on the farm until one evening we went to Sam's Club and found the shelves of toilet paper, bread, and even coffee were empty! Are these things that we took so for granted actually gifts also?

Wheat harvest came and it, too, was a pleasant surprise. The rains that came in the late spring helped the corn and soybeans get off to a good start and they also helped the wheat. This was another gift from the Lord. Family and friends helped with the harvest and it was an enjoyable time. There was even a grandson that was old enough to drive the tractor and grain cart! As soon as wheat harvest was over, double crop soybeans and sunflowers were planted into the stubble and another crop was started. But, what would the heat of the summer do to our small tender plants?

As we turned the page on the calendar from June to the month of July, we knew we would put those small soybean plants to a test. But we cannot predict the weather, much less control it. With 6.5 inches of rain in eight different showers, the corn grew tall and green and the change of the beans from one week of going to scout the crop until the next was fun to see. Oh, the gifts we receive that we should be more grateful for!

August and September brought more virus questions — oh, we had so hoped it would be over! What about school, how will that work, and how will the teachers handle the new guidelines? We wondered if we should follow local or state guidelines, even with church and other gatherings. There was a funeral out in the cemetery and there were weddings with only a few friends in attendance. Oh, how our lives changed! And then the dark cloud of the looming election was heavy in the air. Surely after the election all would settle down and yet there were lingering doubts of the future...


The fall harvest came and proved once again that central Kansas can still have good fall crops. The weather was good for the corn

harvest and it was soon over. Before long we started to harvest soybeans. And again, we needed to stop and thank the Lord for his many blessing and gifts and how He took care of us as we tried to trust Him.

The election came and went and both candidates claimed a victory! It made me glad that I didn't have to vote for, much less put my trust in one of them, but that I could trust the Lord to lead us one day at a time. The quiet after the storm of the election brought on another great threat of the virus again. Nursing homes locked down, church services were questioned and, oh, what with the many masks! We soon realized that our health is a great gift from God and we need to thank Him for it daily.

The wind blew and the sunflowers with their big heads started to fall down. Isn't that even how we are? At times we think we have it under control and then suddenly we find ourselves falling down! We don't have as much control as we had thought. A few good harvesting days, and with the help of family, the sunflowers were safely harvested and soon on their way to market. Double

crop soybeans and milo, too, are now all harvested and once again we say *thank you*.

Farmers historically complain about the markets. I don't know if the Lord is interested in what happens on the Chicago Board of Trade or not, but we can only say *thank you* for the unexpected raise in commodity prices even with an excellent crop. This, too, is a gift we didn't expect. And so, as we close out the year and get ready for Christmas, may we not forget to thank the Lord for the many gifts He sends to us during the year. May we especially thank Him for the greatest gift of His son who came as a baby; He grew to manhood and gave His life for our salvation. Merry Christmas and Happy New Year! — Don 





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