



# CENTER *for* RURAL AFFAIRS

YOUR RURAL NEWS FOR MORE THAN 45 YEARS | LYONS, NEBRASKA | POPULATION 851 | SEPTEMBER AND OCTOBER 2021

## BUSINESS SERVES COMMUNITY WITH COVID-19 GRANT

BY LIZ STEWART AND CARLOS BARCENAS

**A**lma Sagastume knows a thing or two about running a business. For years, she ran her own shop in Guatemala before moving to Nebraska, where she has owned and operated My 15 City for the better part of a decade.

Specializing in quinceañera dresses with party decorations to accompany them, My 15 City is similar to the event-planning business Alma ran back home.

“We would work with artificial and natural flowers, sell dresses, and work on decorations,” said Alma. “So, when I came to Nebraska, I thought, ‘Why not do the same thing that we’ve done in Guatemala? We know it works.’”

—SEE COVID-19 GRANT ON PAGE 4



Donovan Hastings, sophomore at UMÓ<sup>n</sup>HO<sup>n</sup> (Omaha) Nation Public School, has a goal to grow the biggest cabbage possible. He is pictured here with Delberta Frazier, outdoor classroom teacher. | Photo by Justin Carter

## GROWING THE FUTURE AT UMÓ<sup>n</sup>HO<sup>n</sup> NATION

BY JUSTIN CARTER, JUSTINC@CFRA.ORG

**S**ophomore student Donovan Hastings at UMÓ<sup>n</sup>HO<sup>n</sup> (Omaha) Nation Public School, in Macy, Nebraska, has come to love working in his cabbage patch.


He keeps it well manicured with not a weed in sight. One of his goals is to grow the biggest cabbage possible.

Donovan is one of a group of students who have spent their summer working in the Ashi ta Théwathé (Let’s Go Outside) Program on UMÓ<sup>n</sup>HO<sup>n</sup> Nation’s newly cultivated garden.

The garden is no small undertaking. Numerous plots occupy multiple acres with offerings including tomatoes, zucchini, greens, potatoes, radishes, and others. Traditional blue corn grows high in one portion of the garden with another dedicated to the Three Sisters: corn, beans, and squash grown together. These three crops represent a meaningful facet of Indigenous culture and foodways.

In early 2020, UMÓ<sup>n</sup>HO<sup>n</sup> Nation Public School was given

—SEE GROWING THE FUTURE ON PAGE 3

 **Inside this issue**

- 2 Editor’s note
- 2 New resources provide an overview of NRCS conservation programs, application process
- 5 Iowa teacher, farmer, and landowner works to leave legacy of conservation
- 6 Hospital closing part of national trend
- 7 Staff spotlight: Allen Chlopek’s values align with the Center’s mission
- 8 From the executive director: expanded tax credit will reduce rural child poverty

## EDITOR'S NOTE

BY RHEA LANDHOLM, RHEAL@CFRA.ORG

Throughout this issue, we focus on one of our organization's core values: "Genuine OPPORTUNITY for all to earn a living, raise a family, and prosper in a rural place."

Opportunity begins in youth. In this edition, we learn how UMÓ<sup>HO</sup> Nation Public School students are cultivating their own food while learning about their language and customs. I had the chance to visit their thriving 7-acre garden, and I am so proud of the Center's role in this big project.

In these pages, you can read about a teacher in Iowa providing



opportunity to her students, taking them to her land, and teaching them conservation projects along the way. And, about a small business owner who has taken advantage of

opportunities provided to her by the Center, including loans, to further her business.

Our executive director continues the conversation with news of an opportunity not previously available—an expanded tax credit which will help reduce child poverty in rural areas.

However, we are losing out on rural health. Over 100 rural hospitals across the country have closed, including the facility in Oakland, Nebraska, closest to our home office. This is a missed opportunity.

As always, these stories contain just a sample of what we are up to. Read more at [cfra.org/blog](http://cfra.org/blog).

---

## NEW RESOURCES PROVIDE AN OVERVIEW OF NRCS CONSERVATION PROGRAMS, APPLICATION PROCESS

BY KALEE OLSON, KALEEO@CFRA.ORG

Many producers know that conservation helps keep their ranches and farms resilient. However, the path to adopting sound environmental practices might not be clear for farmers and ranchers new to federal cost-share programs.

Thanks to working lands conservation programs offered by the U.S. Department of Agriculture's (USDA) Natural Resources Conservation Service (NRCS), farmers and

ranchers can receive financial and technical assistance to improve their natural resources—soil, water, and wildlife habitat—without taking land out of production.

A set of information guides developed by the Center for Rural Affairs detail two of the flagship working lands programs—the Conservation Stewardship Program (CSP) and the Environmental Quality Incentives Program (EQIP). These resources answer a range of questions, from "Am I eligible to

apply for a cost-share program?" to "Can I participate if I rent the land I farm?"

In addition to helping producers interested in conservation learn more about CSP and EQIP, the guides offer practical insight on the application process and working with local NRCS offices.

The fact sheets, available in both English and Spanish, can be downloaded at [cfra.org/publications](http://cfra.org/publications). For more information, email [kaleeo@cfra.org](mailto:kaleeo@cfra.org) or call 402.687.2100 ext. 1022.

---

### PAPER & E-NEWS

This newsletter is available both electronically and in print. To receive it online, sign up at the Center's website, [cfra.org](http://cfra.org), or email us at [info@cfra.org](mailto:info@cfra.org).

Editing and layout by Rhea Landholm, Kylie Kai, Teresa Hoffman, Catharine Huddle, and Liz Stewart.  
Printed at West Point News, West Point, NE

The Center for Rural Affairs is an equal opportunity employer and provider.

Address corrections: You may correct your mailing address by faxing the back page to 402.687.2200, or by calling the Center for Rural Affairs at 402.687.2100.







Delberta Frazier, outdoor classroom teacher, and Donovan Hastings, sophomore at UMÓ<sup>HO</sup> (Omaha) Nation Public School, fix up tomato cages. They are part of a group of 20 students, teachers, and community members who cultivate food in a 7-acre garden for the Tribe. | Photos by Justin Carter

## GROWING THE FUTURE, CONTINUED FROM PAGE 1

the opportunity to use 7 acres of land from the UMÓ<sup>HO</sup> Tribe to cultivate food. Officials were ecstatic; they had already grown their program to include raised garden beds and built a greenhouse. Seven acres of land would mean larger scale cultivation to feed students and the community. Unfortunately, COVID-19 soon halted their plans with only 5 gallons of corn harvested in 2020.

This year has proven to be different. When ground broke in spring 2021, educators like Delberta Frazier, Brenda Murphy, and Ricardo Ariza sprang into action with 20 students to form the Against the Current Program. Both students and teachers have worked throughout the summer—often through temperatures exceeding 100 degrees—to grow a garden of pride.

The Center for Rural Affairs has been right alongside them—



Students have learned important lessons of their culture and language in addition to growing food. Vegetables throughout the garden include labels of their names in the UMÓ<sup>HO</sup> language, and lessons include the significance of Indigenous connection to food and environment.

providing technical assistance as necessary.

In addition to cultivation, students have learned important lessons of their culture and language. Vegetables throughout the garden include labels of their names in UMÓ<sup>HO</sup> language, and lessons include the significance of Indigenous connection to food and environment.

The spirit of community also lies in the garden as many of the crops go directly to local resi-

dents. For example, Delberta gives tomatoes to a neighbor.

“It has always been a dream of mine to feed our people, and we’re starting to see that as a reality,” said Delberta, who has taken part in the garden since its inception.

Although not all 20 students return to the garden daily, the ones who do are fiercely dedicated to it. As Donovan tends to his cabbage and makes tomato cages, he says his favorite part of the garden is helping people.





When the peak of the pandemic hit, Alma Sagastume reached out to the Center for Rural Affairs for assistance. She received a one-time grant to help keep her business open. | Photos by Kylie Kai

## COVID-19 GRANT, CONTINUED FROM PAGE 1

in Columbus, Nebraska, as well as to anyone else wanting decor and attire for their celebrations.

“We are seeing more American girls wanting to celebrate their 15th birthday instead of their sweet 16,” said Alma. “They see and hear about it from their Latino friends at school and in the community, and we’re starting to see more of them wanting to do the same.”

When the peak of the coronavirus pandemic hit during Alma’s slow season, keeping the doors open became more difficult, so she reached out for help.

Prior to the pandemic, she received two business loans from the Center for Rural Affairs. During 2020, staff regularly checked in with Alma to see if she needed any additional business counseling. She knew she could count on them for help.

Raúl Arcos Hawkins, business development specialist with the Center, informed Alma of special financing made available at the beginning of 2021. He helped her apply for and receive a COVID-19 relief grant administered by the

Center, with funds provided by Wells Fargo.

He said Alma had a hard time adjusting to COVID-19 measures because her business is based around event planning, and large gatherings weren’t allowed at that time.

During 2020 and into 2021, most, if not all, of Alma’s reservations were canceled or postponed. Although some have now rescheduled, some of the 2020 summer styles Alma had were already out of fashion.

“She had inventory she purchased that she couldn’t use or that she had invested in because of the reservations and how booked she was,” said Raul. “Returning deposits was difficult. For her, it was a great challenge as she was behind on rent, also due to the lack of sales and revenue.”

With the grant money, Alma was able to catch up on rent, pay invoices, and buy new inventory.

Even with the hardships caused by the pandemic, Alma continues to do everything she can to expand her business and grow



Alma Sagastume says the Center for Rural Affairs is a good place to start if someone is looking to grow their business.

as an entrepreneur. She takes training courses and keeps up on what trends and themes are in style.

As she moves forward with her business goals, Alma has come to trust and rely on the Center.

“The Center helped me keep my business open so I can continue serving my community,” she said. “I recommend them to others.

The Center is a good place to start to answer their questions or see if they qualify for a loan to grow their business.”

# IOWA TEACHER, FARMER, AND LANDOWNER WORKS TO LEAVE LEGACY OF CONSERVATION

BY KATE HANSEN, KATEH@CFRA.ORG

For Margaret Hogan of Earlville, Iowa, prioritizing conservation means sharing it with the next generation. A farmer and landowner who implements conservation practices, Margaret is also a science teacher who gets her seventh-, eighth-, and ninth-grade students involved as much as she can.

After graduating from Iowa State University, Margaret moved back to the family farm and met her husband, John, shortly after. The two have farmed together for more than 40 years. Today, they grow corn, soybeans, and hay, and have about 30 cows on pasture.

Over that time, they have been involved with various conservation programs and efforts, many through the U.S. Department of Agriculture’s Natural Resources Conservation Service (NRCS).

Margaret traces her interest in conservation back to her father.

“Growing up, my dad was always conservation-minded; putting in (perennial vegetation) strips, setting aside acres even before they started paying farmers to do so,” she said. “Then, my husband and I bought our present farm, and I decided we were going to call up NRCS.”

One of the programs that helped Margaret and John enhance their conservation practices was the Conservation Stewardship Program (CSP). Through CSP, they have implemented cover crops, no-till, pasture management with native prairie plants, invasive species management, buffer strips, and pollinator plots.

“We started with pretty sandy soil that was low in organic matter,” Margaret said. “To improve



Margaret Hogan conducts bluebird data collection on her land near Earlville, Iowa. The science teacher gets her students involved in hands-on projects so they can learn ways to help the environment. | Photo submitted

our yields, we started doing these conservation practices. To start the cover crop, we got some funding. Even though there have been years we haven’t gotten funding, we continue to do it on our own. In addition to building our organic matter, it helps improve moisture retention.”

To involve her students, she hosts field days at the farm and plants multiple pollinator plots and a few hundred trees with them.

Margaret says the students especially enjoyed working on the pollinator plots, for which she gathered lots of support—from NRCS and organizations such as Pheasants Forever to a local concrete company willing to provide sand.

She enjoys the prospect that, “later in life, (her students will) be able to drive by these pollinator

plots, look at them, and know they helped make them beautiful.”

Dave Mack, district conservationist for Delaware County NRCS, said he has enjoyed working with Margaret over the years.

“She’s always finding ways to get her students involved,” he said. “She also helps out at the county conservation board in the summers, and she does a lot of educational programs for kids.”

Margaret has many reasons to involve her students.

“A lot of kids have not even been out to a farm before, and we live in a rural area,” she said. “My first goal was to get them out on the farm. The second was to get them involved in hands-on projects. They learn ways to help the environment. A lot of these practices will help with drinking water quality, soil quality; it’s all important.”





The hospital in Oakland, Nebraska, pictured here in April 2019, closed on July 1. The closure is part of a massive national trend. Since 2010, more than 120 rural hospitals have closed nationwide. | Photo by Rhea Landholm

# HOSPITAL CLOSING PART OF NATIONAL TREND

BY NATHAN BEACOM, NATHANB@CFRA.ORG

**A**fter more than 70 years, the community of Oakland, Nebraska, has no hospital.

Citing low in-patient and emergency room volume, hospital officials announced the closure of MercyOne Oakland in June—leaving all of Burt County without a facility. MercyOne will keep operating the associated medical clinic.

Burt County is home to the Center for Rural Affairs (Lyons is up the road from Oakland), and this closure means folks in our community will now have to drive 25 minutes each way to the nearest hospital—county residents will have to drive farther.

Oakland's first substantial hospital, Memorial, was built in the late 1940s through grant funding and community dollars and was owned by the Oakland community, while managed by the Lutheran Hospitals and Homes Society. In 1985, the Oakland Medical Clinic was added. In 1993, the Oakland Medical Hospital assumed ownership of the clinic and disaffiliated with Lutheran Hospitals, running the Oakland facility and Lyons clinic as an independent entity

governed by a board of directors from the Oakland area.

Iowa-based MercyOne, a hospital system managed as a joint venture by CHI Health of Omaha and Trinity Health of Michigan, assumed ownership in 2006.

This closure is part of a massive national trend felt in rural places across the country, including in Nebraska. Since 2010, more than 120 rural hospitals have closed nationwide, and more than 700 hospitals sit on the brink of closure. Today, rural areas make up more than 60% of the nation's Health Professional Shortage Areas. According to the Nebraska Rural Health Association, 71 Nebraska hospitals have a 2% or less operating margin, while 29 experienced negative operating margins in 2018. That means many of our state's rural hospitals are in financial straits that may not put them far behind Oakland in closing.

This is a problem for rural areas where workforce injuries and trauma from operating industrial machinery may require emergency room treatment, where chronic diseases, such as heart disease, diabetes, and hypertension tend to be more preva-

lent, and where mental health needs and addiction treatment are under-addressed.

There are no easy answers for the growing lack of access to medical care in rural areas. Staff shortages were among the reasons cited for the Oakland hospital's closure. Nebraska faces a stark staff shortage across medical professions, especially among primary care doctors, OBGYNs, and nurses. Finding policies to incentivize medical professionals to work in rural areas, strengthening the rural medical education pipeline, and simplifying the regulations and licensure around certain types of nurses could help close the gap in the number of health care providers in rural areas.

But, for this to work, rural hospitals, which rely on more Medicaid dollars, will have to be adequately reimbursed for services. This year's budget bill saw a 2% increase in Medicaid reimbursement rates, which is a step in the right direction.

In the coming years, the state will need to think creatively about this tough problem to ensure rural communities have access to the care they require.

# STAFF SPOTLIGHT: ALLEN CHLOPEK'S HOMETOWN VALUES ALIGN WITH THE CENTER'S MISSION

BY LIZ STEWART

Allen Chlopek has spent his career so far supporting rural America, and, in his newest venture, he wants to continue that trend and make people's homeownership and business dreams come true.

Recently hired as the Center for Rural Affairs' first-ever lending partner manager, Allen brings an abundance of experience to the role. He was director of economic development as well as the planning and zoning administrator for Nance County in east central Nebraska. In those roles, Allen wore many hats and was heavily involved in the communities of Genoa, Belgrade, and Fullerton, as well as rural Nance County, where he assisted in many economic development projects that helped both rural businesses and homeowners.

A native of Fullerton, Allen is proud to have settled there.

"Most of my life has been spent in Fullerton," he said. "After graduating from the University of Nebraska-Kearney, I had the opportunity to come back home and take a job that

allowed and encouraged me to be in leadership positions, and I had the opportunity to be the change I wanted to see in my hometown."

Those hometown values are ones Allen shares with the Center, and he's excited to be part of the organization's work.

"I believe wholeheartedly in the Center's mission," Allen said. "Often, many people in rural America can feel like they are alone in their struggles with their business or in purchasing a home—I want to ensure they get the help they need. Most importantly, I want to make connections with rural people and their communities."

Allen serves all of Nebraska and helps small business owners and potential homeowners access capital to meet their needs. He also helps with business skill development.

"I'm excited to help small downtowns, and make sure rural business owners and potential home buyers meet their goals," he said. "I want them to not be afraid to reach out—I would enjoy having conversations, even difficult ones, about their business, their town, or even their county."



Allen Chlopek

In his free time, Allen enjoys working on his 1975 Honda CB750 motorcycle and his house, a former Carnegie Library built in 1914. He serves on the Fullerton City Council and is an active member of the Fullerton Area Economic Development Committee, as well as the Fullerton Area Chamber of Commerce. He's also a fierce advocate for mental health care, and is passionate about history and local politics.

Reach Allen at his office in Fullerton at [allenc@cfra.org](mailto:allenc@cfra.org).

---

## EXPANDED TAX CREDIT, CONTINUED FROM PAGE 8

full credit. This disproportionately affected Black and Hispanic households as well.

The Rescue Plan made the credit fully available to these households, and it is now expected to reach more than 90% of U.S. households with children. Research also shows that paying the credit on a monthly basis increases the likelihood that the credit will be spent on household

expenses that alleviate the worst symptoms of childhood poverty.

These changes will increase household income for almost all rural households with children, with an even greater increase for the poorest families and lowest earners.

The expanded credit is expected to lift 10 million children out of poverty. With higher levels

of childhood poverty, rural communities stand to gain from this change.

However, unless Congress acts again, the expanded credit will expire in 2022. If Congress fails to act, the credit would no longer be advanced, would be reduced to the prior amount, and the poorest families would again become ineligible.



# CENTER *for* RURAL AFFAIRS

145 MAIN STREET, PO BOX 136 | LYONS, NE 68038-0136  
CFRA.ORG | INFO@CFRA.ORG

*Return Service Requested*

09/21



**Inside: Growing the future at UMÓ"HO" Nation**  
Students cultivating food with meaningful impact

FROM THE DESK OF THE EXECUTIVE DIRECTOR

## EXPANDED TAX CREDIT WILL REDUCE RURAL CHILD POVERTY

BY BRIAN DEPEW, BRIAND@CFRA.ORG

For decades, the Center for Rural Affairs has reported on higher rates of poverty in rural areas. Landmark reports from the Center, including “Half a Glass of Water” and “Trampled Dreams” drew attention to the high rates of rural poverty in the early 1990s and early 2000s. Recent Center research on health insurance and food insecurity also noted the issue.

In a 2021 report, “Hunger and the Local Economy,” we reported that poverty rates remain highest in rural areas. One recent dataset showed rural poverty at 16.4% compared to 12.9% in urban areas. Another dataset showed 22.4% of rural children face pov-

erty compared to 17.4% of urban children. Of the 41 counties in the country where the child poverty rate was more than 50%, 39 are rural.

Persistent poverty is found mostly in rural areas, especially in the South, although the rates of poverty are growing in rural parts of the Pacific, Southwest, Midwest, and Northeast. Nearly 80% of counties considered high poverty in the country are rural, and all counties with extreme poverty are rural.

A recent change in federal policy offers a promising antidote to this long-running challenge. Starting in July, most households with children receive monthly advances on an expanded child tax credit.

The expansion was included in the American Rescue Plan passed in March.

Households receive \$250 for each child (and \$300 for each child younger than 6) per month. The expanded credit phases out once incomes exceed \$112,500 for heads of households or \$150,000 for married couples.

The Rescue Plan also changed how the tax credit is calculated. Previously, the credit was not available to the lowest earning families. Before the changes, nearly half of children living in rural areas received less than the full credit because their parents earned too little, even as higher earning households received the

—SEE EXPANDED TAX CREDIT ON PAGE 7