



Our nation's next farm bill is in sight

By Kate Hansen, kateh@cfra.org

Farm bill negotiations are in full swing in Washington, D.C., laying the groundwork for rural and agriculture policy for years to come.

Developed by Congress, the farm bill consists of 12 sections that set funding levels and guidelines for a range of programs including conservation, rural development, crop insurance, credit, and nutrition. One can see the farm bill in action every day across rural America—a farmer receiving assistance to plant cover crops, a small business owner securing a loan to help it expand, or a family supported by nutrition programs.

We want to be sure your voice is

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In June, Policy Director Johnathan Hladik (left) met with legislative staff for Sen. John Thune to discuss the Conservation Stewardship Program. | Photo submitted

Celebrating 50 years in rural America:

Decades of assisting family farmers and ranchers

By Rhea Landholm, rheal@cfra.org

Since 1973, one core tenet of the Center for Rural Affairs has been support for family farms and ranchers. This work is at the heart of rural America, and is a core component of the Center's mission.

Wyatt Fraas, Farm & Communi-

ty assistant director, has focused on farm and ranch work for more than half of the Center's 50 years. The approach to these initiatives has stayed the same throughout the organization's history, while the strategy has evolved.

"Our focus was first on resources and practices, then on markets,

then on business planning, now on combining them all," he said.

One reason the strategy has been adapted is external economic factors, including consolidation of input suppliers and crop buyers as well as farm size and changing markets.

"Small to medium-sized farmers and ranchers are stressed, so they seek alternatives to stay viable for now and for the next generations," Wyatt said. "Market demand for locally grown and healthful food from known farmers spawned the current direct-sales marketplaces of farmers markets, pick-your-own, farm stands, etc. These support a greater number and diversity of small farmers than the

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Editor's note

By Rhea Landholm, rheal@cfra.org

Writing the 50-year features has been very fulfilling.

For those of you who don't know me very well, I love local history. Wherever I travel, I read all the interpretive boards and brochures and pick up random facts. The more unique, the better. This project has been right up my alley.

This edition's feature highlights Wyatt Fraas, who has been with the Center for more than 30 years. He can almost write a book on the history of the Center from his point of view. In addition to his personal archives, he has a way of looking at the future that is very special. One of our first conversations pleasantly took me



by surprise when Wyatt asked about the future of social media and our website. (Two topics I can talk about all day.)

Another person on our staff who deserves to be recognized for her longevity is Trish Darnell,

our office and technology manager. She has been at the Center for more than 25 years and truly is the heart of our organization. She is behind the scenes troubleshooting for upwards of 75 people nearly every day. She could also tell you some great stories from years past.

Thank you to those of you who have written, called, and emailed me and my colleagues about your experiences past and present. The Center has affected thousands of rural people across the country and we will continue this work for another five decades and beyond.

Stay tuned for our next newsletter. The last of our 50-year series features Brian Depew, executive director, and what's in store for the future of the Center.

FARM BILL, CONTINUED FROM PAGE 1

heard during these negotiations. In preparation for the 2023 farm bill, we gathered extensive feedback from rural entrepreneurs, farmers, ranchers, landowners, and trusted partners to develop a series of recommendations. The feedback spans topics including conservation, rural development, small meat processing, crop insurance, and language accessibility.

We took it to nearly 20 members of Congress and encouraged them to take action. Many of the ideas will be included in proposed legislation. Others will guide our work as we promote and defend important elements as the farm bill is pieced together.

As rural constituents and supporters, we invite you to follow along. Earlier this year, we instituted a new series, the Farm Bill Bulletin, which will provide intermittent updates on the status of the farm bill. If a need arises, we will also send out action alerts with opportunities for you to express your opinion and get involved.

The timeline is not certain, but the coming weeks and months will likely include drafting and "marking up" the legislation. Once each agriculture committee has drafted its version of the bill, it is put to a committee vote before going to the full Senate or House floor.

The Senate and House must work together to create a version of the bill that satisfies both chambers and vote to pass the legislation before sending it to the president for a final signature.

As the process forges ahead, we expect plenty of opportunities for you to share your input. To stay informed and receive Farm Bill Bulletin updates, sign up for our email newsletter. Visit cfra.org, scroll down, and click "subscribe now."

To learn more about our farm bill priorities, visit cfra.org/2023-farm-bill-platform.

PAPER & E-NEWS

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Two of the many project accomplishments that Wyatt Fraas has found fulfilling during his 30 years at the Center include community gardens in South Sioux City (left) and Latino farmer research (right). | Center file photos

50 YEARS, CONTINUED FROM PAGE 1

previous generation or three.”

Changes have also occurred as a result of a new outlook.

“Idealistic young farmers who want to supply healthful food have helped diversify and expand the direct-to-customer marketplaces,” Wyatt said. “Their struggles to make a viable living from farm income have driven efforts by the Center and other organizations to better prepare them.”

To execute these projects, Wyatt and his team work directly with several audiences, which can feed ideas, examples, and people into the other Center initiatives, such as policy and lending. This direct work also introduces the Center to more people across the country.

“Our program work often directly exposes people to our values: the greater good, responsibility, participation in decision making, and access to economic opportunity,” Wyatt said. “Being a good neighbor’ encapsulates many of the values and resonates with rural people.”

Farmers need communities & vice versa

Support for farmers and ranchers cannot be executed alone. The Center has expanded its scope of work to communities, for a good reason.

“Agriculture is a primary eco-



Wyatt Fraas

economic driver in most rural places, and it is dependent on service and supply businesses,” Wyatt said. “Communities need the people on farms and ranches to support civic organizations, schools, and churches. Many town businesses are dependent on the primary and secondary recirculation of money, which puts agriculture among the highest economic multipliers.”

Center staff has seen ways rural communities are fragile and has added work to address those.

“For example, agricultural consolidation has reduced the number of farms and ranches,” Wyatt said. “In addition, outmigration of youth and early career adults drains communities of the population they need to support these small towns.”

A lower population supports fewer businesses, and legacy businesses find it difficult to transition

ownership to a younger generation. Once this occurs, a loss of key businesses and institutions (schools, groceries, clothing stores, medical facilities, etc.) reduce the attractiveness of a community to new residents, retirees, and young people who might want to live near family.

“The Center’s programs address these stress points by helping to strengthen existing businesses, establish new businesses, facilitate generational transfer, include junior and senior generations in town decision making, facilitate new American migration to communities, and create innovative ownership and management structures,” Wyatt said.

Next: focus on future generations

Future projects include more integration of community with farmers and ranchers as well as incorporating inclusion into agricultural work and broader community work.

Recently, staff has looked at food-based business support, which includes the Center’s newest initiatives of lending and participation in a multi-state program to support food businesses.

These projects and more will ensure the success of rural communities and the Center.

Read more about 50 years of agricultural work, including Wyatt’s experience throughout 30 years, at cfra.org/blog.



Theo and Bonnie Ramsey moved to Lenox, Iowa, to serve their community. They opened a market and hardware store (left) and 'Fresh Out of the Box' (right). Customers can pick up groceries and goods in neighboring towns at the Fresh Out of the Box lockers. | Photos by Angelyn Wang

Grocery store owners' passion project combats food insecurity in southwest Iowa

By Liz Stewart and Angelyn Wang, angelynw@cfra.org

From singing in U.S. Air Force choirs to owning businesses together, Theo and Bonnie Ramsey have come a long way since they met.

While Theo is from Seattle, Washington, Bonnie grew up on a farm 8 miles south of Lenox, Iowa, population 1,339. The couple wanted to raise their kids there, but Bonnie took notice of the state of the surrounding small communities.

"On a date night, we started talking about food deserts, and how we could help the communities around us," said Bonnie. "Real estate values drop 15% with no grocery store in town, and health concerns are harder to deal with in a food desert. Retaining schools, manufacturing, and jobs in town really affects community development. We felt a responsibility: How do we sustain our community?"

They had served their country in the military and decided it was now time to serve their community. Along with their passion to pitch in, the couple's hobby of visiting and studying grocery stores as they traveled the country while in the Air Force and after leaving

active duty became the inspiration to open their own business.

In April 2015, Theo and Bonnie took over ownership of a former grocery store in Lenox and transformed it into Ramsey's Market. They have since added Ramsey's Ace Hardware in Lenox and a second Ramsey's Market location in Manning, Iowa.

"We love people, and we love making folks' lives just a little easier by providing the food and hardware that people need," said Bonnie. "But most of all we love to brighten up someone's day whenever we get the chance."

They then opened Fresh Out of the Box in 2021.

"We are using new technology with Fresh Out of the Box to bring groceries and hardware as close to your door as possible," said Bonnie. "Think of it like a post office box for ice cream. And at the same time the idea is a timeless throwback to the days when you would call in your order to your local grocer and they would have your groceries ready when you arrived and bring them out and load them into your trunk."

Fresh Out of the Box lockers are

located in Griswold, Shelby, and Walnut, Iowa. Customers order by 5 p.m. and get their orders delivered to the locker by 5 p.m. the next day. They can shop directly from the website and schedule home delivery or get their order dropped at a locker. Customers can also order from Ramsey's Ace Hardware and have those items included in their order. There is a two-hour delivery radius.

"We aimed to build a store that is the hub for fresh food and hardware, invest in community success, cultivate the destination for friends to connect, and provide traditional charm and modern excitement," Bonnie said.

Part of that community success includes working toward finding better access to food, as food insecurity is one of the most significant issues facing rural southwest Iowa communities today.

"This has been our passion project—you find a need, you fill a need," said Bonnie. "Iowa has lost 30 grocery stores that were involved in a shareholders group and a lot of the members are now gone. Towns with populations of

—SEE **PASSION PROJECT** ON PAGE 5

Recognizing the strength of our rural roots

By Jillian Linster, jillianl@cfra.org

Fixing fence on our acreage this spring, my husband and I stumbled over something big hidden in the grass at the pasture's edge.

It took our joint effort to pry it up: a large, spoked metal wheel almost four feet across. It was heavy, but once freed, one person could lift and move it easily. When I glanced back at the ground where the wheel had lain concealed, I was struck by what had bound it so tightly to the earth: grass roots.

Each individual grass root was a tiny, fragile white thread, yet my arms still ached from the struggle against them. Over time, the collective root system of the grass plants had intertwined to securely fasten the old wheel in place, defying our brute force.

We talk a lot about “grassroots” with our policy work at the Center for Rural Affairs: grassroots organizing, grassroots communities, grassroots activism, grassroots support. It is a common word in

the nonprofit sector as well as the political sphere. The term suggests collective effort, many small contributions joining to advance progress.

When people describe grassroots organizing for a common cause, they're often talking about an effort that moves upward and outward, roots pushing up green blades that spread to create a lush lawn. The movement is transformation, beautification, improvement. The wheel in the grass reminded me that grass roots have another powerful function: to hold us together, to anchor us, to conserve the soil on which we stand—to root us in our rural landscape.

The Center works tirelessly to bring together diverse people and cultivate lively and vibrant rural communities. But as grass grows up and out, it also grows down. Our collective action is effective not just because our roots are many; our movement is deliberate, our collaborations are meaningful, and our roots run deep.



While fixing fence, Jillian Linster found a large wheel bound by grass roots. At the Center, we talk about “grassroots” often and use its strength to drive policy efforts. | Photo by Jillian Linster

PASSION PROJECT, CONTINUED FROM PAGE 4

1,500 or less in any state have the threat of becoming food deserts.”

Bonnie says it's much harder for an independent grocery business to stay in operation, as technology and pricing have changed in the years they've been open.

“There was no Amazon, HelloFresh, or other competitors,” she said. “Dollar General takes 30% of sales when they come into town, groceries run on 1% margins. Once a Dollar General is in town, small grocers might make it another two years but that's about it. When Dollar General goes into a town with a grocer nearing retirement, it's even easier to shut down.”

The couple works with local pro-

ducers to get their products into Fresh Out of the Box by selling honey, beef sticks, jerky, summer sausage, various meats, BBQ sauces, sweet corn, watermelons, and other produce.

In May 2023, they partnered with Taylor County Cattlemen to hand out 500 free meals in their community. A local baker also wants to promote and sell its products, and Bonnie and Theo are hopeful to be able to rent out space to it at some point.

“Fresh Out of the Box needs to grow with integrity and with the purpose that it began with,” said Bonnie. “How do we not lose the original components with scaling? Everyone has to scale to remain

viable. How do we accomplish this without losing the integrity of the past? We need to leverage technology while keeping our roots like we're delivering to Grandma's house.”

Bonnie says whether they were going through joys or hardships, she's thankful for every mistake they made while starting their businesses, and they have every intention to continue working for their community.

“When starting a business, you are naive and that's a blessing,” she said. “If you knew everything you know now, it would scare you. Prioritize the customer, and if your neighbor is in need, you help them.”



An avid coffee lover, Kaelyn Armstrong opened a mobile coffee shop in western Nebraska inside a renovated school bus. | Photo submitted

Mobile coffee shop allows customers to gather

By Liz Stewart

After 13 years of working as a nurse, Kaelyn Armstrong realized there are other ways to help people than physically healing them. For her, that meant becoming a business owner.

An avid coffee lover, with a great appreciation for tea drinkers, Kaelyn worked part-time as a barista while she was a traveling nurse. She also went on a mission trip to El Salvador last May and learned about the working conditions of coffee farmers and workers.

“I have always had in the back of mind that it would be nice to have my own business; however, in the last three years it has really developed into a dream of mine,” Kaelyn said. “All of these experiences rolled together until I decided this was the path for me.”

With the encouragement of her nurse friends, she combined her love of coffee and passion to serve others when she opened her mobile coffee shop, *Saved By The Well*, in May 2023.

Kaelyn turned to the Center for Rural Affairs for assistance in buying a converted school bus, equipment, and supplies.

Becky Parker, loan specialist

with the Center, guided Kaelyn through the process.

The Center helped Kaelyn secure financing through support from a federal program called the Rural Microentrepreneur Assistance Program (RMAP). Along with loan funds, RMAP allows the Center to provide one-on-one business counseling.

“When working with Kaelyn, I felt she was going to be an amazing business owner,” said Becky. “She has the personality to work well with people and the drive to make it happen.”

Kaelyn used a portion of the loan for a new paint job and some detailing work on the bus.

“Becky understands small business in western Nebraska, and just really put wind back in my sails,” said Kaelyn. “She stood by me the whole time and worked hard to help me along. I’m so grateful to her—she got me in touch with all the right people and went to bat for me.”

Although Kaelyn is the sole owner and operator of *Saved By The Well*, she has a big support system. Her mother, husband, and step-daughter all help out. And her youngest son sells lemonade.

Kaelyn says *Saved By The Well* is more than a coffee shop, more than a business.

“It’s not just coffee; the Well represents a place where people have gathered forever to get sustenance, and for women, specifically to socialize,” Kaelyn said. “Back in the day, women would go to the well early in the morning to beat the heat and fetch water for their families for the day. It was a time of togetherness.”

The coffee connoisseur prides herself on serving products from sustainable sources. She sells direct trade coffee, sustainably sourced teas, real fruit smoothies, Italian sodas, and inexpensive flavored lemonades.

Eventually, Kaelyn would like to grow her business into a storefront. Until then, she continues to work hard and share her kindness and inspiration with those around her.

“My favorite part of being a business owner is knowing that I can do it,” Kaelyn said. “I have felt a real freedom in being able to tell others you can be a lot of things. I’m not just a nurse. I’m also a small business owner. You can do more than you realize.”

With wind tax revenue, counties improve infrastructure, complete special projects

By Teresa Hoffman, teresah@cfra.org

Over the last 20 years, the windy fields of Iowa have allowed a new kind of opportunity to grow. In 2021, the state boasted the second-largest wind production in the nation and annually generates approximately \$57 million in tax revenues for state and local taxing bodies and \$67 million in lease payments to landowners.

Demand for renewables is expected to increase in the coming years. That's good news for rural communities that collect property taxes on wind energy systems within their county's borders. In Iowa, taxes from wind energy are collected based on the cost to build the systems rather than on their actual production, which provides consistent tax revenue to local governments over the lifetime of the systems.

"Wind energy has been a part of Iowa's landscape for decades and has provided significant economic benefits," said Alex Delworth, policy associate for the Center for Rural Affairs. "The revenue has been used to support special projects and increase funding to regular



A new report looks at wind development, financial impact, and wind energy tax revenue in three Iowa counties. | Photo by Rhea Landholm

taxing bodies like public schools and emergency services."

The Center's new report, "Wind-swept Fields of Opportunity: Iowa Wind Energy County Tax Impact Studies," authored by Alex, offers case studies on three Iowa counties—Story, Ida, and Marshall—examining development within the

county, the financial impact of the wind projects, and how counties used the wind energy tax revenue.

The Center chose the three counties because of the different amounts of wind development in each and the method by which they collected the tax. Story and Ida counties, for example, used a tax increment financing method to fund \$50 million worth of special projects, with Story spreading out the revenue for several public works projects and Ida focusing on a small number of distressed county highways. Marshall taxed wind energy projects like any other property, which increased funding to regular taxing bodies.

While counties across Iowa collect and use the tax differently, the report shows the revenue is making an impact in rural areas.

"The wind tax revenue has allowed counties to increase funding to essential services, make infrastructure improvements, and pay for special projects without raising the tax burden on local community members," Alex said.

View and download the report at cfra.org/publications.

CAPITAL, CONTINUED FROM PAGE 8

are Main Street employers, provide important market access for small livestock farmers, and create resilience in the food chain.

We are implementing this program both inside and outside of Nebraska, marking our first multi-state lending project. This new initiative is the first step toward a broader regional food systems lending program planned for launch between 2025 and 2027.

Center staff is also researching

how we might offer new lending in the area of household and community solar. The falling cost of solar power, along with new incentives in the Inflation Reduction Act, will make solar increasingly viable for homeowners, business owners, and local utilities.

Center staff members are meeting with communities, solar developers, and partners to learn how low-cost capital can support a faster transition to solar power

and ensure the benefits of solar reach low-income and disadvantaged households.

While systemic barriers have made it harder for rural individuals to access capital, the Center is focused on continuing to develop new solutions to meet evolving needs. We understand that getting the right kind of money in the right hands is critical to achieving our vision of vibrant rural communities.



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What's up with the farm bill?

Lawmakers will draft and mark up bill in next few weeks

From the desk of the executive director:

Helping those who need capital is part of our mission

By Brian Depew, briand@cfra.org

Access to capital—who can get money and what they are able to do with it—shapes most everything in rural communities. For 50 years, the Center for Rural Affairs has worked to strategically align capital so everyone who calls rural American home can fully participate in community and economic life.

Our landmark 1974 report “Who Will Sit Up with the Corporate Sow?” traced the financing behind the early consolidation and corporatization of the hog industry. Our 1978 report, “Where Have All the Bankers Gone?” shined a light on how bank consolidation led to reduced access to banking services

and disinvestment in rural places.

For decades, we’ve worked alongside you to change federal policy to better align investments in agriculture and rural development with our goals of sustainability and widespread ownership. When we won new programs, we worked with you to make sure you could access them for your farm, your business, or your community.

In 1990, the Center launched its own microlending program modeled off of the international microfinance movement. In 2013, we became a certified Community Development Financial Institution.

Today, our direct lending helps local entrepreneurs overcome sys-

temic barriers to capital including language, geography, immigration status, education, credit, being a start-up, and having out-of-the-box business ideas. This program helps create opportunity and keeps communities vibrant.

The Center is now working to expand our community-based lending. We began making single-family home loans in Nebraska in 2021, lending \$2.1 million across 32 homes so far.

In 2023, we launched a major new effort with support from the U.S. Department of Agriculture to provide loans to small and midsize meat lockers. These businesses