



# CENTER *for* RURAL AFFAIRS

YOUR RURAL NEWS FOR OVER 45 YEARS | LYONS, NEBRASKA | POPULATION 851 | MARCH & APRIL 2020



Max Wilson continues to farm and ranch on the same land as his parents, and focuses on the land's health. Conservation efforts, especially grazing management practices, have benefited his grassland and wildlife health. | Photo by Trenton Buhr

## GRAZING MANAGEMENT BENEFITS LANDOWNER

BY KATE HANSEN, KATEH@CFRA.ORG

**M**ax Wilson grew up watching his parents raise crops and livestock on his family's farm in Burwell, Nebraska, all while learning the importance of land stewardship.

Today, Max continues to farm and ranch on the same land as his parents, focusing on an assortment of conservation prac-

tices that will promote the land's health for years to come. His 1,000 acres are about 80 percent pasture and 20 percent farm ground, with the two land types divided by deep canyons.

Conservation efforts, especially grazing management practices, have benefited his grassland and wildlife health.

About 10 years ago, Max began

working with his local Natural Resources Conservation Service (NRCS) office to address invasive red cedar trees on his land.

By enrolling in the Environmental Quality Incentives Program, Max got the help he needed to address the red cedars. After removing the trees, he followed up with pasture deferment and prescribed burning.

Wilson soon learned that NRCS offered the Conservation Stewardship Program (CSP) for farmers and ranchers who were already practicing conservation, but wanted to increase their efforts across their entire operation.

Through CSP, Max was able to adopt conservation-focused grazing management and to



### Inside this issue

- |   |  |
|---|--|
| 2 Note from the editor  | 6 Staff spotlight: Jessica dives into new role as Women's Business Center director |
| 3 Census 2020: why rural counts                                 | 7 Conservation enrollment open   |
| 4 Solar provides farmers with opportunity                       | 8 From the executive director: Center helps businesses resist predatory lenders    |
| 5 Pollinators film leaves audience wanting to talk to neighbors |  |

—SEE [GRAZING MANAGEMENT](#) ON PAGE 2

# NOTE FROM THE EDITOR

BY RHEA LANDHOLM, RHEAL@CFRA.ORG

**A**t the Center for Rural Affairs, we are happy to work with constituents like Max Wilson, who is featured on our front page. My colleague, Kate Hansen, first spoke with Max about his experience with the Conservation Stewardship Program. She told me she was so energized by his answer that he was on the top of her list to follow-up with so we can learn more.

What Kate learned in her interview was that Max follows the values that drive our organi-

zation. One value in particular, “STEWARDSHIP of the natural environment upon which all of us—current and future generations—rely,” drives his goal of conservation efforts on his land. He continues to farm and ranch on the same land as his parents, and focuses on the land’s health.

When Kate called Max’s local Natural Resources Conservation Service technician, we learned more about Max’s commitment to the program. The technician has enjoyed developing his grazing plans with him over the years.



We appreciate people like Max who share their stories so we can spread the word about conservation programs. Have you had success with the Conservation Stewardship Program? Drop us a line.

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## GRAZING MANAGEMENT, CONTINUED FROM PAGE 1

access both financial and technical assistance from NRCS to further improve his grazing practices.

Today, Max rotates his livestock around six paddocks, according to a grazing plan. His rotation varies from year to year, and he also closely monitors his grazing areas.

To monitor the health of his land, Max regularly takes photographs to determine plant productivity over time and keeps track of key forage plant heights.

“This monitoring is a good way to tell if something is overgrazed, or if the grasses are in poor condition, it’s a good thing,” Max said.

Through his CSP contract, Max has worked closely with his local NRCS office, obtaining technical assistance on his grazing management practices. His local technicians help him create grazing plans, and sometimes visit his fields to check conditions.

“[Max’s] rotation allows the grass to rest, which helps it heal from year to year,” said Brandi Johnson, a conservation soil technician at the Burwell, Nebraska, NRCS field office. “He never starts in the same pasture two years in a row. With the rest-rotation, combined with ongoing cedar tree and weed control, he has increased wildlife and grassland health.”

Max agrees that his practices have done a great deal for the overall quality of his grazing land.

A change in the 2018 farm bill may help create more success stories like Max’s. Under the new legislation, advanced grazing management was awarded increased payments under CSP.

It’s a change Max supports.

“I wish more people got support on their rotations,” he said. “[Better grazing management] would basically improve the quality of all the ranch land... better manage-

ment overall would benefit everyone.”

In addition to grazing practices, Max has used CSP to utilize goats for weed control and installed wildlife escape ramps in his water tanks. He is also planning to plant a 20-acre pollinator habitat with native grasses.

When asked why he enrolls in CSP, Max replied, “Cost benefits make it practical, but I would say it’s the conservation—for the wildlife and just for taking care of the pasture grounds—that motivates me.”

Through her time at the Burwell NRCS office, Brandi has worked closely with Max.

“Conservation programs and practices have helped Max address numerous resource concerns on his ranch,” she said. “Max wants to take care of what nature gave us.”

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## PAPER & E-NEWS

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Completing the census is important, especially for residents of rural communities and states. Data collected through the census ensures equal representation in government, the distribution of federal tax dollars back to states, and provides much-needed data and counts. I Photo by Rhea Landholm

# CENSUS 2020: WHY RURAL COUNTS

BY JORDAN RASMUSSEN, JORDANR@CFRA.ORG

**B**y now, you have most likely received a postcard or letter in your mailbox inviting you to participate in the 2020 Census.

Set forth as an effort to count everyone in the U.S., the data collected as part of the census impacts everyone who is, or is not, counted. This includes babies and elders, citizens and non-citizens, urban and rural residents, and all other persons in between.

Before your mailer filters to the bottom of your to-do stack, take a moment to recognize why completing the census is so important, especially for residents of rural communities and states.

At its most basic level, data collected through the census ensures equal representation in government, the distribution of federal tax dollars back to states, and provides much-needed data and counts. With this data, policy and decision makers at all levels of government, as well as sectors of business, industry, and services, can make informed decisions. A

decennial census is also required under the U.S. Constitution.

Given the ever-increasing diversity of rural residents, an aging population, and the disparities in access to services—from broadband to health care—counting every person living in a rural area is incredibly important. This is especially evident as consideration is given to programs, services, and infrastructure projects that have funding based on demographic data collected through the census.

For every person who goes uncounted, states and local entities may lose critical federal resources. For example, in the Center for Rural Affairs' home state of Nebraska, for every uncounted resident, more than \$2,000 will be lost annually. This cost is even greater in states where a larger portion of spending is drawn from federal grants.

Unfortunately, our rural populations are often more difficult to count due to remoteness, limited broadband access, or other socioeconomic factors. As reported by Georgetown Law's Center on

Poverty and Inequality, during the 2010 Census, nearly 80 percent of hard-to-count counties were rural. This means more effort, investment, education, and enumerators on the ground are needed to collect census information from rural residents.

That is where you play an important role in helping ensure that you and your rural neighbors are counted.

First, complete the census for yourself and those living in your home—online, by mail, phone, or in-person interview. Second, encourage your neighbors, family members, and friends to do the same. There are also employment and volunteer opportunities available through the Census Bureau or local nonprofit complete count committees to help collect data.

We encourage everyone to do their part. Don't let April 1, 2020, come and go without being counted.

For more information, visit [census.gov](https://census.gov) or [nebraskacounts.org](https://nebraskacounts.org).



There are several uses for solar on the farm, including the realization of major energy cost savings associated with the operation of grain drying and irrigation equipment. | Photo by Cody Smith

# SOLAR PROVIDES FARMERS WITH OPPORTUNITY

BY CODY SMITH, CODYS@CFRA.ORG

**B**attling a tough farm economy and increasingly unpredictable weather, farmers are often looking for ways to reduce costs on their operations.

One strategy is leveraging the affordability of solar panels on farms, an idea that has been picking up steam in many rural areas.

There are several uses for solar on the farm, including the realization of major energy cost savings associated with the operation of grain drying and irrigation equipment. During corn harvest years, drying the grain down to the desirable moisture level for safe storage can create a significant energy demand. Additionally, pumps on irrigation pivots may require constant, expensive refueling with diesel fuel. Many farmers with solar have enjoyed energy cost reductions by offsetting the demands of this expensive, but important equipment.

Across the Midwest and Great Plains, farmers and rural businesses have led a boom in the solar industry. The Census of Agriculture showed a growing popularity for solar energy on the farm, with 90,142 farms having solar energy production in 2017—a 60 percent increase from the 36,331 farms reported in 2012. Though still in a stage of growth, the solar industry supports thousands of jobs, with 844 in Iowa, 1,328 in Nebraska, and 444 in South Dakota.

However, to maintain solar as a financially-viable option for farmers in the region, net metering must be protected. Under net metering, solar panel owners receive a bill credit at a predetermined rate from their local utility in exchange for the excess energy they transfer to the grid.

State and federal policies play a major role in supporting the growth of on-farm solar. Misguid-

ed net metering policies, such as the Sunshine Tax proposed in Iowa during the 2019 legislative session, could substantially increase the amount of time it takes to pay back the cost of solar projects. Meanwhile, South Dakota is one of only three states in the nation without net metering legislation. These gaps in state policy are exemplified at a time when federal-level incentives are phasing out—the federal Investment Tax Credit dropped from 30 percent of total project cost to 26 percent this year.

As we look forward, the Center for Rural Affairs will continue to advocate for supportive and evidence-based policy solutions which help advance solar as an option for farmers in the region. Ultimately, we will work to inform our elected officials about how important investments in solar energy are to reducing energy costs, especially on the farm.



# POLLINATORS FILM LEAVES AUDIENCE WANTING TO TALK TO NEIGHBORS

BY ERIN SCHOENBERG, ERINS@CFRA.ORG

A quality learning experience came from a winter night at the movies with a room full of new friends. Together with the University of Nebraska-Lincoln Bee Lab, the Center for Rural Affairs was honored in January to host a crowd of pollinator-curious people at a theater in Lincoln. The special occasion was a screening of “The Pollinators,” a documentary followed by a question and answer panel, and loads of take-home materials and seed packets for attendees.

This film explores the intricate logistics of our country’s food system, and its effects on honey bees and wild pollinators alike.

The audience travels along with beekeepers (their tools in tow) on their annual migratory route, from the almonds, to the apples, and onward. We hear from farmers, beekeepers, economists, and academics to gain an informed perspective on the impacts of our choices—as a country and as consumers—on food security. Can these hard facts be tough to swallow? Yes. Does the audience gain knowledge that will affect our behavior in very real ways? You bet.

Americans’ demand and familiarity with perfect produce year-round is challenged; our impact on soil health and the future of so many species’ survival is brought into the light. Thanks to the creators of “The Pollinators,” those featured in the film, and the expert speakers fielding questions from the audience after the film, attendees walked away with very realistic to-do lists.

They’ll accept more blemishes on their produce, plant pollinator



A screening of “The Pollinators” documentary prompted audience members to accept more blemishes on their produce, plant pollinator gardens, support organic and local farmers, contact elected officials, and talk to their neighbors. | Photo by Rhea Landholm

gardens, support organic and local farmers, contact elected officials, and, what I find to be the most encouraging and hopeful action, they’ll talk to their neighbors. Whether they live in an urban or rural community, the number of attendees who indicated they’d talk to fellow residents and neighboring farmers was overwhelmingly positive.

If you’re interested in pollinators—from honey bees to native bees, butterflies, and more—get in touch with us so we can pull you into the hive. We have some great events planned this year,

from “Explore Beekeeping” classes, to learning circles with topics like early-blooming woody plants, native pollinator habitat, pollinator services on working farms, and prairie restoration. We have a couple more movie nights in the works as well.

When we partner with organizations like University of Nebraska-Lincoln Bee Lab, Natural Resources Conservation Service, Xerces Society, and local experts, we have a deeper reach than on our own. Just as importantly, we need you, and we need you to keep talking to your neighbors.

## STAFF SPOTLIGHT

# JESSICA DIVES INTO NEW ROLE AS WOMEN'S BUSINESS CENTER DIRECTOR

BY LIZ DAEHNKE

From workshops and one-on-one training to networking events across the state to personal coaching and business assistance, the Center for Rural Affairs' Rural Enterprise Assistance Project (REAP) Women's Business Center goes above and beyond to provide these free services to all Nebraskans.

Recently hired to take on the role of Women's Business Center director, Jessica Campos jumped at the chance to work with the Center to help entrepreneurs and small business owners begin and expand successful businesses.

"This is just one of those opportunities that you don't always come across," said Jessica. "This role combines my passion for helping small businesses and entrepreneurs with helping our communities thrive."

Jessica's background in banking and finance includes more than a decade of experience providing financial education to consumers, business owners, and their employees. She also spent 10 years partnering with different community organizations to ensure community growth through small businesses.

As director of the Women's Business Center, Jessica's duties include promoting the growth of women and minority-owned businesses through programs that provide training, technical assistance, and access to credit and capital.

"I work closely with our loan specialists, business development specialists, and REAP director on marketing strategies," she said. "I love that I can continue to embrace my passion toward small business while building relation-



Jessica Campos

ships with partners, contractors, and community organizers."

The new director has already set ambitious goals for herself in the short time she's been a member of the Center's team.

"I would like to build relationships that will allow us as an organization to thrive in our communities," said Jessica. "I want to see the Center have such an impact in our communities that we will be the first option people think of when it comes to training and developing a business entrepreneur, or an existing business owner wanting additional group or one-on-one training."

Jessica's mission to see small

businesses thrive goes hand in hand with her passion for rural America.

"I moved to Grand Island, Nebraska, from Houston, Texas, when I was 5 years old and have known Nebraska to be my home ever since," she said. "Rural America holds a special place in my heart because I have had the opportunity to grow up here—the values I have gained growing up in a small community are definitely something I would like my kids to have as well."

And, when she's not working, Jessica makes it a priority to spend as much time as possible with her children, to instill those values.

"I have been married for 12 years, and we have two amazing kids, an 11-year-old son and 7-year-old daughter," she said. "We love to travel, and spend time watching movies, playing board games, taking bike rides, and participating in 5k and 10k runs."

Jessica is based out of the Center's new Grand Island office at College Park, 3180 W. Highway 34, Room 200, and can be reached at 402.870.1521, [jessicac@cfra.org](mailto:jessicac@cfra.org), or [wbc@cfra.org](mailto:wbc@cfra.org).

## OFFICE NOW OPEN IN GRAND ISLAND, NEBRASKA

The Center for Rural Affairs has opened an office at College Park, 3180 W. Highway 34, Room 200, in Grand Island, Nebraska.

The office will house individuals from the Center for Rural Affairs' small business program, the Rural Enterprise Assistance Project, or REAP.

"As our small business work has expanded in the Grand Island area and beyond, we recognized that a location in central Nebraska would broaden our impact," said Kim Preston, REAP director. "While small businesses continue to seek financial assistance, counseling, and training, we see an opportunity to help strengthen vibrant Nebraska communities."

Grand Island staff includes Jessica Campos, Women's Business Center director; Griselda Rendon, Latino loan specialist; and Raul Arcos-Hawkins, business development specialist. All three are bilingual.

# CONSERVATION ENROLLMENT OPEN

BY ANDREA HARTMAN, ANDREAH@CFRA.ORG

For farmers and ranchers interested in expanding conservation on their operations, two of the nation's largest working lands programs—the Conservation Stewardship Program (CSP) and the Environmental Quality Incentives Program (EQIP)—are open for applications.

CSP and EQIP offer financial assistance to implement conservation practices, with EQIP offering support for individual practices and CSP providing support for a planned set of practices. CSP participants are required to demonstrate existing conservation efforts to enroll, while EQIP participants are not.

By working with their local Natural Resources Conservation

Service (NRCS) office, producers consider their entire operation and select conservation practices that will address natural resource concerns identified as priorities for their area. Farmers and ranchers apply to participate, and once accepted, can enter into multi-year contracts with NRCS to implement the identified practices and receive cost-share payments to support the additional conservation activities. CSP contracts are five years long, while the length of EQIP contracts varies.

The 2018 farm bill made several changes to CSP and EQIP, which NRCS is in the process of rolling out and should be available for the 2020 signup period. For CSP, these include offering higher payments for several conservation

practices—cover crops, resource conserving crop rotations, advanced grazing management, and comprehensive conservation planning. These practices offer important benefits for building soil health and protecting water quality.

One of the changes to EQIP, as a result of the 2018 farm bill, is that beginning farmers and ranchers will be eligible to receive a portion of their cost-share payments at the start of their contract, instead of after the work is completed.

For more information on applying for either program, including spring application deadlines, farmers and producers should contact their local NRCS office.



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All Center for Rural Affairs and Small Business Administration programs and services are open to the public on a nondiscriminatory basis. EOE

## CENTER HELPS BUSINESSES, CONTINUED FROM PAGE 8

programs, Yomara obtained both business planning assistance as well as financing to invest in her business.

We make loans to grocery stores, hardware stores, restaurants, truckers, contractors, small auto dealers, value-added food businesses, retail shops, bakeries, hair salons, and more. If it exists in a small town, we've likely made a business loan for it.

The Center's small business program serves rural Nebraska. There are similar programs serving most states and regions around the country. If you need help locating a program serving your area, get in touch.





**Inside: Census 2020 + Pollinators +  
Cost-saving opportunities for farmers**

FROM THE DESK OF THE EXECUTIVE DIRECTOR

## CENTER HELPS BUSINESSES RESIST PREDATORY LENDERS

BY BRIAN DEPEW, BRIAND@CFRA.ORG

**A**t the Center for Rural Affairs, we make around 100 loans per year to small rural businesses in our home state of Nebraska. We recently launched a new online lending platform to help our clients resist predatory lenders.

The new platform allows us to prequalify borrowers for larger loans within two business days. Underwriting and final approval follow. We will soon launch an express loan that will allow us to approve certain loans under \$10,000 within two days.

These faster turnaround times

will help our borrowers avoid predatory and other high-interest online lenders. These lenders offer fast lending decisions, but trap borrowers with high-interest rates and unfair terms.

Our new platform is available in both English and Spanish and is mobile friendly.

To help borrowers build their credit, we now report all of our loans to the three major credit bureaus. Our borrowers often have thin or damaged credit when they come to us. Now, each payment they make to us helps build their credit and improve their access to credit at fair rates.

We are making these changes because we believe that small entrepreneurship remains an important strategy for creating genuine opportunity in rural communities. Access to capital at fair rates is critical to ensuring rural small business owners are able to reach their potential.

One recent business owner is Yomara Hernandez. Owner of Florist Angel's in Schuyler, Nebraska, Yomara started selling floral arrangements to friends out of her garage in 2013. She has since grown her venture into a full-fledged business. Through our



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—CONTINUED ON PAGE B2



LAST YEAR, WE PUT A MEGAPHONE TO IMPORANT RURAL ISSUES. STANDING BESIDE SUPPORTERS LIKE YOU, WE MET WITH MORE THAN 75 POLICYMAKERS AT NEARLY ALL LEVELS OF GOVERNMENT, FROM RURAL ELECTRIC BOARDS TO THE HALLS OF CONGRESS.

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—CONTINUED ON PAGE B3



IN 2019, WE GREW SMALL BUSINESS LENDING BY \$2.5 MILLION FOR A TOTAL OF \$21.6 MILLION LENT IN THE HISTORY OF THE CENTER. ENTREPRENEURS PUT THOSE DOLLARS TO WORK SUPPORTING FAMILIES AND OPPORTUNITY IN THEIR RURAL COMMUNITIES.



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IN 2019, WE LED DEVELOPMENT OF CLEAN ENERGY POLICY, INCLUDING ASSISTING WITH COUNTY-LEVEL SITING ORDINANCES IN IOWA, SOUTH DAKOTA, AND NEBRASKA THAT WILL BENEFIT RURAL PEOPLE, THEIR COMMUNITIES, AND LOCAL ECONOMIES.



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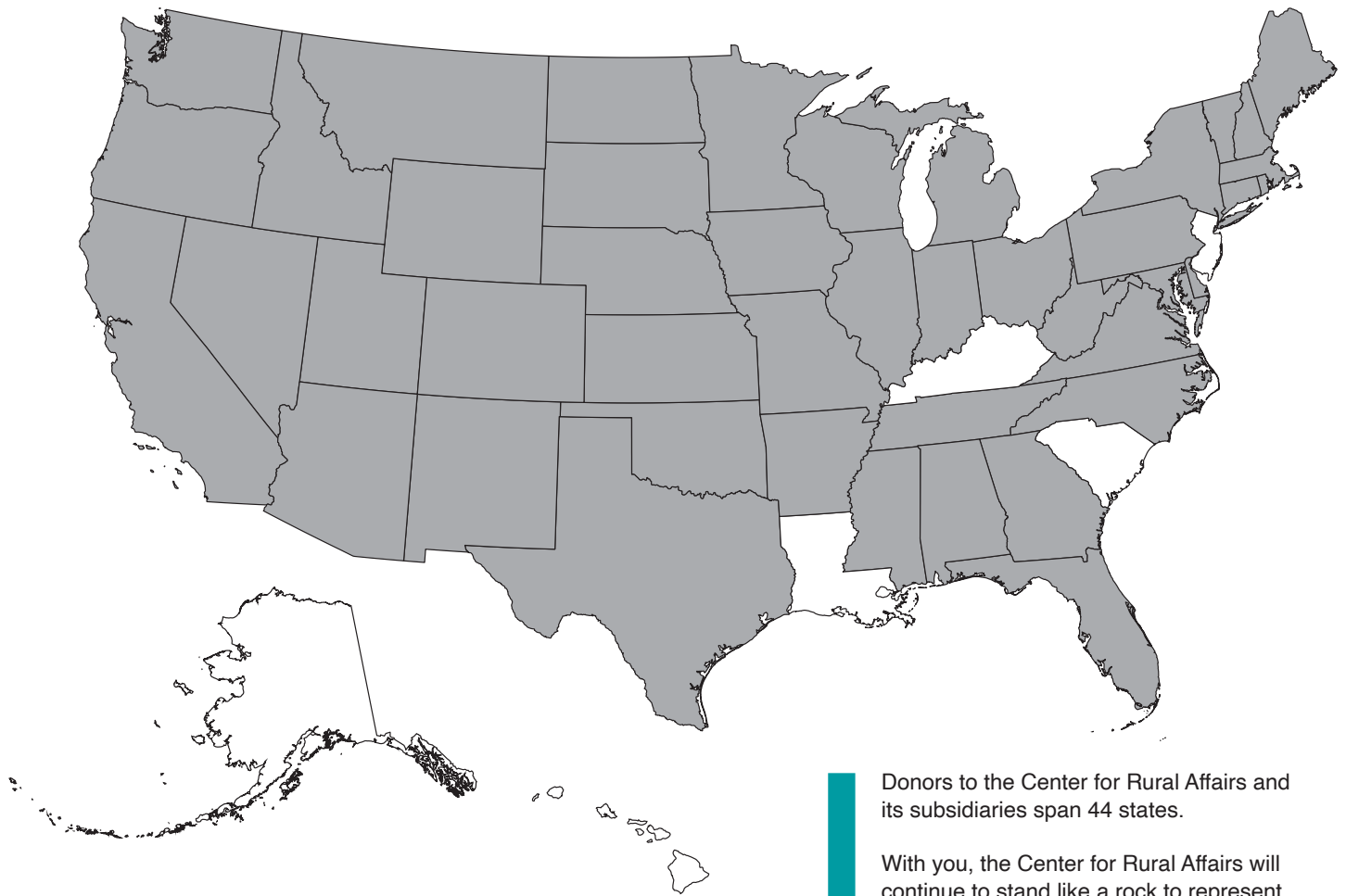
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