



# CENTER *for* RURAL AFFAIRS

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



Josie Vitosh's house in Odell, Nebraska, is "perfect" for the first-time homeowner and recipient of the Center for Rural Affairs' first homeownership loan. | Photo by Rhea Landholm

## VIBRANT SUNSETS PUNCTUATE CENTER'S FIRST EVER HOMEOWNERSHIP LOAN

BY RHEA LANDHOLM, RHEAL@CFRA.ORG

**T**he little blue house sits in the middle of a block, the second in a row of four homes. Two chairs and a small table on the front porch invite friends and

neighbors to drop by for a visit. The porch faces west toward the city park offering a picturesque view of sunsets.

Josie Vitosh says this 2-bedroom, 1-bathroom house, nestled

in the middle of Odell, Nebraska is perfect.

She grew up in the town with a population of 307. After college,

—SEE [HOMEOWNERSHIP LOAN](#) ON PAGE 3

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## CONSERVATION PROGRAM SUPPORTS IOWA FAMILY FARM

BY KATE HANSEN, KATEH@CFRA.ORG

**F**or Ryan Collins of Harpers Ferry, Iowa, working on the family farm connects him to both past and future generations.

He and his wife, Samantha, have four children younger than 6. Their operation has been

in the Collins family since 1851, and Ryan sees conservation as a tool to ensure its vitality for generations to come.

"The kids love being on the farm. Last night, we went to move

—SEE [IOWA FAMILY FARM](#) ON PAGE 4

## EDITOR'S NOTE

BY RHEA LANDHOLM, RHEAL@CFRA.ORG

We bring you examples of two of our organization's core values in this issue, "Widespread OWNERSHIP and CONTROL of small businesses, farms, and ranches by those who work them."

This edition starts with a story about Josie Vitosh, the recipient of our first home loan. I very much enjoyed meeting Josie and telling her story. By providing a way for her to buy the little blue house, we help one more individual stay in a rural community, and in this case, a hometown that means so much. This is just the start of an exciting new area of work.

We emphasize ownership with a



feature on Jennifer Hill, who had a dream to own her own salon, so we helped her out with a loan. When COVID-19 hit and she was forced to shut down, we assisted with a second pandemic-related express loan. Thanks to our help,

she is able to keep her dream alive.

Through farm bill programs we advocate for, Ryan Collins was able to get a financial boost to improve his farming operation. Today, he continues those practices with his children by his side.

To help veterans, like Dean Dauphinais, begin farming operations, we started a year-long workshop, and are educating and linking these folks to successful peers.

And, finally, our executive director talks about economic development in small towns. He talks about Dollar General's presence in our communities, corporate control over profits, and what we can do about it.

Check it out.

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## CENTER RELEASES CLEAN ENERGY SITING LIBRARY

BY CODY SMITH, CODYS@CFRA.ORG

Renewable energy projects are gaining momentum. Utility-scale solar and wind projects have continued to proliferate across the rural landscape as these sources of electricity have become more cost-effective than traditional fossil fuels. As projects have expanded, so too has the demand for electric transmission lines to connect these new power sources to the grid. With rural America continuing to embrace a clean energy future, opportunities are flowing into communities in the form of new

jobs, tax revenue, and expanded economic development.

With widespread adoption of renewable energy projects, residents of rural communities are having frequent conversations about where to locate and how to regulate these new installations. For communities navigating the complex process of integrating these major investments into the landscape, public participation, transparency, and fact-based information is critical to ensuring balanced local regulations for wind, solar, and transmission line

projects.

To assist local officials, landowners, utilities, and other stakeholders, the Center has several resources that identify best practices. This spring, we released a Clean Energy Siting Library that explores complex topics such as drafting a solar ordinance, crafting setback distances for wind turbines, and considering the combination of renewable energy and conservation.

View the library at [cfra.org/cleanenergysiting](https://cfra.org/cleanenergysiting).

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### 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](https://cfra.org), or email us at [info@cfra.org](mailto:info@cfra.org).

Editing and layout by Rhea Landholm  
Additional editing by Liz Stewart,  
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Printed at West Point News, West Point, NE

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## HOMEOWNERSHIP LOAN, CONTINUED FROM PAGE 1

she was hired for a job in a nearby community and moved back in with her parents. She wanted to make a life in the Odell area near her loved ones, but needed her own space, too.

“It was time to get out on my own and be an ‘adult,’” Josie said.

Just down the street from her parents’ home was this property. Josie’s Uncle Sid had purchased and remodeled the house in 2004.

“Seeing pictures of the remodeling process, I remember different things about the house,” Josie said.

The house sold in 2007, was occupied for a few years, then stood vacant until the Odell Housing Group bought it in 2019.

Odell Housing Group consists of community members who purchase existing homes, fix them up, and resell them.

Josie contacted Amanda McKinney, who leads the group, and is also a member of the Center for Rural Affairs Board of Directors.

“I knew this was my opportunity to stay in the Odell community,” Josie said. “My uncle passed away in February 2019, and the little blue house means so much more to me.”

Ultimately, Josie’s first home loan was through the Odell Housing Group. She was given the keys



Josie Vitosh spends a lot of time on her front porch, which has a great view of the western skies and vibrant sunsets. | Photo by Rhea Landholm

on Aug. 1, 2020, borrowed an air mattress, and spent her first night in her new home. With the help of her family, she was all moved in by Aug. 5.

“Once everything was in there, we sat on the couch and smiled,” Josie said. “That night, I sat on my front porch and watched the sunset, which was the first of many sunsets to come.”

Owning the loan left the Odell Housing Group with a large asset on paper, but with little cash to continue their mission—improving housing stock in Odell. Meanwhile, the Center for Rural Affairs launched a new home lending service offering loans for the purchase of a home, owner occupied rehabilitation or renovation, or emergency repair to the property.

Odell Housing Group transferred their loan to the Center making Josie the organization’s first home loan recipient and allowing Odell Housing to continue their work.

“I felt very comfortable with the fact that, like the Odell Housing Group, the Center for Rural Affairs was about community and

helping rural towns thrive and stay alive,” Josie said.

With the loans squared away, Josie has plans. Her to-do list for this summer includes transplanting tulips and roses from her parents’ house and building a new front porch with some help.

“I plan to stay in the house as long as possible,” she said. “I would like to raise my family here. I want to be more involved in the community and schools. I want to help others and give them opportunities like I was given.”

Opportunities made possible by supportive family, friends, community members, and the Center for Rural Affairs.

“I am just so grateful for all the people who helped make this possible,” Josie said. “Rural communities are known for being generous and helping out when something needs done and Odell is no different. I truly just want to send a huge thank you to everyone who has helped me get here and made this house so special.”

As the sun sets each night, Josie has a good reason to relax in front of her little blue house.

The Center works with rural Nebraskans to assist them on the journey to becoming a homeowner. We believe in building sustainable communities and that everyone living in rural America should have the opportunity to live a happy and fulfilling life. We help Nebraskans own stable, safe, and quality housing.

To serve more diverse community members, we are often more flexible than traditional lenders. We may be able to help if you dream of owning a home but have little to no credit history or a low credit score.

To learn more about terms and to apply, visit [cfra.org/homeloans](http://cfra.org/homeloans).



## IOWA FAMILY FARM, CONTINUED FROM PAGE 1

the cows to a new paddock, and my oldest one was petting a cow,” he said. “I want to make sure the opportunity is there if any of them want to farm.”

One way he has been able to enhance conservation on his farm is with the help of the Conservation Stewardship Program (CSP).

A graduate of Iowa State University, Ryan began farming full-time in 2010 while working with GPS technology sales and service along the way. His operation is based around an approximately 220-head cow-calf herd, and also includes hay, corn, and oats.

Ryan applied for CSP as a beginning farmer after hearing about it from a neighbor. He has since completed a five-year contract, and is in his second. With the help of CSP, Ryan has planted forage, rotated his mineral blocks, and more. His experiences also motivated him to begin rotational grazing.

Administered by Natural Resources Conservation Service (NRCS), CSP is a working lands conservation program that helps producers enhance conservation on their operations. Offering both financial and technical assistance, contracts are five years in length with the option to renew.

Enrolling in a CSP contract involves a producer and their local NRCS staff putting together a conservation plan uniquely fit for their operation. In Ryan’s case, practices were divided between his pasture and cropland.

The program has helped Ryan transform his pasture management. Part of his first contract required him to rotate his salt and mineral blocks, which led him to pursue rotational grazing.

“For years, we would always say, ‘Here’s the spot where you throw your salt and minerals,’ and there’d be a bare spot out there,” Ryan said. “The idea of moving around where you put it in the



Ryan Collins has enhanced conservation on his farm near Harpers Ferry, Iowa, with the help of the Conservation Stewardship Program. | Photo by Jason Johnson, USDA NRCS

pasture, I think it’s a great idea. It was simple, but it worked great.”

Now, with the help of CSP and NRCS’s Environmental Quality Incentives Program, Ryan rotates his mineral blocks and rotationally grazes his cattle between paddocks. He also planted forage on a few acres that were previously unusable due to heavy brush. His local district conservationist helped put together a seeding plan, and it is now usable ground for pasture.

Further, Ryan implemented a number of practices to improve soil and water quality on his cropland, including GPS-targeted spraying, plant tissue testing to improve nitrogen management, and continuous no-till with high residue.

Even after his first contract expired, Ryan chose to continue with the practices.

“We still do everything from the CSP contracts, that’s been since 2011,” he said. “We’ve just kind of continued with it, because it’s been beneficial ever since. The

financial kick got us rolling, but once we saw the benefits with it, we wanted to keep going.”

Those benefits, he said, are diverse—from the conservation impacts to financial gain in the long run. The technical assistance was also worthwhile.

“Having the NRCS office to lean on and get started with these programs, it’s been great for getting started and after doing it, we continued doing it,” he said. “As a beginning farmer, that was huge.”

The neighbor who told Ryan about the program was later in his farming career, and shared that CSP worked equally well for his operation. That’s why Ryan encourages all farmers, whether beginning or seasoned, to look into CSP and see how it could help them achieve their goals.

Farmers and ranchers interested in applying for CSP or learning more should reach out to their local NRCS office. To find your local service center, visit [offices.sc.egov.usda.gov/locator/app](https://offices.sc.egov.usda.gov/locator/app).



Jennifer Hill opened Pampered & Polished Salon and Spa in 2015, revamping the building with a loan from the Center. In 2020, she took out an additional loan after getting shut down for 30-plus days. | Photo by Anthony Gurrola

# SALON OWNER STYLES HER WAY TO SUCCESS

BY LIZ STEWART

**B**efore finishing cosmetology school, Jennifer Hill had a dream to be a business owner and open her own salon.

With the drive and determination to make that dream a reality, she looked into what it would take to start her own business. Jennifer reached out to the University of Nebraska-Lincoln Extension office and received guidance on where to begin, including how to make a business plan.

She was also advised to contact the Center for Rural Affairs for further assistance. With the Center's guidance, Jennifer has taken on the roles of both business owner and full-time stylist since opening Pampered & Polished Salon and Spa in 2015.

As the owner of a family-friendly, full-service salon in Scottsbluff, Nebraska, Jennifer's customers' styling needs are covered—everything from haircuts to eyelash extensions.

Additionally, Pampered & Polished Salon and Spa offers hair colors, corrective colors, perms, and styling. Skin care and nail services like tanning, facials, wax-

ing, manicures, and pedicures are also part of the lineup of options.

Through start-up financing from the Center, Jennifer was able to revamp the building her salon calls home. The addition of new furnishings, plumbing updates, and extra supplies has turned her business into what it is today.

"Center staff have been great at answering my questions," Jennifer said. "When I have extra time, I want to take advantage of their training courses to learn more about running a business, because they offer so many helpful classes."

Center Loan Specialist Anthony Gurrola has worked with Jennifer for the last few years, supporting her as she achieves her business goals.

"I enjoy working with Jennifer, and we've had some great conversations," said Anthony. "It's great how she's doing within her community. I look forward to finding more opportunities to help her business grow with the Center's assistance."

Jennifer operates her salon as a sole proprietor and opened her business with a staff consisting

of herself as a full-time stylist and one other part-time stylist. Currently, there are two full-time stylists, including the owner.

Though she and her co-worker stay fairly busy, Jennifer says operating a small business during the COVID-19 pandemic has been trying, to say the least.

"We got shut down for 30-plus days," she said. "It's so hard for a physical service to recuperate from that."

Jennifer decided to take out an additional loan from the Center at that time to cover any unexpected expenses, and that funding eventually ended up covering overhead costs.

And, though running her salon during a pandemic has been an adjustment, she's grateful to have support when she needs it.

"Center staff have been super easy to work with," said Jennifer. "They've been awesome in helping us know what's going on and keeping in touch with us about any updates or changes we should know about."

*For more information on obtaining a small business loan, visit [cfra.org/loans](http://cfra.org/loans).*





Jerry Cornett teaches participants of “A Year in the Life” virtually in January. Jerry, and his wife Renee, are Navy veterans who co-own Lakehouse Farm and Prairie Plate Restaurant near Waverly, Nebraska. | Photo by Erin Schoenberg

## MINNESOTA VETERAN DISCOVERS ‘A YEAR IN THE LIFE’

BY SHELBY OSTRAND, SHELBYO@CFRA.ORG

Growing up in North Dakota on a small hobby-type ranch, Dean Dauphinais became interested in farming at a young age.

Dean is now an honorably discharged Marine Corps veteran and has relocated to Bemidji, Minnesota, where his wife is from.

Enthusiasm about farming from his youth and potential opportunities in the hemp market following the 2018 farm bill led Dean to seek land in the Bemidji area for a potential agricultural operation. While researching U.S. Department of Agriculture related topics, he discovered “A Year in the Life,” a series of agriculture events for veterans hosted by the Center for Rural Affairs.

“I was glad to see there are efforts putting focus on helping veterans,” Dean said.

The veteran didn’t hesitate to sign up. He attended the first session in January which focused

on land access. And, participants shared thoughts on their “dream farm.”

“The land acquisition portion was most eye-opening,” Dean said.

“A Year in the Life” will continue monthly until November 2021. Classes are online, and if pandemic precautions allow, will also be on the farm. The course focuses primarily on military veterans who are potentially beginning agricultural operations.

Even though Dean is still exploring what he wants to do, he has ideas and is open to different routes he can take on this journey.

“I would like to learn about resources to tap into as I formulate a plan to grow hemp, as well as possibly establish some other ranching and farming related projects,” he said. “Primarily, I am looking at hemp, but if I discover other opportunities, I’d be open to considering them.”

Dean plans to continue attend-

ing “A Year in a Life” alongside veterans from across the country. Following the class, he has outlined his next steps: identify land and opportunities in hemp; develop a business plan; and conduct market research.

Erin Schoenberg, project associate with the Center for Rural Affairs, is excited to continue these classes and interact with the veterans and military personnel.

“Participants in these workshops have been enthusiastic about networking with other veterans around the state and country,” she said. “Getting to share their farm dreams, stories, and knowledge back and forth has been a highlight for the 2021 series so far. We’ve even added an optional informal get together (virtually) between monthly classes as another opportunity to connect.”

For more information and to register, visit [cfra.org/events](https://cfra.org/events).

# TAKE ACTION TO SUPPORT YOUR RESIDENT BUMBLE BEES

BY ERIN SCHOENBERG, ERINS@CFRA.ORG, AND KATIE LAMKE, XERCES SOCIETY

**B**umble bees are easily recognizable thanks to their loud buzz, fuzzy appearance, and distinct color patterns.

Throughout the U.S. and Canada, nearly 50 different species of bumble bees play an important role in sustaining the health of our environment. They provide pollination that contributes to a successful harvest of many crops and helps to maintain diverse plant communities.

Unfortunately, many of North America's bumble bees are experiencing dramatic population declines and face an uncertain future. While these declines are not fully understood, contributing factors include habitat loss, pesticide use, climate change, low genetic diversity, and the introduction and distribution of pathogens through commercial pollinators.

Some of the most immediate and productive steps to confront declines are to protect, restore, and manage habitat in a supportive way; and to participate in a community science project.

One such effort is the Nebraska Bumble Bee Atlas. Coordinated by the Xerces Society and the University of Nebraska-Lincoln, the project involves volunteers who con-



A bumble bee nestles in a flower near the confluence of the Missouri and Niobrara rivers at Niobrara State Park in northeast Nebraska. | Photo by Rhea Landholm

duct surveys independently and submit their findings. Scientists then use that information to improve the ways we conserve bumble bees. For example, the Xerces Society will use the information to develop Nebraska-specific management recommendations and plant lists to serve as guidance for land managers who want to support bumble bees.

Erin Schoenberg, project associate with the Center for Rural Affairs, participated as a volunteer in 2020.

"I adopted a grid cell in the

Sandhills and enjoyed a weekend in nature during a year that otherwise saw very little travel," she said. "An experienced family member helped me get the hang of netting bumble bees, and it was equally rewarding to complete the habitat survey that goes along with each bee survey. It gave me the chance to acutely observe the plants in the area, note evidence of wildlife and livestock, pay more attention to wind and weather, and rekindle my wonder of nature."

For the upcoming 2021 season, volunteers are needed in central and western Nebraska to better understand the distribution of bee species and the plants they utilize during the growing season.

"The more you are aware of, take a role in, and enjoy doing, the more steps you are willing to take to remain informed and strengthen your stewardship of our resources," Erin said.

To learn more, visit [nebraska.bumblebeeatlas.org](http://nebraska.bumblebeeatlas.org).

If you are not in Nebraska, Xerces Society and collaborators also run Bumble Bee Watch (U.S. and Canada), the California Bumble Bee Atlas, the Missouri Bumble Bee Atlas, and the Pacific Northwest Bumble Bee Atlas (Idaho, Oregon, and Washington).

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## DOLLAR GENERAL, CONTINUED FROM PAGE 8

courage good growth and discourage harmful businesses. A report available from the Institute for Local Self Reliance outlines zoning strategies to limit construction of box outlets like Dollar General.

### **Raise the minimum wage.**

The stagnant minimum wage is a subsidy we allow Dollar General to collect from the working poor. An increase will improve the lives of low-wage workers, and make Dol-

lar General foot more of the real cost of labor.

**Support local retail options when you can.** We can each choose, when possible, to spend our retail dollars at stores that keep profit and ownership closer to home.

**Write and call lawmakers** to ask for stronger antitrust protections. While I am highlighting the case of Dollar General here, the

same can be said about Walmart and now Amazon, too. Elsewhere in the rural economy multinational meatpackers, seed companies, and input suppliers have hammered local business.

In the Dollar General model, large corporations and their shareholders get rich while workers and communities suffer. There is an alternative. We must work together to create it.



# CENTER *for* RURAL AFFAIRS

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05/21



**Inside: Meet Josie, first-time homeowner**

And recipient of the Center's first home loan

FROM THE DESK OF THE EXECUTIVE DIRECTOR

## DOLLAR GENERAL SEEKS TO RESHAPE SMALL TOWNS

BY BRIAN DEPEW, BRIAND@CFRA.ORG

**D**ollar General has become a ubiquitous feature of America's small towns. The discount retailer is opening new stores at a rate of 1,000 a year. There are now more than 16,000 spread across the country, including two in the county where I live. The unmistakable concrete walls, steel roof, and bright yellow sign are now commonplace on the outskirts of small towns and stand out like palmer amaranth in a soybean field.

Many local economic developers see the discount retailer as a threat to local retail. Dollar General added limited groceries in 2003, posing a unique threat to local grocery stores, which often operate on tight margins.

Other economic developers argue Dollar General creates jobs and helps keep shoppers in town. I get it. In thousands of miles spent traversing the rural Midwest, I have found myself in small towns with no other retail or grocery options.

The irony is that this solution makes the situation worse with low-wage jobs, loss of local ownership, and loss of local tax revenue when other businesses close or fail to open because they cannot, or don't want to, compete with a corporate behemoth.

We must grow and nurture the communities we want to live in. Local ownership of small businesses, farms, and ranches makes communities stronger. Local owners care about their towns, neighbors, and customers.

When you shop at the local hardware store, the profit stays in town and builds the local economy. At Dollar General, every dollar of profit goes to Wall Street. The company reported \$27.8 billion in sales in 2019, and its stock climbed 700% in 10 years.

Protecting our communities from these corporate interests is difficult, but here are a few strategies to consider.

**End the common practice of awarding tax and development incentives to massive corporations. Dollar General is a highly profitable company.** Subsidizing new stores is a cash transfer from local taxpayers to corporate shareholders.

**Use local zoning codes** to en-

—SEE DOLLAR GENERAL ON PAGE 7