



CENTER *for* RURAL AFFAIRS

YOUR RURAL NEWS FOR OVER 40 YEARS | LYONS, NEBRASKA | POPULATION 851 | MARCH & APRIL 2018

'NURTURING OUR VIBRANT LOCAL FOOD SYSTEM' CRYSTAL POWERS UTILIZES EXISTING RESOURCES AT DARBY SPRINGS FARM

BY LIZ DAEHNKE

Crystal Powers' motivation for farming is to help people restore land through sustainable agriculture. "The combination of doing something for my local community from a food standpoint and also utilizing farm ecosystem services, like bringing clean water, clean air, and beauty to the community, is the whole package for me," she said.

An environmental engineer by trade, Crystal initially wanted to establish a dairy, however, through schooling, found potential to impact land at the same time.

Today, she owns and operates a dairy, Darby Springs Farm, with her husband, William. The Ceresco, Nebraska, farm has an



Crystal Powers (far right), co-owner and co-operator of Darby Springs Farm near Ceresco, Nebraska, hosts a Women's Learning Circle in 2017. Darby Springs' pasture is located in wetlands, which the owners utilize rather than change. Cattle eat natural grass in the flooded area and stand in the water to cool down. | Photo by Rhea Landholm

—SEE [DARBY SPRINGS](#) ON PAGE 3

SNAP, A CRITICAL ASSET FOR RURAL AMERICA

BY JORDAN RASMUSSEN, JORDANR@CFRA.ORG

Food that feeds the world is grown in our nation's small towns, where food insecurity is endured by millions of children, seniors, and hardworking, rural Americans. The Supplemental Nutrition

Assistance Program (SNAP), helps stave off hunger in one in six rural households.

Formerly known as the nation's food stamp program, rural America's SNAP participation rate rose from 12.5 percent to 16 percent

from 2010 to 2015. The rate is higher than enrollment nationally, and in metropolitan and micropolitan areas. The rural SNAP participation rate follows the percent of

—SEE [SNAP](#) ON PAGE 2

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NOTE FROM THE EDITOR

BY RHEA LANDHOLM, RHEAL@CFRA.ORG

Since its inception, the Center for Rural Affairs has chosen to advance a set of values that reflect the best of rural America.

This month's newsletter focuses on "CONSCIENCE that balances self-interest with an obligation to the common good and future generations."

Throughout this edition, you will see this value in action: in Crystal Powers who makes sure her land is used in the best way possible; in our stand for fairness in farming; and in our support for veterans who look to continue their sense of service and work ethic in farming or ranching.



We see this value in recent surveys and reports from two states – we surveyed Kansas small business owners on their

training and financing needs, and Iowa landowners and lawmakers on renewable energy and transmission siting. We also studied rural residents' need and usage of the Supplemental Nutrition Assistance Program.

Conscience is found in our executive director's essay as he tells us about the Center's work to expand credit in rural communities.

And, finally, this value is demonstrated in you, our donors. Without you, we couldn't do all of this work. Check out the special insert recognizing our 2017 donors from 43 states.

For more, visit cfra.org.

SNAP, CONTINUED FROM PAGE 1

population at or below the federal poverty line.

Given the socioeconomics of rural America, the importance of SNAP is heightened.

SNAP exists as a resource to help negate concerns of food security for seniors with fixed and limited incomes as they care for themselves and balance expenses. In rural households with a resident over the age of 60, 10.9 percent of households participate in SNAP, compared to 10.1 percent nationally.

Rural families with children under the age of 18 similarly have the highest SNAP participation. In 2015, 27.3 percent of rural households with children received SNAP assistance, as opposed to 21.9 percent nationally. This access is critically important for children as

they develop.

Beyond the direct benefit of SNAP is the impact it has at the community level. The U.S. Department of Agriculture estimates that every SNAP dollar generates \$1.79 in economic activity. SNAP is a critical asset helping keep community grocery stores open, maintaining this amenity for all residents.

As policymakers deliberate the funding and future of SNAP in the 2018 farm bill and broader entitlement reforms, consideration must be given to the asset and investment SNAP provides to rural communities. SNAP is, and needs to be, maintained as a critical safeguard against food insecurity and poverty for rural residents.

SNAP IN NEBRASKA

Nationally, SNAP participation in rural areas exceeds participation for the nation as a whole. In our home state of Nebraska, the opposite is the case. SNAP figures in rural areas of the state are consistently lower, falling below metropolitan and micropolitan area percentages.

As consideration is given to the 12.4 percent of rural Nebraskans in poverty, and state levels of food insecurity, significant gains are needed in rural SNAP participation and reach.

This inconsistency is explored in further detail in a recently released report, "A Discrepancy in Rural Nebraska's Supplemental Nutrition Assistance Program (SNAP)," found on our website at cfra.org/publications/NebraskaSNAP.

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, or email us at info@cfra.org.

Editing and layout by Rhea Landholm

Printed at West Point News,
West Point, Nebraska

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Participants of learning circles are considered the experts on their own production, farmland, and conservation needs, and are encouraged to speak about their own experiences and goals. This format builds knowledge, confidence, and community around topics the group is most interested in exploring. Visit cfra.org/events for upcoming dates of both Latino Learning Circles and Women's Learning Circles. | Photo by Rhea Landholm

DARBY SPRINGS, CONTINUED FROM PAGE 1

on-site creamery and pastured poultry. Perennial fruits and nuts are grown to add diversity and to flavor ice cream.

There are five Guernsey cows on the farm that are 100 percent grass-fed, and are rotated through pastures to give the grass time to recover after each grazing period.

The farm is home to 100 laying hens, and 300 to 500 meat chickens each summer. Eggs are used in ice cream made in the creamery. Chickens follow cattle in the pasture, eating fresh greens and insects, while also helping spread manure as they walk around scratching at the earth.

For variety, Crystal has added hogs, and may bring on sheep in the future.

She said hogs can be hard on a pasture and need shade; however, they eat any leftover skim milk, so they add value. Sheep contribute by grazing down kochia plants better than the cattle are able to.

"We are trying to experiment and figure out how we can manage what could be a problem; whether it's waste from the creamery, weeds in the pasture, fly manage-

'Our principle is that nutrition starts in the soil, and that we are what we eat.'

—Crystal Powers, Darby Springs Farm

ment, etc.," Crystal said.

The pasture at Darby Springs Farm slopes down into wetlands, with two definite springs and hundreds of feet of seeps. These wetlands are home to a diverse group of insects, wildlife, and native plants.

The business owners find ways to utilize the land to their advantage, rather than change it for more convenient use. The farm floods frequently; however, the cattle eat the natural grass in the flooded areas and stand in the water to cool down.

The philosophy at Darby Springs is simple, and consists of much love and attention paid to their livestock.

"Our principle is that nutrition starts in the soil, and that we are what we eat," Crystal said. "We invite people to experience with us the joy of good food grown with

care, and to join us in nurturing our vibrant local food system."

Crystal shares her experiences in Center for Rural Affairs' Women Learning Circles; peer group sessions that consider participants the experts on their own production, farmland, and conservation needs. Information, experience, and resources are shared at each circle, allowing women to implement what they've learned into their own farm business or operation.

"It is really rewarding learning from other women in a collaborative group," Crystal said. "Each woman brings her own knowledge, helping all of us see a fuller picture. For the session I led, there was no pressure to have all the answers with the learning circle. I could offer my knowledge and experiences and others could build on it and teach me even more."



Attendees of the 2017 Answering the Call: Veteran Farmer Conference tour Ficke Family Farms near Pleasantdale, Nebraska. The second annual conference is set for March 24 in Hastings, Nebraska. The event presents an opportunity for veterans to connect with fellow former service members who are engaged in or interested in farming. | Photo by Rhea Landholm

VETERANS CONNECT AT ANNUAL CONFERENCE

BY JORDAN RASMUSSEN, JORDANR@CFRA.ORG

A veteran's sense of service and work ethic draws a distinct parallel to the skills and dedication required for successful farming and ranching.

The second annual Answering the Call: Veteran Farmer Conference is an opportunity for veterans to connect with fellow former service members who are engaged in or interested in farming. Farmers looking to transition operations to veteran farmers, or who are willing to mentor, are also encouraged to attend.

Sponsored by the Center for Rural Affairs and Legal Aid of Nebraska, the event is set for Saturday, March 24, from 9 a.m. to 4:30 p.m. at Central Community College-Hastings, 550 Technical Blvd., Hastings, Nebraska.

Session topics include programs available to veterans interested in farming, diversified agriculture, conservation, and agritourism.

"As rural America seeks to attract residents to communities and into the agricultural sector, military veterans have a significant contribution to make," said Cora Fox, policy associate at the Center for Rural Affairs and officer in the

Iowa Air National Guard. "This conference will connect veterans with a network that can assist them in beginning and growing their farms and ranches."

Conference attendance is free. Preregistration is required by March 16. Residents of any state may attend. Register at cfra.org/AnsweringTheCall.

LAST YEAR'S CONFERENCE INSPIRES BILL IN NEBRASKA LEGISLATURE

Among presenters for this year's Answering the Call: Veteran Farmer Conference is Mariel Barreras.

Mariel, along with her husband, Lt. Col. Anthony Barreras, currently on mission with the U.S. Army, own Barreras Family Farm outside of Omaha, where they raise chickens and goats, and host school tours.

"For many veterans, dreams of farming begin with time spent on a farm during their childhood or an opportunity presented to them during their time in service to our nation," Barreras said.

However, access to land and financial resources needed to transition from military service to farming can be a challenge.

Proposed Legislative Bill 684, the Beginning Veteran Farmer Tax Credit, seeks to expand Nebraska's existing beginning farmer tax credit program by adding a 1 percent incentive for property and landowners who rent to qualified beginning veteran farmers.

Under current statute, a 10 percent tax credit on cash rent, or 15 percent credit on the value of a sharecrop or cow-calf share rent, is available to the property owner when they rent to a qualified beginning farmer. The proposed revision would increase the incentive to 11 percent and 16 percent if the property is rented to a qualified beginning veteran farmer.

The state can do more for beginning veteran farmers. Building upon the successful framework of the existing tax credit, the addition of a 1 percent incentive for landowners who rent to beginning veteran farmers gives back to those who have sacrificed so much for our country.

The idea for the legislation was drawn from conversation between beginning veteran farmers and Center staff during last year's Answering the Call: Veteran Farmer Conference.

CORPORATE FARMING NOTES

CROP INSURANCE PREMIUM SUBSIDY CAPS WILL BRING FAIRNESS BACK TO FARMING

BY ANNA JOHNSON, ANNAJ@CFRA.ORG

Unlimited crop insurance premium subsidies are a loophole that allow the largest farmers to reap the greatest benefits from government subsidy. That is why we support capping crop insurance premium subsidies at \$50,000.

We believe that crop insurance should be a safety net, not a government subsidy to finance unlimited expansion.

Our opponents argue that capping subsidies will prompt large farms to leave the crop insurance risk pool and upset the whole system. But, leaving the system would mean walking away from \$50,000 in annual subsidy. That doesn't pencil out. We believe their argument serves only to protect the status quo.

Caps on crop insurance premium subsidies are needed to bring fairness back to farming.

PRESIDENT'S BUDGET

In the president's fiscal year 2019 budget, he proposes an across-the-board cut of 10 percent for most crop insurance subsidies. That's the wrong approach. Instead, we support a hard cap of \$50,000 per operator on insurance premium subsidies.

The president's proposal cuts subsidies for large and small operators alike by 10 percent. That hurts the smallest operators, while protecting unlimited subsidies for the largest operators. Hard caps on total payout per operation are a fairer way to cut costs.

STAFF SPOTLIGHT

BAILEY FEATURED IN 2018 FARMER'S ALMANAC

BY LIZ DAEHNKE

Center for Rural Affairs project organizer, Kirstin Bailey, is featured in The 2018 Old Farmer's Almanac. Bailey was contacted to take part in their "Special Report: Faces of Farming," a compilation of input from farmers and growers throughout America.

The answers Bailey and her fellow farmers provided spoke to both changes underfoot and time-less traditions.

How or why did you become a farmer? My mom has always had a large garden. We thought that together, we could make it into a CSA farm.

What is the hardest part of your job? Relying on nature. There is so much at stake.

What is the best part of your job? Connecting directly with our customers.

What is your favorite farming or gardening tradition? We



Kirstin Bailey, Center project organizer, picks nets off of grape vines with her son and father. | Photo submitted

always plant our potatoes on Good Friday.

What advice would you give to someone who wants to be a farmer today? Have a strong plan and a realistic budget. Be flexible.

What, in your opinion, is the future of farming? Women-led, small-scale, sustainable farms.

Bailey helps run Fox Run Farms, in Brainard, Nebraska. The farm has been in their family for 118 years, and in 2010, they started a community-service agriculture program, or CSA.

"We wanted to ensure we had a crop that would sell, we wanted to connect with our community, and we wanted to promote naturally grown food," Bailey said. "We met all of those goals and are now expanding."

The farm also has a vineyard that is in its seventh year of production. Half of the vineyard is Brianna, a white grape, and the other half is Marquette, a red grape. They are slowly transitioning the vineyard to an orchard, and starting to look at producing value-added products they can produce.

The Bailey family welcomes visitors and encourage CSA members to visit to see who grows their food and where it comes from.



Survey responses from county supervisors, auditors, and landowners in Iowa show general support of wind and solar, especially when economic benefits are created. More results can be found in “Powering Iowa: Rural Perspectives on Iowa’s Renewable Energy Transformation” at cfra.org. | Photo by Rhea Landholm

IOWANS RESPOND TO CLEAN ENERGY GROWTH

BY KATIE ROCK, KATIER@CFRA.ORG

During the past two decades, Iowa’s wind energy industry has created 8,000 to 9,000 jobs, spurred billions of dollars in investment, and provided Iowa landowners with \$20 to \$25 million in annual land lease payments. With nearly 7,000 megawatts (MW) of installed wind capacity, the state generates more than 37 percent of its power from wind.

Similarly, the Iowa solar industry has begun to follow an impressive growth curve. The Solar Energy Industries Association estimates Iowa will install approximately 225 MW of solar during the next five years.

But, how are Iowans responding

to this growth in renewable energy and the corresponding transmission line upgrades that help carry local electricity to our homes?

The Center for Rural Affairs recently released a report offering insight into this question. The report draws on survey responses from Iowa county supervisors and auditors, as well as landowners. Survey responses indicate local elected leaders are generally supportive of wind and solar, especially when these technologies create local economic benefits.

When it comes to transmission lines, elected leaders prioritize fair treatment by developers, preservation of agricultural land, and provision of economic bene-

fits. Landowners reported mostly favorable experiences negotiating transmission easements on their farms. They also offered recommendations on how developers can continue to improve the siting and construction process. Benefits of transmission lines are seen as less tangible than those from wind and solar installations.

For more information on how Iowa leaders and landowners are responding to wind, solar, and transmission line development, visit cfra.org/publications/PoweringIowa and download the full report, “Powering Iowa: Rural Perspectives on Iowa’s Renewable Energy Transformation.”

QUICK IOWA LEGISLATURE UPDATE

Legislation that would cut or eliminate requirements for energy efficiency programs for major utilities have been introduced in the Iowa Legislature. At the time of print, two different bills are in action – Senate Study Bill (SSB) 3093/House Study Bill (HSB) 595 in the House and Senate Commerce Committees and SSB 3078 in the Senate Ways and Means Committee.

A bill to extend the solar production tax credit for another year is also in the works. Contact your legislator to continue support for clean energy initiatives in Iowa.

MARKETING IS TOP CONCERN FOR KANSAS SMALL BUSINESSES, ACCORDING TO REPORT

BY RHEA LANDHOLM, RHEAL@CFRA.ORG

The top concern for small businesses in Kansas is marketing, according to a report released in January by the Center for Rural Affairs and Kansas Hispanic & Latino American Affairs Commission.

“The Sunflower State – Assessing Our Business Garden: 2017 Kansas Small Business Needs Assessment Results,” is authored by Adrienne Vallejo-Foster, executive director of Kansas Hispanic & Latino American Affairs Commission; and Dena R. Beck, senior project leader and loan specialist of the Center for Rural Affairs’ Rural Enterprise Assistance Project and Rural Investment Corporation.

The authors conducted a survey in spring 2017, gathering information from Kansas small business owners and resource providers to identify strengths and areas that need attention. They received 533 responses, representing 84 percent of counties in Kansas.

“Feedback from people who serve small businesses is an important piece of the puzzle, as they provide valuable insight,” Beck said. “Local lenders and resource providers know what businesses need to be successful,



Kansas small business owners and resource providers gave input on financing, marketing, and training needs in spring 2017. The results have been compiled and analyzed in “The Sunflower State – Assessing our Business Garden,” available at cfra.org. | Photo submitted

they see the businesses from a community level, and understand the importance of those businesses to the communities and local economies.”

The survey is modeled after a Nebraska Small Business Needs Assessment conducted biennially since 2008. Questions are based on financing, startup needs, current needs, business growth inhibitors, and training and technology needs.

“To ensure business owners are offered the products and services they need, it is imperative to simply ask,” Vallejo-Foster said. “As citizens, large business owners, and business lenders and provid-

ers, we need to pay attention to those needs and assist if we want our downtowns, communities, and local economies to thrive.”

For more information and to view “The Sunflower State – Assessing Our Business Garden: 2017 Kansas Small Business Needs Assessment Results,” visit cfra.org/KansasSmallBusinessNeeds.

The authors are both available to present survey results. For a presentation in your community, contact Vallejo-Foster at Adrienne.Foster@ks.gov or 785.296.2161, or Beck at denab@cfra.org or 308.528.0060.

BANKERS, CONTINUED FROM PAGE 8

banks, often due to the requirements of the federal Community Reinvestment Act, make low interest investments in Community Development Financial Institutions (CDFIs).

The Center now has a subsidiary CDFI. One large bank invested

\$500,000 in our lending efforts. Other banks may do the same.

You can take action, too. What credit gaps exist in your community? What local response might be possible? Individual communities are setting up revolving loan funds to invest in local businesses, hous-

ing, and new value-added agricultural enterprises.

A network of community banks, credit unions, and nonprofit lenders can knit a new fabric of local banking. Doing so will take our active involvement. Our success will help us control our future.



Thank you 2017 donors!

Inside: a list of our amazing donors

FROM THE DESK OF THE EXECUTIVE DIRECTOR

WHERE HAVE ALL THE BANKERS GONE?

BY BRIAN DEPEW, BRIAND@CFRA.ORG

The Center for Rural Affairs first examined consolidation in the banking industry in a 1978 report, “Where Have All the Bankers Gone”? We have long understood the critical link between credit, who has access, who doesn’t, and how it shapes communities.

That’s why a recent report in the Wall Street Journal caught my eye. It detailed how banking in rural communities has fared in the years since the financial crisis.

The report found that small business lending in rural areas has dropped by half since 2004. Loans now account for less than 10 percent of total small business

lending, according to the analysis.

There was a correlation between the closure of local banks and a declining rate of new business startups two years later.

The challenge is compounded by the closure of many rural bank branches. Larger banks often buy smaller banks, then close branches in more rural markets. There are now 625 rural counties in the country without a community bank. There are 37 counties without a single bank, and 115 counties served by just one bank.

The report told the story of one small business owner who now drives 19 miles each afternoon to make deposits and get cash.

When we lose access to credit,

we risk losing control of our future.

This is why we are leaning into our lending work at the Center. Since 2011, our lending activity has grown 130 percent. We are working to develop strategies that will help us expand the scale and reach of our small business lending.

Access to credit is fundamental for the whole community. Few among us have started a business or bought a house without a loan. Schools, child care centers, and community infrastructure all rely on credit.

There are bright spots. In many areas, community banks and credit unions still thrive. Large

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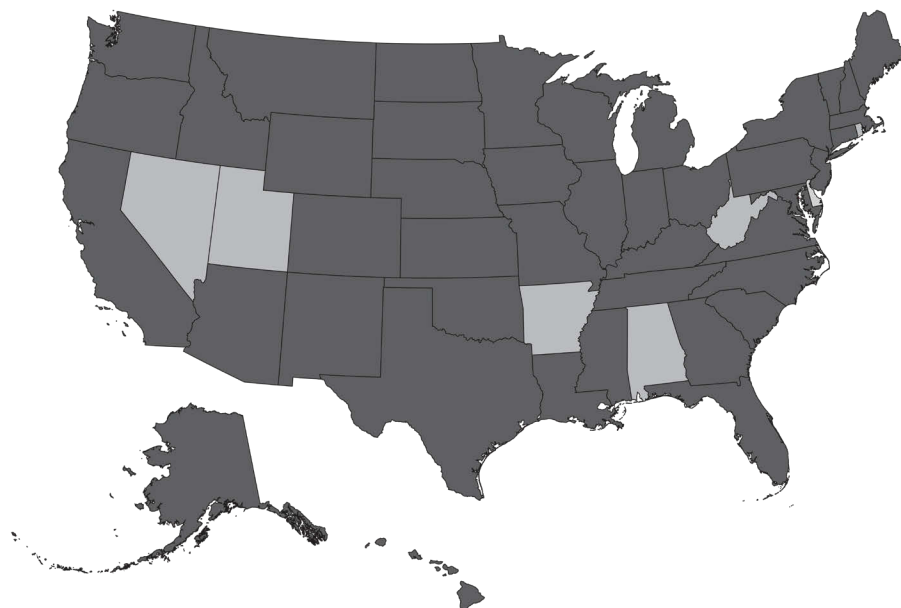


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