



CENTER *for* RURAL AFFAIRS

YOUR RURAL NEWS FOR MORE THAN 45 YEARS | LYONS, NEBRASKA | POPULATION 851 | JANUARY & FEBRUARY 2022



Mel and Jan Gimbel have a Conservation Stewardship Program contract on their Ree Heights, South Dakota, ranch. That contract includes planting an extended crop rotation, sowing cover crops, and practicing rotational grazing. | Photo submitted

CONSERVATION PROGRAM HELPS COUPLE CULTIVATE THEIR LOVE FOR THE LAND

BY KALEE OLSON, KALEEO@CFRA.ORG

When Mel and Jan Gimbel of Ree Heights, South Dakota, realized the Conservation Stewardship Program (CSP) would provide additional incentives for their conservation goals and their desire to

grow healthy food, the decision to apply was a no-brainer.

In fact, the couple, who owns Wolf Creek Ranch LLC, also discovered many of the practices they were implementing to maintain their organic certification could be included as part of their CSP plan.

“Field borders are required in organic production to cut back on drift, while our CSP contract recommends them to reduce water erosion,” Jan said, noting that one conservation practice can have multiple, positive effects.

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GRAZING SOLAR SITES PROVIDES BENEFITS TO LAND AND FARMERS

BY HEIDI KOLBECK-URLACHER, HEIDIKU@CFRA.ORG

On a chilly September afternoon, a flock of Targhee/Rambouillet cross sheep quietly wander the grounds of an 18-acre solar garden site in southwestern Minnesota. The sheep are fulfilling a duty known as “solar grazing,” which uses livestock to manage vegetation at solar sites.

Replacing traditional mowing, solar grazing offers numerous environmental and financial benefits.

“Environmentally, you’re allowing a diverse plant community to come up, which increases soil health over time, reduces erosion, and increases pollinator habitat,” said Audrey Lomax, manager of

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EDITOR'S NOTE

BY RHEA LANDHOLM, RHEAL@CFRA.ORG

Throughout this issue, we focus on one of our organization's core values: "RESPONSIBILITY placed upon each of us to contribute to our community and society."

When you turn the page, you'll find a story on a group of students taking responsibility for their culture. We offered a week-long course this summer on preparing Native food and learning traditions. These amazing young people are taking to heart what it means to contribute to our community and society.

Responsibility continues with taking care of land and resources through farming and ranching. Mel and Jan Gimbel are doing

what they can to conserve natural resources, with the help of the Conservation Stewardship Program. And, beginning farmer Matt Brehmer works as a solar grazer to accomplish his clean energy, environmental, and agricultural goals.

Mark Villagrana, his wife, Allison Harder, and his sister, Michelle Donelson, moved their business from a food truck to a brick-and-mortar to better serve the community. Today, they serve up sweet treats as well as meals, and employ 15 people.

Last, but not least, Tim Mus-sack, one of our newest Center employees, talks about returning home to rural Nebraska and his responsibility to improve policies



at the state level. Welcome home, Tim.

As always, these stories contain just a sample of what we are up to. Read more at cfra.org/blog.

CULTIVATING LOVE FOR THE LAND, CONTINUED FROM PAGE 1

Funded through the U.S. Department of Agriculture, CSP contracts like the Gimbels' are designed to strengthen existing conservation efforts operation-wide and require applicants to demonstrate they are addressing regional resource concerns. They must also be willing to implement additional practices—called enhancements.

With support from their children, Johannes and Lexy, the Gimbels plant an extended crop rotation, sow cover crops, and practice rotational grazing as keystones of their CSP contract. Their operation includes 1,000

acres of farmland, fostering a rotation of row crops, small grains, and alfalfa, and 1,500 acres of pasture for 175 cow-calf pairs and a set of replacement heifers.

Like field borders, cover crops have proven beneficial in more ways than one. In addition to their capacity to increase nutrients and hold soil in place, the Gimbels find cover crops to be prime grazing fodder. The key, according to Mel, is to plant as diverse a mix as possible, noting they have as many as nine species in a single field.

The Gimbels remember the days when concepts such as soil health

were new to their vocabulary, and they encourage producers getting a start in conservation to reach out for help. Even today, Mel and Jan seek advice from their community, including local grazing and soil coalitions and their NRCS field agent, and they attend field days regularly.

Being connected to the community is meaningful to the Gimbels, and their relationship to the land is equally important.

"You want to be a part of nature, not apart from it," Mel said, adding that when you give to the land it's better able to return the favor.

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.

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A flock of Targhee/Rambouillet cross sheep wander an 18-acre solar garden site in southwestern Minnesota in September. The sheep are fulfilling a duty known as “solar grazing,” which uses livestock to manage vegetation at solar sites. | Photos by Heidi Kolbeck-Urlacher

SOLAR GRAZING SITES, CONTINUED FROM PAGE 1

the solar grazing program at Minnesota Native Landscapes. “Economically, farmers can supplement their income and grow their business, and developers see a cost savings as they spend less over time to manage the sites.”

The rapid growth of the solar energy industry means more acres of land will be needed to host these projects.

“Whether people like solar or not, it’s a rapidly growing reality, and the land that is used must be managed,” said Trent Hendricks, who operates Cabriejo Ranch in West Plains, Missouri, and provides regenerative grazing services to utility-scale solar farms.

“Grazing provides numerous benefits that can’t be had through paving or mowing. This includes carbon sequestration, increasing biodiversity, providing habitat for wildlife like ground nesting birds, and keeping land in agricultural use by supporting lamb production.”

The sheep at the site are owned by Matt Brehmer, a beginning

farmer from Brookings, South Dakota. Matt recently bought a farm and purchased livestock a year ago. His pasture won’t support both cows and sheep, so working as a solar grazer gives him additional pasture opportunities and helps support his business.

“I heard about solar grazing from another farmer who was doing it,” Matt said. “After trying it for a season I plan to do it again and would recommend it to others.”

Audrey said solar grazing is something more farmers should consider.

“This is a high-value service that can allow farmers to grow their business, and even their flock, without land,” she said. “This is especially true for beginning farmers who often don’t have infrastructural support or access to land.”

As the solar industry continues to grow, practices like solar grazing can play an important role in ensuring clean energy, environ-



Matt Brehmer’s pasture won’t support both cows and sheep, so working as a solar grazer provides additional pasture opportunities.

mental, and agricultural goals can be achieved together. Some states, such as Massachusetts and New Jersey, have created policies to incentivize the dual-use of solar with agriculture.

“If we are going to promote solar as an energy solution, we have a responsibility to also ensure good land management,” Trent said. “With grazing we can keep animals on the land and keep it in food production.”

NEW GUIDE OUTLINES OPTIONS FOR CROP INSURANCE FOR SMALL GRAINS

BY TERESA HOFFMAN, TERESAH@CFRA.ORG

As farmers think about next year's crop, the Center for Rural Affairs has released a new resource guide to inform producers who grow small grains about crop insurance options.

"Many farmers are familiar with their options for crops such as corn and soybeans, but less are familiar with their options for crops such as wheat, oats, barley, and rye. This resource attempts to address that uncertainty," said Kate Hansen, Center policy associate and author of the guide "From Seed to Secured: Crop Insurance for Small Grains." The reasons some Midwest and

Great Plains farmers opt to grow small grains range from conservation benefits to the requirements of organic certification to local markets they have identified. However, while small grains do have benefits on the landscape, they come with associated risks.

"All producers have one thing in common—the need to manage risk," Kate said. "For some, crop insurance is a big part of that equation. For others, it is simply one of many tools in the toolbox. Whatever the situation, it is important to be informed to make the best decision for your operation."

The guide includes information about:

- The availability of established Multi-Peril policies for small grains.
- What to do if there is not an available Multi-Peril policy in your county.
- Interviews with a farmer and crop insurance agent.
- A special option, or "endorsement," available for malting barley.
- Whole Farm Revenue Protection.
- A brief overview of the landscape of private policies offered by crop insurance agents.

Information included will be helpful for both organic and conventional producers, Kate said.

To view "From Seed to Secured: Crop Insurance for Small Grains," visit cfra.org/publications.

Farmers with questions ahead of the sales closing date to buy crop insurance for next year, which for many crops is March 15, can reach out to Kate via email at kateh@cfra.org, or by calling 515.215.1294.



Scott Phillips, a crop insurance agent in Pleasanton, Nebraska, has years of experience with both conventional and organic operations, as well as pasture, rangeland, and forage coverage. In "From Seed to Secured," he answers questions about the written agreement process. | Photo submitted

PUBLICATIONS ON THE WEB

Center staff work hard every day to research rural issues you care about. These reports, white papers, and fact sheets are published on our website at cfra.org/publications.

Recent works include:

- "Mapping the Money: An Analysis of Spending Under the Conservation Stewardship Program"
- "Flood Preparedness Checklist" for small business owners and farmers
- "Midwest Beekeeping in a Year"
- "Renewable Energy and You"
- "What to Know About Implementing Conservation Practices," a series of fact sheets
- & More



Summer school students from Santee and Niobrara pose with instructor Kristine Flyinghawk, from the Center for Rural Affairs, while participating in the week-long Native American cuisine workshop. They learned the history of certain dishes, modern twists on traditional meals, and basics in the kitchen such as knife skills, safety, sanitation, and other techniques. | Photos by Kylie Kai

STUDENTS LEARN MODERN TWISTS ON TRADITIONAL MEALS DURING COOKING CLASS

BY LIZ STEWART AND KRISTINE FLYINGHAWK, KRISTINEF@CFRA.ORG

Students with culinary aspirations had an opportunity to link food and culture in a week-long course this summer. Among sessions on kitchen safety, they prepared dishes featuring traditional Indigenous ingredients and flavors such as buffalo, elk, squash, and wild rice.

This relevant, yet historical, piece of Native American cuisine workshop was presented to eight middle and high school students from Santee and Niobrara, Nebraska, hosted in partnership with the Niobrara Culture Awareness Through Education (NCATE) program. Center for Rural Affairs Native Communities Manager Kristine Flyinghawk led the course, and NCATE advisor Tessa Avery helped develop it.

“This was an amazing opportunity to teach students how to use ingredients their ancestors had used and showcase them in a modern way,” Kristine said.

Over the week, students focused on different skills and recipes each

day. On the first day, students worked on basic knife skills and kitchen safety skills, made cedar and mint tea, and prepped vegetables for Three Sisters Soup, which they cooked the next day. In the Native American recipe, “three sisters” refers to corn, beans, and squash. The second day’s agenda also included making maple-glazed butternut squash and wild rice.

The next day, students prepared buffalo pot roast, elk burgers with berry compote, and succotash. During their final class, students added hominy to the pot roast and prepared wild rice and berries.

“These students were able to learn some basic cooking skills while connecting with food and dishes that were grown and made by Indigenous ancestors,” Kristine said. “Students were also able to connect to the arts through the decorative presentation of the dishes as well as through the use of color from the foods selected and meals they created.”

Many of those who participated saw the course as an eye-opening



Middle and high school students practice knife skills with different root vegetables for the maple-glazed root vegetable dish.

experience and were excited that they got to go on a culinary adventure.

“I really enjoyed all of the historical and practical knowledge I gained during the course,” said Chelsea Valburg, a student participant. “Since the course, I’ve been utilizing many of the skills we learned on a regular basis.”



Sweet V's on First Avenue in Scottsbluff, Nebraska, moved to a brick-and-mortar location with the help of the Center for Rural Affairs. The business is family-run, owned by Michelle Donelson, Mark Villagrana, and Allison Harder. | Photo by Anthony Gurrola

FAMILY BUSINESS CELEBRATES SWEET SUCCESS WITH HELP FROM CENTER EXPRESS LOAN

BY LIZ STEWART

Sweet V's in Scottsbluff, Nebraska, is more than just a local eatery. It's one man's dream come true, and it's turned into a family-run success.

Mark Villagrana always wanted to run his own business, and when the opportunity presented itself to open Sweet V's, he got his entire family to join the adventure with him.

His vision came to life during the summer of 2019 when Mark, his wife, Allison Harder, and his sister, Michelle Donelson, opened a food truck business.

Today, they co-own and operate Sweet V's on First Avenue, where they serve customer favorites, gourmet cotton candy and shaved ice, and now offer ice cream, coffee, and daily breakfast, lunch, and dinner.

"This journey has been so much fun," said Allison. "It's brought our family closer together and has given us so many opportunities."

About a year after opening, the

proprietors decided to move their business to a brick-and-mortar location. Knowing the move would be expensive, they looked for financing options. After hearing about the Center for Rural Affairs through Twin City Development (western Nebraska's economic development organization), they reached out to Anthony Gurrola, loan specialist with the Center.

Anthony offered guidance and helped them submit an application for the Center's Express Loan. These loans are designed for new and returning borrowers with credit needs of \$20,000 or less and are underwritten on a credit score and two personal bank statements allowing for fast decisions. The speedy timeline for this financing offers prequalification in 24 hours and a final decision within three business days after applications and documents are complete.

The business owners also used some of the funds to buy their ice cream cabinet, coffee machine, and other equipment, and they

saved some for potential unexpected future costs.

"Working with Anthony has been great," said Allison. "He keeps in touch and lets us know about things that could help us or checks in to make sure we're doing okay. The whole experience was great, and the application process was so simple."

Sweet V's expansion increased customer traffic, which created a need for help and more employees. Allison said most of the people who work at Sweet V's are family, and they now employ 15 people.

The proprietors know they can depend on the Center for further assistance, and have plans to take advantage of other resources, like the training courses regularly offered for small business owners.

"We plan to explore the Center's other services when things start to calm down on our end," said Allison.

To learn more about the Center's Express Loans and to apply, visit cfra.org/express-loans.

STAFF SPOTLIGHT

EARLY MEMORIES SHAPE TIM'S VIEW OF RURAL NEBRASKA

BY TIM MUSSACK, TIMM@CFRA.ORG

My parents owned and operated a small-town grocery store in Decatur, Nebraska, and I spent my early childhood roaming the aisles, “helping” and raiding the candy section when no one was looking. I remember how dedicated my parents were, both to the community and their own personal success. If a customer couldn’t physically shop because of age or health, my parents would take the order over the phone and personally deliver the groceries. I rode along on many of these trips and will never forget how grateful those customers were for the assistance.

Later in my childhood, the grocery business sold, my parents took different jobs and we moved to a farm on the edge of town. Again I witnessed my parents’ determination and care as they worked, raised their children, and grew corn and soybeans, along with managing a cow-calf herd.

While not everything was a success on the farm—such as when the 1998 hog market collapse made our small farrowing operation unsustainable—most of my memories are positive. I remember fixing fences while listening to Husker football with my father.



Tim Mussack

I’ll never forget the time we rushed out of the field and into the house just in time to watch Nebraska beat Missouri in the famous “flea kicker” game.

Despite a great upbringing and fantastic role models, my decisions as a young adult led me away from my hometown. Upon graduating from the University of Nebraska-Lincoln, I served in the U.S. Army for eight and a half years. The Army allowed me to experience a different life in places including Georgia, Kansas, Hawaii, Kwajalein Atoll, and Iraq. Once my service was complete, my wife and I traveled the western states, exploring 26 national parks and countless communities in between. When our nomadic experience ended, we moved to Honolulu for a year. We will always miss the beach, sunshine,

and late-night Waikiki adventures, but at the beginning of the COVID-19 pandemic, we found ourselves back in Burt County visiting family—and we decided to stay.

After being back for almost two years now, I’m thankful to be home. Spending 16 years away has made me appreciate rural Nebraska and, as we say, the good life. The life we enjoy in rural Nebraska is not perfect, though, and I’m grateful that the Center for Rural Affairs works to improve it. My appreciation for rural America is what drew me to the Center. My work here gives me the opportunity to advocate for state policies that help rural communities. Equity in access to necessities, such as health care and fresh food, along with increasing economic opportunities, are all things I’m excited to advocate for.

My adolescent life will always remind me of what the rural experience can and should be. I hope my time at the Center makes rural Nebraska stronger.

Today, Tim lives outside Decatur, Nebraska, with his wife and 1-year-old son. When he’s not working, he enjoys family camping adventures, making Neapolitan and Detroit style pizza, and reading. Connect with Tim by email at timm@cfra.org or by phone at 402.687.2100, ext. 1032.

COMMUNITY DEVELOPMENT LENDING, CONTINUED FROM PAGE 8

munities to survive in the face of dwindling employment opportunities in small-farm agriculture, they needed to diversify their economies.

Rural America needed entrepreneurs. And, rural entrepreneurs needed access to capital, technical assistance, and finance education.

Nonprofit and community loan funds are an opportunity to rebalance access to capital and rebuild inclusive and vibrant communities.

The Center forged a path of holistic business development to enable rural people to build and maintain the communities

they love.

As we saw (and continue to see) a retrenchment of traditional finance from the communities we serve, it became clear—if rural Americans want control over our own destiny, we need local control over at least some capital resources.



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Inside: Grazing Solar Sites

A Minnesota beginning farmer expands his pasture

FROM THE DESK OF THE EXECUTIVE DIRECTOR

COMMITMENT TO COMMUNITY DEVELOPMENT LENDING

BY BRIAN DEPEW, BRIAND@CFRA.ORG

Because the Center's not a bank, I occasionally get asked: "Why did you get into lending?" Or, "Why would you risk lending to people that banks won't lend to?"

For me the better question is, what is the risk of not lending? That is the risk of job loss, disinvestment, declines in homeownership, fewer local businesses, and poorer economic outcomes for communities.

At the Center, we believe access to finance is a human right and an essential part of nurturing economic opportunity, social justice, and a vibrant future for rural communities. Many Americans use credit—to buy a house, buy a car, start a business. But, we don't all have equal access to credit. The

Center cares holistically about rural communities, and we're driven to try to fill gaps that exist in the traditional finance world.

Banks see loan capital as a way to make a profit. We see capital as a tool to leverage in keeping rural communities great places to live.

Our efforts grew out of the international microfinance movement spearheaded by people like Muhammad Yunus who founded the Grameen Bank in Bangladesh nearly 40 years ago. In his book, "Banker To The Poor: Micro-Lending and the Battle Against World Poverty," Yunus shares his experiences with community development finance.

Yunus described access to capital as a human right. He showed that you could lend responsibly to the poor—often with no collateral—and they would pay back the

loans. In the U.S., this community finance movement ultimately grew into the Community Development Financial Institution (CDFI) industry. CDFIs, like the Center for Rural Affairs, provide affordable capital and financial services to economically disadvantaged communities and to combat historic discriminatory lending practices.

In the early '90s, the Center was conducting research on employment trends in the Great Plains as rural communities grappled with job losses, struggled to recover from the Farm Crisis, and saw continued outmigration. We found high rates of employment in non-farm small businesses.

We realized that for rural com

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