



CENTER *for* RURAL AFFAIRS

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Beginning farmer perseveres with conservation fellowship

BY RHEA LANDHOLM, RHEAL@CFRA.ORG

Patricia Pinto has had a number of setbacks—from hail to high temperatures to a derecho. But she’s not giving up on the farm she purchased in 2019.

“Sometimes it’s hard to start a business,” Patricia said. “They usually tell you the first three years are the hardest ones, so I’m praying and hoping, and asking God for mercy that this year I am going to have my best crop ever.”

Her farming dream started when she was 12 years old. She then studied agriculture and completed a Master’s degree in plant genetics. And, she was working in molecular biology in a commercial lab in Honduras before arriving in the U.S., where she didn’t do much agriculture.

“I almost totally forgot that I really wanted to farm,” Patricia said.

—SEE [CONSERVATION FELLOWSHIP](#) ON PAGE 3



Patricia Pinto was accepted into the Center’s Beginning Farmer Conservation Fellowship Program where she receives individual mentorship from an experienced farmer, plus classroom instruction, \$2,000 in funding, and assistance from the Center and its partners. | Photo by Justin Carter

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Crop insurance education carries on

BY KATE HANSEN, KATEH@CFRA.ORG

All farmers and ranchers need to manage risk, and federal crop insurance is one tool available to help them do so. At the Center for Rural Affairs, we believe operations of all types and sizes need to have information to make the best decisions for their success. For many years, this approach has led us to conduct educational outreach on crop insurance.

Over the past year and a half, we have focused our efforts on supporting those growing small grains—specifically wheat, oats, rye, and barley—to help them navigate their coverage options.

Producers grow small grains for a variety of reasons, including their conservation benefits, the requirements of organic certification, and local niche markets they have identified. However, crop insurance for small grains can

—SEE [CROP INSURANCE EDUCATION](#) ON PAGE 2

Editor's note

BY RHEA LANDHOLM, RHEAL@CFRA.ORG

What is the best thing about traveling? Visiting small towns, hands down. I haven't traveled much in the last couple of years due to the pandemic, but I was able to get to Georgia and Colorado for weddings, Arizona and Utah for a conference, and Minnesota for an actual vacation (because North Shore of Lake Superior is my all-time favorite).

You can usually find me on hiking trails in the morning, and in town in the afternoon. I gravitate toward the gift shops, art galleries (bonus if an artist is working), and bookstores. I only go to local restaurants, breweries, and coffee shops, sometimes browsing the



menu beforehand to see what types of local food are offered.

On the long drives, I consider the Center for Rural Affairs' work and how we affect these communities. Just last year, one of our staff members testified in Washington in support of funding for Women's Business Centers.

These organizations are found throughout the U.S. in almost every state, and benefit their local small businesses.

Our farm bill efforts in Washington make a difference in these towns as well—as I travel, this is most visibly the Rural Microenterprise Assistance Program and the Value-Added Producer Grant.

While I currently live and grew up in Lyons, Nebraska, where our home office is located, our work does not stop here. It doesn't stop in Nebraska or even Iowa, South Dakota, or Minnesota where staff are located.

To learn more about our policy work, visit cfra.org or shoot me an email and I'll get you in touch with our staff.

Crop insurance education, CONTINUED FROM PAGE 1

be more difficult to navigate than that for crops like corn and soybeans.

As part of the project, the Center has engaged with more than 100 producers from across the Midwest and Great Plains through conference sessions, presentations, and one-on-one support. We also hosted listening sessions about risk management for small grains with 12 producers from Nebraska, Iowa, Kansas, and Minnesota.

"In addition to (more technical strategies), groups like this—knowledgeable farmers and friends—are huge for risk management," one participant said.

In another instance, we provided one-on-one support to an Iowa farmer who was making a shift in his operation to include significantly more oats. He knew he needed to protect his oat crop from perils like hail and moisture, but he had never insured it before. The farmer worked alongside our staff to explore options and ultimately purchased coverage well-suited to his operation.

Most recently, the Center released a set of educational materials: fact sheets on the options for four different small grains. These resources are available on our website at cfra.org/

publications.

As we continue our efforts to make sure crop insurance is accessible to all types of operations, we are planning educational opportunities for small operations making less than \$100,000 per year, as well as organic operations. We also plan to share how conservation practices interact with crop insurance and make sure materials are available in English and Spanish.

If you are interested in our crop insurance work, or have specific questions, do not hesitate to reach out to me at 515.215.1294 or kateh@cfra.org.

PAPER & E-NEWS

This newsletter is available both electronically and in print. To receive it online, visit cfra.org/sign-up or email outreach@cfra.org.

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Conservation fellowship, CONTINUED FROM PAGE 1

Then, 40 years after first having that farming dream, Patricia's sister Martha Pinto found an abandoned farm for sale just north of Omaha. The buildings were run-down and the soil wasn't healthy, but Patricia had plans.

"I wanted to be able to sustain myself and my family and have an excess to sell so I can live from the farm income," she said. "I'm into sustainability, regeneration, soil field depth, and, I'll call it, all-type farming. You know, like in the old, old days when you have chickens, pigs, vegetables, and commercial crops."

Another big factor was making the farm diversified. That comes with beekeeping and a pollinator garden that produces flowers to sell at markets, as well as food for bees.

"I believe that bees are the secret of agriculture," she said.

Patricia also raises chickens. She has tried to plant vegetables but hasn't had a lot of luck. The first year's yield wasn't great. Then she installed a high tunnel that was destroyed by wind, and everything inside died. The next setback was a pipe bursting. This season, 98% of her seedlings were destroyed because of early high temperatures.

But the barn is still standing, even though a derecho damaged the north wall and it needs to be repaired. Some of those seedlings survived, including tomatoes and zucchinis. She has been attending local farmers markets selling ornamental, interior plants.

And, Patricia found the Center for Rural Affairs to help her along the way. This spring, she applied for and was accepted into the Center's Beginning Farmer Conservation Fellowship Program. She is one of seven who received individual mentorship from an experienced farmer, plus classroom instruction, \$2,000 in funding, and assistance from the Center and its partners.



"I got the fellowship, and now I feel like I'm on the right track," Patricia said. "Through the Center, I've been able to meet other organizations and people. I also got in touch with the Department of Agriculture and that's also been a great help. So, I have been blessed in that sense of other people assisting me through this journey, because it's a journey."

Her mentors are Dave and Deb Welsch, who farm near Milford, Nebraska. Dave also serves on the Center's Advisory Committee.

"Dave and Deb visited and were able to see what I envisioned," Patricia said. "That was validation."

Farming is hard because there are many things to juggle, she said, and no one can control factors like the weather.

"Dave gave me great perspective and also great advice and I'm very happy that I met him," she said. "I now have somebody that I can talk to, and he relates to my struggle."

As a part of the fellowship, Patricia is creating plans to improve the soil, remove invasive species, and create a bigger pollinator garden.

Despite the hardships, Patricia sees the bright side.

"It's just the satisfaction at



Patricia Pinto purchased an abandoned farmstead just outside of Omaha, Nebraska, where she is improving soil health and focusing on sustainability and conservation. | Photos by Justin Carter

the end of the day that you accomplished something," she said. "And, right now it's so relaxing and fun to see the chickens. They have different personalities within the flock—it's interesting."

Patricia also notes the survival of the plants after being hit by high winds, hail, and high temperatures.

"You still see fruits on their plants. That for me is a very rewarding experience, even though monetarily I cannot see it," Patricia said. "But, God is good. No complaints."



Early this summer, officials celebrated the opening of a community solar development in Norfolk, Nebraska. The project is the largest in the state at 8.5 megawatts on 75 acres. | Photos by Lindsay Mouw

Community solar delivering benefits to Norfolk

BY LINDSAY MOUW, LINDSAYM@CFRA.ORG

Nebraskans are looking for ways to save money as inflation pinches pocket-books across the state.

Residents of Norfolk now have the opportunity to save on their utility bills thanks to a new community solar development built through Nebraska Public Power District's (NPPD) Sun-Wise Community Solar Program.

Community solar is a way for residents to buy solar energy without installing panels on their own homes or businesses. Through the SunWise program, NPPD pays for the construction and maintenance of the community solar field, and residential and business customers can subscribe to shares. Customers will see the cost savings equivalent to the amount of solar energy they subscribe to on their monthly utility bills.

"The average residential user can save around \$15 to \$20 a month by participating in this program," Mayor Josh Moenning said at the Norfolk Community Solar ribbon-cutting ceremony earlier this summer.

The program also allows more community members to use solar energy by removing the significant upfront costs of home installation



The community solar site in Norfolk, Nebraska, features a 1.5 megawatt energy storage battery that discharges power during peak energy demand.

and allowing non-homeowners to subscribe.

With the addition of Norfolk, NPPD has six SunWise community solar developments in Nebraska—one each in Ainsworth, Kearney, Venango, and two in Scottsbluff. Norfolk's project is the largest in the state at 8.5 megawatts on 75 acres. The site also features a 1.5 megawatt energy storage battery that discharges power during peak energy demand. The development is planted with pollinator species,

which require less maintenance and provide numerous environmental benefits.

"Having local electricity generation helps balance our energy system and enhances our reliability," Josh said. "We are using our own natural resources, and creating price certainty over the next several decades. "This project solidifies Norfolk's momentum as the green energy capital of Nebraska."

Loans help Ricardo Pascual drive into the auto industry

BY LIZ STEWART AND CARLOS BARCENAS

Ricardo Pascual's love of cars started when he was a young boy. Watching his father fix up and trade different automobiles throughout his childhood sparked a passion to pursue the dream of having his own auto sales business.

Upon moving to Nebraska, Ricardo found a home he loves in Grand Island, which also became the perfect home for his business.

In 2008, he began working with cars and selling them on the side, then opened Latino Auto Sales in 2015 as a sole proprietorship. Today, his business operates as an LLC.

"My dad really enjoyed cars, and he was a businessman," said Ricardo. "He knew a lot about cars, so when he wasn't buying and selling them, he would upgrade them. He really enjoyed having different models of cars, so he would trade often. I really enjoyed watching that process and learning from him."

With assistance from the Center for Rural Affairs, Ricardo got a loan in February 2015 that helped him buy inventory for Latino Auto Sales. In December 2015, he took out another loan to purchase more inventory.

Center loan specialists work with entrepreneurs to build a solid foundation on which to start or grow a business. Our small business loans come with expert support and assistance in areas like marketing, management, finance, credit counseling, and strategic planning.

Griselda Rendon, Latino loan specialist with the Center, helped guide Ricardo through the loan process and helped him again in March 2021, when Ricardo received additional financing from the organization.

"When Ricardo opened his business, he was able to create a great



relationship with the owner of the building he leased," said Griselda. "When the owner was ready to sell, Ricardo was first in line to receive the offer."

With financing from the Center, Ricardo was able to buy the building as well as the lot, and also did remodeling that included paving the car lot and expanding the restroom.

He prides himself on offering fair, attentive service to all of his customers. And, along with one other full-time salesman, he sells all types of used cars in a variety of makes and models.

"My favorite part about having my own business is being able to give my clients the best service possible," said Ricardo. "We sell used cars, and we offer opportunities and work with anyone regardless of their credit history or no credit history. We also work with banks and financial institutions to try to finance and make it possible for people to obtain a car."

Ricardo is grateful his passion for cars has turned into a successful business. He thanks his father for inspiring him and the Center for helping him realize his dream.

"Working with the Center was a very good experience," he said.



Ricardo Pascual began working with cars and selling them on the side, then received a Center for Rural Affairs loan to purchase Latino Auto Sales in 2015. | Photos by Kylie Kai

"Sometimes things can get complicated when you get a loan, but receiving help from them was definitely an advantage. They helped me throughout the process, lessening the burden and making everything easier to understand."

The Center's small business loans are available in Nebraska. For more information, contact a loan specialist in your area. Find yours at cfra.org/lending-staff.

Staff spotlight: Kylie Kai dedicates herself to graphic design and photography

BY LIZ STEWART

During the past several years, Kylie Kai has been the driving force behind most of the graphic design elements and photographs seen throughout the Center for Rural Affairs' published work.

Kylie started her journey with the Center in 2016, when she began contracting graphic design services. Later, she added photography skills, as well as website and social media management to that list.

Now, in her full-time position as senior communications associate, she'll take leading roles on a variety of communications projects, and she'll maintain the Center's brand identity.

"I assisted in creating the current brand standards for the Center more than five years ago, and I look forward to improving and refreshing the Center's look and feel through marketing pieces," Kylie said.

She also plans to dedicate more time to building the Center's photo

library.

Kylie earned a bachelor's degree in advertising and public relations from the University of Nebraska-Lincoln. Before being hired by the Center, she was a freelance graphic designer and branding contractor. She has also owned and operated a part-time photography business since 2012.

After living in Lincoln for several years while she attended college, Kylie knew she wanted to come back to a rural area with her husband to raise a family.

"Growing up in the small village of Snyder, Nebraska, I spent a lot of time around cattle and crops at our family farm, just a few miles away from my childhood home," she said. "So a small population is not new to me. The personalized feeling that comes with living in a small community is hard to beat."

Kylie says an added bonus is that she can easily walk to the bank, swing by the post office, and then grab a few groceries all within a few blocks and 20 minutes.

When she's not working, Kylie



Kylie Kai

loves spending time with her husband and their two children. As a family, they enjoy spending time at the lake and fixing up their 1915 home in West Point.

Kylie enjoys gardening and being involved in her community. Since moving back to the area in 2015, she has served on various boards and committees, and has been a high school competitive speech coach since 2018.

Kylie is based out of the Center's main office in Lyons; reach her at kyliek@cfra.org or 402.687.2100,



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Iowa producer uses CSP, soil testing for healthy cropland

BY KALEE OLSON, KALEEO@CFRA.ORG

Eric Hill knows good soil. The Iowa producer, who manages his family's 3,000-acre farming operation near Nevada, Iowa, has spent more than 20 years caring for the soil that surrounds the plot of land purchased by his parents in the 1970s.

After moving to central Iowa from California, his parents learned about soil health through trial and error. While Eric still relies on the experimental nature of farming from time to time, he's come to rely on two important tools: the Conservation Stewardship Program (CSP) and soil testing. He has used the program to implement a number of practices that are good for soil health, such as no-till, planting cover crops, and split application of nitrogen.

Soil testing is not a requirement of CSP, but having reliable data about soil nutrients, pH levels, and organic matter often proves beneficial to producers enrolled in the program or simply interested

in climate-smart agriculture. For Eric, testing provides an in-depth understanding of how he can better manage inputs to protect the environment and his bottom line.

"Grid sampling really helps to avoid over-applying fertilizer where it's not needed," he said, noting he hires a contractor to collect soil samples on a 2.5-acre grid every four years.

As with CSP, soil testing often requires the guidance of a professional to identify problems and offer solutions. Eric said contacting a trusted agronomist or other soil health experts to help interpret data and make informed decisions based on that data is key to the use of soil samples.

"Most farmers, including me, can't take a set of soil samples and properly digest the data that's presented," he said, adding that the cost of soil testing can feel prohibitive to producers who don't have a plan for how to use it.

At the end of the day, Eric believes both CSP and soil test-



Eric Hill, who farms near Nevada, Iowa, relies on the Conservation Stewardship Program (CSP) and soil testing to maintain good soil health. | Photo submitted

ing have helped his bottom line, and he sees plenty of opportunity for producers to make a connection between the two. Monitoring his soil health and implementing sound conservation practices have helped him build cropland he is proud to farm.

"We have yields that reassure me we're going in the right direction," he said.

Indigenous women demand more, CONTINUED FROM PAGE 8

of missing people, informed by media reports and conversations with local families.

A maze of jurisdictional issues is another barrier to investigating and prosecuting cases. The federal Major Crimes Act of 1885 limits the jurisdiction of Tribal governments to prosecute violent crimes that occur in Native nations. These crimes must be referred to the federal government. However, the federal government has systematically under-resourced these investigations and frequently declines to prosecute. A provision in the 1994 Violence Against Women Act attempts to address this issue, but activists say jurisdiction remains an issue.

One recent and encouraging development is the creation of the Missing & Murdered Unit at the U.S. Department of the Interior. Secretary of Interior Deb Haaland created the unit in 2021 to better coordinate government response and help address the patchwork of jurisdictional control and resources available to investigate these cases.

In announcing the new effort, Secretary Haaland said, "Violence against Indigenous peoples is a crisis that has been underfunded for decades. Far too often, murders and missing persons cases in Indian Country go unsolved and unaddressed, leaving families and communities devastated.

The new MMU unit will provide the resources and leadership to prioritize these cases and coordinate resources to hold people accountable, keep our communities safe, and provide closure for families."

This new unit deserves administrative and lawmaker support, funding, and cooperation.

Broader awareness is important as well. Learn more at bia.gov/service/mmu. The crisis of missing and murdered Indigenous women and relatives has gone on far too long.

I want to acknowledge Ashleigh Wabasha's family for allowing me to share her story.



Beginning Farmer Conservation Fellow seeks success Patricia earned mentorship, funding, and education

FROM THE DESK OF THE EXECUTIVE DIRECTOR

Missing and murdered Indigenous women demand more from us

BY BRIAN DEPEW, BRIAND@CFRA.ORG

Recently, I attended a memorial for Ashleigh Wabasha. Ashleigh was 19 years old and a member of the Santee Sioux Nation in Nebraska. She was a close friend of an employee of the Center for Rural Affairs.

Ashleigh went missing earlier this year. She was gone for three weeks before her body was found. Unfortunately, her story is far too common.

The memorial for Ashleigh included several speakers who are part of the Missing and Murdered Indigenous Women and Relatives movement, a network of Indigenous advocates and organizations working to bring attention to the

issue.

Many of the speakers told personal stories. One young woman, still in high school herself, spoke of her own mother, who is missing. The speakers were brave, and their stories were heartbreaking. The event was a poignant reminder of a crisis happening in Indigenous communities across the United States and Canada.

One speaker explained that Indigenous relatives go missing three times. Once when they go missing in the physical world. Once when the media gives their disappearance scant or no attention. And once when the abduction or murder is misclassified or missing in crime statistics.

This last piece is one of the systemic issues that makes it difficult to get a full picture. There is no comprehensive tracking of the number of Indigenous people missing or murdered. While national data is lacking, the Justice Department found that in some counties where data is available, Indigenous women are murdered at a rate 10 times higher than the national average. One estimate found that homicide is the third leading cause of death of Indigenous girls and women between 10 and 24 years of age. In many communities, local activists maintain their own databases

—SEE [INDIGENOUS WOMEN DEMAND MORE](#) ON PAGE 7