



# CENTER *for* RURAL AFFAIRS

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

## FREE DAY POPCORN BOOSTS BUSINESS WITH VALUE-ADDED PRODUCER GRANT

BY KALEE OLSON, KALEEO@CFRA.ORG



Nate and Stacey Freitag, and their family, own Free Day Popcorn, located near Byron, Nebraska. In 2021, they received a Value-Added Producer Grant which they use to process and package their popcorn in 35- and 50-pound bags for wholesale and 3-pound resealable pouches for retail and online sales. | Photo submitted

Administered by the U.S. Department of Agriculture Rural Development, the Value-Added Producer Grant (VAPG) program helps agricultural producers expand their businesses through value-added products and services. Free Day Popcorn, operated by Nate and Stacey Freitag, received a VAPG award in 2021.

Located near Byron, Nebraska, Free Day Popcorn grows, processes, and ships specialty popcorn to wholesale customers across the country, including gourmet popcorn shops and movie theaters. While Nate's father started growing popcorn for commercial processors in the 1980s, Nate and Stacey have brought to light the niche markets their business can serve.

—SEE GRANT BOOSTS BUSINESS ON PAGE 2

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## LOANS PROVIDE MORE THAN FINANCIAL SUPPORT FOR HOMEOWNER

BY LIZ STEWART

When Alexandra Henry moved to Nebraska from her home state of Colorado, she was disappointed in the quality of rental properties available, and she felt the pet policies most rentals came with added an unnecessary expense.

"I found that most properties in Nebraska don't allow pets, and if

they do, they have a lot of issues that homeowners and landlords don't fix," she said. "I had always had dogs for protection as a young woman, and I refused to change that. So, I ended up renting places that were falling apart and fixing most things myself because they were health and safety concerns."

—SEE LOAN PROVIDES SUPPORT ON PAGE 3

## EDITOR'S NOTE

BY RHEA LANDHOLM, RHEAL@CFRA.ORG

Every once in a while, I get to take a field trip. Or, what some of my coworkers call “Road Trip with Rhea.”

One recent adventure took me to Piñon Market owned by Veronica Piñon, in Kearney, Nebraska. This grocery store is right on Highway 30, easy to find. I walked in the door and heard “Buenos Dias” from the back. I wandered back there and was greeted by Veronica. Immediately, I felt like I was a part of her community, a part of her family.

I only planned a few minutes to take her photo, but I spent more than an hour speaking with Veronica. About her past. About her future plans. About

the layout of her store. About her products, and the best use.

I told her, I don't know what some of the labels say, since I do not understand much Spanish. She said, that's OK. That's what I'm here for. I want to connect the cultures.

Wow. I left with amazement. (Although, I didn't leave without a hug from Veronica, and without a hug and a thank you from her mom who was making fresh burritos behind the counter.)

This is why we do the work that we do. To help small businesses like this, who in turn are making a difference in their communities, who are bridging cultures, and who are powerhouse women. This is why I work for the Center,



and this is why I support the Center with a monthly donation.

To catch Veronica's story, she is on the cover of our most recent Small Business News. The article will also be at [cfra.org/blog](http://cfra.org/blog). Shoot me an email or give me a call (402.687.2100 ext. 1025) if you miss it and would like me to send it to you.

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## GRANT BOOSTS BUSINESS, CONTINUED FROM PAGE 1

Unlike commercial growers who more commonly sell popcorn as a raw commodity, the Freitags add value to their product by processing and packaging their popcorn in 35- and 50-pound bags for wholesale and 3-pound resealable pouches for retail and online sales. This includes a number of steps to ensure their product is uniform and contributes to a positive customer experience.

With the tools in place to deliver a quality product, Stacey began looking for ways to add value to their product through customer outreach and education. Reflecting on her experience of tasting home-

grown popcorn for the first time, she felt a calling to connect more consumers to the farm and locally grown food. The VAPG program created an opportunity to do just that.

For example, the couple designed a 2022 calendar that illustrates what's happening on the farm each month. This is sent to current and prospective customers as a learning tool, alongside a product brochure to encourage sales.

“Without the grant, we never would have put something like this [product] together,” Stacey said.

While a successful VAPG ap-

plication requires creative, big-picture thinking, it also requires an in-depth look at the business. For this, Stacey turned to the USDA Rural Development office in Norfolk, where staff offered assistance with the grant application and budget.

“They were instrumental in helping us think through the project,” Stacey said.

For more information about the VAPG program, contact your state Rural Development office. To find the office nearest you, visit [rd.usda.gov/about-rd/state-offices](http://rd.usda.gov/about-rd/state-offices).

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

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# LOAN PROVIDES SUPPORT, CONTINUED FROM PAGE 1

She decided to take her housing situation into her own hands.

“I thought it was best to invest in my own home and the freedom that comes with being a homeowner instead of constantly paying for repairs on other people’s homes,” Alexandra said.

So, after 10 years of renting, Alexandra started the search for her own home. The dedication to her life’s passions—dance, education, wellness, yoga, entrepreneurship, and fair housing opportunities—all led Alexandra to Grand Island, Nebraska, where she lives and runs her own business.

Alexandra discovered the Center for Rural Affairs through the local chamber of commerce and took advantage of its services to get a loan for her small business, Lumina Curadora, which focuses on wellness through yoga, dance, massage, and holistic practices.

“I work with people from all walks of life, from youth to elderly, and I also choose to work with survivors of domestic violence, sexual assault, and human trafficking,” Alexandra said. “I work with people who struggle with PTSD and substance abuse because of their trauma also. It’s very difficult for people to talk openly about their traumas, so yoga is a great place to help people with mindful meditation and energetic healing. A lot of dancers and models struggle with eating disorders, and I offer nutritional coaching and wellness coaching, too.”

With her business blossoming into a successful venture, and a home in her sights, Alexandra knew the Center would be the perfect fit for her personal financing needs.

“I already had my small business loan through the Center, so I felt like it made the most sense to continue working with them,” she said. “I love that this



Alexandra Henry has found entrepreneurial success and a safe home through the Center for Rural Affairs’ business loans, home loans, business counseling, and more. | Photo submitted

nonprofit helps people like me reach their goals.”

Becoming a homeowner can be stressful for anyone, and Alexandra was no exception. Over the years, she had worked hard to rebuild her credit, which was damaged by an ex-boyfriend’s failure to pay his bills, as well as to recover after falling victim to identity theft.

The assistance she received from Center staff made the journey much smoother than she imagined possible.

“We hit a few bumps along the way, but the lender I was working with was absolutely the best person I could have asked for to guide me through this process,” she said. “He truly cared about me and my daughter as well as the safety of our home and the success of my business. That meant a lot to me. That’s why I chose to go through the Center. The staff was caring and compassionate, and that is so important.”

Kim Preston, Center lending services director, is glad the Center could provide so many beneficial services to Alexandra.

“She has taken advantage of all the Center has to offer, and it’s paid off for her on both personal and professional levels,” said Kim. “Alexandra has found entrepreneurial success and a safe home through our business loans, home loans, business counseling, and more.”

Alexandra hopes to increase her loan with the Center to complete renovations she has planned, including adding another room in the attic and access to the basement for storage. She also intends to build an attached garage that may eventually double as studio space.

“I have a lovely front porch and room for gardens, and I can see my dreams happening here,” Alexandra said.

To learn more about the Center’s homeownership loans and to apply, visit [cfra.org/homeloans](http://cfra.org/homeloans).



# CSP INSPIRES IOWA FARMER TO PLAN FOR SOIL HEALTH, FUTURE PROFITABILITY

BY KALEE OLSON, KALEEO@CFRA.ORG

For Bruce Willems of Correctionville, Iowa, what started as a plan to address erosion on his farm is now a decade-long commitment to the overall health of his operation. He's doing it with help from the Conservation Stewardship Program (CSP).

Administered by the U.S. Department of Agriculture's Natural Resources Conservation Service, CSP is a working lands conservation program designed to provide technical and financial support for farmers and ranchers addressing natural resource concerns while maintaining agricultural production.

Because CSP requires a whole-farm approach to conservation, each contract lasts five years, and producers are eligible to renew for an additional five years by implementing more conservation practices.

During his first contract, Bruce focused on eliminating erosion through no-till and cover crops. With this issue in check, he saw his renewal contract as an opportunity to improve the farm's soil health, making it more resilient to drought and large rain events.

Implementing additional practices, such as a multi-species cover crop mix and grazing, would improve the soil's ability to retain



Bruce Willems, of Correctionville, Iowa, recently renewed his Conservation Stewardship Program contract. During his first contract, he focused on eliminating erosion through no-till and cover crops. For his second contract, his goal is to improve the farm's soil health, making it more resilient to drought and large rain events. | Photo submitted

and recycle nutrients as well.

"From an economic standpoint, it makes no sense to have that stuff leave your farm," Bruce said, citing the losses farmers face when expensive inputs, such as fertilizer, are lost to runoff. "The first piece (to solving this problem) is to stop inputs from moving. The second piece is to use cover crops and diversification to make sure those nutrients are available to the plant."

Bruce also used his second contract to try practices that he'd never considered before. Because CSP takes into account the entire farm, it creates an opportunity to implement conservation in unexpected places. For Bruce, this has

included pollinator habitat on building sites.

"Long term we might have some management costs, but from an ROI standpoint it's not hurting my bottom line in the least to be doing these things," he said.

Bruce is not only a conservationist but a good businessman, and he hopes to secure the financial health of his farm through conservation. He hopes the enhancements he's implementing will make his ground more productive, so future farmers won't need to add acres to break even.

"We're making some choices today that are going to improve the profitability of the next generation," he said.

# CENTER SURVEYS SOUTH DAKOTANS ON BROADBAND ACCESS

BY HEIDI KOLBECK-URLACHER, HEIDIKU@CFRA.ORG

**R**eliable internet has become a necessity. “People living in rural areas aren’t using the internet to play video games. This is our life,” said Doug Riediger.

Doug, a farmer living near Wakonda, South Dakota, recently participated in the Center for Rural Affairs’ South Dakota Broadband Survey, which was done in an effort to learn more about residents’ broadband access and digital skills.

Broadband access is an essential component in allowing rural communities to thrive. But, for many South Dakotans, and rural Americans, broadband access continues to be a challenge. In 2021, state officials estimated that 135,000 people—or one in six South Dakotans—lack adequate broadband access. Additionally, according to research by Broadband Now, the state has the second slowest internet speed in the nation and ranks 37th overall in access.

One hundred South Dakotans participated in the Center’s survey, allowing us to hear directly from residents and gain insight into where resources are needed. Of those surveyed:

- 33% said their current broadband meets their needs.
- 25% said they use their cell phones for their primary internet source.
- 70% said they use their broadband for office use, and more than half use it for business purposes; 35% use their internet connection for health care.

When asked to choose the top three most important issues to them, 60% said faster internet

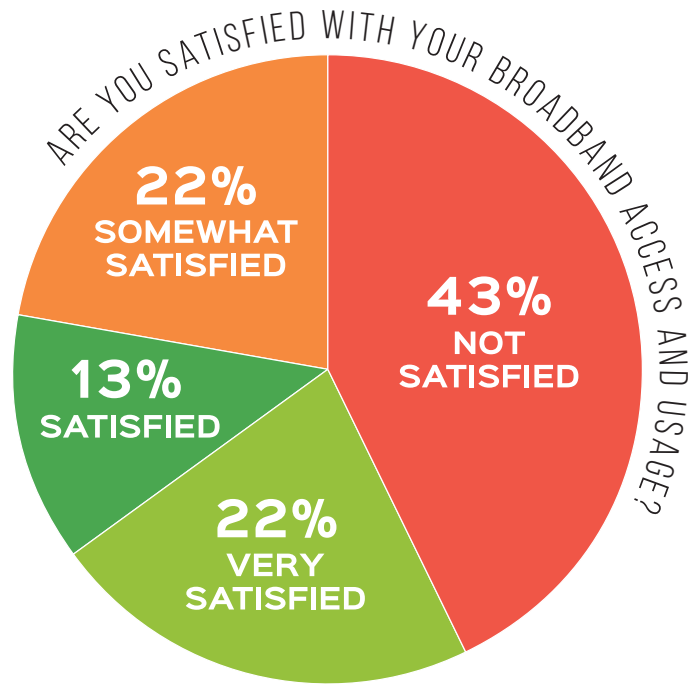
speed, 52% said lower cost of internet service, and 50% said more reliable internet service.

Lack of adequate broadband can have a significant economic impact, said Robert Lowery, chairman of the Hill City Economic Development Corporation.

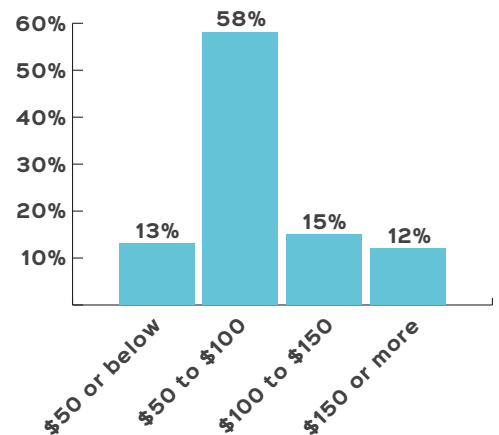
“In talking to businesses up and down Main Street, lack of broadband and cell service is absolutely the No. 1 issue,” he said. “When developers look to come here, the very first question is, ‘What can you do about internet and cell service?’”

Reliable internet is also a concern for those wanting to relocate or return to rural communities, many of whom depend on reliable internet for work. In 2021, the United Van Lines Annual Movers Study ranked South Dakota as the No. 2 state for inbound migration.

“We’ve lived in cities all of our lives and moving to Custer has led us to understand some of the challenges rural people face,” a survey respondent from Custer, South Dakota, said. “Our internet



## COST OF INTERNET PER MONTH:



provider said to check back every spring for the next seven years and eventually we’ll get broadband to our home.”

Investments in this critical infrastructure will help ensure rural communities continue to be great places to live and work.

More on broadband access in the state will be published in the South Dakota Broadband Resource Guide, set to be released early this summer.





Farm to School programming in Nebraska expanded this year with a training exclusively for producers. Nineteen farmers joined in the session and left motivated to educate students and serve the nutritious food they work so hard to make. | Photo submitted

# PRODUCERS ARE BRINGING THE FARM TO SCHOOL

BY JUSTIN CARTER, JUSTINC@CFRA.ORG

**F**arm to School continues to grow in Nebraska.

In 2021, the state Legislature approved the Adopt the Farm-to-School Program Act to reserve state funding to make new and existing farm to school projects a priority for the Nebraska Department of Education. These new programs include assisting nutrition directors with local food procurement and enhancing the agriculture education of students.

Now, the third vital group in this trifecta is being provided opportunities to enter the farm to school space.

The first “Bringing the Farm to School Producer Training” was recently held for both Nebraska and Iowa farmers. Partners included Center for Rural Affairs, Nebraska Department of Education, University of Nebraska-Lincoln Extension, No More Empty Pots, and Black Chick Farm.

This workshop expanded farmer knowledge in child nutrition programs, product development for schools, marketing and distribution to schools, as well as

whole farm planning to provide to school buyers.

In recent years, farm to school programming in Nebraska has focused primarily on two audiences. School nutrition directors have been provided training and resources to procure local foods and get them into schools, while students have benefited from the expansion of food production education in school greenhouses and gardens. While farmers have been engaged through networking events with schools and nutrition directors, there has never been a singular training event for producers on the subject.

“This new program gives us the opportunity to engage with a new audience, to provide vital tools and resources to an audience that farm to school could not live without,” said Sarah Smith of Nebraska Department of Education.

Nineteen farmers joined the first of these training sessions. They came from operations specializing in products including beef, mushrooms, sweet potatoes, and various types of produce. Farmers also came with a wide

variety of experience.

Some, like Gary Fehr of Green School Farms near Lincoln, Nebraska, already have a background selling to schools and shared their experiences as facilitators. Others, like Miles Adams of Flavor Country Farms in western Iowa, were learning about farm to school for the first time and came with motivation to enter the market.

“It is in the schools that we have an immense opportunity of connecting farming values with future generations,” Miles said. “If you want to make your mark, I’d attend farm to school training as soon as you can.”

Producers left with expanded knowledge to market and sell to schools, and with the inspiration to educate students and serve the nutritious food they work so hard to make. This training highlights the added value of boosting our students’ wellness while benefiting our local farmers and economies.

Additional “Bringing the Farm to School” events will be scheduled in 2022 and 2023, visit [cfra.org/](http://cfra.org/) events for more information.

# STAFF SPOTLIGHT: NINA BRINGS ORGANIZATIONAL KNOWLEDGE TO NORTHEAST NEBRASKA

BY LIZ STEWART

Until almost a decade ago, Nina Lanuza had always lived in big cities. Then, she moved to Schuyler, Nebraska, and hasn't looked back since.

"At this point in my life, I don't think I will ever move back to an urban area," she said. "Rural America offers a sense of community, unity, social relationships, and peace. The air is filled with birdsong in the mornings, and I know who is in my son's classroom or on his baseball team—those are all priceless to me."

Her love of small-town America led Nina to the Center for Rural Affairs, where she currently serves as senior community organizing associate.

"I love the work the Center does in rural communities, and I want to be part of that change," she said. "I work with people from all cultural backgrounds, living in the same geographic area."

Nina is no stranger to the work involved in her role. She has held paid and volunteer positions with nonprofit organizations across Nebraska for the last several years.



Nina Lanuza

She's also worked with flood relief groups in her area, as well as with the response teams for the 2018 O'Neill immigration raid, 2019 Madison immigration raids, and the current COVID-19 response team in Schuyler.

Much of this work is similar to what Nina's role with the Center involves. She serves northeast Nebraskans in their business development needs, as well as handles multilingual distribution of information to the region. Nina also assists community leaders with cultural competency,

welcoming, and engaging immigrant communities, among other duties.

The senior community organizing associate enjoys not only working in her own rural community but also having the opportunity to work in small towns all around her.

"Rural areas are absolutely necessary for America to function," said Nina. "Cities rely on rural areas to meet their demands for food, water, wood, raw materials, etc. That is why I believe it's important to work with rural communities to make a stronger system."

When she isn't working, Nina enjoys spending time with her family and their dog, going on road trips, and partaking in outdoor activities like hiking, camping, swimming, and baseball. She's also passionate about politics, and is a strong advocate for social justice and women's empowerment.

Nina can be reached at her home office at 402.380.0785 or [ninal@cfra.org](mailto:ninal@cfra.org).

## ASSETS THROUGH BUSINESS LENDING, CONTINUED FROM PAGE 8

Real estate ownership is an important and the most common way of building generational wealth for all families. It's also one of the reasons the Center recently began offering home mortgage and home repair loans alongside business loans.

We strive to lend responsibly. Not everyone is ready to take on

a loan. We verify our clients' loan readiness to ensure we're not hurting them by helping them.

Thanks to support from our donors, Center staff members can spend time working directly with clients, preparing them to borrow. By the time we approve a new loan, we often have dozens of hours of one-on-one business and

financial coaching into the application.

Helping rural people overcome barriers to credit, participate in the financial system, and improve their long-term economic security improves the quality of life for all people who call our communities home. That's why we do it.



# CENTER *for* RURAL AFFAIRS

145 MAIN STREET, PO BOX 136 | LYONS, NE 68038-0136  
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## Inside: Value-added producer grant

Popcorn business able to connect with consumers

FROM THE DESK OF THE EXECUTIVE DIRECTOR

# BUILDING ASSETS THROUGH BUSINESS LENDING

BY BRIAN DEPEW, BRIAND@CFRA.ORG

**A** mechanic and used car dealer just bought their business building thanks to a loan from the Center for Rural Affairs.

This business owner, a new immigrant, has worked for years out of the building he purchased, providing an essential service to his adopted community and earning an income for his family.

Owning the building will make his business more financially secure. As he pays off his loan, he'll gain equity in the building instead of paying rent to a landlord. He's also building security for retirement when the building will provide residual business income,

lease income, or cash through sale.

Access to loan capital is an essential tool that enables entrepreneurs to grow their businesses and buy assets to contribute to their long-term economic security. There is nothing I enjoy more than approving a loan that transforms a small business from a tenant to an owner. We see it happen often.

Most readers will understand how this works from your own experiences. If you have ever borrowed money to buy a house, farmland, or business building, you have participated in the financial system to build an asset that will provide you with long-term economic security.

But, what if you were unable to get a loan?

That is what happens to many of the participants in the Center's programs. They find themselves unable to access traditional bank loans due to a variety of reasons: a lack of credit history, damaged credit history, insufficient collateral, language barriers, and other systemic barriers.

Hispanic families and Black families living in the U.S. have significant and persistent wealth gaps compared to white families. This gap holds true regardless of education, generation status, or family structure. The gap between Hispanic and white families was 21 cents per dollar of white wealth.

—SEE ASSETS THROUGH BUSINESS LENDING ON PAGE 7