



Seeing investments in small businesses firsthand 'incredibly exciting' for USDA official

By Teresa Hoffman, teresah@cfra.org

Through her mother's example, Cesia Madrigal Góngora and other family members are learning to fight for their dreams.

"I like to teach her and my grandchildren that we are in a country where we have to do our best to take opportunities when they are presented," Cesia's mother, Olga Góngora, said through an interpreter.

The Schuyler, Nebraska, business owner has certainly lived by those words since moving to the community. As she searched for employment, Olga was told by a local business owner he'd consider hiring her if she had more computer skills. So, she enrolled in basic

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Olga Góngora shares her journey to starting her own business in Schuyler with a group of visitors, including Xochitl Torres Small, the U.S. Department of Agriculture's under secretary for rural development. | Photo by Teresa Hoffman

Celebrating 50 years in rural America

Policy has been steady throughout our history

By Rhea Landholm, rheal@cfra.org

Fifty years ago, founders of the Center for Rural Affairs knew that if they wanted policy to work for rural Americans, they had to raise their voice and grow a grassroots community.

Today, policy remains a big part of the Center's work. And, this work, as well as the rural communities we live in, has evolved.

"Earlier attempts to influence policy relied more on grassroots

activism and we don't necessarily have that luxury today," said Johnathan Hladik, policy director. "What we've had to do is expand our approach to focus more on building strong relationships with lawmakers, involving key stakeholders, and using incrementalism to meet our goals. We've had success with this over the past several years and it will be exciting to see if and how this will change."

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Editor's note

By Rhea Landholm, rheal@cfra.org

Have you heard about our Academies? This is just one type of event we offer to entrepreneurs.

Academies are multi-day, industry-specific trainings for construction, child care, restaurants, cleaning, trucking, and salons.

I was able to attend our Salon Academy a couple of weeks ago to take photos. For this particular event, we partnered with Joseph's College in Grand Island to offer this session in conjunction with their curriculum. The instructor, our Women's Business Center

Director Jessica Campos, covered financials, marketing, management, regulations, permits, and licensing requirements specific to those starting their own salons.

We figure a majority of these graduates will start their own businesses in rural areas and we can help. They can come to us for one-on-one business coaching, a loan, or more training events.

Along with the basics of starting a business, marketing, and financials, other Academies offer industry-specific knowledge. For example, we cover food handling and permits in our Restaurant



Academy, bidding and safety requirements in the Construction Academy, child safety and CPR in the Child Care Academy, and cleaning chemistry and maintenance of different surfaces in our Cleaning Academy.

Learn more at cfra.org/academies.

Two conferences set for August

By Rhea Landholm, rheal@cfra.org

The Center for Rural Affairs is hosting the Latina Women in Business conference and the Organic Transition Academy to serve both entrepreneurs and farmers.

Latina Women in Business conference

The Latina Women in Business conference is scheduled for Thursday, Aug. 17, from 9 a.m. to 3:30 p.m., in Grand Island. The event is in Spanish only.

The one-day conference is dedicated to developing Latino entrepreneurship in Nebraska, and features opportunities to share, learn, and network.

"As the Center for Rural Affairs celebrates its 50th anniversary, we recognize Latino women and men who are making history with us," said Jessica Campos, director of

Center for Rural Affairs Women's Business Center. "You are an important part of our communities."

The event is for those who currently own a business or who are considering starting one with sessions focusing on marketing, leadership, financial wellness, and more.

Organic Transition Academy

A new training to help producers explore the transition and economics of certified organic production is set for Aug. 18 and 19, in Aurora, hosted by the Center for Rural Affairs, Nebraska Sustainable Agriculture Society, and the National Center for Appropriate Technology (NCAT).

The free event is for grain, livestock, fruit, and vegetable producers, farmers, or beginning farmers

who have thought about starting a certified organic operation but don't know where or how to start.

"Organic farming offers significant environmental and economic benefits, but making the transition can be challenging," said Meg Jackson, local foods associate with the Center. "This training offers market development, resources, and technical assistance to local farmers looking to explore organic transition and make those first steps easier."

Stipends of \$200 are available to assist with travel and lodging costs for the first 45 farmer participants that register.

More information

For more information on both events, visit cfra.org/events.

PAPER & E-NEWS

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computer skills classes offered by the Center for Rural Affairs and eventually landed the job.

Soon, she began dreaming about having her own business and tried a couple of times, but it didn't work out. After taking classes and technical assistance provided by the Center, Olga's Shop is now open in downtown Schuyler.

On April 12, with her daughter nearby and a smile on her face, Olga shared her love for her community and the ability its residents have "to do great things" with a special guest: Xochitl Torres Small, the U.S. Department of Agriculture's under secretary for rural development.

Torres Small was in Schuyler to see firsthand how USDA Rural Development programs, specifically small business technical assistance and loans through the Center, are helping rural communities.

"To get to see that in action, the difference that it makes for a community, the difference it makes for a small business owner, is incredibly exciting," she said.

Rural America, she said, has been working hard to supply the rest of the country with many of the resources taken for granted—energy, food, and fiber.

"That's why it's so important that we reinvest back into small communities," she said. "When we look at the small businesses that are at the heart of so many places across rural America, these folks are working incredibly hard to make ends meet. And by providing a little bit of an investment, you see an enormous response. It turns into more jobs, it turns into opportunities for kids to grow up in those homes and communities, and they want to be able to stay there."

While small business loans and technical assistance programs are helping turn dreams of business ownership into reality, Schuyler is



Sec. Torres Small talks with Center for Rural Affairs Executive Director Brian Depew and staff members Nina Lanuza and Veronica Spindola after a stop at Corn Taco. | Photo by Teresa Hoffman

also taking steps to make local business owners feel welcome.

"When I first took this position, that was something that was very loud and clear—inclusivity," said Schuyler Chamber of Commerce Director Audra Jedlicka. "We know that everybody cares for each other in this community, but with the communication language barrier, that was just a struggle. That's where we have been opening the doors, and that's what has been building the relationships."

The community is taking baby steps and growing every day, she said. One such step came during the chamber's annual dinner, where Spanish-speaking guests were able to listen to the full event in Spanish thanks to a transmitter. The event program was also printed in English and Spanish.

Nina Lanuza, senior community organizing associate for the Center, said organizers received numerous thank yous from guests, saying the effort made them feel welcome and part of the event.

"We had business owners who have been here 30 to 35 years who attended for the first time, and they are getting involved," she said. "They knew the sincerity was there."

In addition to investments in rural small businesses, Torres Small said USDA Rural Development is also making investments

in small meat processors through the new Meat and Poultry Intermediary Lending Program. Earlier this year, the Center announced the availability of \$15 million in loan capital with assistance from the program.

"We know the hard work that happens in rural America drives the success of all of America," Torres Small said. "We saw that especially in the midst of COVID when we saw supply chains under incredible pressure. Farmers were not able to connect to a market, but at the same time, shoppers were in grocery stores trying to find meat."

The Meat and Poultry Intermediary Lending Program will invest back into these rural places to make sure local processing can help support the food supply chain, she said.

In addition to visiting Olga's Shop, Torres Small and a group also visited the Burrito House and Corn Taco.

Others on the visit were Deb Schorr, district director for U.S. Rep. Mike Flood; Debbie Borg, agriculture and northeast Nebraska outreach director for U.S. Sen. Pete Ricketts; Kate Bolz, USDA Rural Development state director for Nebraska; Brian Depew, Center executive director; and Veronica Spindola, Center Latino loan specialist.



The Center facilitated a meeting between elected officials representing multiple Watershed Management Authorities in Iowa and state lawmakers to discuss potential policy solutions. | Photo by Center staff



Johnathan Hladik is not only the Center's policy director, he's a farmer. | Photo by Kylie Kai

Policy, continued from Page 1

While the Center still engages grassroots supporters in policy change, Johnathan cites a declining rural population and a lack of political diversity in rural areas for the reduced effectiveness of such activism.

Value of rural policy

“Policy shapes the rules and regulations that govern our lives, but the vast majority of rural citizens don’t have a seat at the table and don’t have a voice,” Johnathan said. “Once you recognize this, the role of the Center becomes clear.”

In 1973, the Center started with a fight against corporate farming nationwide. Since then, policy work has evolved to tackle a wide variety of issues in new and different forums.

One focus today includes a growing concentration on small business policy, improving and managing advocacy for programs at the federal level in addition to protecting, enhancing, and securing resources for programs at the Nebraska state level.

Another is renewable energy development near rural communities and the rules and regulations required for those developments.

And, farm policy remains a priority. Right now, preparations are underway for the 2023 farm bill.

“Most people probably equate policy work at the Center with

farm policy and, over the years, this has remained an important part of our work,” Johnathan said. “This year, we are preparing several marker bills to be included in the farm bill that we think accurately reflect the needs and interests of the people we serve.”

The final area of policy work is continuing to help rural residents who are most underserved.

“We have had success in Nebraska stabilizing the Supplemental Nutrition Assistance Program and are working to make sure health care is available to rural people,” Johnathan said. “Helping the underserved is a core part of our mission and we would like to expand the scope of this work.”

Success at the state level

Johnathan is not only a director, he is a farmer. One of his most memorable wins was passing Nebraska Legislative Bill 324 into law in 2021 to establish the Independent Processor Assistance Program and to secure \$10 million of funding for that program a year later.

“During the peak of the pandemic, independent livestock producers weren’t able to get their livestock processed,” he said. “For those that work directly with consumers, such as myself, this created severe economic challenges. What’s more, the rural people

who depend on those producers for quality, affordable, healthy food were put in a really tough spot. We saw an opportunity to improve this situation through policy change at the state level.”

Johnathan and other livestock producers met with processors to understand what the challenges were. Staff talked with the livestock producers to get their perspective.

“Having both processors and producers at the table helped us develop a plan that got to the root of the issue,” Johnathan said. “It was all very authentic, and I think that authenticity is what eventually paved the way to success.”

Grassroots supporters played a big part in getting that particular legislation passed.

“It was such a joy to see the processors we had worked with during the development stage testify in person,” Johnathan said. “These are people who, almost every day, are truly covered with blood, and they put on a change of clothes and made the trip down to Lincoln to argue their case. It was a good reflection of how important it is to have that grassroots support, have those key stakeholders in the room, and how much lawmakers pay attention to what they have to say.”

Read more about 50 years of policy work at cfra.org/blog.

Farmers market focuses on access to fresh foods

By Liz Stewart

Many people would agree with Candi Benge that there's just something better about fresh foods when people can buy them locally, straight from the farmer.

Candi also firmly believes everyone should have access to fresh foods, no matter what their financial status.

To help make that happen, she became involved in the Kearney Area Farmers Market in Kearney, Nebraska. In 2018, after Candi and her husband, David, formed a limited liability company for their farm, Little Town Gardens, they decided to sit in on the market's spring producers meeting to see what it was all about.

"We chose not to join the market at that time," said Candi. "Instead, we planted gardens and practiced succession planting with hopes that we would be able to sell and keep up for the 2019 season."

Since then, Candi has not only sold their produce at the market, she served on its Board of Directors in 2020 and also worked with Buffalo County Community Partners and Be Well.

Those experiences and an insightful conversation with a producer from a nearby farmers market gave Candi the guidance to put together the Supplemental Nutrition Assistance Program (SNAP) and Double Up Food Bucks plans that are now used at the Kearney Area Farmers Market. Now, farmers at the market can accept SNAP benefits as payment, and customers can use Double Up Food Bucks to double their SNAP funds and stretch their purchasing dollars.

"The flavor and quality of fresh foods cannot be matched," said Candi. "Just because someone is struggling financially doesn't mean they shouldn't get to experience



Candi Benge, who sells produce at the Kearney Area Farmers Market, was instrumental in setting up a program that accepts Supplemental Nutrition Assistance Program benefits. She believes everyone should have access to healthy food. | Photo by Carmen Montes

buying local, fresh foods for their families. The icing on the cake is that it improves foot traffic and sales for the producers."

Setting up both programs was a multi-step project. In the fall/winter season of 2020-21, Candi applied for the Food and Nutrition Service (FNS) number that is needed for the market to accept SNAP. She also continued developing the process of distributing and accepting SNAP tokens that would be used once everything was up and running.

In addition, she applied for a grant with an organization called Marketlink that provides card readers to markets and for various other grants in the Kearney area to help build infrastructure for the market and put down a foundation for market growth.

While Candi was working on these developments, staff from the Center for Rural Affairs reached out to inform her of an additional grant that might aid in her efforts.

Now, the Center is collaborating with Candi, the Kearney Area Farmers Market, and Buffalo County Community Partners on a Food Security Innovation Grant administered through the Ne-

braska Department of Health and Human Services using American Rescue Plan Act funds.

Center Project Associate Deborah Solie has worked with Candi to help the market reach more community members.

"Our goal is to build community collaboration and inform about the accessibility of benefits at the farmers market," said Deborah. "This is a challenging endeavor with a goal of increasing usage and expanding access to fresh food in the Kearney area."

Through this partnership, Candi supervises interns at the market information booth to help exchange and track benefits used, teach people about SNAP and Double Up Food Bucks, share healthy recipes, and coordinate local chef demonstrations.

To get the word out, Candi and market organizers placed yard signs and banners around town.

Candi said word-of-mouth promotion is the biggest compliment one can give a small producer.

"We need help from our friends and neighbors to stay in business," she said. "We love what we do and we love to see our community each week."



Martin Neal and his family run Neal Family Farm near Douglas, Nebraska. Martin is a U.S. Army veteran whose interest piqued in agriculture after attending the Center for Rural Affairs' "AgVets: A Year in the Life" three-year series. | Photo submitted

Military veteran pursues agriculture, provides support for other service members

By Liz Stewart

Martin Neal gave 31 years of service to the U.S. Army before retiring. After serving and commanding at a variety of levels during his Army career, Martin was ready for a new adventure for him and his family.

Before retiring, he stumbled across agricultural programs put on by the Center for Rural Affairs that sparked his interest. These programs helped finalize his decision to try his hand at farming and join the ranks of many veterans and active service members who have found community in their agricultural endeavors.

One event that has made a difference is the workshop series, "AgVets: A Year in the Life." For the past three years, the Center has hosted the series of on-farm and virtual workshops for military veterans, highlighting different aspects of agriculture including horticulture, pork producers, and poultry and egg producers.

Martin attended two years as

a participant and is the veteran farmer host of this year's series.

Located near Douglas, Nebraska, Martin's operation, Neal Family Farm, started in 2020 and includes traditional row crops like corn and soybeans, plus forage crops and vegetables.

The family also sells chicken eggs directly to consumers and commercially through local grocery stores. Martin has approached restaurants in the area that have the option to buy vegetables from him in the summer.

"We are still establishing and have plans to expand to include year-round vegetable, swine, and beef production, and we dabble in agrotourism," he said.

The veteran is working to diversify the 130-acre operation that will include poultry, beef, swine, and horticulture production.

Martin is a beginning farmer as defined by the U.S. Department of Agriculture. The addition of row crops and the operation's expansion means learning certain things

all over again.

"There is a lot of difference between being a hobby farmer and establishing an operation to provide the necessary means for our family," he said. "While we are blessed that I am a retiree, being able to build a legacy that my children will hopefully continue is an entirely different perspective."

As Martin hosts the Center's workshop, he believes he'll have the chance to learn something new and have positive takeaways.

"This opportunity has provided me with a great deal of insight into how to establish, operate, and maintain a diversified farming operation," he said. "I enjoy the Center's programs and have gained valuable knowledge about agriculture operations along with the ability to network within the community of veteran farmers in Nebraska and elsewhere."

For more information about the Center's events, including "AgVets: A Year in the Life," visit cra.org/events.

Reap the benefits of the Inflation Reduction Act through energy program

By Lindsay Mouw, lindsaym@cfra.org

Rural small businesses and agricultural producers looking to save money by reducing energy costs may be eligible for the Rural Energy for America Program.

With a boost in funding from the Inflation Reduction Act, the program is offering \$1 billion in grants and guaranteed loans to assist with investments in renewable energy systems and energy efficiency improvements. This may include the installation of hydro-power, geothermal, wind, or solar energy systems, updating heating and cooling systems, or switching from a diesel to an electric irrigation motor.

Projects previously funded include a solar array installation at a turkey farm, a wind turbine at a rural small business, and upgrades to energy-efficient coolers at a grocery store.

Wondering if you're eligible? To qualify, agricultural producers or rural small businesses must meet the following criteria:

Agricultural producers must earn at least 50% of their gross income from agricultural operations;



Grants and loans through the Rural Energy for America Program are available to rural small businesses and agricultural producers. The program can assist with investment projects such as energy-efficient coolers at a grocery store. | Photo submitted

income may come from product sales, production contracts, crop insurance, commodity payments, and similar matters; and may be located in rural or non-rural areas as long as the project is associated with an on-site production operation.

Small businesses must be located in a community with a population of fewer than 50,000; may be a private for-profit entity, a cooperative, an electric utility serving rural customers independent of government control, or a Section 17 Tribal corporation or business

of that Tribal corporation; and must have a net worth of less than \$15 million and a net average income of less than \$5 million for the two previous years.

Additionally, applicants must provide matching funds if applying for a grant and 25% of project costs if applying for a loan. All projects require an environmental review and energy efficiency projects require an energy audit or assessment.

For more information, visit rd.usda.gov. The next application deadline is Sept. 30.

Rural-urban divide, continued from Page 8

Detroit does with San Francisco. Political and cultural interests do not neatly align along rural and urban lines.

Finally, and perhaps most important, when national leaders or media outlets suggest that the solution to difference is to get a divorce, they fail to grapple with the more interesting and difficult challenge of committing to the work of living in a pluralistic

democracy. Unfortunately, the narrative itself has become self-fulfilling, perpetuating a sense of division and otherness.

In order for a pluralistic democracy to survive, we must be committed to the principles of democracy itself. We must commit to working together and seeking to understand one another, even in the face of disagreement. This requires engagement by journal-

ists as well as teachers, civic organizations, political leaders, and each of us.

While politics at all levels are currently strained and difficult, distancing ourselves from one another is unlikely to be the solution. Instead, we must continue to strive to engage the democratic process and work toward a society where everyone can be a full participant.



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Investments in small business

Center staff give special visitor a tour

From the desk of the executive director

Rural-urban divide is oversimplified

By Brian Depew, briand@cfra.org

For the past decade, the media has been obsessed with the idea of a growing divide between rural and urban areas, often portraying it as a deep chasm separating the nation's citizens. I've come to see this narrative as more about entertainment than a serious attempt to understand or address the actual issues at hand.

A recent example of this coverage took it a step further. Not only are we portrayed as divided, but there are now suggestions that we should make it official through a divorce. Case in point: the Greater Idaho Movement, an effort by its supporters in eastern (rural) Oregon to secede from Oregon and

join Idaho. The grounds for the divorce? The rural-urban political divide.

The narrative is over-simplified and makes three critical errors.

First, the typical coverage fails to acknowledge the nuances that exist within our political landscape. It is easy to categorize entire counties or states as either red or blue, but this overlooks the reality that every geographic area in our country has a mix of Republican, Democrat, split-ticket, and non-voting individuals. No county or state is a monolith.

In suggesting that the solution to political difference is to divorce along geographic lines, the narrative ignores the diversity that lies

beneath the surface. Any divided geography remains politically diverse, so not much has been achieved. The near complete absence of this analysis in the popular coverage boggles my mind.

Second, the narrative of division wrongly assumes that all rural people share a common political agenda and cultural interests, while all urban people have a contrasting agenda and interests. This generalization is inaccurate. In fact, rural communities experiencing decades of disinvestment often share a lot in common with urban areas facing disinvestment. In many ways, Lyons, Nebraska, has more in common with Detroit than