



Rural Legacy

A Quarterly Newsletter of Women, Land, & Legacy
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Howard County Holds 3 Workshops in 2013

The “Seniors Against Investment Fraud” workshop saw a turnout of 34 women on Thursday, April 11th at Cresco Bank & Trust. Amy Bouska from ISU Extension, representing Seniors Against Investment Fraud (SAIF) and the Senior Medicare Patrol (SMP) gave a presentation about the costs of Medicare and investment fraud, common scams, and how to protect themselves. She also addressed identity theft, common ways criminals can steal your identity, and steps to help keep safe.

The “Women Caring for the Land” workshop was held on August 1st with an informal discussion format that allowed



25 women landowners to talk about their individual land stewardship goals, facilitated by Lynn Heuss, Project Coordinator from the Women Food and Agriculture Network. Women conservationists also shared resources

available such as state and federal cost share programs, low-interest loans, and other tools.

Following the workshop, a tour was offered of the Silver Creek Watershed area in Howard County, led by Neil Shaffer, Project Coordinator for the Howard Soil and Water Conservation District.



The “Holiday Havoc” workshop saw a turnout of 19 women on Thursday, November 7th at C US Bank in Cresco. Cindy Thompson, Family Life/Family Finance Specialist from ISU Extension, shared tips, tools and techniques to stay calm, maintain a budget, and enjoy the most during the exciting and busy holiday season.

Howard County’s Women, Land, & Legacy is a collaborative group consisting of the Howard Soil and Water Conservation District, ISU Extension, USDA’s Natural Resources Conservation Service and Farm Service Agency.

Leopold Center Program a Resource for WLL

Johnson County is the newest Women, Land and Legacy (WLL) County and is gearing up for two listening sessions to be held on February 6, 2014. Johnson County planning team members Wren Almitra, a Soil and Water Conservation District (SWCD) employee and Kate Giannini, a county employee discovered a valuable resource available through the Leopold Center for Sustainable Agriculture to assist with associated meeting costs.

The Leopold Center, a statewide WLL partner, offers the Competitive Educational Support Program, which each month awards funding to assist with costs of educational events, such as speaker fees, scholarships, printing and postage (no food or beverage). Iowa non-profit organizations, agencies and educational institutions can apply for up to \$1,000, but they must show how the event supports the mission of the Leopold Center. Organizations also are limited to one award per fiscal year. Requests are due the 15th of each month, and are reviewed within 5 days.

The funding is a post-event reimbursement issued after an invoice and short report are submitted. Additionally, the Leopold Center will post the awarded events on their website calendar and document the report in the Center’s Annual Report. A funding award requires that the Leopold Center be acknowledged in print and verbally prior to and at the event. More information about this program can be found at

<http://www.leopold.iastate.edu/grants/education>.

Johnson County SWCD applied on behalf of WLL and was awarded \$400, which assisted in printing and postage to mail invitational postcards to over 1,050 women in Johnson County. Registrations are rolling in through their online registration. Thank you to Johnson County for discovering this hidden resource! We hope that other WLL counties may be able to utilize this as needed in order to move WLL forward.

Worth & Winnebago Counties WLL

The Worth and Winnebago Counties Women, Land, and Legacy group meets 2 to 4 times each year. It is happy to be very successful with very active women.



The Winnebago and Worth County Women Land and Legacy groups hosted a meeting recently entitled "Planning for the Future". The program was presented by Erin Herbold-Swalwell (pictured to the left), Attorney with Beving, Swanson, and Forrest Law Firm. Erin spoke to the audience about Estate Planning, Protecting Assets, Trusts, Wills, Advanced Directives, and Retirement Planning.



Committee members for the Winnebago and Worth County Women Land and Legacy Organization are pictured left to right (pictured to the right); Joan Dierenfeld, Becky Hanson, Dennis Johnson, Tammy Pruin, Becky Beenken, Julie Schutz, Eileen Dahlby, Brenda Tenold-Moretz, Erin Herbold-Swalwell, (meeting speaker) and Paul Fitzgerald. Not pictured; Nancy Moglestad, Rosalie Carlson and Marilyn Hoffman.

The committee reaches approximately 80 women per meeting. Their overall attendance at programs they have organized over the past four years is more than 600 participants.

2012 Ag Census First Look

USDA National Agricultural Statistics Service (NASS) will release the first look at results of the 2012 Census of Agriculture on February 20, 2014.

The Census of Agriculture is a complete count of U.S. farms and the people who operate them. Learn how agriculture has changed over the last 5 years and discover first-time information about equine, bio-mass production, internet access, agro-forestry and more.

The data provides a valuable tool for the entire agriculture industry. The results of the 2012 Census of Agriculture will tell a story of how the industry has changed over the years. By participating in the Census of Agriculture, you are part of that story.

Support agriculture and farming in Iowa and your community by discovering information on local and regional food production, ag tourism, community supported agriculture programs and more. The 2012 Census data will help lay the groundwork for new programs and policies that will reap benefits, support American agriculture, and help build up the rural economy.

The 2012 Census of Agriculture will release the full report in Spring 2014.

Be on the lookout for some of the first data about your industry and your community.

Contact NASS at (888) 424-7828 if you would like more information on the Census of Agriculture release or visit www.agcensus.usda.gov.

Annie's Project Farm Business Management Courses for Women

AMES, Iowa — Farm women with a passion for being involved in the business and wanting to learn how to manage farm operation risk have several educational opportunities available to them. Iowa State University Extension and Outreach offers classes designed to empower women to be better business partners and owners.

Farm women will learn how to build networks, and manage and organize critical information.

Several different types of classes are being offered across the state during the coming year.

See more at <http://www.extension.iastate.edu/article/business-education-farm-women-offered-isu-extension-and-outreach>.

FSA Microloans Remove Barriers to Credit

In January of 2013, Farm Service Agency (FSA) introduced a microloan program in its efforts to expand its recognized mission as the lender of first opportunity. While the face of American agriculture is often represented in the media through images of ever larger combines chewing through seemingly endless fields of grain, the National Agricultural Statistics Service tells us most farms are small to medium sized, with just over 10% of farms having gross sales in excess of \$250,000. Likewise, while these same statistics tell us 83% of America's 2.2 million farmers are white males, women and racial minorities are increasingly embracing agriculture to meet their income and nutrition objectives.

Groups traditionally underrepresented in production agriculture, including beginning, women and minority farmers, have consistently identified access to capital and credit as primary barriers to entry into farming. USDA responded to this need with the introduction of FSA's Microloan program. Micro-loans are designed to fill a credit gap for operations entering agriculture, and for smaller operations, including both traditional and non-traditional, niche type enterprises.

Microloans meet this mission through three primary principles. First, the application process is stream-lined to require less paperwork. A streamlined application is less overwhelming, which removes a barrier to credit and allows for faster loan approvals.

Second, while Microloans are capped at \$35,000 of credit, FSA does not have a minimum loan amount. This is important for operations having trouble finding reliable financing because their credit needs are too small to attract attention from conventional credit sources.

Finally, Microloans require less production experience from applicants. Microenterprises such as fruit and vegetable production often do not have the external support and resources we see with many traditional farm enterprises. As a result, there can be additional production and marketing risks, which may lead to fewer credit opportunities. Microloans allow farmers to build their credit skills at the same time they are establishing their farm operations. FSA can also help operators with establishing mentoring or other relationships to support new or unique operations.

While the Microloan program is relatively new, FSA has already seen results. In fiscal year 2013, FSA direct operating loans to female and minority farmers increased by over 12% when compared with fiscal year 2012. Direct operating loans to these targeted groups increased by over \$21 million dollars.



FSA's microloan program provides one example of USDA's efforts to meet the challenges of supporting the changing complexion and definition of farming.

Additional information about the Microloan Program is available from your local FSA county office or at www.fsa.usda.gov.

Rural Legacy is a quarterly publication of **Women, Land, & Legacy**. Our vision is to help agricultural women come together to converse, listen, & become empowered to act on their landscape & in their community.

We invite newsletter suggestions & contributions from participants & readers.

The newsletter is **published** each February, May, August, & November & may be viewed at www.womenlandandlegacy.org.

Email submissions to stateteam@womenlandandlegacy.org, no later than the 15th of the prior month.

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NEW REPORT SHOWS HOW LOCAL FOOD HELPS IOWA'S ECONOMY

AMES, Iowa -- A new report from a WLL partner, the Leopold Center for Sustainable Agriculture, shows that institutional purchases of local food added nearly \$9 million to the Iowa economy in 2012.

What's more, the report points out enormous opportunities for local foods in Iowa that could benefit rural communities and farm-based businesses.

Corry Bregendahl, Assistant Scientist at the Leopold Center and *member of WLL's state team*, said the report differs in the type of sales information that was collected, which included data from institutional and intermediary markets as well as direct sales.

"Most people think local food sales are only those between farmers and individual consumers, such as farmers markets or community supported agriculture (CSA) enterprises," she explained. "We also measured sales to institutions such as hospitals and nursing homes, and schools, grocery stores and restaurants. These markets represent huge potential markets for local foods, and serve a population that needs greater access to healthy food."

The findings are part of an evaluation of the Regional Food Systems Working Group (RFSWG) that supports local food systems throughout Iowa. The report, *2012 Economic Impacts of Iowa's Regional Food Systems Working Group*, along with Local Food Champion Stories from 11 RFSWG groups is available on the Leopold Center website at: www.leopold.iastate.edu/local-food. For more about RFSWG, visit <https://sites.google.com/site/iowarfwg/>.

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