Agriculture Voice of Rural Minnesota

IN THIS ISSUE:

Dan and Lara Zimmerli farm just south of Waldorf page 8

Building friendships at camp page 12

Register now for NFU Women's Conference



Protect loved ones with life insurance

In recognition of Life Insurance Awareness Month, Sandy Shapiro, the Director of Sales – Health & Life at Farmers Union Agency, joined Aaron Clark, a Sales Executive at OCI, a strategic partner for Farmers Union Agency, for a conversation addressing the most common questions people have about life insurance. Aaron is an expert in life insurance and works closely with FUA agents and clients that are interested in this coverage.

Question: I have life insurance through my work, why should I purchase more?

Aaron: The average person switches jobs about seven times in their working life. Some companies don't offer benefits so if you switch jobs, you may lose benefits as often they are not portable (meaning

you can't take them with you). When it comes to life insurance, there is one thing that we always need to keep in mind and that is our "insurability." In other words, how healthy are we? The healthier we are,

the less we pay for life insurance. If you are unhealthy, you may not even be able to qualify for life insurance. This is the No. 1 reason I believe you should never count on your group life insurance through work. Get coverage outside of work and you will have tremendous peace of mind. Your insurability will be protected.

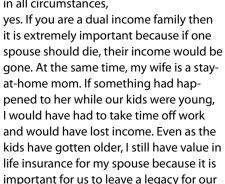
Question: I don't know where to start in determining how much life insurance I should own.

Aaron: An experienced life insurance professional will help you determine how much you need/should own by taking you through a discovery process. This is simply analyzing your current situation and needs. He or she will look at your assets and liabilities, goals and objectives and from there help you determine how much you need. Having said that, I've always had the mindset of, "don't buy how much you need, buy how much you can afford." I have always been a big believer in over insuring when it comes to life insurance simply because I know the financial leverage it creates.

Question: Does my spouse need coverage?

Aaron: Yes. I believe in all circumstances,





Question: I've heard it's a hassle applying for life insurance. What's the process like?

children and grandchildren. Life insur-

ance is exchanging pennies for dollars.

Contact us today Call: (800) 229-1064 or agents.fuainsurance.com to find an experienced FUA agent near you. **Aaron:** Times have changed. I recently had a client apply for life insurance and the application was approved within four hours through automated underwriting. This does not happen every day,

but it should help dispel the myth that buying life insurance is a hassle. There are some carriers today that will issue up to \$1.5 million in coverage with no medical underwriting if you are relatively healthy.

Question: Life insurance is confusing with so many kinds of coverage. How do I know what's right for my family situation?

Aaron: There are several different types and ways to buy life insurance. It is crucial that you work with the right agent that can not only provide you with different options as well as different carriers, but also help provide you with guidance. A good life insurance adviser will know what questions to ask you to determine what coverage you need.

For more information on life insurance, please contact your local Farmers Union agent.



Minnesota Farmers Union Executive Committee

Gary Wertish, President Anne Schwagerl, Vice President Missy Bakker Roach, Secretary Carol Anderson, Chair Ted Winter, Vice Chair Linda Larson Steve Linder Joshua VanDerPol

Minnesota Farmers Union Staff

Gary Wertish, President Anne Schwagerl, Vice President Claudine Arndt, Membership and **Minnesota** Cooks Stu Lourey, Government Relations Janet Kubat Willette, Communications Kyle Hoffman, Communications Glen Schmidt, Operations Jeff Diamond, Operations Winona Anderson, Education Will Teachout, Education Gail Donkers, Membership Lee Johnson, Membership Peter Ripka, Membership Justin Stofferahn, Antimonopoly Ariel Kagan, Climate and Working Lands Lisa Holm, Local Foods and Climate **Dave Endicott**, Special Projects

MFU Phone:	(651) 639-1223
MFU Toll-Free:	(800) 969-3380
MFU Website:	www.mfu.org

Minnesota Agriculture

Volume 168 No. 9 September 2024

Publication Number 351340 ISSN 0274-9718

Published monthly by the Minnesota Farmers Union; 305 Roselawn Ave. E, Suite 200 St. Paul, MN 55117. Periodical rate postage is paid at St. Paul, MN.

Postmaster: Send address changes to Minnesota Agriculture; 305 Roselawn Ave E, Suite 200 St. Paul, MN 55117. Phone (651) 639-1223.

Minnesota Agriculture is published exclusively for the use of Minnesota Farmers Union members. The newspaper is a benefit of membership in the statewide organization that represents family farmers and works to preserve and improve the quality of life for all who live in rural Minnesota. A portion of each member's dues, about \$5, funds a subscription.





President's message

GARY WERTISH, PRESIDENT

gary@mfu.org

It's the weekend before Farmfest as I sit down to write this column for the September issue. July has been a busy month, including trips to Montana and Washington, D.C., along with preparations for the state fair and many good meetings.

First, let's talk about the farm bill. It's likely that the farm bill will need to be extended beyond Sept. 30, when the extension from last year expires. I'm not sure if it will be a short-term extension to the lame duck session or a full-year extension to be taken up by the new Congress. If extended to the new Congress, the committee leaders may change and the authors will need to start over.

I met with Rep. Angie Craig, D-2nd District, during a trip to Washington, D.C., and I stressed the need to get the right farm bill completed. *M* MFU is asking for a fair farm bill that works for everybody. We also need to maintain the tie between food programs and farmers to not only get the needed support, but also because people eat what we grow. Eaters need farmers and farmers need eaters. There will be much more about the farm bill in the next issue of Minnesota Agriculture, following the NFU Fall Fly-in.

Rep. Craig has been particularly vocal in the biofuels arena. In February, she led a bipartisan, bicameral effort to ensure that biofuels are used to decarbonize the aviation industry. She and her colleagues -Sens. Amy Klobuchar, D-Minn., John Thune, R-S.D., and Tammy Duckworth, D-III., and Reps. Mark Pocan, D-Wis., Dusty Johnson, R-S.D., and Adrian Smith, R-Neb. wrote to the Biden administration's Sustainable Aviation Fuels Lifecycle Analysis Interagency Working Group urging a timely finalization of the Department of Energy's update of the Greenhouse Gases, **Regulated Emissions and Energy Use in** Technologies (GREET) modeling for the sustainable aviation fuel (SAF) market.

"Biofuels drive economic growth, create good-paying manufacturing jobs and strengthen economies across rural America. As you continue to develop a model to determine eligibility, we ask that you take



MFU President Gary Wertish and Minnesota Revenue Commissioner Paul Marquart.

measures to permit every participant in the SAF lifecycle to appropriately participate in the carbon reduction process," the members wrote.

Craig has also introduced legislation to ensure that the Environmental Protection Agency's greenhouse gas modeling would accurately reflect the environmental benefits of homegrown biofuel production.

As a member of the Biodiesel Task Force for the Minnesota Department of Agriculture (MDA), I appreciate the federal support for biofuels. Task force members advise MDA on methods to increase the production and use of biodiesel in Minnesota.

One of the areas your MFU legislative team is watching is the rulemaking for the 45Z tax credit and issues related to greenhouse gas emissions and climate-smart agriculture feedstocks for biofuel production. MFU highlighted four areas in its comments to USDA. First, we see value in allowing a wide variety of farming practices, with science-based greenhouse gas benefits, being included in the calculation of carbon intensity. We also are concerned that the

> bundling approach included in the 40B guidance presents a barrier for farmers to participate and encourage guidance for this 45Z tax credit to allow for both a wider range of practices and that the bundling of practices is not a requirement for eligibility.

Second, we encourage USDA to consider not only nutrient management practices but also innovations in nutrients being applied to agricultural lands. Green ammonia, manure and other innovative, lower carbon intensity fertilizers should be included in the USDA's quantification process for biofuel feedstocks.

Third, we encourage USDA to invest in technical assistance and tools for quantification of GHG benefits. We believe farmers should be able to access these markets without having to pay-to-play.

Fourth, we encourage USDA to consider fairness to farmers in the development of these new markets for low CI feedstocks. We request transparency in contracting, payment rates and methodologies.

Chefs for Healthy Soils

On July 15, I attended an event at the Buttered Tin which beautifully blended concerns about our changing climate, food production and people. Chefs for Healthy Soil, a National Resources Defense Council initiative working to build a regenerative food system that fosters soil health as a tool to fight climate, led the gathering together with the James Beard Foundation, which celebrates and supports the people behind America's food culture.

The goal of the meeting was to forge connections between farmers and

continued on page 19



ANNE SCHWAGERL, VICE PRESIDENT

anne@mfu.org

In the middle of a busy summer, between tending to crops on the farm, preparing for small grain harvest and attending county conventions to hear from our members about their priorities, I had the privilege of traveling to Bellagio, Italy, for a 4.5-day global conversation on how to finance the future of a climate-resilient food system. Hosted by the Rockefeller Foundation, this event brought together 23 deep thinkers

Developing inspirational lighthouses for a climateresilient food system

a grassroots solution that centers farmers' needs when developing a regenerative food system.

The U.S. Midwest small group pod consisted of myself, the Welsh dairy farmer, a member of General Mills' senior sustainability team and two folks in the financial world. We identified the unique nature of crop production in the United States – the role the public sector and crop insurance play in the decisions producers make through the Farm Bill and the head winds to farmers adopting more regenerative practices. Following that, we took a deep dive into potential shared solutions. We



MFU Vice President Anne Schwagerl was one of 23 people who gathered in Bellagio, Italy, for a global conversation on how to finance the future of climate-resilient food system.

who are senior leaders of major food businesses, entrepreneurs, financial experts and farmer organizations to collaborate across the food system.

Using the framing of developing "lighthouses" for others to see as replicable and inspirational models, we were divided into four geographic "pods" – East Africa, India, Brazil and the U.S. Midwest. I was there representing family farmers from the United States, there was one other farmer in attendance who does organic dairy farming in Wales, Great Britain. Clearly, this wasn't my usual professional circle to spend the week with, but I was there to advocate for the needs of family farmers – something I am very familiar with doing. My role at the event was to represent the voice of Midwest family farmers and advocate for agreed that any solutions need to be both from the top down (data-driven, well financed, market-based incentives) but also critically, from the bottom up (farmer-centered, rooted in a specific region's identity and needs) in order to make landscape-scaled changes.

The representative from General Mills shared a project they are piloting with The Nature Conservancy in Wilkin County using a framework called Jurisdictional Approach. This novel idea appealed to me because it is built around shared rural identity, needs and values. I think our members can all agree that we value vibrant rural communities and schools, clean lakes and rivers, and economically resilient family farms. The group discussed the stakeholders necessary to be at the table – farm organizations, commodity groups, state departments of agriculture, buyers and processors. My colleague at General Mills made a statement about this model that resonated with me: "we all win together, and we all lose together." The following day was spent on how to finance our projects – again, this was focused on a top down and bottom-up approach. Farmers need to be paid for the ecosystem services they provide and that just can't come from one single source.

Following our own pods' deep dive, we were able to hear pitches from the other geographic region pods. From India, East Africa and Brazil, I heard three inspirational pitches about how those region's unique needs and challenges require unique solutions. From reforesting degrading soils in the Amazon to connecting growers in Kenya in the digital age to regenerative agriculture education to empowering Indian women farmers utilizing the cooperative model to lower their inputs and return more value to their family farms, it was overwhelming how each group faced their challenges head-on and came up with beautiful lighthouses for others to see. My feedback to these other groups sounded much like a broken record -"how do these programs center the needs of farmers?" and "how are farmers being compensated for the risk they take on to change their operations?".

The private-public sector is looking to agriculture for climate solutions and it's really important that we're at the table when those decisions are being made. This was an opportunity to participate in a global conversation with funders, venture capitalists and researchers about what it means for agriculture to be a part of a global climate solution and we were at the table. Minnesota is a real lighthouse for engagement with farmers around regenerative agriculture and is poised to lead the way for a climate resilient future.





STU LOUREY GOVERNMENT RELATIONS DIRECTOR

stu@mfu.org

Thank you to the MFU members who've hosted lawmakers on your farms—it makes a huge difference to our work and theirs. It's easy to describe an idea, like soil health equipment, the water infrastructure needed to start a produce farm or the shortage of veterinarians. We do a lot of that at the Capitol. But it's another thing to travel to a farm, speak to people who are affected and often see examples firsthand. If our goal is to inspire legislative action, the latter is far more effective.

In keeping with last year, Senate Agriculture Committee Chairman Aric Putnam, DFL-St. Cloud, led his caucus in prioritizing farm visits across the state. Last summer he invited his committee to visit nearly 60 farms and this summer he's already added nearly 20 tours to that list-including many organized with and by MFU members. In Pine County, he joined MFU at the Rock Creek Livestock Auction to learn about marketing, meat processing and cattle in east central Minnesota. Owner-operator Dale Heidelberger spoke with Putnam, Sen. Mary Kunesh, DFL-New Brighton, and Agriculture Commissioner Thom Petersen about the shortage of large animal veterinarians and how that creates challenges for sale days. If they don't have a veterinarian on-site, they need to shut down.

Legislators also viewed work partially funded through MDA's livestock investment grant, which helps farmers improve, update and modernize their livestock operation infrastructure and equipment. Applications for that program are expected to reopen later this summer and you can find more information at: www.mda.state.mn.us/agri.

Members host lawmakers on their farms; Trump, Harris ag plans discussed



Sen. Aric Putnam visited Kelsey Love Zaavedra's Chisago County farm, Heirloomista.

Putnam and Kunesh also visited Chisago County President Kelsey Love Zaavedra's farm in North Branch and Naima Dhore and Fagas Salah's farm in Dalbo, where they learned more about vegetable production and saw creative ways to extend the season by growing in hoop houses. In both visits, Kesley and Naima discussed the importance on-farm infrastructure and highlighted the need to expand programs like the AGRI Prepare Grant, which piloted helping livestock and specialty crop farmers purchase equipment and supplies that will make them more resilient to extreme weather—like drought, floods or straightline winds. Inspired in part by the drought package MFU helped advocate for in 2021, MDA used undesignated funds in AGRI to pilot the new program. However, applications far outpaced available funding.

The next week, Putnam and Sen. Rob Kupec, DFL-Moorhead, joined MFU in northwest Minnesota for a series of tours including to the Ag Innovation Campus, an oilseed crush facility in Crookston. Farmers Union Enterprises invested in the Ag Innovation Campus to help Minnesota Soybean demonstrate commercial viability for new bio-based projects. The two legislators also visited member Bjorn Solberg, who cleans and markets organic potatoes in Halstad. Taking over a business as the next generation is always a challenge and that's been true for Bjorn as much as anyone. But he's seized opportunities in farm-to-school and other areas to keep adding to a vibrant local-food economy.

In Clay County, Melany Thomas hosted Senate Majority Leader Erin Murphy, DFL-St. Paul. Melany showed the senator a wheat field that was doing well and one that was struggling due to excess moisture. She also shared a firsthand perspective about the need to expand Minnesota's Right to Repair law to farm equipment.

Lastly, Matt Kruger hosted Gov. Tim Walz on his farm near Pine Island to talk beginning farmer programs and soil health.

"Minnesota is built on agriculture. We rely on our farmers to feed our families and drive the economy and it is vital that we support our farmers and create opportunities for new folks to enter the occupation, especially amid difficult times," Walz said in a statement following his visit. "I am grateful for the Minnesota Department of Agriculture for their work ensuring

continued on page 21



CLAUDINE ARNDT, MEMBERSHIP AND MINNESOTA COOKS DIRECTOR

claudine@mfu.org

In late July I accompanied our 2024 FUEL (Farmers Union Enterprises Leadership) participants - Lisa and Marty Phillips and Brenda and Nate Rudolph - to Whitefish, Montana, for their summer leadership training. They joined participants from the other FUE states - Wisconsin, North Dakota, South Dakota and Montana and participated in several educational sessions, including:

- Farmers Union Enterprises Presentation and Presidents' Panel
- "Get Loud!" Change the World One Story at a Time with Kriss Marion and Danielle Endvick from WFU
- Legislative Storytelling + Plan Your Lobby Day Visits with Mary Mertens and Rachel Prevost
- Parli Pro Review/Actions with Kalispell FFA Advisor Justin Heupel
- Cooperative Development with Montana **Cooperative Development Center**
- Applying FUEL Skills to Farmers Union and Your Own Community with Claudine Arndt and Camryn Billen

We also set aside some time to enjoy an on-farm pizza night at Purple Frog Gardens in Whitefish, explore Glacier National Park and ride a chairlift to the top of Whitefish Mountain for dinner together on our last night.

Though all the sessions were impactful and jam-packed with valuable information, perhaps what made me the happiest throughout the week was listening to the nonstop animated discussions and robust laughter amongst participants.

Are you an up-and-coming leader? Consider applying for FUEL



Participants in the Farmers Union Enterprise Leadership program come from the five FUE states and include MFU members Brenda and Nate Rudolph and Marty and Lisa Phillips.

By the time this issue lands in your mailbox, the FUEL participants will be getting ready to board a plane for the D.C. Fly-In, their last formal meeting as a group. Our MFU participants will conclude their time in the FUEL program by delivering a short presentation about their experience and leadership training at our state convention in November.

When asked what he thought of FUEL so far, Marty Phillips shared, "The FUEL training has shown Lisa and me that we all have our own problems and yet as different farmers and ranchers we can stand strong together while sharing in the struggles this life provides us. No one of us stands alone anymore as our burdens now are shared. The friendships made through Farmers Union will last a lifetime!"

As another participant pointedly said on this last trip, "I'm here because I know that I have to show up to make change happen."

The topic of leadership has always fascinated me. During our time in Montana, I asked each of the state presidents and FUEL participants to name a skill or behavior they feel makes an effective leader. Some of the answers included: good listening skills, honesty, respect, being willing to do whatever it takes to get the job done, passion, strong communication skills, empathy, being willing to say 'no'

(but not until you've heard the whole story) and adaptability.

Farmers Union was established in 1902. That's 122 years ago. It's a bit dizzying to think about all the leaders who have stewarded the organization forward over the course of the last century and have kept it healthy and relevant. We live during a time when fewer people than ever join organizations, associations and groups. This steady decline in membership is widespread, from churches to PTAs to professional associations. As the number of people farming across the nation declines, I value Farmers Union's foresight and dedication to supporting and training new leaders.

Are you an up-and-coming leader? It is a commitment to participate in the FUEL training, as you need to leave your farm several times throughout the year to invest your time and energy into the program, but if you see yourself in any of the skills/ behaviors mentioned above, if you believe in the power of Farmers Union to make positive change, and if you want to be active in protecting and enriching agriculture, let me know that you are interested in next year's program. We promise to make it worth your while.





ARIEL KAGAN CLIMATE AND WORKING LANDS DIRECTOR

ariel@mfu.org

We often talk about the importance of staying engaged with a policy even after the bill has been passed and signed into law. Participating in the implementation of a new program or policy is often equally as important.

The past few months I've been keeping busy with issues related to implementation of the Inflation Reduction Act. The Inflation Reduction Act, or "IRA", was passed in 2022 and is the most significant investment in climate resilience in history. The bill includes measures related to clean energy production, home energy efficiency improvements and conservation agriculture.

It also increased funds for NRCS programs and USDA energy programs. One of those is the EPA's Climate Pollution Reduction Grant (CPRG) which recently announced the awardees and includes \$200 million for the state of Minnesota. The focus of the grant is Climate-Smart Food Systems and is led by the Minnesota Pollution Control Agency with partnership from Minnesota Departments of Agriculture, Health and Natural Resources and the Board of Water and Soil Resources.

The activities of the project will include restoration of the state's peatlands, investing in energy efficiency, vehicle and equipment electrification, food waste prevention and climate-friendly refrigerants.

The funding will also include a significant investment in climate-smart agriculture including through the Minnesota Agricultural Water Quality Certification Program and the popular Soil Health equipment grants. There is also funding for advanced biofuels and electrification for food and farm equipment like tractors and freight trucks.

It's important to participate in Inflation Reduction Act implementation



USDA Under Secretary for Farm Production and Conservation Robert Bonnie, second from left, visited MFU at Farmfest.

MFU participated in the stakeholder process for developing the proposal for this project and advanced the priorities of family farmers to benefit from these investments. We will continue to be engaged as the state begins implementing the various initiatives. Through these projects, the state estimates a reduction of 3.5 million metric tons of CO2 equivalent by 2030, and 19 million metric tons CO2 equivalent reduced through 2050.

Rulemaking for 40B, 45Z, 45V

Many of the IRA programs are related to tax credits, which require the Treasury Department and the IRS to put together rules to administer those tax credits. In early May, the IRS released the first guidance document for the 40B tax credit, related to the production of sustainable aviation fuel (SAF). The guidance was more restrictive than expected and required a bundling of practices (no-till, cover crops and enhanced efficiency fertilizers) to qualify as a 'climate-smart' feedstock. Together with Minnesota Corn Growers Association, Minnesota Soybean Growers Association and Minnesota Biofuels Association, we hosted a webinar soon after the guidance was released to walk through the details and discuss some of the concerns. The takeaway is that while this guidance is important in terms of understanding the direction the IRS is taking, it's not particularly relevant because there's no commercial SAF being produced in Minnesota, and this tax credit (40B) expires at the end of the 2024 calendar year.

What is relevant, and is still forthcoming, is the 45Z tax credit, or the Clean Fuel Production Tax Credit. I've previously written in this column about 45Z and what we know and don't know about how it will work. To recap – the tax credit could mean that farmers using climate-smart practices see a premium at the point of delivery for a biofuel producer that is participating in the tax credit. Emphasis on the word "could." The USDA recently had a request for information for input on what practices should be considered as climate-smart, and other considerations for the tax credit. MFU submitted comments focused on ensuring that the qualifications for feedstocks be meaningful and achievable, and that the development of new 'low carbon-intensity' feedstocks be fair to farmers. We're hopeful that the final rules for 45Z will be published soon so that farmers, biofuel producers and technical service providers can begin preparing for this opportunity.

Finally, I was at the Midwest Farm Energy Conference in Morris, where green hydrogen was a hot topic. Green hydrogen can be made by using renewable energy to split the molecules of water into the component hydrogen and oxygen elements. Hydrogen is a key input for ammonia fertilizer production and other industrial uses, and currently requires a lot of fossil fuels to produce. The Inflation Reduction Act includes a tax credit for green hydrogen production (45V), which MFU submitted comment on earlier this spring. We're hopeful that with clear rules, the green hydrogen and ammonia sector can spur local economic development while also contributing to the decarbonization effort.

There will be more opportunities for MFU to help shape the implementation of this historic piece of legislation over the coming years. If you have thoughts, concerns or ideas please reach out – **ariel@mfu.org**.

Changing the world, one carrot and broccolini at a time



By Kyle Hoffman

Small, everyday acts like shopping at the community farmers market, dining at a locally sourced farm-to-table restaurant, sustainably growing produce, or actively engaging as a member of Farmers Union may not seem revolutionary. But the local foods movement is tackling a number of our societal ills – climate change, food insecurity, obesity, chronic disease, corporate consolidation – and farmers like Dan and Lara Zimmerli are, in their own unique way, revolutionaries.

Dan and Lara both have farming backgrounds. Dan grew up on a corn and soybean farm in Redwood County and has boyhood memories of his mother's massive gardens and hot summer days selling sweet corn on the side of the road. Lara lived in rural southeastern Minnesota and fondly remembers time spent at her grandparents' dairy farm.

"I was always on the farm," Lara said. "When I went to college, I was really surrounded by a lot of people who were really passionate about the environment and what we were eating."

After meeting in 2016 and deciding "desk jobs" were not for them, Dan and Lara translated their passion for holistic, sustainable, regenerative agriculture into a farming operation.

Located on roughly three acres just south of Waldorf, Cedar Crate Farm grows more than 70 varieties of produce, including broccoli, lettuce, cabbage, green beans, carrots, basil and squash. In recent years, Dan and Lara have seen an uptick in popularity for crops like broccolini, kale and beets. Their products are marketed through the Community Supported Agriculture (CSA) program and the Mankato Farmers Market, and sold wholesale to stores like the St. Peter Food Co-op.

Dan speaks passionately about the utilization of organic, sustainable farming practices. Through the use of cover crops, companion planting and crop rotations, he sees "little need for chemical fertilizers,



Dan and Lara Zimmerli grow more than 70 varieties of produce on their Cedar Crate Farm south of Waldorf. Their 3-year-old daughter Addie enjoys spending time in the field with her parents.

pesticides, herbicides or fungicides." Cover crops like tillage radish and clover add biomass and nutrients back to the soil, while crop rotation reduces disease pressure and improves soil health. In addition to being a farmer and Minnesota Farmers Union member, Dan also serves as a specialty crop lead with the Sustainable Farming Association.

Dan and Lara are driven by an overriding mission to grow fresh and healthy food

Photos by Melissa RayAnn Photograpy

for their community, and to keep as many dollars local as possible.

As Farmers Union has highlighted many times in its "Fairness for Farmers" campaign, corporate monopolies have destroyed small family businesses and hollowed out rural America. The farmer's share of every dollar consumers spend on food has fallen from 50 cents in 1952 to less than 15 cents today – hurting both farmers and consumers, who are forced to pay inflated prices at the grocery store.

And while legislative fixes and regulatory reform are essential, it is change-makers like Dan and Lara who are the boots on the ground, doing the work to buck this broken system.

"For so long, so many farms were just getting bigger and bigger and bigger, so there are less and less and less farms like ours," Dan said. "One of the fastest-growing segments of farmers are those growing small scale and selling to consumers. There is a market for it."

The Zimmerli's small-scale farm operation has grown rather quickly. Due to the utilization of several high tunnels – hooped structures covered in clear tarp – Dan and Lara have been able to extend their growing season beyond the traditional spring and summer and are now able to grow and do business year-round. They have passionate and loyal CSA members and employ several seasonal workers. In 2023, the University of Minnesota recognized them as Waseca County's Farm Family of the Year.



Addie, the Zimmerli's three-year-old daughter, has already shown an aptitude for farming. Lara shared that Addie precociously keeps a close eye on the field conditions, and enthusiastically helps however she can on the farm. Though still very young, it is easy to envision Addie one day carrying on her family's agricultural legacy.

Ultimately, that is what the local foods movement is all about: building a more just, healthy and climate-resilient society for our future generations to flourish. In these deeply polarized and troubled times, Dan and Lara are getting their hands dirty and engaging in community-centered work that makes the world a little bit better. A truly revolutionary act, indeed.





Above, Dan Zimmerli in one of his high tunnels. Below left, various varieties of lettuce in another high tunnel. Below center, microgreens the Zimmerlis grow indoors, and below right, freshly harvested garlic.



The value of working with a Farmers Union Agency Agent for your health and life insurance needs.



Barb Sweep enjoys helping people in Fosston and all surrounding areas with health and life insurance and is a contact for MNsure coverage in Northern Minnesota. Deciding what life and health insurance are correct for each individual can be hard and Barb is here to help you out with these decisions. People in the area trust Barb and call on her for home, farm, auto and business insurance.

Located in Fosston, you can reach Barb at (218) 435-2063, sweepagency@fuainsurance.com or stop in at 204 First St. E, Fosston Why work with a Farmers Union Agent like Barb Sweep?

- 1. Health & Life insurance has too many options to choose from. Why not get an expert to find the plan that fits your unique situation.
- 2. Spend your resources wisely. Plans change year to year. Ask for a review of your situation.
- 3. You deserve someone who provides exceptional service. That's the Farmers Union Agency promise.

Contact us today to find an experienced FUA agent near you. (800) 229-1064 | agents.fuainsurance.com





The Senate candidate forum at Farmfest included Sen. Amy Klobuchar, Steve Carlson, Joe Fraser, Alycia Gruenhagen, Royce White, Rebecca Whiting and Joyce Lacey.

Candidates debate farm bill in Farmfest forums

By Janet Kubat Willette

Farmfest was once again a place for politics, with forums for the 1st, 2nd, 6th, 7th and 8th congressional districts as well as candidates for U.S. Senate.

The forums were at times contentious, but they gave attendees a chance to focus on agricultural issues, which often are overshadowed in other venues. The forums featured candidates from across the political spectrum, including Democrats, Independents, Independence-Alliance, Libertarians and Republicans.

Here's a look at what they had to say about the farm bill.

First District candidates

Rep. Brad Finstad said a bipartisan farm bill has passed the House Agriculture Committee, and the Senate needs to act. He supports increasing reference prices and strengthening crop insurance.

Gregory Goetzman said he doesn't know much about the farm bill.

Shawn Tweten said the farm bill has been a policy staple since the Great Depression. He said the bill needs to provide more opportunities for smaller farms.



MFU Vice President Anne Schwagerl, Sen. Tina Smith, MFU President Gary Wertish and MFU Executive Board Chair Carol Anderson.

Rachel Bohman said the House refusal to budge on Supplemental Nutrition Assistance Program funding is holding up the farm bill. She also said the farm safety net needs to be improved and the safety net expanded for livestock producers.

Second District candidates

Rep. Angie Craig said a farm bill would never pass if the nutrition funding was split from the farm spending. The bill has 12 of her marker bills in it. A marker bill is a building block of a larger bill. Craig said she wants to make sure corn and soybean farmers are treated fairly in the bill, which is now better for rice, cotton and peanut growers.

Joe Teirab called for improved investments in communities and action on the farm bill. He also supports an increase in reference prices.

Sixth District candidates

Rep. Tom Emmer said a farm bill will be passed by year end.

Jeanne Hendricks said there's a disagreement regarding SNAP.

Seventh District

Rep. Michelle Fischbach said the farm bill passed by the House Agriculture Committee is strong and increases crop insurance.

Steven Boyd said reference prices are outdated.

A.J. Peters said crop insurance coverage needs to be enhanced and payment limits increased for commodity programs.



Cottonwood County Farmers Union leader Jane Imker was a finalist for the Farmfest Woman Farmer of the Year award. She and her husband, Brent, raise sheep and crops near Lamberton. Jane is an active volunteer with 4-H and her church.

Eighth District

Rep. Pete Stauber said the House farm bill was written for farmers by farmers.

Jen Schultz said the farm bill used to be a bipartisan bill. The bill needs to help working families and farmers. Farmers need more certainty than a continuing resolution, she said.

Senate

Sen. Amy Klobuchar said the farm bill needs to protect farmers. She spoke about the dairy margin coverage program, updating the livestock indemnity program, keeping the sugar program and supporting the renewable fuels standard and year-round E15.

Steve Carlson said a safety net is needed for farmers.

Joe Fraser said a continuing resolution doesn't help farmers.

Alycia Gruenhagen spoke in favor of less government.

Royce White said the government is too big and is out of control.

Rebecca Whiting said prosperity has been regulated out of farming and that the farm bill is written by people who have no idea what farming is.

Joyce Lacey called for greater support for small and mid-sized farms and a reduction in payment limits.



Sen. Aric Putnam, DFL-St. Cloud, speaks during a press conference held at Farmfest to talk about the more than 80 farms DFL legislators have visited in the past two years.

10



Moderated by Mark Dorenkamp of Brownfield Ag, the Farm Bill Forum featured Sen. Tina Smith, D-Minn., American Farm Bureau Federation President Zippy Duvall, National Farmers Union President Rob Larew, National Corn Growers Association President Harold Wolle, National Pork Producers Council President Lori Stevermer and George Goblish, an American Soybean Association board member.

Panelists ask farmers to get engaged to pass a farm bill in 2024

By Janet Kubat Willette

The aptly named Farm Bill Fatigue forum at Farmfest drew agreement among the panelists that a farm bill will get done, it's just a matter of when a consensus can be reached.

Moderated by Mark Dorenkamp of Brownfield Ag, the panel featured Sen. Tina Smith, D-Minn., National Farmers Union President Rob Larew, American Farm Bureau Federation President Zippy Duvall, National Corn Growers Association President Harold Wolle, National Pork Producers Council President Lori Stevermer and George Goblish, an American Soybean Association board member.

Congress has a great tradition of passing strong bipartisan farm bills, Smith said, but there are sticking points that remain to be worked out in the farm bill now being assembled.

One of those sticking points is finding the money to do the things members want to do. Another is disagreement with the numbers coming from the Congressional Budget Office (CBO). The CBO has projected USDA's use of its Section 5 authority under CCC will total \$12 billion from fiscal years 2025 through 2034. House Ag Chair G.T. Thompson, R-Penn., claims \$50 billion in savings from placing restrictions on how the agriculture secretary can spend CCC funds.

The legislative calendar is tough for passing a farm bill before the extension expires on Sept. 30. Congress is back in session for three weeks in September and must pass appropriation bills or short-term funding to avoid a Sept. 30 government shutdown. Members then head home to campaign before returning for a lame duck session after the election.

There is a desire to finish a farm bill before the end of the year, Smith said, and she predicts a bipartisan bill will be finalized before the end of the year. The panelists mostly agreed but called upon their audience to actively engage in the debate by contacting their congresspeople and senators and asking them to pass a farm bill in 2024.

Here's some of the topics that were discussed.

Larew said a consolidation of power and lack of competition is causing rising input costs and is impacting the price farmers receive for their products and the price consumers pay for goods.

Duvall said the commodity title and reference prices need to be updated. He also called for an increased investment in research.

Wolle called for improvements to ARC, PLC and crop insurance, saying the crop insurance program is the basis of the farm safety net. He also called for strengthening the energy title to include higher blends of biofuels and the trade title to export excess production.

Goblish said the soybean growers are asking for more foreign market development funds.

Stevermer said the pork producers want a solution to Prop 12, which she said is California telling the rest of the country how to raise their hogs. The pork producers are concerned about a patchwork of regulations regarding pork production.

DFLers stress their ag agenda at Farmfest

By Janet Kubat Willette

DFL legislators came to Farmfest to highlight their agricultural agenda and pledged to continue working to write agricultural policy on farms, not in St. Paul.

Senate Agriculture Committee Chairman Aric Putnam, DFL-St. Cloud, has visited more than 80 farms over the past two years, sitting down with farmers and listening to what they need. Farmers talked about mental, physical and economic health and gave ideas for policies.

Dairy farmers talked about the stress from low milk prices and policymakers passed the DAIRI bill in response. The Dairy Assistance, Investment, Relief Initiative (DAIRI) grants go to Minnesota dairy farmers who enroll in a federal dairy risk protection program.

The grain indemnity fund was funded to protect farmers if the elevator they sell to goes out of business without paying farmers for their grain. Turkey lasers were funded to help turkey growers fight avian influenza, H5N1, which has caused significant disruption in the turkey industry and has also spread to dairy cows and other animals.

More money was put into soil health equipment grants to help farmers protect their soil and meat processing to train the next generation of meat processors.

The visits informed the policy discussion and will continue, Putnam said, as one in five jobs in the state is in agriculture and agriculture touches everything in Minnesota. In a democracy, engaging with people is how work gets done, he said.



MFU Vice President Anne Schwagerl visits with the Minnesota FFA State Officers.



Minnesota Agriculture Commissioner Thom Petersen and MFU President Gary Wertish engage in a conversation with Rep. Angie Craig, D-2nd District.



The MN 4-H Ag Ambassadors stopped by the MFU hoop barn for a visit with MFU Government Relations Director Stu Lourey, MFU President Gary Wertish and MFU Membership staffer Peter Ripka.

Grain marketing analyst advises farmers to sell their corn before beans

By Janet Kubat Willette

Grain marketing analyst Mark Schultz said the crops around Gilfillan looked behind as he drove up from Texas to attend Farmfest. The corn is uneven, he said, and the beans are shorter than he expected, with 40 percent knee high at best.

Schultz, who works for North Star Commodities, gave a grain marketing outlook at the event.

He said U.S. agriculture is in a bad predicament. In 2018, Brazil grew about 85 million acres of soybeans and the U.S. grew about the same.

Then the trade dispute with China began.

Now, Brazil is raising 115 million to 120 million acres of soybeans. The U.S. remains at about 85 million acres. Once those beans come off in Brazil, a second crop is planted. If the soybean price rises, Brazilians may bring more land into production.

The U.S. dollar index is trading at the highest levels in five or six years, while the Brazilian Real is trading at an all-time low, making it the cheaper place to buy soybeans.

In the U.S., profitability for most farmers is breakeven. He encouraged farmers with

livestock to feed their old-crop that is still in the bin.

China, he said, is buying their beans from South America. Prices likely won't top \$11, but the market is paying farmers to store beans this fall and carry them to July. Schultz advised moving corn by no later than March as it may go out of condition. With the way things look now, there's a risk of corn quality being subpar and farmers getting docked for quality. Minnesota needs an extended growing season, he said.

Asked what he thought the presidential candidates would bring for trade, Schultz said the odds favor trade will decrease with a Trump presidency. He's not sure what a Harris presidency will bring but said that agriculture typically does better when a Democrat is president.



MFU campers participate in service project

By Will Teachout

Our senior campers joined New London Food Cooperative manager Jessica Rohloff for a fun afternoon of service projects on July 30.

The campers packed brown sugar, bagged candy, bottled shampoo and body wash products and assembled packages.

We are proud to partner with New London Food Co-op not only on these service projects, but also as one of the suppliers of the food we enjoy at camp.

Themes of MFU camp include community and civic engagement, and it is the acts of service for the community and the



At left, campers and counselors repackage bulk brown sugar. At right, New London Food Cooperative manager Jessica Rohloff works with campers who are repackaging shampoo.

partnerships we create that are so valuable for campers. We are building the next generation of leaders in Minnesota Farmers Union by teaching the values of working cooperatively in communities. We are proud to work with and support the Farmers Union members who run and work at the New London Food Co-op and we are excited to continue this partnership for many years to come.





Camp is a fantastic way to build friendships

By Natalie Beckendorf

Minnesota Farmers Union Camp is in full swing this summer, buzzing with excitement and energy. Each day starts with a flag-raising ceremony, setting a tone of unity and enthusiasm. Campers then dive into educational sessions, where they learn about leadership, legislation and community impact, gaining valuable skills that will help them make a difference.

Afternoons are packed with thrilling group activities. Campers enjoy dressing up for theme nights, swimming, playing games and going on nature hikes. One standout favorite is "Bonkers," an advanced hide-andseek game that creates unforgettable memories. As the day winds down, campers gather for flag-lowering to sing songs and listen to quotes, fostering a strong sense of community and reflection.

Every night, the camp comes alive with the singing of "Vive la compagnie!"—a song that embodies the camp's spirit of fellowship, success and unity. The lyrics celebrate love, friendship and expanding circles of camaraderie, perfectly capturing the camp's atmosphere. These experiences are not only tons of fun but also a fantastic way for campers to build lifelong friendships.











Perennial Promise Growers Cooperative provides marketing and technical support to farmers who grow Kernza

By Lisa Holm

Editor's note: This is the fourth and final article in a series highlighting the projects of Minnesota Farmers Union Foundation's "Co-ops for Climate" pilot grant recipients from 2023.

Perennial Promise Growers Cooperative, incorporated in 2021, represents more than 30 farmer members from throughout the eight states of Minnesota, Nebraska, Montana, Wisconsin, North and South Dakota, Iowa and Wyoming.



Ben Penner, vice president of PPGC and owner and operator of Ben Penner Farms, held a field day on his farm to talk about Kernza.

Perennial Promise Growers Cooperative (PPGC) provides collective marketing and technical support to a network of farmers that grow Kernza, a climate-smart perennial grain that is harvested from intermediate wheatgrass. Technical service projects include creating a set of comprehensive board policies to govern the co-op, an updated business plan to address financial requirements for management and a roadmap addressing possible expansion to a second crop.

PPGC was created as a vehicle to commercialize Continuous Living Cover (CLC) crops resulting from the Forever Green program of the University of Minnesota, with an initial focus on Kernza. Kernza is now the first commercially available perennial grain. It is most often used as a blended ingredient in flour, tortillas, crackers, puffed snacks, cereals and beer. PPGC is dedicated to helping farmers generate income by cultivating CLC crops, through finding markets for Kernza grain and ecosystem services.

CLC crops deliver substantial ecosystem services by minimizing soil disturbance, which reduces soil carbon oxidation.

These crops also enhance water infiltration, prevent runoff and capture excess soil nitrogen. As a perennial crop, Kernza provides living cover over two to three seasons, sequestering carbon in extensive root systems.

In addition to working with Cooperative Development Services (CDS) on a new business plan to attract new members and capital, PPGC's board has been working with Leslie Watson, a local co-op governance consultant affiliated with Columinate, to provide governance training and policy development support.

The PPGC board brought their insights to their annual meeting in January 2024, where they engaged members in strategic discussions about the future direction of the cooperative. The PPGC board and membership is optimistic that the technical assistance and business development support provided by this grant will enable them to capitalize on other funding opportunities.

Many cooperative members are engaged in educating the public and promoting the

adoption of perennial crops. Founding farmer Carmen Fernholz, of A Frame Organic Farm in Lac qui Parle County, and Anne Schwagerl, of Prairie Point Farm in Brown County, are actively involved in media interviews and speaking engagements.

Learn more at PPGC's newly launched website at www.perennialpromise.com.

Questions with Ben

Penner, vice president of PPGC and owner and operator of Ben Penner Farms in south central Minnesota. These responses have been edited for length and clarity.

Q. Why a cooperative model?

A. It is a democratic model that also provides value to the individual grower and the community. No other model can do that. We've taken on a big project - environmental stewardship takes collaborative effort and is a system-wide challenge. The cooperative model puts growers in a strong and empowered position.

Q. Challenges thus far?

A. How can the Kernza enterprise work together more. Understanding Carbon Intensity scores and how they fit in with CLC crops.

Q. What will success look like?

A. Success will look like selling out our current inventory and having a direct path to scaling the supply of Kernza with the projected demand. This is a very critical couple of years for PPGC.

14

Area farmers teaching themselves vet skills amid livestock vet shortage

By Colton Kemp

A collaborative, grant-funded effort dubbed the Wifery Livestock Skills Consortium seeks to help teach the basic skills one might need to maintain healthy livestock without an official veterinarian. The name of the group, consisting of a handful of women farmers, begins with a play on the word "husbandry," which refers to the care of animals.

"The shortage of large livestock vets is a statewide concern," said farmer and organizer Kathy Zeman. "Minnesota Farmers Union worked on legislation that did pass this past legislative session that expands the role of certified vet techs, in the hopes this will help. In the meantime, we are leaning in to learn more and improve our own skills."

The consortium is applying for grants to support the continuation of these education efforts, which Zeman said would teach a variety of skills, ranging "from ear tagging to IV-ing to c-sections." Rice County Farmers Union President Tessa Parks secured one grant from Compeer Financial.

The first workshop, named Pooper Scooper 101, was held July 27 at Burning Daylight Draft Farm in Dennison, and taught a handful of farmers how to do a fecal-float test to identify parasites that might be present in the manure of their livestock. Though she hasn't done the work officially for several years, veterinary technician Kari Ripley-Boysen led the workshop. She said her experience and the implementation of her skills on her own farm help maintain her knowledge.

She stood on one side of a barn at Burning Daylight and explained the process of a float test, while the farmers in attendance followed along with their own manure samples.

Essentially, a small amount of manure is added to a sodium-nitrate solution and allowed to sit for about five minutes, while a microscope slide sits on top. After those five minutes are up, parasite eggs in the manure should've floated up and attached to the slide.

Using illustrations and photos of various parasite eggs, the farmers searched for similar structures using their microscope. Somewhat quickly, Rachel Boucher's sample was determined to have an egg of a strongylid, a parasite also called threadworm.

While a fecal-float test can be a great diagnostic tool, farmers can find themselves in more urgent situations where a vet's help could be life or death for the animal.

"Say you have lambs being born, and you need a professional with a scalpel," Parks said. "And you have no one to call, or no one available for 4-12 hours or something, then you are left to your own devices."

In that situation, having practiced at least the basics of an emergency c-section can be beneficial. And that's one of the next workshops being planned by the consortium.

"But it still can be like an hour-plus away to the nearest general store for like needles or a scalpel," Parks added. "And then, if you're not sure exactly how to use them in that scenario — whether it be severe, like an emergency c-section or stitching up a cut, irrigating a wound, something like that — you will lose that animal, and you will lose that income and all that work you put into them. Not only can that be hard financially on farmers, it's hard emotionally because you were charged with caring for this animal, and you know, you feel like you've let them down, or you let yourself down."

To stay in the loop on future workshops or for more information on the consortium, email **wiferylivestockskills@gmail.com**.

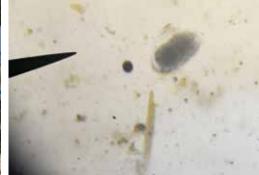
Reach Reporter Colton Kemp at 507-333-3129 or colton.kemp@apgsomn.com. Reprinted with permission. Originally published at faribault.com.



Veterinary technician Kari Ripley-Boysen explains the best way to gather a manure sample during the first workshop put on by the Wifery Livestock Skills Consortium.



From left, Heidi Eger and Gale Donkers look through their microscope while Kifah Abdi is helped by Kari Ripley-Boysen, next to Jessica Page at Burning Daylight Draft Farm. The group is teaching themselves basic veterinary care, due to a shortage in vets that treat livestock.



In the top-right part of the photo taken through a microscope sits a gray oval, which vet tech Kari Ripley-Boysen identified during a workshop as the egg of a strongylid, a parasite also known as a threadworm.

Fall fun By Sophie Biesterfeld

Farmer Doug

In Duluth, just west of Lake Superior, you'll find Farmer Doug's operation— a beloved

farm run by Doug and his wife, Lois, for nearly 50 years. During the spring and summer, they're busy harvesting maple syrup and cutting peony flowers, but come fall, they open their pick-your-own pumpkin patch. Their patch has three varieties of large pumpkins, each weighing between 40 and 50 pounds, alongside 22 different varieties of gourds, squashes and smaller pumpkins. Not far from their pumpkin patch, Doug and Lois have a lean-to on a pole barn where they sell homemade wreaths, ornaments and other seasonal crafts. They also offer syrups, jams, jellies and festive treats. If you're anxious to beat the Christmas rush, you can explore their Christmas tree farm. You can tag your favorite tree with Doug's help and return in December to pick it up, ensuring an easy start to your holiday season. Farmer Doug's pumpkin patch will open in early September, and you can visit their website for more information.

3361 Lindahl Road, Duluth farmerdoug.com (218) 591-0632 doug@farmerdoug.com







Fresh Acres

Zeke and Dana Berg own and operate Fresh Acres Farm in



Monticello. Their three-acre pumpkin patch, managed by their daughter Gwyn, has six different varieties of organic pumpkins, ranging from small decorative gourds to large pumpkins perfect for carving. A standout of their patch are the beautiful Crystal Star pumpkins, known for their pure white color. The patch will be open on select days from Sept. 14 through Oct. 27 as part of their annual Fall Festival. This year, Fresh Acres has made their Fall Festival bigger and better than ever, complete with corn mazes, a petting zoo, playground equipment, a corn pit, a corn cannon and loads of locally grown, healthy food options. Fresh Acres will also host a few unique events, including visits from Carlson's Loveable Llamas and Sustainable Safari Zoo. Zeke shares that Fresh Acres has a focus on "Family Fun Naturally." Not only are their products naturally grown, including one of the only naturally grown corn mazes in Minnesota, but they also encourage visitors of all ages to enjoy natural fun on the property. There's even an Action Track Chair for people with mobility issues to navigate the farm.

8102 72nd St NE, Monticello freshacresmn.com (763) 290-0156 freshacresmn@gmail.com

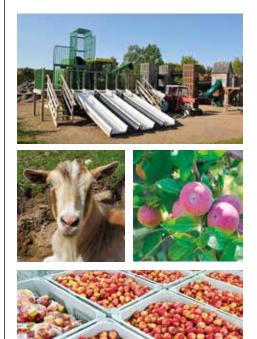


Afton Apple Orchard



Afton Apple, a family-owned farm in its 35th year of operation, is situated in the heart of the St. Croix Valley, just south of Afton. Spanning 250-acres, the orchard features a 10-acre pick-your-own pumpkin patch, offering pumpkins of every shape, size and color. Starting in late September and running through October, visitors can stroll through the pumpkin patch and pick the perfect one to take home. If you're feeling tired, you can hop on a hayride and enjoy a tour of the property starting Labor Day weekend. Along with their pumpkin patch, autumn at Afton Apple is punctuated by the 15-acre corn maze, which opens Sept. 28. With three levels of difficulty, this maze is perfect for adventurers of all ages. Admission to Afton Apple this fall will give you access to many fun activities including a playground, petting farm, tire swing and picnic area. You can also head over to Café ala Apple, located inside their retail store, which serves fresh apple cider, donuts, fritters and other fall-time favorites.

14421 90th Street South, Hastings aftonapple.com (651) 436-8385 info@aftonapple.com



www.mfu.org

Women's gathering is Sept. 16

Our discussions revolve around themes central to agriculture, food, gender and equity, reflecting our shared values and interests. Through this initiative, we aspire to not only broaden our knowledge but also strengthen our bonds as a community.

During our second Matriarchal Hour Zoom Gathering in July, we learned from MFU's very own Gail Donkers. With the help of her family, Gail raises sheep and sells breeding stock across the United States. Gail discussed her Dorset and Babydoll sheep operation, provided a demonstration of wet felting using wool, and answered questions about what it's like to work with sheep and how the industry has changed.

We warmly invite you to join us for our next convening on Monday, Sept. 16. Together, let's create a space where women in agriculture can support each other.

Please access the zoom meeting link through MFU's Events page. No registration necessary.

Member photos



MFU members have held a variety of events this summer. Top, North Dakota farmer and soil health proponent Gabe Brown spoke at a Clay County Farmers Union event in July. Brown is the author of "Dirt to Soil: One Family's Journey into Regenerative Agriculture."



Rice and Dakota County Farmers Union members met for a casual summer get-together at Burning Daylight Draft Farm near Dennison.



Mid Summer Nights Nuno Felted Scarf. Hand made by Gail Donkers.

This delicate scarf has been made using the Nuno felting process, a wet felting process where wool fibers are felted into a loose weave fabric, in this case silk gauze. The felting process causes the silk to shrink and pucker, creating a beautiful visual and tactile texture. I have used a lovely piece of hand dyed turquoise silk gauze as a base and adorned it with shades of blue and turquoise Merino wool fibers, Kid



What:	The Matriarchal Hour
Who:	Farmers Union women members. This gathering is gender-inclusive - trans and nonbinary participants are welcome to attend.
Date:	Monday, Sept. 16 (every third Monday)
Time:	2-3 p.m.
Location:	Zoom, access through MFU Events page



Mohair and Mulberry Silk. This lightweight scarf will keep you warm with very little bulk, and is reversible, turquoise silk gauze on one side, and the shades of blue and turquoise fiber side.

Farmer		mbership application	
Name:		_ Spouse's Name:	
Address:			
City:		State:	
County:Zip code:			
Email:			
Home phone:		Cell phone:	
Type of farm: Check all th	nat apply	Membership: Fee includes family unless student is checked.	
Crops	Organic	New member 1 year - \$75	
Beef	Poultry	Renewing member 3 years - \$200	
Dairy	Sheep	JOIN TODAY! Student - \$20	
Hogs	Vegetable or fruit	Mail this card to:	
Horses	or truit	Minnesota Farmers Union 305 Roselawn Ave. E. #200	
Other please list:			

WASHINGTON CORNER

NFU lauds strong funding for the DOJ Antitrust Division



The Senate Appropriations Committee passed its Fiscal Year 2025 Commerce, Justice, Science (CJS) funding bill on July 25. The bill included funding for the Department of Justice (DOJ) Antitrust Division and restored a critical component of the Merger Filing Fee Modernization Act (MFFMA) that had been rescinded in the Fiscal Year 2024 funding bill.

National Farmers Union (NFU) President Rob Larew expressed appreciation for the legislation: "We commend Chair Jeanne Shaheen and Ranking Member Jerry Moran for moving forward legislation that fully reinstates the Merger Filing Fee Modernization Act and provides strong funding for the DOJ Antitrust Division. Corporate monopolies have been squeezing family farmers, ranchers and our communities for decades, and we need a strong DOJ Antitrust Division that can fully enforce our nation's competition laws. NFU looks forward to continuing to work with the Senate Appropriations Committee to empower the Antitrust Division to take on rampant monopoly power in agriculture and throughout our economy."

Packers and Stockyards rule updates

In late June, Agriculture Secretary Tom Vilsack announced the fourth in a series of ongoing updates to the Packers and Stockyards Act (P&S Act). The proposed rule, titled "Fair and Competitive Livestock and Poultry Markets," aims to strengthen P&S Act enforcement by creating a framework to assess "unfair practices" claims by livestock producers who are harmed by meatpackers.

Known as the "unfair practices" rule, the proposal puts forth a framework for defining what the term "unfair practices" means under section 202(a) of the P&S Act. It follows the finalization of two other P&S Act rules – the "inclusive competition" and "poultry transparency" rules – and the recent issuance of the "poultry tournament" proposed rules. Under the "unfair practices" rule, Section 202(a) states it is unlawful for any packer, swine contractor, or live poultry dealer to "engage in or use any unfair, unjustly discriminatory, or deceptive practice or device." The recently completed P&S Act "inclusive competition" rule deals with discrimination and deception, but "unfair" requires further clarification. The term "unfair practice" is at the center of a long-running problem with P&S Act enforcement regarding whether, for conduct to be considered "unfair," there needs to be proof of competitive injury – a showing of harm not to an individual or group of individual producers, but to the entire industry.

In the rule's preamble, USDA addresses this issue and states clearly it is a central reason for this rulemaking:

"...some courts have recently required proof of competitive injury before finding that conduct is unfair. Those courts were not offered an alternative definition for unfair, which this rulemaking would propose. A competitive injury requirement cannot be imposed in a way that abrogates part of a statute. To the degree requiring a "competitive injury" precludes finding conduct is unfair when it satisfies criteria in the proposed rule, such a requirement would unduly limit the reach of section 202(a) and is improper. Moreover, the statute and P&S Act case law make plain that competitive injury under the P&S Act is broader than harm to competition under the antitrust laws."

In this proposed rule, USDA seeks to settle the "competitive injury" or "harm to competition" issue by defining an "unfair practice" with respect to both "market participants" (individual producers or groups of producers) and to "markets." Thus, there would be cases where an unfair practice claim is valid based on individual harm, and in other cases where it is valid on the basis of harm to the broader marketplace.



Candidates for the 1st congressional district talked about the farm bill during their forum at Farmfest.

Farm bill update

In a late June blog, Senate ag committee chairwoman Debbie Stabenow, D-Mich., criticized House ag committee Chairman G.T. Thomspon, R-Penn., for using "magic math" and "wishful thinking," to justify the CCC restrictions in the House farm bill, while also slamming GOP efforts to cut SNAP benefits and restrict the Thrifty Food Plan. The chairwoman also criticized "more farm in the farm bill for the few," claiming the House farm bill pits commodities against each other and favors southern crops over northern crops. During the House Agriculture Committee's hearing on July 10, Ranking Member David Scott, D-Ga., struck a similar tone, asking the chairman why the Committee-passed farm bill has not been brought to the House floor: "If you think you don't need us and have all the Republican support you need to pass this bill, what are you waiting for?"

What comes next for a 2024 Farm Bill is uncertain. But NFU remains committed to passing the right farm bill this year. Farmers Union members will have an important opportunity to make the case during NFU's upcoming Fall Legislative Fly-in this month.

USDA Under Secretary Gooden visits Minnesota

By Colleen Landkamer

At the end of May, Under Secretary for Rural Development Dr. Basil Gooden traveled to Minnesota to see the farreaching impact Rural Development has on Minnesota's rural economy.

Our first stop was the city of Virginia, where we attended their Public Safety Center groundbreaking. The city received a \$21.6 million Community Facilities Direct Loan to construct their new Public Safety Center. Virginia's public safety teams are operating out of facilities that are more than 100 years old, and extensive remodeling is not possible. The new facility will be a state-of-the-art and ADA-compliant home for the Virginia fire and EMS and police departments. It will be used for regional training, emergency disaster operations and community education opportunities. The site's location will allow for fast and efficient responses for both departments.

"I know projects like this just don't happen. It takes intention," Gooden said at the groundbreaking. "It takes people who are



The group met with Sustane Natural Fertilizer in Cannon Falls.

advocates, who are pushing day in and day out to make this happen."

Next, we visited Howard Lake, where Gooden toured the city's new library. Howard Lake is utilizing a \$3.5 million Community Facilities Direct Loan to replace their library with an updated, state-of-the-art facility. The new 7,000-square-foot library will address accessibility issues in the current library. The facility is set to be Minnesota's first net-zero library.

At the library tour, Gooden announced more good news for Howard Lake's residents. Rural Development is awarding Howard Lake a \$9 million loan and a \$578,000 grant through the Water and Waste Disposal Loan and Grant program to make much-needed improvements to their water, wastewater and storm infrastructure. The city will also be utilizing a \$2.1 million Community Facilities Loan to repair streets after the water infrastructure improvements are made. Gooden's visit ended in Cannon Falls, where we met with leaders from Sustane Natural Fertilizer. The family-owned, natural fertilizer manufacturer distributes its products to 60 countries worldwide. Sustane is using a \$2.39 million grant through the Fertilizer Production Expansion Program (FPEP) to expand their Cannon Falls facility and purchase new equipment to increase fertilizer production.

"I'm delighted that we were able to come here to learn more and to see it, and to show our support for such initiatives," Gooden said.

These projects are just a few examples of our dedication to the future of rural Minnesota. You can learn more about our programs by visiting **rd.usda.gov/mn**, following @**RD_Minnesota** on X or by calling **651-602-7800**.

Landkamer is Minnesota State Director for USDA Rural Development.

President's Message

continued from page 3

restaurateurs so that both may be represented in the farm bill debate.

"We don't have as many of the local connections to local farmers anymore that used to be there," said U.S. Department of Agriculture Undersecretary Jenny Moffitt, in a Star Tribune article about the event. "We're really pivoting back."

Moffitt is a former organic family farmer from California who attended the event.

Minnesota Farmers Union has worked for more than 20 years to build relationships between farmers and chefs, first through the Minnesota Cooks program and more recently through Foodshed. Of course, we source as much local food as possible at Farmers Kitchen + Bar, led by Executive Chef Kris Koch.

New opportunities

Emerging farmers may have the best sense of the growing market for local foods. On July 31, I attended a Roundtable Conversation on Emerging Farmers. The meeting was held at the McKnight Foundation and co-sponsored by the Mill City Farmers Market, Minnesota Department of Agriculture and Minnesota Farmers Union. Agriculture Commissioner Thom Petersen, Assistant Agriculture Commissioner Patrice Bailey and House Ag Chair Samantha Vang were in attendance.

The Minnesota Department of Agriculture has added an Emerging Farmer Office to support emerging farmers and added programs and grants to help them be successful as the demographics of Minnesota residents continues to change.

I spoke at the event, talking about the work MFU has done at the legislature to

support local foods and expand regional food systems.

Emerging farmers spoke about their needs, including land access, equipment access, technical assistance and workforce.

MFU state delegates have raised emerging farmer issues at several conventions, and I look forward to seeing additional resolutions offering ideas to support not only emerging farmers, but also all types of farmers at this year's convention. Agriculture and rural communities are stronger, and our food system is more secure with more farmers, processors and retailers.

The 83rd annual MFU state convention is Nov. 22-24. There will be more details in upcoming issues of *Minnesota Agriculture*, but see the official convention call elsewhere in this issue.



SEPTEMBER 1934

"The American people must choose between intelligent control of farm production and sustained farm buying power necessary to re-employment of factory workers and a system of disorganized production, low prices, destroyed farm buying power, industrial unemployment and the dole," said Earl C. Smith, chairman of the national corn-hog committee.

The new Farmers Union song book contains 51 songs, with music for nine of them. Cost is 15 cents each or \$1.50 per dozen. Farmers Union Publishing Company, Minnesota Building, St. Paul, Minn.

ATTENTION MEMBERS!



ls your contact info up to date with MFU?

Email changes to claudine@mfu.org.

Spaghetti Bake

Submitted by Alex Dickison, FUA

Oven-baked spaghetti is a dish that is simple and hearty, combining the best of both worlds, pasta and marinara sauce. This is the perfect meal when you are on the go because all you have to do is toss your ingredients in one dish and bake no fuss.

Submit your recipe for a future issue of *Minnesota Agriculture*. Email it to *janet@mfu.org*.

SEPTEMBER 1984

Minnesota lost one-fourth of its farms between 1964 and 1982, and experienced a 21 percent drop in farm population between 1970 and 1980, according to reports from the 1982 Census of Agriculture. Farm residents now make up only 9 percent of the state's population, compared with 12 percent in 1970.

Enforcement of a new rule to control the spread of pseudorabies began Aug. 30. The rule restricts the sale and movement of

SEPTEMBER 2004

With an early frost leading to more than \$190 million in damage to Minnesota's crops, Minnesota Farmers Union members will ask Congress for disaster assistance during the National Farmers Union Fly-in Sept. 20-22.



Farmers Union was again a proud participant in the State Fair 4-H Livestock Auction with the winning bid for the Grand Champion Hereford steer. Pictured, Robyn Werk of Grant County with her prize steer, accompanied by MFU Executive Committee Chair Merlyn Hubin, Vice President Dennis Sjodin and President Doug Peterson.

hogs in this third leading pork producing state, according to Dr. J.G. Flint, secretary of the Minnesota Board of Animal Health. The board called pseudorabies a major new livestock disease threat.

Saying that "political showmanship won't substitute for farm income," National Farmers Union President Cy Carpenter said that President Reagan's four point farm credit restructuring plan is an obvious election-year ploy that does nothing to improve farmers' ability to repay their existing debts and does not go far enough to help the debt-laden rural economy.



Celebrity tasters offered their perspectives on what the chefs produced during the Minnesota Cooks Taste of Tuesday at the Minnesota State Fair. Pictured, from left, KARE-TV anchors Frank Vascellaro and Diana Pierce, Hennepin County Attorney Amy Klobuchar and St. Paul City Council member Dave Thune. Behind them are vegetable growers from Gilbertson Farms in Scandia.

With an early frost leading to more than \$190 million in damage to Minnesota's crops, Minnesota Farmers Union members will ask Congress for disaster assistance during the National Farmers Union Fly-in Sept. 20-22.

Ingredients

- 16 ounces of spaghetti noodles
- 16 ounce jar pasta sauce
- 3 cups water
- 1 teaspoon oregano or Italian seasoning
- 1 teaspoon salt
- 1 teaspoon black pepper
- 5 cloves garlic minced
- 1 onion sliced thin
- 2 tablespoons olive oil
- 1 cup mozzarella cheese shredded

Instructions:

Step One: Preheat the oven to 375 degrees Fahrenheit.

Step Two: Spray the bottom of the dish with oil and add all ingredients except mozzarella cheese to a large baking dish.

Step Three: Cover with tin foil and bake for 45 minutes.

Step Four: Remove the bake from the oven about 20-25 minutes in and give it a stir.

Step Five: Add mozzarella cheese to the top and bake uncovered for 10 minutes or until the cheese is bubbly.

20

Government relations

continued from page 5

that new farmers and rural communities can thrive."

This visit was just before President Biden stepped aside and Walz was rumored to be on the shortlist of candidates for vice president—so Matt couldn't ask him about it.

Presidential politics

On the federal level, news has been dominated by Vice President Kamala Harris's ascension to presidential front runner. Comparatively little attention has been paid to her record on agriculture, which is somewhat limited. Many have pointed out that as Attorney General of California she successfully defended that state's animal welfare laws against legal challenges and in the Senate, she was a vocal supporter of climate legislation.

In an interview with AgriPulse, NFU's Vice President of Advocacy Mike Stranz made the case that a Harris presidency would help manage market uncertainty, maintain trading relationships and continue action on climate and competition.

"I think we can look at what the Biden administration has accomplished as a good blueprint for what a Harris administration would be headed towards," Stranz said. "We've also seen really good investments in agriculture from the Biden administration. We haven't seen cuts to crop insurance as we've seen from other administrations."



Minnesota Gov. Tim Walz visited Matt and Maggie Kruger's farm near Pine Island in southeastern Minnesota. Matt and the governor talked about state resources for beginning farmers including the Beginning Farmer Loan Program and the Down Payment Assistance Grant.

Also related to the presidential election, an effort led by the conservative think tank, the Heritage Foundation, has made headlines. The Project 2025 Presidential Transition Project, commonly referred to as Project 2025, provides recommendations for a second Trump administration.

The recommendations dictate deep cuts without any policies that would replace or improve the farm safety net. This includes eliminating the Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) programs, eliminating the Conservation Reserve Program (CRP), repealing the sugar program, eliminating the Market Access Program and Foreign Market Development programs and halting the approval of any new checkoff programs and forcing producer referenda on the existing checkoffs. In the face of wide criticism of the plan, former President Trump has disavowed Project 2025 and said he "has no idea who is behind it." That said, at least 140 people who worked in his administration were part of the team that wrote the report, per CNN.

As of Aug. 1, Congress is preparing for their August recess with no plans for a next step in 2024 Farm Bill negotiations. Soon after they return, Minnesota and other Farmers Union states will gather in D.C. for the annual NFU Fall Fly-in, making the case for a strong farm safety-net, conservation funding, competition and other elements of a strong Farm Bill for Minnesota.

As always, if you have questions, thoughts or concerns about MFU's legislative work, please reach out at (320) 232-3047 (C) or stu@mfu.org.

Official Convention Call

Annual Convention of the Minnesota Farmers Union

Notice is hereby given that the 83rd annual convention of the Minnesota Farmers Union will begin with registration at 3:30 p.m. Friday, Nov. 22 at the Delta Hotel Minneapolis Northeast and continue through Sunday, Nov. 24, 2024, or until all business has been concluded.

Business to be conducted at the state convention will include the election of delegates to the national convention, discussion and passage of resolutions into MFU policy and agreement on Special Orders of Business for 2025. The basis of representation at the state Farmers Union convention, as provided by the constitution and bylaws, shall be that each local union shall be entitled to one delegate to a state convention for each 10 regular dues paying members or major fraction thereof. The votes to be cast by any one delegate shall be determined by dividing the number of dues paying members by the total number of delegates registered and qualified.

Delegate Reporting Forms have been mailed to county presidents and should be returned by Oct. 1 to: Minnesota Farmers Union, 305 Roselawn Ave E, Suite 200, St. Paul, MN 55117. The final deadline for delegates to be seated at the state convention is Nov. 1, 2024. Members of unchartered, at-large membership within a county are eligible to become delegates to the state convention provided they are elected at a special meeting conducted for the specific purpose of delegate election. At-large delegates will represent their counties by the same manner and terms as regular local delegates. To qualify, the delegate must be in good standing with Farmers Union.

Gary Wertish, President

Missy Bakker Roach, Secretary



DAN MAHONEY EXECUTIVE OFFICER, MN FSA

daniel.mahoney@mn.usda.gov

Now is the time of year that producers in Minnesota consider commodity loans. Commodity loans, or Marketing Assistance Loans (MALs), provide financing and marketing assistance for wheat, feed grains, soybeans and other oilseeds, pulse crops, wool and honey. MALs provide producers with interim financing after harvest to help meet cash flow needs without having to sell commodities when market prices are typically at harvest-time lows. A producer who is eligible to obtain a loan, but agrees to forgo the loan, may obtain a Loan Deficiency Payment (LDP) if such a payment is available.

FSA is now accepting requests for 2024 MALs and LDPs for eligible commodities after harvest. Requests for loans and LDPs shall be made on or before the final availability date for the respective commodities.

A nonrecourse marketing assistance loan can be redeemed by repayment, or by delivering the agricultural commodity that was pledged as collateral to the Commodity Credit Corporation (CCC) as full payment for the loan upon maturity. Recourse marketing assistance loans are also available for commodities that may be of lower quality due to an element such as high

Marketing Assistance Loans now available through FSA

moisture, commodities harvested as other than grain, or for contaminated commodities that are still within merchantable levels of tolerance.

MAL repayment and LDP provisions are intended to minimize potential delivery, storage and related costs of agricultural commodities to CCC. The provisions also are designed to avoid discrepancies in marketing loan benefits across states and counties and to allow U.S. produced commodities to be marketed freely and competitively.

County and regional loan rates are based on each commodity's national loan rate and vary by county or region. They are based on the average prices and production of the county or region where the commodity is stored.

The interest rate charged on a commodity loan is set at one percentage point above CCC's cost of borrowing on Jan. 1. Accrued interest is the amount of interest that accumulates while a loan is outstanding, starting with the day the loan is made.

MALs mature on the last day of the ninth calendar month following the month in which the MAL is approved. A producer may repay an outstanding MAL before maturity period by repaying the MAL, or upon maturity by settling or forfeiting the commodity to CCC. The commodity is transferred to CCC to repay the loan.

To be eligible for a MAL or LDP, a producer must comply with conservation and wetland protection requirements. Producers are required to submit an acreage report for all cropland on all farms as applicable. Producers must have and retain beneficial interest in the commodity until the MAL is repaid or CCC takes title to the commodity. Adjusted Gross Income (AGI) provisions state that if your total applicable three-year average AGI exceeds \$900,000, then you're not eligible to receive an MLG or LDP. You must have a valid CCC-941 on file to earn a market gain of LDP. The AGI does not apply to MALs redeemed with commodity certificate exchange.

To be considered eligible for an LDP, you must have form CCC-633EZ, Page 1 on file at your local FSA Office before losing beneficial interest in the crop. Pages 2, 3 or 4 of the form must be submitted when payment is requested.

Marketing loan gains (MLGs) and loan deficiency payments (LDPs) are no longer subject to payment limitations, actively engaged in farming and cash-rent tenant rules.

For more information and additional eligibility requirements, contact your local county USDA Service Center or visit **fsa.usda.gov**.

New members

Welcome to the new members who joined MFU in June and July. We look forward to getting to know you and thank you for your membership. We encourage experienced members to invite new members to events in your area. Working together we make a stronger Farmers Union.

Minnesota

armers

Stephanie and Weston Alseth, Red Oak Acres, Wadena County

Marie and John Angstman, Kanabec County

Sophie Biesterfeld, Ramsey County

Wally Borah and Lana Fuglem, Roseau County

Arick and Alecia Broden, Polk County

Jaci David, Blandin Foundation, Itasca County

Ryan Doyea, Beltrami County Katie and Dale Frandrup, Dakota County

Daniel and Kerri Gackle, Beltrami SWCD, Beltrami County

Anna Gedstad, Hennepin County

Joshua Gesino, Churchill St. Restaurant, Ramsey County

John Gladitsch, Redwood County

Mark Hillman, Renville County

Amos and Heather Holmes, Olmsted County Spike and Sara Iverson, Polk County

Missy and Charles Jennings, Goodhue County

Patrick and Jodi Miller, Nicollet County

Jeremy and Julie Mogensen, Mighty Tiny Microgreens, Mille Lacs County

Jan Nelson, Redwood County

Zachary Paige, North Circle Seeds, Becker County Emily Richey and Kyle Cook, Agate Acres Farm, St. Louis County

Lynn and Robin Trebesch, Redwood County

Dustin Vedbraaten, Polk County

Clarence White, Ramsey County

Sebastian Woodward, Ramsey County





In November 2023, ten MFU members traveled to Albuquerque, New Mexico, and joined Farmers Union members from across the country for two days of interactive sessions on ag business management, leadership development and cooperative education.

Register now for the National Women's Conference

Join National Farmers Union in San Antonio this fall as they bring Women's Conference to Texas for the first time.

This year's theme of "Cultivating a Collective Future" promises an engaging and interesting two days of interactive sessions on farm financing, communications, marketing and more. We'll recap election day and what it might mean for American agriculture in the coming years, and we'll hear from some inspiring Farmers Union members about their individual journeys in leadership.

Registration cost is \$100 for Farmers Union members and \$175 for non-members. To help offset the cost of attending, MFU offers \$1,000 scholarships that are available through MFU's website (under the Education tab). Priority will be given to women who have not attended the conference previously.

Please reach out to Lisa Holm at lisa@mfu.org or 763-607-4570 if you have any questions or would like to apply for the scholarship. We are eager to have more women from Minnesota take part in this conference.

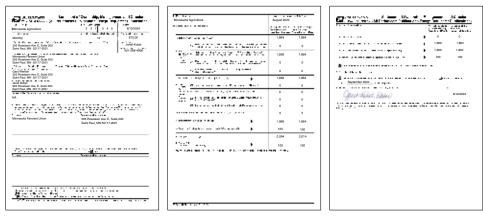
Learn more about the event at https://bit.ly/NFUWomensConference

September calendar of events

Sept. 2	MFU office closed for Labor Day
Sept. 5	Kandiyohi County Farmers Union Convention, Kandiyohi Power Co-op, Spicer
Sept. 7	Butcher's Dinner and Barn Dance, Medicine Creek Farm, Finlayson
Sept. 8-11	NFU Fall Fly-in, Washington, D.C.
Sept.11	Polk County Farmers Union Convention, Lake Sarah Campground, Erskine
Sept. 13	Rice County Convention, Fireside Orchard, Northfield
Sept. 14	Our Local Plate – Farm Fest and Market, Doubting Thomas Farm, Moorhead
Sept. 14	Deep Roots Festival, Maple Hills Orchard, Frazee
Sept. 15	Todd County Convention, Double Eagle Golf & Grille, Eagle Bend
Sept. 16	Women of MFU Zoom, 2 p.m.
Sept. 17	Wright County Convention, Buffalo United Methodist Church, Buffalo
Sept. 19	Lac Qui Parle Convention, Madison Mercantile, Madison
Sept. 26	Wabasha County Convention, Kim's Bar & Grill, Plainview
Sept. 29	Meet Your Makers, Keepsake Cidery, Dundas

Find the latest news online at mfu.org/events

**Statement of Ownership of Minnesota Agriculture published in accordance with U.S. Postal Regulations.



Here's a look at the schedule. 3:15 p.m. Pursuing Cooperative Leadership 4:15 p.m. Wrap-up Thursday, Nov. 7 **Reception at Hotel Valencia's** 6 p.m. 6 p.m. Dinner Dorregos. Saturday, Nov. 9 Friday, Nov. 8 9 a.m. Gather & Grow Breakout Groups 9 a.m. Welcome 10:15 a.m. - 2025 Congressional Outlook, 9:30 a.m. The Farmers Land Trust: Evolving Layla Soberanis, National Land Trust Practices through the Farmers Union Farmland Commons, Kristina Villa, 11:30 a.m. Farmers Union Leadership Panel The Farmers Land Trust 12:30 p.m. Conference Wrap-up and 10:45 a.m. Mastering Farm Finances and **Boxed Lunch** Unlocking Farm Funding, Sami Tellatin, Farm Raise 2:30 p.m. Optional Ticket Add-On: San Antonio River Cruise 11:45 a.m. Lunch 1 p.m. Communications Workshop,

Emily Oehler, Communications

Coach

Standing for Agriculture, Working for Farmers.



Standing for Agriculture, Working for Farmers.

> Volume 168 No. 9 September 2024 www.mfu.org



Home | Auto | Farm | Business | Health & Life Insurance

Ada	Rodney Mathsen	(218) 784-4813
Alexandria	Daylon Faber	(320) 763-9455
Argyle	Jay & Brady Swanson	(218) 437-8512
Bejou & Detroit Lakes	Joe McCollum	(218) 844-5970
Bemidji	Ben Caron	(218) 751-7761
Canby	Mike Panka	(507) 223-5527
Crookston	Chris Swanson	(218) 281-6724
Dawson	Nicole Sumner	(320) 769-2088
Duluth	Brad Anderson	(218) 481-0812
Elk River	Rob Pampusch, Jr.	(763) 441-4250
Elk River	Todd Ostrow	(763) 515-3200
Fergus Falls	Grant Davenport	(218) 736-5697
Fosston	Barb Sweep	(218) 435-2063
Franklin	Joel Harmoning	(507) 557-7000
Goodhue	Ali Peters	(651) 923-4433
Ivanhoe	Mike Panka	(507) 694-1750
Lake Crystal	Matt Peterson	(507) 726-2961
Lakeville	Sam Zappa	(952) 456-0029
Luverne	Steve Cattnach & Barb Anderson	(507) 283-8383

Maple Grove	Brandon Hummel	(651) 288-4076
Marshall	Dennis Klocow, Jr.	(507) 532-0418
Menahga	Kristine Hendrickson	(218) 564-5300
Montevideo	Ivan Anderson	(320) 269-9463
Moorhead	Mari Berggren	(218) 512-0536
Moorhead	Aaron Schenck	(218) 236-1966
Moorhead	Robin Swanson & Jenna Crabtree	(218) 512-3003
Morris	Debbie Anderson	(320) 589-3245
New York Mills	Lisa Preuss	(218) 385-3344
Norwood YA	Lisa Valiant	(952) 467-2922
Olivia	Paul Johannes	(320) 523-1150
Owatonna	Ben Flemke	(507) 413-6116
Rochester	Chris Sanders	(507) 282-4411
Roseau	Emily Baugher	(218) 463-2369
Thief River Falls	Jay & Brady Swanson	(218) 681-6443
Warren	Jay & Brady Swanson	(218) 745-5313
White Bear Lake	Abby Moffitt	(651) 217-3638
Willmar	Paul Johannes	(320) 235-2540
Windom	Jessica Krick	(507) 831-3541

(800) 229-1064 | agents.fuainsurance.com