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How FUA turned a 16 percent premium increase into an 8 percent savings

By Jim Hickey

We recently conducted an annual review for one of our farm families, and their situation is one many can relate to. They were insuring their farm, home, two personal vehicles with youth-



Contact your Farmers

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800-229-1064.

Jim Hickey

ful drivers, two ATVs and a boat, all with us. However, when they received their renewal notice, they saw a 16 percent

increase in their overall insurance premiums. Given current commodity prices, this added significant stress to their budget.

During our review, we explored ways to help them manage their costs without sacrificing essential coverage. We proposed several changes, including:

- Increasing the deductibles on their farm and home to \$5,000.
- Raising the deductibles on their autos, recreational vehicles and boats to \$2,000.
- Adding our Auto/Home Protection Plan to their insurance package.

The Auto/Home Protection Plan offers numerous benefits, but we highlighted its deductible reimbursement provision, which would be particularly valuable for this family. With this plan, the family could be reimbursed up to \$1,000 for any auto, recreational vehicle or boat deductible and up to \$2,500 for any home deductible paid on a covered insurance claim.

By making these adjustments, we were able to achieve two things:

- Significant Premium Savings: The higher deductibles led to immediate premium reductions, providing the family with a sense of relief and financial breathing room.
 - Reduced Financial Risk: The Auto/Home Protection Plan significantly minimized the family's out-of-pocket costs for deductibles, providing a sense of security and

easing the financial burden in the event of a claim.

What began as a challenging 16 percent increase in premiums turned into an 8 percent savings over the previous year's premiums, including the cost of adding the Auto/Home Protection Plan.

Contact Farmers Union Agency today to discover how we can help you manage your insurance costs while still maintaining the essential coverage at info@fuainsurance.com or 800-229-1064.

Jim Hickey is Director of Sales - Farm and Personal Lines for FUA. He can be reached at iim@fuainsurance.com or 651-288-4077.



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President's message

GARY WERTISH, PRESIDENT

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It's early October as I write this, and combines are busy bringing in the harvest across much of the state. Others are harvesting their gardens and orchards, bringing squash, beets and apples to farmers' markets throughout the region. It's a bountiful time of year in Minnesota.

I recently returned from a trip to the island of Ortigia, the historic center of Siracusa, a city on the Italian island of Sicily, for a G7 Ministerial meeting. I accompanied NFU President Rob Larew and North Dakota Farmers Union President Mark Watne to the meeting, which we attended through the NFU membership in the World Farmers Organisation.

The G7 is an informal group of industrialized democracies that includes the United States, Canada, France, Germany, Italy, Japan and the United Kingdom. The group meets annually to discuss complex global issues. There were 21 different ministerial meetings, including agriculture, held throughout the year.

At the Ministerial meeting, the farmer organization representatives signed a declaration in favor of a vision for agriculture and for farmers that supports the value of work and economic growth; a cohesive effort to overcome the dual challenge of ensuring we grow enough food to feed a growing population while at the same time reducing the resources and emissions needed to do it, and a joint commitment to backing policies that support sustainable food production, ensure economic viability for farmers, rise to the challenges of climate change and promote trading relationships that enshrine these principles.

The document makes several recommendations, among them:

It is necessary to invest more in developing sustainable, resilient, competitive and productive local food systems, capable of enhancing the work of farmers, integrating it into fair supply chains that generate value for all, from producers to consumers.

















G7 OF THE FARMERS' ORGANISATIONS 2024

DECLARATION SUMMARY

In a world hit by the consequences of the Covid-19 pandemic and numerous conflicts, including the recent ones affecting Ukraine, Israel and the Palestinians, food security is front and center in the news and a priority for politicians and citizens across the planet, proving in the most tragic way the deep interconnectedness of food systems and global prosperity.

According to the United Nations Food and Agriculture Organization, between 713 million and 757 million people are suffering from hunger. About 2.8 billion people, more than one third of people in the world, cannot afford a healthy and balanced diet.

The world population is estimated to continue growing to 9.7 billion by 2050. The food required to feed the world 's population is expected to increase by 1.7 times over the 40 years from 2010 to 2050. As a result, a global food shortage may occur.

The challenge of climate change further emphasizes the risk of food insecurity and conflicts, generating ever greater instability. According to United Nations' data, 258 million people, or 22.7 percent of the population of 58 countries around the world, faced acute levels of food insecurity in 2022.

We, the presidents of the agricultural organizations of the G7 countries, reaffirm the central role of farmers in achieving the Sustainable Development Goals enshrined in the 2030 Agenda.

We stress the critical role that farmers play, not only in eradicating poverty and hunger, but also in building resilient and sustainable food systems in the face of the global climate challenge.

Read the entire Declaration at https://bit.ly/G7AgDeclaration2024.

Learn more about the 2030 agenda at https://sdgs.un.org/2030agenda.

- Farmers need a robust agriculture marketplace to remain globally competitive and support the innovations required to meet the challenges of the future.
- It is also necessary to ensure that international trade, including trade that supports sustainable farming systems, is based on clear, fair, shared rules, the principles of reciprocity, transparency

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Shaping the future of sustainable aviation fuel by showing up

ANNE SCHWAGERL, VICE PRESIDENT

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As I write this in early October, the combines are cruising across fields. I hope that harvest season on your farms is going safely. Most years, I appreciate the rush of harvest season on our operation, as it brings a change of pace for me – I am usually home helping harvest our row crops and rip out my garden in preparation for the winter.

This year, however, on the heels of a very travel-heavy September, I'm starting October in similar fashion by attending the Sustainable Aviation Futures conference in Houston, Texas. Unlike the push towards rapidly electrifying the auto and transportation industry, the airline industry remains stubbornly difficult to decarbonize, continuing to rely primarily on fossil fuel derived jet fuel to power aircraft. This conference aimed to bring together the public sector, industry leaders and nonprofits to create a pathway to the broad use of sustainable aviation fuel (SAF).

The Sustainable Aviation Futures conference was well-timed. A week prior at the Minneapolis-Saint Paul International Airport, the first Delta Air Lines flight fueled with blended SAF took off to New York City. The fuel was blended from winter camelina raised on Minnesota and North Dakota farms. MFU Climate and Working Lands Program Director Ariel Kagan and I were invited to the event, and I shared my experience as a winter camelina grower with the assembled group of airline industry representatives, researchers, environmental organizations and the media.

As one might imagine, a fuels conference in Texas might not be a natural fit for

farmers. Unsurprisingly, the agenda wasn't packed full of farmer perspectives on the future of Sustainable Aviation Fuel. However, Ariel and I were able to share Minnesota Farmers Union's priorities with folks who don't typically hear directly from farmers.

Ariel shared those priorities as a panelist where she highlighted Minnesota's leadership on SAF through the Minnesota



MFU Vice President Anne Schwagerl and MFU Climate and Working Lands Program Director Ariel Kagan at MSP International Airport for the first Delta Air Lines flight fueled with blended sustainable aviation fuel.

state SAF tax credit, which was supported by MFU and passed in 2023. The tax credit provides qualifying blenders and producers with a \$1.50 per gallon tax credit for each gallon of SAF produced in the state. We also highlighted Minnesota's rich history of cooperative ownership of ethanol plants as another opportunity to keep the market value posed by SAF in rural communities. A final topic of interest to attendees was the use of novel winter

oilseed crops, such as winter camelina or pennycress, to produce SAF without displacing traditional cash crops. Farmers are very keen to have markets for rotation crops that support improving water quality and soil health.

During the conference, we had lunch with Darrin Qualman, the Canadian Farmers Union Director of Climate Crisis Policy and

> Action. The Canadian Farmers Union shares many of our concerns when we advocate on behalf of farmers pushing back on corporate concentration in the food system, supporting beginning and emerging farmers and helping farmers continue to stay climate resilient. Qualman made the important point that in order to feed a very hungry future SAF market, farmers would need to devote many more acres to biofuels production. The law of unintended consequences here being that this would require even more use of fossil fuel-based fertilizers. This begs the question if the decarbonization of the airline industry comes on the back of farmers and agriculture, are we making progress on overall global emissions reductions?

I believe MFU is showing leadership here in our Climate and Working Lands program by continuing to support the cooperatively owned development of technologies like green ammonia to continue to lower the carbon intensity of our crops.

As with all challenges related to climate change and agriculture, there are no silver bullet answers for farmers. I remain optimistic about the leadership and investments we've made in the state to support the ag community now and into the future.

I hope your harvest season wraps safely and successfully and that I see many of you at the MFU State Convention.





Policy committee gearing up for state convention debate

STU LOUREY GOVERNMENT RELATIONS DIRECTOR

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At the time of writing this in early October, the farm bill has just expired (again), the nation is preparing for a consequential election with Minnesota in the spotlight, and we are processing the many policy resolutions passed at county conventions across the state. It's been a busy month and we're looking forward to seeing many of you at state convention.

Just under a month after nearly 300 Farmers Union members from across the country gathered in Washington to advocate for a renewed farm bill, the current one-year reauthorization of the 2018 Farm Bill was allowed to expire. While disappointing and the result of heightened partisanship surrounding a historically bipartisan bill, this was largely expected. Congress has passed some version of a farm bill—a large catch-all reauthorization of farm programs, food aid, crop research, conservation and rural development programs—every five years (or so) since the Dust Bowl.

This reauthorization, disagreements about funding for nutrition programs, climate funding and use of the Commodity Credit Corporation (CCC), have proven to be sticking points for lawmakers seeking a bipartisan deal that can pass both chambers. That said, there is hope that negotiators are working behind the scenes and that Congress will take up a farm bill in the 'lame duck'—the period in November and December after the election but prior to a new Congress and president taking office.

The potential for passing a farm bill before the end of the year is important, because while the extension expired on Sept. 30, funding doesn't run out until the end of 2024. If we're going to avoid program disruptions and harm to the economy, Congress needs to act in the coming weeks.



Lt. Gov. Peggy Flanagan visited the MFU Coffee Shop at the Minnesota State Fair. Pictured, from left, Ruby and Nikki Warner, MFU Vice President Anne Schwagerl, Flanagan, MFU President Gary Wertish, MFU Government Relations Director Stu Lourey and Ariel Kagan, MFU Climate and Working Lands Program Director.

As I wrote about last month, together with National Farmers Union, we're advocating for a farm bill that includes:

- A competition title that increases price discovery in cattle markets, requires Country of Origin Labeling (COOL), promotes new markets and strengthens the Packers and Stockyards Act.
- A strengthened farm safety net that provides more predictable, equitable and permanent disaster relief, expands risk protection for specialty crop and livestock producers, allows dual enrollment in ARC and PLC and supports family dairies.
- Investments to address climate change and improve soil health by protecting investments from the Inflation Reduction Act (IRA) and supporting voluntary conservation programs.
- A strong, unified nutrition title, resources for farmer mental health and support for beginning farmers.

You can find resources about Farmers Union's work on the farm bill and materials to help you have meaningful conversations with your federal representatives at **nfu.org/fly-in**.

Election matters

While staff negotiators are working behind the scenes on a farm bill, lawmakers are back in their home states talking with voters. While the presidential campaign receives the bulk of attention, voters this November will decide not only who sits in the White House, but also the balance of power in both houses of Congress and both houses of Minnesota's narrowly divided state legislature. Not only that, but should Gov. Walz earn the role of vice president, Lt. Gov. Peggy Flanagan will take over leading the state, resulting in potential turnover within the administration. From there, the President of the Senate currently Bobby Joe Champion, DFL-Minneapolis — will automatically become lieutenant governor, triggering a special election which is likely to again determine control of the Minnesota Senate.

Lt. Gov. Flanagan is new to some, but she's made a point of connecting with Farmers

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Monopoly power is campaign issue for first time in decades

JUSTIN STOFFERAHN, ANTIMONOPOLY DIRECTOR

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With inflation a top issue for voters as the conclusion of the 2024 election draws near, both presidential candidates have made reigning in costs a key part of their respective economic agendas. This concern has resulted in the issue of consolidation and rising monopoly power being discussed in a presidential campaign for the first time in decades.

Federal Trade Commission Chair Lina Khan addressed Farmers Union members in Washington, D.C., during Fly-in as NFU Vice President of Advocacy Mike Stranz looks on. At right, DOJ Assistant Attorney General for Antitrust Jonathan Kanter addresses the group.

In late September Vice President Kamala Harris and Gov. Tim Walz released an 82-page report laying out their plans for tackling a range of economic issues. Lowering costs for Americans is a core part of this proposal and includes an emphasis on lowering grocery prices, which are up nearly 25 percent since before the pandemic. Reducing consolidation and encouraging competition in the food system is an important part of that plan and mirrors several policy priorities of Minnesota Farmers Union members.

Last year at state convention, MFU members voted to make "Curbing Monopoly Power and Protecting Competition" a priority. Within this special order of business, members called for reforms that will strengthen our competition laws and protect open and fair markets. The Harris-Walz economic plan would address these priorities in several ways.

If elected, Harris is pledging to:

 Invest in building resilient food supply chains by funding programs to expand production among new suppliers and

small farms, growers and processors.

- Revitalize competition in food and grocery prices by cracking down on unfair mergers and acquisitions in the food sector and focusing resources on preventing price-fixing in the food system.
- Invest in small businesses, grocers
- and growers by funding programs to help small businesses grow and compete.
- Ban price gouging at a federal level similar to the 37 states that have laws to help prevent profiteering during a crisis.

These proposals would build upon the progress made by federal enforcement agencies under the Biden administration.

The Federal Trade Commission's ongoing lawsuit seeking to block the merger of

supermarket giants Kroger and Albertsons argues the firms will raise the cost of groceries. In an interview on 60 Minutes in September FTC Chair Lina Khan said of the proposed merger, "If the company is not checked by competition, it won't have an incentive to pass those benefits on to the consumer."

The Department of Justice, along with several states including Minnesota, has targeted price-fixing in the food system with a lawsuit against Agri Stats. The data services company is accused of facilitating price-fixing by major meat processors through dissemination of detailed reports on livestock producers. Under the leadership of Assistant Attorney General Jonathan Kanter, the DOJ Antitrust Division has targeted price fixing schemes across the economy that are raising prices.

Harris' call for investing in resilient food supply chains would continue the investments the U.S. Department of Agriculture has made to create more regional and local meat processing capacity. This includes the Meat and Poultry Intermediary Lending Program (MPILP) which provided funding the MFU Foundation has used to administer a loan program for meat processors in Minnesota.

As Kanter has often said in public remarks while reflecting on his visit to Minnesota in 2023, the extreme consolidation in our food system and across the economy "did not have to happen and is not inevitable." It is the result of policy choices.

On Nov. 5 voters will have a say on which choices we make as a country to address corporate monopolies.

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Follow Minnesota Farmers Union on social media to find out about events, policy happenings, photos and more.

Facebook: X (Twitter): Instagram: YouTube:

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MFU represents farmer perspective in USDA call for comment on voluntary carbon markets

By Meghan Anderson

The U.S. Department of Agriculture's (USDA) new Greenhouse Gas Technical Assistance Provider and Third-Party Verifier Program will support farmers, ranchers and private forest owners to better navigate voluntary carbon markets. While the USDA isn't going to be directly involved in these carbon markets, they plan to publish information on widely accepted protocols, technical assistance providers and third-party verifiers. The agency took public input to guide the creation of this program.

MFU was one of the nearly 150 who submitted comments on the new program.

Comments came from agricultural associations, environmental organizations, private companies, non-agricultural associations, government or research groups, and private individuals.

MFU's input focused on fairness to farmers. Market confusion is a major barrier to farmer participation in voluntary carbon markets – there are too many options to choose from, and it's hard to know what's expected and whether you're getting a good deal.

Many of MFU's recommendations came from the Farmers' Guide to Carbon Market Contracts in Minnesota, which we created with Farmers Legal Action Group and Minnesota Department of Agriculture. These included:

- Eliminating confidentiality clauses in carbon contracts that prevent farmers from disclosing contract terms.
- Protecting farmers from companies changing the contract at the "sole discretion" of the buyer.
- Ensuring that the administrative burden of carbon credits is shared

fairly between producer and carbon platform.

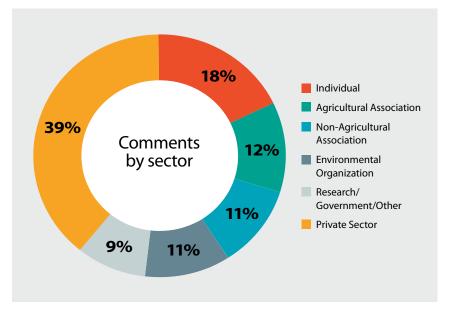
After the comment period closed, MFU reviewed the comments that were submitted. We were surprised by how few organizations represented the farmer's perspective. In looking at 147 comments, here's what we found:

- The private sector was the most represented group, making up 39 percent of comments.
- Only 13 percent of comments alluded to the farmer's perspective.

Of the comments that did reference the farmer's perspective, many of them mentioned the importance of prioritizing transparency, flexibility and fairness in the creation of this program. Multiple comments focused on the importance of having transparency in true cost and data needs. Measurement, monitoring, reporting and verification (MMRV) is especially rife with confusing cost structures. Organizations also suggested the USDA prioritize flexibility in terms of what management practices are allowed, especially over the longer term, to allow farmers to adjust to varying conditions. Many groups

were also concerned that carbon market programs could exacerbate pre-existing inequalities in land access, such as by incentivizing project developers to focus on larger farms.

Woven throughout comments was a level of concern about the long-term credibility of carbon markets. About a sixth of commenters, 16 percent, expressed skepticism in carbon markets. While this opinion was most commonly shared by environmental organizations, it did show up in each of the sectors.



 16 percent of comments expressed skepticism towards carbon markets generally.

The private sector commenters included representation from data companies, carbon credit platforms and carbon project developers. By and large, private companies who submitted comments were advocating for a status quo carbon marketplace that places a high administrative burden on farmers. They suggested approving the protocols, definitions and testing methods that these companies were already using.

If you have thoughts about how we can best represent MFU priorities in these or other issues, please connect with **Ariel@mfu.org**.

Anderson is MFU's Climate and Working Lands Program Intern.



Email changes to claudine@mfu.org.

Turkeys raised the old-fashioned way at Ferndale Market



By Kyle Hoffman

Thanksgiving has become a holiday steeped in admirable traditions – gathering with those we love; giving thanks for health, hearth and home; and, of course, stuffing our faces with turkey, mashed potatoes, stuffing and pie.

But, as we carve our golden-brown birds and savor the flavor of our favorite accompaniments, it is important to reflect upon where that food comes from, who produced it, and how our consumer behaviors impact our local communities.

Goodhue County farmer John Peterson reflects upon this every day. That's why, at Ferndale Market, he and his family do business the old-fashioned way.

In 1939, Dale Peterson settled in the Little Cannon River Valley to grow free-range turkeys. Shortly after, he married Fern (hence, "Ferndale"), and together the Petersons built a farm that has remained in their family for three generations.

Dale's grandson, John, returned to the farm with his wife, Erica, in 2008 with a vision to build a brand around the practices that had sustained his family's operation for nearly 70 years.

"The practices that [my grandparents] got us started with are still the ones we use,"

John said. "Our birds are still outdoors, free range, raised without antibiotics, and everything is naturally processed. So, no added water, no added sodium."

And the Petersons only do business with natural food cooperatives and independent grocers who are mindful of their food sourcing.



Ferndale Market turkeys can be purchased at John and Erica Peterson's grocery story in Cannon Falls, as well as at food cooperatives throughout the upper Midwest and Kowalski's Markets in the Twin Cities.

"We're not in Cub Foods, we're not in Costco," John said. "We're doing business with the fellow independent folks who share a similar outlook."

Today, Ferndale turkeys can be found at food cooperatives throughout the upper Midwest and Kowalski's Markets in the Twin Cities, as well as on the menus of various farm-to-table restaurants (like the Minnesota Farmers Union-owned Farmers Kitchen + Bar).

John and Erica also opened a local foods grocery store of their own. Located just 30 minutes south of the Twin Cities metro area and 40 minutes north of Rochester, Ferndale Market not only carries the Peterson family's signature turkeys, but also artisan meats and cheeses, seasonal produce and treats from more than 100 local farmers and food makers.

When asked why consumers should opt for locally produced food to make their Thanksgiving feasts, John's answer is simple: the economic benefit to the local community, and the quality of the products.

"So many folks have gotten into this mindset that turkeys should be sold for 49 cents a pound on Thanksgiving, in a big freezer at a big box retailer," John said.



This mindset hurts family farmers like the Petersons, since so few of the dollars spent at the checkout counter make it back to growers.

According to the United States Department of Agriculture and National Farmers Union, turkey and stuffing have the lowest farmer's share of the food dollar of the traditional Thanksgiving staples. Last year, the average retail price for an 11-pound frozen turkey was \$21.89. The farmer's share: a measly 66 cents.

John, and so many producers like him, argue that consumers must begin to see how "buying local" can be an economic boon for rural communities.

"All of our processing happens in Minnesota," John said. "We're buying everything locally...all of our farm inputs, so those dollars are turning through our local economy, rather than getting sent off to a corporate boardroom in some metro area on a coast, to folks who are really disconnected from what happens day-to-day in our rural areas."

But, it's not all about economics. Locally produced food simply tastes better.

As John points out, "The consumer also gets a better-tasting bird... It's a turkey that's had a lot of muscle movement, access to fresh air and sunshine, and then



Third-generation turkey farmer, John Peterson, is building a brand around the practices that have sustained his family's farm since 1939.

because our turkeys are not basted with anything, you get real turkey flavor."

Simply put, supporting our local producers is a win-win-win: our dollars stay local and help build a more thriving Main Street, farmers get their fair share, and we get to enjoy healthier and more flavorful food.

So, as we gather with those we love and give thanks for another bountiful harvest, may we all commit to serving our neighbors and doing our part to support the communities we call home.





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Changing climate impacts livestock production on Burning Daylight Draft Farm

By Lisa Holm

Lindsey Zemanek owns and operates Burning Daylight Draft Farm in Dennison with her husband, Bill Coughlan, and their son Allaster, 5. About three years ago, they transitioned from homesteading on 2.5 acres to farming for profit and selling direct-to-consumer. They raise pastured lamb, poultry and meat rabbits on 20 acres, using their draft horses instead of tractors. In addition to farming, Lindsey is also a licensed mental health therapist.

This interview has been edited for length and clarity.

Q. Could you share some details about your background and why you became a farmer?

A.I grew up with horses and initially wanted to be a vet, which led me to get a bachelor's degree in animal science. My love of horses and homesteading ultimately drew me into farming. I grew up in New Mexico helping family members cattle ranch, so I've been tied to agriculture in many ways.

My drive for sustainable and local food systems comes from my grandparents who were first-generation Americans. The stories of my family are very tied to the Great Depression and food security. Although my grandparents wouldn't probably have considered themselves farmers, they grew a market garden that was larger than an acre and produced much of their own food. My grandpa taught me how to blanch and freeze vegetables. The importance of resiliency was a strong message from my family. That's probably why I farm.

A major aspect of our farm is creating a welcoming environment for people to visit. In addition to farming, I work as a licensed mental health therapist, and I



Lindsey Zemanek says her love of horses and homesteading drew her into farming.

see my clients on the farm. The therapeutic component of people connecting with animals and nature is a key part of what our farm offers.

Q. Has climate change informed your plans for the farm? What challenges are you facing?

A. Absolutely. The biggest direct impact on my farm has been with my Icelandic sheep. I loved raising them for a variety of reasons, but what I found is that with the changing climate in southeast Minnesota, the breed is struggling. Icelandic sheep don't do well with the heat or the parasites that have been thriving in this changing environment. As a result, I'm actively cross breeding my sheep. Climate change is impacting the breeds I'm choosing to work with.

In theory, based on the amount of acreage I have in Rice County, I can calculate the approximate stocking rate. However, my actual stocking rate is much lower

than is projected. Our land is very hilly with a stream that cuts through our property, and we are a part of the watershed for a creek. The steep grades on our hills cause more runoff compared to the fields around us, so we experience a lot more runoff. As a result, I've had to reduce my sheep flock by half, and we're producing fewer meat birds and significantly fewer lambs.

- Q. As a counselor who works with clients on your farm, what do you think people are missing in the conversation not only around climate but also how it relates to mental health?
- A. We are only beginning to understand the immense stress that climate places on people. Beyond the direct challenges, like unpredictable and extreme weather, we are inherently connected to our environment. While people use different approaches and language to explain the changes we are seeing, the reality is that what farmers are dealing with is abnormal. This creates a type of stress we haven't really been acknowledging or labeling.

For many farmers, climate change has exponentially increased their stress when thinking about what the next year holds. Whether people are farmers or consumers, there are concerns about what will happen if it continues to get hotter and the snowpack continues to decline.

As a farmer, I recognize what it is to be tied to my environment. It can be very stressful to sit in the unknown and the uncertainty about the future of our environment is becoming an increasing burden.



Q. If you could tell Congress to do one (or two) things that would help the next generation of farmers, what would it be?

A. First off, people need to have access to land. And to build sustainable communities, it's essential to ensure access to healthcare. A key component of that is investing in rural broadband infrastructure. With reliable broadband, residents in rural areas can connect with healthcare providers at major medical centers, expanding access to critical services. By enhancing our telehealth network, we can deliver high-quality care to anyone regardless of their location, making healthcare more equitable.

By supporting farmers, you are supporting rural communities which support sustainable food systems. These are interconnected systems, though we often talk about them as pieces. What's important to remember is that many farmers also serve as volunteer emergency medical service providers. When we lose farmers, we're not just losing food producers - we're diminishing the sustainability of rural communities in a very direct and significant way. Many people in these areas serve multiple roles, and the impact of their absence is often more profound than we realize.

Q. How did you become involved with MFU?

A. I became involved with MFU through the New Leader Academy. I also have many friends that are members.

I've been part of other organizations that have great missions and are doing good work, but they don't accomplish as much as MFU/NFU.



Bill Coughlan and his wife, Lindsey Zemanek, operate Burning Daylight Draft Farm near Dennison.

It's important to me that the policies we create today ensure farming remains a viable option for the next generation. I want to be able to pass my farm to my child if that's what he wants. I don't want to be in the position where I have to tell my son that I don't want him to farm, like other farmers I know that have had to say that to their children.

Get your MFU clothing at the convention

Need some MFU shirts to complement your wardrobe?

We have three items for sale at state convention, including one that can also be purchased online.



Forest Green Heather Sweatshirt

Available in Small, Medium, Large, XL, 2XL and 3XL.

Printed only on front.



Royal Blue Heather T-shirt

Available in Small, Medium, Large, XL, 2XL and 3XL.

Printed only on front.



Red/Black Buffalo Flannel Shirt with an embroidered Minnesota Farmers Union logo on the front left.

Available in Small, Medium, Large, XL, 2XL and 3XL.

The flannel shirt and some more MFU merchandise is also at: **store.rambow.com/mfu**



Farmers Union caps are also for sale at convention.

They are \$15 each.

Contact **glen@mfu.org** for more information.





Sen. Amy Klobuchar predicted a farm bill would be approved in the lame duck session after the election when she met with Farmers Union members from across the state.

MFU members advocate for farm bill during Fly-in



Members who met with Quinton Johnson, agriculture staffer for Rep. Betty McCollum, include, from left, Becca Keddy, Carol Anderson, Ted Winter, Missy Bakker Roach, Julia Keddy, Will Teachout, Ariel Kagan and Hannah Bernhardt.



SNAP, soil health, rural development and Fairness for Farmers were topics discussed with Ruby Zimmerman, legislative assistant for Rep. Dean Phillips, D-3rd District. Pictured, front row, from left, Ted Winter, Anne Schwagerl, Missy Bakker Roach, Will Teachout. Back row, Ariel Kagan, Stu Lourey, Becca Keddy, Julia Keddy, Carol Anderson, Zimmerman and Janet Kubat.



Rural development, childcare, biofuels and the farm bill were among the topics discussed with Luke Sandlin, center, legislative assistant for Rep. Tom Emmer, R-6th District. Pictured with Sandlin are Brenda and Nate Rudolph, Julia and Becca Keddy, Will Teachout, Steve and Carol Anderson, Ariel Kagan, Missy Bakker Roach, Hannah Bernhardt, Stu Lourey, Janet Kubat and Ted Winter.



Members were able to take a quick photo with Rep. Ilhan Omar, D-5th District. Pictured with Omar are Stu Lourey, Anne Schwagerl, Jeff Diamond, Tessa Parks, Claudine Arndt, Cindy VanDerPol, Ted Winter, Brenda and Nate Rudolph, Linda Larson and Josh VanDerPol.



Members started the day with a meeting with Sen. Tina Smith. Smith championed the creation of the rural health liaison at USDA in the 2018 Farm Bill as well as funding for local mental health resources.

Membership Engagement Committee provides feedback on projects

By Rachel Sannerud

The Minnesota Farmers Union Membership Engagement Committee has been focusing on engaging members through our work with Minnesota Farmers Union staff. The committee has been meeting frequently outside of the growing season via Zoom. We discuss timely Minnesota Farmers Union events and programming and bolster the work of MFU staff so that the organization can better serve current and future MFU members.

Join the Membership Engagement Committee for an in-person meeting at 7:30 a.m. Nov. 23 during state convention.

At last year's November committee meeting, held during state convention, we held elections for the committee's leadership team. Unanimous votes were cast for Rachel Sannerud as chair, Melany Thomas as vice chair, and Jane Imker as secretary. Feedback on meeting frequency and member capacity was collected and used to inform our 2024 meeting schedule,

putting our focus on meeting regularly outside of the spring and summer growing season.

Our mission statement is as follows:

The Membership Engagement Committee's purpose is to build upon the strength and potential of Minnesota Farmers Union membership, through:

- Forward thinking: creating new opportunities for current and future generations of Minnesota Farmers Union members
- **Education:** engaging members through education and leadership building opportunities.
- Inclusivity: making space for all family farmers, rural community members and agricultural supporters to be a part of Minnesota Farmers Union, regardless of race, gender and background.

In 2024, we welcomed Claudine Arndt as our primary committee staff member. Our intentions for the year were to offer feedback and thorough discussion around



Rachel Sannerud

staff ideas and projects, and overall to be of service to MFU staff. We spent a lot of time discussing membership, with special attention to the end-of-year Membership Renewal program and member retention. The committee reviewed New Member Welcome materials and gave feedback. The materials were refreshed based on our feedback.

The Membership Engagement Committee looks forward to continuing our work with MFU staff to keep programming and materials relevant for our membership, current and future. We welcome MFU members who would like to join our meetings. We will be holding an in-person meeting at 7:30 a.m. Saturday, Nov. 23 as part of the MFU State Convention.

Please contact **claudine@mfu.org** for more information.

Sannerud is chair of the Membership Engagement Committee.

Get your auction items ready for state convention

The silent and live auctions at the MFU state convention raise funds for the MFU Foundation, which supports several programs including Minnesota Cooks, Climate and Working Lands and youth camps.

MFU members Cindy VanDerPol, Jeanne Wertish and Stacy Ripka volunteer to lead the auction committee and offer several ideas for members who bring donations for the auctions.

Auction intake opens at 12:45 p.m.
 Friday, Nov. 22 and closes at 5:45 p.m.
 It reopens at 8 a.m. on Saturday, Nov.
 23 and closes at 3 p.m. Please contact
 Stacy at 320-412-6362 or Cindy at 320-220-1852 if you need to make alternative arrangements for dropping off your donation. Donations can also be left at the state office prior to convention.
 Contact Jeff Diamond at 651-288-4060

or **operations@mfu.org** to make arrangements for dropping off.

- Please include a note with your donation including your name, contact information and value of all donated items.
- Please allow the committee to determine if your donation should go on the live or silent auction.
- Several county units donate items for the auction, examples include products created or grown by members in those counties. Individuals may also donate items. Call Stacy, Cindy or Jeanne if you have a question about what to donate.
- Items that sell well include toy implements, liquor, themed baskets, anything Christmas related, baked goods, meat bundles and new or vintage items from cooperatives or Farmers Union. Theme

baskets that have been donated in the past include movie night, pampering and Minnesota Grown.

• To create more excitement about the auction, the committee asks that you share a photo of your donation with kyle@mfu.org to share on social media in advance of the convention.

The silent auction closes 10 minutes after the end of the evening banquet on Saturday, Nov. 23. The live auction begins after the banquet on Saturday, Nov. 23.





Official convention call

The 83rd annual Minnesota Farmers Union convention is Nov. 22-24 at Delta Hotels by Marriott Minneapolis Northeast, 1330 Industrial Blvd. NE, Minneapolis. The hotel is located off Interstate 35W and there is plenty of free parking in the surface lot. Here's details to know if you plan to attend the state convention.

Food

There is no registration fee, but meals are ticketed events. MFU sources as much food as possible from members. Daily lunch is \$25 per person and the banquet ticket is \$40 per person. The full meal package is \$80. Please reserve your meals by Nov. 7 so the state office can give an accurate count to the hotel. As an incentive, everyone who mails their check in to the state office by the Nov. 7 deadline saves \$5 per meal and you save even more by buying the full meal package.

Hotel

To reserve a room, contact Delta Hotels by Marriott Minneapolis Northeast at https:// bit.ly/MFU83HOTEL (case sensitive). The MFU State Convention rate is \$124 for kings and double queens and \$194 for executive kings (plus taxes and fees). This rate is good until Nov. 7. A credit card is required to book your reservation. If you are unable to book online, contact Dedicated Reservations Coordinator Victor Farmah at victor.farmah@scalzohospitality.com. If unable to reach him via email, call (612) 455-6322 during normal business hours of Monday through Friday, 8:30 a.m. to 5 p.m. All inquiries will be responded to within one to two business days. The hotel is located at 1330 Industrial Blvd. NE, Minneapolis,

MN 55413. Check-in begins at 3 p.m. and check out is at noon. Please reference the Minnesota Farmers Union Annual Convention in any correspondence.

Childcare

Childcare at the convention is open to all members. Children must be 4 years of age or older to attend. You must register by Nov. 15. To register, go to https://bit.ly/ConventionChildCare24. If you have any questions, contact Education Director Winona Anderson at 651-288-4096 or winona@mfu.org.

PAC Reception

The MFU PAC will hold a reception on Nov. 23 starting at 4:30 p.m. in the St. Paul Ballroom. All are encouraged to attend. Suggested donation is \$25. For more information, contact Stu Lourey at 320-232-3047 or stu.lourey@gmail.com.

Pre-convention Prep Call

The optional Convention Prep Call is 6 p.m. Nov. 13. It is open to any member who would like additional information about what to expect at convention and will be especially relevant to those who are attending convention for the first time this year. We'll cover everything from what to pack to how to engage in policy debate.

Zoom link: https://us02web.zoom. us/j/84257809014

Meeting ID: 842 5780 9014

Call-in #: 312-626-6799

One tap mobile:

+13052241968,,84257809014#



Teachout will speak at state convention

Zephyr Teachout will speak at the 83rd annual Minnesota Farmers Union State Convention.

Teachout is a law professor at Fordham Law School where she focuses on the intersection of corporate power and political power. She teaches corporate, election law, antitrust and prosecuting white collar crime.

Her most recent book, Break 'em Up (2020), makes a case for reimagining the relationship between democracy and antimonopoly law. Her prior book, Corruption in America (2014), argued that the American constitutional system has an embedded anti-corruption principle that has been discarded by the modern Court.

Her public writings have appeared in the New York Times, Foreign Affairs, New York Review of Books, Washington Post, The Nation and The New Republic.

In 2021, she took a leave to work as Special Advisor and Senior Counsel for Economic Justice at the New York Attorney General's Office.

Before attending Duke Law School, Zephyr Teachout had a career as a digital consultant and nonprofit entrepreneur and represented clients on death row in North Carolina. She was a Law Clerk to then-Chief Judge Edward R. Becker., of the U.S. Court of Appeals for the Third Circuit.

She has a master's degree in political science from Duke University and a bachelor's degree from Yale University.





Minnesota Farmers Union 83rd Annual Convention #MFUConvention24

AGENDA

FRIDAY,	NOVEMBER 22		Present & adopt convention rules – Tim	8:30 p.m.	MFU fundraiser live auction
12:45 p.m. Childcare opens			Velde, Rules & Bylaws Committee Chair		(Minneapolis Ballroom)
	(childcare closes at 6:30 p.m.)		Present & adopt minutes of 2023 convention – Missy Bakker Roach,	SUNDAY,	NOVEMBER 24
	Auction item check-in begins (Lake Mille Lacs)		State Secretary Greeting & Report – Carol Anderson,	6:30 a.m.	Free omelet breakfast for MFU members (ends 8 a.m.) (St. Paul Ballroom)
1 p.m.	Panel discussion: Getting the most from your farm organization – Facilitated by Winona Anderson, Education Director and Will Teachout, Education Assistant (Minneapolis		Executive Committee Chair Communications update – Janet Kubat,	7 a.m.	FUMPA meeting (Duluth Executive Boardroom)
			Communications Director, and Kyle Hoffman, Communications & Marketing Coordinator	8 a.m.	Childcare (closes after policy discussion ends)
2.15 p.m	Ballroom Salons C & D)		Insurance update – Josh Vickerman, FUA	8 a.m.	Registration re-opens (Foyer)
2:15 p.m.	Panel discussion: Training: Blazing Trails through the Jungle Food Reg-		President & General Manager	8:15 a.m.	Door prizes (Minneapolis Ballroom)
	ulations – Training by Kathy Zeman,		Remarks – Anne Schwagerl, Vice President		Call to order
	Minnesota Farmers Market Association and Jane Jewitt, invited (Minneapolis Ballroom Salons C & D)		Introduction Farmers Union Enterprises Leadership program – Claudine Arndt, Membership and Minnesota Cooks		Farmers Union Industries (FUI) report – Dale Bednarek, FUI CEO
3 p.m.	Credentials & Elections Committee		Director		Green View report – Mike McShane, Green View Executive Director
	meeting with Attorney Dave Velde (Stillwater Room)		Farmers Union Enterprises Leadership program report – Marty and Lisa		Education Report – Winona Anderson,
3:30 p.m.	Registration opens (Foyer)		Phillips, Nate and Brenda Rudolph		Education Director, and Will Teachout, Education Assistant
3:30 p.m.	Panel discussion: Weather trends and what they mean for Minnesota		Legislative team update – Stu Lourey, Government Relations Director; Ariel		National Youth Advisory Committee report – Rebecca Keddy and Julia Keddy
	cropping systems – Facilitated by		Kagan, Climate and Working Lands Program Director; Justin Stofferahn,		Membership report – Claudine Arndt,
	Ariel Kagan, Climate and Working Lands Director (Minneapolis Ballroom		Antimonopoly Director		Membership and Minnesota
	Salons C & D)	10:30 a.m.	Guest speakers		Cooks Director Membership Engagement
4 p.m.	Rules & Bylaws Meeting with Attorney		Policy discussion		Committee report
1:45 p.m	Dave Velde (Stillwater Room) Panel discussion: Finding funding for	11:30 a.m.	Lunch (foyer, eat in Minneapolis Ballroom)	9:30 a.m.	Policy discussion
4:45 p.m.	projects on your farm – Facilitated by	12 p.m.	Door prizes and remarks	9:30 a.m.	Delegate registration closes – time
			(Minneapolis Ballroom)	Jiso aiiii	certain, deadline for alternates to
	Claudine Arndt, Minnesota Cooks and Membership Director. (Minneapolis	12:15 p.m.	Awards program	2.00 u.i.i.	
	Claudine Arndt, Minnesota Cooks and Membership Director. (Minneapolis Ballroom Salons C & D)	1 p.m.	Awards program Introduction to National Convention	9:45 a.m.	certain, deadline for alternates to upgrade to delegates if needed Credentials report – Credentials
5:45 p.m.	Claudine Arndt, Minnesota Cooks and Membership Director. (Minneapolis Ballroom Salons C & D) Auction item check-in closes.	1 p.m. 1:15 p.m.	Awards program Introduction to National Convention Policy discussion		certain, deadline for alternates to upgrade to delegates if needed
	Claudine Arndt, Minnesota Cooks and Membership Director. (Minneapolis Ballroom Salons C & D) Auction item check-in closes. (Lake Mille Lacs)	1 p.m. 1:15 p.m. 1:50 p.m.	Awards program Introduction to National Convention Policy discussion Speakers		certain, deadline for alternates to upgrade to delegates if needed Credentials report – Credentials Committee Chair (final count of
6:30 p.m.	Claudine Arndt, Minnesota Cooks and Membership Director. (Minneapolis Ballroom Salons C & D) Auction item check-in closes. (Lake Mille Lacs) Registration closes	1 p.m. 1:15 p.m.	Awards program Introduction to National Convention Policy discussion	9:45 a.m. 10 a.m.	certain, deadline for alternates to upgrade to delegates if needed Credentials report – Credentials Committee Chair (final count of registered delegates)
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6:30 p.m.	Claudine Arndt, Minnesota Cooks and Membership Director. (Minneapolis Ballroom Salons C & D) Auction item check-in closes. (Lake Mille Lacs) Registration closes Minnesota Farmers Union (MFU) & Farmers Union Agency (FUA) Joint	1 p.m. 1:15 p.m. 1:50 p.m. 2:45 p.m.	Awards program Introduction to National Convention Policy discussion Speakers Credentials report – Credentials Committee Chair LeeAnn Hanson-VanDerPol Policy discussion Auction item check-in closes.	9:45 a.m. 10 a.m. 10:30 a.m. 11:15 a.m.	certain, deadline for alternates to upgrade to delegates if needed Credentials report – Credentials Committee Chair (final count of registered delegates) Speakers Policy discussion
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Silent auction closes 10 minutes after end of banquet (Lake Mille Lacs)

Pledge of Allegiance

Consider applying for the Value-Added Producer Grant

By Colleen Landkamer

As the USDA Rural Development (RD) State Director for Minnesota, I am thrilled to shed light on our success this past year. Rural Development invested more than \$567 million in



Colleen Landkamer

rural Minnesota in Fiscal Year 2024, funding a wide array of projects ranging from nursing homes, housing developments, small businesses and municipal water systems, to name a few.

Although this fiscal year has ended, we are hard at work supporting Minnesota's rural economy. I am delighted to highlight two crucial programs that agricultural producers in Minnesota can benefit from. The Farm Labor Housing Technical Assistance Grant Program and the Value-Added Producer Grant (VAPG) program are invaluable resources that have the potential to propel our rural communities toward greater success and prosperity. These programs are not just opportunities, but beacons of hope for our rural economy.

With \$2 million in grants available for eligible nonprofits, the Farm Labor Housing Technical Assistance Grant program aims to provide technical assistance to USDA applicants seeking to enhance the availability and quality of affordable housing for farmworkers. The deadline to submit electronic applications is noon Eastern Time, Nov. 18, 2024.

The Value-Added Producer Grant program is tailor-made to assist agricultural producers in venturing into value-added activities that can promote the creation of new products, expand marketing opportunities and increase producer income. Certain groups may be prioritized, such as beginning farmers or ranchers, veteran farmers or ranchers, socially disadvantaged farmers or ranchers and small or medium-sized farms. About \$30 million in funding is available for this program.

Cannon River Winery in Cannon Falls perfectly showcases the value of the VAPG program. RD awarded Cannon River Winery a \$250,000 VAPG to provide working capital for purchasing supplies and labor. The award allowed the winery to expand its production of premium wine, creating three jobs and saving five.

Both the Farm Labor Housing Technical Assistance Grant Program and the VAPG program prioritize applications that aim to reduce climate pollution, enhance resilience to climate change impacts and ensure equitable access to Rural Development programs for all rural residents. These programs also aim to help rural communities economically by providing improved market opportunities and infrastructure.

I encourage all prospective applicants to delve deeper into these programs and contemplate the positive impact they can have on their communities. These resources can be a game-changer for agricultural producers and rural residents across Minnesota.

I remain steadfast in my commitment to supporting the success and prosperity of our rural communities. These programs exemplify our dedication to providing essential resources and opportunities for agricultural producers and rural residents.

You can learn more about our programs by visiting www.rd.usda.gov/mn, following @RD_Minnesota on X or by calling 651-602-7800.

Landkamer is Minnesota State Director for USDA Rural Development.





Stone Creek Farms

Complied by Sophie Biesterfeld

In Chisago County, not too far from Lawrence Creek, you can find Stone Creek Farms. Known for growing a variety of stone fruits such as apricots and plums, owner Dan Shield says their marquee fruit is the peach, of which he has about 40 varieties. Over a decade ago, Dan was on a mission to find the best way to grow peaches in Minnesota. Now, he says he's found the solution to helping these sensitive flower buds survive Minnesota winters. Dan grows his peaches under a protective high tunnel system covered with silage tarp, shielding them from sunscald and cold temperatures. Since Dan is the only worker at Stone Creek Farms, most of his work is research-based. He wants to educate future farmers in the upper Midwest on best practices for sustainable winter hardiness. If you'd like to visit or learn more about his research, contact Dan to make an appointment.

Address: 20382 310th St., Shafer Email: grafted 73@gmail.com
Phone: 952-240-5066







Caucus procedure for state convention

District caucuses for delegates to the National Farmers Union (NFU) Convention

- 1. The pre-assigned convener calls the meeting to order.
- The convener calls for a secretary to record nominations and report the delegation's vote.
- The convener shall announce that any delegate may be nominated as a delegate to the National Farmers Union convention, except for members who served as delegates in 2024. These members include:
 - Paul Benson, Mahnomen County
 - Pam Pederson, Norman County
 - Cynthia VanDerPol, Chippewa County
 - · Jim Falk, Swift County
 - · Lisa Phillips, Blue Earth County
 - Tim Velde, Yellow Medicine County
 - Kelsey Love Zaavedra, Chisago County
 - · Mark Thell, Carlton County
 - · Molly Byron, Waseca County
 - · Lindsey Zemanek, Rice County

Nominations shall be made orally until such time as that caucus, by majority vote, shall determine that nominations be closed.

- The 2024 national convention will be held March 9-11, 2025, in Oklahoma City, Oklahoma.
- Delegates will receive a round-trip transportation allowance, hotel accommodations and a \$200 stipend.
- The convener calls for nominations for the NFU convention delegates. Delegates may nominate themselves.
- The caucus may propose any number of nominees for delegates to the NFU convention.
- Once all nominations have been entered, the caucus secretary will write the nominees names on the national caucusing reporting form.
- Once all nominations have been entered, the nominees will have a chance to introduce themselves and give a short speech about why they wish to be nominated to the NFU convention.
- 10. If there is no contest for the two delegate or two alternate slots, there is no need to conduct a vote.

- 11. If there is a contest, the caucus will vote for two delegate choices using the small white ballot forms in the folder.
- 12. Return your folded vote to the folder.
- 13. The caucus secretary shall complete the nomination form in this packet and deliver it to the podium at the front of the room. In the case of no contest, the caucus secretary shall note that on the nomination form.
- 14. The credentials committee will count all districts ballots and produce the national delegate ballot form for elections on Sunday.
- 15. If there is a tie for any position on the election ballot, the election ballot shall carry the names of those who receive a tie vote.
- 16. Each nominee will have up to two minutes to speak before the full convention Sunday before the final vote on national convention delegates.
- 17. Per national policy, each delegate and alternate selected shall be a member in good standing and shall have been or be now actively engaged in farming or ranching, as defined by USDA.

While there are many dimensions to this USDA definition, the NFU delegates' intent was to

rely upon a definition of farmers as those who produce and recognize more than \$1,000 of receipts from the sale of agricultural products within a year (or normally would do so).

Furthermore, the "actively engaged in farming, as defined by USDA," may include a significant contribution of one or more of the following:

- Land
- Capital
- Equipment
- · Or combination thereof
- And a significant contribution of one or more of the following:
 - Active Personal Labor
 - Active Personal Management
 - Or combination thereof

Further Consideration:

Adult children of an eligible Farmers Union farm family, who receive value in exchange for their engagement in the farm operation but lack a capital position in the assets of the farm, are nonetheless eligible to be NFU delegates.

Note: In 2024, each district is eligible to elect up to two delegates and two alternates.



Membership application

Name:		Spouse's Name:	
Address:			
City:		State:	
County:		Zip code:	
Email:			
Home phone:		Cell phone:	
Type of farm: Check all t	hat apply	Membership: Fee includes fa	mily 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 Horses Other please list:	Vegetable or fruit	Mail this card to: Minnesota Farme 305 Roselawn Ave St. Paul, MN 55117	

NFU submits comments on proposed Packers and Stockyards Act rule



Nearly 300 Farmers Union members from across the country descended on Washington to advocate for a 2024 Farm Bill and Fairness for Farmers from Sept. 9 to 11. Throughout the week, members attended more than 250 congressional meetings, met with leadership from key federal agencies, and visited with senior White House and administration officials and staff.

NFU's 2024 Fly-In priorities include passing a strong farm bill that promotes competition, strengthens the farm safety net and empowers farmers to address climate change and soil health. Members also urged lawmakers to protect the Packers and Stock-yards Act (P&S Act) rulemakings from undue interference, defend funding for DOJ antitrust enforcement and guarantee the right to repair, support pathways and promotion of higher-level blends of ethanol and advanced biofuels, and freeze the Adverse Effect Wage Rate (AEWR) while pursuing broader agricultural workforce reforms.



MFU Executive Committee member Steve Linder and his wife, Donna, along with Swift County members Harmon Wilts and Luke Sanders before the briefing at USDA.

P&S Act rulemaking

Amidst the Fly-in activities, NFU finalized and submitted comments to USDA on the "Fair and Competitive Livestock and Poultry Markets" proposed rule, also known as the "unfair practices" rule. This rule is the fourth in the series of rulemakings USDA has undertaken to strengthen enforcement of the P&S Act.

The rule proposes a framework for evaluating "unfair practices" claims under section 202(a) of the P&S Act, including a framework for evaluating harms to a market participant (or participants), and another framework for evaluating harms to markets.

NFU's comments asked the department to ensure the final rule delivers robust and durable protections for family livestock producers when they are injured by meatpackers, poultry integrators or other regulated entities. NFU expressed support for the proposed rule but also outlined areas needing clarification, adjustment and strengthening.

NFU's comments asked USDA to make more explicit that unfair practice claims under the P&S Act should not require a farmer to demonstrate harm to competition to prove injury or likelihood of injury, recommended USDA clarify and strengthen provisions in the rule with respect to justifications based on countervailing benefits, requested outright prohibition of cross-market balancing and expressed concern that the rule excludes a regulatory framework for section 202(b) of the P&S Act on undue preferences and advantages.

Additionally, the Federal Trade Commission (FTC) weighed in to support USDA's rule, with a unanimous 5-0 vote from the commissioners in favor of submitting their comment. USDA utilized standards in the FTC Act when constructing the proposed rule, and FTC's comments bolster the rationale for finalizing the rule based on the proposed framework.

NFU will be monitoring the process as USDA reviews the nearly 5,000 public comments received on this proposed rule. A fifth P&S Act rulemaking on price discovery and transparency in fed cattle markets is being written by USDA, but its timeline for being proposed remains uncertain.

Farm bill status

The 2018 farm bill expired on Sept. 30. However, the impacts of the farm bill expiration will not be felt until after the first of the year, which means lawmakers have a window to pass a new farm bill before the 118th Congress ends.

There are indications the Democratic and Republican leaders of the House and Senate Agriculture Committees are

poised to fire up negotiations on a farm bill that can pass both chambers by the end of the year.

However, disagreements remain. A major point of contention is the CBO's late summer score of the House farm bill, more specifically the savings from the restrictions on the Commodity Credit Corporation (CCC). CBO's estimate on those savings is far below Chairman Glenn

"GT" Thompson's, R-Penn., estimates. The future of the climate-smart agriculture funds from the Inflation Reduction Act also remains a sticking point, as well as restrictions on the Thrifty Food Plan (TFP) under the Supplemental Nutrition Assistance Program (SNAP).



Government relations

continued from page 5

Union members. In late September, she visited member John Jacobson at Pine Tree Apple Orchard to celebrate MDA's work on climate resilience and the Minnesota Agricultural Water Quality Certification Program (MAWQCP). And while at the State Fair, she not only frequented the MFU Coffee Shop, but also spent time in the animal barns meeting young people with MFU's Southeast Membership Organizer Gail Donkers.

"From sustainable agriculture to clean energy, Minnesota is a consistent leader on climate solutions," Flanagan posted on Facebook soon after Walz was tapped for the presidential ticket. "With grants to help gas stations expand the state's biofuel supply, we're lowering emissions and saving drivers money."

This echoed the sentiment Flanagan shared with member Jim Purfeerst and his sons, Mark and Matt, when she visited their farm in Faribault ahead of last years' harvest. She took their combine out for a pass in the field.

State convention prep

While the campaign heats up, MFU is gearing up for November's annual state convention. We'll have elected officials there to hear from members and share their thoughts on what election results mean for action on priority issues.

For the legislative team, a foundational piece of convention is the policy debate that sets our organization's grassroots agenda for the upcoming year. That starts with county conventions, which have now ended, and members passing resolutions about issues they'd like to see addressed by policymakers in St. Paul and Washington, D.C. As of now, we've yet to process many resolutions, but a couple examples passed this year include:

- "Be it resolved that we support removing RFA and USDA requirements that
 50 percent of income must be farm income to qualify for loans and grants."
 Pine County
- "We ... support all new gasoline pumps must be blender pumps that are E15 – E85 capable. And/or require any new

- pumps must offer at least an E88/E15 option." Swift County
- "We support funding for affordable and available universal childcare in rural communities." – Benton County

These resolutions and the many others approved by county chapters are compiled, transcribed and organized by topic with the leadership of our dedicated policy interns, Meredith Taylor and LeSean Greer. It's a big task—last year, we had more than 30 pages of resolutions.

From there, resolutions are presented to the Policy Committee during a meeting on Oct. 18 and 19. At that meeting, they are tasked with the largely administrative work of reviewing resolutions and recommending how ideas should be presented to delegates for debate at state convention. If they feel like a resolution is already addressed in policy, they may not recommend an edit. If it's a new idea, they could recommend a more concise wording. In rare cases, they might decline to include a policy resolution because they don't understand the authors' intent, or it isn't clear how it would fit into MFU's policy.

Immediately following this meeting, changes to MFU's policy are mailed out to all delegates for review ahead of a final virtual Policy Committee meeting on Nov. 6 at 6 p.m. If you don't see your resolution included or don't feel like it's fairly represented in the edits proposed for debate, you can raise that in this virtual meeting and the Policy Committee can make changes. This is also when the committee approves draft Special Orders of Business—topline priorities for the organization in the coming year.

Finally, all changes and Special Orders are up for debate at state convention.

This is a big job and central to the clear and effective execution of our grassroots policy development process. The Policy Committee is made up of six to 10 members from across the state, half of whom cycle off each year. This years' committee:

Luke Sanders, Swift County

- · Randy Sorg, Dakota County
- Tessa Parks, Rice County
- Barbara Heen, Hennepin County
- Melany Thomas, Clay County
- Kelsey Love Zaavedra, Chisago County
- Franklin Turnock, Aitkin County

If you're interested in serving on policy committee in a future year, let me know.

Following state convention, we are just seven weeks away from the start of the 2025 state legislative session on Jan. 14. This being the first year of the biennium, lawmakers will be tasked with crafting the next two-year budget for the state. There's also likely to be a significant discussion and potential action on taxes, mirroring the federal debate over the expiration of the 2017 tax cuts at the end of 2025.

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

Member photos

Chippewa County member LeeAnn Hanson-VanDerPol captured this image.

Share your favorite photos with MFU at janet@mfu.org.





NOVEMBER 2004

Minnesota Farmers Union continues to work to defeat the Central American Free Trade Agreement. "Our goal is fair trade, not trade agreements where we sacrifice the interests of U.S. farmers," said MFU President Doug Peterson, "and we will keep fighting to make sure our voices are heard."

Members of the policy committee included: Henry Kalis, chair, Faribault County; John Grimsbo, Aitkin County; Ivan Anderson, Chippewa County; Eunice Biel, Fillmore County; Christa Williamson, Kandiyohi County, and Melvin Kinnunen, Wadena County.

Mike Kliber became the Morrison County Farmers Union President when the former president dropped the briefcase on this front step. Mike farms near Little Falls with his two brothers. They raise



Mike Kliber

corn, soybeans, alfalfa and broiler chickens and milk about 100 cows.

NOVEMBER 1934

The convention of the Minnesota Farmers Union, which is the Minnesota organization supporting the Farmers Union business activities, assembled at Moorhead, Minnesota, on Oct. 28 and finished its business on Oct. 31. Robert Miller was

re-elected state president, Albert Van Buren, vice president and J. Edward Anderson, secretary-treasurer.

224 accredited delegates and at times a thousand visitors gathered at Havre, Montana, to attend the 18th annual convention of the Montana Farmers Union.

NOVEMBER 1984

Farm organizations should continue to come together to call for preservation and strengthening of family agriculture and rural communities, a coalition known as U.S.olidarity says. The organization is holding rallies designed to call attention to the farm crisis.

Fighting for Rural America is the theme for the 1984 Minnesota Farmers Union convention. Speakers at the convention include MFU President Willis Eken, Minnesota Agriculture Commissioner Jim Nichols, former North Dakota Agriculture Commissioner Myron Just and National Farmers Union legislative assistant and Green Thumb Communications Director Ruth Kobell.

Reports have surfaced that the Reagan administration will move by Jan. 1 to sell parts of the Rural Electric Administration to private companies and will shift other parts to USDA's Farmers Home Administration.

Youth who will receive the Torchbearer award at convention include: Kenneth Reigert, Lee Reigert, Russell Zaviska, Vernon Nelson, Danny Scherping, Sheryl Williamson, Debbie Torgerson, Karla Flakne, Neil Jacobson and Deborah Richards.



The NFU National Women's Conference was held in Minneapolis Nov. 6-7. Minnesota participants were, front row, from left, Norma Holmgren, Joyce Swenson, Janice Daley, Pat Irrthum, Bessie Klose. Back row, from left, LouAnne Kling, Karen Perish, Elly Peterson, Marlys Jensen, Sheryl Johnson, Ann Williamson, Jan Lundebrek and Helen Hennes.

Calico Beans My Way

Submitted by Linda Larson, Dakota County

Ingredients and instructions:

- Two 28-ounce cans Bush's baked beans, undrained
- One 16-ounce can black beans
- One 16 ounce can cannellini beans
- One 16 ounce can small butter beans or lima beans

Drain and rinse the 16-ounce cans of beans. Fold all 4 together in a 4-quart casserole dish.

• 1 pound bacon



- 1 pound lean ground pork
- ½ cup chopped onion

Brown the bacon and pat dry to remove grease, then break or cut into small pieces. Brown and crumble the pork and onion together. Drain any fat. Fold both meats into the beans.

Stir together, then fold into the beans:

- 1/4 cup cider vinegar
- 1/4 cup dark molasses
- ¹/₃ cup brown sugar
- 1/₃ cup ketchup

Bake 275 to 300 degrees in the oven for about 2 hours, or 6 hours on low in a crockpot.

Low and slow mixes the flavors.

Share your favorite recipe with other readers of *Minnesota Agriculture*. Send it to *janet@mfu.org*.



President's Message

continued from page 3

and stability, and recognizes the cultural value of farming in many societies. At the same time, we must reinvigorate multilateral entities like the WTO as effective forums to establish trade rules and settle trade disputes.

 It is also essential to increase the level of investment to support the transition to resilient food systems, which can adapt to and mitigate climate change

The declaration also cites innovation for farmers to overcome challenges and the need to build bridges between farmers and consumers.

The meeting and the declaration reinforce my belief that farmers throughout the world are alike. They want to be able to grow food, feed their families and earn a living.

The signatories on the declaration include the Canadian Farmers' Association, the German Farmers' Federation, the French Farmers' Association, the Japanese Farmers' and Cooperatives' organization, the National Farmers Union USA, the National Farmers Union England, Scotland and Wales; Coldiretti and CIA Agricoltori Italiani.

While in Siracusa, we toured a lemon orchard. We talked about how their weather is changing. They have received no rain in 11 of the past 12 months. The orchard uses groundwater for irrigation and has as times needed to shut down irrigation as neighbors' wells go down. As we drove through the countryside, we could see areas where crops looked good, likely because of irrigation, and other areas where it was not irrigated and barren. We did see some cattle grazing in the distance and greenhouses filled with tomatoes.

Sicily began enforcing water restrictions in February because of the drought, which has impacted not only agriculture, but also life on the island. Less than a quarter of the usual rain fell during the winter and around 20 percent of the underground aquifers are in a state of water scarcity, according to the Italian National Institute for Environmental Protection and Research. There's talk of bringing desalination plants online, but it will take time.



MFU President Gary Wertish, center, accompanied North Dakota Farmers Union President Mark Watne, left, and National Farmers Union President Rob Larew, right, to Sicily for a G7 Ag Ministerial meeting. Top, the trio joined global farm leaders to call for stronger support for farmer-led, sustainable and innovative food systems.



Changing climate

The effects of extreme weather and a changing climate are all around us. After a soggy spring, most of Minnesota is classified as abnormally dry or in a moderate drought by the U.S. Drought Monitor. We just wrapped up the hottest September on record, with an average temperature of 70.4 degrees, nearly 7 degrees warmer than normal. Scientists estimate that climate change increased the amount of rainfall that fell during Hurricane Helene by as much as 50 percent.

Minnesota Farmers Union is working in the climate space through several initiatives, including the Alliance to Advance Climate-Smart Agriculture, which pays farmers for adopting conservation practices that have been shown to decrease carbon emissions. Further, we are working with partner organizations to help farmers access dollars to implement climate-smart practices and we are investing in cooperatives who are working on projects related to the changing climate through our Co-ops for Climate grant program. You can learn more about these programs at https://mfu.org/mfu-foundation-comclimate-working-lands.

MFU is also hosting a Green Ammonia Summit on Dec. 10 in Morris, where stakeholders will come together to figure out how to keep more of the money spent on this fertilizer circulating in the U.S., instead of going to foreign nations.

Finally, we will unveil a report on what farmers think about climate and

agriculture at the state convention. Our Climate and Working Lands team have been working hard on this report and we look forward to sharing it with you at convention.

State convention

Speaking of convention, it's Nov. 22-24 at the Delta hotel in Minneapolis, the same spot it's been at for several years. Zephyr Teachout will speak and we're waiting to hear back from other speakers.

Teachout is a law professor at Fordham Law School where she focuses on the intersection of corporate power and political power. Her most recent book, "Break 'em Up," makes a case for reimagining the relationship between democracy and antimonopoly law. This is similar to Farmers Union, which has worked to protect and enhance the economic well-being and quality of life for family farmers, fishers, ranchers and rural communities since its founding in 1902. Our Fairness for Farmers campaign works to raise awareness of the need for a more transparent and competitive economy that benefits not only farmers, but also workers and consumers.

Check elsewhere in the magazine for more convention details. If you're a delegate or committee member, be sure to check your mailbox for a print invitation. The staff need to hear back from you by Nov. 7 so we can place meal orders.

I look forward to seeing you at convention. Hope your fall harvest is safe and abundant.



FSA makes changes to improve farm loan experience for farmers

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On Sept. 25, 2024, changes to the Farm Service Agency's (FSA) Farm Loan Programs went into effect. Farm loan policy changes are designed to better assist borrowers to make strategic investments in the enhancement or expansion of their agricultural operations.

The policy establishes a new Distressed Borrower Set-Aside Program (DBSA) that provides USDA direct loan borrowers the opportunity to set-aside one loan payment to the end of the loan term if they are unable to make their scheduled installment. DBSA results in the borrower accruing significantly reduced interest and allows them to become current on their loans and continue farming. This can provide a simpler and expedited option to resolve financial distress in addition to FSA's existing loan servicing programs.

The new rule provides all eligible loan applicants access to flexible repayment terms that can increase profitability and help

build working capital reserves and savings. By creating upfront positive cash flow, borrowers can find opportunities in their farm operating plan budgets to include a reasonable margin for increased working capital reserves and savings, including for retirement and education. All customers can work with FSA to create a business plan designed to help them save for emergencies, retirement, education and capital investments. To ensure these savings needs are realized, FSA is offering applicants more flexible repayment terms, including smaller interest-only payments, and longer loan terms that provide more time to pay.

The new rule reduces additional loan security requirements to enable borrowers to leverage equity. This reduces the amount of additional security required for direct farm loans. Collateral requirements for direct loans are reduced from requiring available security equal to 150 percent of the loan amount down to 125 percent. This will allow borrowers the ability to access capital from other lenders to accelerate the growth of their farm or ranch. FSA is also removing the requirement that applicants pledge their primary residence as additional collateral for a new loan. Additionally, after establishing a history

of on-time payments, FSA will release liens on collateral the borrower originally provided as additional security.

FSA has also made several improvements for the more than 26,000 producers who submit a direct loan application each year. The agency released the Loan Assistance Tool that provides customers with an interactive online, step-by-step guide to identifying the direct loan products that may be a fit for their business needs. FSA has also developed The Online Loan Application, an interactive, guided application that is paperless and provides helpful features including an electronic signature option, the ability to attach supporting documents, complete a balance sheet and build a farm operating plan. These new tools are supported by a simplified direct loan paper application, reduced from 29 pages to 13 pages.

We encourage producers to reach out to their local FSA farm loan staff to ensure they fully understand the wide range of loan and servicing options available to assist with starting, expanding or maintaining their agricultural operation. To conduct business with FSA, please contact your local USDA Service Center. For more information, visit, www.fsa.usda.gov.

Apply for FUEL program by Jan. 15

The Farmers Union Enterprise Leadership (FUEL) program is a unique opportunity to grow personally, interpersonally and professionally by developing leadership skills and cultivating relationships that will last a lifetime.

The 2025 cohort will kick-off its program at the National Farmers Union Convention in Oklahoma City on March 9-11, 2025. Applications for the program will be accepted through Jan. 15, 2025. Go to https://bit.ly/FUEL2025 to apply.

Each annual cohort travels to multiple locations across the nation to immerse themselves in skills training ranging from emotional intelligence and conflict resolution to public speaking and advocacy.

The program is open to Farmers Union members and is funded by the five participating Farmers Union Enterprise states at no cost to participants.

MFU members should only apply if they intend to apply their training to involvement with Minnesota Farmers Union going forward.

Reach out to MFU Membership and Minnesota Cooks Director Claudine Arndt at 612-202-7872 or claudine@mfu.org if you have any questions.



Brenda and Nate Rudolph and Lisa and Marty Phillips represented Minnesota Farmers Union in FUEL this year. They are pictured with Claudine Arndt, MFU Membership and Minnesota Cooks Director.

Glascoes named Ramsey County Farm Family of the Year



Christopher and Barbara Glasoe started Frisk Fra Boksen in 2019. They are the Ramsey County Farm Family of the Year.

Christopher and Barbara Glasoe started Frisk Fra Boksen (Norwegian for fresh from the box) in 2019 as an idea/dream. The couple's first hydroponic shipping container farm was delivered on a bright, sunny, minus-10-degree day in January 2020. The first crops were harvested in early March.

The Glasoes' initial target market was small farm-to-table restaurants that wanted hyper-fresh, clean-grown, green leafy vegetables. The day Chris and Barb were going out with samples, Minnesota closed in-person dining for restaurants because of the COVID-19 pandemic. They pivoted to an online farmers market, donated produce and worked with restaurants that started curbside pickup or delivery.

They now have ongoing relationships with several restaurants as well as an online

retail presence. They added a second farm in May 2023. Each farm has a capacity of between 2.3 and 3.2 acres of "tillable" space. The variation is due to the variety of crops planted. The farms use LED lighting that is designed to provide the optimal frequency and intensity of light. In addition, the nutrients are calibrated to maximize growth with tap water from the Shoreview water supply. This is accomplished through periodic testing to determine the level of nutrients available. The nutrients used are then blended to maximize what is already available and add in only what is missing.

Growing time is between 4 p.m. and 8 a.m., primarily to take advantage of off-peak electric rates as well as to maximize efficiency of the HVAC system that runs 24/7 all year long. Without the HVAC running, even in sub-zero weather, the interior temperature will rise to over 90 degrees along with humidity over 90 percent.

Barb and Chris run the farms with occasional help from family and friends. They provide tours of the farms to interested individuals, schools and organizations that want to learn more about hydroponic container farming. In addition, the couple donates excess produce to various non-profit organizations.

Learn more about the U of M Farm Families of the Year at https://extension.umn.edu/farm-families. Additional member photos were featured in the October issue of Minnesota Agriculture.

Apply for Wolf-Livestock Conflict Prevention Grants

New money is available to Minnesota livestock producers to help prevent wolf attacks. A total of \$45,000 will be awarded by the Minnesota Department of Agriculture (MDA) through the Wolf-Livestock Conflict Prevention Grants.

Eligible producers must live within Minnesota's wolf range, as designated by the Minnesota Department of Natural Resources, or on property determined by the Commissioner of Agriculture to be affected by wolf-livestock conflicts. Any animal species produced for profit and documented to have been killed by wolves in Minnesota in the past is eligible.

The funding also requires an 80:20 matching cost-share, meaning 80 percent of eligible project costs will be reimbursed by the grant and the remaining 20 percent will be paid for by the grantee.

The grant application must be emailed or postmarked by 5 p.m. on Jan. 3, 2025. Work for this grant must be done and expenses reported by Oct. 31, 2025. The application and more information can be found at mda.state.mn.us/wolfgrants.



National convention in Oklahoma in March

The National Farmers Union's 123rd Anniversary Convention is March 9-11, 2025, at Omni Oklahoma City Hotel, Oklahoma City.

Topics to be covered include fair and competitive markets, cooperatives, engaging the next generation and biofuels.

You will have the opportunity to network with fellow Farmers Union members from across the country and Farmers Union leadership. There will also be debate and adoption of our 2025 grassroots policy.

Learn more at nfu.org/convention/

Calendar of events

Nov. 7-9

NFU Women's Conference, San Antonio, Texas

Nov. 11

Veteran's Day, MFU office closed

Nov. 13, 6 p.m.

Pre-convention Prep Call via Zoom

Nov. 18, 2 p.m.

The Matriarchal Hour via Zoom featuring Leslie Kaup, Wild Again Farm, Albert Lea. Kaup will talk about her hazelnut production.

Nov. 22-24

MFU state convention, Minneapolis

Nov. 26-29

MFU office closed for Thanksgiving holiday

Nov. 30 - Dec. 1

Leadership Camp Winter Staffing Retreat, Camp Omega Lodge and Retreat Center, Waterville

Dec. 10

Green Ammonia Summit, Morris

Find the latest news online at mfu.org/events



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