

Minnesota Agriculture

Voice of Rural Minnesota



IN THIS ISSUE:

Carol and Steve Anderson
are leaders in Farmers
Union, their community
page 8

VanDerPols change farming
practices in response to
changing climate
page 10

County Convention
planning guide
page 17

June 2025

Standing for Agriculture, Working for Farmers. www.mfu.org



Real-life insurance stories that changed everything

Insurance isn't just for the unexpected, but it helps in a crisis. It's for the people we love, the businesses we've built, and the peace of mind we deserve. In my work with families across Minnesota, particularly in the Franklin area, I have seen firsthand how a simple policy can make a significant difference. Here are a few stories that remind us why planning and regularly reviewing your policies is essential.

The hog farm that found a lifeline

During an annual review with a hog farmer, we asked about life insurance to offset his mortgage, and he took out a policy. He didn't make a big deal about it, but did what needed to be done to protect his family. Twelve years later, in 2020, he died unexpectedly.

His wife was devastated. But, amid the grief, she learned that there was a policy her husband had taken out all those years ago, and it was more than enough to eliminate their debts, allowing her to live comfortably. She had no idea they were so well-prepared. Now, she has ensured that she carries that legacy forward by implementing her policy.

One farmer's plan saved the family operation

Another story comes from a single-grain and livestock farmer who is hardworking, practical and always thinking ahead. After purchasing more land, he decided to increase his life insurance coverage, adding a \$1 million policy to his existing coverage. He wanted to make sure his farm would never become a burden to his loved ones. Three years later, he was diagnosed with a stage four brain tumor.

Sadly, he didn't have much time left. But his family wasn't left scrambling to cover estate taxes, manage operational costs or decide whether to sell off land to keep things afloat. Life insurance covered the expenses and gave his loved ones the financial runway they needed to keep the farm strong. During these stressful times,



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the liquid cash from life insurance is very important.

A retired couple's close call on vacation

Six months ago, I sat down with a retired tradesman and his wife. They were planning their next chapter, living the retired life involving more travel, more time with grandkids and less worry. We discussed their changing needs and ensured they had the right coverage in place for their lifestyle, including an umbrella policy for their protection.

While on vacation, they were involved in a serious car accident. Thanks to their foresight and the coverage they put in place, they didn't face a mountain of medical bills or legal fees. Their auto and umbrella insurance stepped in when they needed it most. They were shaken but protected, and they were so thankful that they took the time to prepare.

Why plan?

There's nothing easy about talking through "what ifs." But the reality is that life happens, and no one knows what will happen each day. It's not the policy itself that matters, it's the security, the dignity and the strength it gives your loved ones.

Well-designed insurance policies don't just write a check. It protects your land from being sold off. It pays the taxes no one thinks about. It buys time for your spouse or kids to grieve, regroup and decide what's next. It ensures a single event doesn't derail your retirement years. All you need to do is start with a conversation.

continued on page 23



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President's message

GARY WERTISH, PRESIDENT

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I'll pick up where I ended last month's column and tell you about Week of Action. I spent May 5-7 in Washington, D.C., with about 120 other Farmers Union members from across the country visiting congressional offices and calling on Congress to pass a Farm Bill.

National Farmers Union introduced the Week of Action, May 5-9, during the National Farmers Union Convention in Oklahoma City. The goal was to focus on digital and from-the-farm advocacy to hopefully move the needle on the Farm Bill, which has been extended twice.

The Minnesota delegation included me, Vice President Anne Schwagerl, Executive Committee members Ted Winter and Josh VanDerPol, Pine County President Hannah Bernhardt, Redwood County Vice President Paul Sobocinski and Membership Engagement Committee member Melany Thomas.

We met with Sens. Amy Klobuchar and Tina Smith, Reps. Betty McCollum, Angie Craig and Kelly Morrison, and staff members for Reps. Tom Emmer, Brad Finstad, Michelle Fischbach, Ilhan Omar and Pete Stauber.

We asked them to create a farm bill that works for farmers and consumers by strengthening the farm safety net, building upon voluntary conservation programs, restoring balance and opportunity in the marketplace and delivering reliable risk management programs.

Minnesota's family farmers are accustomed to managing uncertainty, but for nearly 100 years they've had the certainty that comes from having a federal Farm Bill in place. I've read the history of when the first Farm Bill was passed – the Agricultural Adjustment Act of 1933 – and the goals are remarkably similar all these years later. The three stated policy goals:

1. To restore the balance between farmers' expenses and the market price of goods

2. To encourage the correction of prices as quickly as the market will allow without causing additional instability
3. To ensure that prices do not hurt consumers while helping to provide for farmers.

Restoring balance and opportunity in the marketplace sounds a lot like restoring the balance between farmers' expenses and the market price of goods. Strengthening the farm safety net could be tied to points two or three.

Farmers today are dealing with many of the same challenges as farmers in 1933. We have also added new challenges and that contributes to the urgency to pass a Farm Bill that focuses on family farmers and makes support more predictable and fairer. This is critical to ensure a secure food system and strong rural economy.

Farmers also need continued support to invest in conservation on their land. Programs like the Environmental Quality Incentives Program (EQIP) and Conservation Stewardship Program are popular and making a difference. More needs to be done so farmers aren't consistently turned away from these programs. We also need staff to deliver these programs.

Market consolidation got better for a time after the passage of the Packers and Stockyards Act in 1921, but it's like it's 1919 all over again – or maybe worse. In 1919, President Woodrow Wilson ordered the Federal Trade Commission to investigate the meatpacking industry. The FTC found that five companies - Wilson, Swift, Morris, Cudahy and Armour – controlled the entire industry and acted as a monopoly, according to the Campaign for Contract Agriculture Reform. Today, we are

in a worse position with four companies controlling 80 percent of beef packing, 65 percent of hog processing and 55 percent of broiler chicken processing. Two of the beef processing giants – JBS and National Beef – have majority owners from Brazil. Chinese-owned WH Group, the largest pork company in the world, owns Smithfield, the biggest pork processing company in the United States. Anti-monopoly laws like the Packers and Stockyards Act must be enforced. Diverse, competitive markets are foundational to a thriving, healthy economy.

Many farmers rely on crop insurance for risk management, but unfortunately, it isn't available to all producers, Farmers



MFU President Gary Wertish gestures while speaking with Sen. Tina Smith, D-Minn. A delegation from Minnesota met with Sen. Smith during the Week of Action.

Union is asking for risk management tools to be available to all types of farmers and ranchers and for a permanent disaster assistance program rather than inconsistent ad hoc programs.

Lastly, but importantly, the Farm Bill is also a food bill. Farmers Union is asking for a Farm Bill that ensures that everyone has access to nutritious food while strengthening connections between local farmers and communities. This is a win for everyone as it drives demand for American-grown foods and provides hungry people with good food. The Local Food

continued on page 16



Our farms, our families and our rural communities are worth fighting for

ANNE SCHWAGERL, VICE PRESIDENT

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This May, I left my family farm during planting season — a time when every hand is needed, and every hour counts. One of my kids was in a tractor with Grandpa, another with my husband. It wasn't an easy decision, but I came to Washington, D.C., for the National Farmers Union Week of Action because family farmers can't wait any longer. We need a strong, fair and timely Farm Bill. And we need it now.

Across Minnesota and the nation, farmers are facing an unpredictable and increasingly unsustainable economic reality. Prices for our crops are falling while the cost of seed, fertilizer, fuel and interest keeps climbing. Natural disasters are hitting more often and harder. The markets are unstable, and our safety nets are wearing thin.

For my family and so many others, this is the worst farm economy we've seen in decades. According to the University of Minnesota Extension, 2024 saw the lowest net farm income since the 1990s. And looking ahead, the forecasts don't give us much comfort. We're going into this growing season with more questions than answers — and without an updated Farm Bill to back us up.

That's why I joined the more than 100 farmers and ranchers from across the Farmers Union footprint in Washington, D.C., asking Congress to do what's right: pass a Farm Bill that puts family farmers first.

We need a bill that targets resources where they matter most. That means strengthening the safety net for when disasters strike, so we don't have to wait months for congressional action while our crops and livelihoods hang in the balance. It means more crop insurance options that reflect the diversity of Minnesota's agriculture. It



MFU members met with Rep. Angie Craig, D-2nd District, in Washington, D.C. Pictured, from left, Hannah Bernhardt, MFU Vice President Anne Schwagerl, Ted Winter, Rep. Craig, MFU President Gary Wertish, Josh VanDerPol, Paul Sobocinski and Melany Thomas.

means allowing dual enrollment in both the ARC and PLC programs, so we have better risk management tools to fit our operations.



MFU Vice President Anne Schwagerl spoke at a Week of Action press conference in Washington, D.C.

It also means facing the crisis in dairy head-on. Minnesota's family dairy farms are disappearing at an alarming rate. These aren't just numbers — they're families, histories and rural communities being lost. We need policies that stop the bleeding and help ensure the next generation has a chance to carry on.

This isn't about asking for handouts. It's about making sure family farmers have the tools to survive and thrive in a challenging world. It's about fairness and about recognizing that the strength of our farm economy is tied directly to the strength of our rural communities.

We all know that farming is a long game. We plan in seasons, think in years, and build for generations. The Farm Bill should reflect that same long-term commitment. It should address today's challenges while preparing us for tomorrow's risks — whether that's volatile markets, unpredictable weather, or changing global conditions.

As a Minnesota Farmers Union member, I know I'm not alone in this fight. Together, we've raised our voices through town halls, fly-ins and face-to-face conversations with lawmakers. We've shared stories from our farms, data from our fields, and a vision for the future we want to build. But now, Congress needs to act.

It shouldn't take leaving the fields during planting season to get Washington's attention. But if that's what it takes, I'll keep showing up. Because our farms, our families and our rural communities are worth fighting for.



STU LOUREY
GOVERNMENT RELATIONS
DIRECTOR
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At the time of writing this on May 8, the legislature has just 10 full days left until they are constitutionally required to adjourn on Monday, May 19. If all goes well, they should have wrapped their work on a new, two-year state budget by the time you're reading this. If not, I'll be writing about a special session in the next edition of *Minnesota Agriculture*. On the federal level, a delegation from MFU has just returned from a Week of Action, meeting with lawmakers in Washington, D.C., about the need for a new Farm Bill.

In Minnesota, with the end of the session close-at-hand, legislative leaders and the governor are continuing to meet to define a shared budget framework, including joint spending targets for each conference committee. A significant question for leaders is how much to cut spending in fiscal years 2028 and 2029 to limit a projected deficit. According to the latest estimates, this biennium the state has a narrow \$456 million surplus and the next biennium the state is set to be short an estimated \$6 billion.

When asked about the potential of finishing work on time, Gov. Walz said it's still "too early to say . . . But you can read the writing on the wall." The deadline for the state to approve a new budget and avert a government shutdown is June 30.

While we continue to wait on a global deal—newly this session defined through a four-way negotiation that includes both caucuses in the tied Minnesota House—lawmakers have continued to release omnibus bills and move them off the House and Senate floor.

State legislators move forward on agriculture, tax bills as May 19 deadline looms

Omnibus tax proposals released

The House and Senate released their omnibus tax proposals this week. These large, catch-all tax proposals didn't need to meet committee deadlines and ultimately need to balance against spending in every other jurisdiction—a huge piece of the puzzle.

In the House, co-chairs Greg Davids, R-Preston, and Aisha Gomez, DFL-Minneapolis, released a limited tax deal that they said minimized the erosion of the tax base, avoided shifting costs onto local governments and counties, and cuts \$80 million dollars from the state budget. With a narrower focus and more complex negotiations, their budget didn't include any of the bills MFU supported in committee this session.



The agriculture bill authored by Sen. Aric Putnam, DFL-St. Cloud, prioritizes funding for the Minnesota Department of Agriculture, preparedness for zoonotic disease at the Board of Animal Health, increased support for Farm to School, and a new Local Food Purchasing Assistance program.

To close the meeting, Co-Chair Davids named the official tax bill song—the Beatles' "We Can Work It Out." Co-Chair Gomez replied with a lyric, "life is very short and there's no time for fussing and fighting, my friend." Like others, this House bill was a compromise and is now moving for full House approval.

Late on May 6, Senate Tax Chair Anne Rest, DFL-New Hope, released a tax bill that was far more extensive—both in the number of proposals and in the amount of new revenue to pay for them. In her statement, she highlighted what this bill will do for farmers across the state. And indeed, she not only heard from MFU members on priority issues throughout session, but also acted to make sure our priorities were reflected in the final bill.

"This is a strong, forward-looking bill that prioritizes the needs of family farmers," said MFU President Gary Wertish in a statement ahead of committee passage. "It's clear that this committee was listening to our members when they came to testify throughout session."

"This bill will help new farmers farm, and it will open up new market opportunities to help rural Minnesota thrive into the future," said Senate Ag Chair Aric Putnam, DFL-St. Cloud. "It will help our producers get food to the people who need it, and it will help us all have access to safe and healthy food. This tax bill is good for agriculture."

The Senate Tax Bill includes Putnam's proposal to lift the cap on total state funding for the Beginning Farmer Tax Credit, which will ensure that new farmers can rely on this tax credit.

Due to lack of funding and for the first time since establishing the credit in 2017, a large percentage of farmers were turned away from the program last year. This year, the department ran out of funding in January.

"Lifting the cap as in your bill and helping more new farmers get on the land is a win not just for those families, but also our communities and state," reads a letter MFU led with 21 other farm and agriculture organizations who support this change. "Beginning farmers often mean new

continued on page 18



Day camps give children ages 6 to 11 the chance to make friends, explore new ideas

WINONA ANDERSON EDUCATION DIRECTOR

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MFU day camps are back — and they're better than ever.

While these camps may look a little different from the ones you might remember, they still deliver what matters most: connection, cooperation and the kind of hands-on learning that sticks. With new locations, expanded formats and exciting programming for our youngest Farmers Union members, we're planting the seeds for a lifelong appreciation of agriculture, one fun-filled day at a time.

This year, we're thrilled to bring day camps to the heart of the Twin Cities. Designed to engage with amazing local partners, this camp gives kids ages 6–11 a chance to visit working farms right in their home community. It's one thing to read about where food comes from, it's another to walk the fields, meet the farmers and feed the animals.

The Twin Cities Day Camp blends agricultural education with creative activities,

games and group fun at three amazing farms: Gibbs Farm in Falcon Heights, Wee Farm in Savage, and Waldoch Farm in Lino Lakes. Whether kids are brand new to farming or come from multi-generation farm families, they'll walk away with a deeper understanding of what it means to grow and care for the land.

Our Albert Lea Day Camp is more than just three days of summer fun — it's also a gentle introduction to our overnight camp experience. Designed as a "teaser" for the longer, immersive programs, this camp helps younger participants build comfort and confidence in a camp setting.

If your camper is considering overnight camp in the future, Albert Lea is a great place to start. With camp counselors on-site and structured activities each day, kids will have a chance to make friends, explore new ideas and get a feel for the camp environment without the overnight stay.

We've made a few updates to how we run day camps — all with families and kids in mind.

- **Three-day format:** Instead of single-day drop-ins, camps now run over three consecutive days. This allows

campers more time to settle in, build connections and enjoy a fuller experience.

- **Ages 6–11 welcome:** Programming is specifically geared toward early and middle elementary students, with age-appropriate topics and activities.
- **Discount code available:** Families can save with an exclusive discount code — use JUNE MNAG at checkout for \$10 off your registration.
- **Plenty of spots open:** These camps are filling up, but we still have room for new faces. If you've been on the fence about signing up, now is the time.

Whether you're in the city or the country, there's a day camp option waiting for your child. Visit mfu.org/camp to learn more and register. Reach out to Education Director Winona Anderson at winona@mfu.org for more information.

We can't wait to see our youngest members out learning, laughing and growing together this summer. Day camp is just the beginning — and the start of something truly special.

Camp registration is now open Learn more at mfu.org/camp

Summer Youth Leadership Camps

Northern Camp for ages 9 to 13

Monday, June 23 to
Friday, June 27

MFU Lake Sarah
Campground,
20049 Campground
Rd SE, Erskine

Southern Elementary Camp for ages 8 to 11

Tuesday, July 8 to
Friday, July 11

Sibley State Park, 800
Sibley Park Road NE,
New London

Southern Junior Camp for ages 11 to 14

Monday, July 14 to
Friday, July 18

Sibley State Park, 800
Sibley Park Road NE,
New London

Senior High Camp for ages 14 to 18

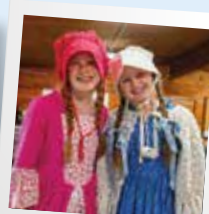
Sunday, July 20 to
Friday, July 25

Sibley State Park, 800
Sibley Park Road NE,
New London

Day camps for ages 6 to 10

Held from 10 a.m. to
4 p.m. daily.

- Twin Cities, June 10-12, St. Paul
- Southern Day Camp, Aug. 5-7, Albert Lea



State staff is here to help you plan a fantastic county convention

By Gail Donkers

County convention season is right around the corner for Minnesota Farmers Union (MFU) members. As a true grassroots organization, the county convention is essential. The power of grassroots or 'bottom up' organizations like ours comes from the ability to harness the effort of ordinary people - like you and I - who come together and share knowledge about a topic and ultimately create change. Without the county convention we have no resolutions, no delegates, and no voice for the people in our organization. County conventions are so much more than a meeting, they are truly the lifeblood of the organization.

When organizing a county convention, we tend to start with date, time and location. What we need to start with are our *members*, as they are the most essential part of the meeting.

Let's start by looking at the names on the county membership list. Do they have a day job? Do they have children? What obstacles will they need to overcome to attend the county convention? What time of day will work best for most of the members? From this information we can determine a time.

Let's look at a date. MFU offers incentives to encourage counties to hold their conventions earlier in the year: July: \$300; August: \$250; September: \$200. All county meetings and paperwork must be submitted to the office by Oct. 1 of the current year. What month would work best for your county? Avoid national holidays, the county fair, local, regional or state festivals and anything else that would hamper attendance. Next, look at the day of the week. Are members involved in farmers' markets or similar events? If yes, note when the farmers' markets are in your area and avoid those days and times.

Finding a great location is my favorite part of event planning. Let's go back to the membership list, do any members own a business that can host a county convention? That is a great way to both spend your dollars locally and support members.

If not, what would be a great place in your county to hold a convention? I've attended conventions at apple orchards, breweries, distilleries, restaurants, libraries, community centers, extension offices and of course, farms.

Food. Yes, the idea of eating tends to entice people to attend meetings. Share what the food will be. Will the county be paying for the food or is it at the attendee's expense?

Incorporating a tour of a local business, farm, or inviting a local expert to speak is a great way to draw people to the event. Inviting local politicians gives members an opportunity to ask questions of their elected officials and to voice their concerns.

The annual business meeting takes place at the county convention and an agenda for the event is very helpful for members. Sharing an estimated timeline of the county convention is also helpful. Members may be able to attend part of the event but not all of it. Include the estimated start times for social time, meal, speaker, business meeting, etc. Are children welcome? Or is it a meeting or location that is best suited for adults? It is best to share as much information as possible.

County officers should do their best to reach out to every member and invite them to the county convention and to share what the event entails. This is also a great way to get to know your members. Invite them to think about resolutions and to write down their ideas and bring forth resolutions at the meeting. A personal call makes members feel included and valued, and from a membership perspective, we've heard that attendance is much better when personal calls are made.

Have a greeter lined up to welcome members. Be on the lookout for new members that may not know anyone else and introduce them to a few other members. Being inclusive fosters a welcoming atmosphere.

Explaining the nuances of MFU is especially helpful for new members. Resolutions,



Gail Donkers

what are they and why are they important? Did you know that the resolutions go to a statewide committee and get voted on at the state convention? If they are approved, they become the framework of what our lobbyists work on at the state Capitol. MFU's updated policy is also sent to the NFU resolutions committee for consideration by delegates to the national convention.

Electing delegates to the state convention is also very important; delegates act on behalf of the county at the state convention. Delegates have the opportunity to speak in favor of or to oppose new resolutions, to run as a delegate to the national convention, to vote on national convention delegates, and during election years, to vote for the state MFU president and vice president. Often when people share information about the state convention, they share that the food is outstanding. It is also helpful to share information such as location, dates, expenses for hotel and registration, and if the county helps delegates with any expenses.

Last and certainly not least, you have a fantastic team behind you. You are not alone. The membership team is here to assist you with anything you need. The communications team will create postcards, and the operations coordinator will make sure they are sent out. Need a speaker? MFU has several employees that can speak on topics like climate, antimonopoly, MFU camps, soil health, or give a legislative update. We are here to help.

We wish you all the best in planning your 2025 county convention.

Steve and Carol Anderson work to strengthen, support family farms and rural communities

By Janet Kubat Willette

Steve and Carol Anderson are determined to make Minnesota better, and they've spent countless hours in boardrooms advocating for causes important to rural communities.

Carol has been the executive director of Community Development of Morrison County for 36 years, attracting new companies and growing the revolving loan fund from \$200,000 to \$2 million. She is the chair of the Midwest Minnesota Business Finance Corporation, the Minnesota Workforce Development Area 2 Board and the Minnesota Farmers Union Executive Committee. She is a board member of the Minnesota Rural Finance Authority, the Governor's Workforce Development Board and the Rural Minnesota Concentrated Employment Program.

Under her leadership, Community Development of Morrison County has grown into a critical resource for business financing and economic expansion. In recognition of her accomplishments, she was named the 2025 Small Business Administration Minnesota Women in Business Champion of the Year.

"Carol is the connector and promoter of all things business related, not only in Morrison County but state-wide," said Sandy Voigt, director of the Women's Business Alliance, who nominated Carol for the award. "Her background and education continue to contribute to the financial health of the county, downtown vitality and numerous business/industrial parks that are filled with active job creating businesses. I personally believe that several businesses in Morrison County are the direct result of Carol's involvement and connection to resources and dedication to their success. In addition to her business accomplishments, she is a brilliant organist, creative and talented artist and friend to neighbors in need. Her farming roots were developed

throughout her childhood and she's never lost the belief in the importance and value of farmers."

Steve was instrumental in developing the first cooperative holding company, Co-operative Resources International, which brought together three cattle breeding co-operatives under one management team. He was a founding board member for the Central Minnesota Ethanol Cooperative in Little Falls and influential in creating the

and CEO of Farmers Union Industries. "As a governor on the board, he embodies the role and company values while diligently handling all the responsibilities that come with it. He is one of the most respectful servant leaders that challenges us strategically. Steve is always the friendly face in a group, encouraging thoughtful discussion on topics to help render a solution to anything at hand."

Roots

Carol Anderson grew up in Farmers Union. Her father, Donald Wawrzyniak, organized Benton County Farmers Union with field representative Archie Baumann.

Her parents moved to the farmstead she and Steve share in 1938, buying it from her grandparents for \$3,600. One of her earliest memories is accompanying her father to the bank when he took out a loan for \$5,400 to buy the farm to the south.

"He borrowed it on a handshake," Carol said, remarking on how things have changed.

Steve Anderson grew up one mile north of the Minnesota State Fairgrounds, just west of where the HarMar Mall is now located and one block from the first McDonald's built in the state. He hung out with Baumann's children.

His father, Larry Anderson, was a homebuilder who built upper-class houses in the metropolitan area. He built up to a dozen homes a year.

Steve followed his father into the construction business after earning his business administration degree. He operated S.L. Anderson Construction Company for 10 years, specializing in residential and commercial construction in the Twin Cities metro area. His focus was on concrete and masonry.



Carol and Steve Anderson and their dog, Frankie, on their Foley, Minn., farm.

Minnesota Biofuels Association. He is a member of the Farmers Union Marketing and Processing Association Board of Directors, Farmers Union Industries Board of Governors and the Minnesota Department of Agriculture Pesticide Management Plan Committee.

"Steve has been instrumental in the growth of Farmers Union Industries, LLC and its core purpose of preserving the family farm," said Dale Bednarek, President

Carol graduated from high school and enrolled at St. Cloud State University intending to become an art teacher. She encountered an art teacher with multi-colored fingernails who expected her to paint nudes. Carol decided she wasn't cut out for studying art.

Changing direction

Carol was wondering what to do with her life when she learned that Congressman Rick Nolan was looking for someone to work for him that summer in Benton County.

"That changed my life," she said.

When Carol returned to school that fall, she changed her major to political science. She graduated from SCSU, began working on her master's degree in public administration and worked as an International Trade Representative for the Minnesota Trade Office under Gov. Rudy Perpich. The trade office was focused on wood products, and she worked primarily with the Scandinavian countries to find potential investors. She was also the legislative liaison, and she created a focus on agri-processing at the trade office.

In 1986, she and Steve met through a dating service. They married in 1988, the same year Carol earned her master's degree and Steve began farming in partnership with her parents.

New beginnings

Steve and his best friend decided they both wanted to marry farm women because they knew how to cook and had a good work ethic. Both did.

The first time Carol's mother, Frances Wawrzyniak, saw Steve, she declared she was going to "chunk him right up."

"She loved cooking for him," Carol said.

Carol and Steve married in June 1988 and Carol stayed at his place on County Road B through the end of the year, coming home on weekends. Steve wrapped up his construction jobs and moved to her family's Benton County farm in September.

Steve started milking 28 Holsteins in partnership with Carol's parents. They had been letting the herd size dwindle as they were planning to have an auction. Steve had much to learn, but he embraced farm life, taking a course on artificial insemination and seeking advice.

Early on, a friend told him to call the veterinarian to check the cows for pregnancy. He learned they weren't all bred and started rebuilding the herd. He'd sell two and buy one back for cash flow. It took five years to build the herd to 70 cows, enough to keep the barn full. He maintained a closed herd, raising his own youngstock and milking cows for 33 years.

There's a story that Carol's father told Steve to go into the hayloft and throw some bales down. When he came down, her father told him the green goes in front of the cows and yellow goes behind the cows. Steve said it was dark up there, with only one bulb to light the cavernous space, so he didn't know what he was throwing down.

There were plenty of doubters that this city kid would make a farmer, but when he joined the 21st Century Genetics Board, the doubters quieted and accepted him.

In the meantime, Carol started her job as the executive director of Community Development of Morrison County in January 1989. She's been there ever since.

Together they own 440 acres, including about 200 wooded acres. They rent an additional 200 and raise corn, soybeans and alfalfa on about 400 acres. Steve also custom raises Holstein heifers for a neighbor.

Carol helped chase cows and bale hay when her schedule allowed, but her job and many commitments often kept her away from the farm. In addition to working in Little Falls, she also served as an adjunct professor at St. Cloud State University from 2000 to 2009. She taught Government Personnel Administration and Perspectives on Minnesota Politics.

continued on page 23



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Contact Farmers Union Agency to learn more about becoming an Agent today at info@fuainsurance.com or (800) 229-1064!

Changing climate leads VanDerPols to change their farming practices

By Jada Csikos-Monroe

Jim and LeeAnn VanDerPol share Pastures a Plenty farm in Chippewa County with their son, Josh, his wife Cindy, and Josh and Cindy's children Jake, Kirsten and Andrew. They raise cattle, hogs and chickens for meat in addition to growing grain and hay for their cattle. They direct market their meat.

Jim and LeeAnn were delegates at the Minnesota Farmers Union state convention in November 2024, and LeeAnn is the Chippewa County secretary/treasurer. Josh is the Chippewa County President.

This interview has been edited for length and clarity.

Q. What is the background of your farm?

A. The farm was purchased by my parents, and my wife and I started farming in 1977. For the first 20 years it was almost all annuals- corn, soybeans and wheat, as well as a small hog operation. After 15 years we added sheep. Later we switched from sheep to cattle and saw how that could fit with organic certification. That's when we started growing perennials and winter annuals, which we use to feed the livestock.

The meat business was quite small when we started, then my son and daughter-in-law took on the role of focusing on the meat sales and it grew. My wife LeeAnn also plays a central role in the meat business. And my grandkids have always worked and contributed to the farm as well. My grandson Andrew has experimented with Kernza as a grain option.

Q. How have the shifting weather patterns from climate change affected your farm?



The VanDerPol family includes Jim and LeeAnn, Josh, Cindy and their children, Jake, Kirsten and Andrew.

A. Too much rain has always been a problem because our soil drains poorly, but more than anything else what's been hard to deal with is the unpredictability. We know about climate change in a general sort of way, but we don't know what the weather will be like next week. It could be way hotter or colder in the wintertime, or there could be a tremendous amount of rain.

Q. How has climate change informed your plans for the future of your farm?

A. We started to see early on that things were changing on our land, like longer growing seasons. The weather also became more unpredictable, like rain coming when it didn't before, and extended drought periods. We decided something's afoot here and we should see what can be done to make the farm safer. We've tried to focus on what we can make a living on, which is perennials, so we don't have to be using diesel fuel and open the field to erosion by constantly tilling to plant annuals. We still plant some corn and grain annuals now, but over 20 years ago we switched half of our corn acreage to hay perennial plants for our pasture.

This last year in western Minnesota we had a very wet spring, not just

the amount but the fact it rained around every fifth day from April till June which makes it harder to plant corn in a timely fashion. We claimed that loss with the crop insurance that we carry. In August we took half the acreage and seeded it to hybrid rye which is a winter crop, and it looked pretty promising this fall and better than I thought it would with dry conditions. It's used for livestock feed in Europe and can be a substitute for corn.

Q. How have you seen your farm impacted by changing practices?

A. When we replaced corn, which was half of our farm's production, with alfalfa, clovers, orchard grass and fescue, it changed the soil. We've established about 100 acres of pasture on the lowest part of our farm. In time our soil tests have become high in organic matter across the whole farm. We have five to six percent organic matter across the farm in our soil on average, but in the pasture we're looking at a percent or two higher- that's how pasture production has changed the soil. It's difficult to deny that farmers have an impact on the soil based on what we ask it to grow.

Q. How has your farm operation remained resilient?

A. Unlike most farms around us, we don't depend on the sale of one product, and we sell out of the field what the livestock don't eat. We sell both hogs and cattle for meat as well as hay. We produce eggs and market them to schools. This year we started broiler chickens. Overall, our income intake is pretty diversified.

Q. How do you see marketing fit in with climate-smart agriculture?

A. For those of us that are direct marketing, we communicate how the animals are raised and what we do and don't do. If you are direct marketing, you control who you sell to. Then you can talk about the way you raise your crop and livestock, and the way it impacts the climate. My approach is that we raise our crops and livestock the most responsible way we can, and that should be part of every discussion with a customer.

Q. What are people missing in the conversation around climate?

A. The reality of it. With the discussion around the January fires in California, people are using what happened as political football and that's shameful.

We're talking about a major change precipitated by climate change. It shouldn't be politics as usual - it's hateful that it is.

It's important to recognize that just as we were unable to plant our corn, similar challenges can occur on a larger scale. Take wheat, for example, and how the world depends on wheat. There's a strong possibility of massive crop failures and I think we're looking it right in the face. As farmers, we can't outfox the challenges that climate change brings all the time. People need to be aware that what we've expected as predictable, like food in the grocery stores, is going to be less predictable.

Q. If you could tell Congress to do one or two things that would help your family continue to farm in the next

generation, what would it be?

A. What the government and society need to do is make it easier financially for people to participate in farming. I can't think of anything that would do more to diversify rural populations and encourage people to focus on sustainable farming than removing the burden of healthcare costs. What you have now is both parents in a household working just to provide health insurance, and that's time away from the land. I would tell Congress that lifting up the working population would really help farming. The eagerness to do it is there. I meet many young people at events who are passionate about farming, but they are held back because they have to focus on earning money for necessities that should be guaranteed by the government.

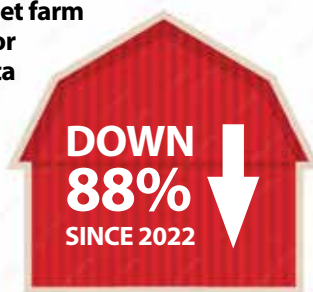
Minnesota farm incomes decline to lowest level this century in 2024

According to new data from the University of Minnesota and Minnesota State, the median net farm income for Minnesota farms dropped to \$21,964 in 2024, marking the lowest level this century. Farm profitability has significantly declined since 2022, leaving many farmers in a challenging financial position. The average Minnesota farm experienced a reduction in working capital, limited net worth growth and minimal profitability for the year.

This analysis includes data representing approximately 13 percent of Minnesota's farms with gross incomes over \$250,000 annually. It is compiled from 2,198 participants in the Minnesota State Farm Business Management programs and 115 members of the Southwest Farm Business Management Association. The data is collected by FINBIN, a database that provides farm-level financial data, commodity-specific reports and benchmark reports for peer comparison.

"Producers in Minnesota anticipated the challenges of 2024 based on the adverse spring weather, which persisted throughout the year. Deteriorating crop prices, sticky input costs and rising interest rates compounded the situation," said Extension Economist Pauline Van Nurden at the University of Minnesota's Center for Farm Financial Management. "Most producers

Median net farm income for Minnesota farms



entered this downturn with strong finances, allowing them to manage the challenges so far. The lingering question is how long these reduced profits will last and what impact they will have on rural Minnesota."

"The mental health and wellness of farm families is a significant concern during this challenging time. The Minnesota Agricultural Mental Health Specialists offer free mental health services for farmers struggling with stress, anxiety, and depression," said Monica McConkey, Rural Mental Health Specialist.

Crop producers experienced the greatest financial difficulties in 2024, with median net farm income for this group nearly \$0. These farmers lost about 25 percent of their working capital last year and had to dip into cash reserves to make loan payments. Cash crop sale prices were down 20 percent or more for major crops in the

state. The outlook remains bleak for 2025, with many producers facing negative margins and challenges in securing annual financing.

"Input costs have not adjusted as quickly as crop commodity prices, leading to ongoing challenges for the farms I work with," said Josh Tjosaas, Farm Business Management instructor at Northland Community and Technical College. "Without the Emergency Commodity Assistance Program, crop producers would have faced even greater difficulties."

In contrast, livestock producers had a better year financially. Improved profitability was seen across all types of livestock operations in the state. Lower feed costs and higher livestock commodity prices provided some financial relief.

"Hog producers saw much-improved profitability compared to 2023, allowing them to replenish working capital reserves and recover financially," said Keith Olander, Executive Director of the Minnesota State Northern Agricultural Center of Excellence, also known as AgCentric.

Dairy and beef producers also experienced improved profitability, with diversified farms faring better financially than specialized crop farms in 2024.

Source: University of Minnesota Extension.

MN FFA names new state officer team, honors others for their support

Cameron Addington from the Cannon Falls FFA chapter is the 2025-2026 Minnesota State FFA President. Serving with Addington will be Paisley VonBerge, vice president, Hutchinson FFA; Dessa Terning, secretary, Dassel-Cokato FFA; Hailey Chambers, treasurer, Medford FFA; Keeley Runge, reporter, St. James FFA, and Lauren Hunt, sentinel, Willmar FFA.

The state officers were announced during the Minnesota FFA State Convention held April 28-29 at the University of Minnesota and the Minnesota State Fairgrounds.

FFA State Stars were also announced at the convention. The 2025 State Star award winners are Star Farmer: McKade Tewes, Jackson County Central FFA; Star in Production: William Bastian, Gibbon-Fairfax-Winthrop FFA; Star in Agribusiness: Jilian Schoenfeld, Russell-Tyler-Ruthton FFA, and Star in Agriculture, Food and Natural Resource Sciences: Marin Knott, Tracy Area FFA.

Twenty-six Honorary FFA degrees were awarded. Recipients: Stacy Leiding, Fountain; Richard Reiman, Princeton; Cindy Walters, Shakopee; Sara Berning, St. Michael; Bob Sabo, Cold Spring; Greg Dvergsten, Thief River Falls; Beth Berlin, Staples; Andrew Steiner, Hancock FFA; Jennifer McCauley, Mora FFA; Scott Marshall, Hutchinson FFA; Elizabeth Rupp, Tracy FFA; Holly Covington, New Ulm FFA; Robert Ickler, Triton FFA; Travis and Randi Stoel, state FFA officer parents; Josh Braford, state FFA officer parent; Stephanie Braford, state FFA officer parent; Jessica Grossman, state FFA officer parent; Luke

Grossman, state FFA officer parent; Jessica Bergerson, state FFA officer parent; Joe Sundeen, state FFA officer parent; Brian and Tiffany Clemenson, state FFA officer parents; Jessica and Ted Hubbes, state FFA officer parents, and Leif Gunderson, state FFA officer parent.



Seven individuals were inducted into the Hall of Fame for their support and dedication to state FFA initiatives and agricultural education. This year's Hall of Fame Inductees:

- Lynn Ketelsen: A farm broadcaster with more than 45 years of experience.
- A.J. Duerr: A legislative advocate for agricultural education, Duerr is a key figure in FFA Day at the Capitol and other legislative initiatives.
- Sarah Kuschel: A regional coordinator for Ag in the Classroom, Kuschel

has actively supported the Sebekka FFA Chapter.

- Shawn Linder: An agriculture educator at Grand Rapids High School for 22 years, Linder has led his students to remarkable achievements.
- Dr. Amy Smith: An associate professor at the University of Minnesota, Smith is a leader in teacher recruitment and retention for agricultural education.
- Al Stemper: A dedicated agriculture teacher and FFA advisor at Foley High School for 36 years.
- Dr. Curtis Youngs: Professor at Iowa State University, Youngs has demonstrated the global impact of agricultural education.

There are 15,200 FFA members in Minnesota and more than 220 chapters. Minnesota Farmers Union is a proud supporter of Minnesota FFA and its participants.

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Apply now for Beginning Farmer Institute

National Farmers Union is accepting applications through July 1 for the Beginning Farmer Institute.

The Beginning Farmer Institute is a free, online, 10-week program from October

to December 2025 helping producers improve the business resiliency of their farming or ranching operations.

The program is structured around the Resilicator, a program of California Farm-Link. Participants will have weekly lesson assignments, homework and live meetings with Resilicator instructors.

The Beginning Farmer Institute is open to any U.S. farmer who is age 18 or older.

Applicants must be farming or ranching. Applicants do not have to be the owner of the operation.

Participants who complete all necessary course requirements will be considered for an additional in-person session the following spring, to include additional training courses, farm tours and networking opportunities with Farmers Union leadership.

Learn more and apply at nfu.org/bfi.

Emerging markets for climate-smart agriculture offer incentives for farmers to adopt conservation practices

By Lisa Holm

The emergence of new markets that value climate and environmental co-benefits is a top issue for family farmers across Minnesota. That was a key takeaway from *Farmers Union Conversations about Climate and Agriculture* listening sessions held across the state in 2023. Additionally, and for years, MFU members have passed policy at the state and national level to support climate resilience and ensure fair markets for producers.

Climate-smart agriculture markets offer incentives for farmers to adopt conservation practices, and not all require new practices. In recent years, the private sector has increasingly looked to agriculture to help meet corporate climate goals. While these markets are still evolving, MFU is working to make sure family farmers have a voice in shaping them to be fair, accessible and economically prosperous.

An emerging climate-smart market that has been on producers' radar is carbon markets. Over the past five years, many have raised concerns about the fairness, transparency and structure of carbon markets and how contracts for selling carbon 'credits' work. In response to these questions from members, MFU published *The Farmers Guide to Carbon Market Contracts in Minnesota*. This guide provides plain language information to farmers about these emerging market opportunities, helping to create fairer and more transparent markets. Based on insights from the guide, the Minnesota Legislature passed a law during the 2024 session barring confidentiality clauses in carbon market contracts to promote fairness for farmers engaging in carbon markets.

SAF is new opportunity

Another emerging climate-smart opportunity for farmers in Minnesota and the Upper Midwest is in the biofuels market through Sustainable Aviation Fuels (SAF). SAF can be produced from a variety of agricultural feedstocks, including soybean oil and corn stover. Increasingly, attention

is turning to the potential of cash cover crops such as winter camelina to meet the growing demand for SAF while providing ecosystem services and a new revenue stream for farmers.

The opportunities of this new market and industry have gained significant momentum, earning broad bipartisan support as an economic development opportunity to meet demand from companies aiming to cut emissions. Delta, for example, has committed to replacing 10 percent of its jet fuel with SAF by 2030 to lessen the climate impact from flying. In September, MFU was invited to celebrate the first flight to leave the MSP airport with SAF in the tank with winter camelina grown in Minnesota and blended in Montana.

During the 2025 legislative session, MFU Vice President Anne Schwagerl testified in support of increased funding for a SAF tax credit and other incentives to position Minnesota farmers at the forefront of this new climate-smart market. As a grain farmer, Schwagerl shared how winter camelina helps protect soil from wind and water erosion during the winters while providing an additional income stream that supports her family farm.

"Beyond winter camelina, we're also continually looking for and experimenting with other ways to increase efficiency and lower the carbon intensity of the other cash crops we grow, utilizing low or no-till production, cover crops, and precision agriculture practices like gridding and variable-rate application of fertilizers," Schwagerl told legislators. "It's also my hope that a growing market for SAF will help us continue to reduce our farm's impact on the environment while also seeing some market return for that work."

Minnesota established a tax credit for SAF in 2023. This legislative session, the Minnesota Senate Tax Committee voted to significantly expand and extend these credits through 2035. Importantly, to qualify for the credit, SAF must be



At an Earth Day media event at the University of Minnesota, the Minnesota Pollution Control Agency announced that they are awarding \$75,000 to the university for sustainable aviation fuel research.

produced using domestic feedstock. Legislators amended the bill to specifically restrict the use of foreign-grown feedstock and imported used cooking oil. This provision is crucial for fostering the growth of a local SAF industry and generating economic opportunities for farmers and communities across the state.

Support for Minnesota's leadership in SAF development is strong and growing. A diverse group of stakeholders – including Greater MSP, Friends of the Mississippi River, Cargill and Delta Airlines – have voiced their support of SAF and the state's potential to serve as a national innovation hub for clean fuels. Their backing reflects a shared interest in advancing climate solutions, strengthening rural economies and positioning Minnesota at the forefront of the transition to sustainable jet fuel crops.

In the 2025 legislative session, MFU urged lawmakers to provide additional support for crop research through the University of Minnesota's Forever Green Initiative (FGI) to develop and commercialize new perennial and winter annual crops. Winter camelina and pennycress are two feedstocks for SAF that have soil health benefits and offer additional income opportunities for farmers. The financial incentive is especially important as producers face tight margins, high input costs and global market uncertainty.

In April, the Minnesota Pollution Control Agency awarded \$75,000 to FGI to support SAF research with the goal of cutting emissions from transportation. As markets continue to develop, FGI will work to increase the production of winter hardy crops. MFU will continue to elevate the farmer voice in policy discussions shaping this new market, with the goal of positioning Minnesota farmers to lead this climate-smart market and the clean energy transition.

continued on page 23

EPA allows for nationwide sale of E15 during summer months



National Farmers Union (NFU) applauds the Environmental Protection Agency's (EPA) emergency fuel waiver allowing nationwide sale of E15 gasoline during the summer driving season. NFU has long advocated for year-round access to E15 and the expansion of higher ethanol blends, such as E30.

"Nationwide E15 is a win for American farmers and consumers. Expanding access to homegrown E15 and higher blends

during the summer travel season strengthens America's biofuels economy, creates new markets for our farmers, and keeps more energy dollars here in our rural communities," said NFU President Rob Larew. "Administrator Zeldin's announcement provides welcome reassurance to family farmers and ranchers facing increased uncertainty in the agricultural economy."

NFU proudly endorsed the bipartisan Nationwide Consumer and Fuel Retailer

Choice Act, reintroduced in both the U.S. Senate and House of Representatives. NFU urges Congress to act swiftly to pass this critical legislation, ensuring stronger, more reliable biofuels markets year-round.

The waiver allows E15 to continue being sold this summer. It takes effect May 1, 2025, and runs through May 20, 2025.

Ag Secretary meets with National Association of State Departments of Agriculture

U.S. Secretary of Agriculture Brooke Rollins held the inaugural Farmers First roundtable at the U.S. Department of Agriculture (USDA) on May 7. Rollins hosted Nebraska Governor Jim Pillen, the Board of Directors for the National Association of State Departments of Agriculture (NASDA), and more than 20 farmers and ranchers from 11 states who run smaller-scale, independent, family-owned operations.

After studying the needs and current state of the farm economy, Rollins will launch a plan to ensure smaller-scale family-owned farming operations are economically viable and those who want to start and keep their own farms for generations to come are able to. The group discussed ways USDA will work together with states and federal and private sector partners to put farmers first. Alongside NASDA President Wes Ward, Rollins signed a Memorandum of Understanding to improve collaboration and coordination, and to ensure partnership with the agricultural community.

This plan builds on the many ways USDA is putting farmers first and reprioritizing customer service. USDA's Emergency Commodity Assistance Program (ECAP) was the quickest, most effective rollout of emergency payments in the history of the program. To date, 487,177 farmers across 49 states have received over \$7.3 billion in payments. To ensure total transparency,

USDA updates the portal every Monday so the American people can track payment totals.

Following several natural disasters that deeply impacted farms and ranches across the country, Rollins announced plans to expedite \$21 billion in disaster assistance. Farmers receiving livestock relief for drought and wildfire can expect to receive payments as soon as the end of May.

"At USDA, we understand there are many challenges to starting a new farm and maintaining a small family farm. While there are many programs to assist our farmers, we feel strongly that it takes government entities, non-profits, and the private sector working together to improve the viability, prosperity, and longevity of small family farms. I have had the honor of visiting many farms and speak with families over the last several months and have heard firsthand that farmers are struggling. We are working every day to improve the farm economy," Rollins said.

Disaster Assistance Program timeline

Emergency Livestock Relief Program – Drought/Wildfire

- May 30 – County offices sign and certify payments

Supplemental Disaster Relief Program – Previously Indemnified Loss

- June 30 – Release to Federal Register for publication
- July 3 – Final rule on public display
- July 7 – SDRP sign up begins

Emergency Livestock Relief Program – Flooding includes Commodity Loss Assistance Program, Milk Loss Program – Combined Final Rule

- Aug. 13 – Sent to Federal Register for publication
- Aug. 15 – Final Rule on public display
- Aug. 18 – ELRP flooding, Commodity Loss Assistance and Milk Loss – sign up begins

Supplemental Disaster Relief Program – Uncovered Loss

- Sept. 10 – Sent to Federal Register for publication
- Sept. 12 – Final Rule on public display
- Sept. 15 – SDRP sign up targeted

Source: USDA

Week of Action draws attention to need to pass a Farm Bill

National Farmers Union launched a Week of Action May 5 to tell Congress it must take quick and decisive legislative action to pass a comprehensive farm bill that supports family farmers, ranchers and consumers.

"Family farmers are on edge, and the farm economy is faltering. Without the certainty of a strong, five-year Farm Bill, farmers are left exposed to mounting risks and instability," said Larew. "This week, farmers and ranchers across the country are raising their voices to urge Congress to act—for farmers'

sake. Their stories make clear what's at stake, not just for agriculture, but for the rural communities that depend on it."

Hundreds of farmers and ranchers from across the country advocated from their farms and Washington, D.C. Together, they highlighted policy priorities approved during NFU's 123rd Anniversary Convention in March, where family farmers and ranchers shaped NFU's grassroots policy platform.

Members urged Congress to pass a strong, bipartisan five-year Farm Bill that:

- Strengthens the farm safety net
- Builds upon voluntary conservation programs
- Foster fairness and opportunity in the marketplace
- Delivers fast and reliable risk management programs
- Garners broad support from both farmers and consumers

For more details on the Week of Action, visit nfu.org/forfarmerssake.



Seven members of Minnesota Farmers Union traveled to Washington, D.C., to participate in Week of Action activities. Pictured with Rep. Angie Craig and Sen. Amy Klobuchar are, from left, Paul Sobocinski, Melany Thomas, Josh VanDerPol, MFU Vice President Anne Schwagerl, Craig, Klobuchar, MFU President Gary Wertish, Ted Winter and Hannah Bernhardt.



The group also met with Sen. Tina Smith to talk about the need to pass a Farm Bill now. Pictured, from left, Josh VanDerPol, Hannah Bernhardt, Smith, MFU President Gary Wertish, Melany Thomas, Ted Winter and Paul Sobocinski.



During the Week of Action, state organizations were encouraged to host events to draw attention to the need to pass a Farm Bill. In Minnesota, a gathering was held in Oronoco with Aaron Eberhart, district director for Rep. Brad Finstad, R-1st District.



A gathering was held in Apple Valley on May 9 with Madeliene Lerner, deputy district director for Rep. Angie Craig, D-2nd District, to bookend the Week of Action. Craig is the Ranking Member on the House Agriculture Committee.



In Washington, D.C., members met with Rep. Kelly Morrison, center. Pictured, from left, Melany Thomas, Paul Sobocinski, MFU Vice President Anne Schwagerl, Hannah Bernhardt, Morrison, Josh VanDerPol, MFU President Gary Wertish and Ted Winter.

President's message

continued from page 3

Purchase Assistance program is one example of a program that worked to provide markets for producers while ensuring the hungry had good food. Unfortunately, the Trump administration cancelled the Local Food Purchase Assistance program earlier this year.

With the reconciliation bill front and center in a Congress focused on providing tax cuts, it's uncertain if we can get a Farm Bill passed before the summer recess. The House Agriculture Committee has been directed to cut \$230 billion out of the Supplemental Nutrition Assistance Program (SNAP) and a cut that deep will make it very difficult to hold together the Farm Bill coalition. Sen. Klobuchar and Rep. Craig, both Agriculture Committee ranking members in their chambers, are committed to passing a Farm Bill and would like to see it passed in regular order, not pulled apart in the reconciliation process.

Thank you to all the Farmers Union members who participated in Week of Action activities, be it posting on social media, attending an event or talking to your neighbors about the importance of a Farm Bill. A special thanks to those who traveled to Washington, D.C., Working together, we make a difference.

Trade

We also talked about trade and tariffs while in Washington, D.C., for the Week of Action. I have been vocal about the harm tariffs will bring to the Minnesota farmers, doing interviews with several media outlets, including Rob Olson of Fox9 and Lori Sturdevant, a retired Star Tribune editorial writer turned freelance journalist.

In my interview with Sturdevant, I noted that the farm economy was on edge before the president began his tariff spree. Now, I'm very worried that Trump will push us into a full-blown crisis, one that is worse than the 1980s.

Minnesota lost a lot of valuable farmers during the 1980s, many were young farmers who had borrowed too much on the promise of good times ahead. The shake-up resulted in more consolidation and ushered in a wave of mergers and increased

concentration. This increased consolidation continued mostly unchecked until the Biden administration started rejuvenating anti-trust work and issued an executive order on competition. We need to continue that work.

Our Antimonopoly Director, Justin Stofferahn, is working on competition issues at the state level and across the nation. He recommended that I read the book "99% Perspiration" by Adam Chandler. Among the fascinating take-aways from the book is that a single Walmart Supercenter costs American taxpayers more than a million dollars a year in public assistance because the workers are underpaid. Meanwhile, more than 25 percent of food stamps used in the United States are spent at Walmart. This means that American taxpayers not only subsidize Walmart's low wages, but they also subsidize their sales. Always low prices? More like taking advantage of taxpayers.

Even in this uneven economic landscape, multinational conglomerates are concerned by Trump's tariffs. The list of top executives warning about the impact that tariffs will have on their companies is growing. The BBC reported that Intel, Skechers and Procter & Gamble have either cut their profit forecasts or withdrawn them citing economic uncertainty. Mattel and Ford say the tariffs will increase their costs.

"We don't know what those tariffs are going to be. We've seen some news recently where they have changed quite a bit so it's a little bit difficult to understand what the ultimate effect is," P&G's Stephen Dacus told the BBC.

The tariff on Chinese goods is 145 percent as of May 7. China imposes a 125 percent tariff on U.S. imports. There is a 25 percent tariff on goods imported from Canada and Mexico.

People's Town Halls

We concluded our People's Town Halls on April 8 and quickly turned around a report, which I was able to deliver to our congressional delegation in person. More than 600 people attended our 10

town halls. The report identifies seven key themes that emerged.

The themes:

1. Tariffs and trade relationships – agricultural markets have yet to recover from the trade disruptions of Trump's first term. Many of our trading partners have turned to other suppliers – notably Argentina and Brazil – and they haven't returned.
2. The Farm Bill – farmers want the certainty of a Farm Bill and they are concerned that nutrition and conservation funding will be cut.
3. Livelihoods and access to care – attendees were concerned about cuts to essential programs including Medicaid, Medicare, Social Security and Veteran's Affairs.
4. Cuts to USAID, USDA programs and workforce – there were concerns about dismantling USAID from both moral and market perspectives and concerns about delays in accessing services with fewer USDA employees.
5. The risk to rural communities – when farmers struggle, it's felt across the state.
6. The relationship between immigration and labor – many people emphasized how immigrant labor is essential to farms and the food system.
7. Concern for the next generation of farmers – declining commodity prices and rising input prices make for a tough balance sheet, which will hit beginning farmers especially hard.

Printed copies of the report are available at the state office by emailing Operations Coordinator Jeff Diamond at jeff@mfu.org. You can also access the report online at mfu.org/peoplestownhallreport2025/.

As we turn the calendar to Dairy Month, I know that County Convention Season can't be far behind. I hear that we have five conventions already on the calendar. Be sure to reach out to your membership staff to get your convention scheduled and see the guide elsewhere in this magazine for tips on hosting your meeting. Enjoy some extra ice cream this month and we'll catch up in July.



What is a county convention?

A county convention is the annual business meeting for a Farmers Union county organization. These meetings are the basic building blocks of the organization and are where MFU's grassroots policy development process begins. While taking care of business, members also socialize, often over a meal. Learn more at <https://bit.ly/WhatsTheProcess>. Go to mfu.org/events to see if your county convention has been scheduled.

Sample agenda

- Guest Speakers
- Secretary's Report
- Treasurer's Report
- Election of Officers
- Election of delegates and alternates to the MFU State Convention
- Call for Resolutions
- Old Business: Business from previous years for consideration.
- New Business: New ideas and initiatives your county wants to act on, such as planning events or tours.

What are officer roles and responsibilities?

Each county typically has a president, vice president and secretary/treasurer. In some counties, the secretary and treasurer roles are split. Other counties create additional officer roles with specific assignments.

- **President:** Plan and call meetings, serve as chair of the county's executive committee, attend MFU's Full Board meetings in February and August and the State Convention in November.
- **Vice President:** Assist the county president, general membership outreach and attend state meetings if the president is unable to attend.
- **Secretary:** Record the minutes of the organization's meeting and present them at the following meeting and report the county's activities to the state office.



- **Treasurer:** Pay the county's bills, keep the county's financial records and report on them at each meeting.

What is a state convention delegate?

A delegate attends the MFU State Convention held Nov. 21-23, 2025, in Minneapolis. The delegate is also able to attend other events at State Convention, including speaker panels and meals.

State delegates are eligible to be delegates to the National Farmers Union Convention. The 2026 NFU Convention will be March 7-9 in New Orleans.

What is a resolution?

A resolution is an idea you have for changing a state or federal policy. For example, last year Washington County Farmers Union approved a resolution: "We propose that the state of Minnesota adopt/continue the federal local foods purchase assistance grants." This resolution was debated and incorporated into MFU policy at state convention. From there, the legislative team and members lobbied for legislation that created a state-funded Local Food Purchasing Assistance Program (LFPA), to continue a popular program that purchases food from new farmers to distribute to communities in need.

Notes:

Got ideas to discuss? Jot them down and bring this page to your county business meeting.

Government relations

continued from page 5

businesses in rural communities, more money spent at main street, and new kids in rural schools.”

The bill also expands the Agricultural Homestead Tax Credit to those farming small acreages, a proposal MFU has worked hard on with Putnam, the bill’s chief author. Combined with a proposal from Sen. Steve Drazkowski, R-Mazeppa, to add floriculture, this will help more small, beginning and emerging farmers build their farm businesses. In 2023, the legislature expanded this credit to keep pace with skyrocketing land values and help family farmers retain their land—a move MFU strongly supported. Unfortunately, very small farmers operating on less than 11 acres are often unable to benefit.

This proposal will rectify that inequity while establishing new safeguards to ensure that the tax credit goes to farmers who are genuinely building farm businesses. Under the new compromise language farmers would need to demonstrate at least \$20,000 in gross income on their Schedule F in the previous year to qualify. This ensured key support from the Association of Minnesota Counties who included support for this provision in their written comments to the committee.

Beyond targeted property tax relief, this will help ensure that small farmers are zoned correctly—and all with a negligible impact on revenue.

The Senate Tax Bill also includes Drazkowski’s proposal to pilot a new, \$5-per-acre property tax credit for farms enrolled in the Minnesota Agriculture Water Quality Certification Program (MAWQCP) in southeast Minnesota.

“MAWQCP is a valued and respected partner . . . because they employ a wholistic approach, working with farmers on a case-by-case basis to identify risks to water quality and then defining a plan for addressing those risks,” Wertish wrote in his comments to the committee.

In addition to many other agriculture related proposals, the Senate Tax Bill provides additional support to Soil and

Water Conservation Districts through a local government aid style program. The bill also renews and updates the Sustainable Aviation Fuel tax credit. Led by Rest, this includes new compromise language that MFU and other agricultural groups have worked on with environmental groups related to barring foreign feed-stocks, addressing land-use change, and defining qualifying use of green hydrogen.

To fund these investments, the Senate tax omnibus proposes raising revenue, including by taxing social media companies that harvest and sell user data—the first of its kind. We’ll work hard to ensure these provisions make their way into a final tax deal.

Agriculture bills advance

For agriculture, the House made history in passing their agriculture omnibus—the first budget bill of the 2025 session crafted by bipartisan co-chairs in a 67-67 tied House. Co-chairs Rep. Paul Anderson, R-Starbuck, and Rep. Rick Hansen, DFL-South St. Paul, used the \$17 million budget target set by House leadership to invest in expanding markets through Farm-to-School and a state Local Foods Purchasing Assistance program (LFPA), funding for meat inspectors, strong funding for animal disease preparedness and support for beginning farmer programs.

The Senate bill authored by Putnam prioritizes funding for the Minnesota Department of Agriculture, preparedness for zoonotic disease at the Board of Animal Health, increased support for Farm to School, and a new Local Food Purchasing Assistance program. Putnam also highlighted new investments in rural mental health and farm safety—a priority he heard from farmers he visited throughout the summer and an initiative MFU has helped advance.

In the Senate, Putnam was charged with cutting upwards of \$300,000, with leadership in that body citing the need for belt-tightening across state government in the face of challenging financial dynamics in the years to come. He balanced his budget and achieved new spending in some areas by cutting funding from the new Green Fertilizer Grant program, DAIRI grants that are awaiting an elusive Farm Bill, and MDA’s recently increased Urban

Agriculture Grants. On the floor, his bill earned bipartisan support with a final vote of 43-23.

The agriculture bills are now scheduled for their first conference committee. Absent a joint budget target, they can’t reconcile the \$17 million difference between their budget targets, but they can walk through the bills and prepare for those negotiations. Outside of that significant difference in spending the agriculture bills are well-aligned.

Week of Action

On the federal level, a delegation of MFU members were in Washington, D.C., May 5-7 urging lawmakers to act on a new, bipartisan, five-year Farm Bill. MFU members who traveled to Washington D.C. to make this case to our congressional delegation:

- President Gary Wertish, Renville
- Vice President Anne Schwagerl, Browns Valley
- Executive Committee Vice Chair Ted Winter, Fulda
- Executive Committee Member Josh VanDerPol, Clara City
- Redwood County Vice President Paul Sobocinski, Wabasso
- Pine County President Hannah Bernhardt, Finlayson
- Membership Engagement Committee Member Melany Thomas, Felton

Together with Farmers Union members from across the country, they advocated for a Farm Bill that:

- Strengthens the farm safety net
- Builds upon voluntary conservation programs
- Restores balance and opportunity in the marketplace
- Delivers fast and reliable risk management programs
- Garners broad support from both farmers and consumers

If you have questions, thoughts or concerns about MFU’s legislative work, please reach out to Stu at (320) 232-3047 or stu@mfu.org.

CLC student receives MFU scholarship

Dillon Krebs of Little Falls received a \$1,000 scholarship from Minnesota Farmers Union Foundation. He is attending Central Lakes College in Staples.

As part of his application, he answered an essay question on how agriculture has influenced his life. His essay is below.

I grew up being babysat by my uncles on the Krebs' family farm where they run about 250 acres and a herd of 50 cows and calves. Through this I developed a deep passion for farming. In 2019, when I was 14, I started a job on a small family farm, Riverside Dairy LLC, that I have carried through high school and my first year of college. During my time working there I have learned a lot of things farm related. When I started, I hadn't yet gotten my driver's license, so I got a ride there and home. After getting my driver's license, that opened me up to taking up more hours. During my junior and senior years in high school I regularly worked before and after school, getting up before 5 a.m. three

to four days a week, some weeks every morning and on weekends. Since graduating high school, I have continued working at Riverside Dairy two days a week and on weekends. I also started a job at Kulus Feed Store where I learned more about making feed rations. This gave me another perspective of agriculture and the importance of small feed mills in rural towns. I also have my own animals to take care of, so I constantly work on balancing my time.

In 2018 my sister and I started our own cow-calf operation. The two of us started by raising two dairy steers and have grown to 30 cows. We have paid for everything that comes along with having the cows including feed, veterinary care, bedding, breeding and any buying or selling fees. Throughout my time working at Riverside Dairy I was able to stay on the A Honor Roll every semester of my high school career and become a member of the National Honor Society. I will use the problem solving and hard-working skills that I have learned from work and school in my future.



Dillon Krebs

I am attending college at Central Lakes College in Staples for heavy equipment operation and maintenance. After college, I plan to find a job in agriculture and use my skills to help farmers. I also plan to continue my cow-calf operation and build my herd. During my first year of college, I obtained my CDL, giving me the ability to deliver bulk feeds for the feed mill. This job has given me additional detail-orientated skills by making sure the correct feed is made, loaded onto trucks, and finally delivered into the correct bins. During my first year in college, I realized how important my hometown is to me and that I want to pursue employment locally.

Linda Larson earns her degree

A few years ago, Linda Larson decided to go back to college to earn her degree.

She had started college after graduating from Marshall High School in 1968, but it didn't work out.

Larson went on to marry, raise a family and earn a living, but not having that degree bothered her.

On May 8, she celebrated earning her associate degree.

"My experience has been wherever she goes, she kind of percolates to the top," said Brian Rohrenbach, her husband. They met through Toastmasters and will celebrate 25 years of marriage next year.

Larson grew up on a farm near Ruthton before moving with her family to Marshall, where she was elected class president and Homecoming Queen. She participated in 4-H, band and cheerleading.

After her daughter was born, she moved closer to the Twin Cities so her daughter

could access more opportunities and resources. Larson has been a lifelong advocate for those who may need a hand up. She devoted time to the United Way Speakers Bureau, DARTS in Dakota County, ProAct Board of Directors, Living Well Disability Services Family Council, a special-needs Girl Scout troop, FFA Alumni Association and community-based public speaking classes through Toastmasters International.

Larson is active in Farmers Union, participating at the county, state and national level. In 2013, she was instrumental in re-establishing the annual MFU Women's Conference and was awarded the 2013 MFU Leadership Excellence Award along with her husband. She regularly attends the NFU Convention, the NFU Women's Conference, the NFU Fly-in, MFU Lobby Day, MFU Women's Conference and MFU State Convention. She has been an NFU Convention delegate, served on the MFU Policy Committee and has held all the



Rep. Angie Craig, D-2nd District, honored Linda Larson for earning her college degree.

Dakota County chapter offices. She is the Dakota County Farmers Union President.

In February 2019, Larson was elected to the MFU Executive Committee, a post she continues to hold.

Larson serves on the Rural Advisory Council for Congresswoman Angie Craig and is a founding member and former statewide chair of the DFL Rural Caucus. She serves on the Vermillion River Watershed Planning Commission.

And she is now the proud holder of an associate degree from Inver Hills Community College.



JUNE 1945

Farmers Union Grain Terminal Association and other regional grain cooperatives are taking the lead in rallying farmers in the nation's grain producing states around a three-point program to defend their cooperatives, to preserve their federal farm credit agencies and to support the National Agricultural Relations Act as a sound postwar program for agriculture.

One of the things that every country needs is healthy world trade and that depends on cooperation and understanding. That is why the delegates from 44 different countries at Bretton Woods agreed to set up an international stabilization fund.

From Army Orientation Sheet 64, published March 24, 1945: Fascism is government by the few and for the few. The objective is seizure and control of the economic, political, social and cultural life of the state. They maintain themselves in power by the use of force combined with propaganda.

JUNE 1985

Large and enthusiastic groups of concerned Minnesotans came to voice their opinions at a series of meetings held recently by the Minnesota Farmers Union. MFU President Willis Eken hosted the 1985 Farm Bill Leadership Meetings in Marshall, Blooming Prairie, St. Cloud, Wadena and Thief River Falls the week of June 3.

Perhaps the greatest success achieved by MFU this year was to stop attempts to jeopardize family farm ownership of farmland

through a weakening of the state's anti-corporate farm law.

USDA's mismanagement of the dairy price support program over the past several years has cost U.S. producers more than \$2.3 billion in lost income and aggravated the dairy surplus program, according to testimony offered May 21 by the Farmers Union Milk Marketing Cooperative. And, the co-op testified before the U.S. House dairy subcommittee, the recent price support cut overstepped the department's authority and has caused additional lost income to dairy farmers.

JUNE 2005

Polk County Farmers Union President Conrad Zak donated \$1,000 toward the purchase of new playground equipment at Farmers Union Lake Sarah Park and Campground. The park was started by the Polk County Farmers Union more than 50 years ago and donated by that group to the Minnesota Farmers Union just a few years ago.



Conrad Zak

When Dennis Sjodin represented Farmers Union at a recent USDA roundtable discussion on BSE in St. Paul, his message was simple: Keep the border closed. Sjodin pointed out that the latest BSE case in Canada was discovered this year in an animal that was born after the ruminant-to-ruminant feed ban began in Canada. NFU maintains that county of origin labeling should be in place before the ban is lifted.

Morrison County Farmers Union Vice President Stan Estes presented the organization's 2005 scholarship award to Audrey Gerard from Royalton High School. The contest featured entries on this theme: If you ruled the world, how would you raise food and animals?



No Bake Hotdish

From Lynn Jostock, Wabasha County



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

Ingredients:

- 1 ½ pounds hamburger
- ¼ chopped onion or more
- Salt and pepper to taste
- 2 to 3 cups of elbow macaroni
- 46-ounce size tomato juice
- 1 can of corn, drained, may be added

Instructions:

Brown the hamburger, onion, salt and pepper. Larger chunks of ground beef are OK.

Boil the elbow macaroni in another pan until almost done, about six minutes. Drain.

Add about ¾ of the tomato juice to the meat mixture. Combine. Add the drained elbow macaroni. Stir. Add the corn, if desired, and stir again.

Simmer over low heat for about 15 minutes.

I use a large, covered frying pan. I like my noodles just about completely covered with juice.

To make smaller amounts, adjust the noodles and tomato juice. I serve with bread and butter; peanut butter is what the guys like. I like fresh bread best.

For Karen Schwartz, working at Green View is one of the best jobs she's ever had

By Janet Kubat Willette

There's no shortage of things to keep Karen Schwartz busy at the Marion Rest Area on Interstate 90 West.



Karen Schwartz

There's picking up trash on the grounds, cleaning the floor of the building, picking up sticks, washing windows . . . the list goes on.

Schwartz started working for Green View on Aug. 19, 2020. She worked two days at a rest area near Stewartville before transferring to the one near Marion to be closer to home. Her commute is about 20 minutes each way.

An advertisement in the newspaper enticed Schwartz to apply for the job.

"I was just trying to find something different," she said. "I love cleaning, I've been in cleaning for close to 40 years."

Schwartz thrives on details, cleaning the corners others miss, washing windows and wiping down picnic tables.

They often get compliments on the cleanliness of the rest area, which only increases her desire to do more to make the rest area an even more refreshing stop for travelers. That kind of attention to cleanliness takes dedication. Depending on traffic in and out, the rest area will stay tidy for about 30 minutes after a thorough cleaning. After that break, it's back to making sure the floor is clean – especially in the winter when people track in snow and salt – and all the solutions are full. They count visitors and Schwartz said the biggest single day usage so far this year was 894 on Easter.

"My favorite part of the job is the people," Schwartz said. "I meet a lot of people coming in."

In addition to cleaning, she and her team started a garden at the Marion Rest Area. They plant flowers and tomatoes. The flowers adorn the bathrooms, and the truckers enjoy having fresh tomatoes.

In addition to cleaning, Green View staff mow the rest area's grounds in the summer, plow snow in the winter and rake leaves in the fall.

"It's always windy up here," Schwartz said, adding they could pick up sticks every day.

She encourages others to think about applying to Green View.

"This is one of my best jobs I've ever worked at," Schwartz said. It's also the first time she's received so many promotions.

"I am the crew leader here as of now, I started as a sub, I went to alternate or regular full time, then assistant crew leader

then just recently I got the crew leader job," she said.

As crew leader, she supervises seven, including full-time employees and subs. She works one to three hours every day to check the building and employees and works two full shifts a week, one each on Monday and Tuesday.

"We have a good crew here," Schwartz said. The employees range in age from their 60s to their 80s.

Staff typically work alone and at their own pace to accomplish the multiple tasks required to keep the rest area clean and welcoming.

Prior to joining the staff at Green View, Schwartz was a janitor at Plainview-Elgin-Millville High School, worked for Dominum Complex in Rochester and spent 28 years as an auditor at Herff Jones in Lewiston.



Membership application

Name: _____ Spouse's Name: _____

Address: _____

City: _____ State: _____

County: _____ Zip code: _____

Email: _____

Home phone: _____ Cell phone: _____

Type of farm: Check all that apply

- | | |
|---|---|
| <input type="checkbox"/> Crops | <input type="checkbox"/> Organic |
| <input type="checkbox"/> Beef | <input type="checkbox"/> Poultry |
| <input type="checkbox"/> Dairy | <input type="checkbox"/> Sheep |
| <input type="checkbox"/> Hogs | <input type="checkbox"/> Vegetable or fruit |
| <input type="checkbox"/> Horses | |
| <input type="checkbox"/> Other please list: _____ | |

Membership: Fee includes family unless student is checked.

- | | |
|--|--|
| <input type="checkbox"/> New member | <input type="checkbox"/> 1 year - \$75 |
| <input type="checkbox"/> Renewing member | <input type="checkbox"/> 3 years - \$200 |
| JOIN TODAY! | <input type="checkbox"/> Student - \$20 |

Mail this card to:

Minnesota Farmers Union
305 Roselawn Ave. E. #200
St. Paul, MN 55117



Green View employs people throughout the state. If you, or anybody you know, is interested in working for Green View, call Mike McShane at (651) 639-1913.



DAN MAHONEY
DEPUTY STATE EXECUTIVE
DIRECTOR, MN FSA
 daniel.mahoney@mn.usda.gov

The nomination period for the U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) county committee process begins on June 16, 2025. These committees make important decisions about how federal farm programs are administered locally. All nomination forms for the 2025 election must be postmarked or received in the local FSA office by Aug. 1, 2025.

Elections for committee members will occur in certain Local Administrative Areas (LAA). LAAs are elective areas for FSA committees in a single county or multi-county jurisdiction and may include LAAs that are focused on an urban or suburban area.

Customers can locate their LAA through a geographic information system locator tool available at fsa.usda.gov/elections and

Farm Service Agency seeking nominations for county committees

determine if their LAA is up for election by contacting their local FSA office.

Agricultural producers may be nominated for candidacy for the county committee if they:

- Participate or cooperate in a USDA program.
- Reside in the LAA that is up for election this year.

A cooperating producer is someone who has provided information about their farming or ranching operation to FSA, even if they have not applied or received program benefits.

Individuals may nominate themselves or others and qualifying organizations may also nominate candidates. USDA encourages minority, women, urban and beginning farmers or ranchers to nominate, vote and hold office.

Nationwide, more than 7,700 dedicated members of the agricultural community serve on FSA county committees. The

committees are made up of three to 11 members who serve three-year terms. Committee members are vital to how FSA carries out disaster recovery, conservation, commodity and price support programs, as well as making decisions on county office employment and other agricultural issues.

Producers should contact their local FSA office to register and find out how to get involved in their county's election, including if their LAA is up for election this year. To be considered, a producer must be registered and sign an FSA-669A nomination form. This form and other information about FSA county committee elections are available at fsa.usda.gov/elections.

Election ballots will be mailed to eligible voters in November 2025.



ATTENTION MEMBERS!

Is your contact info up to date with MFU?

Email changes to claudine@mfu.org.

Member photos

Send your images to janet@mfu.org for publication in a future issue of Minnesota Agriculture.



Clay County Farmers Union President Noreen Thomas met with Agriculture Secretary Brooke Rollins at the Synclaire Event Center in Fargo, N.D., on April 22. Rollins stopped by the event center to listen to farmers.



Several members of Dakota County Farmers Union attended the annual meeting of Dakota Electric Association. Pictured are Jerry Pittman, Brian Rohrenbach, Margaret Schreiner, Paul Bakken, Cyntia Fields, Stacy Miller, Linda Larson and Paul Van De Bogart. Member Jeff Nelson also attended but is not in the photo.



Doug and Kris Fuller's grandson smiles as he mugs for the camera holding a chicken. The Fullers, of Martin County, have about 20 layers that their grandson is fascinated with.

Climate-smart ag

continued from page 13

To learn more about different pathways for climate-smart agriculture and how farmers are thinking about the climate and agriculture nexus, scan the QR code to read our report, *Climate and Agriculture: What Do Farmers Think?* on MFU's website. Email operations@mfu.org to get a physical copy of the report sent to you.

Reach out to MFU's Climate and Working Lands Program Director, Ariel Kagan, with any questions, comments or concerns at ariel@mfu.org.

Holm is MFU's Policy Coordinator.



FUA

continued from page 2

A life of service and community care

I've lived my life in service to others. I served in the U.S. Marines for six years and volunteered as a firefighter for more than 30 years. Both roles taught me the value of being prepared and protecting what matters most.

Calendar of events

- | | |
|-------------------|---|
| June 6 | Groundbreaking for meat processing facility , Staples.
Email dave@mfu.org for more information. |
| June 8 | Kanabec County Social , 2 p.m., Ann River Winery, Mora.
Email peter@mfu.org for more information. |
| June 10-12 | Twin Cities Farm Tours Day Camp , St. Paul.
Email winona@mfu.org for more information. |
| June 12-13 | State to State for MFU staff , Chippewa Falls, Wis. |
| June 16-18 | Climate Cohort Summer Event , University of Minnesota, Morris.
Email winona@mfu.org for more information. |
| June 19 | State office closed, Juneteenth |
| June 23-27 | Northern Youth Leadership Camp , Lake Sarah Campground, Erskine.
Email winona@mfu.org for more information. |
| July 3-4 | State office closed, Fourth of July |

Find the latest news online at mfu.org/events

I still feel that same calling to serve. Helping individuals and families protect their future is another way to care for those around me. Whether it's making sure your land stays in your family, your business keeps running, or your spouse has room to breathe after a loss, a well-crafted insurance policy can change everything.

Let's build your policy

Whether you're a farmer, a small business owner or enjoying retirement, your situa-

tion is unique, and your insurance should reflect that. I'm here to walk through your goals, answer your questions and help you create a plan that protects everything you've worked hard to build. Because your story isn't just about the work you've done, it's about the people you love and the legacy you leave behind.

Harmoning is an agent and owner of Harmoning Agency in Franklin, Minn.

Anderson

continued from page 9

It's her good work ethic, Steve said.

"I really wanted to be a farm wife, but it didn't work out," Carol said. Instead, she worked off-the-farm and provided their health insurance.

Farmers Union involvement

Carol said the Farmers Union members in Benton County took turns hosting the meetings in their homes while she was growing up. When it was her parents' turn

to host, she'd sit on the couch in the other room, waiting for the meeting to end and her mother's chocolate cake to be served.

She let her membership in Farmers Union lapse while working in the metro area, but one day Gary Wertish stopped by her office and asked her to renew. Wertish was then vice president of Minnesota Farmers Union.

She joined and was soon elected to lead the Benton County organization, a post she retains. In 2019, she was elected to the Farmers Union Executive Committee, which she chairs.

Steve learned the value of being involved in Farmers Union soon after they joined and they were invited to travel to Washington, D.C., for a fly-in. After they accepted the invitation, former Government Relations Director Thom Petersen invited him to participate in a White House briefing. He and Carol have attended about a dozen fly-ins since.

"I can see what they do. It's an organization that if you want change, they can make that happen," he said. "We need good policies to keep farmers on the land. We can change that through the organization."

Get social with Minnesota Farmers Union!

Find out about events, policy happenings, photos and more.

Minnesota Farmers Union

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MN Farmers Union

MFU is now on Blue Sky social



@mnfarmersunion.bsky.social


FUA
FARMERS UNION AGENCY

It is the perfect moment to reassess your insurance and confirm that you have the essential coverage in place.

Reach out to one of our dedicated local Farmers Union Agents to schedule an appointment for a complimentary and thorough review today!



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	Joe McCollum	(218) 844-5970
Bemidji	Ben Caron	(218) 751-7761
Canby	Mike Panka	(507) 223-5527
Detroit Lakes	Joe McCollum	(218) 844-5970
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
Luverne	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
St. Paul	FUA Insurance	(651) 968-4865
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