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October 12, 2023

Net farm income expected to decrease in coming years

Farm Bureau Economist Daniel Munch lays out the details of expected farm income and expenses



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Rock County native earns prestigious SDSU honor

Nicholas Uilk was named Klingbeil Endowed Educator in Precision Agriculture at SDSU.



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Dr. deKoning spells out the dos and don'ts of calf weaning

There are many tools at our disposal to help make weaning an easy and healthy transition for the calves.



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Next steps: Rock County continues to walk the walk

Local farmers donated soy-based shoes to Tuff Memorial Home Minnesota to Soybean Research & Promotion Council Stepping Up Program.

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Meeting demand while protecting resources

Rock County Rural Water and Minnesota DNR team up to ensure local water remains available

By Lori Sorenson

The Rock County Rural Water system is responsible for serving 815 connections along its 500 miles of pipeline in Rock County.

In addition, the pipeline serves the populations in Magnolia, Hills, Beaver Creek, Kanaranzi and Steen.

It distributes more than 305 million gallons per year, and in the heat of a typical summer, it delivers 1 million gallons of water per day during peak demand.

The system is designed to handle peak demands of a typical year with typical moisture, according to Rock County Rural Water Director Ryan Holtz.

But this past summer, users at several times demanded 1.3 to 1.4 million gallons per day. "That's when we hit our peak demands," Holtz said.

His job is to make sure rural water users get the water they need, but that's been



The DNR is also working to complete the Hydrogeologic Atlas for Rock County. It's the second part of the county geologic atlas that was completed in 2020 and will be released soon.

more difficult the past couple of years, and especially this summer.

Conservation warnings

With drought and extended heat, other agencies

such as the Minnesota Health Department and the Minnesota DNR get involved.

"These are regulatory agencies, but I appreciate their help," Holtz said.

He often works with

DNR's Brent Beste on the county's Drinking Water Supply Plan, which regulates levels of rural water use based on rainfall and the system's capacity.

Beste is the DNR's district appropriations hydrologist working with regional ecology and water resources.

He said his most important message in times of drought is conservation.

"Groundwater in southwest Minnesota is not unlimited," he said.

"It is a finite resource that we must collectively care for to ensure continued economic growth and to maintain the way of life in southwest Minnesota."

He said obvious conservation measures relate to "non-essential uses" like lawn watering, car washing, and things of that type.

As drought intensifies, he said those conservations get more complicated for ag

Water resources/see 4C

Cool cows

Cattle shades offer relief in hot livestock feedlots

By Mavis Fodness

Hot summer days are a little cooler in Norm Sjaarda's feedlots located north of Hills.

Earlier this year, the seasoned cattleman purchased a dozen 31-by-31-foot cattle shades, placing two in each of his open pens.

"They provide more than enough shade for the cattle underneath," he said.

"Within five minutes after we had them in, the cattle were underneath them."

Each shade is topped with a black mesh to filter the sun's intensity.

The cooler temperatures under the umbrellas brought relief from the sun's rays and intense heat to all of the 900 steers Sjaarda custom feeds.

The relief keeps the animals on a better feeding schedule, Sjaarda said.

"It's like you sitting under a tree on your lawn," he added. "The cattle were more comfortable and stayed on feed much better."

Before installing the umbrellas, Sjaarda used water to mist the cattle on



Mavis Fodness photo/1005 Ag Tab 2023 Cow Shades

The 3J & G Cattle Shades canopy in Norm Sjaarda's feedlot located north of Hills blocks 70 percent of the sun's rays from penetrating through the tarp-like fabric. The canopy allows rain to drip through the fabric, and its height allows heat from the cattle to rise upward.

hot days. He still uses the sprinklers when the humidity reaches dangerous levels.

While the water provides relief, cattle need to be introduced to the fine water spray days before the predicted hot weather so they are familiar

with the water's shocking cold.

Extended use of the misters, however, would leave the feedlots wet and muddy.

On the other hand, the umbrellas are proving themselves as a good feedlot tool.

Shaded cattle are under less heat stress

Veterinarian Joe Armstrong is a U of M Extension educator.

"Shade has been shown to

Cow shades/see page 3C

USDA forecasts 23 percent drop in farm income from 2022 levels

Net farm income is expected to decrease \$48 billion (25.4 percent) in 2023

By Daniel Munch
Farm Bureau
Economist

USDA's most recent Farm Sector Income Forecast released Aug. 31 dropped net farm income expectations for 2023 lower than initial February estimates to \$141.3 billion, down 23 percent from 2022's \$183 billion.

This \$41.7 billion decline nearly erases the \$42.9 billion increase that was forecast between 2021 and 2022 but is smaller than the \$46 billion gain between 2020 and 2021 following the COVID-19 pandemic.

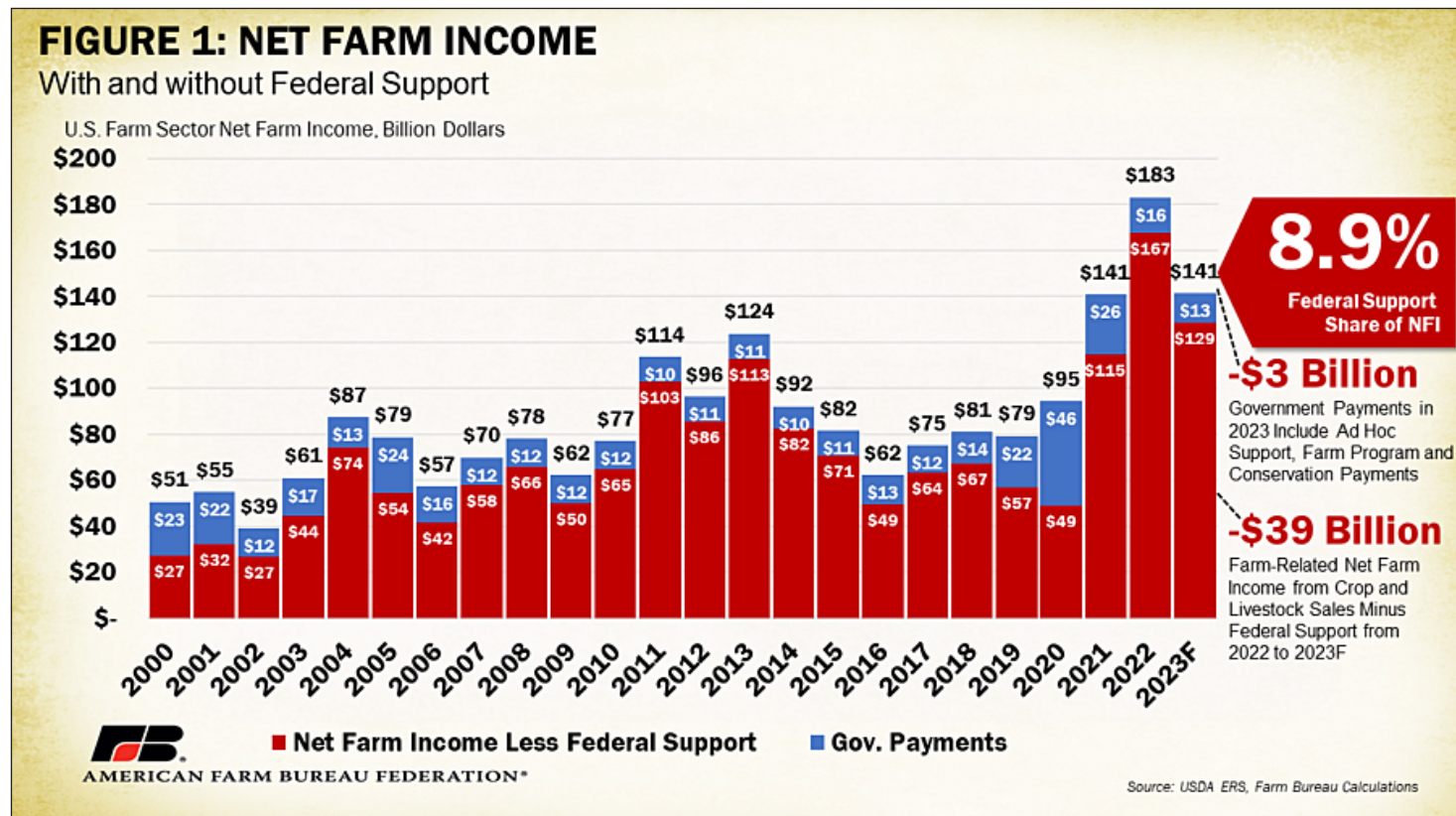
When adjusted for inflation, net farm income, a broad measure of farm profitability, is expected to decrease \$48 billion (25.4 percent) in 2023.

The forecast also shows farm and ranch production expenses continuing to increase, rising by \$29.5 billion (7 percent) in 2023 to \$458 billion, following a record increase of \$56 billion in 2022.

It is important to note USDA finalized net farm income for 2022, which has been forecast until this release. In February USDA had estimated 2022 net farm income at \$162.7 billion, a 16-percent increase over 2021.

This was adjusted to \$183 billion, a 31-percent increase over 2021. USDA made upward revisions to cash receipts received in 2022 by over \$6 billion and downward revisions to production expenses over \$12 billion, explaining much of the difference.

Direct government payments are estimated to decrease by \$3 billion, or 19 percent, between



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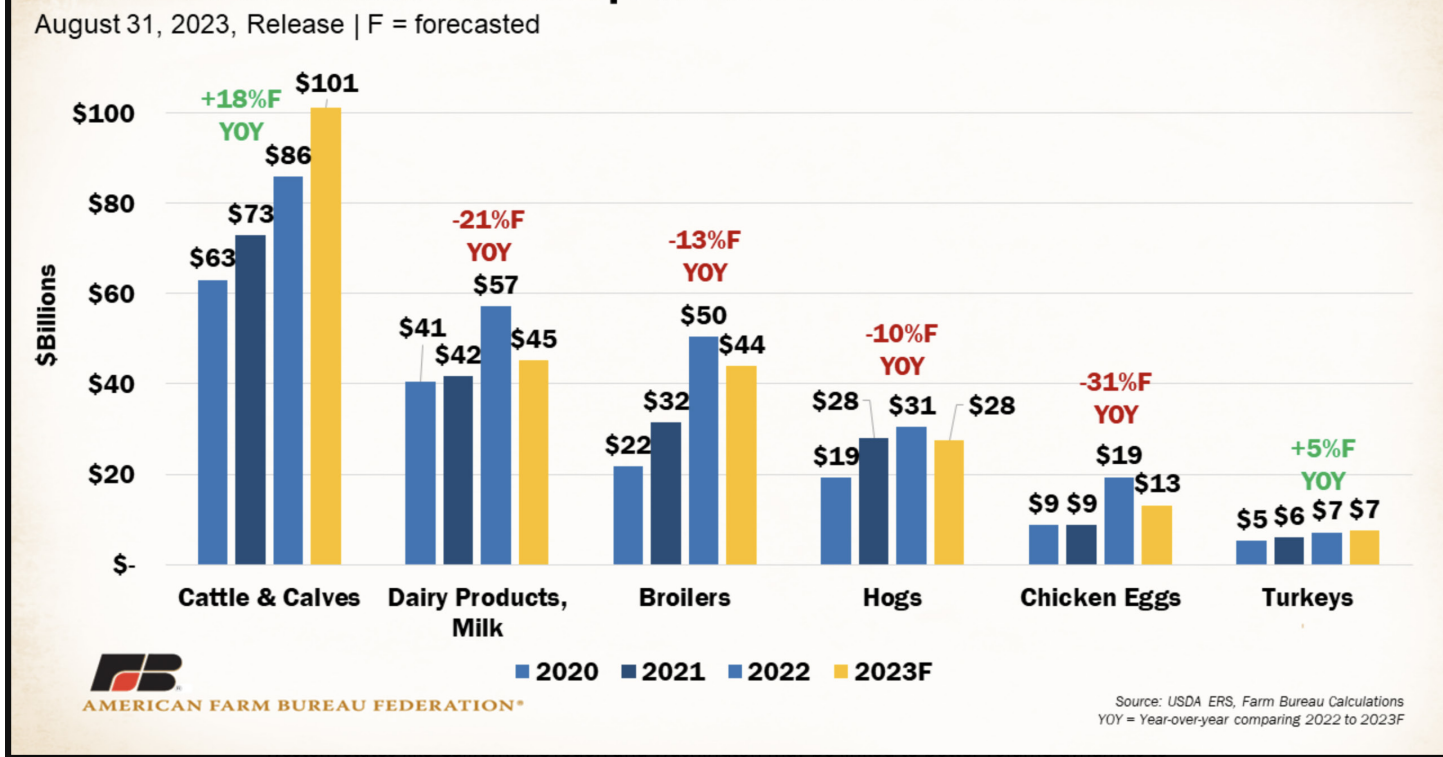
2021 and 2022 to \$12.6 billion.

This marks the third consecutive decrease in government payments for producers since the peak of the COVID-19 pandemic in 2020 but is higher than the \$10.2 billion in payments forecast in February.

The decrease corresponds to near total reductions in both USDA pandemic assistance, which included payments from the Coronavirus Food Assistance Program and other pandemic assistance to producers, and non-USDA pandemic assistance programs, such as the Small Business Administration's Paycheck Protection Program.

Ad hoc and supplemental program payments, which include payments from the Emergency Relief Program (ERP), Quality Loss Adjustment Program and other farm

FIGURE 2: U.S. FARM INCOME | LIVESTOCK RECEIPTS



The largest decrease in net farm income is tied to a projected fall in cash receipts from livestock due to lower prices for all major categories except cattle and turkeys. The value of livestock is expected to decrease nearly 5 percent,

bill designated-disaster programs, are expected to decrease from \$11.3 billion to \$7.4 billion, a 34-percent decline. Importantly, programs like ERP have not

yet been extended for 2022 or 2023. If Congress authorizes more payments for disasters in these years, corresponding numbers are expected to increase

dramatically.

Livestock

The largest decrease in net farm income is tied to a projected fall in cash receipts from live-

stock due to lower prices for all major categories except cattle and turkeys. The value of livestock production (in nominal

Farm income/see 7C

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Cattle shades offer relief in hot livestock feedlots/continued from page 1C

lessen the physiological response of cattle to heat stress," he said.

"Shaded cattle exhibit lower respiration rates, body temperatures, and panting scores compared with unshaded cattle in weather that increases the risk of heat stress."

Cattle health is at a moderate to high risk when temperatures rise above 80 and 90 degrees respectively.

In addition, animals with dark hides or poor immune systems are at an even higher risk, especially when both humidity and temperatures levels are high.

Providing some sort of shade over a feedlot lowers the cattle's core body temperatures and the breathing rates.

Extension experts recommend providing 20 to 40 square feet of shade per head.

Overcrowding can reduce the effect of shade for providing comfort. Where the portable feedlot umbrellas are positioned can also affect results.

The structures need to be high enough to allow airflow (also necessary in keeping the cattle comfortable in humid conditions) and placed where nearby trees and other structures won't block any airflow

However, Armstrong said recouping costs of the cow shades through improved performance is hard to quantify, although antidotally the cattle appear happier and healthier.

However, there is a better change of recovery shown with sick cattle.

"But putting shade structures in sick pens with cattle prone to heat stress can be helpful," he said.



Mavis Fodness photos/1005 Ag Tab 2023 Cow Shades

Cattelman Norm Sjaarda of Hills placed a dozen cattle shades in this feedlot in the spring and provided instant relief for the animals from the sun's hot summer rays.



Steers gather under the cattle shades at Norm Sjaarda's feedlot north of Hills. The shades act as trees to filter the intensity of the sun's rays.

Return on investment gauged by no deaths

For Hills farmer Sjaarda, who is nearing retirement, he turned to the cattle shades as a cost savings when compared to building solid structures to provide shade in a feedlot.

At upwards of \$4,500 per cow shade, the cost is recouped quickly if it keeps a steer (valued upwards of \$3,000) alive.

Todd Jedlicka with 3J & G Shade Trees in Schuyler, Nebraska, manufactured the cattle shades Sjaarda placed in his feedlots.

Jedlicka is also a cattelman and operates a 3,000-head open feedlot.

He began shading his own feedlots 12 years ago from shade trees he manufactured on his farm.

"I had a neighbor come over and he said, 'This is the best shade

"I had a neighbor come over and he said, 'This is the best shade tree I've seen in my whole life.' He immediately wrote a check and told me to make 20 for him."

*— Todd Jedlicka
3J & G Shade
Trees*

31.5-inch mesh canopy, which is ratcheted into place at the end of each of four steel branches.

Jedlicka said the mesh canopy screens 70 percent of the sun's rays from the cattle underneath.

"The reason for that not being 100 percent is to allow heat generated from the cattle to escape," he said.

The mesh also allows water to seep to the ground through the fabric, preventing tears to the canopy from water pooling on top.

Height of the shade trees is important and Jedlicka's is at a 12.5-foot clearance, not only for airflow, but also to allow equipment to maneuver under the shade trees.

The shade trees are removed from the feedlots by a tractor or payload loader during the winter. Jedlicka said he's already had a return on his investment into the cattle shades — he's lost no cattle from the summer's heat.

This summer's heat was especially taxing to Nebraska feedlots.

Other cattlemen, who did not provide shade inside the feedlot, had hundreds of head perish in the heat. "The ones who had the shades fared well," he said.

tree I've seen in my whole life.' He immediately wrote a check and told me to make 20 for him."

Since then, 3J & G continues to operate from the Jedlicka farm and has manufactured 4,000 shade trees for various cattlemen across the U.S.

The first shipments of shade trees to southwest Minnesota occurred this year.

His design is simple. A single tractor tire is used as a base. Each tire is filled with as much concrete as possible to provide as much stability for the single 8-inch square steel tubing used as the trunk.

At a weight of more than four tons, the trees can't be pushed over by cattle rubbing on the shade tree base or by the strong Midwest winds, Jedlicka said

Four steel pipes branch from the trunk. A steel cable runs along each edge of the 31.5-by-

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Water resources: Rock County Rural Water and DNR team up/continued from page 1C

users.

“One specific challenge that we face with rural water systems is demands in the summer we don’t see during the winter, specifically for livestock cooling (spray misters) and agricultural spraying earlier in the summer,” Beste said.

“These are challenges we are just starting to address, but we are still trying to grasp the role each of these plays in a water system, due to better in-system meter technology from other rural water systems.”

In July the DNR issued a Level 1 warning instructing Rock County Rural Water users to conserve water.

In August, after continued heat and drought, the DNR issued a Level 2 warning, limiting what Rock County Rural Water could pump from the Rock River aquifer.

“We can’t cut water use in half, but it’s about conservation,” Holtz said.

“We want people to use the water, but when it’s really hot, it does no good to water your lawn during the heat of the day when it just evaporates. We encourage people to water at night, and we encourage farmers to fill their spray tanks overnight.”

Ag producers

For Rock County Rural Water, ag producers drive the biggest water demand, and hot weather and spraying season tend to happen at the same time in the heat of July.

During heat waves, livestock producers also need more water to cool and care for their animals, further pushing the rural water system to operate at peak capacity.

“When we get into these high demand times, we hope that farmers will work with us,” Holtz said. “Maybe they don’t use as much water during the day; maybe they’ll fill their sprayers at night when demand drops.”

He said these conservation measures go a long way in helping the rural water system recharge overnight to meet demands the next day.

As hot, dry weather continued, the National Drought Monitor last week classified Rock County and southwest Minnesota in a D3,



Stock ponds in pastures provide a respite from heat and also a source of drinking water for cattle. During extended droughts, however, these water sources dry up, meaning cattle producers must spend extra resources hauling water to their livestock. In some cases, stagnant stock pond water can develop deadly bacteria.



“Extreme Drought” category, prompting a USDA drought disaster declaration. (See the related story on page 1A of this week’s Star Herald).

For Holtz, the declaration essentially means the local water system will qualify for disaster assistance to fund projects that have been needed for several years.

Above-ground water storage and deeper wells

Two options that local officials have been exploring are above-ground storage facilities like a water tower and an additional deep well to support the existing system.

Both would assist with aquifer recharging — to help Rock County Rural Water keep up with demand during hot, dry peak usage periods.

“If we have enough water storage, we don’t have to run our treatment plant at max capacity, because we’ll have a buffer to meet demand,” Holtz said. “We’d have enough storage in the air for a whole day.”

Both measures have been in Rural Water’s long-range plan, but they would take a bite out of the system’s budget, and those costs would likely be passed on to users in the form of rate increases.

A 500,000-gallon water tower project may cost as much as \$3 million after land acquisition and special equipment. And drilling a 300-foot-deep well is estimated to cost nearly \$750,000.

That’s why Holtz said the recent drought disaster declaration could make a big difference for Rock County Rural Water’s bottom line.

“If we have enough water storage, we don’t have to run our treatment plant at max capacity, because we’ll have a buffer to meet demand. We’d have enough storage in the air for a whole day.”

—Ryan Holtz, director, Rock County Rural Water

Continued improvement

The improvements would build on measures that are already in place to manage times of peak use and drought.

For one thing, Rock County Rural Water supplements its supply from water from the Lewis and Clark Regional Water System.

Rock County and the city of Luverne contracted with L&C more than 30 years ago when the system was being built to pipe water from the Missouri River aquifer to communities in the Minnesota, South Dakota and Iowa tri-state region.

Rural water’s allocation is 300,000 gallons per day, which it pays for only as it’s used.

Plus, RCRW has mutual aid agreements with Lincoln-Pipestone Rural Water and the city

of Luverne, which help each other out when needed for unique peak demand circumstances.

“We’d much rather use our existing wells, because obviously everyone’s bill goes up when that happens,” Holtz said, about utilizing mutual aid agreements.

That’s why additional storage is so important — it can help to recharge the system more quickly during peak demand.

“We don’t have concerns about running out of water, but we have concerns about peak demand and leveling off that demand,” Holtz said.

“The system can stand only so much demand at once. We can only pump the wells so hard. So, when we can spread out the use, it really helps take demand off the system.”

Simply having more

access to water will also help meet demand, Holtz said, and he hopes to secure emergency funding for another deep well.

This summer Rock County Rural Water began drawing from a recent 350-foot-deep well that took four years and nearly \$500,000 to add to the system.

It’s the first “deep water” source for the pipeline that historically has relied on 30-foot-deep wells fed by the Rock River’s shallow aquifers.

Since they were first established in 1979, those aquifers have been susceptible to drought and contamination, and the past few summers several were shut down after “sucking air” when water levels dropped.

This prompted Rock County Rural Water officials to seek other sources of clean, reliable water.

“Some of our older wells haven’t been producing as well as they used to, so we took a chance on a deeper well,” Holtz said.

“We told them to drill till they hit bedrock, and that happened at 353 feet, but we found the aquifer at 290 feet.”

It was good news for rural water, and it confirmed what Holtz had suspected: “We knew there was deeper water, because there are farms with deep wells,” he said.

“The only way we could know for sure was to go deep, but it’s a lot more money to go deep.”

This summer those investments were starting to pay off.

The new well came online in June and is pumping at a capacity of 250 gallons per minute, and the quality has tested clean and nearly clear of nitrates, which commonly pollute shallow sources.

Meeting demand

Now Holtz is hoping another deep well, in addition to a new water tower, will help ensure his water users are served, and much of the demand comes from agriculture.

In the past five years, Holtz has seen a steady increase in demand on the rural water system.

Water resources/6C

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Uilk named Klingbeil Endowed Educator in Precision Agriculture

Rock County native Nicholas Uilk was recently named the inaugural Klingbeil Endowed Educator in Precision Agriculture at South Dakota State University.

Shortly after graduating from SDSU with his bachelor's degree in agricultural systems technology in May 2008, Uilk completed his Master of Education degree in August 2011.

He began his teaching career at SDSU in January 2009 as an instructor in the Department of Agricultural and Biosystems Engineering, a position in which he served until he later became a lecturer in 2021 before being named to his newly endowed role.

"We are honored and humbled to name Mr. Nicholas Uilk as our Klingbeil Endowed Educator in Precision Agriculture," said Kasisviswanathan Muthukumarappan, Maynard A. Klingbeil Endowed Department Head and Distinguished Professor of Agricultural and Biosystems Engineering.

"With his many years of farming background and nearly 15 years of teaching experience in the department, Nic is well positioned and prepared to lead our precision agriculture program into the future."

Over the past 14 years, Uilk has taught various agricultural systems technology and precision agriculture classes covering topics such as construction techniques and materials,



Nicholas Uilk is the inaugural Klingbeil Endowed Educator in Precision Agriculture at South Dakota State University.

"Agriculture is an ever-changing and evolving industry, and technology plays a very important role in the future of production agriculture practices. Our goal in the precision agriculture program is to provide students with hands-on opportunities to support the content they are learning in our classrooms and labs, allowing them to apply the theories to the real world. I like to say, 'You didn't learn how to ride a bike by reading the owner's manual!'"

— Nicholas Uilk, Klingbeil Endowed Educator in Precision Agriculture at South Dakota State University, Brookings, South Dakota

microcomputer applications in agriculture, industrial and outdoor power, farm machinery systems management and emerging technologies in agriculture.

Additionally, he has designed, developed and implemented two new

courses — chemical applications in agriculture and the introduction to precision agriculture class and lab.

As an endowed educator, Uilk will be responsible for encouraging further excellence in student recruitment,

teaching, academic advising and student retention specific to the precision agriculture program.

"I am very honored to receive the Klingbeil endowment," Uilk said.

"It will be used to help provide an educational experience for our stu-

dents unmatched by any other university in the nation."

Outside of teaching classes, Uilk serves as the faculty adviser for the Jacks Agricultural Technology and Engineering Club and advises more than 80 agricul-

tural systems technology students.

He also spends time developing curriculum to meet current industry and student demands and is a member of the Department of Agricultural and Biosystems Engineering Advisory Council.

Throughout his years at SDSU, Uilk has been an integral force in driving a 250 percent enrollment increase in the agricultural systems technology program since his start in 2009.

He is especially proud of the impactful hands-on learning experiences he has provided to students by utilizing Kubota utility vehicles that are fully equipped with Raven precision agriculture equipment.

"Agriculture is an ever-changing and evolving industry, and technology plays a very important role in the future of production agriculture practices," Uilk said.

"Our goal in the precision agriculture program is to provide students with hands-on opportunities to support the content they are learning in our classrooms and labs, allowing them to apply the theories to the real world. I like to say, 'You didn't learn how to ride a bike by reading the owner's manual!'"

He has also made it a top priority to create opportunities for undergraduate and graduate students to connect and build meaningful

Uilk/see page 11C

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Water resources: Rock County Rural Water and DNR team up/continued from page 4C

"Farms keep getting bigger," he said. "Our demand keeps going up as more water is needed to mix spray and other chemicals, and cattle yards are getting bigger."

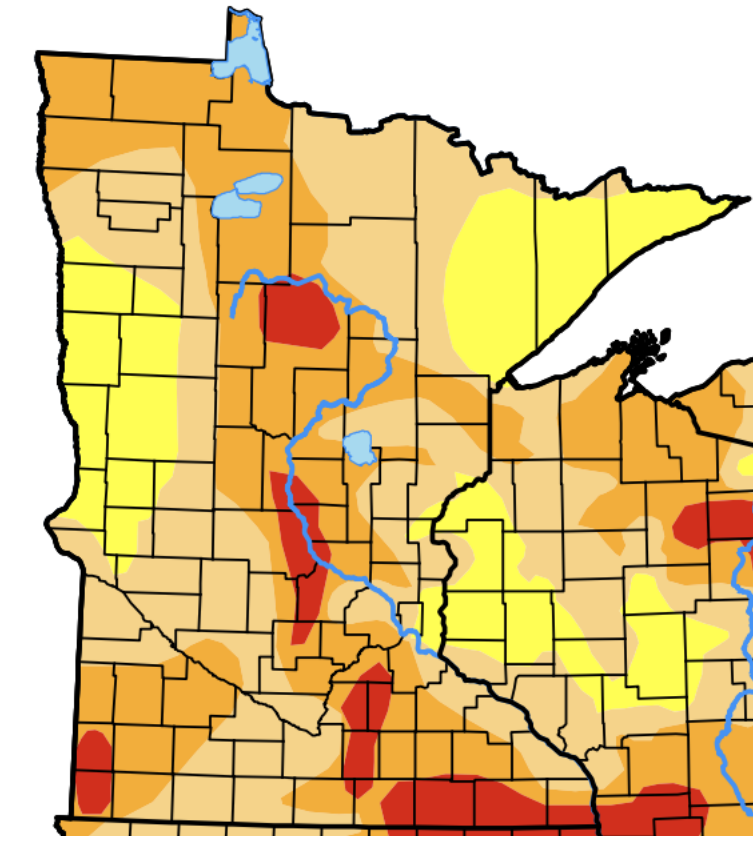
Holtz has been with RW for six years and has seen demand steadily increase since he started.

For example, in 2017 RW distributed 250 million gallons of water. Five years later, in 2022, the system distributed 305 million gallons.

Over those five years, the system hooked up roughly 50 new users, one-third of them larger customers, such as ag operations that consume a proportionally greater percent of those additional 55 million gallons. Among those new hookups are residential users affected by drought and compromised water sources.

"It's affecting more than just rural users," Holtz said. "We've hooked up several people over the past few years because their wells have failed."

An important point that Holtz wants to make is that increased hookups and increased demand hasn't translated directly to more demand on Rock County



As hot, dry weather continued, the National Drought Monitor last week classified Rock County and southwest Minnesota in a D3, "Extreme Drought" category, prompting a USDA drought disaster declaration.

"The part that a lot of people don't understand is that when we're so dry, like we are right now, to replenish the aquifer will take a lot more than an inch of rain."

— Ryan Holtz, Rock County Rural Water director

water sources.

That's due to the Lewis and Clark agreement.

"We are drawing less of our own water now than we were 10 years ago," he said. "We're obviously distributing more water than we did in the past, but we're using less of our own water because

of Lewis and Clark."

Holtz said his job is to make sure Rock County Rural Water is able to meet demands of its users, but he doesn't know what the future holds in terms of challenges to that role.

For example, he hopes that droughts will remain cyclical, but if

climate change dictates longer, dryer periods, it will affect how Rock County Rural Water meets demand.

"The part that a lot of people don't understand is that when we're so dry, like we are right now, to replenish the aquifer will take a lot more than an inch of rain," Holtz said.

"The drought is ongoing."

Protecting resources

For Beste's part, he pledges to continue working with Rock County to make the most of its most valuable resource.

Through his role in the DNR's Ecological and Water Resources

Division, he works with utilities, irrigators and livestock producers and anyone else that uses water through the state's permitting program to understand how water is used.

"We do a complete analysis on permit applications as they are received and take a wide view of use to determine if more local analysis is needed," Beste said.

The DNR is also working to complete the Hydrogeologic Atlas for Rock County. It's the second part of the county geologic atlas that was completed in 2020 and will be released soon.

"This provides a comprehensive tool to assess water availability and where that water likely is found," Beste said.

He points out that the state's water permitting process helps to guide this process.

"A DNR water use permit is required when any user using a well or surface water pumps more than 1 million gallons of water per year or 10,000 gallons on any given day," Beste said.

"We encourage everyone to work with us when they begin planning a water system."

Seeking landowners to protect high-quality wildlife habitat

Your land is important to you and has a unique character and history. As a landowner, you can be compensated for permanently protecting your property with a conservation easement.

The Minnesota Land Trust is currently accepting applications to participate in the Accelerating Habitat Conservation in Southwest Minnesota Program, a conservation initiative to permanently protect high-quality wildlife habitat.

To combat the loss of essential wildlife habitat, the Minnesota Land Trust is seeking willing landowners who want to conserve their prairie,

rock outcrops, prairie streams, wetlands and woodlands in southwest Minnesota.

Ideal projects will be located near other protected lands to help build larger habitat complexes comprising both public and private lands.

Grazing lands and upland farmland adjacent to streams and wetlands offered for habitat restoration are eligible for acceptance into the program and may be eligible for funds dedicated to the restoration of wildlife habitat.

Acres currently enrolled in the Conservation Reserve Program (CRP) are

eligible for Land Trust conservation easements.

Applications are currently being accepted.

Eligible applications must be for property within the following counties: Lac Qui Parle, Chippewa, Yellow Medicine, Renville, Redwood, Lincoln, Lyon, Murray, Cottonwood, Rock, Pipestone, Nobles, Jackson and a portion of Brown adjacent to Cottonwood County.

The program uses a competitive, market-based approach to acquire permanent conservation easements from private landowners in the Prairie Coteau and Minnesota River Valley

in southwest Minnesota.

Landowners retain private ownership of their land and are able to use and manage it in the future.

Hunting, limited trails, and restricted ATV use are allowed and there is no requirement for public access.

To learn more about the program or to apply, contact Chad Kingstrom, Conservation Program Manager, at 651-377-0338 or ckingstrom@mmland.org, or visit www.mmland.org/sw

Background information

The Minnesota Land Trust is a donor supported non-profit organization.

Its mission is to protect and restore Minnesota's most vital natural lands in order to provide wildlife habitat, clean water, outdoor experiences and scenic beauty for generations to come.

The organization has completed over 700 conservation projects statewide, permanently protecting over 77,000 acres of natural and scenic land and over 470 miles of fragile shoreline so far.

A conservation easement is a voluntary, legal agreement between a landowner and a land trust or other qualified agency that permanently limits certain uses of land in order to protect

its conservation values. Landowners continue to own and enjoy the land and pay property taxes. Once created, the conservation easement is binding on all future owners of the property.

More information on Minnesota Land Trust can be found at www.mmland.org.

Funding for these projects was made possible by the members of the Minnesota Land Trust and with funding from Minnesota's Outdoor Heritage Fund, as appropriated by the Minnesota State Legislature and recommended by the Lessard-Sams Outdoor Heritage Council (LSOHC).

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Farm income: USDA forecasts 23 percent drop in farm income/continued from page 2C

dollars) is expected to decrease nearly 5 percent, or \$11.9 billion, in 2023.

Crops

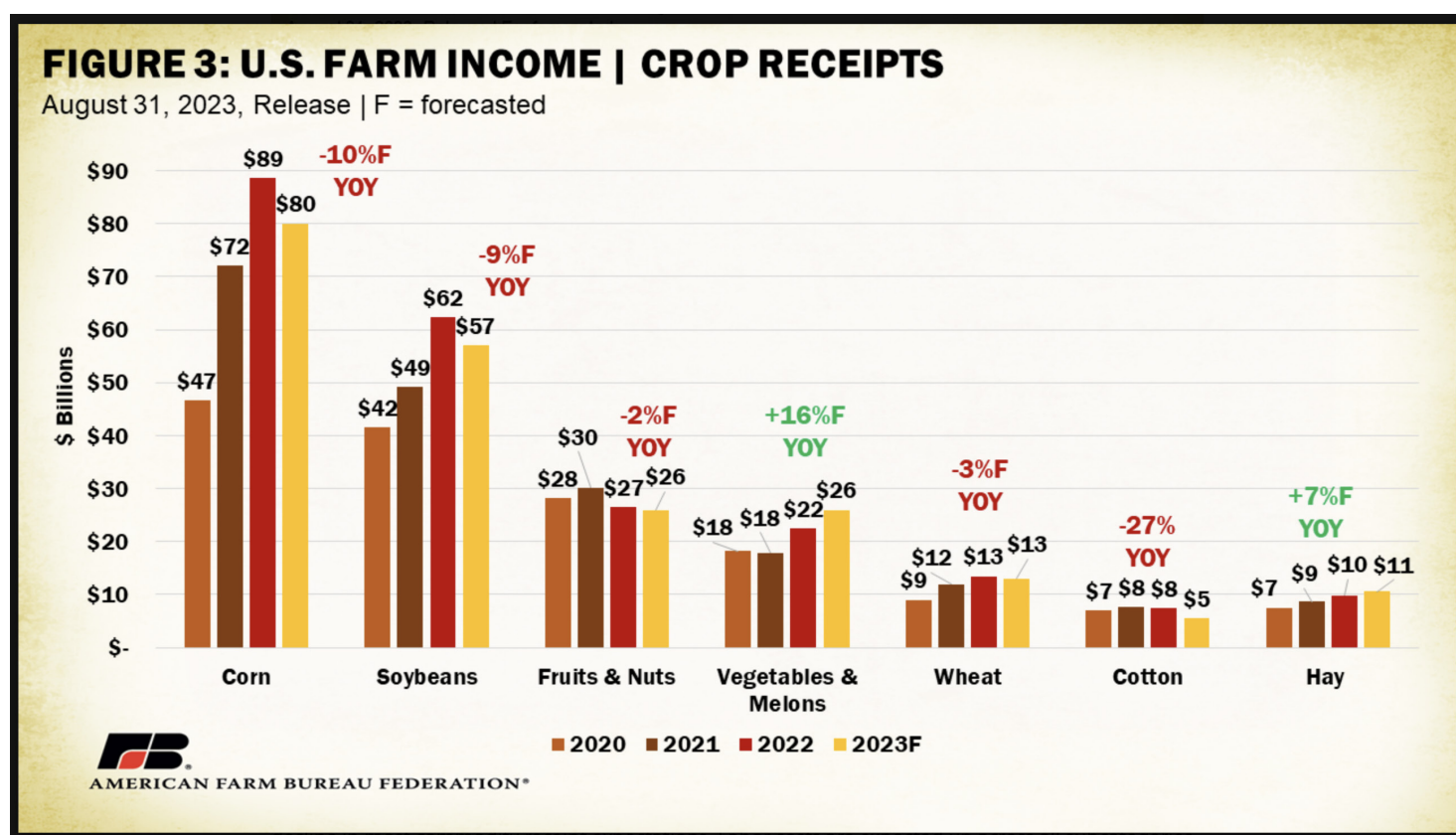
On the crops side, receipts for major row crops like corn, soybeans, cotton and wheat are expected to decline while receipts for vegetables, melons and hay are expected to increase. Receipts for corn are expected to fall by 10 percent (\$8.4 billion), while soybeans are expected to be down 8.6 percent (\$5.4 billion). Both commodities have faced declining prices since their peaks in 2022.

On the cost side, production expenses, including operator dwelling expenses, are forecast to increase for a sixth consecutive year, growing in 2023 by \$29.5 billion, or 7 percent, to reach a record \$458 billion.

Other considerations

USDA's Farm Sector Income Forecast also provides expectations of farm financial indicators that can give insight into the overall financial health of the farm economy.

During 2023 U.S. farm sector debt is pro-



On the cost side, production expenses, including operator dwelling expenses, are forecast to increase for a sixth consecutive year, growing in 2023 by \$29.5 billion, or 7 percent, to reach a record \$458 billion.



Daniel Munch, Farm Bureau Economist

Combined with weather uncertainty and a high cost of capital to operate their businesses, farmers and ranchers will be forced to adapt as they always have.

jected to increase \$24 billion, or 5 percent, to a record \$520 billion in nominal terms. Though a record, this is a \$15-billion downward revision from the February report.

Nearly 70 percent of farm debt is in the form of real estate debt, for the land to grow crops and raise livestock. Real estate debt is projected to in-

crease \$19.6 billion to a record-high \$354 billion, largely due to an increase in land values across the country.

Non-real estate debt, or debt for purchases of things like equipment, machinery, feed and livestock, is projected to increase by \$4.5 billion to a record \$165.7 billion.

The value of assets regularly being purchased with debt is rising, which means it will continue to be important for farmers to pay down debt and cover interest to maintain a healthy balance sheet, an endeavor that will be even more cumbersome in a high interest environment.

Compared to 2021 and 2022, farmers and ranchers are seeing smaller revenues or returns for the investments made in the cost of production and in assets used to produce a farm product; the opposite is true from 2014-2020.

Figure 5 highlights the U.S. farm sector debt, the debt-to-asset ratio and the rate of return on farm assets.

Summary

USDA's most recent estimates for 2023 net

farm income provide an updated estimate of the farm financial picture.

For 2023 USDA anticipates a 23 percent decrease in net farm income, moving from \$183 billion in 2022 to \$141 billion in 2023.

Much of the forecast decline in 2023 net farm income is tied to lower crop and livestock cash receipts, continued increases in production costs and a decrease in ad hoc government support.

It is important to highlight the projected nature of this forecast. 2022 net farm income numbers were not finalized until August 2023 and were adjusted upward over \$20 billion in the eight months since the year ended.

During this time USDA is digesting new information and data as it becomes available, shifting calculations from estimates to actual values.

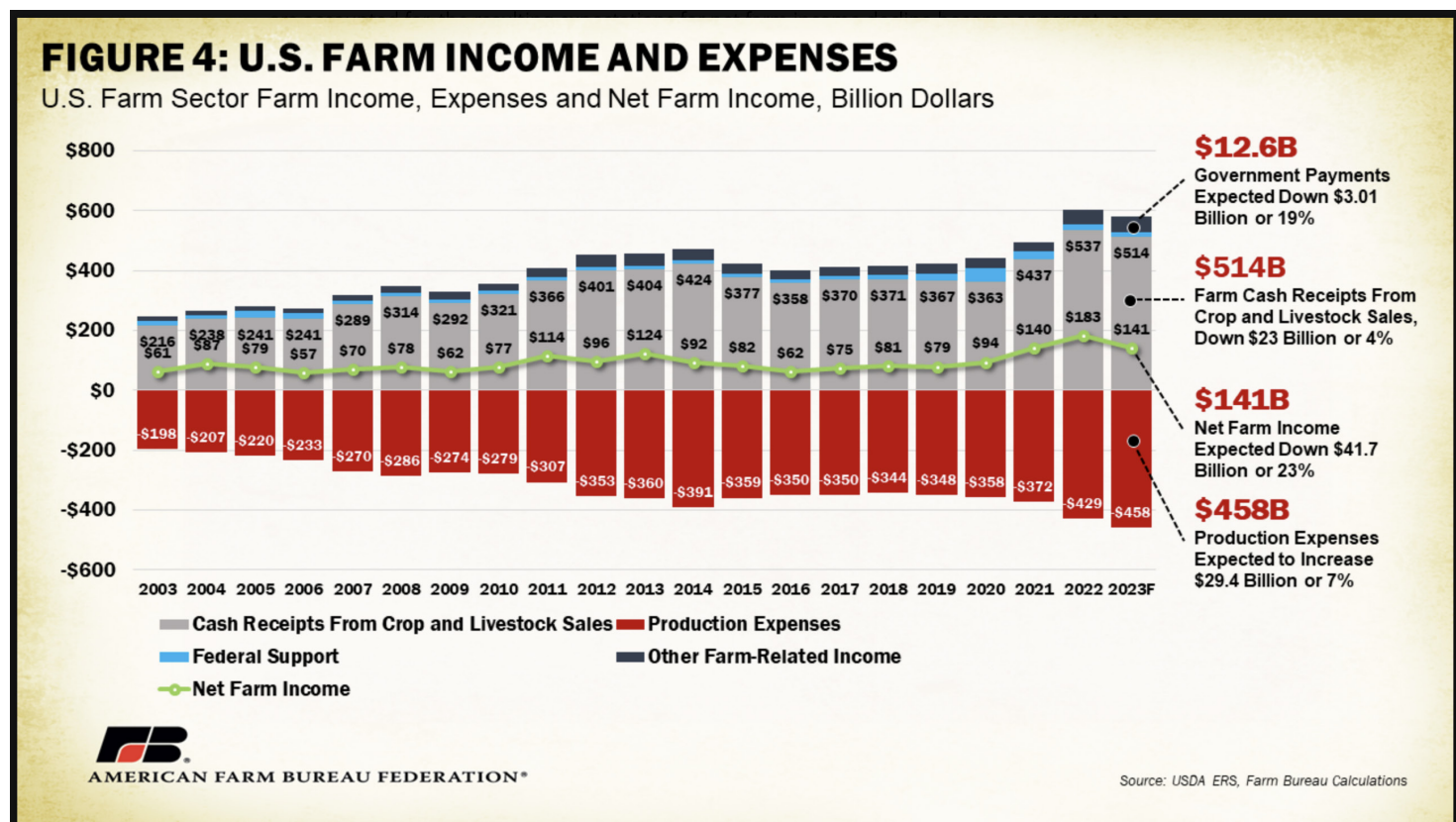
This means there is still much variability in 2023 net farm income.

At the very least, these estimates show the relationship between, on average, falling commodity prices and rising production costs and the ultimate impact on farmers' bottom lines.

Combined with weather uncertainty and a high cost of capital to operate their businesses, farmers and ranchers will be forced to adapt as they always have.

Part of being able to adapt means having clarity on rules that impact their businesses' ability to operate having access to comprehensive risk management options.

Adaptation also relies on having a resounding voice during formulation of vital legislation such as the farm bill, which can either complicate or streamline farmers' and ranchers' ability to sustainably contribute to a reliable and resilient U.S. food supply.



Nearly 70 percent of farm debt is in the form of real estate debt, for the land to grow crops and raise livestock.

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Follow these tips to protect yourself from rising cost of insurance

By: Barb Anderson, Cattnach Insurance Agency, owner

If you have noticed an increase in your home/farm/auto insurance rates over the last few years, then you are not alone.

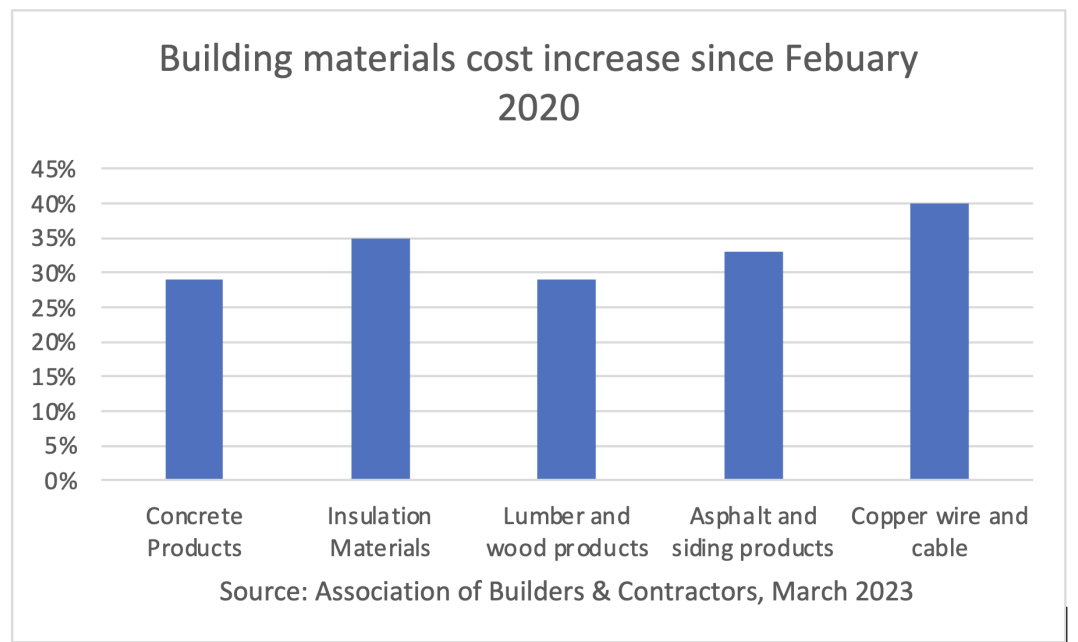
I will explain several of the dominant factors affecting the cost of insurance and some useful tools to help you take advantage of some cost saving strategies.

Weather is out of our control and impacts insurance claims and therefore the rates.

Although weather events are not a new problem, the cost of building materials has taken a sharp increase that has resulted in increasing claim costs.

See the graphic above that illustrates the cost of several input costs that have risen 29-40 percent in the past three years.

If the cost of the claim is 30 percent higher on every property



loss, then that translates into higher rates to consumers.

Increased building materials and contractor labor shortages coupled with high demand for new construction has resulted in increased home and building values.

The trend of higher cost of repairs has extended to the auto market as well.

According to The Consumer Price Index January 2020-January 2023, **auto parts have increased by 32 percent.**

Locally, Rock County and the surrounding area have been dealing with several severe storms in the last few years. 2022 saw back-to-back Memorial Day weekend storms and several other systems throughout the summer that dropped hail, heavy rain and high winds on

area property owners.

The American Property Casualty Insurance Association reports that collision severity and frequency is up 42-43 percent since 2021 and noted that social inflation factors, such as increasing wages, and juries awarding higher verdict values have added to costs.

Save \$ with discounts and make the most of your insurance dollar with these smart strategies:

- Higher deductibles.

- Review coverage with an experienced agent.

- Review replacement values and insure buildings to value.

- Buildings that are not in use could be removed from your policy.

- Package/bundle.

- Telematics (save \$ for your safe driving habits.)

- Payment plan discounts.

- Claim free discounts.

- Renovation discounts.

The best advice that I can give is to review your farm and auto coverages with an experienced agent. The agents at Cattnach Insurance Agency have been helping clients navigate the insurance landscape since the 1980s. Review your policy, remove unnecessary coverages, utilize available discounts and maximize your benefits when you do have a claim.



Sen. Weber named 'Family Farm Champion'

State Senator Bill Weber (R-Luverne) was named a Farm Family Champion by the Minnesota Farmers Union at the 2023 Farm Fest near Redwood Falls. Minnesota Farmer's Union President Gary Wertish (right) presented Weber with the award for his work on the senate taxes committee and his strong support for Minnesota farm families. "Our family farms are the foundation of our state's thriving agricultural economy," Weber said. "And I will continue to serve as a strong advocate on their behalf."

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Rock County **STAR HERALD**

Dr. deKoning offers tips for reducing stress in weaned calves

**By Erin deKoning, DVM
Rock Vet Clinic**

As I write this article, fall is already here. The extreme summer heat, coupled with the lack of measurable rain, has made pasture grazing conditions very poor.

For this reason, we have had many clients decide to wean their calves earlier than normal.

There are many tools at our disposal to help make weaning an easy and healthy transition for the calves.

What makes weaning stressful to calves? Most people think it is simply the separation from the mother cow, but a lot more goes into weaning stress than just the separation.

Yes, calves do rely on their mother for nutrition, but calves also learn bovine social and survival cues from their dams.

They follow their mothers to learn how to live in a herd setting, how to find food, and how to find water.

Weaning into a dirt or concrete pen can confuse the calves because they are used to having mom show them where to eat and drink in a pasture setting.

They now have to learn where to eat and drink by themselves, while also roaming around with all of their new peers who are also confused.

The ration that we offer to newly weaned calves can also be stressful.

Newly weaned calves should have access to as much long-stem grass



Each year at my house, we gather up all the cows and their calves on each individual pasture, just so that we can vaccinate the calves at least two weeks ahead of weaning them. It is a ton of work. Our calf working convoy makes quite the sight, traveling around from pasture to pasture toting a portable corral, four wheelers, trailers, neighbors and a vet truck.

By administering the vaccines ahead of the stress of weaning, the calf immune system has an opportunity to respond to the vaccine adequately. The calf will be primed and protected from whatever illness they will encounter.



Newly weaned calves should have access to as much long-stem grass hay as possible. After all, they are coming from a milk and forage only diet. Sudden transitions from a forage to a concentrate diet can create gastrointestinal issues for newly weaned calves. Acidosis can be a common problem that can present with symptoms of pneumonia, when in actuality it is a really bad stomach ache. Offering unlimited long stem grass hay with a gradual stepwise transition onto grains/concentrates is the best way to feed newly weaned calves.

hay as possible.

After all, they are coming from a milk and forage only diet.

Sudden transitions from a forage to a concentrate diet can create gastrointestinal issues for newly weaned calves.

Acidosis can be a common problem that

can present with symptoms of pneumonia, when in actuality it is a really bad stomach ache.

Offering unlimited long stem grass hay with a gradual stepwise transition onto grains/concentrates is the best way to feed newly weaned calves.

Vaccines are another

useful tool for keeping calves healthy at any stage of life.

Many producers choose to vaccinate calves within a few days of weaning.

While some vaccines are better than no vaccines at all, the timing of administration can

make a huge difference on how the calf will respond to it.

The calf immune system needs time to process the vaccines administered, and mount a response.

This responding process usually takes around fourteen days on an initial vaccine.

Subsequent boosters take less time to mount an immune response since the body is already familiar with the antigens being presented.

So, if vaccines are administered at around the time of weaning, the calf is trying to respond to the vaccine while also undergoing the stress of weaning.

Administering pre-weaning vaccines can be a lot of work, but that work can pay back huge dividends for calf health.

Each year at my house, we gather up all the cows and their calves on each individual pasture, just so that we can vaccinate the calves at least two weeks ahead of weaning them. It is a ton of work.

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toting a portable corral, four wheelers, trailers, neighbors and a vet truck.

By administering the vaccines ahead of the stress of weaning, the calf immune system has an opportunity to respond to the vaccine adequately.

The calf will be primed and protected from whatever illness they will encounter.

One final tip that can help make the weaning process easier for a calf is called fenceline weaning.

A fence separates the cows from the calves, and helps to make the weaning transition gradual rather than abrupt.

Fenceline weaning allows the calf to still see, smell and hear their mother; they are just unable to nurse.

This method requires sturdy fences, as some calves can be quite crafty in their abilities to escape.

Calves are quite valuable currently. Any small thing that we as producers and veterinarians can do to help keep them healthy and thriving is money in our pocket.

Have a safe fall, and happy weaning!

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USDA announces lending rates for agricultural producers

The U.S. Department of Agriculture (USDA) announced loan interest rates for September 2023, which are effective Sept. 1, 2023.

USDA's Farm Service Agency (FSA) loans provide important access to capital to help agricultural producers start or expand their farming operation, purchase equipment and storage structures or meet cash flow needs.

Operating, ownership and emergency loans

FSA offers farm ownership and operating loans with favorable interest rates and terms to help eligible agricultural producers, whether multi-generational, long-time or new to the industry, to obtain financing needed to start, expand or maintain a family agricultural operation.

FSA also offers emergency loans to help producers recover from production and physical losses due to drought, flooding, other natural disasters or quarantine.

For many loan options, FSA sets aside funding for underserved producers, including, beginning, women, Ameri-



Since payments began in October 2022, the USDA has provided \$1.4 billion to more than 22,000 financially distressed direct and guaranteed FSA loan borrowers. FSA loans provide access to capital to help producers.

can Indian or Alaskan Native, Asian, Black or African American, Native Hawaiian or Pacific Islander, and Hispanic farmers and ranchers.

Interest rates for Operating and Ownership loans for September 2023 are as follows:

- Farm Operating Loans(Direct): 5.125 percent.
- Farm Ownership Loans(Direct): 5.000 percent.

- Farm Ownership Loans(Direct, Joint Financing): 3.000 percent.
- Farm Ownership Loans(Down Payment): 1.500 percent.

•Emergency Loan (Amount of Actual Loss): 3.750 percent.

FSA also offers guaranteed loans through commercial lenders at rates set by those lenders.

To access an interactive online, step-by-step

guide through the farm loan process, visit the Loan Assistance Tool on farmers.gov.

Commodity and storage facility loans

Additionally, FSA provides low-interest financing to producers to build or upgrade on-farm storage facilities and purchase handling equipment and loans that provide interim financing to help producers meet

cash flow needs without having to sell their commodities when market prices are low.

Funds for these loans are provided through the Commodity Credit Corporation (CCC) and are administered by FSA.

- Commodity loans (less than one year disbursed): 6.375 percent.
- Farm Storage Facility Loans:
 - Three-year loan terms: 4.500 percent.

- Five-year loan terms: 4.250 percent.
- Seven-year loan terms: 4.125 percent.
- Ten-year loan terms: 4.125 percent.
- Twelve-year loan terms: 4.125 percent.
- Sugar Storage Facility Loans(15 years): 4.250 percent.

Simplified direct loan application

FSA developed a new, simplified direct loan application for producers seeking a direct farm loan. The new application, reduced from 29 to 13 pages, provides improved customer experience for producers applying for loans and enables them to complete a more streamlined application.

Producers now also have the option to complete an electronic fillable form or a traditional paper application for submission to their local FSA service center.

Disaster support

FSA also reminds rural communities, farmers and ranchers, families and small businesses affected by the past year's

USDA lending/see 14C



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Uilk honored South Dakota State University/continued from page 5C

relationships with industry professionals. Specifically, Uilk has enjoyed contributing to the Precision Connect student-industry networking event that has resulted in higher placement rates for students enrolled in internship programs across several diversified degree areas.

In late September, the annual event will bring together nearly 200 students and industry partners for its

third year.

Uilk's most notable achievements and awards include the 2013 Walt McCarty Academic Advising Award, 2015 Gamma Sigma Delta Outstanding Teacher Award, 2020 USDA Excellence in Teaching Award for teaching and student engagement, 2020 PrecisionAg Awards of Excellence Educator/Researcher Award and the 2020 Association of Public and Land-Grant Universities National

Teaching Award.

Well respected among students, Uilk was also nominated for the College of Agriculture, Food and Environmental Sciences Prexy Council Teacher of the Year Award in 2015, 2017, 2018 and 2023.

His professional memberships include Gamma Sigma Delta and the American Society of Agricultural and Biological Engineers.

In his new role, Uilk

looks forward to continuing to work alongside other faculty members to increase the number of hands-on activities and grow learning-based

education within the precision agriculture program.

"I am excited for the opportunity to drive progress in precision

agriculture through our undergraduate program and prepare the students who will go on to be leaders in the agricultural industry," Uilk said.

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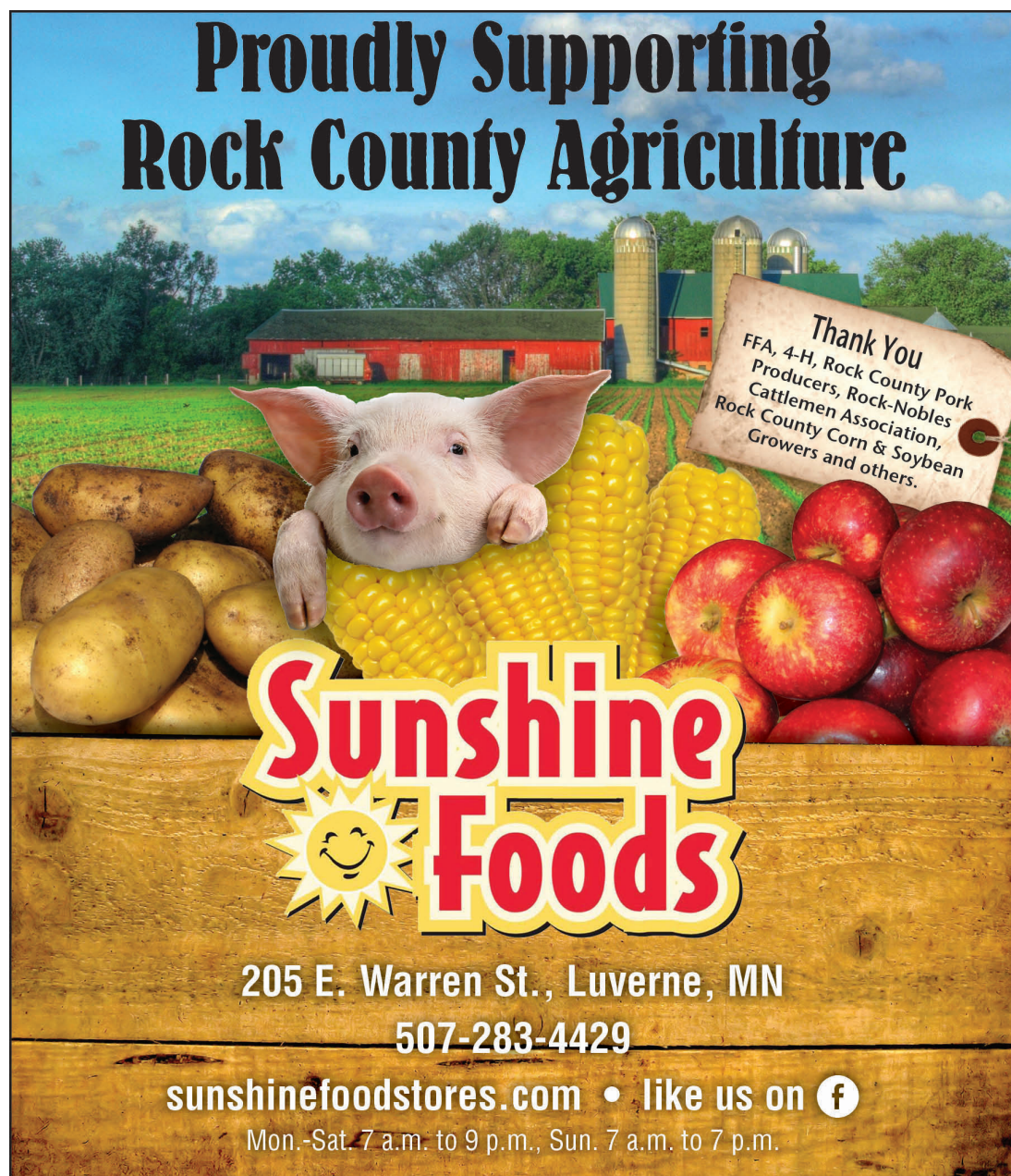
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Next steps: Rock County continues walking the walk

Local farmers donate soy-based shoes to workers at Tuff Memorial Home in Hills

After the successful Stepping Up: From Farm to Frontline campaign completed its first lap in 2022, the Minnesota Soybean Research & Promotion Council (MSR&PC) was left with big shoes to fill for 2023.

The Council decided the best way to take the next steps and make a bigger impact on communities and educating of the “miracle bean” was to dedicate more funds to the campaign, but with a twist.

This year, Stepping Up is giving back to any organization or entity in Minnesota where the local county boards see a need.

Minnesota’s organized county soybean boards are donating soy-based Skechers shoes to schools, homeless shelters, fire departments, students in need and organizations that make big impacts in their communities.

Rock County, in partnership with MSR&PC, which directs the state’s soybean checkoff resources, continues the Stepping Up campaign to promote the value-added uses of soybeans and make community connections.

As such, the Rock County Corn & Soybean Growers Association recently donated to the Tuff Memorial Home.

“We were happy to make this donation because of the dedication and work the employees put into serving our communities,” Rock County Corn & Soybean board member Lucas Peters said.

“The board strives to



Pictured are (front, from left) Sadie Kessler, Alyia Renken, Danielle Ganun, (back) Lucas Peters, Elvia Vink, Glenda McGaffee, Jessica Holvaldt, Emily Baatz, Brian Kraayenhof, Kelli Hellerud, Gary Gertz and Matt Overgaard.

“On average, employees in nursing homes walk between 2-3 miles during their shift. Thanks to the Minnesota Soybean Research & Promotion Council for taking a huge stride in providing shoes to our staff. Thirty staff names were drawn to receive soy-based Skecher shoes of their choosing. Staff are so thankful for their generosity and can now care for our residents in the comfort of their new shoes.”

— Tuff Memorial Home Life Enrichment Director Jocelyn Jacoby

support the community, and this was one way we thought we could make an impact.”

The continuation of the Stepping Up campaign aims to inform more consumers on the value that soybeans bring to the market, as well as soy’s versatility. Minnesota farmers also want to honor groups and organization that

are improving the quality of their communities.

“Every step matters when it comes to caring for our residents of the Tuff Memorial Home,” Tuff Memorial Home Life Enrichment Director Jocelyn Jacoby said.

“On average, employees in nursing homes walk between 2-3 miles during their shift. Thanks to the Minnesota Soybean Research & Promotion Council for

taking a huge stride in providing shoes to our staff. Thirty staff names were drawn to receive soy-based Skecher shoes of their choosing. Staff are so thankful for their generosity and can now care for our residents in the comfort of their new shoes.”

In summer 2022, more than 53 counties around Minnesota participated in the first Stepping Up campaign. In

2022 alone, Minnesota farmers and the soybean checkoff donated nearly 3,000 pairs of Skechers soy-based shoes across 120 Minnesota health care facilities.

“The Council is proud to continue the Stepping Up promotion and give back to those who serve our communities,” Council Chair Tom Frisch said.

“It’s a win-win for our county boards because

“We were happy to make this donation because of the dedication and work the employees put into serving our communities.”

— Lucas Peters, Rock County Corn & Soybean Board

we’re able to connect with our neighbors while also showing the value of the soybean checkoff.”

The beginning

In 2020, Skechers released its GO line of footwear, which uses soybean oil to improve grip, stability and durability. Skechers is using the same checkoff-supported technology featured in Goodyear Tire Company’s line of sustainable soy-based tires, which incorporated soy into its rubber technology.

By using soybean oil in Skechers’ GO line, Goodyear’s tire compound reduces petroleum-based use, ultimately cutting energy consumption, weight and promoting sustainability while increasing efficiency.

For each dollar Rock County soybean farmers pay toward checkoff resources, growers receive an estimated \$12.34 in return value.

More than 1,000 commercially available products – ranging from shoes to machinery lubricants to asphalt – use commodity and high oleic soybean oil.

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Why is property insurance more expensive and difficult to find?

By Shirley Top, Kazlowski Insurance

Factors affecting property insurance in the next year: Economic volatility, possible likely recession, shortage of building materials and vehicle parts, severe weather, drastic inflation leading to enormous underinsurance on properties, geopolitical events, war in Ukraine leading to higher energy costs, rising interest rates, and labor shortage resulting in more expensive workers.

Weather perils facing Minnesota are tornadoes, wind damage, hail, extreme downpours, snow loads, ice dams and wind-driven wildfires.

Let's look specifically at what is causing property insurance increases and changes in Minnesota.

In 1998 tornadoes struck LeCenter, St. Peter and Comfrey. Five tornadoes in Albany and Roseville resulted in \$950 million in losses. Most expensive storm in state history! Total insured losses in Minnesota in 1998 were \$1.5 billion, more than the previous 40 years combined!

In 1998 the Minnesota average homeowner's premium was \$368 per year. In 1998 premiums were driven by home values and building costs. Now storms are the major cost driver.

Alarming weather trends increase in the last 25 years

Minnesota has seen more storms, more severe storms and larger outbreaks.

In 2007 Minnesota was the second-highest state in the U.S., paying \$750 million in losses. California led with \$1.4



Property insurance companies will increase deductibles, requiring policyholders to carry more risk, along with rate increases and coverage reductions. What can you do? Watch your upcoming insurance renewals for reduction in coverage and/or changes in your deductible. ... Consider an independent agency. Independent insurance agencies represent many different companies that offer a wide variety of coverage options and pricing.

billion in wildfires.

In 2008 Minnesota was the third-highest state in the U.S. with \$1.5 billion in property losses. Texas and Louisiana led with hurricanes.

2010 was the worst year ever. Minnesota averages 44 tornadoes per year, rating 10th in the United States. In 2010 Minnesota led the nation with 144 touch-downs. One building \$60 million!

In 2011 only 30 tornadoes hit, but one big one in North Minneapolis caused \$250 million in property losses.

On July 1, 2011, in SW Minnesota, one of the worst storms hit, with 90-MPH sustained

winds for almost 45 minutes, about the same as a category 2 hurricane.

In 2012 the record flooding in Duluth cost \$450 million in reconstruction costs.

In 2017 a June 11 hailstorm in the northern metro suburbs caused \$3.2 billion in damage, by far the most expensive storm in Minnesota history! It was the fifth most expensive storm in the world in 2017.

The National Centers for Environmental information in 2020 announced the states with the most extreme weather: (1) California, (2) Minnesota, (3) Illinois and (4) Colorado.

Impact on property insurance rates.

In 1998 the average Minnesota home premium was \$368. In 2017 the average Minnesota home premium was \$1,433, up more than 390 percent in 19 years!

In 1998 the \$368 average Minnesota home insurance premium was the 35th-highest in the U.S. In 2020 the average Minnesota home insurance premium of \$1,481 was the 12th-highest in the U.S.

What will change due to extreme weather losses?

Property insurance companies will increase deductibles, requiring policyholders to carry

more risk, along with rate increases and coverage reductions.

What can you do? Watch your upcoming insurance renewals for reduction in coverage and/or changes in your deductible.

Many companies' minimum deductible on home and/or farm will be \$2,500 deductible. Some companies are changing to percent deductibles. \$500,000 coverage, 1 percent deductible, equals \$5,000 deductible.

What can you do? Consider an independent agency. Independent insurance agencies represent many different companies that offer a wide variety of coverage options and pricing. Kozlowski Insurance Agency is an Independent Insurance Agency with 21 team members who provide property and auto coverage through more than 20 different insurance companies. There's no need for you to accept one quote from one company,

and there's no need for you to spend time getting multiple quotes from multiples insurance agencies.

Independent agents with their connections and knowledge of the market can often find a better value for your insurance dollar than you might find searching on your own. Agents do the shopping, you do the saving.

They offer one stop shopping. Independent agents can often meet all your insurance needs with the companies they represent, providing auto, farm, hail and multi-peril crop, motorcycle, recreational vehicles, business, workers compensation, umbrellas, disability income, life insurance, health insurance and bonds.

Thankfully it has been a quiet spring and summer in property claims, and hopefully fall and winter will be the same. Thank you for the trust and confidence in Kozlowski Insurance Agency.



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USDA lending rates/continued from page 10C

winter storms, drought, hurricanes and other natural disasters, that USDA has programs that provide assistance.

USDA staff in the regional, state and county offices are prepared to deliver a variety of program flexibilities and other assistance to agricultural producers and impacted communities.

Many programs are available without an official disaster designation, including several risk management and disaster recovery options.

Inflation Reduction Act assistance for distressed producers

On Aug. 16, 2022, President Biden signed the Inflation Reduction Act (IRA) into law.

It is a historic, once-in-a-generation investment and opportunity for the agricultural communities that USDA serves.

Section 22006 of the IRA provided \$3.1 billion for USDA to provide relief for distressed borrowers with certain FSA direct and guaranteed loans and to expedite assistance for those whose agricultural operations are at financial risk.

In October 2022, USDA provided approximately \$800 million in initial IRA assistance to more than 11,000 delinquent direct and guaranteed borrowers and approximately 2,100

borrowers who had their farms liquidated and still had remaining debt.

On May 1, 2023, FSA announced that nearly \$130 million in additional, automatic financial assistance had been obligated for qualifying farm loan program borrowers facing financial risk. This assistance included:

- Assistance to direct loan borrowers who were past due on a qualifying direct loan as of Sept. 30, 2022, but by fewer than 60 days, and remained delinquent on that loan as of March 27, 2023.

- Assistance to borrowers who restructured a qualifying direct loan after Feb. 28, 2020, through primary loan servicing available through FSA.

- Assistance to borrowers whose interest owed on their qualifying direct

loan debt exceeded the principal owed (on a loan-by-loan basis).

In May 2023, FSA began accepting and reviewing individual requests for assistance if they took certain extraordinary measures to avoid delinquency on their direct FSA loans, such as taking on or refinancing more debt, selling property, or cashing out retirement or college savings accounts.

On May 19, USDA mailed a letter to all FSA direct loan borrowers detailing eligibility and how to request extraordinary measures assistance.

Also in May, FSA started accepting and reviewing individual distressed borrower assistance requests from direct loan borrowers who missed a recent

installment or are unable to make their next scheduled installment.

All FSA borrowers should have received a letter detailing the process for seeking this type of assistance even before they become delinquent.

As the letter details, borrowers who are within two months of their next installment may seek a cash flow analysis from FSA to determine their eligibility.

On Aug. 11, 2023, USDA announced additional automatic assistance for qualifying guaranteed farm loan borrowers facing financial risk.

This assistance will provide distressed guaranteed loan borrowers with financial assistance similar to what was already provided automatically to distressed direct loan borrowers. Based on current analysis, this will provide financial assistance to an estimated 3,500 eligible borrowers.

Since payments began in October 2022, USDA has provided \$1.4 billion to more than 22,000 financially distressed direct and guaranteed FSA loan borrowers.

For more information, producers can contact their local USDA Service Center or visit farmers.gov/inflation-reduction-investments/assistance.



Federal funding expands broadband access in Minnesota

By Jillian Linster, assistant policy director, Center for Rural Affairs

Access to reliable, affordable, high-speed internet continues to be a challenge in rural Minnesota, and its absence denies residents, industries and small businesses a vital service.

Without broadband access, rural residents are often excluded from online educational opportunities, the ability to work remotely, and health care innovations such as telehealth.

Rural small businesses struggle to contend with online competitors enjoying ample cloud computing and lightning-fast broadband speeds.

Rural industries, including precision agriculture, are unable to effectively use digital technologies and data analysis to improve planting efficiency and increase crop yields.

Those challenges have not gone unnoticed. Recently the U.S. Department of Agriculture Rural Development (USDA-RD) announced an additional \$671 million in funding to support access for hundreds of thousands of previously unserved and underserved rural Americans.

The awards are the agency's fourth round of funding through its ReConnect program,

which works to increase access by providing grant and loan funds, with telecommunications companies in some states receiving both.

Lismore Cooperative Telephone Company of Minnesota will acquire more than \$13 million as grant funding and nearly \$6 million in loans, which will benefit 3,839 people, 127 businesses, 679 farms, and one educational facility in Nobles County.

During the past year, the program has awarded \$1.44 billion, improving access in service areas encompassing 87,106 rural American households.

Thanks to USDA-RD and the Bipartisan Infrastructure Law, millions in broadband funding is reaching rural communities in 30 states and territories.

The ReConnect program is complemented by additional federal funding from projects like the \$42.45 billion Broadband Equity, Access, and Deployment program supporting the expansion of high-speed internet access across the country.

By providing grants and loans to service providers that will create jobs and expand digital infrastructure, this federal funding directly improves the quality of rural life in the 21st century.



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American Farm Bureau: 'EPA fails the test on WOTUS again'

**By Zippy Duvall
President,
American
Farm Bureau**

Second chances don't come along every day. But every once in a while, we get a chance to start fresh, learn from our mistakes and do better.

The Environmental Protection Agency and the Army Corps of Engineers had that chance with WOTUS (Waters of the United States).

They had a prime opportunity to bring clarity to clean water regulations and respect the efforts of farmers and ranchers across the country.

Instead, the EPA threw that second chance away and chose a shortcut rather than clearing away the muddy uncertainty and government overreach.

Farmers and ranchers know the importance of clean water firsthand — our livelihoods depend on it — and we know our families, our neighbors and our communities are counting on us.

That's why farmers across the country take active steps to protect the water on and around our land — from planting cover crops to hold the soil in place to cutting



"Farmers and ranchers know the importance of clean water firsthand — our livelihoods depend on it — and we know our families, our neighbors and our communities are counting on us." — Zippy Duvall, Farm Bureau.

back on tilling to prevent runoff.

At Farm Bureau, we have long called for EPA to recognize and respect farmers' stewardship by providing clarity with clean water regulations.

Just a few months ago, farmers saw a landmark victory at the Supreme Court in the Sackett case. The Justices unanimously struck down EPA's significant nexus test and forced the agencies to make substantial changes to the

2023 WOTUS rule.

If ever there was a time for the EPA to go back and take input from farmers and ranchers on the clarity we need, this was it. Instead, the agency charged forward, ignoring clear and important concerns raised by the court, 26 states, and farmers and ranchers across the country.

At every opportunity, Farm Bureau and our grassroots members have been coming to the table and making our voices

heard on this issue for years. EPA has simply chosen not to listen.

This time they didn't even invite feedback or comment on their new rule.

Although the EPA did remove significant nexus from the new WOTUS rule because of the court decision, they have not removed the ambiguity from the rule.

Here's one example: EPA has left the definition of "relatively permanent" water as vague as

possible.

This gives them plenty of room to regulate areas that look nothing like waterways to an ordinary person — and leaves farmers with no way to know what parts of their land might be "waters" in EPA's eyes.

For nearly a decade now, farmers and ranchers have been left guessing as regulations bounce back and forth.

If the EPA had listened to farmers, they could have finally

For nearly a decade, farmers and ranchers have been left guessing as regulations bounce back and forth. If the EPA had listened to farmers, they could have finally brought certainty and achieved a clear, permanent WOTUS rule.

brought certainty and achieved a clear, permanent WOTUS rule.

While this latest WOTUS rule is not the one we were hoping for, let's not lose sight of the fact that the courts — including the Supreme Court — have often put the EPA back in check when it comes to its blatant overreach.

We have achieved awesome victories together as we advocated for what is right for our farms, ranches and our natural resources. We will keep pressing forward, back to the courts again, until we have the clear rules that farmers deserve.

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PACE Act would improve access to credit for farmers

U.S. Senators Amy Klobuchar (D-MN) and John Hoeven (R-ND) introduced the Producer and Agricultural Credit Enhancement (PACE) Act, legislation to improve farmers' and ranchers' access to credit by modernizing loan limitations for U.S. Department of Agriculture (USDA) loan programs.

"Too many American farmers and producers operate on razor-thin margins. Having access to credit can often mean the difference between economic viability and financial hardship. By expanding credit opportunities for producers and farmers, this legislation will strengthen the rural economy across Minnesota and the country," said Klobuchar.

"Production costs for our farmers and ranchers continue to rise due to record inflation and increasing costs for fuel, fertilizer and other inputs," said Hoeven, the ranking member of the Senate Agriculture Appropriations Committee.

"Our legislation will help credit programs to keep pace with the current needs of producers so they have access to the capital they need to support their operations and ensure Americans have access to



Lori Sorenson photo in western Rock County

The PACE legislation would help credit programs keep pace with the current needs of producers so they have access to the capital they need to support their operations and ensure stable agricultural economies for future ag ventures.

the food and fuel we need." Specifically, the PACE Act:

- Increases loan limitations for the Farm Service Agency's (FSA) Direct and Guaranteed Loan Programs for Farm Operating Loans and Farm Ownership Loans by the following amounts:

- Direct Operating: Increase from \$400,000 to \$750,000.

- Guaranteed Operating: Increase from \$2.4 million to \$2.6 million.

- Direct Ownership: Increase from \$600,000 to \$850,000.

- Guaranteed Owner-

- ship: Increase from \$2.04 million to \$3 million.

- Changes the inflation benchmark for guaranteed ownership loans to the National Ag Statistics Service (NASS) Ag Land Values land survey.

- Indexes the Direct Farm Ownership Down Payment Program to align with current loan limitations, helping support beginning farmers and ranchers to finance the purchase of a family farm.

- Increases loan limitations for the FSA microloan program from \$50,000 to \$100,000.

- Directs FSA to promulgate rules allowing distressed borrowers to refinance guaranteed loans into direct loans.

The PACE Act is supported by National Farmers Union, American Farm Bureau Federation, American Soybean Association, American Sugarbeet Growers Association, National Association of Wheat Growers, National Barley Growers Association, National Corn Growers Association, National Cotton Council, National Pork Producers Council, National Sorghum Producers, National Sun-

flower Association, U.S. Canola Association, U.S. Beet Sugar Association, U.S. Dry Pea and Lentil Council, U.S. Peanut Federation, USA Rice, Farm Credit Council, and American Bankers Association.

"Farmers Union members welcome the introduction of the Producer and Agricultural Credit Enhancement Act. Access to credit is essential for farmers, and USDA's Farm Service Agency (FSA) loan programs are a unique and important source of capital for farm operations. Given sky-high land values and el-

evated input costs, this bill takes the important step of updating FSA loan limits, while expanding credit opportunities for all types of producers, and creating a new pathway for FSA to assist distressed borrowers," said National Farmers Union President Rob Larew.

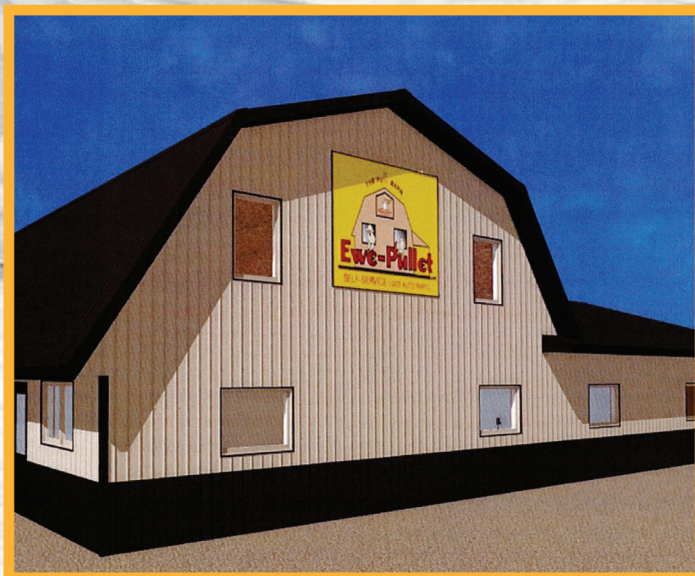
"Thank you, Senators Klobuchar and Hoeven, for putting forward this commonsense legislation to modernize FSA loan programs and strengthen the farm economy."

"Access to capital is critical to everyone in production agriculture — especially beginning farmers and ranchers. Farm Credit thanks Senators Hoeven and Klobuchar for their leadership on the Producer and Agricultural Credit Enhancement Act," said Farm Credit Council President and CEO Todd Van Hoose.

"It would increase FSA's direct and guaranteed loan limits to reflect the current costs of farming and ranching, benefiting producers across the country. Farm Credit looks forward to working with Senators Hoeven and Klobuchar to include this important legislation in the Farm Bill."

Representatives Brad Finstad and Angie Craig have introduced a companion bill in the U.S. House of Representatives.

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