



Photo by Krysti MIkkonen

# Cover Credits

As costs for equipment rise, farmers are looking around to see what kind of options they have in the used equipment realm. While images like this one taken at a farm in South Dakota are cool with the old tractor in it, we may find farmers using more of their older equipment to save money. Selling older equipment can also be a way to make some extra money on a farm operation. Remember, one man's trash is another man's treasure.



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THOMAS JEFFERSON

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# Mission Statement

Northern Plains Sustainable Agriculture Society promotes sustainable food systems through education, advocacy, and research.

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# From the President

I hope that everyone's fall is going well. Harvest is in full swing around here, and I am happy to say I am getting close to being done myself. I may seed some rye yet this fall, but mainly, I will now be doing some fall field prep and getting the equipment maintenance done to put it away for the winter. I know it doesn't feel like it with this unseasonably warm weather we have been having, but winter is right around the corner... supposedly.

This issue of the germinator focuses on money and finances, and I thought it only appropriate to discuss the current financial status of NPSAS. As we have stated previously, we are now operating in the black and through much effort by the Board and Krysti, we are continuing to move in a positive direction.

Over the past few years, we've sold equipment we no longer use, cut expenses, and have been blessed with donations. There are projects that the Farm Breeder Network has been working on that could potentially bring in additional income. Membership and the annual conference are additional sources of income for the organization.

From my first conference in 2014, I have experienced firsthand the value this group provides. That being said, as we continue to work hard to bring the most value to our members, we must also bring this value in a sustainable way to keep NPSAS running into the future. We are working on building back our membership and increasing attendance at our field days and Winter Conference.

As we enter into a new economy and are also seeing a paradigm shift in the production and consumption of food, it is now more important than ever to keep this group strong. If you are a member, thank you! If you know someone who can benefit from our group, send them our way! If you have ideas on how we can bring more value to our members or to continue to build our membership, please let us know. We appreciate all of you, wish you an enjoyable and productive fall, and look forward to seeing you in Aberdeen this winter!

# Options for Farmers to Earn Extra Income



Executive Director Krysti Mikkonen

This issue of The Germinator features several articles about money and the finances of the farm. I know firsthand that money can get pretty tight on the farm, especially when commodity prices are low like they are right now. With a wide expanse of land, an investment of time, and a bit of out-of-the-box thinking, there are a number of options for farmers to add some extra cash to their pockets.

In 2005, we started a fireworks business on our farm. We had a granary on the farm that wasn't being used that runs along a major US highway. The volume of traffic going by made it a good location for a business. Because at least one of our kids had a big passion for fireworks and had helped a couple of years at another stand, we thought we'd try it. We sold fireworks for a number of years and even put on fireworks shows. This helped show our kids some business and entrepreneurial skills and gave the entire family some extra money.

The list below can get gears turning on what other options might be out there. We've tried a few other ideas on this list. While some of these ideas may take some time to develop into significant income generators, every little bit helps. I believe some good old-fashioned prayer does, too.

**1. Agri-tourism -** Offering entertainment, farm tours, hayrides, corn mazes, or seasonal events to

attract visitors.

- **2. Farm-to-Table Dinners -** Hosting meals with or without education featuring produce from the farm, allowing customers to enjoy fresh, local food.
- **3. You Pick -** Inviting customers to harvest their own fruits, vegetables, or flowers.
- **4. Value-added Products -** Creating and selling products like fresh-cut meat, flour, jams, wool clothing, knitting, cheeses, dried herbs, or canned goods.
- **5. Renting Land for Events -** Leasing farm space for weddings, retreats, or festivals.
- **6. Animal Boarding -** Providing care and boarding services for livestock or pets.
- 7. Selling Compost or Organic Fertilizers Producing and selling nutrient-rich compost from farm waste.
- **8. Farm Stays or Bed-and-Breakfasts -** Offering accommodations for tourists seeking an authentic rural experience.
- Renewable Energy Installing solar panels or wind turbines and selling excess energy back to the grid.
- **10. Beekeeping and Honey Production -** Harvesting and selling honey, beeswax, or pollination services.
- **11. Seed Sales -** becoming a seed sales representative or producing and

- selling seeds, especially heirloom or organic varieties.
- **12. Farm Equipment Rental -** Renting out farm tools, machinery, or storage space to other farmers or gardeners.
- **13. CSA (Community Supported Agriculture) Programs -** Selling subscription boxes of seasonal produce directly to customers.
- **14.** Farm Stand or Farmers Market Sales Selling fresh produce, eggs, and homemade goods at local markets.
- **15. Specialty Crops -** Focusing on high-demand, niche products like microgreens, mushrooms, or herbs.
- **16.** Christmas Tree Farm Growing and selling Christmas trees during the holiday season.
- **17. Forestry Products -** Selling firewood, lumber, or foraging products like truffles, mushrooms, or wild herbs.
- **18.** Online Sales and Subscriptions Creating an e-commerce platform to sell farm products, seeds, or handcrafted items directly to customers.
- **19. Organic Inspection -** Become a certified organic inspector and earn income while learning from other farmers and ranchers
- **20. Hunting -** Guiding or allowing hunters to your property to hunt pheasants, deer, or other in-season wildlife.



Mikkonen's Finnish Line Fireworks was located along US Highway 281 near Frederick, SD. Photo by Krysti Mikkonen



# Let's keep building a sustainable future together.

### Join NPSAS or renew your membership today!

Growing nutrient dense food, using environmentally sound farming methods that support the long-term sustainability of human communities, soil, and water resources has been the focus of NPSAS for 40+ years. When we started, there were few others interested in our ideas, and markets for our products were hard to find. All that has changed. Your new membership or membership renewal will help us continue to build our community of support as we work to meet the increasing demand for knowledge and tools to build a more sustainable way of life.

Not sure of your membership status? Email info@NPSAS.org with questions

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Northern Flams Sustamable Ag	☐ Student \$40	☐ Family \$75	
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Name:	☐ Single \$50		
Farm/Business Name:	Optional: Please accept my generous gift of:		
Address:	□ \$35	□ \$50	
	- □ \$100	□ \$150	
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Phone:	_		
Email:	Designate my gift to go toward:		
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The NPSAS Board & Staff are committed to honoring and building on what the founders created and previous boards and staff nurtured. We will serve the mission of the organization

to the highest standard to ensure NPSAS is here to serve for generations to come.



Return this section to: NPSAS • PO Box 444 • Frederick, SD 57441

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Thanks for your continued support of NPSAS!



# FARMER CLAWBACK LETTERS -Information for Organic and Non-GMO Farmers Who Sold Grain to Global Processing, Inc.

On October 24, 2022, organic and non-GMO grain buyer Global Processing, Inc filed for Chapter 11 bankruptcy with the United States Bankruptcy Court for the Northern District of Iowa. On November 1, 2023, the bankruptcy court granted the United States Trustee's application to appoint Terry Gibson as the Chapter 11 trustee and his firm Wandro & Associates as counsel.

Because of the 2022 Global Processing, Inc. (GP) bankruptcy, many farmers who had delivered grain to GP but had not yet been paid were unable to receive payment for grain delivered. Some farmers were successful in submitting a claim to either the Iowa or Minnesota indemnity funds to receive payment for this grain; however the Iowa Grain Indemnity Fund ran out of funds for the first time in decades after paying out many claims in 2021 for the Pipeline Foods bankruptcy.

Unfortunately, for some organic farmers who sold to GP, this situation is still not behind them. Within the past week, over 90 "clawback" letters have been sent to farmers in Iowa, Minnesota, and other states from the law firm Wandro & Associates based in Des Moines, Iowa, serving as the trustee for Global Processing, Inc.'s liquidation.

If you or a colleague has received one of these letters, do not ignore it. Unfortunately, this is a legitimate part of the bankruptcy process.

The letters claim that farms that were paid by Global Processing, Inc. during the 90 days leading up to the bankruptcy filing (on October 24, 2022) now must return a portion of that payment to the bankruptcy proceeding.

Here are some things you can do if you have received one of these letters:



Farmers who were sent clawback letters because they received money from Global Processing need to know their options. Talk to someone. Photo by Mariah Heine.

Do not automatically pay the amount requested. You should be able to negotiate this request down and hopefully avoid paying it if you respond with adequate evidence that this clawback should not apply to you (read below).

Gather information about your history with Global Processing, Inc. (How many times did you sell grain to the company, on what dates, when did they make payment, etc.) This will be important in establishing that the payment you got during the 90 day period before bankruptcy was similar to your previous transactions with the company and within the requirements of the Iowa Code, establishing that you were not given preferential treatment. (Iowa Code section 203.8(1)(a) requiring that a licensed grain dealer "shall pay the purchase price to the seller for the grain upon delivery or demand by the seller, but not later than thirty days after delivery by the seller.")

Contact an attorney. If you already have an attorney you use for farm business, start with them. Ask if they have experience with bankruptcy proceedings. If not, ask them to refer you to someone who does

have experience with bankruptcy law. OFA is currently working to identify a lawyer knowledgeable in bankruptcy and agricultural law to be available to assist farmers in need of an attorney.

When you show the letter from the bankruptcy trustee to your attorney, ask them to look into two possible arguments to make in response:

- Your payment should be exempt from a preference claim because it was made in the "ordinary course of business."
- Your payment should be exempt from a preference claim because it was a contemporaneous transaction made for "new value." (This would apply to payments made for grain delivered within the 90 days before the bankruptcy date.)

These exemptions are spelled out under 11 USC 547(c).

Ask for an extension. The letter from the trustee gives a very tight deadline to reply with a payment. The first step your attorney may want to take is to ask for more time to formulate your response explaining why your payment is not subject to clawback by the trustee.

Continued on page 8

# Organic Farming Support: NRCS 823 Solution

rganic farming, while environmentally beneficial, presents unique financial challenges that can strain farmers' bottom lines. These challenges stem from factors such as higher production costs, limited access to markets, and the initial investment required for transitioning to organic practices.

One significant hurdle is the increased cost of organic production. Organic farmers often face higher expenses for certified organic inputs, such as seeds and fertilizers. Additionally, they may incur additional labor costs for tasks like weeding and pest control, which are more labor-intensive in organic systems. These increased costs can make it difficult for organic farmers to compete with conventional farmers in terms of profitability.

Another challenge is limited access to markets for organic produce. While demand for organic products is growing, farmers may struggle to find buyers who are willing to pay a premium price. This can lead to lower revenues and reduced profitability.

The Natural Resources Conservation Service or NRCS 823 program can provide much-needed relief for organic farmers facing these financial difficulties. By offering cost-share payments, technical assistance, and transition assistance, the program can help farmers offset the costs of organic production, improve their access to markets, and successfully transition to organic practices.

For example, NRCS funds can be used to implement conservation practices that reduce production costs



Contact NRCS for help to sort through the foggy confusion of how 823 can help your operation. Photo by Krysti Mikkonen

and improve soil health. This could include installing cover crops to prevent soil erosion and improve nutrient cycling, or using no-till farming techniques to reduce fuel consumption and improve soil structure. Additionally, NRCS can provide technical assistance to help farmers develop marketing plans and identify potential buyers for their organic produce.

Here are some examples of the fiscal benefits for producers who are certified organic or transitioning to organic:

- 3-5 year conservation contracts
- Starting at \$75/acre for simple row crop operations (above 1,000 acres)
- Starting at \$210/acre for simple row crop operations (under 1,000

acres) - Payments increase to diverse rotations, livestock and/or conservation practices

• Up to \$2,100/acre for specialty crops, fruits and/or vegetables (small acreages growing food)

In terms of transition assistance, NRCS can provide financial support to help farmers cover the costs of transitioning their farms to organic production. This may include payments for lost income during the transition period or assistance with purchasing organic inputs.

By taking advantage of the NRCS 823 program, organic farmers can receive valuable support to overcome financial challenges, improve their profitability, and contribute to a more sustainable and resilient food system.

### Farmer Clawback Letters...

### Continued from page 7

You could send the Global Processing, Inc. attorney a form letter outlining that you were operating in the ordinary course of business and should be excluded from the clawback. Note, OFA is not and cannot be your legal representation, nor should you accept this letter as legal advice.

Let OFA know if you have received one of these letters by filling out our form (https://www.surveymonkey.com/r/clawback2024). It is helpful to OFA to gain an understanding of how many farmers, from what states, and how much money is being clawed

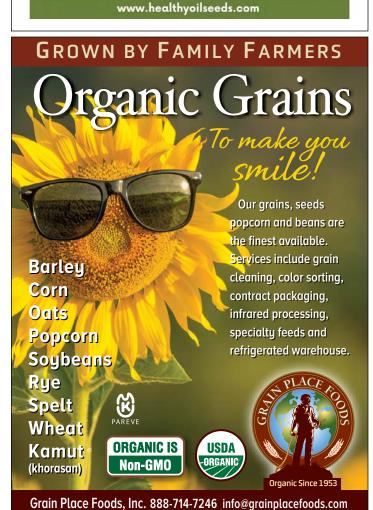
back so that we can better support you as a collective group of farmers. We will try to keep people updated and share resources about ways to respond. You can also contact our farmer helpline to share and receive information: (833) 724-3834 or email: helpline@organicfarmersassociation. org.

Field Days 😞











# Thank you 2024 Field



# Day Sponsors

NPSAS thanks all who participated in our 2024 Field Day events. It was a great summer of learning, networking, inspiring, and teaching.

You'll find more information on each event on the on our Facebook page and/or on the following pages

Organic Academy Road Show (OARS) **Transition & Field Day** Carrington, ND July 15-16

Organic Academy Road Show (OARS) **Transition & Field Day** Madison, SD July 17-18

### Walk With Gabe Brown

Doubting Thomas Farm, Moorhead, MN July 24

**Investigating Transition to Organic** Rocking Z Acres, Wessington, SD -August 7

**Shifting Gears - Learn How to Use Farm Equipment** 

Doubting Thomas Farm, Moorhead, MN -August 10

## 2024 Field Day Sponsors

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- Grain Place Foods
- Healthy Oil Seeds
- Healthy Food Ingredients Soil Works LLC
- NuLine Insurance Services
- OCIA International
- Ofarm
- Stengel Seed
- Sunrise Foods
- Where Food Comes From

# Is Specialized Funding for Farms the Answer?

of farmers are specialized in their farming techniques with organic and regenerative practices, does it  $\searrow$  make sense to also have specialized funding? In the heart of the American agricultural landscape, a revolution is brewing. Mad Capital, a pioneering financial institution, is at the forefront of this movement, empowering farmers to transition to regenerative organic practices and create a more sustainable and equitable food system.

Founded in 2018 by Brandon Welch and Phil Taylor, Mad Capital emerged from a shared vision to address the pressing challenges facing conventional agriculture. Recognizing the detrimental impacts of industrial farming on the environment, rural communities, and human health, Welch and Taylor sought to create a financial platform that would support farmers in adopting more sustainable alternatives.

"The conventional paradigm of agriculture was creating massive amounts of downstream effects that weren't beneficial to humanity," Welch explained in an interview earlier this month. "We wanted to help farmers invert this paradigm and think about a new way of growing food that would be in service to themselves, their farms, their families, and the land."

Mad Capital's approach is rooted in the belief that regenerative organic agriculture offers a more sustainable and resilient path forward. By focusing on soil health, biodiversity, and climate resilience, regenerative practices can help mitigate the negative impacts of conventional farming while also improving the profitability of farms.

"We started coming up with a couple of models to help farmers cross what we saw as being the biggest kind of areas of challenge or hurdles that they would run up against if they started thinking about a transition. And those three big hurdles were identified in conversations talking with hundreds of different farmers across the country." Welch shared. In response to those conversations, Mad Capital has established a three-



A Mad Capital farmer is checking his field to ensure the money he's borrowed is working for him in the fields. Courtesy Image

pronged strategy:

**Information and Education:** Mad Agriculture, a non-profit in the MAD! ecosystem provides farmers with essential resources and guidance on agronomic practices, business planning, and financial management. This support empowers farmers to make informed decisions and navigate the complexities of regenerative organic farming.

Market Access: Mad Markets is a public benefit corporation in the MAD! ecosystem as well that acts as a matchmaker between regenerative organic farmers and buyers, connecting producers with reliable markets for their products. This ensures that farmers are rewarded for their efforts and can secure long-term contracts for their produce.

**Financial Support:** Mad Capital offers flexible financing options tailored

to the specific needs of regenerative organic farmers. This includes loans for land purchases, equipment, infrastructure, and operating expenses. By providing access to capital, Mad Capital empowers farmers to invest in their farms and transition to more sustainable practices.

"We're working with farmers in over 25 states, with them operating on about 250,000 acres of farmland, and we've got roughly 22 team members across all three entities," Welch added.

Eric Klein of Hidden Stream Farm had this to say about their experience with Mad Capital. "It is almost surreal that we finally found people like Mad Ag and your whole team that really gets what we do and wants to actually help further this process of organic/regenerative/direct to consumer/next generation. We are be-

Continued on page 13



# Carrington Research Center Tour and Organic Academy Road Show

t was a great two days in Carrington for the Organic Academy Roadshow transition to organic training. Participants learned about creating an organic systems plan, marketing, equipment, and NRCS programs at the North Dakota State University research center in Carrington.

There were also two different opportunities to learn about value-added agriculture opportunities. Participants toured Healthy Oilseeds value-added ag opportunities demonstrated by Cows & Co Creamery and Healthy Oilseeds. The event concluded with a farm tour at the NDSU Carrington Reasearch Center. Thank you North Central Region SARE, AT-TRA - Sustainable Agriculture, and our great speakers!

A big thank you goes out to the planning team, especially those members who made the trek to speak and spent so many hours collaborating and organizing these and the three other North and South Dakota events: Andrew Coggins of National Center for Appropriate Technology, Margaret Scoles of the International Organic Inspectors Association, Nate Powell-Palm of Cold Springs Organics, and Krysti Mikkonen of North-

ern Plains Sustainable Agriculture Society.

This event and the Madison, South Dakota event were made possible with the help of a USDA grant obtained by NCAT, an almost 50 year old organization that helps promote sustainability. NCAT collaborated with NPSAS to host 4 such events over the last two years.











Participants rode a trailer out to see and talk about the organic test plots at Carrington Research Center. Farmers Jayden Mikkonen & Martin Goter took questions from participants and moderator Nate Powell Palm. Inside the Research Center, they heard from several speakers, including Paul DuBourt, an NRCS Conservation Unit Supervisor. There were also interesting tours to Healthy Oilseeds and Cows and Co. Creamery to learn about creative value-added agricultural opportunities with some great taste-testing included. Photos by Margaret Scoles & Krysti Mikkonen



# Madison SD Organic Academy Road Show and Johnson Farm Tour

hat a great event at Johnson Family Farms in Madison, South Dakota, for the second SD Organic Academy Road Show (OARS) and field tour. Whether you're looking to transition to organic or not, events like this and field days of any kind are not just beneficial, but empowering opportunities to grow and learn ways to improve your farm or ranch.

Attendees gained a comprehensive understanding of soil health from Glen Rabenberg of Soil Works. The enthusiasm shared by Rabenberg at the event was palpable as were his knowledge and passion for soil health. He and others provided some in-depth indoor learning at St. Peter on the Prairie. In addition, informa-

tion was presented on crop rotation strategies, inspection preparation, the NRCS 823 program, and the completion of the operation systems plan, ensuring a wide range of knowledge was imparted.

The outdoor hands-on learning took place in the fields of Johnson Family Farms. Participants learned from Rabenberg about the value of using a penetrometer to test soil compaction and how to use the knowledge gained from that test. They also learned about the potential correlation between pests like grasshoppers and the sugar level in crops by demonstrating the use of a refractometer and so much more.



Charlie Johnson, field day tour host, looks on with a field day attendee, as Glen Rabenberg talks about tools to use to test good soil health



After hands-on learning outside attendees heard from a number of different presenters on soil health, tips on organic transition, organic certification requirements, marketing,

# Is Specialized Funding for Farms the Answer...

### Continued from page 11

yond excited at the opportunities that have become available. We have had our heads down for 20+ years doing what we knew was right in our hearts but no one cared. The local bankers think this is just a fad and we would eventually give up and go the way of everyone else. It is great to be in great company with all of you! Looking forward to the future!"

One of Mad Capital's key differentiators is its commitment to building long-term relationships with farmers.

The company views farmers as partners, not merely borrowers, and is willing to take risks to support their success. This approach fosters trust and collaboration, enabling Mad Capital to provide more tailored and effective financial assistance.

"We see our farms as true partners," Welch stated. "It takes their success for us to be successful and for the type of food system that we want to be successful."

In addition to its financial services, Mad Capital is actively working to raise awareness about the benefits of regenerative organic agriculture. By sharing success stories and advocating for policy changes, Mad Capital is helping to build a broader movement towards a more sustainable food system.

"We're working to create a cascade of change over the next decade," Welch said. "Mad Capital and the broader Mad ecosystem are here to help support that."

Mad Capital's efforts have gained significant traction in recent years as more farmers recognize the benefits of

regenerative organic agriculture. By providing the necessary support, financing, and market access, Mad Capital is playing a vital role in driving this transition.

As the demand for sustainable and ethical food continues to grow, Mad Capital is poised to play a pivotal role in shaping the future of agriculture. By empowering farmers to adopt regenerative organic practices, Mad Capital is helping to create a more resilient, equitable, and sustainable food system for generations to come.



# Investigating the Transition to Organic

ultivating, Conversation, and Crops, Oh My! A big thank you to Rocking Z Acres, the 2024 of Wessington, SD our NPSAS Steward of the Year. Once again, so many great accolades on another valuable field day. So much great insight and information talking about successes and struggles in transitioning to organic farming.

Do you want to host a field day next year? Our host and the guests have great takeaways from these events. So much can be learned in

these peer to peer events. If you're interested and want to know what it takes to host a field day, let us know and we'll have a no pressure conversation about next year. Send us a message.





Rocking Z Acres, the 2024 NPSAS Steward of the Year award winner, led by BJ McNeil, hosted a field day teaching participants about transition strategies, successes, and lessons learned. They looked at various large-scale crops, including fields of corn, hemp, beans, sunflowers, various pieces of equipment, storage options, organic fertilizer mixing, and more.





# Shifting Gears: Doubting Thomas Farms

bout 20 people arrived at the Doubting Thomas Farms outside of Moorhead, MN to learn about large farm equipment and how to drive it.

Only one attendee had driven a truck before. This was a great opportunity for beginning farmers and also because it's harvest time and farmers need extra hands. Wages for driving a truck are \$20 to \$35 an hour. What a

great and timely training! Thank you to to the Thomas family for all you do for the ag industry.

Scott Rian, retired Air Force, was patient in the simulator as he taught drivers of all different backgrounds how to drive a truck. What a great and timely training! Photos by Noreen Thomas









¥ A Flourish chart

### 5% decrease in U.S. organic farms from 2017 to 2022

The group of organic farms with annual sales exceeding \$50,000 was the only one to see an increase in numbers.



**FALL 2024** 



# Walk With Gabe Brown

he weather was pretty outstanding for over 70 people who made the trek to Doubting Thomas Farm yesterday. They got a treat listening to Gabe Brown, a ND farmer featured in the documentary meaty "Kiss The Ground" give an inspiring presentation on the strategies and successes of regenerative agriculture.

Heart n' Soul Cafe chefs put together a creative lunch box made with ingredients from the Thomas farm

including soybeans that were used in hummus & quinoa salad, while millet and cover crops like rye were ground

into flour to make peanut butter cookies. It was a pretty great day!

Under the shade of the trees on a gloriously perfect summer morning, Gabe Brown inspired a good crowd sharing his stories on the successes of regenerative agriculture. Lee and Noreen Thomas were gracious hosts who shared their farm and their stories with attendees. They also provided farm fresh ingredients that went into the lunch that was provided.

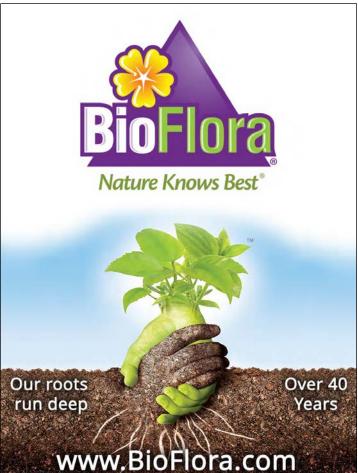
















# Health Insurance a Continual Financial **Worry for Farmers**

# Farmers' Frustrations with Health Insurance: **A Growing Concern**

Farmers, often the backbone of rural communities, face unique challenges when it comes to healthcare coverage. Long hours, unpredictable income, and limited access to medical facilities can make finding affordable and reliable health insurance a daunting task.

One of the most significant hurdles farmers encounter is the sheer cost of health insurance premiums. Many farmers operate on thin margins, making it difficult to afford the often-exorbitant premiums demanded by traditional health insurance plans. This has led to a growing number of farmers opting to go uninsured or underinsured, leaving them vulnerable to financial ruin in the event of a medical emergency.

Farmers often have limited options when it comes to health insurance plans. Rural areas may have fewer insurance providers, leading to higher premiums and fewer plan choices. Additionally, many plans come with high deductibles, which can be a significant burden for farmers who may not have the financial means to cover these out-of-pocket costs.

"I personally know farmers who are paying more than \$3000 a month on health insurance alone. That's more than many families mortgages." Said Krysti Mikkonen, Executive Director of NPSAS.

While traditional health insurance plans can be challenging for farmers due to high costs and limited options, several nontraditional alternatives may offer better coverage and affordability. Here are a few to consider:

### **Healthcare Options for Farmers**

Here's a list of healthcare options for farmers, including nonprofit



health share programs:

**Employer-Based Health Insur**ance: If a farmer or their spouse works off the farm, they may be eligible for employer-sponsored health insurance.

**Individual Health Insurance** Marketplace: Farmers can explore the Health Insurance Marketplace (healthcare.gov) to find individual or family coverage. Some may qualify for subsidies to help offset costs.

**Association Health Plans:** Farmers can join industry associations like the American Farm Bureau Federation or state-specific farm organizations. These associations often offer group health insurance plans to their members at lower rates.

### **Nontraditional Insurance Options**

**Short-Term Health Insurance:** Provides temporary coverage for a limited period.

High Deductible Health Plans (HDHPs) with Health Savings Accounts (HSAs): Offers tax advantages and flexibility in managing healthcare

### **Government Programs**

Medicare: For farmers aged 65 and older.

**Medicaid:** For low-income farmers.

### Nonprofit Health Share Programs

**Christian Healthcare Ministries:** A faith-based health share program.

**Liberty HealthShare:** Another faith-based health share program.

**MediShare:** A non-profit health-sharing ministry.

### **Additional Resources:**

**Health Insurance Marketplace:** https://www.healthcare.gov/ A traditional health insurance agent can help you research options and purchase a plan.

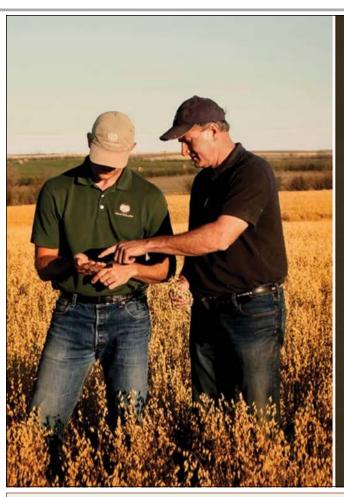
American Farm Bureau Federation: https://www.fb.org/

**Christian Healthcare Ministries:** https://chministries.org/

**Liberty HealthShare:** https:// www.libertyhealthshare.org/

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Continued on page 21



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# A Laser-Focused Approach to Weed Control & Higher Yields

arting in April of 2025, select organic corn and soybean farmers in the US will receive the first-ever fully developed laser weeding technology for large-scale row crop farming developed by Carbon Robotics. A technology company specializing in agricultural robotics, Carbon Robotics is revolutionizing the way farmers approach weed control. Founded in 2018 by Paul Mikesell, the company leverages artificial intelligence and laser technology to create AI-powered machines that can accurately identify and eliminate weeds without harming crops.

The idea for Carbon Robotics was born from a conversation between Mikesell, a technologist with a background in AI and robotics, and a group of farmers. Recognizing the challenges farmers faced with traditional weed control methods, Mikesell saw an opportunity to apply cutting-edge technology to address these issues.

"I learned all of this stuff literally in the field and realized that we had not been taking the technological advancements that comes from traditional Silicon Valley areas and applying that to farming," Mikesell explained in an interview. "It seemed crazy to me that nobody had done this yet."

Carbon Robotics' flagship product, the LaserWeeder, combines computer vision, AI, and lasers to deliver precise weed control. The machine uses cameras and advanced algorithms to identify weeds with millimeter accuracy, then targets them with high-power lasers that eradicate them without disturbing the soil. It kills weeds 80 times faster than humans at a rate of 200,000 weeds an hour.

"We put cameras on the machine, and then in order to know where the crops are and where the weeds are, the camera is taking pictures that go into the computer," Mikesell said. "The computer needs to make this determination. So that's the software that I'm describing, and it's an AI system that all takes to do that."

The LaserWeeder offers several advantages over traditional weed control methods. It eliminates the



Corn & Soybean LaserWeeder in 40 and 60 foot configurations

need for herbicides, which can harm the environment and human health. Using laser weeding helps maintain the integrity of the crops. Additionally, by reducing the need for manual labor, it helps address the labor shortage facing many farmers.

"Our yield has increased under the same circumstances by 15-30%," said Barry Fehr, a farmer who has been using a prototype LaserWeeder at his family's farm in Colorado. "We've eliminated a hundred percent of our hand weeding and a hundred percent of our pre-emergent tillage."

Traditionally farmers look at a freshly planted field and it looks clean for the first several days. Fehr explained how eve-opening the technology on the LaserWedder is. "It has high-definition cameras. Turns out they can pick up more weeds than I

can see. So we realized that we were having upwards of 70,000 weeds per acre that were actually already up before our corn came up that you couldn't even see. I can't emphasize enough on the laser weeding the importance of being timely. Even if you don't think there's weeds out there, take the thing out there. it'll tell you if there's weeds."

Carbon Robotics has seen significant growth since its founding, with its LaserWeeders for specialty crop vegetable farms being used by farmers in 17 states in the United States and several countries abroad. "They (the LaserWeeders) are in France and Germany and Netherlands, and Spain and Australia. So we're kind of going around the world," said Mikesell. The company is also developing new products to further enhance its offer-

Continued on page 21



### Continued from page 20

"We'll continue to build more of these machines," Mikesell said. "Laser weeding itself has gone from vegetable use to now moving to some more broad acre stuff that we're doing."

As Carbon Robotics continues to innovate, it is poised to play a major role in shaping the future of agriculture. By providing farmers with a sustainable and efficient tool for weed control, the company is helping to address the challenges facing the industry while promoting a healthier and more sustainable planet.

Beyond environmental

benefits, the LaserWeeder can also provide significant economic advantages for farmers. By reducing the need for herbicides and manual labor, farmers can save on costs and increase their profitability. Additionally, the technology can help to improve crop yields, further enhancing farmers' bottom lines.

Carbon Robotics' success is a testament to the power of technology in agriculture. The company's use of AI and laser technology represents a significant step forward in precision farming. As technology continues to advance, we can expect to see even more innovative solutions emerging

in the agricultural sector.

This laser weed concept is just one example of how technology can be used to address the challenges of weed control. As the company continues to develop new products and as other companies explore similar technologies, we can expect to see a shift away from traditional, chemical-based methods towards more sustainable and efficient alternatives.

Carbon Robotics is at the forefront of a new era in agriculture, one that is driven by innovation and a commitment to sustainability. As the company continues to expand its reach and develop new products, it is poised to make a significant impact on the global food system.

# **Top 50 Disruptors**

As creator of the LaserWeeder, Carbon Robotics was named to CNBC's 12th annual Disruptor 50 list. The list highlights private companies upending the classic definition of disruption as AI leads new business models beyond the era of better, faster and cheaper innovation.

# Health Insurance a...

### Continued from page 18

It's important for farmers to research and compare different options to find the best fit for their individual needs and budget. Consulting with a health insurance agent or broker can also provide valuable guidance.

### The Need for Reform

The challenges faced by farmers in obtaining affordable health insurance highlight a broader issue within the healthcare system. There is a growing need for reforms that address the specific needs of rural populations, such as subsidies for health insurance premiums and increased access to affordable care.

As the farming community continues to grapple with these challenges, it is essential that policymakers and healthcare providers work together to find solutions that ensure farmers have access to the affordable, reliable healthcare they deserve.



# 2025 Keynote Speakers

### JOLENE BROWN

Author, Farmer, & Family **Business Consultant** 

### RAY ARCHULETA

Certified Professional Soil Scientist & **NRCS Agent** 

### **BOB QUINN**

Organic Farmer, Green Business Man

& Author



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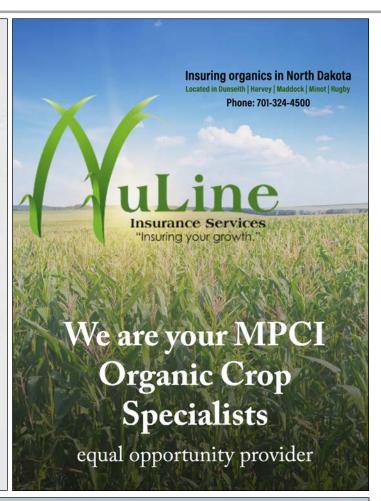


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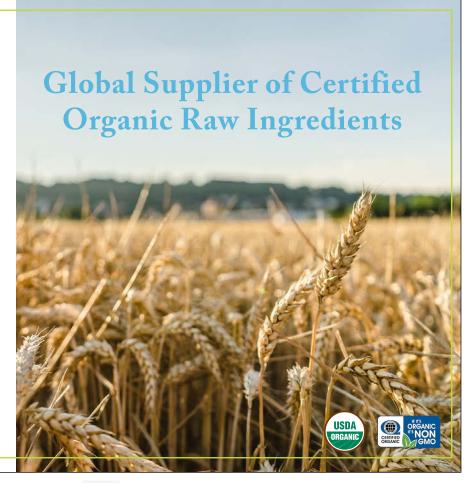
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# NPSAS Member Feature: Venner Farm

ark and Denise live on and manage Venner Farm, located northwest of Pierre, SD, overlooking the Oahe Reservoir. Mark grew up on the farm, where his family moved when he was seven years old. He is a fourth-generation farmer from his mother's side of the family. She grew up — a cowgirl — on the Missouri River just below the farm's current location. Over the years, the ranch/farm produced sheep, cattle, forage crops, and conventional wheat, corn, and sunflowers.

After graduating from SDSU, teaching math for one year at Rapid City Stevens HS, and serving in the United States Air Force (USAF), Mark retired as Lt Colonel after twenty years. He returned to the farm in 1995 to help his parents, who were moving toward retirement. He and Denise met in 1998 when Denise moved to Pierre to take a position at Pierre Indian Learning Center, the Native American boarding school located on the east side of Pierre.

Even though Denise grew up in the Chicago suburbs, she has family roots in South Dakota. She previously lived on a farm in Central Illinois and has always loved to garden, preserve food, cook, and bake. She enjoys sharing her experience and mentoring young people.

After Mark and Denise married (2000), their shared concern about chemical applications to the conventional crops being grown in the



The next generation of farmers, Venner's relatives, including Leah Cunniff, shown here with some of her children, are learning all about organic and regenerative agriculture. Courtesy Photo

area led them to explore the organic world. Within a year, they started the three-year certification process on a portion of their acreage. Over the past 20 years, all tillable acres have been certified organic, and in 2019, sub-surface drip irrigation (SDI) was installed on 60 percent of the land where organic crops (like yellow corn, blue corn, rye, barley, several varieties of wheat, flax, sunflowers, field peas, and garbanzo beans) as well as cover crops are grown. As of today, 475 acres are irrigated.

In 2013, with the help of an NRCS grant, the Venners put up a high tunnel to grow vegetables, herbs, and greens to sell through several outlets in the local community like Capital City Farmers Market, local restaurants, Oahe Child Development, and directly off the farm.

Mark and Denise are passionate about growing the best quality grains and produce they can. To do this, they are continually learning and trying to implement soil-building practices to maintain and potentially improve the environment they have been blessed to manage. Their most recent effort is the SDI system, which is more efficient and than aboveground irrigation systems.

The Venners are also passionate about sharing what they do — especially with the next generation. They have hosted school groups (i.e. Boys and Girls club, high school culinary students) for farm tours and hands on activities. They enjoy the individuals and families who come to help with gardening tasks in exchange for food.

Mark and Denise appreciate their association with groups like Northern Plains Sustainable Ag, South Dakota Specialty Producers, Dakota Rural



Mark and Denise Venner Courtesy Photo

Action, and SDSU Extension, which promote the growing of organic specialty grains and locally grown produce. Relationships that stem from attending their conferences and field days are invaluable!

The NPSAS conferences offer networking opportunities beyond South Dakota. The Venners have appreciated the friendships made — business and otherwise — via NPSAS events. They have been blessed by the efforts of the Food and Farming conference planners to consider and include all family members to take part in sessions, meals and the entertainment portions of the conference.

This past year was special in that their extended family members (who relocated from Illinois to SD to learn how to grow, harvest, manage a farm) were able to attend. Beyond that, NP-SAS granted scholarship dollars for their niece and children to attend an obvious commitment by this organization to encourage young people to enter and thrive within the farming profession.



# Fresh Basil Pesto (Recipes With Ingredients from Venner Farm)



# Ingredients

- 2-3 cups fresh basil leaves, packed down
- 1 cup New Zealand spinach (or other spinach variety)
- 1/2 cup extra virgin olive oil
- 1/3 cup pine nuts (or walnuts)
- 3 cloves garlic, minced
- Salt and pepper to taste
- Grated parmesan cheese (optional)



### Instructions

- 1. Pulse basil, spinach, and nuts in a food processor and scrape down the sides with a rubber spatula. Add minced garlic (and cheese if using). Pulse again. Scrape sides.
- 2. While the processor is running, slowly add olive oil. Stop and scrape down sides periodically throughout this process.
- 3. Add salt and pepper to taste.
- 4. If planning to freeze, do not add cheese. Pour a thin layer of olive oil on top of pesto to keep it from darkening until ready to use.
- 5. New Zealand spinach has been a wonderful addition to our garden and works well in pesto! This variety of spinach doesn't bolt and produces well into late fall. Denise Venner



New Zealand Spinach grown on the Venner Farm is used to make pesto. Courtesy photo

### Whole Wheat Cornbread

Prep time: 10 minutes
Bake time: 20-22 minutes

Servings: 8-12 depending on the cut



Venners use homegrown/raised ingredients in their corn bread including ground corn flour, whole wheat flower, and eggs. Courtesy photo



# Ingredients

- 1/4 cup pure maple syrup
- 1 cup milk (may substitute dairy alternative)
- 1/4 cup olive oil
- 2 farm fresh eggs
- 11/4 cup whole wheat flour (I use our organic Clark's
- Cream hard white winter wheat)
- 3/4 cup cornmeal (I use our organic Wapsie Valley corn)
- 2 tsp baking powder
- 1/4 tsp salt



- Preheat oven to 400 degrees. Grease a 8-9 inch pie plate, or 8 inch square baking dish. In medium bowl, whisk together maple syrup, milk, oil, and eggs.
- 2. On top of the dry ingredients, add dry ingredients. When all are added, which together
- until combined without over mixing.
- 3. Pour batter in prepared baking dish and bake for 20-22 minutes or until golden brown and knife inserted in center comes out clean. Cool slightly, cut into pieces, serve with desired condiments



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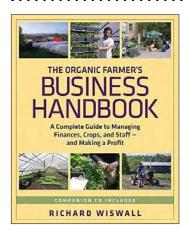
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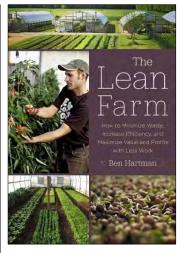
**FALL 2024** 

# Great Reads for Better Farming



### The Organic Farmer's Business Handbook

he Organic Farmer's Business Handbook is an invaluable resource for farmers aiming to balance sustainability with profitability. Expertly blending financial strategies, crop management, and staffing advice, this guide provides practical tools to boost farm efficiency. Its clear insights empower organic farmers to thrive both environmentally and economically, making it a must-read for sustainable agriculture.



# The Lean Farm by Ben Hartman

¶ he Lean Farm by Ben Hartman offers practical strategies for farmers to streamline operations using lean principles. By focusing on minimizing waste and maximizing efficiency, Hartman shares methods to increase productivity and profits with less labor. Ideal for small-scale farmers. it combines sustainable farming with business acumen, promoting a simpler, more efficient approach.

# The best farmer is the one who makes the most of what he has. - Unknown

# NPSAS Member Feature: Venner Farm...

### Continued from page 24

At the end of September, the Venners hosted a fun-filled day at the Venner Farm Fall Festival! Visitors enjoyed entertainment, face painting, local vendors selling upscaled home decor and unique fall apparel, and more! They also got to pick up pumpkins and other baking supplies at the Venner Farm Stand.

Best advice given to your operation? - Pray. There are multiple battlegrounds associated with the multifaceted life God has created on this earth. We see this play out every day in our hospitals, on our streets, within arenas like abortion and human trafficking... the list goes on. The farm is certainly one of these battlegrounds. The privilege of managing this farm is ultimately way above our human earthly pay grade."

Advice for new and transitioning farmers? - You are on a journey to bring your soil back to life and go to work the way God Almighty created it. The journey will break your back and, nevertheless, fill your spirit.

Who is your mentor/ why? - Mark said: "My Mother and Father were my most impactful mentors. Dad was the only real hero I ever had. Together, Mother and Dad taught their three sons the value of completing a task and a days work. Dad loved to farm, and as he learned, his sons did too."

"My journey with the "organic way" began after serving in the USAF for 20 years. Denise and I saw spray planes killing weeds in conventional wheat with glyphosate and began asking questions. ... "Is that legal?" People said we should check out organic farming. Some of the first people we became aquatinted with were Blaine and Suzy Schmaltz. That says it all I think. Blaine and Suzy have been at the top of our list when it comes to mentorship and becoming organic farmers! Thank you Blaine and Suzy."

Why are you part of NPSAS? - "Engaging with and belonging to groups like NPSAS helps us not feel so isolated in the organic farming realm. We are encouraged by our interactions with like-minded people who basically grow the best food to provide to local communities and our state.

For those thinking about entering the organic farming world, surround yourself with other organic producers, join organizations like NPSAS, participate in their events, and share your experiences and struggles. Take pride in being good stewards of the land and blessing those around you with healthy food."





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