

## Leave a lasting legacy Gifts of Retirement Funds, Life Insurance, and Bank Accounts

Naming this Scholarship as a beneficiary of your retirement plan, IRA, life insurance policy, or bank or brokerage account is a generous way to make a legacy gift 'outside' a will. Like a bequest, these gifts help ensure the future of this scholarship and its contribution to a sustainable future food and fiber supply.

Beneficiary designations are easy to implement, and giving retirement funds is tax-wise strategy for many donors.

For retirement and life insurance accounts, you will need to request a change of beneficiary form from your plan or policy administrator.

For bank or brokerage accounts, you will need to fill out the appropriate form.

The following information will help you in completing the beneficiary forms:

### Legal Name:

Rochester Area Foundation  
Attn: Sustainable  
Agriculture & Forestry Fund

### Address:

12 Elton Hills Drive NW  
Rochester, MN 55901

Telephone: 507-282-0203

Tax ID: 41-6017740

**If you too** are concerned about the indiscriminate use of chemicals which are killing our pollinators, polluting our water, and negatively effecting our food supply, then **JOIN US** by donating today. Contributions to the Fund are fully tax deductible.\*

100%  
of your  
donation  
goes to  
build this  
endowment  
fund!\*

**The purpose of this scholarship** is to provide financial aid to individuals growing up in southeast Minnesota who are committed to sustainability in the fields of agriculture and forestry, have demonstrated leadership and communication skills, and are interested in pursuing a career in fields related to and advancing practices of sustainable agriculture and/or forestry. Sustainable practices ensure clean water, healthy regenerative soils, and vibrant rural communities for future generations.

The scholarship fund seeks to find the next generation of professionals who will learn how to manage our environment on a completely sustainable basis, provide food, fiber and shelter for people, and in the process protect our precious natural resources for our children and those yet to come.

### Methods of contributions are numerous:

- ★ A check or credit card\* is wonderful.
- ★ Matching funds from your employer.
- ★ Direct tax-free transfers from an IRA.<sup>1</sup>
- ★ Endowments through your Estate Plan, wills or life insurance policies.<sup>1</sup>

<sup>1</sup> See website for method and be sure to contact your financial advisor, accountant or lawyer for advise.

The Scholarship Endowment Fund is structured such that only earnings from the invested capital are used to pay for scholarship(s) and Fund operating expenses. This rule assures that the Fund will operate in perpetuity. The Rochester Area Foundation (RAF) is the steward of the Fund. RAF's administrative fees are 1.25% of the annual fund balance and are amply covered by RAF's investment performance. Neither scholarships nor fees are reducing the endowment equity!

\* There is a cost for credit card donations.



To access the website with all its references, current and past newsletters, scholarship information, donor list and more, use your smart phone to scan the QR code.

For more details and references related to articles in this newsletter, visit our website:  
[www.protectourresources.org](http://www.protectourresources.org)

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Note that the postage stamp on the envelope contributes to saving vanishing species.

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In addition, a number of new programs will improve agricultural practices:

- ▶ MCEA is particularly proud of the \$850,000 manure management grant program for small and medium-sized farms that passed in the environment budget bill and which can be used to unlock matching money from the federal government.
- ▶ Other items included \$1 million to develop best management practices to address nitrate pollution,
- ▶ \$3 million in Agricultural Best Management Practices loans targeting SE Minnesota,
- ▶ \$495,000 in soil health management grants targeting the area,

- ▶ \$1 million to acquire conservation easements to protect drinking water supply management areas, and
- ▶ \$2 million to develop a nitrate monitoring program for surface water.
- ▶ \$350,000 was allocated to the Minnesota Pollution Control Agency to create a strategy for testing biosolids for PFAS and adding that to water discharge permits.

The report credits legislative contributors and provides much more details. It can be found here:

<https://www.mncenter.org/5-takeaways-2024-minnesota-legislative-session>

MCEA is the lead organization that got EPA involved in the SE MN drinking water nitrate issue!



## No Scholarship Applications Have Been Received this Year, Hence No Scholarship Is Issued.

Six people passed the pre-qualification test but did not pursue the application.

We are puzzled—why?

One reason might be the problems with the Free Application for Federal Student Aid (FAFSA) operated by the US Federal Government. Delay after delay with the upgraded system has resulted in students not knowing their financial situation and colleges not being able to provide aid offers to students this year in a timely way. Reports also indicate a significant reduction in students pursuing higher education this year.

## “Takeaways from the 2024 Minnesota Legislative Session”

as it Impacts SE Minnesota...

shows some progress towards  
solving the SE MN nitrate issues.

Here are excerpts from the report by The Minnesota Center For Environmental Advocacy (MCEA) published May 29, 2024 (<https://www.mncenter.org/>) authored by Aaron Klemz, Chief Strategy Officer.

## “Enhanced Public Waters Protections:

The Minnesota Legislature passed a comprehensive update to protect Minnesota's public waters. It ensures

## Lawns to Legumes Program Available to All Minnesotans

The program aims to increase habitat for at-risk pollinators in residential settings across the state by providing people with reimbursement-based funding, workshops, coaching and gardening resources. Anyone who lives in Minnesota and has a yard, deck, or other outdoor space for planting can apply to be reimbursed for up to \$400 in costs associated with establishing new pollinator habitat in their yards. The program is available to both Minnesota homeowners and renters. More than 5,000 residential habitat projects across all 87 Minnesota counties have been funded since the program launched in 2019.

Info at  
<https://bwsr.state.mn.us/l2l>

that all public waters that meet the definition are both protected in statute and accurately reflected on the Public Waters Inventory (PWI), a list and map of protected public waters. These changes complete MCEA's Minnesota Supreme Court victory in the Limbo Creek in 2022. Not only did MCEA's work help secure a clarified definition of public waters, the Legislature committed \$8 million to comprehensively update the PWI.

## Over \$13 million to address fish kills and nitrate contamination in southeastern Minnesota:

The MCEA-led petition to the US Environmental Protection Agency calling for action under the federal Safe Drinking Water Act has set off what one legislative staffer called “a

## The 10th Year of the Sustainable Agriculture & Forestry Scholarship:

Application Portal  
Opens on January 15, 2025  
Application submission  
deadline: March 31, 2025

2025 recipient will be announced  
by June 1, 2025

Feel free to send us contacts to whom we can send information. The scholarship is for \$5,000 and recipients are free to apply again in following years.

The purpose of this scholarship is to provide merit based financial aid to individuals growing up in southeast Minnesota who are committed to sustainability in the fields of agriculture and forestry, and have demonstrated leadership and communication skills.

Details are available on our website:

[www.protectourresources.org](http://www.protectourresources.org)

Manhattan project for clean drinking water in the karst.” After several pre-session hearings helped frame the importance of the issue for the Legislature, a significant amount of money was tapped to begin a multi-agency response to groundwater nitrate pollution and fish kills across southeastern Minnesota. This is a good down payment on actions to address pollution in the karst region, but it will take more sustained funding to address this issue over the longer term.

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# Problems With Neonicotinoid Use, a Highly Toxic Herbicide, Are Worldwide, National AND Local

“Neonics are now the most heavily used class of insecticides in the United States, applied to an estimated 150 million acres of crops each year.” (Minnesota has 25.4 million acres of cropland.)

Ref: NRDC Petition to Bayer

“While they were initially introduced as less harmful than older insecticides, research has now shown their devastating ecological impacts. Neonicotinoids are very toxic to pollinators, beneficial insects, and aquatic invertebrates.

Their widespread use, combined with their water solubility, means that they are now often found in water and soil samples throughout the country.

The Xerces Society is working to reduce the use of neonics in both agricultural and urban areas.”

<http://www.xerces.org/pesticides/understanding>

“Study after study shows the neonics can debilitate, sicken and kill bees—vital pollinators that are indispensable to our food supply. And the danger is spreading beyond bees. There is mounting evidence that links neonic exposure to human health risks, including birth defects of the brain and heart.”

## “The problem with neonics is three-fold:

1. They last a long time in soil. being water soluble it spreads into the ground water (our drinking water) and other water bodies.
2. It is systemic, i.e. it is in the systems of plants which means it

is also in the system (the flesh) of the fruits of the plants.

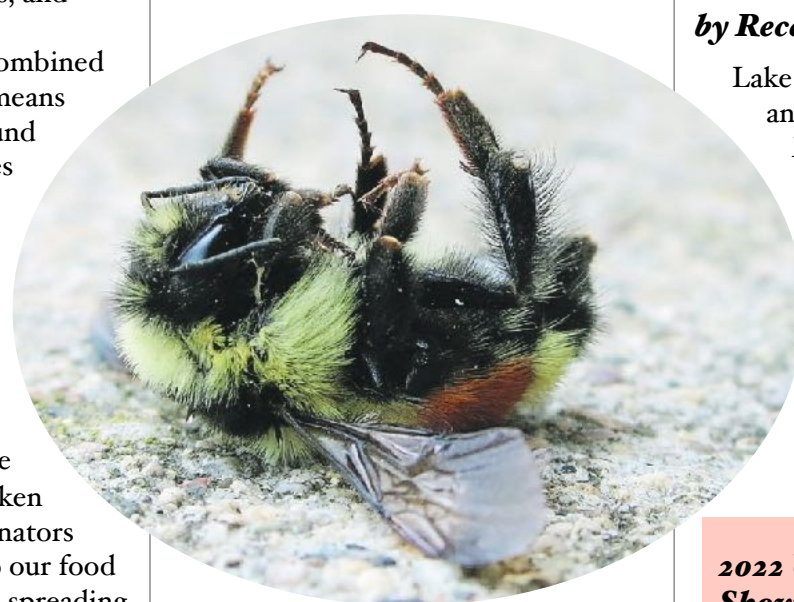
3. It is incredibly toxic.”

Watch the video: <https://www.youtube.com/watch?v=U-4XVdVrv3I&t=1255>

## A sampling of the scientific literature shows...

“Neonicotinoid Mixtures Pose Greater Than Expected Risks to Stream Health.”

(USGS: U.S. Geological Survey)



neonicotinoids on bees, a growing body of evidence demonstrates that persistent low levels of neonicotinoids can have negative impacts on a wide range of free-living organisms.”

From the paper *The environmental risks of neonicotinoid pesticides: a review of the evidence post 2013* by Thomas James Wood and Dave Goulson published in <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5533829/>

## Local Concerns are Represented by Recent Local Events...

Lake Pepin Legacy Alliance (LPLA) and guest speaker, Michael Miller, stream ecologist with the Wisconsin Department of Natural Resources recently gave a lecture on Neonicotinoids and the risk they pose to the sensitive ecologies in our Driftless rivers and streams.”

Photo by Carla Keast

## 2022 US Agricultural Census\* Shows Anemic Progress on Conservation Practices.

In the 5 year period from 2017 to 2022...

Minnesota barely increased cropland cover crops from a paltry 2.3% to an embarrassing tiny 3.0%.

In Minnesota there was a miserably low 1% increase in acres where farmers abstained from tilling.

Nationwide operations practicing rotational, or management intensive grazing dropped by 10%.\*\*

\* From Census Minnesota Table 47

\*\* from IWLA Outdoor America 2024 Issue 2 Calculations are based on “Land in farms.”

Neonicotinoids (Neonics) are systemic pesticides which means they are taken up by the plant and transported throughout the plant (leaves, flowers, roots and stems, as well as pollen and nectar).

–cide, as in pesticide, means to kill.

The USGS states that Neonics are common in streams worldwide, but corresponding ecological responses are poorly understood.

<https://www.usgs.gov/publications/ecological-consequences-neonicotinoid-mixtures-streams>

“Whilst much of the recent work has focused on the impact of

# The Solutions are Proven, Practical, and Economic

## To Start With:

Add **cover crops**

which:

- ✓ prevent wind and water erosion,
- ✓ reduce water pollution,
- ✓ feed soil microbes,
- ✓ improve soil’s capacity to use nutrients efficiently,
- ✓ improve soil structure for easier plant growth and more efficient water use,
- ✓ adds carbon to the soil.
- ✓ increase yield
- ✓ control weeds
- ✓ etc...

— cover crops are a critical tool in addressing the triple threat of

- ✓ climate change,
- ✓ biodiversity loss, and
- ✓ water quality.

(<https://www.usda.gov/media/blog/2017/11/30/saving-money-time-and-soil-economics-no-till-farming>)

## Then Expand to:

Minimizing Soil Disturbance by:

Practicing **No Till** which:

- ✓ Saves tractor time
- ✓ reduces fuel consumption and its cost
- ✓ saves labor time
- ✓ reduces soil erosion
- ✓ reduces compaction
- ✓ reduces soil moisture loss and
- ✓ greatly improves soil health.

“Tillage is a root cause of agricultural land degradation—one of the most serious environmental problems worldwide—which poses a threat to food production and rural livelihoods.”

(<https://www.scientificamerican.com/article/no-till/>)

## Lots of Assistance is Available Just for the Asking

- ◆ Every county has a Soil and Water Conservation District that provides free technical help, information, and financial help.
- ◆ The Land Stewardship Project provides technical help.
- ◆ The Sustainable Farming Association provides technical help.
- ◆ The Nature Conservancy provides technical and funding help.
- ◆ University of Minnesota Extension provides research-based education
- ◆ Green Lands Blue Water provides information, does research.
- ◆ The Natural Resources Conservation Service provides free technical help, information, and financial help.
- ◆ MN Soil Health Coalition provides technical and funding help.

## And Add

**Multi species cover crops and livestock**

all of which represents the five principles of soil health:

- ✓ Always keep the soil covered
- ✓ Minimize soil disturbance
- ✓ Maintain plant diversity
- ✓ Have continuous living plants and roots
- ✓ Integrate livestock

([https://menokenfarm.com/wp-content/uploads/2023/04/Soil\\_Health\\_Principles\\_Final\\_extended-Jay\\_Fuhrer.pdf](https://menokenfarm.com/wp-content/uploads/2023/04/Soil_Health_Principles_Final_extended-Jay_Fuhrer.pdf))



A cover crop of Tillage Radish in early November 2022. Image from Wikimedia.org

## All of Which Leads To Improved Farm Economics and Health by

- ✓ Reducing Inputs and their cost
- ✓ Improving yield
- ✓ Reducing nitrate and pesticide pollution

From numerous farmer case studies as for ex. reported in:

*Cover Crop Economics Opportunities to Improve Your Bottom Line in Row Crops* SARE Outreach (sare.org) Rob Myers, Alan Weber, Sami Tellatin | 2019 |

Using five years of data from national cover crop surveys, this publication explores 7 common management situations in which cover crops can pay off faster.

## Soil Health Case Studies Volumes I, II, III, IV

published by the Sustainable Farming Association, The Center for Integrated Natural Resources and Agricultural Management (CINRAM) and U of M’s Southwest Regional Sustainable Development Partnership

Others from American Farmland Trust etc.