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:

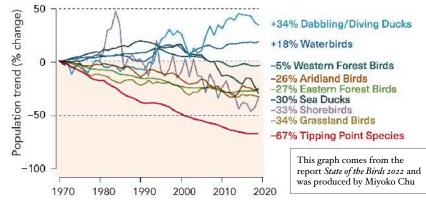
Rochester Area Foundation Attn: Sustainable Agriculture & Forestry Fund

Address:

12 Elton Hills Drive NW Rochester, MN 55901

Telephone: 507-282-0203

Tax ID: 41-6017740



Trends for U.S breeding bird species by group or habitat during 1970–2019, except for the shorebird trend, which begins in 1980.

The birds tell us that nature's web is about to unravel

Bird life makes us humans happier. But birds are much more: They are traffic lights for the earth on which we live. And now it is glowing red. So what are we doing to stop the crisis? Not much. Birds can speak—we just don't listen. What they are trying to say is dramatic. The number of birds is in rapid decline-everywhere. A recent US report shows a loss of 3 billion birds (3,000,000,000), a loss of 1 in 4 birds in the US and Canada in 50 years. And the future is grim. Does this affect us humans? You bet. The dominant reason is habitat loss. All

types of birds and habitats have

declined significantly. Much of what

happens is almost invisible to society at large. While major disasters get a lot of attention, the fabric of nature quietly unravels – mask by mask. Climate is getting the most attention now. But by far the most important cause of the nature crisis is the destruction of nature.

We must start living differently and in harmony with nature. Nature asks us to build less, not more. Far more must be left untouched. We cannot continue to suck up natural resources. We have been doing it too long.

Listen to the birds' prayers: Save our livelihoods, it is urgent.

Text adapted from a Norwegian article by Torgeir W. Skancke titled *Fuglekrisen* (The Bird Crisis) **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 **JOINUS** by donating today. Contributions to the Fund are fully tax deductible.*

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.

100%

of your

donation

goes to

build this

endowment

fund!*

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.¹
- ☆ Endowments through your Estate Plan, wills or life insurance policies.¹

1) 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

6

Printed on 100% post consumer recycled paper.
Forest Stewardship and Rainforest Alliance Certified.
Envelope made from 100% recycled fibers.
Note that the postage stamp on the envelope
contributes to saving vanishing species.

Issue 20

By Protecting Our Resources

The Sustainable Agriculture & Forestry Scholarship Endowment Fund Newsletter

Vermont Becomes Second State to Ban Bee-Killing Neonic Pesticides

Neonics are neurotoxic and kills not only bees but also other pollinators. The governor had vetoed the bill because, as he claimed, "the bill unfairly targets dairy farmers reliant on corn crops..." He does not understand how corn diets are not normal for ruminants. The veto was overridden by the Legislature.

Food for thought:

"The processes through which past societies have undermined themselves by damaging their environments fall into eight categories, whose relative importance differs from case to case: deforestation and habitat destruction, soil problems (erosion, salinization, and soil fertility losses), water management problems, overhunting, overfishing, effects of introduced species on native species, human population growth, and increased per-capita impact of people."

From Collapse by Jared Diamond.

We Are What We Eat,—and So are Our Food Sources. Are you Concerned About What They Eat? You Should Be:

FACTORY RAISED ANIMALS



Factory farmed animals, however, typically eat feed composed primarily of high-energy grains, primarily corn and soybeans. However, feed in factory farms may also contain a wide range of additional ingredients including animal products such as meat meal (ground up animals), blood, feather, and eggshell meal; animal waste (including dried poultry litter and undried processed waste); restaurant food waste including food with rodent, roach and bird excrement treated to destroy pathogens; urea; preservatives; antibiotics; heavy metals; and plastics for roughage. Find more details here: "What Do We Feed to Food-Production Animals? A Review of Animal Feed Ingredients and Their Potential Impacts on Human Health." Environmental Health Perspectives. May 2007. AND here: "Sweet Times for Cows as Gummy Worms Replace Costly Corn Feed." Reuters. September 23, 2012.

PASTURE RAISED ANIMALS



Depending on their breed, animals raised on pasture eat a simple and natural diet of grass, roots, leaves, grubs, nuts, berries, fruit and/or insects.

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

Not all fats are created equal. some are simply used for energy, others have powerful health effects, like in grass fed animal fats. (https://www.healthline.com/nutrition/conjugated-linoleic-acid)

When you buy pasture raised animals and their products you are also supporting an age-old agricultural tradition which respects the animals, the soil and land, and the local communities.

Subsidies and Externalized Costs Fund Problematic Factory Farms (aka CAFOs)

A factory farm or Confined Animal Feeding Operation, is defined "as the model of how livestock is raised. It's not related to the size of an operation nor its ownership, but rather that livestock is raised in confinement buildings or on

CAFOs are characterized by large numbers of animals crowded into a confined space—an unnatural and unhealthy condition that concentrates too much manure in too small an area. Many of the costly problems caused by CAFOs can be attributed to the storage and disposal of this manure and the overuse of antibiotics in livestock to stave off disease.

Direct and indirect Subsidies Paid For by U.S. Taxpayers

- ★ Food grain
- ★ Pollution prevention in the form of payments for building lagoons through the federal EQUIP program which was originally intended to help small farmers but beginning in 2002 also included factory farms.

Externalized costs, Costs Passed on to Our Society

- ★ Untreated manure
- ★ Water pollution contaminates drinking water in wells, eutrophication in lakes and the dead zone in the Gulf of Mexico
- ★ Air pollution caused by volatilization of ammonia from
- ★ Cost of health-care
- ★ Harm to rural communities
- ★ Poorer public health as a result of Environmentally caused problems and poor food quality

Untreated manure pollutes:

The manure volume is 3 times that of the human waste generated in USA (EPA data 2008). Human waste has to be treated to protect our rivers, lakes, and receiving waters (The Gulf of Mexico, Chesapeake Bay for ex.). and human health!

Why shouldn't we also treat animal waste?

Harm to communities:

- ★ Lowered property values
- **★** foul odors
- ★ contaminated water
- ★ high rates of respiratory diseases
- ★ fish kills
- ★ higher health care costs



Farmers supply vitally important food and provide important employment and contributions to local rural communities.

Historically they balanced animal food and crop productions that benefitted the farmers and local communities

But then came the factory farms (CAFOs: confined animal feeding operators) concept: Externalizing costs, operating as factories, using antibiotics to solve/prevent resultant disease problems, and spreading large volume of untreated manure on fields.

Small, local family farms cannot compete and have to stop livestock operations, succumbing to the national policy-driven corn and soy bean production.

Unaccounted for consequences are serious: High costs to taxpayers, serious environmental degradation, pollution of drinking water requiring expensive treatment, and providing low quality food.

There are better options

Research shows that smaller operations can be cost-effective, produce plenty of products while treating animals humanely. This results in healthier animals thus healthier food products, and accomplish this with higher profits at close to the same prices.

CAFOs Uncovered: The Untold Costs of Confined Animal Feeding Operations https://www.ucsusa.org/resources/confined-animal-feeding-operations-uncovered#ucs-

Putting Meat on the Table—Industrial Farm Animal Production in America https://www.pewtrusts.org/en/research-and-analysis/reports/0001/01/01/putting-meat-on-the-

What about feeding the world?

The number of farm animals shrank when factory farms took over from independent family farms.

Who dominates in

The top three industry groups:

- #1 = Agribusinesses and increasing faster than the others
- #2 = Defense
- #3 = Oil & Gas

More details at www.ucsusa.org/ resources/cultivating-control

family farms?

JFAN (Jefferson County Farmers & Neighbors, Inc.) doesn't use the term "family farmer" by itself any longer. Instead, they pair the term with other words such as traditional, independent, small scale or some combination of those words in order to give a true picture of a real farm.

Read their explanation here: https://www.jfaniowa.org/post/

Reverse osmosis water treatment adds cost to households

In home treatment using Reverse Osmosis technology, the approach recommended, has high first cost, high cost in use, is subject to inadequate maintenance resulting in poor performance, has limited effectiveness (down to 60%) especially in higher concentrations of nitrate, influent nitrate concentration should not exceed 30 mg/L measured as Nitrogen, is highly dependent on adequate water pressure, and creates 3 gallons of polluted water for each gallon treated. In other words, the polluters of the drinking water externalizes the treatment cost to the consumer. Source: https://wqa.org/wp-content/uploads/2022/09/2014_NitrateNitrite.pdf

Federal lobbying?

Are factory farms

Don't be fooled by the industry's use of "family farms." If it's a family-owned CAFO, it's still a factory farm.

are-factory-farms-family-farms

are allowed.

standards define requirements for the care and handling of livestock and references Temple Grandin's recommendations (www.grandin.com), grain consumption to be within a

Audubon's Habitat

Management Plan

Sets the Standards for

Sustainable Farm and Ranch

Operations.

3 billion North American birds have

America's vast grasslands declining

by 53% since the first Earth Day.

"Grasslands, the most altered and

imperiled ecosystem on earth, are

fragmented and degraded through

encroaching human development,

Ranchers who follow the Audubon

certification. "The program rewards

The ranching initiative is based on

Audubon's Habitat Management

Plan which sets the standards in

perennial grasslands.

grain-based feed

Habitat Management focuses

2. Forage and Feeding standards

insure that livestock can freely

graze open grasslands, minimize

supplementation, and prohibits

byproducts and GMO feed. No

feedlots or confined operations

3. Animal Health and Welfare

use of antibiotics, animal

on preservation and expansion of

Audubon certified ranchers by

connecting them to premium

unsustainable agricultural uses,

proliferation of invasive plants,

and poor grazing practices."

program are eligible for

consumer markets."

four key areas:

(Audubon.org)

dwindling because tracts are

perished since the 1970's. The

hardest hit are birds of the

balanced ruminant diet, and no hormone treatment.

Audubon's Conservation Ranching Initiative

Sets Standards for Conservation Agriculture

Grass-fed Cows Produce Healthier Milk, Lowers Production Cost, and

"makes daily servings of grassmilk by far the primary source of

omega-3 fatty acids across all food groups."(1)

- 4. Environmental Sustainability "ensures that ranching practices will result in cleaner streams, healthier soils, more pollinators for plants, and more carbons stored in the soil." The standards...
- of any chemical insecticide, herbicide, fungicide, or neonicotinoid insecticide.
- prohibit seeds treated with neonicotinoid,
- ✓ do not allow any poison
- ✓ do not allow GMO plants
- plan is required for fertilization

Results Prove the Importance of Following These Standards.

The Audubon's Bird Friendliness Index measures the abundance, diversity of and resilience of the bird community on certified land. and compares them to "conventionally" managed land. Based on 35 ranchers in the program between 2016 and 2019...

- ☑ 36% average increase in bird abundance
- in Grasshopper Sparrows.
- 24% increase in diversity.

The program now includes 100 ranchers with 2,5 million acres along the Central Flyway.

Source: https://www.audubon.org/ news/bird-friendliness-index-showsaudubon-conservation-ranchingbringing-grassland

The Nutritional Value of Pastured Meat, Dairy and **Eggs Is Superior to Factory Farmed Products**

Compared to factory farmed products, products such as meat, milk, eggs, cheese, yoghurt etc from grass fed animals...

- ☑ have 2 to 4 times more Omega 3 fatty acids ("the good fats") for meat, 10 times for eggs.
- ✓ have a healthier ration of Omega-6 to Omega-3 fatty acids (1.65 to 4.84)
- are richer in beat-carotene (vitamin A)
- M have 4 times the content of vitamin E
- ✓ have 3 to 6 times the content of CLA (Conjugated Linoleic
- are richer in vitamin C
- ✓ are higher in B-vitamins thiamin and riboflavin
- ✓ are higher in calcium, magnesium, and potassium
- ✓ have increased levels of other disease-fighting substances AND...

they do not contain traces of added hormones, antibiotics or other drugs.

Above data collected from various sources:

(1) https://extension.umn.edu/pasture-based-dairy/grass-fed-cowsproduce-healthier-milk

https://www.jstor.org/stable/44490623

We need a Lot More Omega-3 Fatty Acids in Our Diet

The typical American diet tends to contain 11 to 30 times more omega-6 fatty acids than omega-3, a phenomenon that has been hypothesized as a significant factor in the rising rate of inflammatory disorders in the United States[40].

A healthy diet should consist roughly of no more than one to four times more omega-6 fatty acids than omega-3 fatty acids.

The omega-3 fatty acids were first discovered in the early 1970's when Danish physicians observed that Greenland Eskimos had an exceptionally low incidence of heart disease and arthritis despite the fact that they consumed a diet high in fat. These early studies established fish as a rich source of n-3 fatty acids. More recent research has established that EPA and DHA play a crucial role in the prevention of atherosclerosis, heart attack, depression and cancer [40,42]. In addition, omega-3 consumption reduced the inflammation caused by rheumatoid arthritis [43,44].

From https://pmc.ncbi.nlm.nih.gov/articles/PMC2846864/ The numbers in parenthesis (40,42,43,44) refers to references in the quoted publication