



The Voter

THE LEAGUE OF WOMEN VOTERS OF DARKE COUNTY – FEBRUARY 2014

Dues were due by July 1; do you still owe yours?

**Please remit to:
Mitzi Marshall**

611 Fair Street

**Greenville, OH
45331**

548-9172

\$55.00 per person



MEETINGS

Usually held the first Tuesday evening of the month

at

5:30 p.m. on the third floor of the Greenville Public Library.

**Next meeting:
March 4th**



Women in agriculture-you go girl!
(Mardy Townsend, Ohio Farmers Union's Policy Chair & Ohio Ecological Food and Farm Association's 2013 Stewardship Award Winner)

To get started, go to:

<http://www.lwv.org/search/content/agriculture%20study>

AGRICULTURE STUDY Tuesday, March 4th Greenville Public Library

The LWVUS position on Agriculture is in need of an update. The last time the issue was studied was the 2-year study in 1986-87 that resulted in their 1988 position. A mere 25 years ago! A lot has happened down on the farm since then. We will be holding a consensus meeting on March 4th at the Greenville Public Library in the Boardroom on the third floor. Everyone should read the background material on the LWVUS website; the link is on the left.

There is much to read and so I suggest that you read the material that appeals to you first and then any other that you might have time for. At any rate, don't miss the meeting just because you haven't had the time to read it all. We will be discussing the main points and we need all of your input. Please put aside this evening for a lively and pertinent discussion. See you there!



Mardy's grass-fed cattle at Marshy Meadows Farm in Ashtabula County, Ohio

AGRICULTURE—IT'S NOT JUST WHAT'S FOR DINNER ANYMORE—THE BUSINESS OF SUSTAINING OUR WATER, AIR AND SOIL FOR OUR FUTURE VIABILITY



Ag*ri*cul*ture—

Noun

1. the science or practice of farming, including cultivation of the soil for growing of crops and the rearing of animals to provide food, wool, and other products.

“.....as farmers, we are entrusted with the stewardship of some of the best resources on earth. The land, air and water are all intertwined in a manner that requires respect and they individually be treated as components of the whole.”

--Roger Wise, President of the Ohio Farmers Union

Our national organization, the League of Women Voters of the United States, is revisiting a study of agriculture in our country. Areas originally selected for focus were the economic health of the agricultural sector, animal management, research and development, food safety and food labeling. I have been associated with the Farmers Union organization for many decades and can honestly say that these issues have been front and center for most of our policy discussions. But, unlike many of the agricultural organizations in our country, our organization has been particularly concerned with the environmental sustainability of our practices and policies. Our focus has always been for the health and prosperity of our families, land and animals and the hope of sustaining a viable livelihood from one generation to the next.

And, being a regular patron of our local free public library, I visited the new selections section and picked up the book, *The Approaching Great*

Transformation, by Joel Magnuson. The general premise of the book deals with the inevitable changes that will occur as our planet, our nation, our government and its citizens effect and promote a retooling in order to deal with the fact of our fast-disappearing carbon resources, the ensuing effect on our climate, and our skyrocketing debt. The hope is that with mindful and concerted action we can bring our nation to a new mode of sustainable operation by setting forth the many examples listed as a models for the rest of the planet to help us invoke processes that will turn our mistakes around and allow us to save our planet from the needless catastrophe before us. These changes may not happen within my lifetime, but they must inevitably take place if we, as a species, are to survive.

I was particularly drawn to the chapters on energy and agriculture as I have been active in our local Farmers Union, live on a working farm and am a member of a local food co-op and an environmental activist group. According to Mr. Magnuson, “Feeding our people without the use of petrochemicals will perhaps be the most difficult challenge of the 21st century.” In the 1960s, engineers developed chemical fertilizers and pesticides synthesized from oil and agricultural output experienced a major boom in productivity that has carried through to the present. Production is also reliant on fuel for the large machines that plant and harvest food and carry that food to market. Magnuson states that chemical-based industrial agriculture will fade at a rate proportional to the decline of the availability of oil. This will make it necessary to deal with local food production from smaller farms operating with non-chemical, arduous, labor intensive work practices. Local farmers markets will have to service urban and rural areas alike and means will have to be established to keep some of the land from development in order to keep it available for food production. All this change is to be done in a country with high debt.

To illustrate how to go about making these changes, Magnuson describes ongoing transitional projects and successful junctures that have been applied on a small scale that he hopes to see enacted on a much more widespread scale. He feels that a systematic, institutional shift in these areas will have to occur before much headway is visible and the sooner we start gearing up in each state, the sooner we will see

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improvement in our quality of life. He hopes that the U.S. will be able to act as a model for other industrialized countries. Until now, much of the information on a transitional movement has been theoretical, but Magnuson explains how many of these specific changes are being brought about by giving us examples of successful practices and business models.

I'm also excited and looking forward to a trip to Santa Fe, New Mexico this March for our National Farmers Union Convention. Magnuson relays the story of the symbiotic relationship of the Santa Fe Farmers Market Institute and the Permaculture Credit Union.

The Santa Fe Farmers Market Institute was formed in 2002 on a fifty-acre piece of land that was once a rail yard – an environmentally toxic brownfield acquired by the City of Santa Fe; it is a nonprofit organization dedicated to securing a healthy and nutritious food supply for the local population and supporting local family farms. It has become the nucleus of a network involving land trust organizations, local farmers and their farmers market, the State of New Mexico, the Permaculture Guild, and the Permaculture Credit Union. These diverse entities have been brought together in a functioning model working to preserve farmland and creating the sustaining practice of local food production; operating as a testament to the resulting resilience and vibrancy of the local economy when wealth is recycled within the community in which it was originally generated.

One of the most successful programs of the Santa Fe Farmers Market Institute is the Micro Loan Program. Established in 2008, it provides farmers and ranchers with ready access to needed capital for improvements to their operations. A partnership with the Permaculture Credit Union was established to manage the loans, collect payments and do all the necessary record-keeping and reporting. The PCU is a small financial cooperative with slightly more than \$5 million in assets, which are mostly loans to its members. Like other credit unions, the PCU is a member owned, not-for-profit credit union and is federally insured by the National Credit Union Administration which is a federal government agency that regulates and charters federal credit unions and, like the FDIC for commercial banks, it

insures deposits up to \$250,000 per account in all federal credit unions and a majority of those with a state charter. What makes PCU different is their institutional statement: "The PCU is a credit union dedicated to the Ethics of Permaculture: Care of the Earth, Care of People, Reinvestment of surplus to benefit the Earth and its inhabitants."

The credit union manages the loans and the Market's Institute retains the authority and responsibility for all of the decisions regarding the approval of the loans. These decisions are made by a committee of peers and the approval process is far less rigorous than that of a for-profit, corporate-owned bank. It relies on the borrower's sense of responsibility to the Santa Fe Farmers Market community. Although the Committee seldom turns down a loan request, the program has built an incredible repayment history that would be the envy of any financial institution: less than a 1% default rate. The most popular use of the fund is for start up costs at the beginning of the growing season. These are usually paid off after the harvest. Another favored use of the loans are for the construction or improvements to agricultural structures such as greenhouses, etc. Some farmers have used the fund creatively as a bridge loan for grants such as Environmental Quality Improvement Program that work on a reimbursement basis. They use the funds from the credit union to build the structure, etc. and then use the grant money to repay the loan in full upon reimbursement from EQIP.

To perpetuate the growth and permanence of farmland for feeding the local community in the future, the Small Agricultural Land Conservation Initiative was developed. The State of New Mexico created a conservation easement program that gives the landowner a tax credit if they agree to follow the strict guidelines to protect the wildlife, preserve scenic beauty and reserve the land for agricultural use or public benefit. The cost of the appraisals, soil and mineral reports, etc. required for an award for an easement and subsequent tax credit can be prohibitive. So, once again, the PCU created a plan to help the small farmer by persuading them to sell the tax credit to an investor for 85 cents on the dollar; this amounts to an advance on the tax credit of 15% rate of interest.

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--Not Just for Dinner, Cont. from page 3

At the same time, the Santa Fe Farmers Market Institute opened a bridge loan program that they coordinate with the Permaculture Credit Union and its affiliated organization, the Permaculture Guild. The program helps farmers get the funds, up to \$15,000, to help with the costs of securing the easement. Most of the money comes from donations to both the Farmers Market Institute and the Permaculture Guild, both of which are non-profit organizations. The farmers that qualify to participate in the program can tap into the line of credit to pay for the easement costs as they arise. Once the tax credits come through to the farmer, they pay the loan back and the land is then protected and set aside for farming. The SFFMI also has an Education Fund that enables the Institute to provide programs to teach organic farming methods, SPIN (Small Plot Intensive) farming methods, seasonal cooking classes, children's nutrition programs, and many other professional development programs for the local farmers and producers.

I believe that this is a most interesting time for our world and hope to see some of these innovations become main stream in the near future. Join the league for an education in the production of something we all need and most of us enjoy—FOOD.

2013-2014 CALENDAR (Tentative)

<u>SEPTEMBER</u>	<u>OCTOBER</u> Candidates Night October 21 st Educational Forum October 28th	<u>NOVEMBER</u> Election	<u>DECEMBER</u> Christmas Party Mon., Dec. 2 nd Inn at Versailles
<u>JANUARY</u> National Program Planning	<u>FEBRUARY</u> Readings for Agriculture Study	<u>MARCH</u> Agriculture Study	<u>APRIL</u> Ag Study-cont. or "A Place at The Table"
<u>MAY</u> Annual Meeting	<u>JUNE</u>	<u>JULY</u>	<u>AUGUST</u> Membership Party

We also need suggestions for homes for the home tour.