In 1986, it was reported by the U.S. Department of Agriculture that nearly one-third of U.S. commercial farmers were economically threatened. This monograph presents effective adult education programs developed in eight Midwestern states (Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, Oklahoma, and South Dakota) in response to the farm crisis. An overview of the 93 model programs categorizes their services as efforts to provide: (1) information on the crisis; (2) direct assistance for legal, financial, or emotional problems created by the crisis; or (3) strategies of economic development, rural advocacy, or job training, designed to change the individual or overall situation. Descriptions of particular programs include the need addressed by the program, the service delivery strategy, the resources developed, the program outcomes, and the funding sources. Five indexes access the models alphabetically within each state and in terms of program type, sponsoring institution, specific population served, and general topics. Background on information-gathering and the techniques of model selection techniques; a guide for users of the directory; and appendices covering the case summary survey instrument, survey contacts considered by state teams, and total respondents to the survey are included. (SV)
Education's Response to the Rural Crisis: Model Programs in the Midwest

Midwest Regional Initiative

Action Agenda for Rural Adult Postsecondary Education

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Education’s Response to the Rural Crisis: Model Programs in the Midwest

Jacqueline D. Spears
Action Agenda for Rural Adult Postsecondary Education
December 1987
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The Action Agenda Project

In 1981 the Fund for the Improvement of Postsecondary Education (FIPSE) sponsored a landmark National Invitational Meeting on Rural Postsecondary Education in Kansas City. Attended by 28 rural educators from 17 states, this meeting called for the cooperation and collaboration among professionals, the institutions and organizations they represent, and their professional organizations. This call was received enthusiastically by rural educators throughout the country, confirming the need for some form of national communication among the diverse disciplines and institutions serving rural adult postsecondary education needs.

An outgrowth of the Kansas City Conference, the Action Agenda Project has spent the last four years pursuing activities designed to bring about direct reform, innovation and improvement of educational opportunities available to all rural adult postsecondary learners. Within the term educational opportunities, we include those activities that enhance recreational and non-traditional credit studies, as well as for credit institutional programs at the baccalaureate level and beyond. Our agenda embraces the concerns expressed by divisions of continuing education, extension agencies, small colleges in rural settings, community-based organizations, and non-traditional programs at universities, rural and small schools, and a host of efforts that defy categorization.

This publication emerged from efforts to study rural adult education within the context of regional needs. Regional projects in the Northwest, Appalachia and Midwest enabled educational professionals to explore the specific character of their region and share effective educational strategies in response to that character. The farm crisis has dominated the rural Midwest, so seemed an appropriate vantage point from which to describe adult needs in an agricultural sector. Work in the Northwest, guided by staff at Washington State University, focused on the role of education in rural economic development. Appalachian research, guided by Virginia Tech, explored strategies for increasing rural adult participation in collegiate programs. This publication and a summary of the work in the Northwest can be obtained through the Action Agenda Project office. A report of work done in Appalachia can be obtained through Virginia Tech.

Four years of work under the sponsorship of the Fund for the Improvement of Postsecondary Education has led to the decision to formalize the Action Agenda Project’s work through the formation of the Rural Clearinghouse for Education and Development. The Clearinghouse will be continuing the networking, information dissemination, and advocacy efforts on behalf of rural adults. The project and staff will continue to be housed by the Division of Continuing Education at Kansas State University.
Foreword

In many respects, work on this publication has been a journey through the complete range of human emotions—from the rage and despair of a people whose lives and futures have been shattered by decisions over which they have no control to the resiliency and determination with which these same people face a yet uncertain future. Through the eyes of educators, mental health professionals, cooperative extension agents, ministers, and other service providers we've caught a glimpse of the role education plays in helping people come to terms with the change imposed upon them. The unselfishness and creativity demonstrated in program after program reflects the deep commitment to the “rural way of life” felt by individuals and institutions throughout the Midwest.

This inventory of model programs reflects our concern with improving rural access to educational programs and information. Believing that effective rural practice must ultimately be “home grown,” our project pursues a number of activities designed to put rural practitioners in touch with one another and stimulate local adaptations of models found to be effective. The process of collecting and sorting the information has established a network among the eight states surveyed. With the release of this publication, we hope to cast a broader net—pulling others into the network of rural providers.

The focus on education’s response to a people in crisis has enabled us to explore questions broader than those of effective rural practice. Throughout the study we found ourselves asking questions about what education’s response should be, finally wondering if we meant when we referred to education. Who are the institutions or social structures with the knowledge base and service delivery capability with which to respond to the needs of rural people? Collectively, these models paint a fascinating portrait of specialized agencies, adapting or collaborating in order to respond to the adult, not as a client, student, or even farmer but as a human being searching for a way to adapt to and understand change. We hope that this portrait proves useful to those exploring the field of adult education or lifelong learning, as well as to rural practitioners.

A number of people contributed to this publication and deserve a hearty round of thanks. Teams of professionals in each of the eight states assisted us in identifying and contacting service providers throughout their state and ultimately selected the entries to be included in this inventory. Their names and institutional affiliation can be found in the introduction to each state. Several staff members facilitated the work of the state teams. Barbara Hayter worked with Minnesota, North Dakota and South Dakota. Gwen Bailey organized Nebraska, Kansas, Missouri and Oklahoma. Sue Maes coordinated efforts in Iowa. Gwen Bailey, Jana Hesser and Kerri Ebert assisted me in compiling the information and writing the final entries included in the inventory. Don Reynolds of the Central Kansas Library System volunteered the time and talents of Brig C. McCoy, who helped compile the extended indices found at the end of the inventory. Finally, thanks go to Viola Bess and Melinda Sinn for their assistance in bringing the manuscript to press.

The Farm Foundation, Land O'Lakes, Inc. and Southwestern Bell Telephone provided financial support for a regional conference conducted in conjunction with this research effort. Southwestern Bell subsequently provided funds to cover the printing of this model inventory. Our sincere thanks to these funding agencies for their interest in and support of the project’s work.

Jacqueline D. Spears
December 1987
Introduction

There’s no question that this economic, social, and political crisis in American agriculture has had the most devastating impact on people and families and communities of anything that we’ve seen happen in the countryside since the Great Depression. (Ostendorf, 1986)

By 1986 the U.S. Department of Agriculture reported that nearly one-third of America’s commercial farmers were economically threatened. In Iowa, 30% of all farmers carry debt to asset ratios of 40% or more, a signal that their farm operation is in trouble. Minnesota reports 29% of its farmers in the same situation. The price of Missouri farmland declined 23% in one year, nearly 40% since the peak in 1981-82. South Dakota reports an overall decline of 34% since 1982. Nebraska estimates that 6.4% of their farmers expected to leave farming in 1986, with another 16% by the close of the current year. Kansas expects to lose 30% of its farms by 1990. State by state across the Great Plains, the story is much the same. Rural America faces a crisis that rivals any experienced in the past.

While agriculture constantly experiences ups and downs, many argue that this particular “down” has been unique. Ambiguity surrounding the cause of the crisis made it difficult initially to agree that there was a crisis, that the crisis was widespread, and that there were victims rather than poor managers. Having agreed that there were victims, states had difficulty locating those in need. Crop failures, floods, and droughts mark their victims, making it possible for neighbors, relief agencies, and governments to respond. Economic failures seem to erase their victims, as families struggle in private until the auction that liquidates their lands, their homes, and their way of life. Victims have been difficult to identify, are often in very different stages of financial stress, and are diverse in farm size and family characteristics.

Individual needs are as diverse as the victims themselves. Farmers and ranchers facing foreclosure need immediate legal and financial advice. Small businesses need help in sustaining themselves as the financial base provided by agriculture erodes. Those who have decided to leave farming need career, education and job search assistance. Those who have decided to hold on need assistance in diversifying their farm operation or managing current crops more efficiently. Young people need help in understanding what is happening around them. Elderly couples need assistance in planning for a retirement once thought to lie secure with the family farm. Communities need help with economic development. Virtually no one remains isolated or unaffected by the events of the past five years. And the needs are far more diverse than in the past.

Believing that education plays a vital role in helping people respond to the events around them, the Action Agenda Project sought to explore how the needs of a people in crisis are recognized, defined, and addressed—first by traditional educational providers and later by a much broader array of social service agencies. The sections that follow share the purpose of the study, the process by which information was gathered, and the way in which that information has been organized in the inventory. A separate section explores some observations regarding education’s response to the rural crisis.

Purpose of the Study

Since 1983, the Action Agenda Project has been pursuing activities designed to bring about direct reform, innovation and improvement of educational opportunities available to adults living in rural areas. Research efforts led to a series of publications describing the demographic characteristics of rural adult learners, model programs serving rural areas, funding agencies, and consultants. Networking and advocacy efforts have sought to put rural professionals in touch with one another and build a constituency capable of influencing change in educational policy. To a large extent, these efforts have been national in scope.

In 1985 the Project turned to a series of activities that focused on regional networking. Projects in the Northwest and Appalachia sought to conduct research specific to their respective regions, building a more intensive network within four to five states in each region. Growing alarm over the severity and extent of the farm crisis led us to introduce a third project in the Midwest during the fall of 1986. This project became known as the Midwest Initiative.

An informal survey of eight midwestern states (Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, Oklahoma, and South Dakota) revealed fragmented and often isolated programs being developed in response to the agricultural crisis. The eight states were in different stages of responding to the problem, but had limited opportunities in which to share effective strategies. Hotlines established in Kansas and Missouri were not in touch...
with similar efforts in Iowa, for example. Within states, institutions were introducing programs with limited knowledge of just who it was they were trying to serve. Colleges and universities, for example, were focusing their efforts on retraining or degree programs, only to find few takers. Guilt and grief over the loss of the family farm had overwhelmed many farmers, making it impossible for them to respond to retraining programs until the grieving process was completed. Others were determined to remain in rural areas and had little interest in retraining programs designed to relocate them to urban areas. If rural people were to be served, states needed a clearer picture of rural needs and coordination among the various programs and agencies.

Given the fragmented efforts both between and within states, this project sought to develop a more coordinated response through the process of collecting and sharing information on effective programs. The specific goals of the project were to:

- develop a comprehensive picture of the educational programs developed in response to the farm crisis.
- facilitate the exchange of information on programs both within and among the states.
- identify and highlight programs that could serve as models to other states.
- examine the role educational institutions take on in responding to the needs of adults in crisis.

Information on programs developed in response to the agricultural crisis was collected in each of the eight states, shared at a regional conference held in Omaha, Nebraska, and used to develop this monograph. Throughout its work, the project was guided by a regional steering committee.

### Information Gathering and Model Selection

Information was gathered through mail responses to a survey instrument distributed throughout the eight state region. The instrument was designed with several needs in mind. First of all, the study sought to collect information on programs developed in response to the rural crisis. This focus on recently developed programs meant that we would be seeking information on programs that were still evolving rather than well established. Secondly, the information was being collected as part of a larger effort to establish networks among rural practitioners in the eight state region. The information collected needed to be valuable to practitioners seeking similar programs, new ideas, or a better understanding of people's needs from which to improve practice. Lastly, the information was being collected from individuals and projects who were literally swamped with clients. Consequently, a relatively simple instrument that focused on issues relevant to practitioners was developed. A copy of the instrument used can be found in Appendix I.

State teams were established to assist us in the process of compiling mailing lists and selecting programs for inclusion in the models directory. Because the project was focusing its inquiry on education's response to the agricultural crisis, we had intended to build state teams representative of the educational providers in each state. Prior contacts with the Action Agenda Project were used to identify representatives of state education offices, higher education coordinating boards, educational institutions, cooperative extension, state offices of human resources, as well as grassroots or community education programs. Work in several states led to the realization that other agencies were involved in projects perceived to be educational. Mental health agencies were training volunteers and offering workshops on stress reduction in an effort to respond to the overwhelming need for educational support and counseling services. Finding self-imposed guilt a barrier to the healing process, religious groups organized community meetings at which economists and sociologists explained external factors driving the agricultural crisis. State offices were disseminating information on extremist groups and scams appearing in rural areas. Consequently, representation of the state teams was expanded to include a much wider range of organizations. A complete list of state team members can be found on the pages introducing each state's entries.

State teams met twice during the project. At their first meeting, members were given background on the project and asked to assist project staff in developing mailing lists of organizations, institutions, and agencies to whom the survey should be sent. Appendix 2 includes the categories of organizations used to initiate discussions on mailing lists. Mailings of about 680 survey forms led to the submission of 176 entries. A complete list of these entries can be found in Appendix 3.

The second state team meeting was devoted to the selection of eight to ten entries to be included in the inventory. State team members were asked to review the case summaries submitted by individuals, organizations and agencies within their state. Rating sheets were used to rank the entries on a scale of least effective to most effective (1-5) according to six criteria:
• Need: How important or widespread is the need for the project?
• Effectiveness: How effectively does the program design respond to the needs of the target audience identified?
• Transferability: How transferable is the program from one institution to another or from one state to another?
• Sustainability: How easily can the program be maintained with available/reallocated resources?
• Empowerment: To what extent does the program encourage or assist clients in solving their own problems?
• Uniqueness: To what extent does the program have characteristics that would label it as unique or innovative?

Team members were asked to rank order the models in terms of the total scores obtained from these ratings. To a large extent, team members agreed on five to six of the models to be included in the inventory. Discussions resolved differences on the remaining choices. State teams generally selected nine to ten entries each, with the exception of Iowa. Entries had been submitted by nearly forty programs in Iowa, many of which functioned independently but cooperatively with one another. Iowa state team members felt that the state's response would be described more completely in terms of categories of services provided. Twenty-five projects are mentioned within the nine categories used.

Program descriptions of the models selected for the inventory were developed based on the case summary information and follow-up telephone interviews, when needed. As a final check on the accuracy of the information presented, draft entries were sent to the original respondents for their review prior to final printing.

By design, this inventory of programs is illustrative rather than comprehensive. The research process was designed to build networks among diverse providers as well as collect information, a decision that necessarily limited both the completeness and uniformity with which information was solicited and evaluated. While efforts were made to standardize as much of the information collection and evaluation process as possible, differences undoubtedly arose in the way each state team addressed its responsibilities. Collectively the models provide a fairly comprehensive picture of how information is made available to those in crisis.

How to Use the Inventory
The model entries are organized by state. Each entry includes a narrative description of the program with an abstract of information at the upper left. The abstract presents information on:
• Sponsoring Institution/Agency: The administering institution or organization is categorized to match Index C.
• Target Audience: The adults or groups being served are categorized to match Index E.
• Service delivery: The methods or strategies used to deliver services are categorized to match index E.
• Resources Developed: Resources that could be used by other programs or other states are highlighted.

The abstract presents a quick summary of who serves what population with what types of services, as well as a list of resources that others might find useful.

The narrative presents more detailed information on each project. The information is presented in a common format, using the categories:
• Need: The specific need addressed by the project.
• Description: Includes a description of how the project evolved, how it is organized and administered, who it serves, and an overview of the services provided.
• Service Delivery: Describes how the information, services, or assistance is made available to rural people, communities, or other audiences.
• Resources Developed: This section includes local resources developed as well as the print or media resources that may be immediately valuable to others.
• Outcomes: Projects were asked to provide some assessment (quantitative or qualitative) of the project's impact or success.
• Funding: When possible, project costs and funding sources are listed.
• Contact: The individual(s) to contact for further information is (are) listed.
Program narratives are written to provide information valuable to other practitioners as well as helpful to researchers interested in how information and resources have been organized in response to the needs of rural people. The extent to which many programs are still evolving or were overwhelmed with request, once they opened their doors makes any serious assessment of outcomes premature.

Several indexes have been provided to assist readers in using and accessing the information that has been collected. Indexes include:

Entries by Program Type (Index A)
Entries are indexed by the type of program, using the following categories:

- Awareness/Understanding: programs designed to increase public awareness and understanding of the farm crisis.
- Economic Development: programs that present strategies for local economic development, either through individual or community projects.
- Education/Retraining: programs that provide retraining, career assessment, job training, or job search assistance.
- Emergency Needs/Support Groups: programs that respond to emergency needs or provide counseling through local support groups.
- Financial/Legal Counseling: programs that offer financial and legal advice to those facing foreclosure or other legal action.
- Informational Resources: programs that increase access to information on programs, resources, and assistance.
- Mental Health/Stress: programs that offer direct counseling or training programs related to stress and mental health problems that result from stress.
- Multi-Response Systems: programs that act as a referral or are capable of providing assistance for a variety of problems.
- Rural Advocacy/Futures: programs that have taken a proactive stance in advocating changes in policy or exploring new alternatives for rural people and their communities.

Entries by State (Index B)
Programs are indexed alphabetically by state.

Entries by Sponsoring Institution/Agency (Index C)
Program entries are indexed by the name of the administering institution or organization. Categories used include:

- Business/Association
- Church Affiliated
- Community Organization
- Cooperative Extension
- Rural Advocacy Group
- Four Year College or University
- Library
- School District
- Service Agency
- State/Federal Agency
- Two Year College
- Vocational-Technical School or College
Entries by Special Population Served (Index D)
The majority of programs served a common population, rural people affected by the agricultural crisis. In general, this included farmers, ranchers, and their families. Index D lists those entries whose programs addressed special segments of this population, including:

- Dislocated Workers
- Financial and Legal Professionals
- Rural Communities/Community Leaders
- Service Providers
- Small Businesses/Entrepreneurs
- State Leaders/Policy Makers
- Young People
- Women

Index E
This general index provides access through terms describing the target audience served, methods of delivering service, as well as other descriptors considered helpful to rural professionals working in this field. Access not possible through the more focused indexes may be possible through this cumulative index.
Education's Response: Overview of the Models Surveyed

Just what does a farmer need? Legal advice, but for what purpose... to minimize losses or stop foreclosure? Improved management skills, but to do what... recognize the futility of farming sooner or make the farm more profitable? Education and training, but to do what... relocate to urban areas or build a new livelihood in the rural community? Counseling, but to do what... help people accept change gracefully or stand firm against injustice.

The needs identified, programs developed, and information included reflect conflicting views—whether it is being driven by the need to increase agricultural efficiency or by poor policy choices made by officials outside of the agricultural community. They also reflect values that may or may not be shared by the rural people affected.

Despite differences in perspective and values, common categories of needs seem to have emerged from several studies of responses to the crisis. Hunter (1986) contrasted state responses in terms of five categories of needs: (1) job search and employment training, (2) mental health, (3) financial counseling, (4) debt restructuring, and (5) legal assistance. A review of extension and research activities in the North Central Region (Lasley and Conger, 1986) showed cooperative extension providing or coordinating services in these categories, but added efforts in local economic development or community development. Barrett (1987) added basic needs, such as food, shelter, clothing, and utility cost assistance to the list.

In focusing on education, this study chose to examine the kinds of information and strategies for processing that information needed by adults in crisis. This perspective led to the identification of programs, many of which fell in these common categories, but some of which did not. An overview of programs within three broad categories—knowing, responding, and changing—proves a useful way of summarizing education's response to the rural crisis.

Knowing

Nearly all professionals spoke of the extent to which farmers, ranchers and their families withdrew as a first reaction to the financial and emotional stress they were experiencing. Feelings of failure and a sense of guilt overwhelmed some. Others were unaware that their neighbors were experiencing similar problems. Most were unfamiliar with the resources and services available to help. As a first step, agencies and organizations simply tried to get information out to as many people as possible.

Public Awareness and Understanding

About 15% of the projects included significant efforts to increase public awareness and understanding of the problem. Some of these programs, such as the Kansas Ecumenical Rural Issues Coalition, responded to the need to help rural families understand the extent to which external factors were contributing to their financial problems. Others offered similar programs to broader audiences, as the Farm Crisis Response Network (KS), Farm Preservation Project (ND), Land Stewardship Project (MN), and the Survive Project (MN) introduced workshops and programs explaining the farm crisis and rural problems to both urban and rural audiences. A number of projects, such as Assist (IA), the Farm Support Project and Advocate Network (KS), Rural Family Life Project (MN), and Committee for Rural America (MO), sponsored community workshops and meetings on problems faced by most families—foreclosure, bankruptcy, stress management, etc. These served two functions: (1) helping families realize that they were not alone in the problems they faced and (2) putting people in touch with the resources available to help them. Problems ranged from single annual events, such as the Annual Rural Symposium (SD) or the conferences sponsored by the Religious Studies Program at Iowa State University, to a year-long series sponsored by Twin Cities Public Television (MN).

Efforts to increase awareness and understanding of the crisis grew from quite different perspectives. Religious groups often sponsored public forums because they were acutely aware of the barriers self-imposed guilt or unfairly assessed blame created. They saw these educational efforts as a necessary first step in the healing process, as a way of helping both individuals and communities begin to take positive action in response to the crisis. Rural advocacy groups were also active in these types of programs, but often from a more political perspective. The farm crisis was one of a succession of issues in which these groups had been advocating or at least representing the rural perspective to society at large.
Informational Networks/Directories

The dissemination of information on resources and services became formalized in a number of ways, including hotlines, library collections, and directories of services. In a number of states, hotlines serve as a first point of contact for referral to a wide range of services. Hotline staff maintain directories of service agencies throughout the state. The North Dakota Office of the Attorney General offers a toll-free line for calls related to scams and improper legal advice. Library collections are available in Kansas (Response to Rural Needs) and Nebraska (Nebraska Education Information Center Network) and library bibliographies are available as part of The Survive Project (MN). Statewide service directories were compiled and distributed by Job Service in North Dakota and the cooperative extension service in Oklahoma, to name a couple. County directories were developed in Missouri (Neighbors Helping Neighbors) and by county extension efforts in Nebraska. Cuming County (NE) was able to include a one page county directory of services in area telephone directories.

For libraries and cooperative extension, these projects fit quite naturally into existing missions and activities. Groups that sponsored hotlines found themselves drawn into this type of activity when demand exceeded their resources. Referral networks provided the only mechanism for responding to the sheer volume of requests. Other groups and organizations simply felt the need to coordinate efforts and saw the compilation of directories as a useful process by which to network agencies as well as to provide an important service to rural people.

Conferences, community meetings, hotlines, directories of services, library collections—these all served information dissemination purposes in response to the crisis. Based on the descriptions provided by the various programs, information and knowledge was seen as a necessary prerequisite to action for emotional as well as intellectual reasons. Programs that sought to clarify the external forces driving the crisis, present problems shared by the majority of farm and ranch families, or disseminate information on services available were as much concerned with breaking down the sense of isolation felt by rural families as with supplying information. Job Service of North Dakota pointed out that the Directory of Services was developed in part to let rural people know that someone cared and wanted to help. Kansas Ecumenical Ministries pointed out that rural people were paralyzed by guilt, unable to act until they realized the extent to which external factors had contributed to their problems. Knowledge empowered people, freeing them emotionally as well as intellectually.

Responding

More than half of the projects included in this inventory focused their efforts on supplying information and assistance specific to the legal, financial, and emotional problems created by the crisis. These projects provided direct assistance to individuals and families, helping them analyze their current situation and explore alternatives. In many respects, these projects helped people respond to the problems they faced.

Financial and Legal Counseling

Nearly all states have been aggressive in providing services under the categories of financial counseling, debt restructuring, and legal assistance. Initially, programs provided financial and legal consultants to help families analyze their current financial status and explore the legal options available to them. As the crisis deepened and more farm operations were in jeopardy of foreclosure, states began mandating farmer-lender mediation. Efforts shifted to creating solutions, other than foreclosure, that were mutually beneficial.

In some states, hotlines served as the first point of contact for those services. FACTS (KS), the Farm Crisis Response Network (NE), Rural Concern Hotline (IA) and Farm Survival Hotline (IA) all offered financial and legal counseling through staff or referrals to appropriate professionals. States that mandated mediation added programs designed to train the staff needed to implement the regulations. Minnesota introduced the Farm Credit Mediation Program and Farm Advocate Program, both of which added significant mediation efforts to financial and legal counseling services. North Dakota supported the Farm Credit Counseling and Farm Financial Analyst programs. Two non-profit agencies, Iowa Farmer/Creditor Mediation and Legal Services Corporation, developed in response to mandated mediation in Iowa. Voluntary mediation has been introduced in other states. The MO Farms Service and Farm Families Helping Farm Families both offer Missouri farmers access to mediation services.
Financial Management

Nearly all farmers and ranchers need information on improved management techniques. Threatened with foreclosure or not, farm operators have had to develop detailed financial plans with balance sheets, income statements, detailed cash flow plans, etc. Nearly all the programs that provide financial and legal assistance also offer help in improving farm record keeping and management plans. In addition, cooperative extension networks have been extremely aggressive in providing assistance in both financial analysis and management. Project Support (MN), Managing for Tomorrow (NE), Planning for Tomorrow—Today! (SD), Assist (IA), and the Rural Renaissance (SD) illustrate current programs. Pratt Community College (KS) offers a series of courses on Computerized Farm Management. Aurora High School (NE) offers local farmers access to computers and farm management software through its Farm Record Keeping Assistance Program. Onawa Public Library (IA) offers access to portable computers, accounting software, spreadsheets, and word processing packages through its Computer Aid for Farmers Program. The Intensive Financial Management and Planning Support Program (OK) offers training to farm families, advisory teams, and county agents.

A number of projects that focus on record keeping and management procedures point out the importance of offering programs to farm couples, rather than just to the males. Women are often the more dedicated record keepers of the family. In addition, planning and management decisions arrived at jointly improve communication within the family and reduce some of the stress associated with the crisis.

Hard economic times coupled with the development of computerized farm management packages have accelerated the rate at which technology is being incorporated into farm management. Nearly every program uses computer software packages, either to assist farmers in analyzing their current status or in developing ongoing management procedures. Several have introduced the use of telecommunications links to marketingformation by providing access to on-line agricultural information networks such as Ag Net or Agri Data. Community colleges, county extension offices, local schools, and rural libraries have become involved in making both computers and financial management software available to those unable to purchase their own.

Stress Management

For farmers and ranchers, losing your job means more than simply losing a way to make a living. It means losing land that has been in a family for generations—land given to you in trust to be given to your children one day. It means losing a way of life, rhythms and cycles that order your days, months and years. It means losing the common task that binds husband to wife, parents to children. The farm crisis takes a heavy emotional as well as financial toll.

Emotional counseling and referrals are an integral part of most programs. Hotlines have counselors or mental health specialists on staff or available for immediate referrals. These specialized services are often augmented by networks of trained staff or volunteers. The Farm Crisis Support Network (NE) maintains a staff of field couples available to visit farm families. The Ag-Link Coalition (OK) has a volunteer network linked to the Farm Crisis Hot Line, with individuals on call in every county. One hotline, the Farmers Hot Line in North Dakota, opened in response to the needs that became evident when the Mental Health Association sponsored a series of workshops on farm stress.

Programs whose primary purpose is to provide financial, legal, or mental health counseling have found it imperative to train staff in effective listening and crisis intervention skills. The Rural Employment Assistance Program (KS) includes family counseling services as part of its program for dislocated farmers. In Missouri, mental health outreach efforts are directly linked to job counseling programs. The Mental Health Outreach and Job Counseling Project (MO) places mental health and job assistance specialists in extension service centers. MO Farms Services, the Farm Advocate Program (MN), Rural Renaissance (SD), and other programs that provide immediate financial and legal counseling also offer direct assistance or referral to mental health programs.

A number of agencies have initiated programs whose only focus is mental health activities. The North Dakota Rural Coping Project has presented a number of workshops on coping skills and responses to stress, focusing many of the presentations on the family. Project "CRUNCH" (SD), offered by the Benedictine Family Services, supports individual and group counseling programs in stress management. The Rural Family Life Project (MN) has added an intervention counselor to the outreach staff of a rural hospital. The intervention counselor meets with individuals and families in their homes, acting as a referral to other agencies as provide direct assistance. Val Farmer, of the Rural Enhancement Program (SD), uses newspaper columns and journal articles to supplement direct counseling services provided to families. All programs mentioned that within a matter of a few months, demand for services far exceeded staff capabilities. Consequently, most launched workshops and
training sessions designed to train peer listeners, develop community support groups, and teach volunteer outreach staff who could link isolated individuals to local resources. Given the situational nature of most problems, stress management has proven to be a valuable focus for many mental health outreach efforts. Benedictine Family Services (SD) points out the extent to which stress is a common experience linking families in all stages of responding to the crisis.

Support Groups/Community Responses

A final group of projects illustrates how deeply personal responses can be. Some, such as the Committee for Rural America (MO), illustrate how an individual community can involve its members in developing programs and workshops that respond to the crisis. Neighbor-to-Neighbor (ND) and Ag-Link Support Groups (OK) describe the organization of support groups to explore a wide range of issues, including the financial, legal and emotional concerns often dealt with by more specialized agencies. Oklahoma Helping Hand (OK) describes one agency-initiated effort to use community groups to help the cooperative extension service frame relevant responses to the problems created by the crisis. Rural Outreach Coalition (KS) shows the extent to which former farm families can serve as effective links between rural people and state agencies, articulating needs and advocating change. Finally, Farm Families Helping Farm Families (MO) reminds us that the simple act of standing by and offering emotional support to families during farm sales becomes as valuable as the financial and legal advice that enabled them to fight the outcome as long as possible. In very unique ways, these programs illustrate how individuals, families, and communities develop strategies that respond to the crisis.

These programs shared a common goal of helping families gain the information and knowledge with which to respond to the crisis. Collectively they offer some insight into how information is acquired and used. First of all, no single source or agency possessed all the information needed. Agencies that offered programs often did so as effective organizers of the diverse resources needed or as partners with other specialized agencies. Secondly, fairly technical information quickly became general knowledge. The sheer magnitude of the crisis made it impossible for specialized agencies to reach all those in need. The number of families affected, the extent to which these families instinctively withdrew rather than reached out for help, and the isolation inherent in rural living made it imperative that agencies reached those who could reach others. Programs focused on training were quickly augmented by workshops and training sessions that created a cadre of para-professionals or enabled communities to offer their own response to local needs. One outcome of the crisis has been the extent to which relatively technical legal and financial information, lending policies, farm policy and stress management strategies have become part of the common knowledge base.

In many programs, helping process the information was seen as valuable as providing the information itself. Many projects prepared and disseminated brochures and pamphlets designed to provide technical information on farm credit, legal and tax options, or recognizing stress. But these activities seemed secondary to the extensive networks and contacts created to help people process the information and explore the options available to them. The projects themselves often described their programs in terms of counseling, where the resource person is more than a dispenser of facts. Helping people process information means understanding the context within which decisions are made, being sensitive to what losing a farm means to the families involved, and recognizing what options are acceptable within the values held by the families. Consequently, many projects pointed to the use of local people or former farmers as being critical to their effectiveness. Families saw fellow farmers or farm couples as recognizing both the kinds of information needed and the context within which that knowledge would be evaluated. When processing becomes as important as content, the credibility of the counselor becomes as important as the information being presented.

Changing

A little less than half of the projects included activities that involved change, either for individuals or for society at large. Some proposed diversified farming operations or alternative farming methods, asking farm families to change how they farmed. Some explored home-based businesses or cottage industries, asking farmers to change how they made their living. Some offered job training and relocation assistance, asking families to change where they made their living. Seeing society in need of change, other projects worked to alter policies and procedures seen as contributing to the crisis. Regardless of who needed to change or to what extent change needed to occur, these projects share an acceptance of the realities imposed by the crisis and a belief that action can shape the future.
**Education/Job Training**

Educational institutions joined forces with employment services to provide assistance to farmers and ranchers willing to train for a new career, relocate to urban areas, or both. The Rural Employment and Assistance Program (KS), Rural Employment and Career Help (MO), Ag Action Centers (NE), Rural Renaissance (SD), Gamma Vocational Training Program (MO), Career Learning Center (SD), and FARM/CAP (IA) projects illustrate comprehensive programs developed in career assessment, job search, and job training programs. Workshops and counseling help farmers assess their skills and interests. Training is provided by vocational-technical schools, community colleges, or local businesses through on-the-job training. Job placement and relocation assistance is also available in many of the programs. The Mental Health and Job Counseling Project (MO) offered some of the same services through the state’s cooperative extension centers. Two programs, the Nebraska Education Information Center and Farmers Hot Line/Farm Stress Workshops (ND), offered access to career information and referrals through toll-free numbers.

Several programs added components specific to the needs of special populations. The Oklahoma Literacy Project expanded rural access to literacy programs, as those displaced from agriculture found illiteracy to be a substantial barrier to training for new careers. Both the Career Learning Center (SD) and Rural Employment and Assistance Program (KS) include access to ABE/GED programs in their efforts. The Single Parent/Homemaker Project (SD) and Hands On! (IA) offer programs focused on the needs of rural women and displaced homemakers.

Two projects illustrate the responses possible from individual institutions. In its Multiple Entry Programs (SD), Mitchell Vocational-Technical School restated its curriculum in order to offer farmers and ranchers increased access to agribusiness and agri-management programs. The College of St. Teresa (MN) opened its doors, offering tuition-free classes to farmers and farm spouses who have decided to change careers or develop secondary sources of income. Having offered the program out of a sense of responsibility to rural communities, the college has found its own life enriched as the new students add a “reality dimension” to the mostly 18–22 year old campus population.

**Economic Development**

Helping farm families stay in farming was a perspective shared by several projects. Some, such as the Resource 1 Farming Demonstration Project (IA) and the Practical Farmers of Iowa, introduced farming techniques that reduced the use of pesticides, fertilizers, and antibiotics. Through its Stewardship Farming Program, the Land Stewardship Project (MN) offers technical assistance to families implementing some of the same sustainable farming practices. Another approach has been to introduce alternative products or diversified farming operations. The Cradle Project Model (MO) illustrates how a university can support the introduction of new products with well-defined market arrangements. Success with the introduction of chipping potatoes has led to a second project that introduces broccoli production. Other projects, such as the Committee for Rural America (MO) and the Vocational Agriculture (NE) project, sponsored agricultural expos that enabled area farmers to explore alternative products. The Rural Diversified Enterprise Center at Kirkwood Community College conducts workshops, seminars, and conferences to assist farm families develop alternate sources of income using existing farm resources. Alternatives for the ’80s (MO) explores techniques for marketing existing products more effectively as well as supporting new crops, principally fruits and vegetables, that could meet local demand.

A second strategy for economic development has been to explore enterprises, other than farming, that enable farm families to remain in or near their local communities. Alternatives for the ’80s (MO) helps market rural crafts and is exploring a program that helps families lease some of their land for recreational purposes. Two projects, Economic Development Through Home Based Business (OK) and Your Home Business (SD), offer technical assistance to those wanting to operate a business out of their homes. Many colleges and universities have offered entrepreneurial training and assistance as part of their job training/career assessment programs. Rural Enterprise, Inc. (OK) provides a comprehensive range of services to new and existing businesses, including industrial incubator facilities and technical assistance in technology transfer and financial packaging. The Oklahoma Bid Assistance Network (OK) provides technical assistance to rural businesses seeking to expand their markets into government contracts.

Other projects offered services supportive to community-wide or regional efforts at rural economic development. Alternatives for the ’80s (MO) has developed the Tool Kit for Alternative Economic Development, a multimedia program that assists individuals and communities in developing alternative economic activities. The Agricultural Planning and Development Program offered by Southwestern Community College (IA) provides leadership and coordination to regional economic development efforts. Choices for Kansas Communities used a conference format to share information on the rural economy and stimulate the creation of new ideas for leaders to take back to their communities. Finally, the Heartland Center for Leadership Development (NE) conducted research into healthy rural communities in an effort to assist struggling communities develop more effective response strategies.
Rural Advocacy
A final set of projects viewed society as the problem, advocating fundamental change in agricultural practice or lending policies. Kansas Ecumenica Rural Issues Coalition sponsors workshops on legislative change, helping rural groups become more effective in affecting the policy process. The Farm Support Project (KS), Farm Families Helping Farm Families (MO), Ag-Link Coalition (OK), and Farm Survival Hotline (IA) support the development of citizen groups and networks focused on advocating change in lending policies and farm policy. The North Dakota Office of the Attorney General works with their counterparts in several Midwestern states to monitor and respond to federal legislation and regulations that affect farmers and ranchers.

The farm crisis has been used as evidence against current farming practice by groups concerned with the ecological damage being done by large scale farming and the increased use of pesticides and herbicides. Many of the projects proposing alternative farm practice emerge from this perspective. Programs such as the Land Stewardship Project (MN) and Farm Preservation Project (ND) advocate many of the same changes in lending and farm policies, but out of concern for issues related to soil erosion and groundwater contamination. Their goal is to move policy toward support of more sustainable agricultural practice. The Urban Legislator and Rural Policy Program (MN) has taken these efforts one step further, developing programs to educate and involve urban legislators in building a state rural policy agenda based on sustainable agriculture principles.

These programs illustrate the extent to which education found itself responding to a broad range of futures. Programs designed to assist rural people in changing occupation are matched by programs that seek to help farmers stay in farming, either through alternative farming practices or diversifying their operations. Programs designed to help people relocate to urban jobs are matched by programs that seek to teach entrepreneurial skills and techniques for operating home-based businesses. Images of continued rural outmigration are matched by images of a new rural America, as programs seek to stimulate local economic growth. Programs that see rural people needing to adjust to societal change are matched by programs asking society to change. While grassroots organizations and rural advocacy groups contributed to this diversity, traditional educational institutions found themselves asked to see the crisis from more than one perspective.

What's Been Learned?

Just what does a farmer need? The ninety programs described in this inventory paint a fascinating portrait of the many and diverse answers to this question. They also lead to some interesting observations for those engaged in education.

The most striking observation is the sheer diversity of the programs developed in response to the crisis. Diversity is a common occurrence in adult education, reflecting the range of institutions and organizations involved in formal and non-formal education. In this case, however, diversity seems to have arisen from other factors as well. The ambiguity surrounding the cause of the crisis, the range of relatively specialized information needed by the average farm family, and the diverse functions served by the information all seemed to contribute.

As mentioned earlier, this crisis is unique in the history of agricultural ups and downs, in part because of the ambiguity surrounding its cause. Different perspectives of the cause of the crisis led to different conclusions with respect to what rural people needed. Those who saw the crisis as an agricultural adjustment leading to the removal of unneeded resources from farming saw the farmer in need of job training and relocation assistance. Those who saw the crisis as evidence of imbalanced agriculture saw the farmer in need of information on diversified farming and alternative farming techniques. Those who saw the crisis as an economic reversal prompted by federal fiscal and farm policy, saw the farmer in need of effective strategies with which to push for fundamental change in state and federal policy. The link between perspective and need was so strong that programs often describe the need to which they are responding in terms of the perspective they hold.

A second factor contributing to the diversity of programs was the range of relatively specialized information needed by the average farm family. The crisis created a series of problems that required specialized information in both financial and legal matters. As the crisis deepened, families, schools, and communities found themselves needing help in crisis intervention and stress management. Job training and career assessment activities were typically handled by formal educational institutions or job service agencies, while grassroots organizations or
rural advocacy groups knew best the strategies for effecting political change. No single agency or organization was capable of responding to this range of programs. What developed were a series of specialized programs developed by single agencies, more general programs offered by partnerships or collaborative relationships among several agencies, or umbrella programs designed to make the specialized information accessible through a single contact.

A third factor contributing to the diversity of programs was the different functions served by the information being provided. We typically think about gathering information as a necessary step towards deciding on alternatives. As illustrated by the programs that focused on understanding the crisis, information was also used to break down barriers and stimulate emotional release among a people paralyzed by guilt and feelings of failure. Other programs used information to break down barriers, this time between urban and rural populations. Still other programs tied information directly to action, using information to stimulate political action. These different functions served by information are reflected in the diversity of the programs developed.

A second observation relates to the extent to which the programs attributed their success to strategies that linked people to local resources or used former farm families as outreach staff. An old adage that rural people tend to "think locally and act socially" seems borne out by the extent to which programs sought to involve local resources, organize local meetings and workshops, and disseminate information through largely informal, social strategies. Given the sheer magnitude of the crisis, these strategies were also important to helping agencies reach those needing assistance. At another level, however, the projects seemed to be referring to issues associated with credibility. Information is most effective when it is presented within the cultural context of those needing it. Because they had experienced the crisis first hand, knew the emotional trauma that accompanied the alternatives the families were exploring, and could help integrate the specialized information being provided, farm couples were effective links between the specialized agencies and those in need.

A final comment needs to made regarding the long-term impact of the crisis. We set out to explore education's response to the rural crisis, but quickly discovered that many providers felt they were responding to what had become a chronic condition. While many of the programs that respond to very specific informational needs may wane, other programs focused on change will persist. Having begun with the goal of examining rural America during crisis, we found ourselves viewing rural America in transition. Education's response will continue to be diverse, encouraging partnerships and collaborative relationships among the specialized agencies that characterize modern life.

References


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Kansas

**Kansas Rural Center**

**Farm Support Project and Advocate Network**

**Need**
The Farm Support Project and Advocate Network was developed to provide support services for low-income farmers and rural communities facing the agricultural crisis.

**Description**
The project promotes the preservation of farming opportunities for low income farmers within a diversified, family sized system of agriculture. The project seeks to accomplish this by empowering low-income farmers with improved access to legal assistance, credit counseling and financial management skills which enable them to operate more effectively with farm lenders. The project also encourages non-partisan coalition building among rural people and organizations who share a common interest in the development of economic opportunities and political power for rural communities.

The Farm Support Project provides credit counseling, information, referrals, community education, legislative advocacy, and networking activities. Direct assistance is offered for legal problems, credit counseling, and financial management. Community meetings are organized on farm credit matters, state legislative issues, federal tax policy reform, alternative farming practices, and general farm policy issues. Programs in legislative advocacy and leadership development seek to develop a coalition among rural people.

The Farm Advocate Network sponsors public meetings on topics related to the farm crisis. Topics have included the rural economy, rural stress and children, Chapter 12 bankruptcy, nuclear waste dump sites in Kansas, and the future of rural communities. Topics are selected in response to problems being experienced, but the meetings focus on developing positive actions or strategies in response to the problem.

**Service Delivery**
The project offers direct assistance to farmers over the telephone and through personal consultants. Community education meetings cover topics of more general interest, like farm credit, alternative farming practices, or tax policy reform. Legislative advocacy activities have focused on increasing grassroots monitoring and participation in the state legislative process. Observers are trained on the rules and regulations of the Farmer's Home Administration, Federal Land Bank, and Federal Deposit Insurance Corporation. Regional steering committees assist in setting goals, identifying key issues and formulating plans to promote action on the issues.

The Farm Advocate Network delivers services through the public meetings that it sponsors. Professionals relevant to the topic volunteer their time and expertise.

**Resources Developed**
- Farm Borrowers Guide
- Farm Support Network Manual
- Issue Papers on Alternative Agricultural Issues
- Agenda for research and education in sustainable farming practices

**Outcomes**
Core groups of well organized, united people can bring about change in public policies, as illustrated by changes in farm credit policy, the passage of the state hotline, and the development of interest buy down programs for farm production loans. People have a tendency to seek solutions to broad issues like high interest

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rates, low farm prices, and international trade dilemmas, over which they have little control. It has been important to break broad issues into smaller pieces and take the time to plan strategies for action with consideration for the consequences. Participants need to become familiar with each other and gain the trust needed to share ideas and possible solutions. Obtaining on-going participation and morale building also has been a problem.

The Farm Advocate Network has sponsored more than 100 public meetings in 40-50 communities. Attendance varies substantially, from several hundred to only 15, depending on the sensitivity of the issue. In some cases we draw large crowds from communities beyond our network and few from within, as people do not want to be seen attending the meeting by their neighbors. In general, the meetings have been successful because they provide information that would have been costly to obtain on a one-on-one basis.

Funding
The Kansas Rural Center Farm Support Project operates on about $30,000 per year, provided by foundation grants and private donations from churches and individuals. The Farm Advocate Network operates on the volunteer services provided by the speakers and local steering committee.

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Kansas Ecumenical Ministries
Kansas Ecumenical Rural issues Coalition (KERIC)

Need
Distressed farmers need access to basic legal, financial and mental health information.

Description
Kansas Ecumenical Rural Issues Coalition (KERIC) is a religion-based response to the agricultural crisis, funded initially by the Synod of Mid-America. KERIC began as a loose coalition of representatives from most major religious groups in Kansas. As the effort matured, KERIC merged with the Interfaith Rural Life Committee of the Kansas Ecumenical Ministries. The Interfaith Rural Life Committee now continues the work initiated by KERIC.

Originally, KERIC planned to hold one major seminar on agricultural problems. This soon expanded to include local meetings aimed at helping farmers recognize their problems and take charge of their affairs. Working in collaboration with other service providers, KERIC supported a series of “Suicide Response Clinics” held at six locations across the state. These clinics were targeted at the caregiving professions, including bank loan officers. More recently, the Interfaith Rural Life Committee has helped plan a series of legislative workshops to discuss issues farmers would like to raise and effective methods for reaching legislators.

KERIC activities have encouraged individual religious groups to offer additional programs. The Mennonite Central Committee, for example, has established a network of Farm Community Issues Coordinators. Lester and Winifred Ewy have been assigned as coordinators in Kansas and spend most of their time working with individuals coping with stress, mediating with creditors, and coordinating job opportunities. The Ewys’ also develop conferences and edit the Farm Issues Newsletter, distributed to about 1200 families on a quarterly basis.

Service Delivery
KERIC provides services through local meetings sponsored by churches and other agencies. The meetings are informational and involve a speaker from a farming community, banker, lawyer, mental health professional and religious representative. These participants are drawn from outside of the region where the meeting is being held, since people speak more freely when they are not addressing their neighbors. Questions and discussion follow the formal presentations. Meeting sites are usually churches.

The Farm Community Issues Coordinators work with farmers, ranchers, and their families individually and through collaboration with various service agencies. The newsletter and conferences reach others on a less frequent basis.

Resources Developed
List of speakers

Outcomes
About 50 meetings have been held throughout the state, with many other meetings organized without KERIC help. The program has been successful in bringing the farm crisis “out of the closet,” so to speak. Farmers, ranchers, and their families have begun to take charge of their lives and seek assistance from a variety of programs and agencies created in response to their needs. Both KERIC and the Farm Community Issues Coordinators have encouraged communities to form support groups to continue helping one another.
Funding

KERIC has received funds from the Synod of Mid-America and others, totaling $7,000. The Mennonite Central Committee provides funds to support one Family Community Issue Coordinator in each region.

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Kansas Department of Human Resources
Rural Employment Assistance Program (R.E.A.P.)

Need
This program was designed to respond to the need for job training and employment services for individuals no longer able to sustain themselves through agriculture.

Description
The Rural Employment Assistance Program (R.E.A.P.) is a Governor's Special Project developed by the Kansas Department of Human Resources. The program provides those dislocated from agriculture with a wide range of services in job search, job development, and relocation.

Financial, legal and family counseling services are provided on site. When necessary, individuals and families are referred to other appropriate resources. Individuals have access to job search assistance, specific skill training through on-the-job training and/or classroom instruction. Career assessment and job search assistance classes prepare participants in the areas of interviewing, job search techniques, resume preparation, and job retention. Skill training contracts are developed in the form of On-the-Job Training with private and public employers. Short-term classroom training of various types is provided through proprietary schools, vocational technical schools, community colleges and universities. General Equivalency Diploma (GED) instruction and testing are also available. Referral to entrepreneurial training can be provided to assess and refine existing skills for those desiring to continue self-employment.

Those eligible to participate in the program include any person whose primary source of income is agriculture or who has lost or is in the process of losing that source of income. The program is not restricted to those in bankruptcy or foreclosure proceedings, but includes those who have declared their intention to leave farming due to overall economic conditions.

Service Delivery
The program delivers services at various sites throughout the state. During the first year, centers were placed at eight locations. Housed in community colleges, job service centers, or main street offices, the sites were selected to provide easy access for the target population. The number of sites was reduced to five during the second year.

Development of an extensive outreach network has provided R.E.A.P. with ongoing referrals and assisted in coordinating resources available to the displaced rural population.

Resources Developed
• The Rural Transition—A New Beginning (videotape)

Outcomes
Farmers were initially slow in inquiring into R.E.A.P., in part because they denied the seriousness of the problem and in part because of government subsidies. Since that time over 1,700 farm families have contacted R.E.A.P. The paperwork required to enroll participants posed a problem in that farmers were skeptical about signing anything, especially paperwork associated with government funded programs. These problems have been by and large overcome and R.E.A.P. has strengthened the link between government and displaced farmers.
Funding
R.E.A.P. is funded by the U.S. Department of Labor and Job Training Partnership Act Title III Formula Funds in the amount of $1,348,890. The Project has been in operation since June 18, 1986 and at this time is scheduled to end on June 17, 1988. Federal, state and local resources will be pursued for future funding.

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Pratt Community College
Computerized Farm Management

Need
The Computerized Farm Management Program was developed to help farmers and ranchers develop better skills in financial management and computer programming.

Description
The Computerized Farm Management Program was developed by Pratt Community College to help farm families in economic trouble improve their financial management and computer skills. Farm family members (usually two from each family) enroll in a series of courses which include hands-on instruction in computers and spreadsheet software, farm management, marketing agricultural products, problems in agriculture, and directed studies in agriculture. In addition to courses, the program provides a consultation service to help families analyze their financial records. Families also have access to market information weekly and a telecommunications link with market reports. Classes meet evenings from October through March. Depending on the family's prior background and experience, it takes two to five courses to complete the program.

Service Delivery
Individual classes are held in 9 to 12 small communities, using public school or bank facilities. Computers are carried to each site. Families attend evening classes on the average of one or two class meetings each week for one to two semesters. Individual consultations are held on bank premises or in homes. Most families pay their own tuition and fees for the program, which average about $200 per family. Tuition and fees include newsletters and access to the telecommunications link with market reports.

Resources Developed
- Computer link with market information
- Partnerships with farm organizations, information sources, and regional technical providers.
- Extensive library of agricultural management programs
- Cadre of experienced teachers available on a part-time basis

Outcomes
Most farmers in financial difficulty can improve their position significantly by making more sophisticated management and financial decisions. Approximately 20% of all farmers in a seven county area have participated in the program. It is probable that some farm foreclosures and some bank crises have been prevented.

Although it was difficult to persuade banks to support the program initially, banks are now encouraging their borrowers to participate by offering partial scholarships. Other difficulties include finding a qualified director and teachers, having enough computers, teaching at a rapid enough pace to help farmers in crisis, offering reasonable fees, finding appropriate software and coordinating this program with existing vocational agriculture programs at the college.
Funding
Funding for this program is generated by college credit hour revenue as well as by private funding from local banks.

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Sponsoring Institution/Agency
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- cooperative extension

Target Audience
- farmers
- ranchers
- small businesses

Service Delivery
- referrals
- hotline
- counseling

Resources
- Foreclosure, Bankruptcy and the Tax Implications of Liquidation (brochure)
- Choosing and Working with a Lawyer (brochure)
- FmHA Delinquency Notices (brochure)

State Board of Agriculture/Kansas Cooperative Extension Service
Farmers Assistance, Counseling and Training Service (FACTS)

Need
The FACTS program is a toll-free hotline and referral service established to assist Kansas farmers, ranchers, small business people and their families in avoiding or alleviating the problems and distress resulting from the agricultural crisis.

Description
Established in 1985 by the Kansas Legislature, FACTS was designed to serve as the state's point of first assistance to farm families. It is a no cost service offering information, counseling, assistance and referrals through a toll-free telephone hotline serving all Kansans. A staff of professionals that includes a director, an attorney, a farm finance specialist, a family therapist, a rural family support specialist, an employment/retraining specialist, and a family needs specialist provide counseling and referral services to Kansas farmers. Whenever possible, the program attempts to save the family farm or business. When not possible, the program helps families make a successful transition to other lifestyles.

The FACTS office has a statewide network of cooperating agencies and programs capable of providing direct assistance to farm families. In addition, FACTS serves as a clearinghouse for the Rural Employment Assistance Program, a statewide program that provides job training and job assistance to those displaced from farming by the agricultural crisis.

Resources Developed
- Lawyer Referral Service for Farm Problems
- Microcomputer Farm Financial Analysis
- Farm Credit Counseling Network
- Farmer/Creditor Mediation Service
- Foreclosure, Bankruptcy and the Tax Implications of Liquidation (brochure)
- Choosing and Working with a Lawyer (brochure)
- FmHA Delinquency Notices (brochure)

Outcomes
One important outcome of the project has been establishing firm statistics on who is being affected by the agricultural crisis and the extent of the problems they face. Prior to starting the hotline, research suggested that the agricultural crisis was a young farmer's problem, affecting those with small farms the most. Research also suggested that calls would be from farm wives wanting to discuss family problems. These preconceptions have not been substantiated. Seventy-five percent of callers are male, averaging 49 years of age, who have been farming an average of 1,145 acres for 25 years. Established family farms are being severely threatened by the current crisis.

The FACTS program has become the focal point for the identification and development of social and economic programs that respond to the needs created by the crisis. FACTS has also served as a source of information about rural problems for many state agencies and has initiated legislation to address specific rural problems at both the state and federal levels.
Funding
FACTS is funded by the Kansas State Board of Agriculture and Kansas Cooperative Extension Service.

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Choices for Kansas Communities

Need
Choices for Kansas Communities describes a strategy for bringing together community and state leaders from around Kansas to discuss and suggest possible choices or solutions to the complex problems confronting the state.

Description
In spring 1985, Representative Pat Roberts met with University of Kansas administrators to discuss ways of addressing the economic, infrastructure and quality of life issues facing the state of Kansas. The decision was made to invite community and state leaders to attend a major conference, in hopes that the conference could provide an environment that would stimulate creative thinking and the exchange of ideas and information.

The conference was designed to provide participants with some basic information about the state and then involve them in some "brainstorming" activities. Experts presented overviews on: Kansas Economy and Demography, The Economic Outlook for Rural Counties, The Impact of Deregulation on Rural Kansas, The Future of Rural Education in Kansas, and The Quality of Life in Rural Kansas. The meeting then focused on identifying possible choices that could be made on a local, regional or state level to address the problems confronting Kansas. The choices were generated by participants organized in "brainstorming" groups. Participants then carried information and ideas back to their rural communities to be developed into community plans for action.

Service Delivery
Initially, a single conference had been planned. Services were to be delivered through participation in the conference. So much enthusiasm was generated, however, that additional conferences were held in Hays, Garden City, Concordia, Hutchinson and Parsons. These additional conferences used the same format of information overviews and brainstorming solutions and concentrated on economic development.

Resources Developed
• Kansas Communities: Changes, Challenges, Choices
• Success Is Up To Us: A Summary of Six Conferences On the Status of Kansas Rural Communities

Outcomes
More than 400 participants generated over 100 innovative choices or solutions for Kansas communities to consider. A conference summary was prepared and distributed throughout the state in order to disseminate the outcomes as widely as possible. A summary of the overview materials was also prepared, in part to be distributed in advance of each of the conferences, but also to disseminate the materials more widely. More than 4000 copies of this booklet have been distributed to Kansans, including legislators, congressional delegates, and libraries throughout the state.

Some of the choices have been acted upon. The suggestion for a newspaper that would focus on statewide economic development activities led to the release of KANSAS WORKS! A Journal of the Kansas Economy by Karl Gaston in January 1987. Another suggestion related to small communities led a University of Kansas graduate student to conduct a study of self-help strategies in two Kansas communities, Rural Kansas In Transition. Local television stations have aired a documentary of the Kansas economy based on tapes made at the original conference held in Salina.
Funding
Conference costs were covered by participant fees and the University of Kansas' Division of Continuing Education.

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Central Kansas Library System
Response to Rural Needs

Need
This program grew out of the Library System’s mission to extend library service to unserved areas and to improve library service where it already existed. The rural crisis focused our efforts on the need to provide resources that could help people in rural areas cope with the many changes taking place around them.

Description
The Response to Rural Needs Project describes two programs, the Rural Resource Manual and the Rural Issues Collection, implemented to help rural libraries respond to the needs of farm families and rural communities.

Based on the work of Ed Reznicek and the Kansas Rural Center (a private advocacy organization), the Rural Resource Manual identifies resources to help people in rural areas better manage their lives as changes take place around them. The manual includes sections dealing with mental health, legal assistance, financial assistance, Credit/FDIC, FmHA, financial forms, legislation, career options and resources. The materials are gathered from a variety of sources and are presented in brief formats. Originally designed as a tool for farmers helping other farmers, the manual has now evolved into a resource helpful to all rural people.

In addition to the Rural Resource Manual, Central Kansas Library System has established a Rural Issues Collection. A meeting of farmers, librarians, and rural agency personnel raised the issue of the need for information on legal, financial, mental health processes, farm management and finance, marketing practices, and the use of computers in farming operations. A collection of materials has been developed to respond to this need. In addition, library staff has begun a collection of periodicals, books, pamphlets, and videos on the historical structure of agriculture, alternative agricultural practices, and alternative sources of income.

Service Delivery
The Rural Resource Manual is available in all Central Kansas Library System members and in each of the six regional library systems throughout the state. The Rural Issues Collection is available at the Great Bend location. Any item from the collection is available through interlibrary loan.

Resources Developed
• Rural Resource Manual
• Rural Issues Collection

Outcomes
The work compiled by the Central Kansas Library System has proven very beneficial to rural people. The Rural Resource Manual has been used as a model in 13 states and continues to be an example statewide of how libraries can address the agricultural crisis.

Funding
The Rural Issues Collection was funded in part by the Kansas Library Network Board. The Rural Resource Manual and maintenance of the collection is supported by the Central Kansas Library System.

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Kansas State Treasurer
Kansas Funds for Kansas Farmers and Small Businesses

Need
This project was developed to provide low interest rates on loans to farmers and small businesses facing financial problems due to the agricultural crisis.

Description
Developed by state treasurer Joan Finney in 1985, the Kansas Fund Project enables financial institutions to offer lower cost loans to farmers and small businesses of Kansas. The Fund operates by allowing financial institutions to request money from the state treasurer at a set interest rate (recently 4.38%) and then make those funds available to qualified farmers and small businesses. The financial institution may add up to 3% for its own handling costs, but the total cost of the loan (currently at 7.38%) is substantially lower than current interest rates. State funds used to support the project come from the state freeway fund, which is currently deficient (11-6-87). When additional monies are received, loans will be available to both farmers and small businesses. In order to be eligible, farmers must receive 70% or more of their gross income from farming or ranching. Small businesses must employ fewer than 100 employees.

Service Delivery
Farmers may inquire about the program through their local banks or savings and loan associations, or through the State Treasurer’s Office. The financial institutions request funds from the State Treasurer and insure that the funds are used to make loans to eligible farmers or small businesses. A maximum of $50,000 is available per farmer and $200,000 per small business.

Resources
State database of 2,500 farmers and 2,000 small businesses.

Outcomes
Although opposition to the program was initially voiced by some banking associations, the program has been generally well accepted, in part because of the Governor’s endorsement. To date, 180 banks in Kansas have participated; 2,374 farmers and 420 small businesses have received loans. The program illustrates how state funds can be used to ease some of the hardship associated with the current economic transition, at no cost to the taxpayer.

Funding
The project is operating with existing state agency staff. Funds are made available to local banks, who in turn make the loans to eligible farmers and small businesses. Consequently, the state incurs no risk and loses no money.

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need
Farm families and rural communities need access to information on the resources available to help them better address the agricultural crisis.

description
The Rural Outreach Coalition of Kansas, Inc. is an outgrowth of individual efforts by a family of ex-dairy farmers from northeast Kansas. Initial efforts led to legislation and funding of a farmer assistance hotline, Farmers Assistance Counseling and Training Service (FACTS). The Rural Outreach Coalition of Kansas, Inc. has been active in providing informational meetings, including programs on rural economics, bankruptcy options, forums with farmers, etc. Public meetings helped identify resources needed by rural communities, which led to the development of support groups. We have also been active in working with the United Farmer and Rancher Congress, speaking on behalf of farmers in the rural crisis, advocating development of programs for farm children, organizing grassroots efforts among farm families and rural communities, and building food pantries or arranging emergency medical care. Awareness of the impact that individuals can have has motivated this family to continue their efforts.

service delivery
The Rural Outreach Coalition of Kansas, Inc. initially began work with the North Central Kansas Farm Advocate Network. Services are delivered through public meetings, individual contacts, networking, and forming support groups and grassroots advocacy groups.

In some respects, Rural Outreach Coalition of Kansas has been effective because it has acted as a voice on behalf of rural families, expressing their needs and problems in terms that service agencies could understand and respond to. Perhaps the best example of this has been the work done on behalf of farm children. In response to the issues raised by Rural Outreach Coalition of Kansas, Inc., Kansas State University has developed a videotape, “Heartache in the Heartland,” addressing the issue of rural childhood stress. The film is being used as an educational tool for professionals and paraprofessionals in churches, schools, mental health agencies and support groups.

outcomes
The Rural Outreach Coalition of Kansas, Inc., is a personal account of one family making a difference. This grassroots effort has identified the importance of individuals and how they can impact the people and communities around them.

funding
The Rural Outreach Coalition of Kansas, Inc., is funded partially by Farm Aid, Hands Across America, and volunteer efforts.

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Minnesota

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Kathy Mangum
Minnesota Cooperative Extension Service

John Murray
State Board of Vocational Technical Education

Dean Sullivan
Minnesota Community College System

Hope Thornberg
Minnesota Community College System
Land Stewardship Project

Need
This project was developed in response to the general degradation of the soil and water and the lack of a national ethic towards farmlands. The goal of the project is to increase public awareness about the need for a sound stewardship ethic towards the nation’s farmland and for public policy changes that will lead to the development of a sustainable agricultural system.

Description
The Land Stewardship Project is a private non-profit organization devoted to increasing public awareness of farm problems and promoting a sustainable land ethic. Through a number of different programs, the project creates ways for citizens, urban and rural, to become involved in solving these problems.

The project’s efforts include educational programs and citizen action programs in high erosion counties. The most popular program features the Project’s one-woman, one-act play, “Planting in the Dust”—a dramatization about a young farm woman’s feelings for the land that’s been in her family for four generations and her worries about the degradation of land and rural community she sees going on around her. This play, held in community centers and churches, stimulates audience questions and discussion about farm ethics and practices. A Model County Program in Winona County works with farmers, clergy and concerned citizens on practical on-the-land efforts such as grade school tree-planting projects and community organized gardens. Local policy initiatives, such as public meetings on a proposed land-use ordinance that would make excessive soil erosion a misdemeanor in the county, are also pursued. The Stewardship Farming Program, an applied research project involving 25 farm families, offers workshops and technical assistance as the families make the transition to sustainable farming practices.

The Project’s Farmland Investor Accountability Program is a research and citizen action program aimed at improving the farming practices of insurance companies. Through local citizens, the program organizes public pressure on insurance companies to improve their management policies and practices involving farmland acquired through foreclosure. The Program is also co-sponsoring research with the University of Minnesota on the scope of insurance company control of Midwestern agricultural land and the effect of that control on soil, water, and on rural communities as a whole. More recently a hotline has been added to explore the extent to which land is being mismanaged by absentee investors.

Service Delivery
Services are delivered through community presentations, workshops, citizen action groups, a newsletter, and technical assistance. A quarterly newsletter, distributed to individual and group members, reports on the project’s activities. The hotline receives calls reporting on land being abused by investment firms. The Project also cooperates with the Wilder Foundation in the management of a 100-acre farm located near the Twin Cities and known as the Farmland Stewardship Center. The small diversified crop and livestock farm is being developed as a demonstration of conservation-based, low-input farming. The bulk of the project’s work, however, is carried on through community presentations and workshops.

Resources Developed
• “From Harvest to Harmony” (slide/tape)
• “Excellence in Agriculture” (book/videotape/slide)
• Keepers of the Soil: A History of Stewardship in Winona County (slide/tape or VHS)
• Planting in the Dust (a traveling production)
Outcomes
Many people are unaware that current farming practices are doing damage to the soil and water. Farmers are frustrated that the nation's public policies virtually force them to violate their own land ethic in order to survive economically. Many farmers will get involved in a program that encourages good stewardship of the land and are willing to change practices on their own farms if provided with technical advice and peer support.

The Land Stewardship Project began as a grassroots education program, not intending to become involved in efforts to change corporate farming policies or with providing direct assistance to farmers in learning new ways to farm their land. As the project developed, it became clear that both initiatives were necessary.

Funding
The project has an annual budget of $350,000, with funds derived from program and subscription fees, private donations, foundations, churches, businesses, state-humanities councils, and the Minnesota Governor's Rural Development Council.

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Minnesota

Sponsoring Institution/Agency
• cooperative extension

Target Audience
• farmers
• lenders

Service Delivery
• mediation services
• toll-free line
• networking with other service agencies

Resources
• Preparing for Mediation—the Farmers Perspective (videotape)
• Mandatory Farm Credit Mediation: What it is and How it Works (folder)
• Families Together through Mediation (booklet)
• Farm Credit Mediation Policy Manual and Operational Guidelines for Extension
• Agents and Mediation (training manual)
• Farm Credit Mediation (final report)
• Farmer—Lender Mediation: You Make It Work (new videotape)

Need
Farmers facing financial difficulties need assistance in dealing with lenders to discuss farm debt restructuring options.

Description
The 1986 Minnesota Omnibus Farm Bill allows farmers faced with foreclosure or repossession of farm property to request "mediation" with all their lenders. The law prevents lenders from proceeding with legal actions for 90 days, in order for negotiations about debt restructuring to take place. Negotiations must begin within 60 days and farmers are required to have a financial analysis of their farm business prepared for mediation. Farmers and lenders are both required to mediate "in good faith," with penalties if they do not do so.

The Minnesota Extension Service is authorized to carry out the mediation program and does so through the Farm Credit Mediation Program. The program provides the services of a mediator to facilitate and guide discussions. County extension agents are responsible for recruiting and training mediators, assigning them to cases, and supervising all activities pursued in response to the legislative mandate.

Service Delivery
Extension staff in every county provide local administration of the program. They recruit and train mediators, assign them to cases, and supervise their activities. Agents also assist debtors and lenders in preparing a financial analysis of the farm operation.

A toll-free number provides mediation information to callers and refers them to the appropriate office for further help.

Extension staff also engage in intensive networking with Minnesota Legal Services, the Attorney General's Office, the Minnesota legislature, Ag credit systems, farm organization and advocacy groups, state agencies, media, and state law schools as appropriate to mediation issues.

Resources Developed
• Preparing for Mediation—the Farmers Perspective (a 30-minute videotape)
• Mandatory Farm Credit Mediation: What it is and How it Works (AD-FO-3008)
• Families Together through Mediation (AD-FO-3172)
• Farm Credit Mediation: Policy Manual and Operational Guidelines for Extension
• Agents and Mediation (AD-BU-3198)
• Farmer—Mediation: You Make It Work (23-minute videotape)
• Farm Credit Mediation (evaluation report)

Outcomes
During the first six months, 3,300 farmers participated in mediation and 50% of these individuals were able to achieve settlement agreements. Mediation information was provided to another 2000 callers through the toll-free telephone line. Extension staff have recruited and trained a total of 900 volunteer mediators, many of whom are now perceived as leaders in their individual communities.
Evaluation of the program showed that the mediation process has helped farmers become better prepared for making decisions about remaining in or leaving farming. Communication between farmers and lenders has improved substantially and many lenders are now taking the initiative by offering debt restructuring plans to their farm borrowers before as well as during mediation. The mediation process has fostered peaceful change in rural communities and is viewed by many states as a model for state-run farm mediation programs.

**Funding**
The program has been supported by legislative appropriation.

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Minnesota Extension Service
Project Support

Need
Project Support was developed to assist rural families who were in need of assistance in making financial decisions and coping with stress.

Description
Project Support, begun in October of 1984, is the name of the Minnesota Extension Service's educational program designed to assist rural families coping with economic distress. The program provides people with information and skills they need in farm and family financial management, family stress management, and community resource development. The specific goals undertaken include helping farm families: (1) develop and analyze long-range alternative plans, (2) develop cash flow plans to be used in negotiating with their lenders, (3) cope effectively with stress, and (4) utilize community resources.

Programs are available in all 87 counties of Minnesota, taught by teams of county agents in agriculture, home-economics/youth development, and community resource development. Project Support also has a statewide 800 telephone number that provides information on farm and family financial management, as well as on stress management. A coordinator provides state level leadership and is responsible for insuring the integrated nature of program development and delivery.

Service Delivery
County agents team teach and work with farm family clients in a variety of formats and delivery methods including: individual consultations with clients; group meetings, seminars, workshops; a toll-free telephone line; training volunteers to lead workshops and conduct individual consultations; the installation of computers equipped with the FINPACK financial planning and analysis package in all 87 counties; and cable and public education television programs. Professional development workshops were designed for bankers, social workers, teachers, etc. Networks with systems in education, agribusiness, agricultural lending, mental health, law enforcement, social and legal services, clergy, farm advocacy, and state, government and community agencies were also developed.

Resources Developed
- Thirteen extension fact sheets dealing with legal and tax issues
- Financial Management Extension Consultant Program with modules for limited income, reduced family income and business income families. A training manual is available for county agents. Materials distributed to families are also available.
- FINPACK, a four part computer program for financial analysis of farm businesses.
- Managing Your Farm Family Future (workshops in farm and family management)

Outcomes
Initially, we encountered some problems in developing interdisciplinary programs, in part because of organizational barriers. For the most part, these problems have been overcome and the program has been extremely well received. Since 1985, 18,000 farmers have learned to analyze their farm business using the FINPACK system, 15,000 families have developed resource management strategies, and 12,000 people have developed strategies for reducing and managing stress. In addition, extension staff have trained 46,000 other professionals in dealing with the effects of the rural crisis and assisted 26,000 community leaders in developing local support networks to assist rural families.
Current problems exist in responding to the demand and in offering assistance to those who are displaced. The demand for program activities exceeds the ability of current extension staff to respond. In addition, rural businesses have requested programs dealing with effective management of small businesses. Despite program efforts, many farm families are still displaced due to liquidation or foreclosure. The program is weak in dealing with issues of displacement.

**Funding**

Funding for Project Support has been provided by a number of sources, principally the University of Minnesota, the U. S. Department of Agriculture, and various agribusinesses. Program costs ran $328,000 during the first year and $1.3 million in the second year. Continued support will be provided by the allocation of funds through the Extension base budget request.

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Minnesota Food Association
The Urban Legislator and Rural Policy Program

Need
This program was developed to respond to two needs: (1) the need for state legislators to explore options other than large scale, export-oriented agriculture, and (2) the need to bridge the traditional schism between urban and rural Minnesotans. The ultimate goal of the project was to build an urban-rural constituency for a new state rural policy agenda based on sustainable principles.

Description
The Urban Legislator and Rural Policy Program (ULRPP), begun in January of 1985, conducts research and promotes information exchange and educational activities related to rural policy issues. Initially, the project surveyed rural residents and interviewed legislators about issues of statewide concern. This information, along with research done on rural concerns such as land tenure, biotechnology and sustainable agriculture, provided the base of the project's educational effort.

The educational program relied upon seminars, study groups, informal exchanges and conferences. During the first year, an urban legislator seminar series explored the information gathered on land tenure, rural community development and the future of Minnesotan agriculture. The educational focus was expanded to include citizens in the second year, when a citizen study group explored issues of land tenure, biotechnology, and sustainable agriculture. Informal exchanges between urban and rural participants were arranged through an Urban-Rural Legislative Exchange Program in year one and an Urban-Rural Dialogue in year two. Citizens and legislators gathered together once each year in a statewide rural policy conference. The first conference, "One Minnesota or Two? The Search for Common Ground" featured Wes Jackson. The second conference, "A Food and Agriculture Policy for Minnesota-The Urban-Rural Connection" continued the focus of sustainable agriculture.

Service Delivery
The program delivers services through research efforts, seminars, informal exchanges, and conferences arranged for citizens and legislators.

Resources Developed
- A leadership core of about a dozen urban legislators informed on rural issues
- An urban-rural citizen coalition of over 150 citizens
- A leadership core of 20-30 citizens carries the sustainability agenda into public policy debates

Outcomes
The program has been successful in involving legislators and citizens in its educational activities. The Urban-Rural Dialogue involved more than 150 citizens in its first year and 300 citizens in the second year. The intensive seminars and conference offered during the first year involved 71 urban legislators, which represents 42% of all legislators and 62% of all urban legislators. Some 25-30 urban lawmakers took part in each of the three workshops. Over 100 legislators and citizen leaders participated in each of the two conferences.

A number of legislative activities undertaken in the last two years indicate the effectiveness of the program's educational efforts. By the end of the 1985 legislative session, Minnesota had passed one of the strongest, most innovative farm bills in its history. The bill addresses a variety of issues, including farm mediation, interest buy-down, mandated university extension activities in sustainable agriculture, and penalties for destruction of soil conservation measures on repossessed farms. In
addition, the legislature passed the “Reinvest in Minnesota” (RIM) Bill, which removes marginal lands from production and introduces the option for permanent conservation easement. Two legislators are now drawing up comprehensive plans for a rural recovery bill and one urban legislator will be conducting hearings on the appropriateness of University of Minnesota research/extension programs.

The project has had interesting implications, both for the sustainability agenda and for rural concerns. In the past, agricultural policy has been dominated by large-scale, export oriented perspectives. Urban legislators often felt too uninformed to raise issues for debate, allowing the dominant perspective to gain even more control of the legislature. This program sought to introduce the sustainability agenda into the political process by educating urban legislators on the issues and involving them in more direct discussions with rural legislators and constituents. Urban legislators now readily contribute to the policy debate, and the sustainability agenda is receiving attention in public debate and legislative activities. Just as important, however, has been the interest urban legislators now take in rural concerns. The project has been equally effective in breaking barriers between urban and rural interests, so that urban legislators now recognize the extent to which the state’s prosperity depends on strong rural, as well as urban, economies.

**Funding**
Project activities had been supported by grants totaling $142,150 from government agencies, private and corporate foundations, and in-kind match.

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Minnesota College of St. Teresa Agriventure

Need
This program was designed to respond to the educational needs of farmers and/or farm spouses who have decided to change careers or develop a secondary source of income.

Description
Begun in the fall of 1986, Agriventure is a program of tuition-free classes for farmers and spouses, aged 25 or older. Eligibility is restricted to those who: (1) must seek off-farm employment to meet family expenses, (2) have left farming/ranching within the last two years for financial reasons, and (3) are in danger of losing their farms. Students may attend classes on either a part-time or full-time basis. Students accepted into the program work with a special advisor, a retired professor of education, until they choose a major. They are then advised by faculty in their major field.

The College sees one aspect of its mission as the responsibility to assist in maintaining, promoting, strengthening and enhancing rural and small town life as an essential part of the American culture. Consequently, College personnel encourage farmers and their spouses to stay in their present locations rather than moving to urban areas. The College offers a complete range of courses in the liberal arts and professions, but encourages business management, aviation management, computer science, nursing, education, gerontology or social work, because of the demand for these fields in rural communities.

Service Delivery
Service is provided through regular college channels of classroom instruction. The College has excellent academic and personal support systems into which the Agriventure students readily fit. Some additional support has been provided through luncheons and meetings. The students themselves have formed a support network for one another.

Resources Developed
- Local expertise in dealing with the needs of this population
- A stronger program in support of non-traditional students
- A videotape telling the Agriventure story

Outcomes
As of November 1986, nine students were enrolled in the Agriventure program - three men and six women coming from Iowa, Minnesota and Wisconsin. Ranging in age from 25 to 52, these students have given as much to the College as they have received. They have added a “reality” dimension to the mostly 18-22 year old campus population, and have been readily accepted by the younger students.

Students attracted to this program had initial anxieties about returning to formal education, in part because of the low self-esteem that accompanies the financial stress farmers, ranchers and their families now face. Once enrolled in the program, however, most have done very well in their classes. They need “tender loving care” in the beginning, so the nurturing environment of a small college has been ideal for them.
Funding
The program is totally supported by the College. Outside funding is being sought from foundations and corporations.

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Minnesota

Sponsoring Institution/Agency
- non-profit organization

Target Audience
- individuals

Service Delivery
- television programs
- partnerships with service providers
- community outreach efforts of various types

Resources
- videotape series (10 1/2 hour shows)
- viewers guide
- extension guide
- local organizer's guide
- mutual help support directory
- bibliographies
- brochures
- posters
- curriculum guidelines
- resource lists

Twin Cities Public Television
The Survive Project

Need
Since 1980, the changing national economy has had a direct and continued impact upon both urban and rural people. Minnesotans have a great need for information and services about the many aspects of their lives that have been affected by this change.

Description
The SURVIVE Project was developed by Twin Cities Public Television for the Minnesota Public Television Association to provide an innovative forum for addressing issues of critical concern to Minnesotans. The project, now in the planning stages of a third season, combines the power of television with the meaningful involvement of information and service providers who can sustain attention to an issue. Twin Cities Public Television has formed an "information partnership" to conduct statewide outreach and community education around issues selected by its News and Public Affairs production staff. The SURVIVE Project has a full-time project manager who oversees the program production and outreach campaigns. The outreach effort is coordinated with the Minnesota Community Education Association, the Minnesota Extension Service, the Minnesota Information and Referral Alliance, and Minnesota Libraries. These agencies have also drawn... organizations and associations interested in the topics addressed. The goal has been to provide information and assistance to people in need by connecting them with sources of help in their own community.

In 1985, a 10-part TV series focused on problems facing the state: emergency services; dislocated workers; the psychology of unemployment; the farm crisis; the depressed economy of the Iron Range; debt and credit problems; nutrition concerns; illiteracy; single mothers; and high risk youth. A statewide hotline took over 500 calls during and after broadcast from individuals who were either seeking assistance or volunteering to help. A statewide resource guide, published by the Minneapolis Star and Tribune, provided additional educational materials. A directory of agencies and referral services was also published. All agencies involved in the project reported increase in clientele during and after the series.

The project was expanded in 1986 to include eight specials for prime-time broadcast. Among the topics to be considered are illiteracy and the future of rural Minnesota and economic vitality.

Service Delivery
The television programs are broadcast by public television, with free videotape rights extended for educational purposes. Cable, commercial or other public television stations may rebroadcast the programs after receiving written permission from the station.

The outreach materials (including bibliographies, brochures, posters, curriculum guidelines, resource lists and other items) are distributed through the partner organizations. They contribute specific information about how their memberships can incorporate this project into their on-going daily programs (i.e. how libraries can assume a leadership role in distributing AIDS information in their community, or how extension agents might promote their own materials and programs about subjects like nutrition or farm finance issues during the time of the broadcast). The statewide hotline available during and after the broadcasts offers referral services to those in need of services.

Resources Developed
- 10 30-minute videotapes (SURVIVE I Season)
• 1 12-hour broadcast (“The Great KTCA Read-A-Thon”)
• 7 60-minute videotapes (SURVIVE II Season)
• The SURVIVE Viewer’s Guide (Minneapolis Star & Tribune)
• The SURVIVE Literacy Guide
• The Mutual Help Support Directory (Now in 2nd Edition)
• The Agent’s Guide to SURVIVE (MN Extension Service)
• The SURVIVE Library Support Bibliographies
• The SURVIVE Local Organizer’s Manual (SURVIVE II)

Outcomes
The SURVIVE project met with an unexpected degree of success in its first season. A statewide survey conducted by the University of Minnesota showed an organized community outreach effort in 69 of Minnesota’s 87 counties during the first year. In total, 440 community organizers convened SURVIVE planning committees to organize a response to the issues presented in the television series. Clearly, the project provided a forum for these providers to meet, share information about their organizations, and develop a system for referring people into each other’s programs. This “networking” proved to be an invaluable outcome of this project, drawing in larger numbers of people than just the partner organizations. In many communities, it resulted in unprecedented cooperation among provider agencies and organizations. In its second season, SURVIVE has expanded the networking to include other agencies and organizations.

The project serves as a model for how a public television network can respond to statewide problems. Project Survive places the television station in a leadership role in creating the partnership of information providers, with the social service providers at the local level actually delivering the services in response to the topics introduced in the television series.

Funding
The funding for the first year included a small seed grant from the state, with outside funding from foundations and corporations for a total production budget of $150,000 and an outreach budget of $20,000. The SURVIVE II budget for production was approximately $200,000, and the outreach budget $35,000, with an additional $55,000 of in-kind contributions from SURVIVE outreach partners and contributors.

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Minnesota

Sponsoring Institution/Agency
• nonprofit organization

Target Audience
• individuals
• families

Service Delivery
• individual counseling
• family counseling
• referrals

Stevens Community Memorial Hospital
Rural Family Life Project

Need
Depressed economic conditions in rural Minnesota have increased the need for mental health counseling for rural families, at a time when many have dropped medical insurance or increased their deductible in order to manage their finances. This project seeks to provide counseling services to those individuals and their families, regardless of their ability to pay.

Description
The Rural Life Family Project (RLFP) is an outreach service provided by Life Center, an out-patient mental health center at Stevens Community Memorial Hospital in Morris, Minnesota. Serving a five county area, the project provides mental health counseling services to individuals and families who are experiencing crisis in their lives. The project employs a full-time intervention counselor, who meets with families and individuals in their homes. He/she also acts as a referral liaison to other service providers. Individuals in need of on-going mental health services receive counseling from the Life Center staff.

In cooperation with the Minnesota Agricultural Extension Service and the Office for Continuing Education at the University of Minnesota at Morris, the Rural Life Family Project also provides educational programming designed to address some of the issues that are of concern to rural community members. Extensive networking takes place between the intervention counselor and other service providers and organizations within the five-county project area, allowing cooperative planning and programming.

Service Delivery
Initial contact with the project occurs through the intervention counselor, who is available to meet with families and individuals in their homes. The counselor works with the individuals or families, refers them to other service agencies in the region, or assists them in making appointments with Life-Center staff. Those who need on-going counseling have access to Life-Center staff, regardless of their ability to pay.

The intervention counselor serves on advisory boards of the Rural Education and Resource Center and Alexandria Area Vocational Technical Institute in order to encourage networking and pursue joint educational programming activities. Educational programs have focused on understanding the rural crisis and on current issues facing rural communities.

Resources Developed
• Food Shelf
• Responding to High Risk Youth (task force)
• Resource Directory
• Networking in the five county area

Outcomes
Rural families are reluctant to seek counseling. Most clients expressed appreciation that the initial services were available in their homes, pointing out that they would not have sought help without the initial privacy that home visits provided. To date, 80 individuals have been served as outpatients and 65 have been served in their homes in the five county area. Many of those seen as outpatients are not from Stevens County, lending support to claims that privacy is extremely important. Counseling sessions show that many have personalized their economic situation.
believing that they have failed. Consequently, educational efforts are now being directed to explaining the external factors that have contributed to the current economic crisis.

The networking concept has proven to be the most effective strategy for focusing resources on current problems. Initially, there was some confusion as to the role of the intervention counselor and concerns that the program was trying to usurp services available from other providers. Now the counselor is seen as an effective link, meeting with individuals and families in the privacy of their homes and referring them to the appropriate service agencies.

**Funding**

Grants totaling $74,000 were obtained from the McKnight Foundation and the West Central Minnesota Initiative Fund. Grant funds are used to pay the salary of the intervention counselor, underwrite some of the costs of educational programming, and reimburse the Life Center for some of the costs associated with the personal counseling sessions.

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Southwest State University
Communicating for Agriculture Rural Knowledge Bowl

Need
The purpose of this project is to provide rural teachers and students knowledge that expands their insight into rural issues and current events.

Description
The Rural Knowledge Bowl is a learning program which uses competition to promote and preserve the rural education system as well as provide rural students more positive information about rural life. Any rural school can enter the Rural Knowledge Bowl, provided they: (1) serve a community of 2,500 or less; (2) are located 25 or more miles from a city of 50,000 or more; and (3) enroll fewer than 6,000 students in the school district. Information about the Knowledge Bowl has been disseminated primarily by word of mouth, through presentations at conferences, and through professional publications for educators. This year, rural social studies teachers in 7 midwestern states will be sent materials by direct mail to encourage wider participation.

Teachers in participating rural high schools are provided with a study guide, a minitext for students, and two 100 item tests to be given to all 9-12 graders in their school. The study guide and minitexts provide information on rural and farm issues as well as on special topics. Half of the test questions are based on material in the study guide, with the other half drawn from current events. Students who rank at the top of their class on the first round of tests receive a certificate of achievement or other prizes made available through local donors. (Minnesota Rural Electric Cooperatives are providing dictionaries to all first round winners in Minnesota and other states are being encouraged to follow suit.)

First round winners are eligible to compete in the second round statewide competition. The second round tests are taken locally, but sent to Minnesota to be scored. The top two students in each state win trips to Washington D.C., sponsored by their state Senator and funds provided by the Communicating for Agriculture Foundation.

Service Delivery
Rural Knowledge Bowl tests and study guides are developed at Southwest State University by a committee of social studies teachers and by a writing team of high school teachers from southwestern Minnesota. Participating schools and teachers provide students with the opportunity to review the study materials and take the tests. Where possible, local donors provide the prizes and certificates of achievement to the students who score at the top of their class.

Resources Developed
• Each year, a new study guide, minitext and two tests are developed and distributed. Materials for 1988 focus on rural development.
• Community Assessment—A twenty item instrument which provides a profile for community development.
• “Community Spirit Week” Guide—Over 100 activities that can be used in a Community Spirit Week in local communities.

Outcomes
During its first year, only about 5,000 students participated. In the 1985-86 school year nearly 250,000 students from 1,000 schools in 14 midwestern states took part in the competition. In 1986-87 nearly one million students, representing 28 states, are expected to participate.

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Participation in the knowledge bowl provides high school teachers with special insight into rural issues and stimulates both students and teachers to do a better job on current events and selected rural issues, concerns and problems.

**Funding**
Grants totaling $10,000-$12,000 from the Communicating for Agriculture Foundation, the Minnesota Rural Electric Association, the United Power Association and the Cooperative Power Association support the costs of printing and mailing materials for the Knowledge Bowl. Local donors contribute prizes for the competition winners.

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Minnesota Department of Agriculture
Farm Advocate Program

Need
The Farm Advocate Program was developed in response to farmers' needs to deal with the credit and financing problems which have emerged from the deepening farm crisis.

Description
The Farm Advocate Program trains farmers to provide assistance to farmers and farm families in dealing with legal and financial problems. The Minnesota Department of Agriculture currently contracts with 25 farmers (called Advocates) to provide a maximum of 20 hours per week of assistance. Advocates are provided training in Farmers' Home Administration's loan programs, regulations and appeals process; the Farm Credit System's structure and policies; bankruptcy law and preparation; the Farm Credit System's structure and policies; bankruptcy law and preparation; the tax consequences of liquidation; the types of public assistance for which farmers are eligible; and other legal and financial issues. Advocates then work with individual farmers providing them information about their options, rights, and responsibilities as well as helping them prepare loans and restructure debt for both mediation and other lender negotiations. Farm Advocates are also sensitive to other needs and can make referrals for counseling, social service, accounting, and legal assistance.

Service Delivery
Farm Advocates are located throughout the state to insure easy access by farm families. Advocates accept referrals from various resources including the Minnesota Attorney General's Farm Hotline, the Minnesota Extension Service, and other farmers. The first meeting usually takes place in the farmer's home. Advocates review the farmer's financial situation, suggest options available to the family, and assist them in moving forward with whatever choice they make. Advocates are trained to assist farm borrowers with loan applications and related documents and will attend meetings with lenders and borrowers, if the farmer so desires. Referrals to other agencies can be made, if necessary.

Resources Developed
- "Preparing for Mediation: The Farmer's Perspective" (videotape)
- "Help for Farm Families" (brochure)
- Farm Advocate Reference Manual
- Financial Planning Packets

Outcomes
The most significant aspect of the Farm Advocate Program has been the use of farmers as Advocates. Peer support has been readily accepted, especially in dealing with the sensitive financial information involved. To date, the program has helped more than 10,000 families obtain information and assistance with their farm financial problems. The Advocates report that most of their time is spent in direct contact with the farm family.

The Farm Advocate Program has always thought of itself as temporary, existing as long as there is a need created by the farm crisis. Celebrating its third anniversary is an unplanned consequence, as the farm economy has become more "chronic" than "crisis."
Funding
The Minnesota Legislature appropriate $289,000 in support of the program.

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Need
Many rural residents in Thief River Falls and ten surrounding counties have been affected by the farm crisis and need assistance with financial, legal and personal matters.

Description
The Area Ag Information Center is an offshoot of the statewide Minnesota Farm Advocate Program, funded through the Minnesota Department of Agriculture. The Center houses six staff members who provide assistance to farmers in Thief River Falls and 10 surrounding counties. Assistance is provided in financial analyses, lender negotiations, and referrals to attorneys and accountants. The Center also explains farm liquidation options, develops farm reorganization plans, and makes appropriate referrals to various government agencies. When farmers have questions on state and federal farm legislation, mediation, or FmHA regulations, the center staff either provides the answers or contacts the agencies who can provide the needed information. Informal stress counseling is also provided. Volunteer attorneys, counselors and psychologists provide services free to the already financially stressed farmer. Center staff services are also available at no cost.

Service Delivery
The center is located in the local Area Vocational Technical Institute, which provides privacy and a degree of anonymity to individuals often reluctant to reveal their need for help. It also provides a setting where people are able to understand they are not alone in their experiences and can begin to share their problems and provide mutual support. Most initial contacts are by telephone. Some problems can be handled over the phone, either by providing information or directing referrals to other agencies. Other requests require personal visits to the farmer’s home. Once the initial home visit has occurred, most follow-up work is conducted at the Center. Interactions with other farmers and farm families facing similar problems have been helpful to most.

Resources Developed
• Trained Staff
• Volunteer network of attorneys, farm management personnel, counselors, and key community people.

Outcomes
In 1986 the Ag Center received over 60 requests for assistance per week. Center staff and support personnel handled an average of 25 personal visits with farmers per week. In the first six months of 1987 more than 600 farmers received assistance from the Center. Most farmers required numerous follow-up visits with center staff. The need for this type of service has turned out to be so great, that we do not have sufficient staff (or time) to meet the demand for our services. Fund raising efforts are underway to support expansion of the program.

Funding
The annual budget is $177,680, with $25,000 provided by the Minnesota Department of Agriculture Farm Advocate Program and the rest from local and in-kind donations from individuals, community organizations, and foundation grants.

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Western Missouri Private Industry Council, Inc.
REACH: Rural Employment and Career Help

Need
Project REACH was designed to identify, recruit, and provide assistance to dislocated farmers, ranchers, and others dislocated from agriculturally related businesses.

Description
Project REACH enrolls eligible farmers and ranchers under the Title III dislocated worker category of the Job Training Partnership Act. Programs available to these individuals include skill training, on-the-job training, and job seeker programs. Assistance is also available to provide tuition or help with scholarship applications. Testing is provided to assess reading and mathematical skill levels as well as to assist those uncertain of their goals in assessing interests and abilities. All training is designed to assist those no longer engaged in agricultural activities to become productive and competitive employees in the business community.

Service Delivery
After recruitment and eligibility determinations are completed, eligible participants are enrolled in one or more of the program components.

Skill Training occurs in area vocational technical schools or community colleges. Training is available at twelve sites, all of which offer a wide variety of regularly scheduled programs but can also provide short-term, specific skill training if needed. State Fair Community College, for example, has developed a series of tuition-free seminars entitled “Nine Lives in Agriculture” and a scholarship program to assist area farmers and agri-business workers retrain for non-agricultural employment.

On-the-job training programs vary in duration from 8 to 36 weeks. Employers are reimbursed for 50% of the wages and are encouraged to hire participants at the end of the contract period.

Job Seeker programs assist participants who have either completed one of the programs or were, at the time of entry, ready for unsubsidized employment. An intensive 1 to 3-week program offers instruction in resume writing, interview techniques, and job searches. Job placements are made for all participants.

Resources Developed
- Information on organizations involved in the farm crisis has been compiled
- Working relationships with lending institutions and farm organizations

Outcomes
Farmers of all age groups seem interested in furthering their education and upgrading their skills through training programs. Distrust with government programs, however, makes it difficult to recruit participants. This program requires one-on-one recruitment techniques. Reaching farm families without seeming to interfere in their private affairs has been difficult.

There is also a need for better networking between service providers involved in the farm crisis. Service providers could use professional development programs to help them look at new ways of providing services and dealing with the individual psychological aspects of the farm crisis.
Funding
Project REACH was funded by a grant of $170,000 from a Title III Discretionary Grant from the U. S. Department of Labor.

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Farm Counseling Services, Inc.
Farm Families Helping Farm Families Put a Balance Back In Their Lives

Need
Farm Counseling Services, Inc. was established to: (1) provide emotional and physical support for farm families, (2) work with farmers and their lenders in restructuring or refinancing farm loans, (3) promote legislative awareness of the impact of policies on farmers, and (4) promote education to rural people, rural consumers, lenders, ministers, media, and others.

Description
Farm Counseling Services, Inc. is a non-profit organization established by three farm families who were experiencing farm related problems. It is governed by an eleven-member board which includes nine farmers and two ministers. The board meets monthly to review the organization’s work and explore new strategies for serving area farm families.

Members have been trained in effective listening skills, enabling them to serve as empathetic listeners as well as consultants in exploring options open to the farmer. In addition to providing emotional and physical support, Farm Counseling Services works with farm families and their lenders to restructure or refinance loans. The group has established relationships with Farmers’ Home Administration, Farm Credit, Missouri banks, insurance companies, private individuals, and numerous unsecured creditors in assisting farmers. Generally, the mediation has been well received by both the lender and the farmer.

Farm Counseling Services also promotes active interest and awareness of the policies that affect the lives of rural people. It is part of a national phone tree used to lobby on behalf of farm needs. In addition, it publishes a monthly newsletter to provide legislative updates. Staff members participate in workshops on farm legislation and pass information on available services along to area farmers.

Service Delivery
Most contacts with Farm Counseling Services are made by telephone. Staff work daily with farmers, both in person and by telephone. Staff accompany farmers to meetings with lenders and will, if requested, stand by farm families during difficult farm sales. Workshops are also conducted to educate farmers on the options available to them in dealing with farm foreclosures. A monthly newsletter distributes information on legislative bills and telephone contacts are used to organize lobbying efforts at the grassroots level. Information packets designed to clarify rural problems have been sent to legislators.

Resources Developed
• A monthly newsletter that includes a legislative update
• Resource guide to local services

Outcomes
Since 1984, Farm Counseling Services has worked with 740 farm families throughout the country. In the state of Missouri, they have serviced farmers in 86 of the state’s 117 counties. They average 100 calls per week. Through workshops and information meetings, they have had contact with over 8,000 farmers, lenders, and interested individuals. The average age of the head of household lies between 42 and 56, and most families still have children at home. Principal lenders have been Farmers’ Home Administration, the Federal Land Bank, and area banks. Approximately 12% of their clients have left farming for other careers. Of that fraction, 10% left their home region. In general, the services offered have been well received and the local grassroots efforts have strengthened community survival instincts.
Funding
Farm Counseling Services operates on an annual budget of approximately $89,000. The service charges an hourly rate for those who can afford to pay, but never refuses service to anyone. A subscription price is used to recover costs associated with the monthly newsletter. The remaining funds must be raised through grants and donations. Past supporters have included special offerings from area churches and Farm Aid.

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Alternatives for the 80's is designed to identify innovative ways that people and communities can create jobs. Specifically, it seeks to: (1) find new and better uses of Missouri’s resources, (2) identify substitutes within the state for imported products, (3) increase the economic value of locally produced goods and services, and (4) develop supplemental income sources for families through the creation of home-based business opportunities.

Description
Alternatives for the 80’s is a multidisciplinary project co-sponsored by the University of Missouri–Columbia, Lincoln University and Missouri Cooperative Extension Service. The project is designed to sponsor innovative internal development projects that can later be assumed by the participating institutions. Six projects are currently underway: Clearinghouse and Tool Kit for Alternative Economic Development, Best of Missouri’s Hands, The Missouri Product Finder, The Best of Missouri Farms, Fee Access Recreation Project and the Fruits and Vegetables Project.

The Tool Kit for Alternative Economic Development is a multimedia economic development program that assists individuals and communities in strengthening their local economies by developing alternative economic activities. It includes The Catalog of Ideas, two computerized databases of case examples and resources on internal economic development; Economic Development-From the Inside Out (a videotape); and the IDEA Bulletin.

The other five projects apply specific strategies. The Fruits and Vegetables Project is exploring the feasibility of local institutions as alternative markets for locally grown fruits and vegetables. The Best of Missouri’s Hands, a high quality catalogue providing exposure to 180 selected Missouri artisans, promotes craft industries. The Best of Missouri Farms catalog will market products from Missouri farms and rural areas. The Fee Access Recreation Project is assisting landowners in leasing access to their lands for hunting and other recreational uses. And finally, The Missouri Product Finder provides an on-line computer directory of Missouri’s industrial resources and processes.

Service Delivery
The project offers several alternatives to the person or community interested in economic development. Computerized materials, videotapes, catalogues, and workshop materials provide an overview of many of the programs. Direct services to Missouri farmers are provided through cooperative extension and direct contact with the projects listed.

Resources Developed
• Tool Kit for Alternative Economic Development
• The Best of Missouri’s Hand
• The Based Business Project guidesheets and videotapes.
• Missouri Product Finder

Outcomes
The multidisciplinary/multimedia approach offers an alternative to conventional adult learning strategies and has been effective in motivating individuals and communities to seek economic alternatives. The Tool Kit is now being used in more
than 20 states by cooperative extension, utilities, universities and colleges, community corporations and organizations, and others that work in communities. The catalogue of artisan products has been effective, with 66% of the catalogue's artisans receiving orders within the first year. Sales resulting from catalogue promotion have averaged $1,120 per artisan. The Missouri Product Finder now lists more than 1,100 Missouri businesses through access centers in cooperative extension offices, chambers of commerce, regional planning commissions, and a central office that responds to telephone requests.

**Funding**
Initial funding for the programs was provided by the reallocation of resources by the participating institutions and organizations. Operating expenses for the second year have been raised through sales of the Tool Kit and Best of Missouri's Hands, external grants, and co-sponsorship of selected products.

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Northwest Missouri State University
Cradle Project Model

Need
This model was developed in response to the need to diversify farm operations, increase farmer knowledge of how to market their production, and identify new goods and services to replace lost commodity markets.

Description
The Cradle Project was developed by the Center for Applied Research at Northwest Missouri State University. A coalition of farmers, food processors, applied market specialists, retail merchants, faculty and students develop a detailed analysis of production, transportation, marketing, and consumption of a new product or service to be produced in the region. This analysis results in the formalization of a business plan, in which lay members of the coalition would have the option to purchase stock to help capitalize the project. Lay members also serve as catalysts, attracting funds required to underwrite the product/market analysis study. The coalition can disband once the project is capitalized or can choose to continue to provide reinforcement/expertise through the first two years of production. Once established, the public sector support provided by the Center for Applied Research is withdrawn and the project moves entirely into the private sector.

The Contract Potato Project was one of the first applications of the Cradle Project Model. A coalition of University personnel, Frito-Lay representatives, area farmers, and production experts explored the feasibility of introducing chipping potatoes into the region. The Project provided information, equipment, chemicals, fertilizer, and labor. Participating farmers provided labor, land, equipment, and fuel. Chipping potatoes were shown to be a viable crop and production is in its second year. A Cradle Project exploring broccoli production is presently underway with the same goals as were outlined for the Contract Potato Project.

Services
The Cradle Project delivers services in a number of different ways. Staff design the coalitions and recruit participants. They also host initial meetings and provide graduate student/faculty assistance as needed. Staff remain active with the project as long as needed, providing information, equipment, chemicals, fertilizer, and labor. The project also assists area farmers in any contractual arrangements that may result.

Outcomes
The most substantial outcome is the development of alternative crops and new markets for the regional economy. Initial applications with chipping potatoes and broccoli have shown the model to be effective in linking business, education, and area farmers into coalitions that can be successful in stimulating economic growth.

The Cradle Model offers a bottom-up approach to economic development that serves several educational functions as well. Because of their participation in the coalition, area farmers are exposed to marketing as well as production issues. It sensitizes area producers to the world market and helps them become more active marketers of their own production. College and university personnel have the opportunity to work with real-world problems. Businesses discover alternative strategies for obtaining the raw products needed for processing.
Funding
The Cradle Project Model operates on funding secured through available grants, private sector contributions, and the Center for Applied Research. A variety of donors participate in individual projects.

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Neighbors Helping Neighbors

Need
Neighbors Helping Neighbors addresses the need for coordinated responses to the problems faced by helping professionals, farm families, and rural communities.

Description
Neighbors Helping Neighbors is a multi-agency dissemination effort developed by Northwest Missouri Area Vocational Technical School, Family Guidance Center, and Missouri Cooperative Extension Service. Other agencies networking with this effort include Legal Aid, Interfaith Coalition, Northwest Partnerships and the MO Farms Services. These agencies assist rural families and communities in exploring alternatives and provide information on the educational resources available to them.

Activities have included seminars, Rural Life Celebrations, community support groups, school inservice on stress awareness, student programs on stress reduction, income fairs, bank closing response teams, workshops to assist natural caregivers in preventing burnout, Create Your Own Job course and Coping with Rural Stress Workshops. This project focuses on rural professionals as well as rural families.

Service Delivery
The Neighbor Helping Neighbor program delivers its services in a number of different ways. Seminars provide information to relatively diverse audiences. “Neighbor Helping Neighbor: Coping with Hard Times” helps individuals explore how to retain control of their lives during these changing and difficult times. Another seminar, “Redesigning the Rural Economy,” offers suggestions on increasing community income by developing goods and services for the market place.

Support groups and response teams provide more focused help to targeted groups. One support group is addressing the burnout syndrome of natural caregivers. Another is acting as a response team to ease the burden of bank closings.

Information dissemination helps rural families become aware of available opportunities. Conferences, income fairs, and legislative luncheon updates are programs designed to help rural families gain access to the information and services they need.

Resources Developed
- County handbooks identifying local resources and contact people
- Northwest Missouri Packet identifying career assessment, educational opportunities and available resources
- Case studies characterizing families in transition at various developmental stages.

Outcomes
Different agencies were doing “piecemeal efforts” to address the rural crisis, leading to relatively ineffective programs and increased risk of burnout among caregivers. Thus, the program grew out of agency concern with developing more effective programs through coordination.
Traditional middle-class farmers are not accustomed to admitting that they have a problem or asking for resources. Communities and individuals need help in verbalizing their problems before they will be able to access the various social services available to assist them. Individuals facing the crisis need emotional support, open communication, positive outlets for stress, and decision making skills. The coordinated effort offered through this program provides a number of different outlets for these kinds of activities as well as offering rural people and their communities access to the information and services they need.

**Funding**
The Neighbors Helping Neighbors program is a 9 county effort funded through the reallocation of resources and staff time by Northwest Missouri Area Vocational Technical School, Family Guidance Center, and Missouri Cooperative Extension Service. External funding is now being sought.

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State Department of Elementary/Secondary Education
Gamm Vocational Training Program

Need
This pilot project was designed to respond to the training and employment needs of dislocated adult workers in northeast Missouri, with emphasis on those displaced by the farm crisis.

Description
The Gamm Vocational Training Program is an adult retraining program initiated by former State Board of Education member Grover Gamm to help retrain individuals dislocated by the agricultural crisis. The program provides vocational aptitude and ability testing, career counseling, and tuition grant funds to individuals seeking training in vocational and technical skills. The program is also designed to provide continuous counseling and placement services for any adult residing in the four county area served by the grant. Additionally, grants are awarded to individuals for on-the-job training.

Service Delivery
Services provided by the Gamm Vocational Training Program include tuition grants, on-the-job training funds, vocational career testing, career counseling and job placement services. Eighteen Tri-state public and private vocational schools and community colleges provide the programs to grant recipients.

Resources Developed
- Local employer directory
- Listing of all vocational offerings in the region
- Network between the public school system and other public agencies throughout the four county region.

Outcomes
Nearly 900 people attended workshops or inquired about the project at the Gamm office (July 1, 1986 to June 30, 1987). During the initial funding period, 105 were given tuition grant awards. Of these grantees, 50 had completed their training program, 48 were still completing classes, and 7 had dropped out of the program. The project has been successful in placing about 80% of those completing a training program.

During the initial funding period, a number of concerns arose. The Gamm Vocational Training Project assumes that students will be flexible and willing to relocate to secure suitable employment. However, most farmers want to remain on the farm. Interest was expressed in programs that could provide second incomes for these individuals. Additional problems arose in developing fair and equitable guidelines for grant awards to individuals in various income level categories. Tuition grant money alone was not sufficient for some low income individuals. And in general, individuals who pay for a small portion of their tuition costs stay in school longer and receive good reviews by their instructors.

Staff found a number of initial tasks to be very time consuming, principally providing service activities for interested agencies, evaluating the quality of existing private and public vocational school programs, and determining the advertising media best suited for rural clients.
Funding
The program was supported through a grant of $230,000 from the Missouri Department of Elementary and Secondary Education, using a combination of Carl Perkins funds and Missouri Adult Vocational funds.

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University of Missouri/Missouri Cooperative Extension
Mental Health Outreach and Job Counseling Project

Need
This project was established to provide job counseling and mental health outreach to displaced farmers.

Description
The Mental Health Outreach and Job Counseling Project was a joint effort of the Missouri Cooperative Extension Service and the Career Planning and Placement Center at the University of Missouri-Columbia. The project has five components: (1) job counseling, (2) research in institutional horticulture, (3) training for 4-H leaders in handling youth stress, (4) the development of an educational package on stress for schools, and (5) mental health outreach efforts through five mental health centers. Collectively, these activities link existing services into a more coordinated response to the farm crisis.

Service Delivery
The job counseling and mental health outreach efforts both provide services through workshops and individual contacts. “Career Options for Missouri Farm Families” is designed to help farm family members evaluate their interests and skills and develop career plans. Six centers located in cooperative extension offices throughout the state provide regional assistance with career planning strategies at no charge. A one-day conference, intensive three day workshops, and individual counseling sessions with a career planning professional are available to assist farmers/farm families in evaluating their skills, exploring alternative careers, and seeking off-farm employment. A toll-free Career Information Hotline provides callers with career information and referral options. The mental health outreach effort places one highly qualified mental health professional from five mental health centers in an extension service center. The mental health professional provides outreach services and facilitates the process by which people are linked with mental health services.

The institutional horticulture component supports research into the produce consumed at local hospitals and schools. If a sufficient market exists, area farmers will be encouraged to produce and sell fruits and vegetables to those institutions.

The other two components of this project involve youth stress and the development of an educational package for schools. In the youth stress program, 4-H leaders are trained to respond better to the stress felt by many farm youth. This theme on stress has been expanded to include the development of a videotape (“Crisis Comes to the Classroom”) and classroom materials to be used by teachers.

Outcomes
The project is still relatively young, so little data is available on the audience served. The project has been successful in linking cooperative extension to the career planning and placement function of the university and to the mental health professionals in each region.

Funding
Funding was provided by Section 1440 of the Food Security Act of 1985.

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Kirkville College of Osteopathic Medicine/
Northeast Missouri Community Action Agency
Committee for Rural America

Need
This program responds to the need for locally organized and coordinated efforts that address the problems faced by fellow residents.

Description
The Committee for Rural America was formed by the Kirksville College of Osteopathic Medicine and Northeast Missouri Community Action Agency. Individuals meet monthly to develop community-wide responses to the problems being felt by area residents. Tapping the resources available from agencies within the community, the committee has sponsored annual Agricultural Alternatives Expos, helped individuals with unforeseen financial difficulties, and hosted various workshops. The committee was also instrumental in developing a local food pantry with assistance from Farm Aid.

Service Delivery
The Agricultural Alternatives Expos give local citizens an opportunity to explore alternative agriculture. Workshops have been offered on woodcutting, mushroom growing, and fish farming with 20-30 persons attending each workshop. In addition, the vocational school has offered workshops on career planning and alternative income management.

Fundraising efforts and the establishment of a local food pantry offer direct support to individual families. The "Christian Community Food Depot" serves a six county region, distributing food through 27 churches. Funds were raised to assist a family faced with massive medical costs.

Workshops on the topics of family stress, the credit situation, and bankruptcy disseminate information to families and community members.

Outcomes
The committee has helped focus community support on specific needs and has created a sense of community among area residents. Individual families have been helped both economically and emotionally, by the community-wide concern and care this committee demonstrates.

Funding
Members of the Committee for Rural America volunteer their time and expertise. Funds for specific projects are raised through individual donations.

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**Missouri Department of Agriculture/University of Missouri**

**MO Farms Services**

**Need**

MO Farms Services was developed to help farmers deal constructively with the financial adjustments in farming.

**Description**

MO Farms Services is a joint program offered by the Missouri Department of Agriculture and the University of Missouri. It offers a number of services to individuals, including consultant services, mediation services, and help in dealing with bank closings.

For individual farmers, the program provides financial consultants to help review their current financial situation and develop business strategies best suited to their individual farm operations. In addition to conducting a financial analysis of the farmer’s operation, the consultant often serves as a mediator between the farmer and the lending institution. MO Farms Services also provides referral services for farmers seeking information about education, vocational training, health care and social services.

MO Farms Services can also assist communities faced with a bank closing. A consultant attends two community meetings, one for depositors and borrowers and a second just for borrowers. Individual farmers can then request special assistance in transferring their loan to another bank.

**Service Delivery**

The consultant plays a key role in providing assistance to the financially troubled farmer. Clients can access the program through a toll-free number. A consultant will assist them in analyzing their farm operation and examining alternatives. If requested, the consultant also works with the farmer’s lender. In the event of a bank closing, the consultant can also assist the farmer in getting their loan assumed by the new bank.

**Outcomes**

Since 1984, over 1500 farmers have received consultation services and nearly 300 referrals have been made to other state agencies. MO Farms Services is increasingly being viewed by bankers and other lenders as a valuable resource, in part because of the assistance the consultant provides in exploring options not previously considered by either the lender or the borrower. Initially, the service was swamped by requests, due to the fact that no single service has been designated as the state hotline. Consequently, the service had difficulty locating consultants and identifying experts to respond to the wide range of problems encountered. The service has been restructured somewhat in response to these problems and is now able to refer callers to a wide range of agencies as well as offer the consultation services for which it was created.

**Funding**

Funding for the program is provided by the Missouri Department of Agriculture and the University of Missouri.

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Nebraska

Nebraska Library Commission/Nebraska Coordinating Commission on Postsecondary Education Nebraska Education Information Center Network

Need
The changing agricultural economy has forced many Nebraskan adults into transition—in some cases seeking jobs to supplement farm income and in other cases retraining for an entirely new career. These adults need access to education, career, and business development materials, as well as information on the community resources available for more intensive assistance.

Description
The Nebraska Education Information Center Network is a statewide effort to build a communication, information, and referral network. A toll-free "Learning Line" provides education/career assistance and referral through a state central information center. Demonstration sites have been established in each of the six library systems that serve the state. Education, career, and business development materials collections at each site are being upgraded and made available through the Nebraska Reference/Interlibrary Loan channels. Existing computerized resource directories are being expanded to create community specific referrals and procedures. Print, computer assisted, and media materials collections are also being developed statewide.

Service Delivery
Services are currently being delivered through the toll-free "Learning Line" (In Nebraska, 800-742-7511; Outside Nebraska, 402-472-2570), existing Interlibrary Loan channels, and the six demonstration sites. The development of materials collections will be replicated in other "local centers" at additional library sites. Other delivery strategies to be tested include the use of the Bookmobile, speakers/storytellers bureau, and Books By Mail.

Resources Developed
- Print, computer assisted, and media collections specific to education, career, and business development
- Community-specific computerized referral directories and procedures
- A state central information center for education and career assistance

Outcomes
Public libraries across the state report being asked for information related to adult education opportunities, small business development, and career/lifestyle changes. While it is too early to evaluate the impact of the network, the goal is to make accurate information available to adults throughout the state. The availability of accurate information coupled with the person-to-person outreach possible in the public libraries should help adults develop the confidence to take positive action in responding to their situation.

One surprising outcome has been the role that the public library can play in supporting efforts in community and economic development. Applications for the demonstration sites revealed strong community support of such a role.
Funding
The development of the Network is being funded by a three-year grant from the Kellogg Foundation. Current funding is $448,200. Once developed, the network will be maintained through funds allocated by the state library system and postsecondary education commission.

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Nebraska Cooperative Extension Service
Managing for Tomorrow

**Need**
The agricultural crisis has forced many farm and ranch families to develop better management skills and improve communication among family members. This program responds to the need for families to: (1) gather, organize, and analyze their financial information; (2) identify common goals and establish priorities on both a short-term and long-term basis; and (3) develop plans to meet their financial needs.

**Description**
Managing for Tomorrow is a comprehensive financial management education program offered to farm and ranch families by the Nebraska Cooperative Extension Service. Families work through activities in self-assessment, goal-setting and establishing priorities; first individually and then jointly with all members of the family or business unit. This emphasis on communication within the business unit brings the family and farm decision process into clearer focus and helps relieve stress created by the agricultural crisis. It also helps staff members respond to the goals and priorities unique to each family, rather than to some generally assumed goals like higher yields. As the families work through the goal and priority setting activities, a comprehensive financial analysis is completed on their operation. Financial projections are done using Finpack's long range analysis program and an annual cash flow planning program, allowing alternate operating plans to be evaluated. Historical data, in the form of financial statement and income/expense trend sheets, are also used.

**Service Delivery**
The program includes small group workshops, individual consultations, computer analysis, and periodic financial reviews. A series of four one-day workshops are led by teaching teams of financial management specialists. Limited to twenty couples per location, the workshops offer instruction in goal setting and financial planning analysis. Following the workshops, individual consultations are held in the couples' homes. These consultations allow the analyst to review the financial analysis with the family and explore the need for examining alternative farm plans. Additional consultations are available at a central location, like the local extension office. Monitoring or check-up consultations occur three to eight months after the initial farm visit. These visits include a comparison of actual and projected cash flows and allow the farm couple to explore progress in achieving their goals.

**Resources Developed**
- A leader's manual for conducting workshops
- Support materials—FINPACK

**Outcomes**
Since its introduction in 1984, the Managing for Tomorrow program has worked with about 1,000 farm and ranch families who attended the initial workshops at one of 56 locations across the state. Participants report that the most useful outcomes of the program have been increased confidence in their management ability, the development of a plan for the farm or ranch, and the development and assessment of alternatives. The number of families having written goals more than tripled as a result of the workshops. Most families demonstrate significant improvements in their abilities to maintain financial records.

The Managing for Tomorrow program led to the introduction of two new programs, the Farm/Ranch Financial Counseling Service and the Managing Mainstreet Business program. The Farm/Ranch Financial Counseling Program provides immediate help free of charge to families who find themselves facing a crisis.
Financial counselors trained in stress management, lender policies, financial analysis, legal/tax issues related to financial stress, and farm enterprise analysis work with families until the crisis is resolved. Managing Mainstreet Business is a comprehensive management education program for locally owned businesses in rural towns similar in design to the Managing for Tomorrow program.

**Funding**
The actual cost of the program is about $1,000 per family. Each family pays a fee of $200 to participate in the workshops and receive the follow-up consultations. The remaining funds come from a reallocation of extension staff resources, legislative appropriations, the Nebraska Department of Agriculture, and the Extension Service of the U.S. Department of Agriculture.

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Aurora School District
Farm Record Keeping Assistance

Need
The agricultural crisis has created a need for farm families to improve their farm management skills, partly to maintain day-to-day operations and partly to assess the viability for continued operations. This program responds to local needs for: (1) training in farm management skills, (2) access to computers for use with computerized financial management packages, and (3) access to on-line agricultural information networks.

Description
The vocational agriculture department in the Aurora school district provides farmers, ranchers and their families instruction in using computerized accounting packages and then offers them easy access to computers and an on-line agricultural information network. Farm families enroll and receive initial instruction in using a farm accounting package. They then schedule time to use the school’s computers to enter their farm records, analyze existing records, and gain access to the Agri Data agricultural information network. Five IBM computers, complete with printers and telephone modems, are available for use. The family’s only investment is a notebook for keeping printouts and diskettes for individual farm data.

Service Delivery
Farmers, ranchers and their families receive group or individual instruction at the local high school. Wives are often the most dedicated recordkeepers and consequently receive the majority of the instruction. Assistance is provided in using the farm accounting packages and then in building a chart of accounts for each specific family operation. The computer lab is open daily. Information available from the Agri Data network is compiled monthly and distributed to program participants through a newsletter.

Resources Developed
- A community computer resource center
- A monthly newsletter distributes information compiled from the Agri Data network.

Outcomes
After some initial concerns with privacy, the program now attracts more families than the facility can serve. Forty-five families use the computer facilities at the Aurora High School. They appreciate the ease with which they can maintain complete and accurate records without having to invest in computer facilities. The use of separate data disks protects their privacy and breakdowns have been few. Bankers in the community comment on the improved management skills evident in the farming operations. Farmers in the program suffer fewer financial problems than average, with only one farm being foreclosed in the past four years. Twenty-seven families now own and operate computers in their homes, but are still included in an on-the-farm counseling program or come to the school for counseling.

For the local school district, the outcome has been an expanded clientele. Building an adult education component has strengthened the secondary agricultural program as well as generated more support for the local school district.

The Department of Agriculture at the University of Nebraska is now using the Aurora model as a pattern for a statewide financial management education program. Secondary vocational agriculture instructors are trained in adult education methodology and the use of computerized record keeping techniques through inservice
workshops and university classes. Participating schools are then provided assistance in starting adult financial education classes, equipped with microcomputers, and provided computerized farm accounting packages and subscriptions to two on-line agricultural information networks (Ag Net and Agri Vata). Twelve schools have now started their own programs or added clientele to existing programs. Another ten schools will be starting programs during the 1987-88 school year.

**Funding**
The program is supported through the local school district budget. Model replication in other school districts is supported through funds provided by the Nebraska Department of Education. To date, $66,400 has been received to provide instruction, technical assistance, computers and farm management software to participating school districts.

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Nebraska County Cooperative Extension
Exemplary County Programs

Need
These programs respond to the need for locally organized and coordinated efforts that help those caught up in the agricultural crisis.

Description
County Extension Staff have introduced several exemplary programs, four of which are described in this entry.

Two of the programs, Cass County and Cuming County, have focused efforts on the need to coordinate and provide access to local community services. CARE (Concern for Agriculture and the Rural Economy) distributes a monthly newsletter to about 100 local businesses and helping professionals and has prepared a brochure listing the telephone numbers of the services available to area families. The brochures are distributed through churches, banks, and schools. Unity in Action, Cuming County, also distributes a one-page directory listing services in child or adult abuse, clothing, drug and alcohol abuse, emergency shelter, employment, farm crisis, financial assistance, financial counseling, food, health care, law enforcement, legal aid, medical emergency, mental health, poison control, senior citizens, and utility assistance. Initially, the directory was distributed as an insert to county fair books and monthly statements of area banks. This year it will be included in area telephone books.

The other two programs, Lincoln County and Richardson County, have developed coordinated planning and response teams. Lincoln County created a Taskforce to plan programs to meet local needs and concerns created by the depressed agricultural economy. Representatives from various organizations and agencies (health, legal, ministerial, social services) as well as individual farmers and ranchers serve on the Task Force. Problem areas or needs are identified and programs developed or sponsored in response to those needs. Richardson County formed a Support Team Acting on Rural Stress (STARS) that meets monthly to review county needs and plan strategies for continued work. The STARS team focuses most of its efforts on family relationships and offers leadership training activities for those interested in helping. The group's emphasis is on listening carefully to those seeking help with stress management and directing them to appropriate resources.

Service Delivery
The programs use a wide range of techniques to respond to local needs. Both Cass County and Cuming County distribute service directories throughout their regions. Cass County also distributes a monthly newsletter to area agencies and provides educational materials and speakers to those who request them. Lincoln County distributes an Ag Resource Directory to all farmers and ranchers. Both Lincoln County and Richardson County work with various community groups, sponsoring workshops and seminars. The STARS Program (Richardson County) uses the meeting house concept in about 50% of the county precincts and distributes suitcase programs and videotapes for statewide agency training.

Resources Developed
- Local directories of services available (Cass, Cuming and Lincoln Counties)
- Information packets on financial assessment, legal alternatives, jobs and careers, and stress management (Lincoln County)
- Videotape on Chapter 12 Bankruptcy (Lincoln County)
- Suitcase Programs (Richardson County)
- STARS videotape (Richardson County)
- Networking and planning groups (All locations)
Outcomes
A significant outcome of this work has been enhanced communication and cooperation among service agencies that had functioned relatively independently of one another prior to the project. The Lincoln County Project found that farm families were more willing to discuss their problems in group situations, resulting in the formation of smaller, local support groups. Once initial reluctance was overcome, needs for specific programs, like financial assessment, stress management, and legal aid, were expressed. Similarly, Unity in Action (Cuming County) identified more specific needs—employment counseling, education of youth on family finances, keeping young adults in the community, and crisis intervention. Most projects found that they had become a clearinghouse for local efforts in response to the crisis.

Funding
All four programs were developed using existing Extension budgets. Conference costs were covered by private donations and registration fees.

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Nebraska
Heartland Center for Leadership Development
Healthy Rural Communities Case Studies

Need
Despite the poor agricultural economy, some rural communities continue to thrive. Service agencies and community leaders need to understand the characteristics that enable these communities to prosper and develop ways to assist other communities in building similar capacities.

Description
The Heartland Center has conducted a research study of healthy rural communities and developed leadership training seminars based upon its findings.

The research project was undertaken to investigate five rural communities identified as thriving communities despite the poor agricultural economy. Data on the five communities were gathered from existing state and federal sources. Interviews with community leaders were conducted using a standard interview protocol. The leaders selected were those who were considered knowledgeable in the community by virtue of either position or reputation. Case studies of each community were prepared and analyzed by staff in an effort to identify characteristics common to the five communities. The characteristics sought were grounded in controllable contingencies, factors that can be controlled locally. "Twenty Clues to Rural Community Survival" summarizes the research findings.

As a project extension, the Heartland Center is conducting training in four newly selected rural communities. Leadership training programs based on the characteristics identified in the research study are offered to a core group of community and business leaders selected by the community. The goal is to assist leaders in developing a local planning capability that views fundamental change as opportunity rather than threat.

Service Delivery
The leadership training programs are delivered on site to the communities selected. Seminars include presentations and work sessions with the local leaders.

Resources Developed
• A report entitled "The Entrepreneurial Community Case Study Project Identifying 20 Clues to Rural Community Survival" contains a summary of the twenty characteristics identified and narrative case studies of the five communities involved in the research. The report is written in an informal style suitable for lay audiences.

Outcomes
This work can be adapted in a number of ways. The twenty characteristics identified have been valuable because they address factors that can be controlled by the community and were derived from successful communities within the state. The leadership training programs are effective, in part, because of the perceived local relevance of the research. The twenty characteristics can serve as the basis for the design of leadership training materials or as a point of departure for local communities interested in exploring their potential. Some organizations may wish to replicate the study in their own regions or states in order to establish local relevance.

The research was undertaken in part because of dissatisfaction with the continued negative attention given to rural communities and current threats to their survival. Continued work in this area could help build a positive image towards which rural communities can build.
Funding
Funding in the amount of $13,500 for the research study was provided by a state agency.

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Sponsoring institution/Agency
- non-profit organization

Target Audience
- individuals
- farm/ranch families
- groups

Service Delivery
- hotline
- appointments (client home)
- community presentations

Interchurch Ministries of Nebraska (IMN)
Farm Crisis Response Network

Need
The program addresses the need to: (1) provide immediate emotional support to farmers and farm families affected, (2) improve access to sound financial and legal counsel to those who request it, (3) raise the awareness of the crisis among farm and non-farm sectors, and (4) provide information on emergency services available to respond to human needs.

Description
The Farm Crisis Response Program is a cooperative effort of more than 40 groups and organizations in Nebraska, coordinated through the Interchurch Ministries of Nebraska. It supports a hotline, field staff to provide follow-up contacts throughout the state, and volunteers who provide special expertise in legal, financial, or business issues. A Council, composed of representatives from the participating groups and organizations, oversees the program's activities and provides a diverse funding base. Staff consist of a coordinator, hotline operators at Rosalie and Walthill, and fifteen part-time field staff couples.

The program offers access to a wide range of resources, including agencies and individuals capable of responding to the human, financial, and legal needs associated with the farm crisis. Mental health professionals and informal support groups offer help in dealing with the emotional stress experienced by farmers, ranchers, and their families. Food pantries and social service agencies offer immediate relief to families facing problems in providing for their basic needs. Staff and volunteers assist families in evaluating their financial status and exploring options to ensure economic viability of farm and ranch operations. For those choosing to leave farming or supplement farming with outside work, referrals to job training programs and educational resources are available. Reduced fee or free legal assistance is provided through participating organizations and volunteers. The program also distributes legal education materials and presents workshops to interested groups. Public presentations and workshops attempt to increase public awareness and understanding of the farm crisis in both farm and non-farm sectors of the state.

Service Delivery
Initial contact with the program occurs through the Hotline. The hotline staff person explores the situation and can respond in a number of different ways. Some callers request specific information that can be given directly by phone or mailed immediately. Others require more extensive assistance. Referral can be made to a field staff couple, who has been trained in farm credit issues, legal implications, emotional support, listening skills, and in making appropriate referrals. Field staff work intensively with the individual or family, assisting them in working through immediate and long-range concerns and accessing whatever services they may need. Referrals to other individuals, organizations and social service agencies are also made.

Staff also makes presentations and offers workshops throughout the state. Presentations focus on increasing public awareness of the farm crisis and the resources available through the hotline. Workshops deal with specific topics like cash-flow, legal issues, or training for professionals who deal with farmers under stress.

Resources Developed
- An extensive network of volunteers, clergy, support groups, public agencies, and private organizations capable of responding to farmers, ranchers and their families.
• Information packets on specialized issues, like the tax consequences of delinquency.
• Data collected by hotline staff serves as an information base for state legislators and policymakers.

Outcomes
The Hotline has received more than 10,000 calls in its first two years of operation, most of which deal with the program outreach effort and response network. More than 2,000 farm and ranch families have been directly served by hotline and field staff. Most callers require multiple assistance, with financial, emotional, legal, food, medical, and utility cost assistance emerging as the most frequent needs. About one-fourth of the families have needed direct assistance in renegotiating loans. Staff have been successful in gaining loan approval for about half of these families. About one-half of the callers require long-term assistance of one form or another.

Much of the program's success is due to the collective response to the farm crisis made possible by the network of organizations and agencies. Council meetings take on an information-sharing character that enables participating organizations to learn of one another's efforts as well as gain new skills in addressing the farm crisis through their own agencies. Collectively the agencies can respond more effectively than any one agency could ever respond individually.

Funding
The annual operating budget for the hotline and field staff runs about $150,000. Required funds have been raised through participating agencies, committed individuals, and private foundations. Community fund-raising efforts have provided additional funds, as have church collections on behalf of the program. Of equal importance has been the countless hours of volunteer assistance provided by legal, financial and mental health professionals.

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Job Training of Greater Nebraska/Nebraska Community Colleges
Ag Action Centers

Need
Ag Action Centers were designed to meet the training and employment needs of individuals displaced by the failing agricultural economy.

Description
Ag Action Centers are “one-stop-centers” developed jointly by the Job Training of Greater Nebraska and the Nebraska Community Colleges, with advice and assistance from the Nebraska State Departments of Agriculture, Labor, Economic Development, Aging and Social Services. Centers operate at six community colleges located throughout the state. Each center provides education and training programs on-site as well as offering referrals to other agencies.

Service. Services offered on-site include financial evaluation, crisis counseling, job seeking skills classes, displaced homemaker/single parent programs, and a four day career planning workshop. The career planning workshop includes interest and aptitude tests, occupational exploration, development of self-esteem, and conceptualization of a career plan. Tuition waivers and transportation are available to those in need.

The centers make referrals to a wide range of agencies, including JTPA, Job Service, Social Services, Vocational Rehabilitation, County Veterans Representatives, Nebraska Association of Farm Workers, Mental Health, and Area Agencies on Aging. JTPA services include recruitment, counseling, supportive services, emergency services, classroom and skill training, job development, placement, entrepreneurial training and employment generating activities.

Service Delivery
Referrals to the Ag Action Centers come from a variety of sources, including community presentations, public service announcements, satisfied participants, and other service agencies. Career planning and job seeking skills workshops are offered as formally scheduled activities on campus. Other services are available through drop-in and scheduled appointments. Financial planning and evaluations are conducted in private homes. Other services are delivered by the referral agencies.

Resources Developed
• A network of the service agencies participating in the referral process
• Resource manuals of service agencies
• Training programs to help guidance counselors respond to stress in farmers
• Regional conferences for ag stress service providers
• Models for conducting career planning with farmers
• Local advisory councils

Outcomes
Many farmers, ranchers, ag-related workers and their families are reluctant to seek help, partially out of the sense of self-sufficiency that permeates rural life. Locating the Ag Action Centers at community colleges removed the stigma associated with seeking assistance from social service agencies as well as stimulated the community colleges to develop programs in response to the crisis being felt in their service areas.
During its first year of operation, more than 2,500 individuals contacted the six centers and Job Training of Greater Nebraska. Not all participants chose to become involved in the complete retraining program. Of the number of original contacts, 53% actually enrolled in financial management evaluations, educational workshops and referral services. The JTPA program enrolled 744 of these individuals for retraining services; 73% entered new employment at an average wage of $5.44 per hour.

The cost for the complete retraining program averages $2,000 per participant.

**Funding**
The Ag-Action Centers are supported through a $1,000,000 Title III Discretionary grant from the U. S. Department of Labor and reallocated resources from the community college general funds.

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Vocational Agriculture and Adult Agriculture Educators

Need
Adult education becomes increasingly important as farmers and farm families struggle to respond to the agricultural crisis. These two programs seek to provide professional development and networking opportunities to adult agricultural educators.

Description
In order to enhance the work done in agriculture by a wide range of educational professionals, a Nebraska Adult Agriculture Education Association was formed in December 1986. Directed by a steering committee representing vocational agriculture in secondary schools, community colleges, cooperative extension, industry, and other agencies, the association sponsored a one-day inservice workshop on The Future of Adult Education in Agriculture.

Given that the agricultural crisis is largely due to a surplus of traditional agriculture products, efforts to develop alternative products are important. Nebraska held a mini "Adapt 100" conference in conjunction with the summer meeting of the 1986 Nebraska Vocational Agriculture Association. Based on Successful Farming's "Adapt 100" conference December 2-4, 1986, a Nebraska steering committee planned a similar conference to explore alternative agricultural products and services.

Service Delivery
The Nebraska Adult Agriculture Education Association offers workshops and seminars across the state as well as inservice workshops and seminars for adult agriculture educators. In addition, the association coordinates and supports work among a statewide network of professionals who work with adults in rural Nebraska.

Outcomes
Efforts to coordinate work in adult agriculture education have led to the formation of a state association. Neither the mini "Adapt 100" conference nor the inservice workshop on the future of adult education in agriculture had been anticipated, but instead grew out of the networking and coordinating efforts. The state association now offers a formal structure through which to continue professional development and networking opportunities for adult agriculture educators.

Funding
Workshop costs for the mini "Adapt 100" and the inservice workshop totaled $2,500, with funding provided by the U.S. Department of Education, industry, and local sources.

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Chadron State College
Center for Continuing Health Education

Need
Health care, human service, and helping professionals serving rural people need access to continuing education programs designed to help them cope with the problems created by the agricultural crisis. Recent programs have focused on suicide, stress, growth and change in adult life, as well as substance abuse.

Description
The Center for Continuing Health Education at Chadron State College provides educational services and professional continuing education unit (CEU) accredited learning experiences to professionals in western Nebraska. More than 100 events serve over 2,500 professionals each year. Cost sharing and co-sponsorship arrangements with other colleges, health care institutions, and health education providers make it possible for continuing education to be offered at an affordable price and available at convenient locations. An automated record and data management system provides CEU registration and documentation services. A consultant resource network of regional and national continuing health education providers and faculty is also maintained.

Recognizing that rural societies are a complex weave of needs, lifestyles and economies and that the “ag crisis” is only one element of a broader, more serious shift in traditional rural American culture, the Center has responded by emphasizing programs which support the physiological and psychological health and stability of the rural population.

Service Delivery
Services are delivered in the form of conferences, one-day workshops and seminars, and short courses. Courses are offered at the Chadron campus as well as in surrounding cities. Continuing education activities are promoted through regional media and by direct mail. All programming is based on a participant fee structure for cost recovery.

Resources Developed
- Consultant resource network
- Educational brokerage services
- CEU registry and documentation software
- Health related audio-visual library

Outcomes
The single most important result has been the improvement of health care delivery to rural residents, as evidenced by the quality and growth of the health care and human services industry in the region. Cooperative, resource sharing ventures have made programs available to professionals throughout the rural area.

Funding
The program operates on an annual budget of about $35,000 provided by the Nebraska State College System.

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Sponsoring Institution/Agency
* state agency

Target Audience
* individuals
* state legislators
* agency directors

Service Delivery
* 1-800 number
* individual consultations
* news releases
* responses to proposed legislation

North Dakota Office of Attorney General

Need
The financial crisis being felt in the Midwest has left farmers, ranchers, and their families vulnerable to a number of legal and illegal practices. This program responds to the need for sound advice and representation on the policies and options being presented to rural people.

Description
The agricultural crisis led to a number of complaints, cases, and issues being raised through the State Attorney General's Office. In response, the Attorney General assigned two attorneys to deal with just agricultural issues. Their efforts have focused on: (1) monitoring and responding to federal legislation and regulations that would affect North Dakotan farmers and ranchers, (2) responding to legislative and constituent needs for legal information, and (3) disseminating information on "scams" and illegitimate legal advice.

Attorneys routinely monitor and respond to proposed legislation and regulations that affect farmers and ranchers. In response to complaints that borrowers couldn’t get loan documents, disclosure of interest rates, or information on their loan status, the Attorney General’s office drafted and helped get enacted a set of borrower’s rights. Attorneys develop briefs on legal cases related to farm/lending legislation being proposed and monitor changes being proposed at the federal level. In collaboration with other states, attorneys drafted detailed responses to new regulations related to the calculation of risk/asset ratios proposed by the Farmer’s Home Administration. The response forced the administration to back off from implementation of the regulations.

The Attorney General’s Office has also been involved in the dissemination of information. Staff provide information on legal issues, findings, and securing the services of a qualified attorney. In response to complaints about "foreclosure kits," “fill-in-the blank” papers, and get-rich-quick investment schemes, the office established a 1-800 number for questions. In addition, staff issued press releases regarding illegitimate offers being made and clarifying state law that applies to foreclosure proceedings.

Service Delivery
Services available to farmers, ranchers, and their families are delivered through the 1-800 number, individual consultations, and press releases. Much of the work done in monitoring and responding to proposed legislation and regulations is done proactively and is accomplished through staff work and collaboration with other organizations throughout the Midwest. Success is measured by the number of problems prevented rather than resolved.

Outcomes
The project has been effective in disseminating information to farmers, both through the direct inquiries made through the 1-800 number and through the press releases that increase public awareness of a variety of scams and illegitimate advice. The Attorney General’s Office is especially pleased with its efforts in coordinating response to proposed legislation and regulations that affect farmers and ranchers. This coordination among states has enabled the needs of Midwestern farmers and ranchers to be more clearly articulated and represented.
Funding
The program receives no outside funding. Staff time is allocated from existing resources.

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Dakota Resource Council
Farm Preservation Project

Need
The Dakota Resource Council's Farm Preservation Project was organized to address the need for policy change with regard to the issues of farm failures, corporate ownership of farmland, and low farm income.

Description
Initiated in November of 1985, the Farm Preservation Project seeks change in Federal farm policy (now calling for low farm prices) through a statewide education and grassroots campaign aimed at the general public, farmers and policymakers. Other goals include: (1) advocating change in lending policies and practices, so that farmers most in need are given priority in debt restructuring and interest reduction decisions; (2) enforcement of the state's corporate farming law to ensure that land is divested from corporate hands into the control of family farmers; and (3) public education and outreach on the effects of farm policy on soil erosion and groundwater contamination due to farm chemical use. The project seeks consensus on the need for increased farm income by working cooperatively with other community groups committed to the preservation of family farm agriculture.

The Dakota Resource Council (DRC) is a private, non-profit organization governed by a board of directors and staffed by 5 full-time and 3 part-time positions. Activities, such as the Farm Preservation Project, are implemented by county based autonomous affiliate groups, each with its own board. A central committee made up of members of the affiliate groups who have the appropriate expertise sets the goals and outlines the activities to be undertaken for a particular project. This structure allows for effective grassroots organizing and local citizen participation in decision making.

A primary strategy used by the DRC in its projects, including the Farm Preservation Project, is the development of leadership qualities in individuals through their attendance at and participation in DRC sponsored activities. These individuals are encouraged to become proactive local leaders in seeking change relevant to particular issues. Most recently, the DRC Farm Preservation Project has developed an Ag Policy and Action Workshop designed to develop leadership qualities in participants.

Service Delivery
The goals and activities outlined by the Farm Preservation Project are implemented using staff resources and the local affiliate groups. The affiliate groups hold regular meetings, conduct presentations before community organizations and groups, establish phone trees and other communication networks for advocacy and grassroots fundraising efforts; and work on individual direct action campaigns as well as on local, statewide and national campaigns directed at public institutions. The staff and members carry out the organizing, research, public education, fundraising and administrative activities necessary to support the project.

Materials developed for this project are disseminated throughout the state at public meetings, through church and farm group networks, and at house meetings arranged by the county affiliates. Materials used include fact sheets, slide shows, informational memos and booklets, and worksheets for farmers to use in comparing different farm policy options. The DRC publishes a monthly newsletter and bulletins to update members on developments in the State Legislature and in Congress and is a main vehicle for dissemination of information. Additionally, the Council provides referral services for individuals to agencies serving the needs of rural people, such as food banks, legal aid, ag-credit counseling and financial assistance.
Resources Developed
- Rural leaders
- Newsletters
- Informational and training packets
- Fact sheets and booklets
- Slide Shows
- Ag Policy and Action Workshop

Outcomes
The Dakota Resource Council has developed a number of leadership development training components with topics such as: effective work with the media; issue campaign development; direct action organizing techniques; effective citizen lobbying; how to conduct effective meetings; grassroots fundraising. These have been put together to most effectively develop rural leaders with the skills needed to participate in local, state and national forums on food and farm policy.

Through its education and organizing activities, over 30 new rural leaders have been developed over the last year, as demonstrated in a variety of activities which these individuals have initiated at the local level. They have held successful candidate forums, local legislative and county commission meetings, sessions with the boards of the FmHA and Farm Credit Services throughout the state. These leaders have also coordinated local work to more effectively involve people in decision making processes affecting farm policy.

Funding
The program is supported by church donations and membership fees. Lack of funding has been a persistent problem, since raising money from an economically depressed constituency is very difficult.

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Mental Health Association of North Dakota
Farmers Hot Line/Farm Stress Workshops

Need
Farm families experience stress unique to their way of life. In recent years, the economic crisis in agriculture has increased the number and kinds of stress experienced by this population. This program responds to the need to provide a variety of different kinds of services, including mental health services, to farm families.

Description
In 1979 the Mental Health Association of North Dakota initiated a series of Farm Stress Workshops in direct response to requests from farm families. Run by local people and a team of professionals drawn from a number of different service agencies (e.g. county extension, credit counselors, volunteer professionals), these workshops have been run in hundreds of communities throughout North Dakota’s 53 counties. The focus of these workshops has changed in response to the changing needs of farmers and farm communities—most recently to issues of family survival and financial solvency. The Association, because of its own limited staff and volunteer resources, encourages communities and local agencies to continue the dialogue and support group mechanisms initiated by the workshops.

In 1982 a Farmers Hotline was opened. Answered by Mental Health Association volunteers, the hotline provides listening, counseling, and referrals as needed. Local service agencies may be contacted, if hotline callers are in need of immediate help. The hotline is used by farm children and teenagers as well as by adults.

The Mental Health Association also conducts workshops for dislocated farmers in cooperation with Job Service. These workshops are specifically designed for farmers who have lost their farms or who have chosen to leave farming, addressing both emotional issues and the practical concerns of job retraining and locating employment.

The Association also offers a Credit Counselors Program. This program presents information on the emotional stress experienced by farm families in financial difficulties. Counselors are taught to recognize signs of extreme stress so that appropriate referrals can be made.

Service Delivery
Service is provided through the toll-free hotline, workshops, technical assistance to other agencies and organizations, and networking with a variety of other service providers in the state.

Resources Developed
• "How to Plan and Produce Farm Stress Workshops" (manual for service providers)
• "Learning to Cope" (manual on support groups)

Outcomes
Thousands of people have been reached through workshop activities, both directly and indirectly. Attendance varies, but has been as high as 300 people. The hotline receives 65-100 phone calls each day, a substantial portion of which are farm related. The Workshop Manual has been used as a model for setting up similar programs in all 50 states.

Funding
The Mental Health Association, a non-profit volunteer organization, is supported by United Way funds and by contributions. A small profit is generated from the
sale of manuals and a small grant made possible the first of the Farm Stress Workshops. Otherwise, programs are implemented with the volunteer efforts of the Association. The lack of funding to support the hotline and other activities is a continual frustration.

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North Dakota

North Dakota State University/North Dakota State Parks and Recreation
North Dakota Rural Leadership Program

Need
The North Dakota Rural Leadership Program was designed to improve life in small rural communities by training leaders in the areas of community education, social services, and recreation.

Description
In 1985 the North Dakota Legislature passed enabling legislation (but no funds) which would provide state initiated support to rural communities for the training and support of community coordinators. The Rural Leadership Program was established to demonstrate the value of such a community coordinator training program, in hopes of securing funding for the program. Six rural communities, ranging in size from 437 to 5293 persons, were selected to serve as demonstration sites.

Participating communities organized a local, representative advisory council and identified an intern and a backup substitute to train for the management position of community coordinator. The intern was provided a stipend for full-time involvement in the program; the back-up received support for participation in the training activities. The interns and their backups from the six demonstration sites completed a year long training program offered by the Center for Community Education, while working at their sites. Training was provided in the areas of recreation programming, community education administration, and social services organization by Center personnel, other resource people at the university, and staff from appropriate state offices.

Service Delivery
Training and technical assistance were provided through a variety of strategies. Center personnel offered workshops at locations central to the six demonstration sites and in the state's capitol. Some formal training was accomplished through correspondence study. Continuing supervision and assistance of the coordinator in the field was provided by an experienced Parks and Recreation Coordinator from a nearby community assigned to serve as a mentor. Training was provided as the coordinator worked with the community advisory group to identify local priorities and establish activities and programs to address those priorities. The coordinator developed the skills necessary to maintain the program and the knowledge of available social services to help address other kinds of community needs.

Resources Developed
- Contacts with state offices

Outcomes
As of October 1987, the formal training program of community coordinators had been completed. In-service support is being provided by an experienced Parks and Recreation Coordinator in a nearby community and by the network of community education providers in the state. All communities have been successful in establishing a local recreation program and in gaining access to relevant social service agencies. One community is well on the way to establishing continuing funding for the Community Coordinator position. The smallest community has more limited resources and may be better served as part of a county-wide program.

The project demonstrates one strategy for supporting the development of locally organized and staffed community education programs. The local Advisory Council has been an important component of the program design. Rural communities show little hesitation in mixing responsibilities and program areas to be addressed.
by the local coordinator, suggesting that the more specialized models of social service delivery may not be appropriate to rural needs.

**Funding**
The project received 18 month funding in the amount of $101,000. The Otto Bremer Foundation provided $35,000 to be used in communities which had Bremer American Banks. The remaining funds were provided by Federal and state funds made available through the North Dakota Department of Parks and Recreation. Coordination of three funding sources was complex and delayed the start-up date by six months.

Interim funding is being sought to continue the program, with the hope that the state will eventually authorize funding to implement the legislation passed in 1985. Plans are for the state to provide partial funding during the first three years of the program. The state would provide 75% of required funds during the first year, 50% during the second year, and 25% during the third year. Subsequently, local funding would be required to continue the program.

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North Dakota State University
North Dakota Rural Coping Project

Need
This two-year program was designed to respond to the difficulties and emotional stress felt by rural families in areas with depressed agricultural and energy economies.

Description
The North Dakota Rural Coping Project acts as an umbrella for several projects designed and implemented in response to the depressed rural economy. Research conducted by the North Dakota University Agricultural Experiment Station had identified several rural adult needs that were not being addressed through existing programs. Programs appropriate to these needs and structured to fit the characteristics, values and attitudes of a rural population were developed. Work with local planning groups insured that programs addressed issues seen as most critical to rural communities across the state.

In the first year, a program of two one-day workshops entitled "Building Family Strengths in Tough Times" focused on strategies for coping with the immediate problems and stress being faced by economically pressed farm families. In the second year, similarly structured half-day workshops entitled "Hard Times, Hard Decisions" focused on meeting the challenges of change required by economic dislocation. Initially directed at women, these workshops were expanded to include men in the second year. Another program presented as a regular off-campus credit program for educators was "Working with Children Under Stress." As its name implies, the program was directed toward providing teachers and administrators information on how to work with children under stress.

Service Delivery
Services were delivered through workshops, seminars and presentations led by project staff. More than 80% of the staff members were farm people, lending credibility to the project's work. Two one-day workshops organized and publicized by each rural community were held each year. Those attending the workshops were provided 30-40 page workbooks to use during the workshop and to take home with them. Short seminars were presented by the project leader in response to requests from communities where workshops were not held. A videotape "Personal Growth for Rural Families through Management of Emotion" was produced in response to demand which could not be met by in-person presentations. The American Lutheran Church has assumed responsibility for distributing the tape.

Resources Developed
- Workbooks to accompany seminar sessions
- "Personal Growth for Rural Families through Management of Emotion" (videotape)
- "North Dakota Family Favorites ... A Collection of Recipes" (cookbook)
- Partnerships with other agencies and organizations, businesses, and university components

Outcomes
Over 3,000 families have been served through the North Dakota Rural Coping Project. The level of response to the workshops far exceeded initial expectations serving as an indicator of how serious the crisis is and how willing people are to discuss the issues in public. For example, twenty people were expected to attend each of the first series of workshops. In one location it was necessary to end preregistration at 175 people. Attendance normally ranged between 55-150 at each site.
In many respects, the program had a far wider impact than had been anticipated. Following the workshop presentations, some communities formed local support groups to continue the conversations and develop strategies for helping one another. The idea for a cookbook emerged from some of the seminars for rural women and quickly grew into a huge undertaking. The cookbook was eventually designated an official centennial document for the state of North Dakota and has gone into wholesale distribution in response to the demand.

In general, the success of the program was dependent on leadership which 1) was familiar with the rural crisis; 2) could empathize with the people; 3) was flexible in presentation styles; 4) could work with other presenters; 5) had a strong enough personality and credibility to direct the program.

The program ended July 1, 1987 due to termination of funding, and the success of other programs in the state.

**Funding**

Funding of nearly $100,000 was obtained from several sources, including the Otto Bremer Foundation, the U.S. Department of Labor, the American Lutheran Church, the Burlington Foundation, the North Dakota State Department of Vocational Education, the North Dakota State Department of Public Instruction, a regional retail merchandise corporation, community businesses, and professional organizations.

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North Dakota Department of Agriculture-Credit Review Board
Farm Credit Counseling

Need
Farmers in financial difficulty require assistance in dealing with lending agencies.

Description
Initiated in 1984, Farm Credit Counseling provides free assistance to any North Dakota farmer requesting help. The state is divided into 8 districts. Part-time and full-time negotiators are hired to serve farmers within each district, so that a total of 25-26 negotiators are available statewide. A negotiator is assigned to work with the farmer to evaluate his/her financial situation and to enter into negotiations with lenders on behalf of the farmer. The negotiator’s goal is to help work out a settlement that will allow the farmer to continue to live and work on the farm. Trained in lending institution policies, the negotiators are able to tell the farmer when the services of a CPA or attorney are needed, as well as present the farmer with a complete list of options. Negotiators are also able to provide information on other services which the farmer may need.

The negotiators are either farmers or ranchers with successful farm/ranch backgrounds. Many are former lenders or county agents, lending credibility to the advice they provide. Two training sessions are held each year to train new negotiators. Sessions are held bimonthly in the districts to update negotiators on FmHA and Farm Credit Board regulations and to review problems negotiators face in their work.

Service Delivery
Farmers access the Farm Credit Counseling/Credit Review Board through a toll-free number. A program administrator evaluates the situation and assigns a district negotiator to work with qualifying farmers through one-on-one counseling and mediation. No fees are charged for services.

Resources Developed
• A statewide network of farm credit negotiators

Outcomes
The program serves approximately 40 farmers per month. In winter months, demand for services often significantly exceeds the capabilities of the program. Through refinancing and restructuring, about 80% of the farmers served by the program have been able to stay on the farm. In addition, new lines of communication have been opened between farmers and lending agencies.

Funding
The state appropriates $1,000,000 biennially to support Farm Credit Counseling. The program is funded through 1989.

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Need
Because of the agricultural crisis, rural people need access to information about the complete range of services available to them.

Description
The Directory of Services, published in May of 1986 and updated in 1987, was developed jointly by a number of state agencies deeply concerned with the economic problems of North Dakota's rural population. Many farmers/ranchers seemed to feel they had to face their problems alone. The Directory was developed to show the agricultural community that a great many people did care and to provide them with information on the assistance and resources available to them.

Services listed in the directory include financial services, job training and employment opportunities, employment services, National Guard opportunities, adult learning centers, and personal assistance providers. Individual entries provide a summary of the program, eligibility requirements (if any), and the telephone number to use in gaining additional information.

Service Delivery
Distribution of the Directory was made to the North Dakota Agriculture Department, North Dakota Mental Health Association, North Dakota Extension Service, Regional Offices of Social Services, Job Service, county agents, financial institutions, farm credit counselors, the North Dakota Association of Rural Pastors, and others who advise and counsel farmers, ranchers, and agricultural workers. The project relied upon these service providers to distribute the directory to farm/ranch families.

Resources Developed
Directory of programs and services available in North Dakota.

Outcomes
Close to 30,000 directories have been distributed. There has been high demand for the publication from government agencies, lending institutions, and non-profit organizations. A Rural Survival Committee representing agencies and communities statewide has proved to be a valuable resource in monitoring the distribution of the directory and identifying other resources to be included. The Directory is updated on a routine basis. Reprinting depends on demand and availability of funding.

Funding
Job Service of North Dakota provided a grant of $2,000 from Title III funds. A volunteer was identified to coordinate the effort. Reprinting now depends on availability of funds.

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**North Dakota Cooperative Extension**

**Farm Financial Analyst Program**

**Need**
With North Dakota's depressed farm economy, many farm families need assistance in financial planning and farm business restructuring.

**Description**
The Farm Financial Analyst Program was a three-year program designed to respond to the increasing need for assistance in financial planning and farm business restructuring as well as to develop a private sector capability of continuing the service. Beginning in 1984, the Farm Financial Analyst Program enabled full-time farmers with backgrounds in agricultural finance to work as financial analysts with farm families on a one-on-one basis. Analysts developed a detailed financial plan which involved balance sheets, income statements, detailed cash flow plans, enterprise budgets, etc. If needed, help was also provided in restructuring the farm business and could include the whole range of legal restructuring.

Analysts were also trained in stress management and became familiar with the range of social service agencies available in the state. Analysts were expected to make referrals to social service agencies if families were in need of additional assistance.

**Service Delivery**
Farm families were referred to the program by county agents, creditors, human service agencies and other farmers. Upon referral to the program, analysts entered into one-on-one consultations with the farm family, assisting them in completing forms depicting their financial situation and developing financial plans. In the first year, services were provided free to farmers. In the second and third years, a fee of $5.00/hour was charged for the analysts' services.

**Resources Developed**
- A network of private sector farm financial analysts.

**Outcomes**
Developing and earning the trust of financial institutions was initially a problem for the program. There is a delicate balance between objective advice and farm advocacy. Eventually, over 3,000 farm families were served during the three years that the project was in operation. An average of 12 to 16 hours were spent developing a detailed financial plan for each of these families.

Sixty-six analysts were trained in this project. Twenty-six of these analysts are now working in the private sector and have been able to meet the ongoing need for farm financial analysis.

**Funding**
Grants were received from the Federal Extension Innovations Program and the North Dakota Rural Rehabilitation Corporation. Together with service fees collected in the second and third years, the program received about $500,000 in support.

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Grand Forks County Extension Service
Neighbor-to-Neighbor

Need
The Neighbor-to-Neighbor program was developed to address the emotional stress caused by the economic climate, as well as a variety of practical problems faced by farm families.

Description
Introduced in January 1987, Neighbor-to-Neighbor is a county-wide program to organize self-help groups that can offer emotional support and practical help to farm families affected by foreclosure. The program operates under the following assumptions: (1) that people can give and receive more in a group setting, (2) that feelings and experiences are shared, (3) that a self-help group is member led, and (4) that discussions are confidential.

Support groups meet bimonthly and are led by a family that has volunteered to serve as group facilitator. A county extension home economist and a county extension agent are also present as informational resources for the group. Referrals may be made to other service agencies and to the University of North Dakota’s College of Nursing for mental health consultation.

Service Delivery
Services to farm families are delivered through the support groups that meet bimonthly and through planned activities such as workshops or seminars.

Outcomes
While the program initially formed 5 groups with an average of 4-5 families in each group, recent improvements in the county’s farm economy has led to dissolution of all but one group. The emotional needs addressed by the support groups have apparently diminished, but needs for individual financial consultation seem to be increasing.

Through knowledge gained from working with farm families, the need for similar kinds of support mechanisms for people from agribusiness was identified and has contributed to the definition of activities supported by the statewide Center for Rural Revitalization.

The County Extension Office has held a number of seminars and workshops for other organizations and agencies on the Neighbor-to-Neighbor program.

Funding
Neighbor-to-Neighbor is supported by North Dakota State University Extension Service as part of its regular activities.

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Oklahoma

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Connie Irby
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Cameron University
Oklahoma State Department of Vocational Technical Education
Oklahoma Bid Assistance Network

Need
The agricultural crisis has led to a number of economic problems in the state. This project was developed to help Oklahoma businesses expand their markets.

Description
The Oklahoma Bid Assistance Network provides assistance to Oklahoma businesses that want to expand marketing in government contracting, specifically in the defense market. Its goals are two-fold: (1) to help Oklahoma businesses expand their markets and (2) to increase competition and reduce prices for public and private sector purchases.

The Oklahoma Bid Assistance Network consists of 22 local bid Assistance Centers located at vo-tech schools across the state. Local centers are supported by a state center in Stillwater, which maintains a comprehensive technical information/resource library and develops/maintains the State Network Data Base. Each of the local centers is equipped with personal computer equipment, providing them direct access to the data base maintained by the State Center.

Initially, the system included a client profile and market research data base, as well as an electronic version of the Commerce Business Daily. Several enhancements have recently been installed to upgrade the system, including bid opportunity notices not published in the CBD (Department of Defense and other federal purchases less than $25,000, State of Oklahoma bid notices, subcontracting opportunities, and private sector contracts). Local centers work hand-in-hand with individual businesses in using the information made available through the data base and in preparing bids for government contracts.

Service Delivery
Services are provided through the local bid assistance centers located throughout the state. Center staff work with individual businesses, helping them identify the most appropriate government markets for their products, locating bid opportunities, helping them complete necessary paperwork, performing technical research on their behalf, and providing access to the technical specifications and regulations often cited in government bid documents.

Resources Developed
- State Network Data Base
- Monthly Professional Update Programs

Outcomes
As of the end of 1987, 22 centers were fully operational. These centers serve 1,517 Oklahoma businesses. Some 486 contracts have been awarded to these clients for a total of over $56 million (63% Department of Defense Contracts).

During its first 10 months of existence the program grew by 250 percent. Due to its rapid growth and to additional financial support from other sources, the scope and management of the program has been reevaluated. Positive publicity and enthusiasm have resulted in cooperative efforts from many different “economic development” groups to support this program.
Funding
The Department of Defense, Job-Training Partnership Act, Oklahoma Department of Commerce, and Oklahoma State Department of Vocational Technical Education provided funding in the amount of $687,000. Local area vo-tech school districts provide varying amounts of additional support.

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Oklahoma State University
Intensive Financial Management and Planning Support (IFMAPS)

Need
Oklahoma farm families in financial stress need information on financial management and planning.

Description
Begun in March 1985, IFMAPS was designed to provide farm and ranch families with information necessary to make sound financial management and planning decisions. The program’s objectives are: (1) provide practical and timely information that enables farm families to organize financial information, evaluate the information, and make informed decisions; (2) provide teams capable of assisting families in the preparation of financial statements, farm budgets, and marketing plans; (3) improve the working relationships and understanding of each segment affected by the debt crisis in agriculture with emphasis on the debtor-creditor relationship; and (4) provide a knowledge base from which cooperators can continue to improve their financial management skills.

The program consists of three components: Producer Workshops, Diagnostic and Direction Teams, and County Agent Training. Producer Workshops teach farmers and farm families the basic skills necessary to acquire information and analyze financial plans. The workshops emphasize the acquisition and retention of financial information, communication and negotiation skills, debt capacity, management options, and working effectively with lenders. Diagnostic and Direction Teams are available for one-on-one assistance with farmers and ranchers in financial difficulty. The IFMAPS team members help the family prepare a comprehensive set of financial statements.

County Agent Training is designed to provide county extension agents with skills in financial problem identification, lender policies, financial risk strategies, family stress awareness and the use of extension financial management materials.

Service Delivery
Program services are delivered through the workshops and one-on-one consultation available with the IFMAPS teams. Videotapes of panels of legal and financial experts are used to supplement workshop instruction. Instruction also places emphasis on the use of case studies, which provides learners with real world problems and believable situations.

Resources Developed
• Integrated Farm Financial Statements for the Microcomputer (IFFS)
• Procedures to update workshop materials
• Linkages with legal, mental health, employment, community, and church organizations

Outcomes
As of November 2, 1984, 82 Financial Management and Planning Workshops had been conducted in 45 counties. Eighty-five percent of more than 1,350 participants have been farmers and ranchers, 5 percent lenders, and 10 percent extension personnel and other interested individuals. Ninety-five percent of participants rated the workshops excellent to good. At present, approximately 850 farm families either have been provided or are receiving individual financial management through IFMAPS. Nearly all farm families have found the individual assistance very useful—96 percent felt the consultation met or exceeded their expectations.
Funding
Funding is provided by the U.S. Extension Service, Oklahoma Department of Commerce and Oklahoma Department of Economic and Community Affairs.

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Oklahoma Conference of Churches
Ag-Link Coalition

Need
The Ag-Link coalition was formed to provide a link between farmers and state organizations, the legal community, and the faith community.

Description
The Ag-Link Coalition was formed through the Oklahoma Conference of Churches to serve as a catalyst and foundation for Oklahoma’s response to the agricultural crisis. It links state agencies, state legislative committees, universities, the legal community, vocational and professional organizations, and the faith community of 17 denominations and other church organizations.

The Farm Crisis Hot Line provides immediate, direct communication with farmers and their families in crisis. Toll-free telephones are staffed around the clock by counselors and a half-time attorney. The hotline is linked with a network of at least four volunteers in each county. Direct crisis intervention and referrals to existing programs and resources occur daily, in addition to counseling and emotional support.

Legal assistance available through Ag-Link provides interpretation of legal options and gives referrals and guidance for those under immediate pressure. While Ag-Link doesn’t represent farmers, it does make referrals to Legal Aid Programs or to the Oklahoma Bar Association Farm Lawyer Referral Service, which is operated/supported by Ag-Link. A new voluntary mediation program is being coordinated by Ag-Link in cooperation with the Oklahoma Department of Agriculture and the Oklahoma State Supreme Court.

Ag-Link also facilitates the development of support groups to link farmers with one another and with specialists in their area. The program also works with the Oklahoma Senate and House Agriculture committees and farm organizations as well as the Congressional delegation in Washington, in order to facilitate positive legislative action. Information regarding the 1986 floods, available assistance, and other disaster help for farmers is also provided through Ag-Link.

Service Delivery
Ag-Link delivers its services through the toll-free Farm Crisis Hot Line, legal assistance to farmers, support groups, referrals to various state and local service agencies, and legislative activities. It also makes agricultural disaster information available.

Resources Developed
- Support groups are formed and linked to specialists
- Oklahoma Bar Association Farm Lawyer Referral Service—panel of attorneys

Outcomes
The Farm Crisis Hot Line has processed more than 12,000 calls since October 1985. More than half of these have come in since July of 1986. Since July 1, 1986 the Hotline has directly intervened and saved the lives of 19 people. Participants in support groups indicate that the sharing of problems has given farmers a new spirit of hope. Ag-Link has managed to link together farmers and the legal community, the community of faith, and a whole realm of service agencies—and it has done so with success.
Funding
Funding for the Hotline is provided by the State Board of Agriculture and the Department of Agriculture. The program is sponsored by the Oklahoma Conference of Churches.

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Need
The Oklahoma Network of Continuing Higher Education was developed in response to the increased demand placed on higher education. The network has been designed to provide relevant, high-quality educational opportunity to everyone, everywhere, every day in Oklahoma. This commitment to access has become increasingly important to rural people faced with many adjustments in the wake of the agricultural crisis.

Description
The Oklahoma Network of Continuing Education, supported by a $5.8 million Kellogg grant, is a comprehensive project designed to improve citizens' access to educational programs and to develop a statewide network of continuing education services for adults. The statewide plan calls for the implementation of seven different modules: (1) leadership development; (2) academic program identification and development; (3) professional development; (4) educational guidance and counseling for adults; (5) telecommunications enhancement; (6) coordination with public libraries; and (7) interprofessional collaboration.

Several of these modules focus on the development of leadership within the state. The leadership development module calls for seminars on topics such as institutional planning, roles of governing boards, administrative organization, and institutional policies for continuing education and outreach services, as well as on issues of changes in the larger society and their impact on higher education. The professional development module encourages research and graduate education in the field of continuing education, in order to develop an adequate supply of educators trained in continuing higher education principles and practices. Finally, the interprofessional module seeks to unite professionals and fields connected with the delivery of health care in providing better health care services throughout the state.

Another set of modules focus on the need to provide better outreach activities. Academic program identification and development will build, through surveys and position papers, an inventory of adult learner needs and of existing academic continuing higher education programs. The educational guidance and counseling component of the project will add computer-assisted guidance and counseling services for adults to the already existing Educational Information Centers and selected public libraries, and will study institutional practices of awarding credit for experiential learning. Finally, twelve selected public libraries will increase their counseling and advising for adults who need continuing higher education programs.

The most ambitious component of the project is the expansion of the state's telecommunications systems by linking the State Regents' Televised Instruction System (Talkback TV), the Oklahoma Educational Television Authority, the University of Oklahoma Health Sciences Center studio, and the Oklahoma State University Educational Television Service. The interconnection of facilities, through closed-circuit microwave television, broadcast television and satellite transmission, will allow the OSRHE to provide college courses, seminars, workshops, and meetings statewide with the potential for national distribution. A related project funded by the Kellogg grant will assist the OSU Cooperative Extension Service in completing its state-wide-telecommunications network and train faculty and staff in the use of communications technologies. This project will improve access to educational programming for agriculturalists and rural families in Oklahoma.
Service Delivery
Services are delivered through classes, seminars, and the use of distance technology. At present, services are extended primarily to educational providers, as the project seeks to develop the leadership skills needed to implement the broader access to adult continuing education activities. In the future, access to a wide range of educational programs will be extended to adults throughout rural and urban Oklahoma.

Resources Developed
- Network of educational providers and resources

Outcomes
The program is still in its implementation phase, so it is too early to assess its impact. We expect the statewide system to provide for the widest possible access in range and choice of programs to Oklahoma citizens.

Funding
A grant, totaling more than $5.8 million, was awarded to the Oklahoma State Regents of Higher Education by the W. K. Kellogg Foundation. The Noble Foundation and the Sarkeys Foundation provided $300,000 each to match the funds granted by the W.K. Kellogg Foundation. In addition, the Oklahoma State Legislature appropriated $2 million to provide matching funds for the Kellogg Foundation grant.

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Oklahoma Cooperative Extension
Economic Development through Home-Based Business

Need
Many Oklahomans have experienced financial losses as a result of changes in the state's economy. This program was developed to promote home-based business as an option to supplement or replace income-loss during this time of crisis.

Description
Initiated in 1985, this program was designed to provide individuals with a realistic look at the commitments and skills required to run a home business. Studies estimate that the number of home-based businesses will double by 1990, but that 50% of those businesses will last only two years and only 30% will last 5 years. The high failure rate arises not from poor production or service, but rather from a lack of business skills. The goal of the program is to promote a greater success rate for home-based businesses in Oklahoma. Information presented in the program focuses on sound business management skills, accurate record keeping, progressive marketing, legal and tax obligations, and the logistics of combining business with families.

A steering committee of Home Economics Specialists have combined their efforts to initiate, develop and administer the program for all types of home-based businesses. An advisory board of home-based business owners and county personnel actively support the goals of the program, critique educational materials, and advise on future directions.

Service Delivery
The program delivers services through workshops, meetings, training of county personnel, video conferences, and campus conferences. Activities are planned that will assist home-based business owners in overcoming barriers and limitations currently imposed on home businesses in Oklahoma.

Resources Developed
- Network of Oklahoma home-based business owners
- County directory of Oklahoma home-based business products and services
- Educational materials—booklets, handouts, and videotapes
- State-wide newsletter

Outcomes
Response to the program from current and prospective home-based business owners has been enthusiastic. There has been positive interaction between the program and the Small Business Administration and Small Business Development Centers. The governor's wife has played an important role in promoting economic development in Oklahoma.

Funding
The program was developed using internal funds allocated to the Cooperative Extension Program.

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Rural Enterprises, Inc.

Need
The mission of Rural Enterprises, Inc. (REI) is to create new jobs in rural Oklahoma through the establishment of new businesses and the expansion of existing ones.

Description
As a non-profit industrial development center initiated in 1981, REI is dedicated to helping Oklahomans help themselves. The center gives rural entrepreneurs an opportunity to launch new, job-producing businesses built around solid new product and process ideas. REI provides a comprehensive range of services, including technology transfer assistance, innovation and business evaluation, financial packaging assistance and industrial incubator facilities. These services are designed not only to stimulate innovative ideas, but also to foster their development and launch them into the market as new businesses.

Service Delivery
REI reaches around the world to locate new product and process ideas for possible development in rural Oklahoma. Inventors' ideas are evaluated by REI's professional staff to determine their commercial and technical feasibility. REI offers its other services—technology transfer, financial packaging and incubator facilities—to help in the development of those ideas having strong potential for success.

Resources Developed
- "New Product and Process Fair"—an exhibit that allows inventors to display their ideas to prospective manufacturers
- Network of public and private sector contacts
- Data base structure of federally developed technologies and the technology needs of individuals, businesses and local governments throughout Oklahoma. The technology needs can be sorted and matched with the appropriate technology solution.
- Four industrial incubators located on state vocational technical school campuses

Outcomes
Through its "umbrella" of complementary services, REI has created 595 jobs for rural Oklahomans since 1983.

Funding
REI is funded by the United States Department of Agriculture Extension Service; the National Aeronautics and Space Administration; U.S. Army Corp. of Engineers; the Oklahoma Cooperative Extension Service. Numerous private contributors have also provided funding for the organization.

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Oklahoma

Oklahoma Department of Libraries
Oklahoma Literacy Project

Need
One in five Oklahomans is presumed unable to read. The agricultural crisis threatens many rural illiterates, as the transition to off-farm employment will require that they be able to read.

Description
The Oklahoma Literacy Project is a five year statewide program begun in 1983 designed to provide for the establishment of literacy councils and tutor training throughout the state. Through a network of literacy providers, free, confidential, one-on-one tutoring is available in areas of Oklahoma containing 95 percent of the state's population. The tutoring program is based primarily on the Laubach Literacy methods and materials.

Local councils (now numbering more than 80) are becoming independent organizations with officers, trainers, and the ability to do their own fund raising and promotion. Statewide efforts have concentrated on the areas of awareness, continuing education program continuity, and cooperation.

Activities have included J. Kozol as a speaker; sending 30 persons to the National Laubach Conference and another 50 to a regional conference in Arkansas, assisting local councils with grant writing, a toll free phone number, publication of a newsletter and statewide directory of literacy services. Cooperation with other agencies and organizations has resulted in literacy councils in the State's Correctional centers (where inmates tutor other inmates), and work in vocational technical schools and junior colleges.

Service Delivery
Over 5,000 tutors have been trained and certified and are working in 500 Oklahoma communities. Potential learners can contact their local council or call toll free for locations of nearby councils. Learners are screened and matched with trained tutors for individual learning sessions.

Resources Developed
• More than 80 literacy councils
• Over 5,000 trained and certified tutors
• 33 certified trainers and 14 supervisory trainers
• Library materials on awareness and literacy computer software
• A statewide directory of literacy services

Outcomes
This program has made literacy a statewide concern. Over 5,000 certified tutors serve an undetermined number of learners in the state. These tutors now work in over 500 communities. A Governor's Task Force on Literacy has been named a non-profit corporation.

Funding
Funding in the amount of $171,414 was provided by LSCA and ABE.

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Oklahoma Cooperative Extension
Oklahoma Helping Hand

Need
This program was developed to initiate and expand educational programs responsive to the economic pressures being experienced in Oklahoma's farm communities.

Description
Oklahoma Helping Hand is a farm community crisis task force formed to provide advice to the Cooperative Extension Service in its efforts to direct resources to programs that respond to the farm crisis. The task force is divided into five subcommittees: farm financial management assistance, rural business management assistance, local government assistance, family communication/stress management, and family income support/off-farm opportunities. The subcommittees were asked to identify target audiences; OSU expertise; training needs for staff, agents and groups; and outside resources and support materials. In addition, they were asked to suggest procedures and evaluation processes for programs.

The task force has also assisted cooperative extension in developing a resource guide to agencies and organizations able to respond to farmers and farm families. The guide contains listings of farm management associations; agricultural and business lending institutions; rural development agencies; alcohol, drug and mental health treatment programs; and a wide range of employment services.

Service Delivery
The program delivers services through training programs and consultations with business owners and managers, farmers and their families, local county officials, and other community members. Extension-sponsored meetings are conducted to offer assistance to individuals and their families. The formation of mutual support groups for rural families has been encouraged.

Resources Developed
• Resource guides to agencies and organizations

Outcomes
This program deals directly with the effects of the agricultural crisis in Oklahomans' personal lives. A united effort among communities and service agencies seems to be required for what appears to be a chronic, rather than short-term crisis. This program has been effective in helping Cooperative Extension identify and establish relationships with a number of service agencies, as well as retarget its resources in response to the pressing needs of rural Oklahomans.

Funding
The program receives funding through regular federal and state support of the Cooperative Extension Service.

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Ag-Link Coalition
Ag-Link Support Groups

Need
Farmers need the opportunity to share similar experiences and problems, in order to gain perspective and control over the events caused by the farm crisis.

Description
The formation of the Ag-Link Coalition led to the realization that farmers and their families need help in responding to the stress created by the farm crisis. Support groups have been formed in counties across the state. At support group meetings, adult education is presented through the guise of action processes. The group plans the type of knowledge it wants to gain and initiates the process of bringing in speakers for both community meetings and local support groups. The Ag-Link Coalition assists groups in contacting speakers.

Service Delivery
Program services are delivered through the community action informational meetings initiated, planned, organized, and supported by local citizens. Some educational activities are reserved for small group meetings.

Resources Developed
- Support group speakers on a wide range of legal and financial topics

Outcomes
Support groups have been very effective in helping farmers and their families begin to respond to rather than despair over their problems. As individuals begin to become involved, they find themselves pulled out of their depression over the farm crisis and empowered to act on behalf of themselves and others in their communities. This sense of empowerment then leads to a consuming eagerness for the information and knowledge that can affect their futures.

Funding
No funds are required. Support groups are maintained through the efforts of volunteer leaders and through the support of the Ag-Link Coalition.

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Kay Electric Cooperative
Farm Financial Seminar

Need
This seminar was developed in response to the need for farm families to explore their options in dealing with financial problems.

Description
The Farm Financial Seminar, held in January 1987, was a four-hour program that addressed seven areas of concern to farm families. Held in Blackwell, the seminar served a five-county area. Seminar topics included: (1) how changes in tax laws affect the farmer; (2) legal options for farmers including chapters 7, 12 and 13 of the Bankruptcy Law; (3) farm bank credit environment; (4) Intensive Financial Management and Planning Support (IFMAPS) program of Oklahoma State Extension Service; (5) legislation that would make low-interest loans available to farmers; (6) how to prepare to ask for a loan; and (7) testimony from a couple who lost their farm. Those attending were also told where they could find more extensive information on each of the seven topics. A monthly newsletter has continued the dissemination of information.

Service Delivery
Services were delivered through the seminar, follow-up information, and monthly newsletter sent to all who attended. Inquiries for the newsletter came from many who were unable to attend the seminar as well. Current distribution of the newsletter reaches 4,000 families. The seminar and newsletter were offered as part of Kay Electric Cooperative's "Good Neighbor" program.

Resources Developed
- Network of writers willing to keep the newsletter going

Outcomes
More than 130 people attended the seminar, despite snow and ice on the ground. Few left before the presentations were completed, even though the program lasted nearly four hours. The newsletter now reaches 4,000 farm family households. Representatives from another cooperative attended and decided to hold a similar program in their region.

We learned that people want and need information on personal matters, such as the topics covered. Most are afraid to ask or let people know they are in trouble. The seminar provided a forum in which some could acknowledge their problems and gain strength from others facing similar dilemmas. The newsletter reaches others who were uncomfortable attending the seminar. The need for information and sharing is very real.

Funding
Funding was provided by Kay Electric Cooperative.

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South Dakota

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South Dakota Cooperative Extension Service
Planning For Tomorrow-Today

Need
Planning for Tomorrow-Today was designed for the farmers and ranchers of South Dakota. The program focuses on the need to increase their financial management skills and to provide the fundamentals of integrated business management for farm operations.

Description
Planning For Tomorrow-Today is a statewide program based at the Department of Economics, South Dakota Cooperative Extension Service. It is designed to help farm families review current operating plans, explore alternatives, and develop short- and long-term farm and family goals.

The program is delivered in a workshop setting through a series of group and individual meetings. Producers work through exercises in the areas of self assessment, goal identification and prioritization, developing a goal-directed management plan, financial planning for their business operation, establishing the links between the family and the farm/ranch business, developing family resource plans, and self help groups. The exercises are designed to help families develop their own individualized response to the current agricultural situation. Present plans of operation are examined and the economic consequences and potential risks of alternate actions are assessed. Families learn new ways of budgeting family spending plans and practice communication skills that enable them to talk more openly and objectively about their situation.

Service Delivery
Services are delivered through a series of meetings. Three meetings are conducted as group sessions. The fourth meeting is an individual consultation session to determine if the plans developed are financially feasible and will meet the farmer’s objectives. A fifth meeting is another individual session at the end of the operating year to check on financial progress, determine those parts of the operation that worked well for the producers, identify management improvement areas, and establish operating plans.

Resources Developed
• Local materials that integrate FINPACK
• Leader's Guide/Overhead Transparencies

Outcomes
A preliminary trial program involved 154 participants representing 92 separate agricultural operations. Evaluation data showed that 96 percent of the program's participants established a goal directed plan and 15 percent put that plan in writing. Several producers developed a written marketing plan and a large number expressed interest in forming financial management organizations.

Response to the program indicated that many producers had not developed operating plans for their farms or were not using the plans they had developed to assess management abilities. Participants in the program report that they have gained management skills and express interest in maintaining an ongoing management program. Some operators experienced financial progress during the year following the program. Others realized the need to leave production agriculture as a result of the program and were able to do so while they still had a positive equity position.

Difficulties arose in getting the project underway. County extension staff had to develop skills as presenters or teachers rather than as meeting facilitators. At first,
the lending community was unwilling to accept the plans developed through the workshop. But the program has been beneficial to numerous operations and county extension staff have become much more involved with and knowledgeable about local operations.

**Funding**
Funding in the amount of $60,000 was provided by the Federal Extension Competitive Fund.

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Need
The Rural Renaissance program focuses on individuals and families who are being forced out of agriculture because of economic conditions and farmers/ranchers who could stay in business with supplemental off-farm income. Special programs have been developed to assist farm women and teens.

Description
The Rural Renaissance program is a comprehensive collection of existing state government programs and resources designed to deliver assistance to South Dakotans through the local cooperative extension office. It includes a broad spectrum of both existing services and newly designed programs that respond to the needs created by the farm crisis.

County cooperative extension offices are designed to be the first stop for those seeking assistance or information. Extension agents then refer clients to existing agencies in one of five categories: financial assistance, career alternatives, legal assistance, short term assistance, and home and family assistance. Financial programs include financial counseling services, financial management information, and farm/ranch business management assistance. Career Alternatives includes a rural education assistance program that provides financial aid to those seeking training for new careers or supplemental incomes, job training and vocational training, job search assistance, single parent programs, etc. Short-term assistance is available through the state’s health services, food stamps, energy assistance, and home weatherization. County agents provide direct assistance for the Home and Family Program.

A program for teens, called the Rural Renaissance 4-H Teen Series, was designed to open communication between teens and caring adults. The program includes a series of nine videotapes, background information and handouts. It was designed so that a group leader could deliver the program with a minimum amount of preparation. The programs can be used alone or as part of a series.

Service Delivery
The local county extension agents act as the first contact for individuals and families. Consequently, they are critical to the success of the program. Extensive work has been done in acquainting these agents with the programs available, so that each can make referrals to the proper agency the first time. This helps eliminate much of the red tape and frustration encountered by farmers/ranchers seeking assistance.

The program uses meetings, workshops, one-on-one office or home visits, telephone, and letters to help make people aware of services available. Once referrals have been made, the programs themselves use a wide array of techniques for offering assistance. Workshops, counseling sessions, videotapes, short-courses, and home visits are just a few of the strategies used. The 4-H Teen Series is designed to be used in schools, but has been used effectively in small group settings. South Dakota Public Television has also been helpful, since microwave transmission reaches 98% of the state. Closed circuit delivery to extension offices and schools is available. Extension offices also maintain a videotape library of programs available.

Resources Developed
* Statewide Directory of Services (5 videotapes)
Outcomes
The program has been extremely effective in disseminating information on available programs. During its first three months, the program responded to 4666 contacts throughout the state. A total of 830 South Dakotans had received extensive assistance by the end of the first year. Other social service agencies have reported a sharp rise in services provided, in part due to the referrals provided by the Rural Renaissance Program. Food Stamp applications have risen 200 percent and job source applications are up 600 percent.

Better working relationships have developed between existing agencies and services. Many were unaware of the services available through the cooperating entities. For the public, increased cooperation among agencies has improved access to existing services and eliminated red tape in accessing other service agencies. The program has also boosted the credibility of the Cooperative Extension Service.

Funding
No administrative positions were added to implement the Rural Renaissance Program. Collectively, the programs cost about $2 million, with $1.5 million coming from general appropriations and $0.5 million coming from rural rehabilitation funds. Costs to produce the 4-H Teen Series ran $6,404 and were provided by the South Dakota Department of Agriculture, Public Television, and Cooperative Extension.

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South Dakota

Turn-About, Inc.
Career Learning Center

Need
The career learning center known as Turn About, Inc. is designed to serve individuals in job transition. Current programs target farmers and farm families displaced by the agricultural crisis.

Description
Turn About, Inc. is one of 10 career learning centers funded originally through the Job Training Partnership Act and administered by the South Dakota Department of Labor. The corporation operates a career learning center from a storefront location close to the city’s downtown area. Turn-About offers programs on self esteem building, job seeking skills, career planning, job referrals, paid work experience and on-the-job training, employment and educational testing, GED preparation and basic skill development, computer training, and telephone communication skills training. This base program has been modified in order to meet the needs of individuals experiencing farm closure or loss.

Service Delivery
Staff work on a one-on-one basis with participants. In addition to the program services, the center has established a network of outside resources for referral that includes local vocational schools, county extension offices, local banking systems, state employment services, and human resource agencies. The private sector has also responded favorably by placing farmers in positions where they are able to transfer the skills they acquired while farming.

Outcomes
Problems were encountered in making farmers/farm families aware of the programs available to them. After some initial success in farm worker career planning and placement, the public media became interested in the center’s work and helped increase public awareness of the program. This media attention has generated public interest and support and helped many farmers/farm families feel that options did still exist.

Farmers need learning activities that include self-esteem building and exercises in transferrable skills. Since farmers are independent by nature, they also need to understand the change in role that outside employment will require—what it means to be the employee rather than the employer. Staff working with farmers need to be more sensitive to the emotional and financial effects of losing a farm.

Funding
The center received funding in the amount of $261,000 from the Job Training Partnership Act, the private sector, county government, and personal contributions.

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Benedictine Family Services
Project “CRUNCH”

Need
Project “CRUNCH” was designed to meet the needs of individuals and families dealing with stress as a result of the farm crisis.

Description
This program focuses on reducing the incidence of high level stress resulting from the rural economic crisis as well as from competing demands made on rural families. The increased incidence of spouse abuse, child abuse, and suicide in rural areas led to the development of a program that could help adults deal more effectively with the stresses they felt.

Project “CRUNCH” provides both individual and group support through counseling, classes, and support groups. The program begins with relatively non-threatening informational sessions that provide contact with therapists and others suffering from similar stresses. If the individual wishes, the program then moves to strategies that can deal with more personal concerns. Program activities help participants recognize stress, understand their personal reaction to stress, and develop conscious control of the stress. Major attention is placed on stress management and biofeedback as well as skills specific to the situation, such as budgeting skills, communication skills, job skills, or parenting skills.

Service Delivery
The program provides both individual and group support through counseling, classes, and support groups. Some activities are offered as formal classes or support groups. Others are more informal, initiated at the request of various groups of individuals.

Resources Developed
• Numerous support groups
• Improved communication among the various service agencies

Outcomes
Response to the program was overwhelming. Groups called requesting support groups for a number of family concerns: stroke, chemical dependency, problems with spouse and child abuse, elderly parents entering nursing homes, loss of family members though death, and so forth. These diverse needs can be dealt with effectively when stress management becomes the focus of educational programs and support groups. People under stress are unable to use the skills they possess. Consequently, individuals must be helped in developing effective stress management skills before they will be able to address the specific problem they face.

Funding
Fees are charged on a sliding scale. Individuals unable to pay are subsidized through grants as they become available.

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**West River Mental Health Center**  
**Rural Enhancement Program**

**Need**  
The Rural Enhancement Program is a combination of primary prevention and direct service programs designed to help farmers and farm families cope with the stress created by the farm crisis.

**Description**  
The program offerings include: (1) the use of media in promoting rural health, (2) lectures, workshops and programs delivered to rural families, mental health professionals and other service providers, (3) management counseling services for multi-family farm operations, and (4) direct counseling and evaluation services to farm families. The direct counseling services focus on coping strategies for severe financial stress, farm marriage and family problems, and evaluations for farmers involved with lawsuits or criminal prosecution.

**Service Delivery**  
Program services are delivered by clinical psychologists with the West River Mental Health Center. Staff has been given release time to present lectures, workshops and programs for rural families, mental health professionals and other service providers. Educational programs on stress management and family business relationships have been given to banker's associations, Farmers Home Administration, the U.S. Forest Service, extension service personnel, range management specialists, church groups, and other civic organizations. Revenues generated from this work go to the center.

Staff also provide counseling services to farmers and farm families. Management counseling services are offered to multi-family farms through on-site interviews. Information is gathered separately from each of the involved families, recommendations are made to the owners, and then communications are facilitated among all families. Personal counseling and evaluation are conducted at the center in Rapid City and at a branch office in Hot Springs.

Initially, the program included work with the media. The types of media efforts involved included: weekly and monthly columns for local newspapers and farm journals, articles for more general magazines, numerous television and radio interviews, and a book on rural living.

**Outcomes**  
No comprehensive evaluation of the program has been conducted. Readers respond supportively to the regular columns that appear in newspapers and magazines. There are plans to survey the readership of the weekly column to measure the impact of the column on behavior change in rural families. The media work has certainly helped raise public awareness and understanding of the problems being faced by farmers and farm families. The management and personal counseling programs provide direct service to area residents.

**Funding**  
The Rural Enhancement Program is funded by the West River Mental Health Center.

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Mount Marty College
Annual Rural Symposium

Need
The program was established to offer rural people a day of renewal, a day in which they could celebrate their community and explore common concerns about rural issues.

Description
The Annual Rural Symposium is a day of renewal and unity for rural people. Each year the symposium focuses on one topic or issue related to the farm crisis, small towns, or farms. It is a day to share concerns about rural issues and explore what can be done at local, state, and federal levels to shape a more positive future for rural communities. The day closes with an entertaining, informative, free evening program for rural families.

Held during the first week of December, the symposium is sponsored by Mount Marty College, Benedictine Sisters, the Sioux Falls Catholic Rural Life Conference, the Association of Christian Churches, and some years South Dakota Committee on the Humanities. Participants from past years take an active role in suggesting topics and presenters.

Service Delivery
This one-day conference is held each year on the Mount Marty College campus.

Outcomes
Evaluations by participants indicate that the Annual Rural Symposium is a day of renewal for them. They appreciate having one day set aside each year in which to hear outstanding speakers and share common concerns and dreams.

Funding
Conference costs average $3000 per year. An admission fee of $6 per person is charged to participants. Other funds are provided through grants and donations.

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Sponsoring Institution/Agency
• school district

Target Audience
• women

Service Delivery
• workshops

Northwest Area Schools Multi-District Cooperative
Single Parent/Homemaker Project

Need
The farm crisis has forced many women to return to work. The Single Parent/Homemaker project was designed to offer job seeking/job keeping skills to these women.

Description
The Single Parent/Homemaker Project is a 60 hour workshop designed to give job seeking/job keeping skills to women who need to return to the work force. The curriculum is designed to provide instruction in the areas of self-esteem, communication, time and money management, goal setting, skills assessment, career exploration, financial aid availability, interviewing skills, and resume writing.

Service Delivery
The Northwest Area Schools Multi-District Cooperative includes nine school districts. One teacher is available to offer the workshop in each of the nine districts. Resource materials from the Extension Service, Job Service, and Career Learning Centers are available. Advertising for the program is done through the media, posters, and word of mouth.

Resources Developed
• Instructor’s Manual

Outcomes
It has been difficult to help people realize that the program is not a welfare program, but rather offers a valuable service. This is especially important in reaching those displaced by the farm crisis, since many of these people are extremely uncomfortable with any reference to welfare. Enrollment has grown slowly but steadily as personal recommendations from first students encourage others to seek out our service.

In 1985 and 1986 a total of ninety women were served. Participants often call back to report their job search successes, which include: clerks, cooks, green house worker, packager for manufacturing firr, motel manager and resident manager supervisor for a center for the handicapped.

Another measure of the program’s success is the extent to which participants return to school. Participants have entered vocational schools to become a barber, chef, lab technician, and secretary. One returned to college to finish a degree in elementary education.

Funding
A grant of $20,000 was provided through the Office of Sex Equity in Pierre, S.D.

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South Dakota Cooperative Extension Service
Your Home Business

Need
The agricultural crisis has forced many families to seek off-farm income or leave farming entirely. Many South Dakotans were considering a home-based business as a way to meet financial responsibilities, but lacked the business expertise and decision-making skills to be successful. Your Home Business was developed to help interested individuals develop and/or improve a home business.

Description
South Dakota Cooperative Extension Service home economics specialists, economics specialists, and clothing and textile faculty cooperated with local accountants, attorneys, and successful home business owners in conducting a series of workshops across the state. Workshops focused on issues related to business plan development, market research, recordkeeping, tax and insurance considerations, and general business management. Also included in the day-long workshops were special interest sessions on services such as custom sewing and alterations, handwork and crafts, foods (including bed and breakfast), housecleaning, and furniture refurbishing. Participants completed evaluation at the end of the session and were mailed a follow up evaluation 4 to 28 months after their session.

Service Delivery
The program was offered on a multi-county level. A local attorney and accountant were available at each program site as part of a panel, to answer questions raised by workshop participants. Extension specialists coordinated the special interest sessions and the general business sessions.

Resources Developed
• Resource Packets
• “Your Home Business” (30-minute videotape)

Outcomes
Of the 347 participants in the workshop sessions, 95 were already operating a home business. Nearly two-thirds of them indicated they would be making changes in their present operation as a result of the workshops. Of the 252 participants not engaged in a home business, 10% said the workshop would help them start a home business; 3% said it helped them decide not to start a home business; 45% indicated they would consider the possibility of a home business; 15% would consider a home business in cooperation with others.

Follow up evaluations indicated that participants felt that they had improved business skills as a result of the workshops. Specific skills cited were recordkeeping, adopting a pricing method, consulting with accountants, reviewing tax obligations, and obtaining a sales tax permit. Additional tax, legal, and advertising information was requested.

Funding
The program was developed as part of the operating budget of Cooperative Extension. No special funding was necessary. Participants were charged a $2.00 fee for materials.

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Mitchell Vocational–Technical School
Multiple Entry Program in Agri-Business/Agri-Management

Need
Persons in agriculture needed a relatively quick way to upgrade and/or update agri-business and agri-management skills. This program is designed to provide adults multiple entry times for academic programs available through the local vocational-technical school.

Description
Mitchell Vocational–Technical School restructured its curriculum in order to offer a series of four-week courses starting every four weeks. This schedule enables adults to upgrade agri-business and agri-management skills on either a full-time or part-time basis. As many as seven courses are offered in each four-week session. Adults can enter and leave the program as their schedules permit.

Courses offered during any one four-week session address topics in production practices, skills, and business management issues. Courses in production practices, for example, are selected from topics in forage crops, beef, pork, sheep, grains, row crops, weeds and herbicides, dairy products, feeds and nutrition. Courses in ag-related skills include ag construction, welding, ag building, electrical wiring and motors, and so forth. Business management courses include offerings in business mathematics, principles of accounting, credit and finance, agriculture law, human relations, taxes and insurance, and the use of computers.

Service Delivery
Classes are held on-site at the vocational technical school in Mitchell.

Outcomes
The agricultural crisis has created a need for more flexible programs to serve adults. The restructured curriculum allows adults to select individual courses to update their knowledge or gain skills that could assist them in seeking off-farm income. The multiple entry times and compressed course schedules have been very well received in our region.

Funding
These classes were offered as part of the regular curriculum. Therefore, no special funding was needed.

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Iowa

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Prairiefire Rural Action

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Iowa Lake Community College

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Donnalee Van Zante
Indian Hills Community College
Legal Assistance Programs

Need
A number of different audiences need assistance in response to the problems created by the farm crisis. Farmers and their families need access to sound legal advice. Lawyers need information on current litigation and changes in policy. Legislators need information on the impact current regulations have on the agricultural community. Two of these programs respond primarily to the needs of farmers and farm families. The third, the Agricultural Law Center, adds programs directed to lawyers and legislators.

Description
The Iowa Farmer/Creditor Mediation Service, Inc. (IFCMS) and Legal Services Corporation of Iowa (LSCI) both offer programs that provide assistance to farmers. IFCMS is a private, non-profit organization created to assist farmers and creditors in negotiating mutual settlements to their farm credit problems. An 11-member staff provides state mandated mediation services. Important aspects of the service include using mediators and facilitators to assist parties in achieving "win/win" solutions and developing a helping relationship which leaves clients responsible for their choices. Legal Services Corporation of Iowa also provides assistance for Iowa's mediation program, as well as legal advice and representation for farmers in foreclosures, credit access, FmHA, replevins, uniform commercial code, and repossession. The project offers legal advice as well as legal representation before state and federal courts.

The Agricultural Law Center at Drake University disseminates information on agricultural topics to the legal community as well as the general public. The center conducts teaching, research, and extension work in the field of agricultural law. Teaching and research activities have served both the legal community and legislators seeking information on the impact of current policy and regulations. The extension efforts have been directed at both lawyers and the general public.

Service Delivery
IFCMS and LSCI both deliver services through a network of regional offices. Iowa Farmer/Creditor Mediation Service, Inc. is based in Des Moines, but offers services through eight regional centers as well. Creditors request mediation with a farm borrower (mandatory when debts reach $20,000). IFCMS then mails a packet of information to the farm borrower, directing them to contact their regional office for scheduling and assistance. A mediator is then assigned to the case. LCSI has attorneys located in six regional offices throughout the state. Services are available to farmers who have a debt to asset ratio of 50% or greater, have received less than $20,000 of taxable income in the last taxable year, and are unable to acquire legal assistance through other avenues.

Drake University's Agricultural Law Center delivers information in a variety of ways, including speeches to farm audiences, agricultural law seminars for farmers and lawyers, published materials, newspaper columns, radio and television interviews, and short courses.

Resources Developed
- A network of more than 350 people have completed the four-day, 32-hour mediator training programs. 150 of these are currently used as mediators. (IFCMS)
- Iowa Agricultural Law Reporter (Agricultural Law Center)
- A series of 15 Farmer Information Sheets (Agricultural Law Center)
- Annual Summer Agricultural Law Institute (Agricultural Law Center)
- Rural Attorneys and Agriculture Conference (Agricultural Law Center)
• Programs in legislative developments affecting agriculture (Agricultural Law Center)

Outcomes
Both legal services agencies have seen enormous demand for their assistance. As of March of 1987, IFCMS had received nearly 5,000 requests for mandatory mediation, approximately 4,300 of which have been closed. Of the closed cases, 42% were closed because the farmer did not respond to staff attempts to contact him/her. Of the remaining cases, 60% were able to reach some sort of satisfactory resolution or settlement. Mediation results in an overall success rate of about 35%, compared to 5-7% for other forms of resolution, such as bankruptcy and litigation. LCSI attorneys find that about 15%-25% of their time is involved in involuntary mediation. The remainder is devoted to other types of assistance.

By virtue of its work as part of an educational institution, direct outcomes of the Agricultural Law Center are more difficult to assess. But the Iowa Agricultural Law Reporter has increased the legal and farm communities' awareness of current legal developments. The various continuing legal education seminars, particularly those concerning new agricultural legislation has accelerated the awareness and application of new farmer-debtor related legislation. All of these activities have contributed to a better understanding of agricultural law in the state.

Funding
Both the Iowa Farmer/Creditor Mediation Services and Legal Services Corporation rely upon external funds to support their projects. IFCMS has received funds totaling $300,000 from a variety of sources. LSCI received a grant of $250,000 from the State of Iowa. The Agricultural Law Center is supported by internal funds allocated by Drake University.

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Hotlines

Need
Two hotlines were developed to help farmers and farm families talk about their feelings, explore their options, and gain information and referral to other service agencies.

Description
The Rural Concern Hotline is a toll-free referral service administered by Iowa State University Cooperative Extension in cooperation with the Iowa Department of Human Services and the United Way of Central Iowa. Trained operators provide information, referral, and counseling for farm and family financial problems; legal problems; job questions; and basic needs, such as food, fuel, shelter and medical access. Immediate support and follow-up assistance is available to those facing a personal crisis. A staff of seven half-time para-professional telephone operators work on a shift basis. At other times, phones are turned over to the Red Cross Community Telephone Counseling Service. Emergencies are handled immediately, but legal and financial questions are referred to hotline staff the next day. Six of the seven staff members are farmers, knowledgeable about and experienced with the pressures and problems created by the crisis. The other operator is a registered nurse. An attorney and program coordinator are also on staff.

The Farm Survival Hotline is sponsored by the Iowa Farm Unity Coalition, a consortium of 14 rural/farm organizations, and operated by Prairiefire, a non-profit advocacy group based in Des Moines. Volunteers respond to a broad range of questions, assuming an advocacy role on behalf of callers. Calls range from complex financial or legal issues to methods for dealing with stress or preventing suicide. Besides serving Iowans, the hotline has assisted farmers in 21 other states and helped concerned organizations initiate hotlines in their own states. Hotline staffers have also helped develop a bank failure response team to conduct town informational meetings in communities where banks have failed.

Service Delivery
Both hotlines deliver their services via telephone. They provide information referral and basic counseling for farmers and their families. Referrals are made to a variety of social service agencies. The Farm Survival Hotline will also organize follow-up informational meetings on a wide range of topics in communities where hotline callers reside, when asked to do so.

Resources Developed
- A statewide directory of local resources, county extension resources, ministerial services, and community and private college programs (Rural Concern Hotline)

Outcomes
Between the two hotlines more than 30,000 calls have been handled, substantiating the range and depth of the crisis. Most callers ask initially for financial and legal help. Operators then probe for other concerns or assistance that might be needed.

An unexpected result of Rural Concern has been the development of a two-way communication between the hotline, local agencies, and policy making bodies. Local agencies serve as an information bank for referrals and the hotline has become a crucial link in articulating the needs of rural Iowans to agencies and policy-making bodies.

Whether the hotline assumes a neutral role (Rural Concern Hotline) or an advocacy role (Farm Survival Hotline), its success lies in the use of rural people who have experienced the crisis and can empathize with the caller, adequate training to familiarize staff with resources and effective intervention strategies, and links with local resources that establish ties to the region.
Funding
Both hotlines receive financial support from a variety of agencies and organizations. Rural Concern receives funding from state and county farm organizations, lending institutions, private individuals, and state and federal programs, including the Farmers Home Administration. Funding for the Farm Survival Hotline has come from Farm Aid, the United Methodist Church, Episcopal Diocese of Iowa, various Christian Denominations, and independent foundations.

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Alternative Farming Demonstrations

Need
The goal of these projects is to provide farmers access to information and experience about environmentally sound, low cost, profitable farming techniques.

Description
Given the collapse of the farm economy, increased production no longer assures financial stability. A number of environmentally sound practices simultaneously reduce initial investments in pesticides, fertilizers, and antibiotics. Two programs in Iowa provide information and education on these alternative farming practices.

The Resourceful Farming Demonstration Project (RFDP), developed by the Iowa Natural Heritage Foundation, seeks to accelerate the adoption of conservation practices with an emphasis on conservation tillage, integrated pest management, and maximum fertilizer efficiency. Contracts with 19 integrated pest management services or private crop consultants support demonstrations on 180 Iowa farms. Computer models and programs are used to assist in fine tuning inputs and crop management.

Practical Farmers of Iowa (PFI) is a non-profit corporation that conducts research on 13 demonstration farms. Research is directed into the development of profitable and environmentally sound farming practices. Demonstration farms offer examples of how to reduce pesticides, fertilizers, antibiotics, and soil loss by using such practices as ridge-tillage, cover crops, proper manure and waste management.

Service Delivery
Both projects use their demonstration sites as the primary strategy for sharing effective practice. The Resourceful Farming Demonstration Project delivers primary services to the 180 farms and then relies upon informal networking among farmers to share the results. Data is also collected and widely distributed. Practical Farmers of Iowa offer field days, workshops, and conferences in cooperation with Iowa Cooperative Extension. The research farms collect data on side by side comparisons for randomized, replicated plots. This data is also shared widely.

Resources Developed
- Local expertise in profitable and environmentally sound farming practices (Both)
- Computer models for crop management with statewide potential (RFDP)
- Quarterly newsletter (PFI)
- Research/demonstration farms (Both)

Outcomes
Both programs have been surprised at the interest and response to their efforts. Resourceful Farming Project has received applications from more than 350 farmers, but was able to work with only 180 of them. PFI discovered that many farmers were already using cost cutting, environmentally sound practices that simply needed to be recognized and exemplified. The organization has taken on the role of spokesperson for the concerns of protecting our environment, increasing farm profits and generally promoting the well being of rural society in Iowa. Both projects provide encouragement for ideas and demonstrations that would not be pursued if farmers did not believe outside individuals/organizations were interested.
Funding
Both programs rely upon outside funding for support. The Resourceful Farming Demonstration Project operates on a budget of about $200,000, all of which comes from public and private sources. Practical Farmers of Iowa is a non-profit corporation which receives funding from foundations at the present time.

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Community Colleges

Need
With the help of Job Training Partnership Act (JTPA) funds, Iowa community colleges developed extensive programs to respond to the educational and employment needs of dislocated farmers. Initial efforts responded to farmers who had lost their farms but quickly gave way to broader efforts that addressed the needs of farmers who were still farming. More recently community colleges have introduced programs in agricultural planning and development.

Description
Four of the programs focus primarily on providing career and employment assistance. The FARM/CAP program includes Career Planning, Job Search, and Job Placement modules that assist individuals and families assess the options available to them. The Des Moines Area Community College, in cooperation with the Iowa Department of Employment Services, conducts FARM/CAP workshops throughout its service area. The program was later expanded to Iowa Lakes Community College, Simpson College, Westmar College, and Lincoln Land Community College. Iowa Western Community College, through its Step Ahead in Farming Enthusiastically (SAFE) Program, adds a third component to the FARM/CAP system. A Family and Farm Financial Management Training Program offers training in net worth and cash flow assessment, marketing studies and long-term planning. Indian Hills Community College offers a series of five day career change workshops designed to work with the specific needs of farmers and other self-employed rural people. Southwestern Community College opened a Rural Action Center which provides access to representatives from Extension's ASSIST program, Legal Service Corporation of Iowa, Southwestern Community College, and Job Service as well as referral information.

Two community colleges have developed programs to help farmers find alternative sources of income. The Agricultural Planning and Development Program at Southwestern Community College provides leadership and coordination for regional economic development efforts. In addition to attracting industries to the area, the program surveys local agricultural and industrial companies, educates farmers in new income areas, markets inventories to industry, and monitor the production of commodities. Kirkwood Community College has established a Rural Diversified Enterprise Center that conducts workshops, seminars, and conferences to assist farm families in developing alternative sources of income using existing farm resources. Emphasis is on teaching farm families how to diversify their farming operations.

Service Delivery
Work done by community colleges is generally delivered through workshops, seminars, one-on-one visits with farmers, group research, classes, and conferences. The FARM/CAP workshops with follow-up counseling are taken out into communities throughout each college’s service area, as well as offered at campus centers. The Rural Action Center maintains a 1-800 number as well as a staff able to respond to drop-ins at the college. Both the Agricultural Planning and Development Center and Kirkwood Community College work with farmers individually or in small groups of 8-10 families within their service area.

Resources Developed
- Job Hunters Manual (Iowa Department of Employment Services)
- Making Career Decisions (Des Moines Area Community College)
- Resource Directory (Rural Action Center)
- Rural Action Line—a toll-free number (Rural Action Center)
- “Ideas List” of 150 Alternative Enterprises (Kirkwood Community College)
Outcomes

The FARM/CAP Program offered through Des Moines Area Community College has served more than 300 workers, 65 percent of whom have been successfully placed in employment. All four programs found it difficult, at first, to recruit participants. Most farmers had never been faced with seeking employment, lacked basic job seeking skills, and were sometimes bewildered by the career decision-making process. Most found it helpful emotionally to explore their options.

All programs found a latent entrepreneurial spirit among farm families. Career planning programs added entrepreneurial programs and support groups in response to demand. The Agricultural Planning and Development Program and Rural Diversified Enterprise Center have found interest in their programs as well. There seem to be almost as many different ways to earn additional income as there are rural clients.

Funding

In most cases, funding was provided through JTPA. The FARM/CAP program at Des Moines Area Community College was funded by a grant of $75,000 from a private corporation. Programs at Indian Hills, Iowa Western and Southwestern Community Colleges were supported with JTPA funds, often with a local match. The Rural Action Center received a grant of $12,500 from the Department of Education and The Rural Diversified Enterprise Center received a grant of $58,000 through JTPA.

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Mental Health

Need
The deepening farm crisis has substantially increased the need for mental health and stress management services in rural areas.

Description
Responses from the mental health community have included programs that increase cooperation among community agencies, develop formal and informal community-based support networks, and extend treatment, education, and consultation services to rural farm families.

The Mental Health Center of North Iowa has focused on building a partnership model of response that cuts across agencies and service strategies. The Iowa State University Area Extension Office was selected as the coordinating institution. Core agencies were asked to make a three-year commitment to the partnership, while other agencies were encouraged to participate in ways they felt appropriate. An across-agency council assessed regional needs and developed strategies for responding that drew upon member resources. Service activities included consumer and program-oriented consultation, mental health education, technical assistance to other agencies, and consumer support groups, community planning, joint-agency programming, emergency clinical intervention, assessment/evaluation and out-patient treatment.

The Rural Response Program, developed by Northwest Iowa Mental Health Center, maintains programs in nine counties. Programs offered include support groups, peer listeners, farm mediation assistance, and general educational and consulting services. An aggressive outreach program staffed by trained volunteers helps link isolated individuals to support groups as well as to services available at the center.

Southwest Iowa Mental Health Center has established Mental Health Assistance for Farm Crisis Victims. This project was designed to: (1) identify and assist treatment or retraining of displaced farmers, business owners and their families, (2) treat the increased caseload of people needing mental health assistance, and (3) develop support groups, educational seminars, and stress management workshops. These outreach efforts have in turn helped build community response to the crisis.

Service Delivery
Most of these programs deliver services through seminars, workshops, support groups, and individual consultations. The Area Extension Offices and participating agencies serve as the contact points for the partnership. Referrals are made to other agencies as needed. The Rural Response program makes extensive use of volunteers to make contacts with potential clients. Those seeking help join support groups to reduce feelings of isolation. Referrals to other kinds of assistance can be made, if needed. Mental Health Assistance for Farm Crisis Victims offers services in every community of the three and one half county area it serves. Concentration has been on the development of support groups, educational seminars and stress management workshops.

Resources Developed
- Community Resource Directories
- Harvest of Tears—videotape on support groups (Rural Response Program)
- Farm Suicide—videotape that follows family one year after suicide (Rural Response Program)
- Farm Town—videotape of farm town conflict (Rural Response Program)
Outcomes
The three models illustrate different strategies for coping with a potentially explosive need for mental health services. The Mental Health Center of North Iowa pursued a partnership strategy, seeking to augment its limited resources with those of other agencies. The outcome has been an enhanced understanding of needs, closer agency involvement, and more integrated responses. The other two programs relied upon volunteer efforts and local community responses to augment their services. The Southwest Iowa Mental Health Center found that, in most cases, rural patients were “a hardy group of persons who fell victim to excessive situational stress and their symptoms were reduced by appropriate treatments.” Under these circumstances, support groups and peer listening activities helped immensely. They had the additional benefit of uniting communities, threatened by the unspoken failures felt by so many farm families.

Funding
The Partnership Model received no external funds. Support was provided by the Mental Health Center of North Iowa’s operating budget, as well as internal resources allocated by participating agencies. The Rural Response Program received a block grant of $60,000 over two and one-half years. The Mental Health Assistance for Farm Crisis Victims received a grant of $110,000 from the Iowa State Division of Mental Health, Mental Retardation, and Development Disabilities.

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Iowa State University Cooperative Extension

ASSIST

Need
The ASSIST program was developed as a response to the problems brought about by the depressed farm economy.

Description
ASSIST is the umbrella for cooperative extension's response to the problems created by the depressed farm economy. ASSIST programs help farmers, their families, and other rural residents obtain information needed to make informed decisions and cope with personal difficulties. Initially, programs were introduced in four areas: (1) awareness efforts—informing the public about the impact and emotional effects of the farm crisis, (2) Farm Aid—providing computerized farm financial record analysis and personal consultation for farmers, (3) farm credit courses—continuing education for agricultural lenders and professionals, and (4) community resource committees—mobilizing individuals, agencies, and organizations to address local problems.

More recently, new programs have been added in stress management. Special attention has been given to the emotional needs and job seeking skills of rural women, as well as inservice training for school teachers that emphasizes the impact of the farm economy on children's lives. ASSIST efforts also include training and teaching resources for professionals and volunteers who work directly with rural families.

Service Delivery
Delivery methods include one-on-one consultation, self-study, group teaching, self-help group support, and resource materials such as videotapes and printed materials. Extension specialists and county extension staff conduct most programs and consultation.

Resources Developed
Resource materials including written publications, slide/tape programs, videotapes, home study courses, and local resource directories are available. Examples include:
- Farmers and Lenders Working Through Crisis (videotape)
- Cash Flow Budget Form (computer software)
- Eat Well for Less—Low Cost Food Ideas (publication)
- Rural Crisis Comes to School (videotape)
- Helping Teens Cope with Stress (videotape)

Outcomes
Programs have reached more than 157,960 individuals. About 3,500 farm operators received a detailed computerized analysis of their farm financial records. Workshops on stress management and family communication reached more than 31,000 individuals; 3,007 teachers learned to identify stress symptoms in students and to implement school activities to address problems with teen stress. Community resource committees have been successful in raising emergency medical funds for rural families, conducting surveys on labor availability, operating food pantries, and obtaining grants for small interest-free loans.
Funding
Funding in the amount of $2,029,000 for FY 1985–FY 1987 was provided by Iowa Cooperative Extension Service, Iowa Legislative Appropriation, and USDA Special Needs Grants.

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Computer Aid for Farmers

Need
These programs respond to the need for rural adults to gain exposure to and competency with computers.

Description
Computers have become an important tool for farmers in analyzing their farm operations and to a great many businesses and agencies in delivering services. Two of the programs developed in response to the farm crisis focus on direct use of computers in farm management. The third, "Hands-On," responds to the need for farm wives to gain exposure to computers before entering the job market.

Computerized Networking and Technical Update for Vocational–Technical Agriculture in the High Schools and Community Colleges, developed by Iowa Lakes Community College, provided 16 educational institutions with an IBM PC, smart modem, screen, printer, and subscription to an on-line data base (Agri Data). In addition, it provided high school teachers with training on the operation of the computer, accessing the data base, and commodity marketing. After one and a half years, teachers are expected to conduct marketing classes for farmers in their communities.

The Computer Aid For Farmers (CAFF) project purchased portable computers, printers, agricultural accounting software, spreadsheets, and word processors. Library staff and a computer consultant teach classes and then assist farmers in entering the first month's records. Once the farmers are proficient, they can check out computers for use at home. Funds were also used to purchase reference books on all aspects of farming to help the farmer make best use of information produced by the accounting programs.

"Hands On" Introduction to Computers was designed to provide computer experience to three audiences: rural women, 50 and older; displaced homemakers; and single parents. Twelve-hour workshops were organized and conducted throughout Iowa, using computer labs at area community colleges. An all-day self-esteem/job seeking skills workshop is conducted by staff from the Iowa Commission on the Status of Women. Follow-up sessions provide community support and counseling. The program is now in its third year.

Service Delivery
Computerized Networking for Ag Instructors consists of monthly training meetings for the ag instructors. These instructors then go back to their communities to begin organizing their marketing groups. Computer Aid for Farmers deliver services through classes and individual consultation. "Hands-On" delivers services through the workshops organized throughout the state.

Resources Developed
- Corps of teachers capable of establishing marketing programs in their communities (Ag Instructors Program)
- Users' Group (CAFF)
- How-To Manual (Hands-On)

Outcomes
Marketing programs are just now being established so any discussion of outcomes is still premature. Interest in the project has been high, however, and many instructors find themselves called upon to assist farmers in selecting and purchasing computers for home use.
CAFF results have been satisfactory, with those completing training being very enthusiastic. Some farmers purchased their own computers and began requesting software packages different from those purchased for the program. The program has been very effective in increasing public perception of the importance of a local library.

The "Hands On" workshops have been extremely well received. Fourteen workshops have been presented throughout the state. A waiting list of 175 persons is now on file. Follow-up studies show that approximately 70% of the workshop participants either continue job training in a vocational-technical school or community college, obtain employment, or begin work with the Small Business Administration in entrepreneurship training.

**Funding**

Funding for Computerized Networking and Technical Update for Vocational Technical Agriculture comes from D.O.E., Iowa Lakes Community College, local schools and Agri Data, Inc. The project received a total amount of $94,904. Computer Assistance for Farmers received a grant of $27,000 from LSCA Title I. "Hands On" Introduction to Computers is funded by educational grants and the Womens' Bureau of the Department of Labor. Project costs have totaled $43,000.

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Conferences

Need
Conferences have been designed to help specific audiences understand the rural crisis.

Description
"Debtor-Creditor Relations" was an all-day seminar developed by Iowa State University to cover technical aspects of asset liquidation, bankruptcy, and other forms of debtor distress. Specific topics addressed included an assessment of the severity of farm financial stress, asset liquidation and the income tax problems created for the seller, bankruptcy and income tax consequences of thereof, bad debt deduction, valuation recapture, etc. Less technical seminars covered similar topics for lenders, farmers, and counselors.

Iowa State University's Religious Studies Program initiated an annual conference program focusing on the issues/concerns raised by the farm crisis. The conference series is entitled "Religious Ethics and Technological Change." Recent topics have been "Is There a Conspiracy Against Family Farmers" and "Is There a Moral Obligation to Save the Family Farm?" The lectures are free and open to the public.

Rural America: The Search For Solutions is a corporate community relations project sponsored by Pioneer Hi-Bred International, Inc. The conference is a grassroot-oriented, proactive forum for initiating change. More than 250 Pioneer employees meet annually with rural experts to explore issues that affect Rural America. Conferences have focused on rural health care, rural economic development, and rural education. Following the session, employees return to the communities to create and refine workable plans for improving and encouraging growth in their communities.

Service Delivery
All three of these programs use a conference/seminar format to deliver information.

Resources Developed
- "Is There a Moral Obligation to Save the Family Farm?" (book)
- Audio and videotapes of the Religious Ethics lectures are available.

Outcomes
Through these conferences more than 3,000 farmers, lenders, attorneys, accountants and interested individuals are being made more aware of the magnitude and impact of the rural crisis on America.

Funding
The Debtor-Creditor Relations conferences are supported by fees charged to enrollees. The Religious Ethics and Technological Change series is funded by the NEH, Iowa Humanities Board, and the Iowa State University Committee on Lectures. Annual costs run about $5000. Pioneer Hi-Bred International, Inc. uses internal funding for its Search and Solutions program.

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Emergency Needs

Need
The farm crisis has created a variety of emergency needs. These projects emerged to respond to the needs for food, clothing, counseling, etc.

Description
Iowa's Vista projects serve the rural poor by meeting emergency needs for food and clothing, medical care, counseling those in crisis, making referrals, providing financial information, preparing farmers for mediation, providing information on test plots of alternative crops, and numerous other services. Each Vista volunteer works with a local county advisory committee to review needs and work out solutions. When possible, support groups are formed.

Neighbor-Helping-Neighbor illustrates one church's response to the rural crisis. Each district of the Methodist Conference receives funding to develop programs that respond to local needs. In most cases, funding is used for direct assistance to victims of the crisis. Most requests are for food, clothing, and shelter; but funds are also used for property tax payments, household insurance, eyeglasses, school expenses, farm equipment repair, support of Vista workers, and moving expenses. Funds have also been used for setting up support groups in communities and restocking food pantries in areas of the state heavily affected by foreclosures.

Service Delivery
Both projects deliver their services on an "as needed" basis. Vista projects serve 22 counties in Iowa. Neighbor-Helping-Neighbor serves districts across the entire state.

Outcomes
The individual nature of the work conducted by both projects makes it difficult to generalize about outcomes. The Vista programs have been effective in responding to the individual needs that have arisen and in helping communities develop self-help strategies for continuing the work. A Rural Renaissance Fair was held in one region, to assist efforts at establishing craft cooperatives among farm wives. Neighbor-Helping-Neighbor has granted all funds collected on behalf of the project. Most individual grants were less than $150 and were used for food, clothing, medical expenses, etc. Larger grants were made for community-wide efforts.

Funding
Vista Rural Projects in Iowa are supported by a combination of local and state funds. ACTION provides salaries for some Vista volunteers and transportation/supervision costs only for others. Funds for the Neighbor-Helping-Neighbor project are allocated through the United Methodist Church. More than $60,000 has been collected in support of the project.

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Appendix 1: Case Summary Survey Instrument

CASE SUMMARY

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PROJECT DESCRIPTION (Please use only the space provided.)

HOW DOES THE PROGRAM DELIVER SERVICES?

PROJECT DISCOVERIES/RESULTS:
Appendix 2: Survey Contacts Considered by State Teams

Possible Survey Contacts

This is a list of agencies, organizations and community groups that should be reviewed when compiling the programs in your state to receive the survey instrument. This list is not exhaustive and names of organizations may vary from state to state.

1. State Agencies
   - Economic Development
   - Agriculture
   - Labor
   - Education
   - Human Services
   - Energy
   - Rural Commission
   - Policy Research/Planning Office
   - Library Commission
   - Legislative

2. Membership Groups
   - Education Related—Continuing Education, Community Education
   - Faith Related
   - Religious—Interdenominational, Denominational
   - Professional Associations—Lawyers, Bankers, Mental Health

3. Higher Education
   - Higher Education Governance Groups
   - State Colleges and Universities—Board of Regents
   - Community Colleges
   - Vocational/Technical
   - Private Colleges
   - Cooperative Extension
   - Individual Institutions
   - Policy/Programs
   - Centers—Entrepreneur, Business Development, Rural Health, etc.
   - Research—Rural Sociology, Economics, Family/Stress, History

4. Business/Industry
   - Cooperative Associations
   - Foundations
   - Professional Associations—Lawyers, Bankers
   - Individual Businesses

5. Local Government
   - City and County Governments
   - Community Based Education
   - Health, Mental Health Services
Appendix 3: Total Respondents to Survey (Alphabetical by State)

**Iowa**

Action: Vista Projects
Bureau of Special Education: Suicide—The Preventable Death
Davenport Public Library: Business Information and Referral
Dayton Public Library: Computer Management for Farmers
Drake University: Agricultural Law Center
Des Moines Area Community College: FARM/CAP Program
Indian Hills Community College: Dislocated Worker/Farmer Center
Iowa Commission on the Status of Women: Hands-On—Introduction to Computers
Iowa Department of Employment Services: FARM/CAP Program
Iowa Farm Unity Coalition: Farm Survival Hotline
Iowa Farmer/Creditor Mediation Services, Inc.: Iowa Farmer/Creditor Mediation Program
Iowa Lakes Community College: Computerized Networking and Technical Update
Iowa Natural Heritage Foundation: Resourceful Farming Demonstration Project
Iowa Public Television: Crisis in Agriculture Call-In
Iowa State University: Center for Agricultural and Rural Development
Iowa State University: Debtor/Creditor Relations
Iowa State University: Religious Ethics and Technological Change
Iowa State University Cooperative Extension Service: Project ASSIST
Iowa State University Cooperative Extension Service: Rural Concern Hotline
Iowa Western Community College: SAFE Program
Kendall Young Library: Farm Library Day
Kirkwood Community College: Rural Diversified Enterprise Center
Legal Services Corporation of Iowa: Legal Services
Mental Health Center of North Iowa, Inc.: Across Agency Partnership Model
National Catholic Rural Life Conference: The Farm Crisis—A Catholic Response
North Central Regional Library System: Library Projects
Northeast Iowa Technical Institute: Adult Re-Entry Project
Northwest Iowa Mental Health Center: Rural Response Program
Onawa Public Library: Computer Aid for Farmers
Pioneer Hi-Bred International, Inc.: Rural America—The Search for Solutions
Practical Farmers of Iowa: Practical Farmers of Iowa
Southwest Iowa Mental Health Center: Mental Health Assistance for Farm Crisis Victims
Southwestern Community College: Ag Planning and Development Center
Southwestern Community College: Rural Action Center
United Methodist Church: Neighbor-Helping-Neighbor
University of Iowa: Rural Communications Research Project
University of Northern Iowa: Public Policy Institute

**Kansas**

Central Kansas Library System: Response to Rural Needs
High Plains Mental Health Center: Mental Health Consultant
Kansas Department of Human Resources: Rural Employment Assistance Program
Kansas Cooperative Extension Service: Pride
Kansas Ecumenical Ministries: Kansas Ecumenical Rural Issues Coalition
Kansas Rural Center: Farm Support Project
Kansas State Treasurer: Kansas Funds for Kansas Farmers and Small Businesses
Kansas State University: Community Resource Act
Kansas State University: Single Parent/Displaced Homemaker Program
Linda L. Currie: Individual Efforts
LINNC for Learning: Rural Economic Awareness Program
Lyon County Health Department: Growing Up—A Good Time
Mennonite Central Committee: Farm Community Issues Coordinators
Mt. Sunflower University for Higher Education: Mt. Sunflower
North Central/Flint Hills Area Agency on Aging: Older Kansans Employment Program
North Central Kansas Farm Advocate Network: Farm Advocate Network
Northwest Kansas Regional Medical Center: Counseling Services
Onaga Community Hospital: Kansas Rural Wellness Center
Pratt Community College: Computerized Farm Management
Quinter: Community Economic Development Task Force
Rural Outreach Coalition of Kansas, Inc.: Rural Outreach
Saint Mary College: Farmers’ Educational Program
Shirley L. Bourquin: Career Consultant
State Board of Agriculture and Kansas Cooperative Extension: Farmers Assistance, Counseling and Training Services
University of Kansas: Choices for Kansas Communities

Minnesota
Catholic Pastoral Center: Rural Outreach
College of St. Catherine: Coding Project
College of St. Teresa: Agriventure
District #108: Supplementing the Farm Income
Governor’s Office: Governor’s Rural Development Council
Job Service: Statewide Dislocated Family Farmer Project
Land Stewardship Project: Land Stewardship Project
League of Rural Voters: Beyond the Crisis
Mankato State University: Agribusiness Conference
McKnight Foundation: Minnesota Initiative Funds
Minnesota Department of Agriculture: Farm Advocate Program
Minnesota Department of Energy and Natural Resources: Star Cities Program
Minnesota Farm Advocates: Area Ag Information Center
Minnesota Food Association: The Urban Legislator and Rural Policy Program
Minnesota Extension Service: Farm Credit Mediation
Minnesota Extension Service: Financial Management Education for Rural Families
Minnesota Extension Service: Project Support
Minnesota State University System: Adult Learner Services Network
Minnesota State University System: Farm Scholarship Program
Minnesota State University System: Regional Economic Development
Southwest State University: Communicating for Agriculture—Rural Knowledge Bowl
Southwest State University: Rural Studies Program
Southwest State University: Science and Technology Resource Center
State Board of Vocational Technical Education: Farm Crisis Intervention
Stevens Community Memorial Hospital: Rural Family Life Project
Twin Cities Public Television: The Survive Project
University of Minnesota at Morris: West Central Minnesota Small Business Cooperation
University of Minnesota Technical College at Waseca: Rural Family Life Center
Winona Job Service Office: Dislocated Family Farmer Project
Missouri
Farm Counseling Services, Inc.: Farm Borrowers Workshop
Farm Counseling Services, Inc.: Farm Counseling Services
Kirkville College of Osteopathic Medicine/Northeast Missouri Community Action Agency Committee for Rural America
Livingston County Library: Read Your Way Through the Rural Crisis
Missouri Department of Agriculture/University of Missouri: MO Farms Services
Missouri Department of Elementary/Secondary Education: Gamm Vocational Training Program
Northwest Missouri Area Vocational Technical School/Family Guidance Center/Missouri Cooperative Extension: Neighbors Helping Neighbors
Northwest Missouri State University: Cradle Project Model
Rural Crisis Center/Columbia College: Summer '87 Rural Crisis Project
RSVP Program in Livingston County: Action PARTA
State Fair Community College: Nine Lives in Agriculture
University of Missouri/Missouri Cooperative Extension/Lincoln University: Alternatives for the '80s
University of Missouri/Missouri Cooperative Extension: Mental Health Outreach and Job Counseling Project
University of Missouri: You Can Change Your Life!
Western Missouri Private Industry Council: AHEAD—Adults Headed for Education, Advancement and Development
Western Missouri Private Industry Council: REACH—Rural Employment and Career Help

Nebraska
American Baptist Churches: Families in Crisis
Aurora School District: Farm Record Keeping Assistance
Cass County Extension Service: Concern for Agriculture and the Rural Economy
Central Community College: Coping with Stress in Agriculture
Central Community College: Responding to the Agriculture Crisis
Central IV Cooperative Extension Service: Farm and Ranch Financial Planning
Chadron State College: Center for Continuing Health Education
Chadron State College: Nebraska Business Development Center
Chadron State College: Panhandle Library System Reference Center
Cuming County Extension Service: Unity in Action
Heartland Center for Leadership Development: Healthy Rural Communities Case Studies
Interchurch Ministries of Nebraska: Farm Crisis Hotline
Job Training of Greater Nebraska/Community Colleges: Agriculture-In-Transition
Lincoln County Extension Service: Dealing with Social and Economic Problems in Rural Communities
Nebraska Cooperative Extension Service: Farm/Ranch Counseling Service
Nebraska Cooperative Extension Service: Managing for Tomorrow
Nebraska Cooperative Extension Service: Managing Mainstreet Business
Nebraska Library Commission/Nebraska Coordinating Commission on Postsecondary Education: Nebraska Education Information Center Network
Nebraska Sustainable Agriculture Society: Sustainable Agriculture
Nebraska Western College: Resource Directory
Northeast Technical Community College: NTCC Ag Action Center
Otoe County Extension Service: Conservation Tillage
Richardson County Extension Service: Support Team Acting on Rural Stress
University of Nebraska: Enhancement of Alternative Agriculture Products
University of Nebraska: Financial Management Education
University of Nebraska: Organization of Adult Agricultural Educators
North Dakota
Bismarck State Community College: Unemployment and Mental Health
Dakota Resource Council: Farm Preservation Project
Fargo Diocesan Catholic Rural Life Conference: Rural Stress Retreats
Grand Forks County Extension Service: Neighbor-to-Neighbor
Job Service of North Dakota: Directory of Services—Rural Areas of North Dakota
Mental Health Association of North Dakota: Farmers Hot Line/Farm Stress Workshops
North Dakota Office of Attorney General: North Dakota Office of Attorney General
North Dakota Community Foundation: Mini-Endowments
North Dakota Cooperative Extension: Farm Financial Analyst Program
North Dakota Department of Agriculture: Farm Credit Counseling
North Dakota State University: North Dakota Rural Coping Project
North Dakota State University: North Dakota Rural Leadership Program

Oklahoma
Kay Electric Cooperative: Farm Financial Seminar
Oklahoma Conference of Churches: Ag-Link Coalition
Oklahoma Conference of Churches: Ag-Link Support Groups
Oklahoma Cooperative Extension: Economic Development Through Home-Based Business
Oklahoma Cooperative Extension: Oklahoma Helping Hand
Oklahoma Department of Libraries: Oklahoma Literacy Project
Oklahoma Department of Libraries: Special Purpose Grants
Oklahoma State System of Higher Education: Oklahoma Network of Continuing Higher Education
Oklahoma State University: Intensive Financial Management and Planning Support
Rogers State College: Northeast Oklahoma Area Health Education Center
State Department of Vocational-Technical Education: Oklahoma Bid Assistance Network
Western Oklahoma Area Vo-Tech Center: Angora Goat Production in Western Oklahoma

South Dakota
Benedictine Family Services: Project “CRUNCH”
Codington County Extension: Rural Women’s Conference
Mount Marty College: Annual Rural Symposium
Mount Marty College: Evening College
Northwest Area Vocational-Technical School: Multiple Entry Program in Agri-Business/Agrimanagement
Pierre Adult Education Program: Adult Farm/Ranch Business Management
South Dakota Cooperative Extension Service: 4-H Teen Series
South Dakota Cooperative Extension Service: Home Day Care Providers Training
South Dakota Cooperative Extension Service: Planning for Tomorrow—Today
South Dakota Cooperative Extension Service: Rural Renaissance
South Dakota Department of Agriculture: Rural Renaissance
South Dakota Department of Education: Rural Education Assistance
South Dakota Department of Education: Rural Education Assistance
South Dakota Farmers Union/South Dakota Association of Christian Churches: Farm Help Hotline
South Dakota Public Broadcasting: Rural Renaissance
Turn-About, Inc.: Career Learning Center
West River Mental Health Center: Rural Enhancement Program
The Midwest Regional Initiative is a network of formal and nonformal educators concerned about and active in responding to the needs created by the agricultural crisis. Sincere thanks go to the steering committee members listed below for their help and guidance throughout the project.

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