Steve Adams, host 00:10
Hello, and welcome to the Back to Business Iowa podcast from Iowa State University Extension and Outreach. This podcast is a collaboration between Iowa State University Extension and Outreach and the programs including Community and Economic Development, Farm, Food and Enterprise Development, and the Iowa Small Business Development Centers. These podcasts cover relevant topics for businesses and individuals related to education, research and technical assistance during and post COVID-19.

Steve Adams, host 00:55
I'm Steve Adams, field specialist three at Iowa State University Extension and Outreach, part of the Community and Economic Development unit and your host for these podcasts. Today we’ll be talking about the broadband internet access in rural communities. Our guest is Bill Menner, Executive Director of the Iowa Rural Health Association, also executive director of the Iowa Rural Development Council and founder and president and CEO of the Bill Menner Group. Bill, welcome to the program.

Bill Menner 01:25
Hey, Steve, great to talk to you.

Steve Adams, host 01:28
Always nice to talk to you to Bill, but it seems like you're wearing a lot of hats these days. Can you tell us a little bit about the three organizations you currently lead?

Bill Menner 01:37
Sure. So almost four years ago, when I left USDA Rural Development where I was the state director, I wanted to keep doing rural development work. I loved my time at USDA and decided the best way to do that would be to start my own company focused on rural communities and a lot of the same sorts of things that we—they—do at Rural Development. You know, housing and community facilities, businesses, utilities, clean water. So I started this company to build mentor group to do that work, and I have two anchor clients, I'm happy to say.

Bill Menner 02:14
One, I've been the executive director of the Iowa Rural Development Council now for almost four years. And that's a statewide nonprofit with partners in federal government, state government, the regents institutions—extension is a great member. And we focus on key issues for rural sustainability. And we've put together four consecutive annual Iowa Rural Summits, with the fifth annual summit coming
up next April. Then I had the chance to move from the position of board president to executive director of the Rural Health Association, another statewide nonprofit, this time focused on access to healthcare and health for all Iowans, regardless of geography.

**Bill Menner** 02:32
And I’ve had a few other projects related to wind and solar and community development and projects like that. But at the end of the day, I’m doing many of the same things folks probably knew me from during my either my USDA days or even prior to that when I was the County Economic Development Director here in Poweshiek County.

**Steve Adams, host** 03:29
I remember you well, Bill, from USDA, and I’m looking over your bio here—it says you’ve delivered more than 5 billion in loans, loan guarantees and grants to rural borrowers. That’s outstanding.

**Bill Menner** 03:44
Part of that was being part of a great team, and I miss my USDA colleagues every day, they do amazing work across the state. But I was happy to have for those eight years to have the opportunity to lead that team. And they are and were one of the most productive USDA Rural Development cohorts in the entire country. And so rural Iowans, if they don’t know about USDA Rural Development or haven’t thought about them, or if they’re a local leader, they need to have Rural Development in their back pocket or in their toolbox when they’re taking on new challenges or new opportunities.

**Steve Adams, host** 04:22
I’ve used them many times over my career and you’re right, they’re a great organization to work with. So when did you first start to begin focusing your efforts on trying to bring broadband internet access to rural Iowa, and why is that an important issue for you, Bill?

**Bill Menner** 04:40
Well, really that’s one of the core issues that USDA Rural Development is known for. Rural Development is the successor organization to the old Rural Electrification Administration. And when you think back to the New Deal, and why it is that Congress and the REA got involved in extending electricity to rural areas, it was because it didn’t make business sense for the utilities to do it themselves.

**Bill Menner** 05:12
Because there, you were losing money when you were extending electricity down dirt roads. Then after they did electricity, they did telephones. And then back in the 80s, they started doing broadband. So the rural utility service, formerly the REA, is sort of a key player when it comes to delivering broadband to rural places. So I, as state director had the chance to dive into that issue and promote it.

**Bill Menner** 05:40
You know, your question, why is it important—our economy right now, especially in the middle of this pandemic, is incumbent upon businesses and institutions and schools and hospitals being able to connect to each other in a millisecond. And the only way to do that is through high-speed broadband. And what we still have in our country and in our state are a series of haves and have-nots—those folks that have great Internet, and those that don’t. And the ones that don’t are in a mess in trouble.

**Steve Adams, host** 06:16
Bill, where does Iowa stand today, I guess, in terms of the percent of rural communities who have access to broadband?
You know, it’s hard to get your arms around exact numbers of who has it and who doesn’t. The Federal Communications Commission has maps that it has been trotting out for years. The bad news is, is that they’re mostly incorrect. They’re bad maps, because they use bad data. They rely on companies and providers to be truthful in telling them how many people they’re serving and at what speeds. And what we know is that there’s a lot of falsities that are embedded in those FCC maps.

The state of Iowa, the Office of the Chief Information Officer, is developing some new maps right now. And in fact, they just closed the public comment period last week on a series of new maps that we think are a lot more accurate. The governor's office will tell you there are almost 100,000 Iowans who do not have what you would consider to be reasonable broadband, which is 25 megabits down, 3 megabits up. That’s sort of a base. The FCC actually thinks that you should have much higher speeds.

And so again, let’s just say there’s 100,000 people out there that are lacking broadband. That number isn’t absolute, and when you look at this new map from OCIO, you can see places where they’ve got much better than 25-3 or 100-10. These are all thresholds for speeds, both download and upload. And at the end of the day, it tells you how much capacity you have. We’re talking right now using the Zoom meeting, we’ve turned off our video to preserve broadband width.

And I have thanks to my phone company three months ago, right in the middle of the pandemic, they ran a fiber line to my house. So I went from having on a good day five megabits down and not even one up to now I’m probably at 250. So I’ve got this blazing hot internet and life is good! Steve, I don’t know what your speeds are, but depending on who you’re talking to, where they live and who their provider is, you could have a whole vast difference in the ability to communicate, to do business, to learn to provide health care, and to enjoy quality of life.

At the end of the day, this is a key public utility and access to it really makes or breaks your ability to reside and thrive in a small town.

Well I’m a little bit jealous about fiber optic running right to your house, you know, you get outside the city limits of where I live and in all the rural areas are set up for fiber and broadband through Farmers Mutual telephone company, but the city of red oak is not. So you know, I can go outside the city limits and have access but I don’t have it right inside my own community, which is a little disturbing.

You know, that’s a great a great example. Farmers Mutual has been one of the leaders and frankly, they’re a rural telephone cooperative that has used USDA money for decades and made investments in their community. If you start looking across the state at these 135 rural telephone cooperatives, what we do know about them is that they provide fiber to the home in almost 500 Iowa towns out of 950 or whatever. 370 of those rural telephone cooperatives provide speeds at gigabit or better. And almost 350 of them have done not just fiber to the home in the communities that they serve, but Steve, they’ve gone out into the country and served customers in the unincorporated areas outside of those city limits.

So you have these rural tel-cos, is what we call them, making these remarkable investments. But you’re served by an investor-owned company that ultimately is responsible to its investors. And they have, for
the most part, been less willing to make those big investments in new technology, meaning fiber-optic
cable. Phone companies are still using copper. Mediacom and the cable companies still use what are
called coaxial cables and they just don't have the same capacity. They'll tell you that they do, but fiber
optic is infinite in its capacity. It's only limited by the equipment at either end of that fiber cable.

**Steve Adams, host  11:14**
Less willing is being kind, I think, when you talk about investor-owned utilities [laughter].

**Bill Menner  11:19**
I mean, they’re a business and they’re responsible to their investors, and they have to make good
strategic investments. And extending fiber optics to sparsely populated rural areas is not something
that’s going to generate a huge return on investment, we recognize that. So there have to be other
options, and the ability, say, for a Farmers Mutual, FMTC, to move into the city of Red Oak, which
they've been talking about for a couple of years now. The ability of other companies to step in and fill a
void.

**Bill Menner  11:54**
For independent internet service providers to step in, for cities to step in and say we think that internet
is so important, we'll do it ourselves, we'll lay fiber, just like we like lay water and sewer to our
residents, because we think it’s that important. And cities are actually the most interesting area where
you see broadband investments coming, because they are not able to convince their phone companies
and the cable companies to make those investments.

**Steve Adams, host  12:28**
Well, you touched a little bit on this, Bill, but can you explain to our listeners the benefits of having
broadband or possibly even the detriments of not having broadband access, you know, beyond the
ability to consistently stream Netflix, for example, on a wintery Sunday afternoon?

**Bill Menner  12:46**
Well, so I'll throw a couple of examples out there. One, you're at a disadvantage if you don't have it and
your competitors do. If your competitors can do business more easily and more quickly, and more
broadly and globally, because they have high-speed internet, and you don't, you're at a disadvantage.
There's a company in southeast Iowa that is in manufactur

**Bill Menner  13:26**
One thing they found is once that equipment went in, they had to do online updates of the systems to
keep them running efficiently. And they didn't have the speed of internet to do these absolutely
necessary updates to their multimillion dollar pieces of equipment. And they had to figure out how to
get fiber-optics to that place. In fact, they were in a place where they could have had to shut their
business because they had spent all this money on this equipment. The Italians were trying to give
them the downloads to upgrade the systems. It wasn’t working. And it was actually the rural electric
cooperative that wound up running a fiber loop from their headquarters to this company and saying to
them, we can help you because we don’t want to put all these jobs at risk.

**Bill Menner  14:22**
But let's think about during the pandemic, how kids are learning. And you're hearing the stories about
parents who are taking their kids to the fast food restaurant parking lot so they can access their Wi Fi.
You're hearing stories about how some school districts are giving the kids the little Wi Fi pods that you
can access, you know, your cell phone service and access the internet that way. But when we think
about how telemedicine is changing everything in regards to how you get medical care and how you connect with providers right now.

Bill Menner 14:57
This is all a product of your ability to have broadband access at speeds that allow you to do these things. And frankly, where I was three months ago, with my wife doing a Zoom meeting upstairs and me doing a Zoom meeting downstairs, in our 16 meg DSL service suddenly dropping to less than five or even on some days less than one, it was worse than the old dial-up days where you had to wait for your modem to make that sound to connect. It was that slow and it affected our ability to do our jobs.

Steve Adams, host 15:34
Almost like party line days.

Bill Menner 15:35
It is! That’s exactly right.

Steve Adams, host 15:39
I appreciate the fact that you touched on the health issue, because I did want to talk to you about that as well, Bill. Are there metrics that can be tracked with regard to community health and well-being once broadband becomes available?

Bill Menner 15:54
There probably are. You know, one thing I think we know is that there are specialties that simply can’t locate in rural places because there aren’t enough providers, there aren’t enough of those specialists. And if you can connect through telemedicine to that specialist in an urban area, or at the Mayo Clinic or at Unity Point Lutheran in Des Moines, suddenly you’re getting care and you’re getting access that you wouldn’t have, unless you were willing to drive from Red Oak to Des Moines, for example, or Red Oak to Omaha-Council Bluffs. But more than that, right now, I think that we know there are provider shortages in rural places. It’s hard to recruit doctors and healthcare professionals to small towns, because they make more money in the urban areas.

Bill Menner 16:57
And the folks that do choose to come to a small town, they want great quality of life. So again, we sort of had this this vicious circle. You know, if you don’t have it, you’re in trouble. If you do have it, life is good. I mean, that even applies to your ability to recruit healthcare professionals. But if you don’t have access to those providers that you need, telemedicine opens the door and new and dramatic ways. And there are probably metrics somewhere that talk about the number of patients that are served that wouldn’t have been otherwise.

Bill Menner 17:33
What I will say is that during the early days in the pandemic, when hospitals and doctors’ offices were not open to patients and everyone was relying on telemedicine, everyone started using telemedicine. And suddenly a lot of the qualms that maybe folks had about seeing their doctor on their laptop or on their cell phone or via Zoom chat went away, because they still got to see their doctor and they could at least have ... it doesn’t replace an office visit but it allows for communications and some interaction with a health care professional that sometimes can mitigate situations or allow that healthcare professional to say, you know what, you need to head to the ER.

Steve Adams, host 18:20
Well, you know, I know in several of those focus groups and strategic planning projects I’ve worked on, Bill, especially when it came to mental health and crisis mental health in particular, there are not those
service providers in the rural areas. So they relied heavily in regards to that on telemedicine to provide that kind of assistance.

**Bill Menner  18:45**

That’s exactly correct. And what you’re describing was happening long before the pandemic hit. That’s just a function of the fact that we have so few psychiatrists and psychologists and mental health professionals in the state that you almost have to see somebody online if you’re going to get help if you live in a rural area, unless it’s a rural area served by a hospital that has a specific niche when it comes to behavioral and mental health.

**Steve Adams, host  19:16**

Well, Bill, before we go, is there anything else you want to share about the importance of widely available broadband access to rural communities? And have we not touched on anything you wanted to mention?

**Bill Menner  19:28**

One thing that shocks me is to go to a town where they have gigabit speeds and to find residents and businesses that haven’t subscribed to that service, who say, no, the DSL is fine, I’m happy with 16 meg. There's broadband extension and there's broadband development. There is also broadband adoption and if folks who live in rural places don’t adopt this new cutting-edge technology and the speed and the benefits that come with it, companies won’t make those investments, or they will go under because they made the investments and couldn’t get the returns and cover their debt service.

**Bill Menner  20:16**

So I will say that if you’ve got it, use it, take advantage of it, use Netflix on, you know, on 10 different computers in your house at the same time. You know, take a class online, upload huge files for your business, connect with your doctor, have their kids doing all their homework on all the different platforms that they use. This is the future. And maybe you say to yourself, oh, I’m not sure that I need this speed right now. You may not need it right now but you’re going to.

**Bill Menner  20:49**

So I would say get with it right now. Start learning what the value is with these higher speeds. Talk to your provider, talk to your chamber of commerce or your economic development group or your school district or your clinic and your health care providers and see how you can take advantage of what you have, if you have it. And if you don’t, start talking to those policymakers and elected officials and figure out why.

**Steve Adams, host  21:17**

Well, Bill, as always it’s a certainly a pleasure speaking with you today. I appreciate the time that you gave us, and as always, I look forward to that next Rural Development Summit as well. I’ve had a great time, I’ve learned tons up there every time I’ve gone and it’s been a fun event. So I hope you continue on with that, that’s really been valuable, I think to Iowa in general.

**Bill Menner  21:40**

Next April, well mark your calendars and you know, pandemic conclusion-willing, we’ll do it in person in Cedar Rapids. And if not, we’ll do it online again. And we’ll leverage all that kind of activity that we have to bring people together.

**Steve Adams, host  21:57**

Well, Bill, I know how to get a hold of you, but if one of our listeners wanted to talk to you about anything you said today, what would be the best way for them to reach out to you?
Bill Menner  22:06
Just drop me an email, bill@billmennergroup.com. And I'll happily have a conversation with you whether it's rural health related, Rural Development related, or just like how do you enhance life in a rural community and what are the factors that go into that? It's what I do every day and what I love doing, so I appreciate the chance to visit with you and to visit with your podcast listeners.

Steve Adams, host  22:37
Thank you again, Bill.

Bill Menner  22:38
You bet.

Steve Adams, host  22:39
If you have any questions about this Back to Business Iowa podcast, please feel free to contact me, Steve Adams, at stadams@iastate.edu. If you’ve enjoyed listening to the podcast, please consider posting a review on Stitcher, Spotify, Castbox, the Podcast app, Apple, Google or whichever platform you find your podcasts on a regular basis. Reviews, ratings and comments will all help us build a better podcast series. So whether it’s a one star or five star review, we value your input and opinion and thanks for doing that for us.

Steve Adams, host  23:18
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