



Van Buren County

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Our doors are open!

Masks are required.

We take serving Iowans seriously, which is why we are prioritizing the health and safety of our community and staff.

You can contact us by calling 319-293-3039 or by emailing us at nancarr@iastate.edu or jbathje@iastate.edu

Writing Your Retirement Paycheck

It's not too soon to take steps to make your resources last a lifetime. You can "write" your own retirement paycheck as you learn to make informed decisions about your retirement savings and withdrawals. You'll learn how health insurance, inflation, required minimum distributions, and taxes will impact your retirement paycheck. Learn more about [Writing Your Retirement Paycheck](#)

Intended audience: Adults of any age

Format: Delivered online as two 2-hour workshops.

Cost: \$25 per person or couple

Sessions:

Monday, 04/12/2021 05:00 PM

Tuesday, 04/13/2021 05:00 PM

Wednesday, 04/14/2021 05:00 PM

Thursday, 04/15/2021 05:00 PM

Gardening for Butterflies

Butterflies and pollinators are fundamental to our ecosystem and way of life and just plain fun to see and observe. You can help support these colorful and important insects by selecting the plants they prefer.

If you want adult butterflies flying around your gardens, you need host plants in or around your yard that allow butterflies to complete their life cycles. Host plants, including annuals, perennials, shrubs and trees, are necessary for butterflies as nectar sources and as places to lay eggs and feed caterpillars. Different butterflies require different host plants, and some have quite a short list of plants that support butterfly larva (caterpillars).



For a larger list of butterfly and caterpillar host plants

see the Reiman Gardens [Butterfly/Pollinator Gardening](#).

A varied flower garden will attract all-important pollinators, and the best design is to have flowering plants throughout the growing season, as pollinators will consume nectar and pollen from flowers on trees, shrubs, perennials and annuals all season long. A goal should be to plant as many types of flowering plants with varied flower shapes to meet the needs of a range of pollinators.



How to Prepare When Applying for a Business Loan

If you're looking to start a new business or expand on something you're already doing, you may be in need of a loan. If so, there are certain steps you can take to help make the process go better and increase your chances of being funded.

Craig Chase, program manager for Farm, Food and Enterprise Development with Iowa State University Extension and Outreach, has authored a new publication called ["Getting Your New Business Idea Funded."](#)

The publication helps borrowers learn to think like lenders, being prepared to show a well-prepared business plan, balance sheet and "The 5 Cs" of what lenders look for when evaluating a borrower: character, conditions, capital, collateral and capacity.

"Put yourself in the lender's perspective," said Chase. "If you were the lender, these are the things they are thinking of when they decide whether to lend you money."

Chase said many farmers and other entrepreneurs are looking to try something new with their operation, to help diversify or to respond to market changes created by COVID-19. One popular topic has been direct marketing, whether it's for meat sales, produce or something else.

In simplest form, a loan agreement with a lender obligates the borrower to repay the loan on time, including an amount of interest to cover the risk to the lender. Interest rates and other conditions will vary based on the perceived level of risk to the lender, and the borrower's ability to manage risk.

Chase said borrowers need to explain the context of their business, how different resources will be used and how revenue and profits will be created. He said it's important not to assume the lender is familiar with the type of business to be funded, because they may not be.

"If there are holes in the plan or a lack of information, someone has to fill in those details," he said. "If the farmer doesn't give the right kind of information or enough information, often it's the lender who fills in the blanks, and often it's in the lender's favor."

The publication also includes a 10-point checklist borrowers should consider before applying for a loan, including a review of their credit score, loan to asset ratio, cash flow and working capital.

For more information, Chase can be reached at 515-294-1854 cchase@iastate.edu. Or visit the [Farm, Food and Enterprise Development](#) site online.

HOTLINES

[Iowa Concern](#).....800-447-1985
[AnswerLine](#).....Toll-free: 800-262-3804

[Iowa Healthy Families](#).....800-369-2229
[Beginning Farmer Center](#).....877-BFC-1999

IOWA STATE UNIVERSITY

Extension and Outreach

... and justice for all

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