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University of Minnesota

West Central News

Regional professionals interested in biomass energy converge on WCROC

Joel Tallaksen, Biomass Coordinator

On February 23rd, professionals from across the region met at the WCROC in Morris to discuss biomass and biomass energy in the region. Representing a wide range of interests, including agriculture, industry, and researchers, the group came together to review some of the current challenges in implementing biomass energy and biorefining projects. WCROC renewable energy researchers hosted the meeting both as an opportunity to get feedback on current biomass projects being conducted by WCROC and as an opportunity to promote collaborations between regional stakeholders interested in biomass.

In the discussions, agricultural participants identified several areas where additional information would be helpful to assess the feasibility of entering the biomass business. Farmers noted a need for information about biomass harvest rates, pricing, maintaining soil health, and the equipment and methods used to bring biomass from their fields to regional energy facilities. Another area of interest producers had was the opportunities and need for custom operators who could provide biomass harvesting services. One suggestion was more demonstration events and case studies of biomass harvesting. Both provide examples of biomass harvesting methods and biomass collection schemes in action. Sustainability of biomass production was also a concern with producers, specifically the long-term management of cropland with regular biomass removal. There is also a need to identify regions and land that can support specific biomass crops and methods.

The economics of using biomass for energy was a common thread in many of the issues that were brought up. From harvesting

biomass in the field to selling energy made from biomass, economics is the driving factor in setting up a biomass energy infrastructure. The group discussed how to set up supply chains and ownership structures, and how biomass energy can be more competitive with the fossil energy markets. Several participants mentioned the benefits of local and regional biomass energy in promoting local jobs and community development versus energy that is purchased from out of state.

Sound public policy was another item noted as being important to developing a biomass industry. Well drafted public policy provides potential investors in new technology protection from excess risk or a chance at higher returns, which is often needed to encourage adoption of new technologies. Poor policy causes a great deal of instability in the biomass market and results in people reluctant to invest time, labor, or money in biomass energy ventures. Currently, there does not seem to be a vision around which to build a policy.

Stakeholders across the country will ultimately determine the future vision for biomass energy. By working with our local stakeholders, WCROC energy researchers can help facilitate the methods and technology to make these visions successful in our region. Using information from this meeting, WCROC is planning new efforts to provide biomass producers and others with information resources that will help them pursue the use of regional biomass resources to promote community development and local jobs.

Promote Financial Literacy Month at Your Library

Sara Croymans, Extension Educator, Family Resource Management

April is National Financial Literacy Month, a time to increase our knowledge about the need for personal financial education and how to obtain it. April is a perfect time for parents to begin teaching their children about finances.

A 2008 survey by The Hartford Financial Services Group, reported that nearly 72% of the parents surveyed acknowledged that they are their children's primary source of personal finance education, although 44% admitted to needing more guidance on how to best teach their children the skills necessary to become financially responsible and successful adults. A 2008 Parents and Money survey by Charles Schwab reinforces that parents are looking for help when nearly 70% of the parents surveyed indicated that they felt less prepared to give their teens advice and guidance about investing than they did about the "birds and the bees."

One great way to teach children about money is by reading children books that have money messages. The book "Berenstein Bears and Mama's New Job" teaches about allocating resources while the book "A Bargain for Francis" teaches about goal setting. Lessons about decision making can be found in "Sheep in a Shop" while lessons about prioritizing can be found in the book "Alexander, Who Used to Be Rich Last Sunday."


Reading young children stories with financial concepts and discussing money matters can help children learn about money and become responsible money managers. Reading books and talking with children about resource management topics during the early, formative years is ideal because this is when life habits and skills are developed. In addition, when parents are involved with helping their children learn wise use of financial resources, the parents typically increase their ability to manage their own financial resources.

In 2011 the University of Minnesota Extension Youth & Money team conducted a pilot project with fourteen community libraries and four Horizon communities to promote financial literacy through display materials, children's book lists, and lesson plans for children's story hours. From data reported on the follow up

evaluation we have estimated the Libraries and Horizon Communities using the materials reached approximately 6,084 adults and children.

To encourage additional libraries to promote financial literacy the University of Minnesota Extension will offer a webinar Promote Financial Literacy Month @ Your Library Thursday, March 22 from 12-1:00 pm CDT. Advance registration is not necessary, but those interested can attend by accessing the webinar at: <https://umconnect.umn.edu/childrenlit/> on the day of the event.

For more information, contact Kristen Mastel, meye0539@umn.edu or Lori Hendrickson, lhend@umn.edu.



**CELEBRATE
FINANCIAL LITERACY MONTH
WITH A CHILD**

The act of reading aloud to children is the most significant determinant of the development of children's literacy skills.

Because the reading material makes a great difference, when choosing personal finance related children's books, parents and teachers are setting the stage for children to learn basic economic concepts.

Children aged 4-12 participate actively as consumers in the marketplace, making choices about how to use their money. For the past 3 decades, spending by children in this age group has roughly doubled every 10 years. Young children influence the spending of others.

[www.extension.umn.edu/Youth & Money](http://www.extension.umn.edu/Youth&Money) UNIVERSITY OF MINNESOTA
EXTENSION

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AgCountry Auditorium

Mar. 15, 26—Quiz Bowl
Mar. 15—Reg. Sust. Dev. Partnership Interviews
Mar. 21—4H Team Meeting
Mar. 21—Farm Bill Listening
Mar. 26—CNE Meeting & 4-H Leaders Meeting
Mar. 27—Master Gardner Meeting

Seminar Room

Mar. 19, 26—Renewable Energy
Mar. 20—Extension Meeting
Mar. 28—WCROC Faculty Meeting