



# Zone C Newsletter

## 2016 Zone C Meeting Recap

By *Jeremy Burner, Virginia; Zone Rep*

The 2016 Zone C Meeting of the National Association of Credit Specialists was held in Lexington, KY from March 10-12.

We had great weather which was evident by the strong attending of close to 50. Those in attendance included Farm Loan & County Office employees, NASE, NADD and NACS board members, Jim Radintz, DAFLP, John McCauley, Kentucky SED and Val Dolcini, FSA Administrator.

The meeting began with a welcome from the Kentucky NACS President, Juanita Ballman. John McCauley, SED also welcomed everyone later in the morning. Throughout the day we also had presentations from Blue Cross & Blue Shield, FSA Benefits Planning, JM Marketing & American Farm Mortgage.

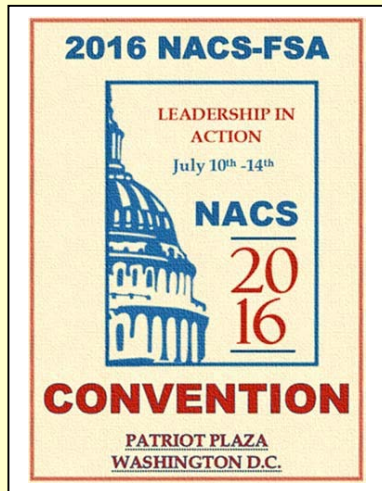
I would like to thank Juanita Ballman and the KY Planning Committee for all their hard work in the planning a very successful meeting. I would also like to thank Tiffany Grody for standing in for me Thursday night at the State Presidents Meeting and Juanita for getting the meeting started Friday due to my late arrival.

### Lisa Liska- NACS FSA President

Lisa updated everyone on what the board has been up to since July. She gave an update on the status of the fraudulent activity on the NACS bank account and was able to report that we opened a new account and all the funds that were taken have been returned. She also stated that all checks have to be approved by Ryan at this time before the bank will honor them, and that Ryan asks for states to let him know when they send him check and when they clear so he can make sure nothing further happens for the next few months. Lisa invited everyone to the NACS National Convention in WDC on July 10-14th. We will be staying at the Residence Inn at the Capital and meeting next door at Patriot Plaza. If you plan on attending make sure to bring your LincPass to get into Patriot Plaza. In addition to our normal meetings we are planning a “Day on the Hill” for Thursday where we will be able to see our legislative committee in action as well as participate.

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## Val Dolcini, Administrator

Mr. Dolcini began by filling us in on some of his recent travels across the nation. He has had the opportunity to visit 37 states since becoming Administrator and has plans to visit the remaining states by the end of the year. He spoke about the large footprint that our agency has across the nation with our 2124 service centers, which is larger than any federal agency. Due to this we are the only connection many people have to the federal government.

Mr. Dolcini spoke on the importance of our loan program and how access to capital is one of the biggest hurdles that farmers face in the nation. Our microloan program has had its 3rd anniversary and we have made over 17,000 loans.

Finally Mr. Dolcini spoke on some of the things he wants to achieve by the end of this year. He intends on implementing a more robust succession planning so that when someone walks out the door we don't lose all their knowledge and contacts. Part of this will be assisted with Bridges to Opportunity (BTO). The BTO is creating a network of contacts for us so that we all have access to the resources and contacts that sometimes takes a career to develop.



## Jim Radintz, DAFLP

We had another record year in 2015. Most direct FO loans- Ever; Most Beginning Farm (BF) Loans- Ever; 6000 Microloans (ML). BF being our biggest investment. In 2005, 21% of our loans went to BF, in 2015 54% went to BF.

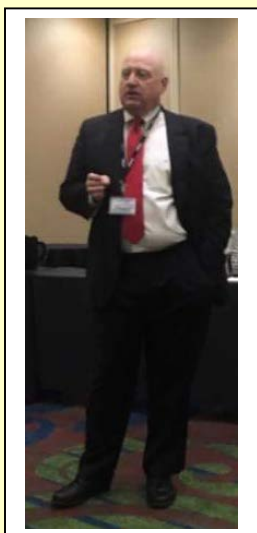
FSA Guarantee portfolio is currently at \$13.3 billion with a delinquency of 2.15% for OL and 0.56% for FO for a combined total of 0.95%. FSA Direct Portfolio is currently at \$9.2 billion with a delinquency of 9.6% for OL and 1.9% for FO for a combined total of 6.3%. Of the delinquency ML and loans to BF have a lower delinquency then our whole portfolio.

The Objective for 2016 is to "Assure timely, equitable access to capital thru innovation, employee engagement & sound management." So far in 2016 compared to 2015: we are 16% ahead on DOL, 40% ahead on ML, 25% ahead on GOL and 25% ahead on GFO. Based on this it is anticipated that we may run out of funding in July/August. In order to manage our GOL funds, lenders should reschedule their existing guarantees and only request new money instead of refinancing. When they do this it cancels the existing guarantee and we have to set aside new loan funds.

Considering the slump in prices across the board for most sectors of agriculture we were reminded that we have many tools in our toolbox to assist our existing and new borrowers. Unfortunately some plans won't work. When a plan doesn't work we need to base our decision on the borrowers plan, but we may need to have an FSA plan as well. Keep in mind that we shouldn't allow our borrowers to "farm" their equity away. We should help to provide them with a graceful exit with dignity and respect.

National Office Goals: Succession planning- 60% of Headquarters staff can retire within the next 4 yrs; Creating a PT training; Continuing education that is effective and needed; CFAT; FBP Training. New Tools:

- Microloan FO- So far 20 have been made with Tennessee making the first one
- Online Application System - Intend to be like an interview
- Cooperative Agreements - will provide technical support, outreach and assist with application.
- How to be a borrower guide- to explain what borrowers responsibilities are



## Committee Updates

### Farm Program Committee Report

The FP Committee received responses from the National Office and the committee had a teleconference on February 9, 2016 with Raellen Erickson, Director of Price Support Division and her staff to discuss these resolutions. The National Office and committee responses will be placed on the NACS website for members to review. We encourage every NACS member to visit with their local Farm Program staff to find areas of concerns that could be presented to the National Office FP staff as a resolution.

*Tiffany N Grody, Chairperson*

### Farm Loan Program Committee Report

The Farm Loan Program Committee has been intermittently reviewing Federal Register postings and proposed regulations since the 2015 National Convention. The National Office responses to our FLP resolutions was delayed being received in early January of 2016. We had great success in getting an overwhelming majority of the resolutions accepted by the National Office staff. At the Zone meetings just completed, there were a number of resolutions that were reviewed and discussed. Please continue to submit FLP resolutions through the NACS-FSA website – your suggestions are the heart and soul of this organization. Contact me or any member of the FLP Committee with comments, suggestions, or discussion points. We look forward to seeing all of you at national convention. As President Abraham Lincoln said, “No other human occupation opens so wide a field for the profitable and agreeable combination of labor with cultivated thought, as agriculture.”

*Denise Lickteig, Chairperson*

### Management/Personnel Committee Report

The committee received responses from the National Office and completed a committee call on February 4, 2016, the report will be posted to the website to finalize the 2015 resolutions. Each member is challenged to develop resolutions for this year’s convention.

*Jason McMillin, Chairperson*

### Membership Committee Report

The committee has created new promotional documents for NACS, including a summarized informational sheet, and a flyer promoting National Convention in Washington, D.C. These items should now be available on the website. The committee has held monthly conference calls with Jill Colgan of McAllister and Quinn, who has helped create these materials, provided insight on promotional giveaways, and designed supplemental NACS logos and taglines. We are currently working on the campaign to “rebrand” the association as a leadership training, geared toward the new-hires and answering the question “What does NACS do for me?” It continues to be the committee’s goal to provide the tools necessary for states recruit new members, especially as the agency is heavily hiring more FLOTs.

*Kaiti Steckman, Chairperson*

### Information Committee Report

The NACS IT Committee met with National and Finance Office via teleconference on January 19, 2016. We had 15 resolutions that were discussed. A few of the concerns had already been addressed or are currently being addressed with planned updates and releases. Others were met with positive input from NO and FO. Those representing NO and FO on the call seemed very eager to hear our concerns and excited for the opportunity to hear our concerns directly. IT Resolutions with NO and Committee responses are posted on the NACS website.

*Becky Minter, Chairperson*

Visit [www.nacs-fsa.org](http://www.nacs-fsa.org) to review resolutions previously submitted and submit new ones.

## Additional Items

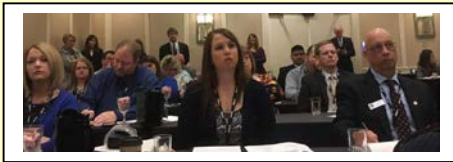
*Interested in holding a position on the NACS Board?  
Announce your intentions to run for a position from  
Zone Representative to President at this year's  
National Convention.*



**2016 NACS National Convention will be July 10 - 13, 2016 in Washington, DC.**

The banquet and awards ceremony will be on Wednesday. When planning your trip – plan to arrive and attend the meeting beginning on Monday at 8am and not to leave before 5pm on Wednesday. For those that are interested, a Day on the Hill is being planned for Thursday the 14th. The board meeting will be delayed due to this with the new-old board meeting scheduled for Friday until 12 pm.

Presentations from NFAOC and FAC will be posted to the NACS-FSA website



# NACS/NASE/NADD National Convention

July 10-13, 2016 - Washington, DC  
PATRIOTS PLAZA III - 355 E St SW

**START PLANNING TODAY!**

**Hotel Reservation Information (NACS Block):**

**Residence Inn - Capitol**

333 E St SW  
(202) 484-8280  
\$174/night for 1 queen & sofa bed  
Other rates available for larger suites

**Hyatt Place - National Mall**

400 E St SW  
(202) 803-6110  
\$174/night for 2 queen beds or king bed  
\$199/night for 3+ occupants

**Holiday Inn**

550 C St SW  
(202) 479-4000  
\$174/night for 2 queen beds or king bed

NACS members plan to stay on Thursday, July 14<sup>th</sup> for a 'Day on the Hill' experience with McAllister & Quinn and the NACS Legislative Committee.

Stay tuned for more information. Registration information to follow!