

National Association of Credit Specialists USDA-FSA



2017-2018 ANNUAL REPORT

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2017-2018 NACS BOARD MEMBERS

<p style="text-align: center;">President</p> <p style="text-align: center;">Theresa Windham</p>		<p style="text-align: center;">Cell 912-536-3524</p> <p style="text-align: center;">Work 706-335-8111 X108</p>	<p>twindham@frontiernet.net</p> <p>Theresa.Windham@ga.usda.gov</p>	<p style="text-align: center;">Home 490 Barnett Shoals Rd. #821 Athens, GA 30605</p> <p style="text-align: center;">FSA – Commerce, GA 1458 Ila Road Commerce, GA 30530</p>
<p style="text-align: center;">Vice-President</p> <p style="text-align: center;">Charlean Smith</p>		<p style="text-align: center;">Cell 870-926-1439</p> <p style="text-align: center;">Work 870-578-2444</p>	<p>charleans@yahoo.com</p> <p>charlean.smith@ar.usda.gov</p>	<p style="text-align: center;">Home 19300 Jerry Road Harrisburg, AR 72432</p> <p style="text-align: center;">FSA – Harrisburg, AR 505 Brooks Avenue Harrisburg, AR 72432</p>
<p style="text-align: center;">Secretary</p> <p style="text-align: center;">Cheryl Brooks</p>		<p style="text-align: center;">Cell 870-318-5628</p> <p style="text-align: center;">Work 870-238-3285 X 7073</p>	<p>davischertl@hotmail.com</p> <p>cheryl.brooks@ar.usda.gov</p>	<p style="text-align: center;">Home 495 County Road 333 Cherry Valley, AR 72324</p> <p style="text-align: center;">FSA – Wynne, AR 810 Hwy. 64 E., Ste. 14 Wynne, AR 72396</p>
<p style="text-align: center;">Treasurer</p> <p style="text-align: center;">Ryan Lukassen</p>		<p style="text-align: center;">Cell 308-235-7265</p> <p style="text-align: center;">Work 719-717-0157</p>	<p>Ryan.lukassen@gmail.com</p> <p>Ryan.Lukassen@co.usda.gov</p>	<p style="text-align: center;">Home 6284 Saddlebred Way Colorado Springs, CO 80925</p> <p style="text-align: center;">FSA – Pueblo, CO 200 South Santa Fe Ave, 4th Floor Pueblo, CO 81003</p>
<p style="text-align: center;">Past President</p> <p style="text-align: center;">John Gehrke</p>		<p style="text-align: center;">Cell 618-267-1112</p> <p style="text-align: center;">Work 618-283-2311 X103</p>	<p>2gehrke@live.com</p> <p>John.Gehrke@il.usda.gov</p>	<p style="text-align: center;">Home P. O. Box 183 Vandalia, IL 62471</p> <p style="text-align: center;">FSA – Vandalia, IL 301 South 3rd Street Vandalia, IL 62471</p>

2017-2018 NACS ZONE REPRESENTATIVES

Zone A Casey Toyne		Cell 405-612-2851 Work 720-544-2892	caseytoyne@yahoo.com casey.toyne@co.usda.gov	Home 21422 Unbridled Drive Parker, CO 80138 FSA – Denver, CO P.O. Box 25426 Denver, CO 80225
Zone B Kristina Wilcox*		Cell 402-879-1061 Work 402-721-8455	Kris.bargen@gmail.com Kris.wilcox@ne.usda.gov	Home 1750 N. I Street Fremont, NE 68025 FSA – Fremont, NE 2450 Business Park Dr. Fremont, NE 68025
Zone C Kimberly Eilerman		Cell 217-248-0526 Work 618-498-6836 X3103	Kim_sfs@hotmail.com Kimberly.eilerman@il.usda.gov	Home RR 1, Box 149 Batchtown, IL 62006 FSA – Jerseyville, IL 604 E. Franklin Ave. Jerseyville, IL 62052
Zone D Jamelda Fulton		Cell 662-822-2004 Work 662-455-1199 or 662-887-9799	jameldafulton@gmail.com Jamelda.Fulton@ms.usda.gov	Home 2428 Hummingbird Dr. Greenville, MS 38701 FSA – Greenwood, MS 517 Brentwood Ave. Greenwood, MS 38930

2017-2018 NACS ZONE ALTERNATES

Zone A: Jessica Davis, ID

Zone B: Ray Bartholomew, KS

Zone C: Mary Beth Shackelford-Tomica, KY

Zone D: Tammy Jones, AR

**Kristina Wilcox replaced Joseph Grier as Zone B Representative*

2017-2018 NACS COMMITTEE MEMBERS

*Chairperson

FLP, Loan Making	Member	Alt
Zone A	Rebecca Padilla, NM	Kim Adams, MT
Zone B	*Heather Cox, TX	Denise Lickteig, NE
Zone C	Jeffery Jones, VA	Lora Morris, VA
Zone D	Matthew Christian, TN	David Durham, MS

FLP, Loan Servicing	Member	Alt
Zone A	Joyce Nevins-Ginsberg, WA	Tanya Dostal, WA
Zone B	*Kay McCoy, KS	Dean Bahr, SD
Zone C	Nathan Denney, KY	Kati Hilgendorf, MI
Zone D	Lisa Gillespie, LA	Teresa Foust, AL

IT	Member	Alt
Zone A	Jessica Davis, ID	LeAnn Gibbs, NM
Zone B	Loren Drege, ND	Kelli Luebbert, NE
Zone C	Will Loxterkamp, VA	Vicki Askins, KY
Zone D	*Tammy Jones, AR	Patricia Sorensen, FL

Legislative	Member	Alt
Zone A	Vacant	
Zone B	*Ben Herink, NE	
Zone C	Brandon Waldron, VA	
Zone C	Mary Beth Tomica, KY	
Zone D	*Dave Bonnett, NC, Vice Chair	
Zone D	Bob Parris, SC	

Mgmt/Personnel	Member	Alt
Zone A	Jessica Smith. NM	Chantal Haun. CA
Zone B	*Kaiti Steckman. NE	Kevin Lehman. MN
Zone C	Carol Nagel, WI	Nathan Adams, IN
Zone D	Alec Love. MS	Amber Schafer. AR

Membership	Member	Alt
Zone A	Lyanne Mendoza, CA	
Zone B	*Rebekah Martin, NE	Lisa Liska. NE
Zone C	Crystal Zwilling, IL	Tiffany Grody, OH
Zone D	Dana Baucom. TN	Patricia Wilkerson. AL

PRESIDENT'S REPORT

This past year represented my seventh year serving on the NACS board and as with each subsequent year, this year I learned more than I had the previous year. Each change in position has allowed my perception to be broadened and this year with the opportunity to attend each zone meeting, the experience was even broader. Although the complexity and scope of the issues vary to some degree across the nation, at the end of the day we are all trying to accomplish one thing: Provide the best level of supervised credit that we can, given the resources we have.

The NACS board recognized some time ago that the Human Capital crisis was by far the most important area of concern and as such directed resources to develop and improve relationships with various supporters which could be leveraged to gain reorganization of this issue. This was accomplished as demonstrated by the support Congress provided in the Bipartisan Budget Act. What made this possible was the success of the programs resulting from all the hard work, blood, sweat and tears of every FSA employee. However, the work is far from over! The board will continue in their efforts to ensure these Human Capital issues, including the training of employees, remains at the forefront, as without sufficient resources we cannot effectively and efficiently deliver FSA's suite of loan programs.

As an association we are continuously promoting change – change in how programs are delivered to be more efficient, change in how policies are written and interrupted to help adjust to the ever-changing customer needs. This past year with the reorganization resulting from the new mission area of FPAC has opened a gateway to a considerable number of changes. Changes that NACS has advocated for in the past: Vehicle sharing, on-line payments, improved IT systems – in fact, most of the resolutions adopted in the history of this association have revolved around improving efficiency. Now is the time to recommit to those efforts and drive them to the forefront. Just imagine what we could accomplish given the opportunity!

The NACS board was able to go into DC for a joint employee association meeting this year, and many of the discussions revolved around what changes could be made to improve efficiencies and where to start. Now that the Administrator has been appointed and as the FPAC business center nears completion of phase I, NACS will have more opportunities to participate in various focus groups and taskforces to address a multitude of areas. Even given the struggles that the agency was facing regarding the reorganization and retirements in various key positions, the Zone meetings were all well represented by either DAFO or the Administration and DAFLP this year.

Participation is the key to the success. The impact you have had by simply sharing your thoughts, ideas, concerns and support has changed lives, has made the impossible – possible. Thank you for your support; it has been my honor and privilege to serve as the NACS FSA National President 2017-18.

Theresa Windham
President
2017-2018

VICE PRESIDENT'S REPORT

Another year has passed, and serving as your NACS Vice President has been my pleasure. I have enjoyed the opportunity given to me to act on your behalf and interact with all of you. This experience has been a challenge, but one that has enhanced my knowledge and skills. My responsibilities as VP have been to organize and assist the committees with resolutions to better the agency and its operations. This was the first year of a new committee layout, with the Farm Program Committee being dissolved and the FLP committee separating into two entities: Farm Loan Program-Loan Making and Farm Loan Program-Loan Servicing, and included any concerns that would have been addressed under the previous FP Committee.

I truly appreciate all the extra effort of every committee member, alternate member, and chairperson. The commitment of our committee members is tremendous, as they carry out both their duties as FSA employee and committee member. The difficulty of a year when everything was temporary and unsettled added additional stress and struggles to the committees and to the Agency. Many changes have kept all of us "on our toes"; however, we persevered and will be better and stronger for it as we continue to support the Agency. The resolution results of each committee are posted in the 2017-2018 annual report and on the NACS FSA website.

Our committee members and the board have committed to continue to serve and complete their FSA duties as dedicated employees. This does not go unnoticed and, as your VP, I am grateful and appreciate all your extra effort.

I encourage you as NACS members and FSA employees to use the tools available to submit resolutions. Consider becoming more involved in NACS. When you see something that needs a change, submit resolutions to the committees. I challenge each of you to commit to representing the association through working groups and task forces when the National Office contacts us for representation, and complete surveys as provided to you; they do matter. You are the voice of changes needed.

Again, thank you for the opportunity to represent and serve you this past year!

Charlean Smith
Vice President
NACS-FSA

SECRETARY'S REPORT

It was my honor to serve as your 2017-2018 NACS Secretary. I would like to thank the Board for cooperating with me when I needed you, and for keeping me on my toes while I completed my Secretary duties!

I would also like to thank the IT person that decided we needed Skype in our lives. In August 2018, I will have been with Farm Service Agency 19 years. Newcomers to the Agency don't know that there were days we couldn't carry on three simultaneous conversations with people from the four corners of the country. Some days I feel like I could write my life story with those little emojis in Skype; unfortunately, there have been times when the "angry" head (you know the one: starts out nice and yellow but explodes into a little dot of smoldering ash) and the "wall-banging" head were the two that best described my feelings toward the Agency.

How many times have we heard the phrase "do more with less," and how many times have we left work at the end of the day with our calendars still full of things scheduled for that day that we couldn't get to, either because of staff shortage or sheer volume? As much as we love our careers and love our farmers—and we know it's love that keeps us dedicated during those "smoldering-ash" and "wall-banging" head days—it's impossible to not have had days that made us feel frustrated, desperate, and maybe even angry: when, after the celebration, we watched a co-worker, our FSA *family member*, walk out the door that final time, knowing that one more employee had left us to do *even* more, with *even* less; when there was that one borrower, who needed his loan approved *today*, that we couldn't finish because we were too busy answering the phone... waiting on the counter... doing our work... plus the PT's work... plus the FLS's work... because there just weren't enough people. We logged extra hours, and then woke up in a cold sweat at 2 a.m. because we were so busy we forgot to order Farmer Smith's money. Maybe I'm the only one who's been through this. Maybe I'm the only one who has suffered anxiety because I could literally *feel* my passion, my *love*, being drained, and the only one who has ever been consumed by fear that it—we—would never be "ok" again.

Hear this, though: even on our bad days, we have it better than so many others. Being an FSA employee is a blessing—who else in Rural America can say that they are responsible for providing a safety net to farmers that ensures America remains one of the most—if not *the* most—food secure nations in the world? Who else can say that they are able to put, and keep, beginning and historically underserved farmers and ranchers in the field and help their operations grow?

Things *will* be better, and NACS plays a HUGE role in that! Perhaps you've heard of the \$8 million in funding directed to the ACIF in 2018, that is to be used strictly for the employment of non-ceiling FLOTs. \$8 million in funding to help rebuild our workforce; to hire future Loan Officers, Managers, Specialists, and up and up! Andy Quinn and the NACS Legislative Committee, chaired by Ben Herink, started a full-out campaign in 2017: they developed relationships with other national Ag-centric organizations to get increased staffing for FLP. NACS is literally the only reason we're hiring these FLOTs! NACS birthed the idea, created the staffing model (THANK YOU JASON MCMILLIN!), and did the outreach. NACS got the other groups and Congress to believe; NACS got the National Office on board and NACS, when asked, wrote the congressional report language to be inserted in the appropriations bill that authorized the \$8 million. EVERY FLOT THAT IS HIRED FROM THIS FUNDING NEEDS TO KNOW THIS! EVERY FLP EMPLOYEE WHO HAS BEEN STRUGGLING TO STAY AFLOAT NEEDS TO KNOW THIS!

NACS has done incredible things for FLP employees (ask me about \$65,778). It should be our goal to keep our association strong and vital in FSA and going forward into FPAC!

Cheryl Brooks
2017-18 NACS Secretary

TREASURER'S REPORT

It has been a pleasure to serve as the NACS Treasurer over the past year. The following reports are included in the Annual Report:

2018 Membership Summary Report
2017-2018 Budget/Actuals as of 5/31/2018
Net Worth Statement as of 5/31/2018
Net Worth Statement as of 5/31/2017

Over the past year we have continued to see improvement in states paying dues timelier. The NACS association has continued to see a decrease in staffing which has had direct budgetary affects and causes some concerns going forward. I would strongly encourage all states to work on increasing Associate membership. With the change in administration a large portion of our Associate membership was lost with the changeover in SEDs. As we continue to move forward with FLOT hiring it is important for us all to encourage FLOTs to join the association. As I transition duties to the new treasurer, I will work closely with the individual to ensure the progress that has been made with invoicing continues. Many state Treasurers and Presidents have expressed their concern and desire for more guidance on how State Associations should set up their checking accounts and their requirements for working with the IRS. The NACS board has decided to seek guidance from a professional CPA to advise on our options and develop better instructions for the States. I will work closely with the next Treasurer to complete this task over the upcoming months.

It has truly been my pleasure to serve as the NACS Treasurer this past year and I look forward to many good years helping the association in any way possible.

Ryan Lukassen
Treasurer
NACS-FSA

2018 NACS Membership Summary Report

May 31, 2018

As of the end of the fiscal year, there were **657** regular members and **13** associate members. Throughout the year, **54** new members joined.

Zone A	Reg Members	New Members	Associate Members	Total Members
California/Nevada/Arizona	11	3		14
Colorado	10	0		10
Idaho	13	0		13
Montana/Wyoming	19	2		21
New Mexico	10	0		10
Utah	7	0		7
Washington	13	0		13
Total	83	5		88
Zone B				
Iowa	33	6		39
Kansas	25	0		25
Minnesota	30	0		30
Missouri	20	6		26
North Dakota	15	0		15
Nebraska	36	2	1	39
South Dakota	27	0		27
Texas	36	0		36
Total	222	14	1	237
Zone C				
Illinois	29	0		29
Indiana	12	7		19
Kentucky	39	3	5	47
Michigan	11	1		12
New York	15	0	4	19
Ohio	16	9		25
Pennsylvania	9	0		9
Virginia	24	3		27
Wisconsin	17	4	2	19
West Virginia	4	0		4
Total	176	27	11	214

Zone D				
Alabama	20	0		20
Arkansas	26	4		30
Florida	3	0		3
Georgia	18	0		18
Louisiana	10	0	1	11
Mississippi	15	3		18
North Carolina	12	0		12
South Carolina	5	1		6
Tennessee	13	0		13
Total	122	8	1	131
National Totals	603	54	13	670

Budget Comparison

06/01/2017 through 5/31/2018 Using FY 2018 NACS Budget

	2018 Budget	2018 Actuals	Difference
INCOME			
FY 2016 Dues			
Zone A Dues	\$ -	\$ 108.00	\$ 108.00
Zone B Dues	\$ -	\$ 1,968.67	\$ 1,968.67
Zone C Dues	\$ -	\$ 464.00	\$ 464.00
Zone D Dues	\$ -	\$ 3,323.66	\$ 3,323.66
Total FY 2017 Dues	\$ -	\$ 5,864.33	\$ 5,864.33
FY 2017 Dues			
Zone A Dues	\$ -	\$ 12,466.00	\$ 12,466.00
Zone B Dues	\$ -	\$ 31,196.00	\$ 31,196.00
Zone C Dues	\$ -	\$ 25,052.52	\$ 25,052.52
Zone D Dues	\$ -	\$ 15,560.00	\$ 15,560.00
Total FY 2018 Dues	\$100,800.00	\$ 84,274.52	\$(16,525.48)
FY 2019 Dues			
Zone A Dues	\$ -	\$ -	
Zone B Dues	\$ -	\$ -	
Zone C Dues	\$ -	\$ 36.00	
Zone D Dues	\$ -	\$ -	
Total FY 2019 Dues	\$ -	\$ 36.00	\$ 36.00
Lifetime Membership Dues	\$ -	\$ 100.00	\$ 100.00
Interest Income	\$ 50.00	\$ 28.30	\$ (21.70)
Other Income	\$ 6,000.00	\$ 6,042.30	\$ 42.30
Wunder Fund Transfer	\$ 2,200.00	\$ 1,571.00	\$ (629.00)
Total Income	\$ 109,050.00	\$ 97,916.45	\$(11,133.55)
EXPENSES			
Consultant Fees			
Administrative Fees	\$ 360.00	\$ 390.00	\$ 390.00
Consultant Retainer Fees	\$ 62,000.00	\$ 60,000.00	\$ (2,000.00)
Travel	\$ 500.00	\$ 779.02	\$ 779.02
Meals	\$ 140.00	\$ 314.50	\$ 174.50
Miscellaneous	\$ -	\$ 464.66	\$ 464.66
Total Consultant Fees	\$ 63,000.00	\$ 61,918.18	\$ (1,081.82)
Convention Expenses			\$ -
Awards	\$ 800.00	\$ 804.79	\$ 4.79
Board Travel	\$ 4,500.00	\$ 4,500.00	\$ -
Committees			
Convention Comm.	\$ 1,600.00	\$ -	\$ (1,600.00)
Farm Loan Programs	\$ 1,600.00	\$ 1,600.00	\$ -
Farm Programs	\$ 1,600.00	\$ 1,456.50	\$ (143.50)
IT	\$ 1,600.00	\$ 1,580.15	\$ (19.85)
Legislative	\$ 2,400.00	\$ 2,400.00	\$ -
Membership	\$ 1,600.00	\$ 1,591.18	\$ (8.82)
Mgt & Personnel	\$ 1,600.00	\$ 1,600.00	\$ -

First Time Attendee Incentive	\$ 2,200.00	\$ 1,694.15	\$ (505.85)
Marketing Incentive	\$ 100.00	\$ 1,939.47	\$ 1,439.47
Seed Money	\$ 1,500.00	\$ 1,500.00	\$ -
Total Convention Expenses	\$ 21,100.00	\$ 18,726.77	\$ (2,373.23)
Legislative Expenses	\$ 6,200.00	\$ 4,514.69	\$ (1,685.31)
General Board Travel	\$ 3,000.00	\$ -	\$ (3,000.00)
Supplies/Postage/Other Expenses	\$ 200.00	\$ 164.55	\$ (35.45)
IT Expenses	\$ 850.00	\$ 628.20	\$ (221.80)
Zone Meetings			
NACS President Travel	\$ 3,000.00	\$ 3,305.68	\$ 305.68
State Travel	\$ 10,500.00	\$ 6,600.00	\$ (3,900.00)
Zone Rep Travel	\$ 1,200.00	\$ 993.00	\$ (207.00)
Total Expenses	\$ 109,050.00	\$ 96,851.01	\$ (12,198.99)
Margin	\$ 0.00	\$ 1,065.44	\$ 1,065.44

NACS-FSA STATEMENT OF FINANCIAL POSITION

As of May 31, 2017

ASSETS

Bank Accounts:

Checking	\$12,749.92
Wunder Fund	\$8,985.35
Fairness Fund	\$3,961.13
Savings	\$85,655.37

Total Bank Accounts	\$111,351.77
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Accounts Receivable	\$1,409.48
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TOTAL ASSETS	\$112,761.25
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LIABILITIES AND EQUITY

Liabilities	\$0.00
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TOTAL LIABILITIES	\$0.00
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TOTAL EQUITY	\$112,761.25
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TOTAL LIABILITIES AND EQUITY	\$112,761.25
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NACS-FSA STATEMENT OF FINANCIAL POSITION

As of May 31, 2018

ASSETS

Bank Accounts:

Checking	\$16,749.92
Wunder Fund	\$8,241.31
Fairness Fund	\$3,962.33
Savings	\$80,680.20

Total Bank Accounts	\$109,602.96
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Accounts Receivable	\$4,516.00
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TOTAL ASSETS	\$114,118.96
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LIABILITIES AND EQUITY

Charlean Smith – Convention Committee	\$475.46
MT/WY Assoc. Cred Spec. – Zone Meeting	\$300.00

TOTAL LIABILITIES	\$700.00
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TOTAL EQUITY	\$113,418.96
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TOTAL LIABILITIES AND EQUITY	\$114,118.96
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PAST PRESIDENT'S REPORT

I am a strong believer in the mission of NACS; to expand, improve, and expedite the services of USDA Agencies to Rural America. We do this very well, and strive to do it even better. NACS has been very successful the last few years cultivating relationships with non-USDA partners. One thing I consistently hear from the private sector is the admiration they have for Government employees who put their time, talents, effort, and money into doing the things NACS does in the manner we do it. I am VERY proud to be a member of this organization.

I did not join the NACS leadership team several years ago without hesitation. Those that went before me did so with vision, goals, hard work, and dedication. I would not have the experiences I have had if not for the encouragement of Lisa Liska and those that went before her. The list of "examples" during my NACS years is very long!

I commend Theresa Windham for her willingness to serve this last year as our NACS President. It has been a difficult transition period in the National Office. Theresa developed relationships in WDC and her leadership and persistence allowed us a trip to DC to meet with FSA management. We appreciate the sacrifices she has made to serve NACS with dedication for many years and continuing on the Board one more year. Thank you, Theresa!

NACS faces many challenges as an organization and our work will not get easier. Our membership numbers decline as the overall number of loan approval officials continues to drop. We must respond by increasing our membership percentage. Some States do a great job, while others miss opportunities. I want NACS to be at the table, and I want my State to be represented by NACS. That makes me responsible to make sure that happens. Each State and region must want a place at the table for us to be a truly effective national organization. The challenge lies with the membership in each State. NACS must continue to be a professional organization that people WANT to be part of; representing membership; focusing on solutions.

As individuals, we can overlook the difference each of us can make to an organization and to our customers. I encourage everyone to take that step forward and become involved in your organization and your future. You have heard me say it and I guarantee it; it is impossible to put time and effort into NACS without becoming a better loan officer and a better leader. Do not miss out on a great opportunity for professional development while improving the Agency. The most important lessons can't be bought, only experienced.

As I leave the NACS Board, I want to stress that we must continue to operate more efficiently as an organization. NACS must continue to move forward and provide leadership in the Farm Service Agency. I pledge to do all that I can to make that happen and to support our new leadership. THANK YOU to the membership of NACS for the opportunities and experiences I have been given. It was an honor and pleasure to serve!

John W. Gehrke
Past President
NACS-FSA

ZONE A REPRESENTATIVE'S REPORT

I'd like to give a big thanks to the NACS Board and the members of Zone A for being so great to work with over this past year. Although it has been a turbulent year with staff shortages and high workload being the norm across most states, it has been an enjoyable experience to work with all of you.

The 2018 Zone A Meeting was held in beautiful Bozeman, MT. Attendance was down slightly due to much of our membership trying to keep their heads above water under current workloads, but the Montana crew put on an excellent meeting for those who did attend, and I am very appreciative for all their hard work. Guest speakers included Sharon Sachs, Cindy Haas and others from NFAOC, Acting FSA Administrator Steve Peterson, Assistant Deputy Administrator for Farm Loan Programs Bill Cobb and Andy Quinn of McAllister & Quinn.

I am especially grateful to our NACS Committee members for all their hard work. The NACS Committee members for Zone A are:

Jessica Davis, ID – Alternate Zone A Representative and Information Technology Committee
LeAnn Gibbs, NM – Information Technology Committee (Alternate)
Rebecca Padilla, NM – Loan Making Committee
Kim Adams, MT – Loan Making Committee (Alternate)
Joyce Nevins-Ginsberg, WA – Loan Servicing Committee
Tanya Dostal, WA – Loan Servicing Committee (Alternate)
Jessica Smith, NM – Management/Personnel Committee
Chantal Haun, CA – Management/Personnel Committee (Alternate)
Lyanne Mendoza, CA – Membership Committee
Bardell Faux, ID – Legislative Issues Committee

These individuals represent the foundation of our organization. They should know that we are extremely appreciative of all they do.

I think we should give special recognition to the Legislative Issues Committee, McAllister & Quinn and anyone else who worked to get Farm Loan Programs the \$8,000,000 for non-ceiling FLOTS. That was a huge win for NACS, and a much-needed win for Farm Loan Programs. Everyone who worked on this issue should be very proud of this accomplishment.

The NACS Board met for its spring 2018 meeting in Washington, DC on April 3rd. Quite a few proposals were submitted this year, so 2018 has the potential to see some big changes. Our meetings with National Office staff went well and overall, I would say NACS and career FLP staff at the national level are on the same page and have similar priorities. The career staff were very open to hear our ideas and are willing to work with us wherever possible. It is comforting to know that we have so many great people supporting us at the national level.

I said it last year and I'll say it again this year, it has been an honor to work with you and to represent Zone A. I couldn't ask for a better group of people to represent. I am grateful for you and sincerely appreciate everything that you do to fulfill the missions of NACS and FSA.

Casey Toyne
Zone A Representative
NACS-FSA

ZONE B REPRESENTATIVE'S REPORT

It has been my privilege to step in and serve as the Zone B Representative this past year as NACS has continued to improve the Farm Service Agency for employees, our farmers, ranchers, and stakeholders. I would like to thank Ray Bartholomew of Kansas for his willingness to serve as my Alternate when I filled the vacant position of Zone B Representative. I have enjoyed working with the board, state presidents, NACS members and National Office. This year has been a year of transition, with several uncertainties, but the members of NACS, the NACS board, and our committees have made some significant progress in advancing our mission and will continue to do so.

I would like to recognize Zone B committee members and alternates for all their hard work. Zone B has been well represented by the following members: Loan Making- Heather Cox, TX, Denise Lickteig, NE, alternate; Loan Servicing- Kay McCoy, KS, Dean Bahr, SD, alternate; IT- Loren Drege, ND, Kelli Luebbert, NE, alternate; M/P- Kaiti Steckman, NE, Kevin Lehman, MN, alternate; Membership- Rebekah Martin, NE, Lisa Liska, NE, alternate; Legislative- Ben Herink, NE. Our NACS committees have spent many hours reviewing resolutions, on conference calls and preparing for national convention. Thank you for all your hard work. The work you do on these committees is the heart and soul of our organization. Please continue to think of new and creative ways to make our work better and improve the Farm Service Agency.

We held our Zone B meeting February 1-3 in Grapevine, TX, where we had a great meeting with close to 20 in attendance. We appreciate Theresa Windham, NACS President; Courtney Dixon, DAFLP; and James Douglass, DAFO, for taking the time to attend our Zone B meeting, sharing information, and answering questions. We were also able to have a conference call with NFAOC and Andy Quinn, of McAllister & Quinn, and would like to thank everyone who was able to visit with us via VTC as well. We look forward to seeing everyone at the 2019 Zone Meeting in Kansas.

I would also like to thank everyone who has stepped up and served on a FSA task force this past year, as this has been tremendously helpful in working with the national office in relaying how work is going in the field with I/T programs and delivery. We will continue to need individuals for these moving forward.

We were able to travel to Washington, DC in April this year for a board meeting, and an all association meeting with FSA National Office leadership. We continue to tell our NACS story and it continues to pay dividends as seen by some of successes this past year.

Again, NACS is truly an asset for all involved and continues to do its part in leading the way.

I would like to thank each of you for giving me the opportunity to serve as your Zone B Representative. I encourage everyone to get involved in NACS at your state organization level as well as the national level, which, in turn, will benefit yourself and FSA.

"Our lives begin to end the day we become silent about things that matter." - Martin Luther King

Kristina Wilcox
Zone B Representative
NACS-FSA

ZONE C REPRESENTATIVE'S REPORT

It has been my privilege to serve as your Zone C Representative for this year. Each year I learn from my participation with NACS and I strive to take steps forward in the roles that I play within the organization. Over the these past few years, I have met a lot of FSA employees, visited a lot of new cities, and I have made a lot of new friends along the way. I am inspired by our board members and the dedication that they have to NACS and its mission – we ARE making a difference.

I would like to thank the volunteers from Zone C who have generously donated their time to serve on the NACS Committees and who have diligently worked with the National Office in resolving the issues presented through the resolution process. For 2017-18 the NACS Committee members were:

- **Loan Making** – Jeffery Jones, Lora Morris (alternate)
- **Loan Servicing** – Nathan Denney, Kati Hilgendorf (alternate)
- **Information Technology** – Will Loxterkamp, Vicki Askins (alternate)
- **Management/Personnel** – Carol Nagel, Nathan Adams (alternate)
- **Membership** – Crystal Zwilling, Tiffany Grody (alternate)
- **Legislative** – Mary Beth Tomica & Brandon Waldron

NACS Committees play a vital role in our organization and we are grateful for your service over this past year!

Our Zone C meeting was held February 22-24 in Springfield, IL. This is the first time that IL has hosted the event in several years and it was a big success – with over 40 members and guests in attendance. Courtney Dixon from DAFLP and Patrick Spaulding from DAFO were able to be with us in Springfield and addressed the membership. They also sat in for a Q & A session and fielded questions for us. We greatly appreciate them taking the time to be with us for the meeting. We were also able to have Andy Quinn on a SKYPE call to update us on the things he is working on in D.C. for NACS. 7 of the 10 states from Zone C were represented at the meeting, and we are thankful for the planning committee and all the hard work that went into hosting the event. Thank you!

In April 2018, the NACS Board traveled to Washington, D.C. for our spring board meeting and a Joint Employee Association meeting with National Office Staff. The meeting was very productive, and we were able to meet with almost every different department at FSA and discuss a slate of issues. They were very receptive to our concerns and voiced their support.

In closing, I am grateful for this year of serving as your Zone C Representative. NACS is a great organization, and I am proud to be an active member and play a role in the changes we see at FSA. I feel indebted to NACS for affording me so many opportunities for personal development and for helping me grow into the leader that I want to be one day. I appreciate the trust that you all placed in me in allowing me to represent our Zone and I look forward to the opportunities that the future holds for all of us.

Kimberly A. Eilerman
Zone C Representative
NACS - FSA

ZONE D REPRESENTATIVE'S REPORT

Oh my, how time flies! This was my second year to serve as your Zone D Representative, and I truly appreciate being given this grand opportunity! I would like to extend a special thanks to Tammy Jones, AR for serving as my alternate and standing in for me throughout this trying year. Since being elected, I have participated in monthly conference call meetings with the other NACS board members and I have enjoyed working with them. In return, I have gained a lot of insight of the mechanics of NACS. One of the highlights of my term is my recommendation and the selection of Zone D member FLM Larry Pate to represent NACS as a liaison on the PT Classification Working Group Task Force. Two to Three weeks of his selection he was invited to Washington, DC. and was given an opportunity to be heard and serve the employees of FSA. This was great example on how willing members can make a difference when given the opportunity to be involved.

Our NACS Committees play a vital role in acting as liaisons between the field and National Office, and Zone D has some outstanding members who have stepped up to ensure the continued success of our resolution process! I would like to say thank you to each 2017 - 2018 Zone D Committee members. Those who volunteered their valuable time are: Loan Servicing — Lisa Gillespie, LA (Alternate Teresa Foust, AL); Loan Making — Mathew Christian, TN (Alternate David Durham, MS); IT—Tammy Jones, AR (Alternate Patricia Sorensen, FL); Mgmt/Personnel—Alec Love, MS (Alternate Amber Schafer, AR); Membership—Dana Baucom, TN (Alternate Patricia Wilkerson, AL); and Legislative—Bob Parris, SC & David Bonnett. NC. Each employee should be encouraged to take advantage of the resolution process when an opportunity is presented to improve regulations, forms, etc.

The annual Zone D meeting was held February 15-17, 2018, at the Hilton Garden Inn in West Monroe, Louisiana. We were very appreciative of our gracious hostesses from the great state of Louisiana! States in attendance were Arkansas, Georgia, Louisiana, Mississippi and Tennessee. We were greeted by Dave Norris, the Mayor of West Monroe, LA; Mike Walsworth of the Louisiana State Senate; and the longest-serving Louisiana (and perhaps U. S.) State Executive Director, Mr. Craig McCain. We had the pleasure of hosting National Office speakers Latrice Hill, Director of Outreach (DAFO) and Courtney Dixon, Director of PDEED (DAFLP). Also in attendance at the Zone D meeting were NACS & LACS sponsors: Penny McCall and John Lohr of Dillard Financial Solutions, Inc.; FEDS; Ark-La-Tex Financial Consultants, LLC; Sonja Comeaux and David Hamner of Total Wealth Resources; and Blue Cross Blue Shield of Louisiana. Overall, the Zone D meeting was very personable and quant!

Farm Service Agency Farm Loan Programs is one of the best careers. Our involvement in NACS serves to keep issues faced by our Agency and Farm Loans relevant. Each one of us should encourage our fellow employees to join our Association, pointing out the great accomplishments we have achieved over the years that have resulted in the improvement of our positions.

Thanks to each and every member of NACS Dynamic Zone D for allowing me the opportunity to serve you! The last two years were great and looking forward for future Dynamic things to come from Zone D. Always remember, "Without Cooperation and Participation there is no Organization."

Jamelda F. Fulton
Zone D Representative
NACS-FSA

FARM LOAN PROGRAM LOAN MAKING COMMITTEE REPORT

2016-2017 Adopted Resolutions

Resolution 1

CONCERN: Regulation now requires posting e-mail correspondence in the running record. E-mails commonly have lengthy attachments that are the most important part of the correspondence that can't be posted to the running record. E-mails also tend to be long strings of replies that occur over a wide range of time, so posting the e-mail with the final string in the running record disturbs the chronological order of the running record by having earlier e-mails within the string out of chronological order. Posting the e-mail in the running record is duplicating work by requiring posting it electronically instead of just printing it and treating like regular mail correspondence since it is e-mail.

PROPOSED SOLUTION: Posting of emails to the running record portion of Farm Business Plan should remain optional until such a time that attachments can be added.

NATIONAL OFFICE RESPONSE: 32-AS instructs users to only post the final string in an email chain to reduce times information is provided. We understand that posting attachments to an email is not a function that is supported by FBP. Therefore, attachments should continue to be added to the physical file and referenced in the FBP.

COMMITTEE RESPONSE: After a discussion among the committee members, the committee accepts the National Office response.

Resolution 2

CONCERN: 3-FLP paragraph 132E was revised on 5/23/2016 to make a change to the calculation of term limits for Direct FO loans. The new interpretation of "outstanding" as used in the CFR has, in some instances, reduced the eligibility period for some FSA loan applicants and borrowers when compared to the old interpretation. The former interpretation allowed for a borrower to obtain additional FSA financing as long as the borrower's total cumulative outstanding FO balance did not exceed 10 years. The borrower only lost a day of eligibility if they had an FO balance on that particular day, thus giving the borrower a full 10 years of consecutive or non-consecutive eligibility. The current interpretation uses the calculation for the year that the loan was closed and then adds 9 additional years of eligibility. For the majority of borrowers, this will actually shorten the time in which they can obtain D-FO financing to less than 10 years as allowable by law. If a borrower closes a loan on the last day of the calendar year, the borrower has used an entire year of eligibility although the loan was only outstanding for one day of that eligibility year. If that same borrower then pays off the FO loan on January 1st of the 10th year of eligibility, they will either be required to close another FO within the next 364 days or lose a 2nd year of eligibility because they had an outstanding FO balance for one day during the 10th year.

For example:

Former Rule

Loan closed - 12/31/2016; Final date to receive additional D-FO loans - 12/31/2026

Period of eligibility - 10 years - 0 months - 0 days

Current Rule

Loan closed - 12/31/2016; Final date to receive additional D-FO loans - 12/31/2025

Period of eligibility - 9 year - 0 months - 1 day

PROPOSED SOLUTION: Change 3-FLP paragraph 132E to reflect the former interpretation of the term limit rule for Direct FO loans.

NATIONAL OFFICE RESPONSE: This change was implemented for two reasons. First, there have been more individuals impacted by having an FO that was only “outstanding” for a couple of years, who were then Term Limited out due to it being more than 10 years from the date of the original loan. Second, the change was implemented to make the FO Term Limit calculation match that of the OL, which would change drastically if we made it go to 7 years from the date of the first OL. Also, this change was reviewed by and approved by OGC.

COMMITTEE RESPONSE: After a discussion among the committee members, the committee accepts the National Office response.

Resolution 3

CONCERN: When doing the checklists for each type of loan, offices are bogged down by options that do not pertain to the type of loan being processed. The universal checklist is inclusive of all items that may be needed for each of the different loans. Having to check off each unnecessary item as “N/A” is a waste of time and could be changed.

PROPOSED SOLUTION: Make a checklist for each type of loan that includes only relevant items on it.

NATIONAL OFFICE RESPONSE: There is a task force currently working on the checklist and it agrees with your suggestion. A prototype has been developed to do just this and we are hopeful that in the future we will be able to accommodate this request. We are asking that it be more of an automated process so that when the user enters a type of loan request, it will automatically populate that type of checklist. We are of course limited by what automation will give us.

COMMITTEE RESPONSE: After a discussion among the committee members, the committee accepts the National Office response.

Resolution 4

CONCERN: The definition of veteran farmer establishes that the individual has either not operated a farm or has operated a farm not more than 10 years. Based on these criteria, a veteran farmer is nothing more than a beginning farmer.

PROPOSED SOLUTION: Remove the "beginning farmer" component from the definition to include all farmers who are veterans. Alternatively, if no special privileges can be extended to veterans who are not beginning farmers, then the term should be eliminated.

NATIONAL OFFICE RESPONSE: This definition is statutory, and removal or change would take congressional action.

COMMITTEE RESPONSE: After a discussion among the committee members, the committee accepts the National Office response.

Resolution 5

CONCERN: Revised FSA-2211 Box #5 states, I (or members holding a majority interest, if an entity applicant) am a citizen of the United States, a US qualified alien under applicable Federal immigration laws. United States non-citizen nationals and qualified aliens are required to provide the appropriate documentation as to their immigration status.

PROPOSED SOLUTION: Under the new verbiage we have no way of knowing what their status is. What if a lender didn't provide the necessary documentation? Do we ask for it? Make this information the same verbiage as on FSA-2001 Box 10.

NATIONAL OFFICE RESPONSE: This question is based on a self-certification and reliance on the applicant to provide information as instructed. If the documentation is not provided we should consider the applicant a US citizen. We will however reevaluate this question and take your recommendation into consideration the next time the form needs to be revised.

COMMITTEE RESPONSE: After a discussion among the committee members, the committee accepts the National Office response.

Resolution 6

CONCERN: Farm Business Plan (FBP) is our tool for preparing financial information for loan making and loan servicing actions. FSA-2038 is the worksheet tool to gather information to input into FBP. Part B - Expenses - provides a line by line duplicate of the expense input area in the cash flow portion of FBP. However, there is no line to capture anticipated expenses for storage and warehouse to input into the line item for storage and warehouse in FBP.

PROPOSED SOLUTION: Modify FSA-2038 to add a line item in Part B to capture planned expenses for storage and warehouse costs. (Note: This request will also be submitted through USDA Connect Technical Review Forum.)

NATIONAL OFFICE RESPONSE: The National Office agrees with this recommendation and will modify the FSA-2038 to allow for the capture of storage expense.

COMMITTEE RESPONSE: After a discussion among the committee members, the committee accepts the National Office response.

Resolution 7

CONCERN: 3-FLP, paragraph 371E is contradictory to 3-FLP, paragraph 111A. This can lead to inconsistencies in requiring hazard insurance on additional security and/or non-essential assets.

Paragraph 371E reads that FSA does not require a search of public records to verify the available lien position or insurance for additional security or nonessential assets.

However, paragraph 111A reads that ALL security, except growing crops, must be covered by hazard insurance.

PROPOSED SOLUTION: Move the insurance language of Paragraph 371A to the Insurance section of 3-FLP and clearly state that the hazard insurance requirement does not apply to additional security and non-essential assets.

NATIONAL OFFICE RESPONSE: The National Office agrees with this resolution and will make the change as requested in an upcoming amendment to 3-FLP.

COMMITTEE RESPONSE: After a discussion among the committee members, the committee accepts the National Office response.

Resolution 8

CONCERN: An applicant can receive an FSFL if they have received debt forgiveness from FSA (FLP or FP).

PROPOSED SOLUTION: Change the handbook so that anyone who has received debt forgiveness from FSA (FLP or FP) is not eligible for an FSFL.

NATIONAL OFFICE RESPONSE: This question has been forwarded to FP for their response.

For FSFL eligibility, a FSFL applicant is not considered ineligible solely based on a debt forgiveness received from FSA (FLP or FP). Therefore, if a financial analysis is completed using the applicant's current financial information and it is determined the applicant can reasonably cash flow and repay the FSFL debt, the FSFL applicant may be considered eligible for FSFL financing.

FSFL regulations at 7 CFR 1436 do not prohibit FP program recipients or FLP borrowers who received a debt write-down or write-off from FSFL eligibility.

COMMITTEE RESPONSE: After a discussion among the committee members, the committee desired additional discussion on this with the National Office. However, the committee was unable to have this discussion with National Office. It would be the committee's recommendation that this be included with next year's resolutions and the request for implementation be resubmitted to National Office.

FARM LOAN PROGRAM LOAN SERVICING COMMITTEE REPORT 2016-2017 Adopted Resolutions

Resolution 1

CONCERN: Regulation now requires posting e-mail correspondence in the running record. E-mails commonly have lengthy attachments that are the most important part of the correspondence that can't be posted to the running record. E-mails also tend to be long strings of replies that occur over a wide range of time, so posting the e-mail with the final string in the running record disturbs the chronological order of the running record by having earlier e-mails within the string out of chronological order. Posting the e-mail in the running record is duplicating work by requiring posting it electronically instead of just printing it and treating like regular mail correspondence since it is e-mail.

PROPOSED SOLUTION: Posting of emails to the running record portion of Farm Business Plan should remain optional until such a time that attachments can be added.

NATIONAL OFFICE RESPONSE: 32-AS instructs users to only post the final string in an email chain to reduce times information is provided. We understand that posting attachments to an email is not a function that is supported by FBP. Therefore, attachments should continue to be added to the physical file and referenced in the FBP.

COMMITTEE RESPONSE: Committee accepts National Office response.

Resolution 2

CONCERN: Taking a cash payment in the County Office presents many difficulties in converting the cash to a money order or cashier's check. There is no way to check for counterfeit money, the financial institution requires employee personal information to obtain a cashier's check, and the employee must have an account with that institution. The main issue is that there are limits in regard to the amount of cash which is able to be converted into a money order or cashiers' check. The form FSA-2139A may exempt them from a CTR "Currency Transaction Report", but it will NOT exempt them from cash purchase of a monetary instrument log. Form FSA-2139 does not appear to provide any relief from providing any personal information or having an account with the institution.

PROPOSED SOLUTION:

We need to have the resources to detect counterfeit money. The FSA-2139 needs to be adjusted to provide coverage to match the bank requirements for employee exemption from providing personal information.

NATIONAL OFFICE RESPONSE: We are currently drafting a work plan to include regulatory provisions that will require FSA FLP borrowers to submit loan payment in non-cash form, such as a check, money order, or cashier's check when the amount is \$3,000 or more. It is hoped that doing so will lessen the possibility of FSA unknowingly accepting counterfeit money, and eliminate the need for financial institutions to use the names and social security numbers of FSA employees on the cash purchase of a monetary instrument log concerning those transactions.

COMMITTEE RESPONSE: Committee accepts National Office response. We agree with the National Office's plan to issue regulatory provisions that will require FSA FLP borrower to submit loan payments in non-cash form as stated above. We recommend following up and asking for a timeline with the National Office on their progress in accomplishing this.

Resolution 3

CONCERN: The website <https://www.lrftool.sc.egov.usda.gov> noted on the form CCC-860 “Socially Disadvantaged, Limited Resource and Beginning Farmer or Rancher Certification” which is used to determine limited resource farmer or rancher status is not correct.

PROPOSED SOLUTION: Submit this correction for update the CCC-860 with the correct website address: <https://lrftool.sc.egov.usda.gov/> through the proper channels.

NATIONAL OFFICE RESPONSE: Forms and Graphics will make the appropriate corrections to the form.

COMMITTEE RESPONSE: A review of the CCC-860 form indicates that this has been corrected. This is an FP Form.

Resolution 4

CONCERN:

1. You can't have two payees on an FSA program assignment check...it has to be either the bank or FSA. We want FSA's name on the check.
2. National Office says we can't release a check to a subordination when the check is payable only to FSA.

PROPOSED SOLUTION: Add the following to 3-FI:

Handle FLP check remittances that are written solely to FSA according to this table:

IF....	THEN....
No proceeds are due to FSA	Endorse the check “without recourse” and release to borrower. Include name and title of FSA employee that processes the endorsement.
If FSA has subordinated the security to a bank loan and the check is needed to pay the lender's subordination	Endorse the check “to (Name of Lender) only for payment on subordination dated xx-xx-20xx, without recourse”. Include name and title of FSA employee that processes the endorsement.
The check is for deposit into borrower's supervised bank account	Endorse the check “for deposit in supervised bank account in the (Name of Bank) pursuant to deposit agreement dated xx-xx-20xx”. Include name and title of FSA employee that processes the endorsement.

NATIONAL OFFICE RESPONSE: Checks addressed to FSA are run through NRRS when providing a refund to the borrower, or to have the funds sent to the bank in order to establish an electronic record of the income within our system. While the FSA 2045 does provide a paper copy of where the proceeds were sent, running the check through NRRS reduces a chance of no record if the 2045 is not filled out. While we understand this delays the bank or the borrower from receiving the income, NRRS is the Agency's payment control system for any funds that include FSA as payee. NRRS provides the electronic record. Therefore, no change is recommended.

COMMITTEE RESPONSE: We accept the National Office response.

Resolution 5

CONCERN: A borrower brought in \$6,350.00 in cash to the office.

1. County office has no way of checking and making sure we are not receiving any counterfeit money.
2. County office employee has to accept the cash and either get money order or cashier's check in order to process the payment.
3. Tried to go to a financial institution to obtain a cashier's check. It is their policy and probably all financial institutions to NOT issue cashier checks unless the person has an account with that institution. *According to 1-FLP, Par. 102 B: The authorized agency official is not required to provide his or her SSN to the financial institution. Government agencies are exempt from the requirements of the Customer Identification Program. See 3-FI and 64-FI.*
4. Brought form FSA-2139 A to financial institution. After researching, the financial institution received the following information from FinCen: *The form FSA-2139A may exempt them from a CTR "Currency Transaction Report", but it will NOT exempt them from cash purchase of a monetary instrument log. FinCen has gone around with multiple Federal Government Agencies including FBI. We, as the bank are required by the law to collect the information (soc. sec. #, person's name) needed to complete the log.*
5. Without an account at the financial institution, an FSA employee would still need to go to another financial institution or post office to obtain a cashier's check or money order over \$3,000.00. A post office cannot issue money orders over \$3,000, without the person filling out the post office form 8105-A. This form requires the person to complete such information as date of birth, social security number, and 2 forms of ID. A post office is only able to issue money orders up to \$10,000 per person per day.
6. There does not appear to be a way to get a cashier's check or money order over \$3,000 at one place without providing personal information. Form FSA-2139 does not appear to do any provide any relief.
7. The tax payers should not bear the burden of the expense of obtaining a money order or check.

PROPOSED SOLUTION: Provide additional handbook guidance on the handling of situations when local financial institutions will not accept large amounts of cash or financial institutions will not work with FSA to handle the cash.

NATIONAL OFFICE RESPONSE: We are currently drafting a work plan to include regulatory provisions that will require FSA FLP borrowers to submit loan payment in non-cash form, such as a check, money order, or cashier's check when the amount is \$3,000 or more. It is hoped that doing so will lessen the possibility of FSA unknowingly accepting counterfeit money, and eliminate the need for financial institutions to use the names and social security numbers of FSA employees on the cash purchase of a monetary instrument log concerning those transactions.

COMMITTEE RESPONSE: This resolution is similar to resolution #2. Our response is the same.

Resolution 6

CONCERN: There is no means to link a 3rd party pledge of security in DLM and FBP. DLM only has the options of Cosigner, Co-borrower and Guarantor. FBP has the options of Spouse, Co-applicant, Co-owner, Guarantor, and Grantor. This creates additional issues when needing to send 90-day packets as DLS will prompt you to send Ex. 13 to 3rd parties, but only if they are linked.

PROPOSED SOLUTION: Add another category of "3rd Party Pledge" that will allow us to link them and be prompted to send servicing notices when necessary.

NATIONAL OFFICE RESPONSE: We have an enhancement ticket open on this issue. Future development and implementation will be dependent on available IT budget.

COMMITTEE RESPONSE: We accept the National Office response and recommend follow up on this issue to assure that it is completed.

Resolution 7

CONCERN: The instructions for FSA-2103 for item 2 S are not clear. The item itself states "Was security adequate for the loan?" The instructions state "Security requirements for OL, FO, and EM loans are set forth in 3-FLP. The reviewer should ensure that adequate security for the loan has been obtained considering the loan type and the purposes for which the loan funds are being used. Evaluate the collateral analyses in FBP to determine compliance with requirements. If the security requirements have been met, the reviewer will answer "YES". If not, the reviewer will answer "NO". State office is failing dockets when the issue has to do with additional security when the intent of the item was to establish only ADEQUATE SECURITY.

PROPOSED SOLUTION: Modify form FSA-2103 item 2 S to read "Have all security requirements been met?".

NATIONAL OFFICE RESPONSE: The National Office will review the form and make changes as needed in order to clarify the intent to take all security (basic, additional or non-essential) as required by loan type.

COMMITTEE RESPONSE: We accept this response but recommend follow-up because this has not been completed yet.

Resolution 8

CONCERN: 2-FLP, Paragraph 286C tells you to fill out FSA-2245 with the loan amount, new terms & guarantee percentage; however, there is nowhere on the form to put the terms. This is an issue when you are consolidating multiple LOC and they all will now have the closest maturity date.

PROPOSED SOLUTION: Update FSA-2245 to have a field where you have the new terms. (Note: This request will also be submitted through USDA Connect Technical Review Forum.)

NATIONAL OFFICE RESPONSE: We believe the proposal has merit and will revise the form to clearly indicate the terms of the newly consolidated loan.

COMMITTEE RESPONSE: Committee accepts the National Office response and recommends follow up to assure that this revision is completed.

Resolution 9

CONCERN: If a borrower graduates with a loan from another lender who is requesting a guarantee and the portion of the loan being graduated is less than 50% a fee is charged.

PROPOSED SOLUTION: Since this is a graduation, the fee should be waived on at least the portion being graduated or in its entirety.

NATIONAL OFFICE RESPONSE: We do not agree with this proposal. The 50 percent requirement provides incentive and encouragement for the new lender to make a significant contribution to moving the borrower towards complete graduation of the direct debt.

COMMITTEE RESPONSE: Committee understands the National Office's position on this issue and we accept the response.

INFORMATION TECHNOLOGY COMMITTEE REPORT 2016-2017 Adopted Resolutions

Resolution 1

CONCERN: The ECM Fax is a cumbersome way for counties to submit issues to NFAOC. All counties have switched to Fax2Mail, so we are utilizing e-mail instead of actual fax machines. The ECM does not accept e-signed PDF forms, the forms have to be converted into a flat form version in order for the fax to go through.

PROPOSED SOLUTION: Enhance ECM to allow an "RA" e-mail account similar to other FSA divisions OR create an NFAOC SharePoint site, similar to the SWRSO SharePoint site that is utilized for assistance requests.

NFAOC – ST. LOUIS RESPONSE: NFAOC's ECM coordinator is currently researching several problems with the ECM system. We have had random reports of problems with signatures, and we are also experiencing problems with receiving partial faxes. If these issues cannot be resolved soon, NFAOC will be looking into alternate methods for receiving the work, such as SharePoint or email.

COMMITTEE RESPONSE: Thank you for including NACS and the NACS IT committee in your efforts to resolve this issue. We look forward to these improvements.

Resolution 2

CONCERN: Account Correction Form - This form is used to submit items to NFAOC for account corrections. This form is a very generic form for counties to list their issues that need corrected.

PROPOSED SOLUTION: Obsolete form FSA-2446. All information in this form could easily be input into the body of an e-mail when submitting to NFAOC.

NFAOC – ST. LOUIS RESPONSE: After further evaluation, it was determined that FSA-2446 needs to be clarified. Therefore, the National Office will be updating the form, based on input received from NFAOC as well as Field Offices.

COMMITTEE RESPONSE: We look forward to having the revised form.

Resolution 3

CONCERN: If someone is released from liability from a loan (leaving an entity), then unlinked as a related entity for that loan, and then later applies for a new loan as an individual or different entity, the DLM customer profile does not show that they have received loans in previous years. This is an issue as it would affect their years of eligibility calculation.

PROPOSED SOLUTION: When working with entity applicants, a permanent link to the individual's customer profile should be created through the update related entity screen. Also, add an additional section to the customer profile for loans closed under other names, so that each loan closed is reflected on the individual's customer profile regardless of whether they have been released from liability for that specific loan.

NFAOC – ST. LOUIS RESPONSE: Currently, there is an enhancement ticket open in DLS on this issue. In addition, for GLS, there is an RFA written on this topic from 2006 (CL-16116, E-9032), that is one of the top two priorities for GLS project development. However, future

development and implementation will be dependent on available IT budget for both DLS and GLS.

COMMITTEE RESPONSE: Thank you for making this a priority. We appreciate your consideration and support.

Resolution 4

CONCERN: When returning to the Comprehensive test, the FLOTrack system requires the FLOTs to start with question #1 and scroll through each one. It easily takes 15-20 seconds (or more) per selection.

PROPOSED SOLUTION:

Update the FLOTrack system to allow a resume capability which would permit the user to pick up their work where they left off.

NATIONAL OFFICE RESPONSE: We are currently working with IT on an update to FLOTrack, which would allow similar functionality. This update is scheduled to be released in the third quarter of FY 2018.

COMMITTEE RESPONSE: We look forward to seeing this change in FY 2018.

Resolution 5

CONCERN: When conducting primary loan servicing, eDALR\$ allows you to consolidate and reschedule more than six loans; however, when processing 1M transaction in DLS it does not allow it and a discrepancy error occurs.

PROPOSED SOLUTION: An enhancement to DLS is needed to allow the software to consolidate and reschedule more than 6 loans with conducting primary loan servicing.

NATIONAL OFFICE RESPONSE: The 6-loan limitation is a Program Loan Accounting System (PLAS – the financial data repository) restriction, and not a DLS constraint. Until FSA migrates off of PLAS, this restriction will remain. In the meantime, we are working on an enhancement that will limit the selection of loans to be considered for consolidation in the eDALR\$ calculation process.

COMMITTEE RESPONSE: We accept this response and look forward to seeing this PLAS restriction removed.

Resolution 6

CONCERN:

The EFT system automatically sends a paper check if the request does not go by EFT for some reason. With us being short staffed and very busy with loans, occasionally an incorrect entry in EFT prompts a paper check.

PROPOSED SOLUTION: The proposed solution is that the EFT system would generate a warning or reject the transaction when there is a problem and the funds do not go by EFT. With the warning or notice to the field we would have the opportunity to review and correct the problem so the transaction would go by EFT instead of paper check.

NFAOC – ST. LOUIS RESPONSE: There is an enhancement being worked on for this issue. In addition, discussions are being held within FSA to determine if FSA's NPS system will meet FLP needs with some modifications. An RFA may be submitted to modify PLAS/DLS for FLP loans for an indicator to show if a valid EFT profile exists for the fund code and loan number combination. CMDDB would provide assistance and testing support for the RFA to be implemented. The development and implementation of the modifications to NPS will be dependent on available IT budget.

COMMITTEE RESPONSE: The committee would like to keep this on our wish list for going forward and we would welcome the chance to provide assistance and testing support of the NPS system.

Resolution 7

CONCERN: The ability to have downloadable and prefilled forms in DLS will allow for quicker timeframes and loan processing.

PROPOSED SOLUTION: Incorporate downloadable and prefilled forms within DLS.

NATIONAL OFFICE RESPONSE: While this request has merit, due to the voluminous number of forms that would need to be incorporated into DLS for both loan making and servicing, as well as the projected maintenance costs that would be required to keep this function up-to-date, we will not be able to implement this request. IT budget continues to shrink, and it would not be cost effective to expend funds for this very large undertaking at present.

COMMITTEE RESPONSE: The committee accepts the response and recognizes the fact that it would not be cost effective at this time.

Resolution 8

CONCERN: Currently there is no system to check the status of a pre-authorized debit (PAD). The only confirmation received once submitted is usually when it is already activated.

PROPOSED SOLUTION: Add a transaction in DLS where employees can see the request submitted, in processing and activated.

NATIONAL OFFICE RESPONSE: PAD is run in conjunction with the US Treasury as part of the Pay.gov program. The National Office is currently looking into expanding PAD along with adding additional Pay.gov capabilities. PAD is currently not set up to have those capabilities, and communicate with DLS in that fashion. Additional funding for IT to take on this issue alone is not currently available; however, the National Office will attempt to add these capabilities if the FSA PAD and pay.gov expansion with the US Treasury goes forward. NFAOC Cash Management Collections Branch (CMCB) will provide any assistance needed in writing the RFA to implement the proposed solution.

COMMITTEE RESPONSE: The committee accepts this response, and would appreciate the opportunity for NACS participation in any potential implementation of our proposed solution should the pay.gov expansion with the US Treasury go forward.

Resolution 9

CONCERN: When working with repeat customers, the loan official either has to duplicate the Balance Sheet or is forced to start from scratch. Duplication can cause unforeseen mistakes and recreating chattel lists is redundant and an inefficient use of loan official's time.

PROPOSED SOLUTION: Allow for a chattel duplication/import function within FBP to allow duplication of chattel lists independent of the full balance sheet.

NATIONAL OFFICE RESPONSE: To add a function within FBP that allows duplication or import of chattel lists would need to be submitted as an enhancement request and would be too cost-prohibitive. However, as a workaround option, States can prepare a balance sheet that is used only to complete the Security Agreement. Each year, the same balance sheet is used, and it is edited/updated as needed after each chattel inspection.

COMMITTEE RESPONSE: We accept this response and appreciate the alternative method offered for states to use as a “work-around”

MANAGEMENT/PERSONNEL COMMITTEE REPORT

2016-2017 Adopted Resolutions

Resolution 1

CONCERN: Currently, the leave transfer program that benefits employees with health issues is limited to the cohort of employees that the afflicted employee is assigned. This creates issues where an employee may be working beside someone that they wish to help but cannot.

PROPOSED SOLUTION: Allow CO and GS to transfer leave between each other.

NATIONAL OFFICE RESPONSE: There are statutory reasons why federal and non-federal employees cannot donate leave to each other. The statute 5 U.S.C. 6301 defines an employee. And the definition of employee under 5 U.S.C 630 does not include County employees. Federal Law considers the Federal leave system and the County Office leave system as two (2) separate and unique leave systems. Thus, the term different leave systems is used. The term, different leave systems, applies to employees that change from a Federal leave earning position to a CO leave-earning position or vice versa. Further, CFR 630.901 states that the unused accrued annual leave of one agency or employee may be transferred for use by another agency or employee. Since, as stated above, 5 U.S.C. 6301's definition only covers Federal employees, County employees are not eligible to donate to federal employees and vice versa. Also, subchapter I of chapter 63 of title 5 U.S.C. codes apply. In order for federal and non-federal employees to donate between each other, legislative changes would have to be made.

COMMITTEE RESPONSE: Committee accepts the response from National Office. The resolution will be submitted to the Legislative Committee to review at National Convention.

Resolution 2

CONCERN: More can be learned within a one-on-one or group setting versus completion of training courses administered via AgLearn, internet or Skype.

PROPOSED SOLUTION: In-person trainings allow for networking, topic comprehension, and better learning opportunities. We understand that funds are limited; however, there is tangible benefit when new employees are trained together in person, creating opportunities to create relationships. We need to invest in fostering these relationships to build confidence and increase retention by virtue of multiple connections to the agency.

NATIONAL OFFICE RESPONSE: *None*

COMMITTEE RESPONSE: Committee will continue to highlight the importance of in-person training when given the opportunity with National Office Staff. Committee may develop an alternative resolution with more specific solutions at National Convention.

Resolution 3

CONCERN: Current hiring practices have produced some great employees; however, we often are unable to consider candidates with the experience that we really need in Farm Loans. We understand that the application questions have been updated to better identify candidates with the needed skill set; however, the best qualified list is not being reviewed/validated in light of their resume.

PROPOSED SOLUTION: HRD should validate the answers to the questions with the submitted resume.

NATIONAL OFFICE RESPONSE: HRD does review applicant responses for questions which relate to the qualification requirements for the vacant position. For example, if a question asks whether the applicant possesses the general or specialized work experience and the applicant answers yes but their resume does not contain the information necessary to substantiate that then HRD will change their status accordingly. For those questions that relate to the numerical rating of the qualified applicants, FSA would need to establish a policy whereby the responses may be changed based upon a review of the responses compared to the applicant's resume by subject matter experts identified by the hiring manager. It should be noted that this option does not allow for raising an applicant's score, only lowering it. Also, using this approach does not change the impact of veteran's preference (CPS, CP), which includes floating to the top of a selection list or rating category within such a list.

COMMITTEE RESPONSE: The committee was unable to have a call with National Office to discuss the response in greater depth; however, the Committee feels it is extremely important for NACS to pursue the necessary policy changes that would allow Subject-matter Experts to review the resumes/responses of the applicants.

Resolution 4

CONCERN: 118-FI & other applicable travel regulations still refer to completing an AD-202 for authorizing travel, but reserving funds is no longer required. A BU Notice was issued stating that offices only need complete an AD-616 for local travel, which is paid through Web TA. Also, the OF-108 is still required in addition to the AD-616.

This was a 2015-2016 resolution that was adopted by the National Office, but was not acted upon, see response below.

PROPOSED SOLUTION: Update the applicable handbook regulations to eliminate the need for the completion of the AD-202 & OF-108.

NATIONAL OFFICE RESPONSE: (Bob M) We will accept the proposed solution, update handbook 118-FI, accordingly, and release an amendment to the field within the next 60-90 days

COMMITTEE RESPONSE: This has not been implemented yet (6/26/2017)

NATIONAL OFFICE RESPONSE: The **AD-202 is not required** for local travel authorization. (the document is now obsolete) E-mail, verbal or other method of authorization is sufficient at the discretion of the staff office head.

The local travel notice will be re-issued to update the definition of local travel and the guidelines for the authorization of local travel.

COMMITTEE RESPONSE: Notice BU-783 issued 9/11/17 addresses and has resolved the concerns of this resolution.

Resolution 5

CONCERN: In some states, the burden to farm loan officials for environmental compliance is significant. Loan Officials do not have time to properly complete all work by virtue of this burden.

PROPOSED SOLUTION: Designate FTEs where needed in states or regions where Environmental Compliance represents a significant workload. An FTE can be assigned to focus on environmental issues, including reviewing and preparing EAs.

NATIONAL OFFICE RESPONSE: *None*

COMMITTEE RESPONSE: Committee understands this resolution is budget-driven but is a concern that should be elevated. SEDs do have the ability to allocate FTE resources at their discretion, and could hire for this role on a state level. The committee encourages a follow-up with National Office to identify alternative resources which may alleviate some environmental compliance workload falling on farm loan staff.

NACS – FSA Legislative Committee Annual Report 2017/2018

The NACS-FSA Legislative Committee members this year were:

Members:

Bardell Faux, ID – Zone A
Ben Herink, NE – Zone B (Chair)
Brandon Waldron, VA – Zone C
Mary Beth Tomica, KY – Zone C
Bob Parris, SC - Zone D
Dave Bonnett, NC - Zone D (Vice-Chair)

All members fully participated in the committee. You cannot hide on this committee. Longtime member Bardell Faux retired at the end of January. We are sad to see Bardell go, but feel blessed to have worked alongside him. The committee, with concurrence of the board, chose to finish out the year with the current members. All Zone meetings were provided coverage by a committee member. We were unable to provide in-person attendance at Zone's A and D, but Skype or conference calls were held in those Zone Meetings to update the membership on legislative activities. The committee was able to make a full spring trip to Washington, D.C. (DC) in early April. Our committee make-up changed slightly from the previous year as we welcomed Mary Beth. We pride ourselves on overall the consistency in our members over the years, but greatly need new and dedicated blood, particularly in Zone A. This continuity our committee maintains aids greatly in building relationships and understanding the nuances of work in DC. NACS members should be very proud of the work this committee and McAllister & Quinn do and the way we do it. We are a thankless shadow in the night, but have yielded immense results. Thank you, committee members, for your time, effort, and dedication to NACS.

The past 12 months have proved to be one of the busiest legislative time periods that I can recall. This annual report cannot begin to address the countless visits, meetings, conference calls, support letters, emails, conversations, and strategies that go into our legislative agenda and lead to action. Major legislative priorities that attributed to a large part of this agenda included farm loan staffing, loan limits, loan funding and the Farm Bill. In addition, NACS continues to strengthen its relationship with other Ag credit and farm related groups. This group is often referred to as the Ag Lending Coalition, which NACS was instrumental in bringing together in the fall of 2015. This group started a push in late winter of 2016 to raise awareness of the struggling farm economy and need for additional FSA loan funds. The efforts of NACS and the Ag Lending Coalition groups continue to pay dividends as loan funding continues to be robust. This group has also been the catalyst for the push to increase loan limits and to raise awareness about FSA farm loan staffing concerns and our lack of IT resources.

Two visits to DC were made since last convention. John Gehrke, Dave Bonnett and I traveled out for an array of business items on October 16-18, 2017. During this trip we convened with the other coalition members for our annual Ag Lending Forum. Participants included NACS, ABA, ICBA, NRLA, Sustainable Ag, Young Farmers Coalition, and Farm Credit Council. We also represented NACS at the National Rural Lenders Association's national convention, where I participated in their board of directors' meetings, as I continue to serve as non-voting board member of that growing association. NACS also made targeted visits to 10 Congressional offices to specifically address the issue of the lack of human capital in FSA farm loans and the impact it has on the delivery of Farm Loan Programs. Time was also spent at the South Building to further our relationships with the National Office.

After months of hard work, and upon an idea birthed by the NACS Legislative Committee, we discovered with the release of House Appropriations Bill in March 2018 that an additional \$8

million was allotted into the Ag Credit Insurance Fund (ACIF), essentially allowing FSA to hire an additional 150-200 non-ceiling loan officer trainees. I want to thank Jason McMillin for his efforts in assisting me in refining a staffing model that quantified workload into the need for additional staff. I want to thank this committee and McAllister & Quinn for their pursuit of this landmark victory for NACS.

In early April 2018 the Legislative Committee traveled to DC. McAllister & Quinn scheduled meetings that focused on key House and Senate Ag Committee members, as well as Appropriations Committee members. The hill meetings focused primarily on FLP staffing (thanking members), FSA loan limits and funding, and the Farm Bill. We continue to promote the need for increased loan limits and additional funding as we head into FY19. The success of Farm Loan Programs, and efficiency with which we can convert congressional funds into a large economic impact in rural America, carries much weight. Our committee is quick to point out to congressional members that any potential increase in loan limits must be supported with an increase in appropriations, so that we are not decreasing the number of farmers and ranchers who may receive our credit. In all, meetings were held with 30 Congressional offices. In addition, we were able to meet with ABA, the National Farmers Union, and the National Sustainable Ag Coalition to further discuss the importance of FLP staffing, loan funding and limits, and other various Farm Bill concerns.

The work of this committee over this past decade has paid huge dividends for NACS when we have needed it the most. Receiving an allotted increase to the ACIF fund for a mass addition of loan officers is very rare. NACS has built foundational relationships in DC over this time. NACS is now a name brand on Capitol Hill amongst key Ag Committee members and professional staff. Other Ag Coalition members have spoken at length about the importance of FSA staffing, technology, funding and a modernization of our loan limits.

The Farm Bill, FY 2019 budget, and ongoing USDA reorganization have been areas of focus most recently. As I always say, the train that is the Legislative Committee never stops. I would like to thank McAllister & Quinn for their innovative new ideas and valuable guidance, information, and contacts. Their group is dogged in the pursuit of NACS' mission.

Andy and his staff, most notably Catherine Edmonson, have been vital to NACS' legislative success. Andy has performed dozens of Congressional office visits and phone calls on behalf of NACS when I am unavailable for such. Many times, these visits or calls are in unison with other Ag Coalition group members to provide strength in numbers. They perform prep work for us, provide guidance during our visits, and head key follow-ups after our meetings on the Hill. I can attest that Andy and I have numerous weekend email exchanges, as many times action is required, or you lose out on a potential window of opportunity (I know it's hard to believe Congress actually moves that fast at times). Their diligence and awareness remain vital parts of our legislative effort.

I don't mean to sound like a broken record, but NACS and Farm Loan Programs really do have a tremendous story to tell. Each passing year this committee is given tall tasks that we welcome with open arms. Getting additional loan officers is a monumental accomplishment for NACS, now let's make sure we tell our story and each one of these new hires becomes a NACS member. That is my challenge to each one of you. This organization is only as strong as its membership. I again thank all those who contributed to our legislative efforts this past year. Please continue to make your legislative concerns known to the NACS Board. They set the priorities for the Committee and our legislative consultant.

Ben J. Herink, Chairperson
NACS Legislative Committee

MEMBERSHIP COMMITTEE REPORT

Many thanks to the Members of the Membership Committee attending the convention:

Zone A: Ivette Mendoza

Zone B: Rebekah Martin (chair)

Zone C: Carol Nagel

Zone D: Mike Sullivan

Alternate Zone B: Brian Wheeler

Our committee was given some direction from the Vice President during our meeting. The VP has asked that membership committee become the historian for NACS as well. This would involve overseeing all picture taking during the convention and compiling these pictures into a slideshow to be put on the NACS website.

It was also a request of the board for the committee to consider a restructure. The committee is recommending that 2 committee members be appointed for a 2-year term, with the other 2 appointed for a 1-year term. This way some continuity will remain in the committee to keep it moving forward. The committee will also have the appointed alternates play an active role in the committee throughout the year, and be appointed annually.

Over the next year, the committee plans to recruit through social media as well as personal interactions. It was discussed that a first line contact from FLO or FLM in the same or nearby officer would be beneficial. The committee will also follow up to make sure that NACS information is being included in all FLOT hire on packet. However, with the few new hires coming on, this will be challenging.

Respectively submitted,
Membership Committee
Rebekah Martin, Chairperson

NACS-FSA Member Appointment to Taskforce and Working Groups Report

The National Assessment Focus Group, Allen Mackrain – March 20, 2018

The National Assessment Focus Group met on 4 different occasions and finalized recommendations and comments on 03-19-2018, on the Competencies and Worksheets. These changes/recommendations will be incorporated into the Competencies and Worksheets that a pilot group previously used. National Office will be sending them out in a Final Survey to all focus group members. The Survey results will then be compiled, and they will go over them with us later this year, either in a face-to-face meeting at National Office or Kansas City, MO, or via conference call, on how the survey results will possibly impact position descriptions going forward. I will keep you updated on our progress as we move forward with the focus group activities (e-mail forwarded to board with attachment on March 22nd)

MCA group, Lisa Liska NACS-FSA rep with report provided by Ryan Lukassen.

he MCA group met in DC the week of March 12, to discuss the workload staffing model. This model will not be a prediction of staffing needs at this time. The plans are to meet with the Secretary by the end of April for presentation of this information. This model will not drill down to the COF level at this time, but will provide program efficiency information for the States in the analytics portion. It is comprised of 84% ARS data and 16% complexity, which are generated from several factors (Ag Diversity, Economy of Sale and Frequency of Disaster). A more in-depth report will be provided to the Board at the Spring Board Meeting. This is just a general overview.

NACS-FSA Technical Review Forum Report

The Technical Review Forum is a USDA Connect forum that allows the opportunity to notify National Office of grammatical or typographical corrections needed in the handbooks or on forms in practically real time. Anyone can notify a Technical Review Forum member and let them know what changes are desired. For example, on Form FSA-2293, Part C, Question 36, the word on the form was “restricting” and should have been “restructuring”. This topic was started and three days later the change was made. Government wheels do not always churn slowly.

Over the past year, over a dozen different topics have been started. We have had a response from National Office on all of them and nearly all of them have resulted in a positive change to make our jobs easier.

Questions about the forum or suggestions for grammatical or typographical changes can be forwarded to me. I can either get them loaded into the forum or at least directed to someone who can help.

Denise Lickteig
Nebraska

FINAL 2016-17 BOARD MEETING JUNE 25, 2017

The NACS Board met June 25, 2017 with John Gehrke calling the meeting to order at 3:00 PM CDT

ROLL CALL – John Gehrke, Theresa Windham, Ryan Lukassen, Lisa Liska, Jeremy Burner, Joseph Grier, Jamelda Fulton, Casey Toyne, & Ray Bartholomew were present.

SECRETARY'S REPORT - Ray

It was noted that the previous minutes were approved via email on 6-13-2017

TREASURER'S REPORT – Ryan

Recommended the following:

- Attach the full treasurer's report to the minutes
- Consider switching account from Wells Fargo to another financial institution.
- We consider hiring a business manager/bookkeeper or have the treasurer position become a multi-year term.

The board discussed these recommendations and other concerns about succession in the treasurer's position. Ryan will bring up the concerns and idea of a business manager in each of the Zone meetings. Lisa will get an estimate of potential cost for a business manager/bookkeeper.

Positions and realignment of duties were discussed.

It was noted that we incurred a \$9000 loss, which was a combination of reduced income from dues and overage from spring board meeting which we were not reimbursed for since we did not travel to WDC. a

OTHER BOARD MEMBER REPORTS

PRESIDENT'S REPORT – John

- Chris Beyerhelm will meet with the board on Monday
- Dillard's Financial has requested to meet with the Board. John noted that he had checked on "Certified Retirement Planners" nationwide and they were one of three that were nationwide.

VICE PRESIDENT'S REPORT – Theresa

- All committees have representatives for each zone. The following are appointed as substitutes where neither the committee member nor the alternates will be present:
 - IT – Zone D – Tammy Jones, AR
 - Legislative – Zone A – Joyce Nevins-Ginsberg, WA & Mary Beth Tomica, KY
 - Membership – Zone A – Lyanne Mendoza, CA
- Ryan Lukassen moved to split the FLP committee into FLP Loan Making and FLP Loan Servicing committees. Casey Toyne seconded the motion. How to handle the transition from the existing committees to the new structure was discussed. **Motion Passed**
- FP & FLP committees will be tasked with identifying which of the committees will take up their resolutions after convention.
- List of first time attendees were reviewed to assure that we have pins available and that the correct names are in the drawing for the \$200.
- \$2,000 divided by number of new attendees up to \$200 each. \$200 for random drawing.
- Ryan asked that it be announced that all supporting documentation, receipts, etc. be turned in at the same time when the voucher is turned in.

PAST PRESIDENT'S REPORT – Lisa

- For revision of the Operating Manual Lisa proposed that the last 4 past president's merge together as a Task Force (Maureen, John, Tonya, Lisa) with input from old board. Goal would be to get it completed in FY18.

OLD BUSINESS

- Ryan noted that executive board will need to go in person together to close the Wells Fargo Bank and get the signature card updated. Closest facility is in Overland Park.
- John reminded us that we need to be prepared with questions for the National Office Panel. Plan is to have people ask their own questions.

NEW BUSINESS:

- Timing of awards presentations was discussed.
- John noted that he has asked Eric Guenther to present the award to Chris Beyerhelm.
- Order of business was discussed.
- Audit Committee (Zone Representatives Recommend and the President Appoints):
Zone A – Scott Miller, CO Zone B – Kevin Lehman, MN
Zone C – Mike Albin, IL Zone D – Darren Metzger, OH for Zone D; Chair
- Election Committee (Zone Representatives Recommend and the President Appoints):
Zone A – Rebecca Padilla, NM Zone B – Butch Lerma, TX; Chair
Zone C – Nathan Adams, IN Zone D – Lisa Gillespie, LA
- Parliamentarian - Jason Issac, KY
- Secretary and Treasurer to set up the convention room Wednesday morning for the correct number of delegates.
- First time attendee meeting – would like the entire board to be there – conveying how the convention is ran and trying to match them up with mentors.
- Photographer – Membership committee has been tasked with taking pictures
- Recording and typing the minutes will be with Cheryl Brooks assistance and will be recorded electronically to assist with completion of the minutes.
- Committee Reports are to be emailed to Theresa and Ray (both work & personal email) to facilitate projecting on the screens during the meeting.

Teresa Dillard & John Lore gave a presentation on services they provide for Federal Employees.

SCHEDULE NEXT BOARD MEETING

Old board – new board meeting – June 29, 2017 – 8:00 AM

ADJOURN

Ryan moved we adjourn and Jeremey seconded. Motion carried. Adjourned @ 5:00 pm CDT.

Ray Bartholomew
NACS Secretary
2016-2017

GENERAL ASSEMBLY JUNE 26, 2017

The NACS/NASE joint session opened at 8:00 AM CDT by Angie Biester, NASE President. The invocation was given by Jason McMillan, TX. American Legion Post 499, Blue Springs, MO, presented the colors. The Pledge of Allegiance was led by a NASE member; Amanda Roberts, TX, led us in the singing of the National Anthem. Those in attendance that served in the military and those that have family that have served were recognized. The tribute and recognition were led by Susan Long, NASE.

Kimberly Viers, Acting SED, NO, provided welcome remarks for the convention to Kansas City, MO.

Jack Salava, Acting SED, KS, provided welcome remarks from Kansas.

John Gehrke, President introduced the National Associations Presidents and thanked them for attending.

Angie Biester, NASE president,

Wes Daniels, NASCOE President,

Dan Gieseke, MO-President of the FLC Association addressed the group and thanked everyone for attending and organizing the convention.

Michelle Motley, NADD Vice-President, provided remarks on behalf of the National Association of District Directors

Bryan Maloy, FSA-Appraisers Association (FSAAA) President

Tony Vergnetti of FEDS provided an overview of the benefits for personal liability insurance.

Patrick Kerrigan, Farmer Mac

Ron Miller, BCBS

Ty Christenson, JM Marketing

Brenda Wilson, Federal /Employees Defense Services (FEDS)

Teresa Dillard and John Lohr, Dillard Financial Solutions

Tony Bainbridge, NFAOC Director

Sharon Sachs, Branch Chief, Guaranteed Loan, FCSB

Cindy Hass, Branch Chief, Direct Loan, FaSB

The joint meeting was recessed at 10:53 a.m.

At 11:13 am, John Gehrke, President convened the 45th Annual NACS-FSA Meeting and introduced the 2016-2017 NACS Board: Theresa Windham, VP; Ray Bartholomew, Secretary; Ryan Lukassen, Treasurer; Lisa Liska, Past President; Casey Toyne, Zone A Rep; Joseph Grier, Zone B Rep; Jeremey Burner, Zone C Rep; Jamelda Fulton, Zone D Rep.

Theresa Windham, Vice President and Ray Bartholomew, Secretary presented the Credentials Report. Kaiti Steckman, NE, moved to accept the Credentials Report as presented. Mike Sullivan, LA, seconded the motion. **Motion Passed**

John Gehrke, President appointed Jason Issac, KY as Parliamentarian who then reviewed the Roberts Rules of Order.

Theresa Windham, Vice President presented the Convention Rules and moved that they be adopted as presented. Bob Parris, SC seconded the motion. **Motion Passed.**

John Gehrke, Vice President introduced the 2016-2017 Committee members and alternates as shown in the Annual Report.

Kaiti Steckman, NE moved to adopt the 44th Annual Convention Agenda; the motion was seconded by Joseph Grier, TX. **Motion Passed**

The Audit Committee was appointed by President John Gehrke as follows:

Zone A – Scott Miller, CO

Zone B – Kevin Lehman, MN

Zone C – Mike Albin, IL

Zone D – Darren Metzger, OH for Zone D; Chair

John Gehrke, President then appointed the Election Committee as follows:

Zone A – Rebecca Padilla, NM

Zone B – Butch Lerma, TX; Chair

Zone C – Nathan Adams, IN

Zone D – Lisa Gillespie, LA

John Gehrke, President recessed the 45th Annual NCS-FSA Meeting for lunch at 11:26 AM.

John Gehrke reconvened the 45th Annual NCS-FSA Meeting at 12:47 PM CDT.

Lisa Liska, NE moved we award a NACS honorary membership to Chris Beyerhelm, Tonya Dostal, WA seconded the motion. **Motion Passed**

First time attendees to National Convention were recognized and given a NACS pin and business card holder, with 12 of the 17 registered being present.

The drawing for the \$200 prize for first time attendee was won by Allen Olsen, ID.

John Gehrke, President opened the floor for NACS Board Candidate Announcements and speeches by candidates:

President Candidate:

Theresa Windham, GA

Vice President Candidate:

Ryan Lukassen, CO

Secretary Candidate:

Cheryl Brooks, AR

Treasurer Candidate:

Ray Bartholomew, KS

John Gehrke, President reviewed the room assignments for committee breakout sessions and encouraged members to move between sessions and to participate in committee discussion. The meeting was recessed for committee meetings at 1:08 PM CDT

GENERAL ASSEMBLY JUNE 27, 2017

The NACS/NASE joint session opened at 8:10 a.m. After the Invocation provided by Bob Parris, SC the members were led in the Pledge of Allegiance by Angie Biester, NASE president.

Jim Radintz, DAFLP, addressed the membership. 2016 was all time record year for loan making in direct loans. FY17 running 9% off of an all-time record. June 2017 we show a \$24.8 Billion portfolio. Delinquency rates. Microloans up from 2.66% to 3.42% roughly 50% go to cattle producers and market has created some challenges

ERS-22 report – on micro OL loans – 89% went to the targeted groups. 50% are brand new customers. Concluded that the program is working. Shows that positive constructive change is possible. “This is YOUR SUCCESS”

Market penetration – 8% use our services. Small to medium size operations (350 to 1 mil in sales) 17% use our services. Program goals are still important and are reflecting the challenges we face.

USDA Connect – 3 DAFLP Primary Communities. Farm Loan Program, Technical Review Forum, & Forms.

Applicant/Borrower Guides – the Borrower Compass, on-line borrower statement, training, veteran eligibility pilot – how to accelerate their ability to meet eligibility requirements (\$90,000 budget), & National Office Fellowships.

Reminded us about the importance of keeping DLS & GLS up to date.

If you follow the handbook NTO will back you to the hilt. If you go outside of the handbook then it becomes a judgement call as to whether you will be supported.

Be customer centric – try not to enable failure. Look for “win-win” - the book “Blink” – The relationship you create day one with a potential customer will reflect on the quality of the loan and supervised credit opportunity in the future.

John Chott, Acting DAFO – Staffing 13,373 in 2001 now just slightly over 10,000.

Training – PT counter skills – PT skills for success; Leadership; Aspiring leader program – consultant changed so on hold for now PT's 18 month to 2-year program.

SED's should be more involved in placing loan teams where they are needed.

Mark Rucker, DAM – Emergency Preparedness Division; Leasing.

Background investigations are necessary for our safety.

We have had issues with leasing, but we will be doing better – leases are now up to 200 pages.

We also do a lot of NRCS's leases.

Acquisitions – goal is to make sure people in field are trained. People with purchasing warrants must be trained.

Tom Mulhern, HR Director – Care & feeding of the work force.

Hire – develop – engage - retain

Every hire we make is a \$1 M decision. Our workforce in whole is a \$12 B investment. Right now we are planning the workforce of 2025.

John Gehrke, President recessed the meeting at 9:30 AM CDT

Reconvened at 9:49 AM CDT

Clinton Swett – DCIO

Optimized computing environment

Managed print services two – additional user enhancements – Xerox printers. Replace interim leases, old printers not part of MPS 1, then replace MPS 1 printers.

Bandwidth improvement process – Ethernet – single person sites were not ordered – 2400 sites ordered. By the end of 2018 -

PIF card readers to be able to access email from your personal computer

One drive per business – save on the c: drive (Microsoft Office 365) less dependency on our local servers. Electronic filing in AS-32?? Records Management

Mission area changes – portal for producers – one stop shop proposal has been presented. 2-year plan

Computer refresh – 1/3 per year. Windows 10 by the end of FY18. Priority will be machines that cannot be migrated to windows 10.

Radha Sekar – CFO

Budget working on FY19, good position now for FY17. 8 billion for loans and all administrative expenses funded for FY17.

Effective hours per year for work – 13,300 FTE's needed. 11,370 is what is there now, so approximately 2,000 FTE's short based on 2016 numbers.

Bob McGrath – OBF

Work with programs - NRRS, MPS, NFAOC, help maintain systems. The Data Act – needs reported. FI Handbooks (64-FI)

Maintains Travel Policy and Concur

Rob Johansson, Acting Deputy Under Secretary for Farm Production & Conservation

In role as chief economist gets asked a lot of questions about what we do – down about 30% in real terms (vs. nominal terms) since 2013 in farm income. 14% debt to asset for the whole farm economy. 1 in 5 now above 40% normally would be 1 in 10. Capital reserves fell about 70% since 2012

Improve agency service at the local level. Operations to be streamlines and eliminate redundancy – 23,000 employees. Conversational knowledge of all our programs. Life blood of agriculture – FLP.

Results oriented secretary. Clear on our milestone.

Chris Beyerhelm, Acting Administrator

The Secretary has made it clear that he respects what the career folks do and noted “you are the subject experts”

Creating a family atmosphere at USDA

Have your elevator story – well tell me more - be ambassadors for what you do.

We are economic development in rural America – 350,000 jobs,

Helping people live their dreams.

Boots on the ground structure – no a corporate structure – if you lose an employ in a 3-person office you are down 33.3% not the 2-10% if you were all in the same office.

Treat you employee's right and it follows that customers will be treated better

2015-174th 2016-54th 2017-?? 80% responded to the survey but results not in yet

Harvests reward pins – John received given by Rick, IL acting SED

Blazing Our Way to Rio – Get yourself to the Moon this year

Administrators Awards

Measuring customer satisfaction – Farm Bureau did a survey and FSA rated a B+

BTO – possibly replacing Receipt for Service. Refer customers to different agencies that may help them & track their progress.

Beginning Farmer – 30% of land owned by non-operators. Access to land – affordable and with tenure

Aunt Sally letter – giving someone the same opportunity – 20,000 letters went – received 45 responses.

SBA- SCORE program for retired people – looking for good people – leveraging other people's skills.

SOL list – statute of limitations cases.

Eric Guenther presented a NACS honorary membership to Chris Beyerhelm

Catherine Kuhlmeier, OBF

Cost accounting – ARS -

Created a series of job aids and ag learn training

Results-oriented data set and reports. Pilots last year. More accessible to get to your information.

Full report will be rolled out to all states next month.

The meeting was recessed at 12:00 Noon CDT for a working lunch and presentations from the National Rural Lenders Association were given by Alan Hoskins & Jerry Spruill

The meeting was reconvened at 1:00 PM CDT with the National Office Panel discussion consisting of the speakers from the morning session.

200 back hires 75 CED's 20 FLM's, 2 DD's 11 headquarters' – no FLOT's or COT's at this time 30 FTE's for temps. Adding to the number count by 34 still under the ceiling. No budget impact – lateral transfer could be approved.

Following the national office discussion panel, the meeting was recessed at 2:15 pm for the NACS Zone meetings.

NACS ANNUAL MEETING JUNE 28, 2017

John Gehrke reconvened the 45th Annual NACS-FSA Meeting at 9:30 AM CDT

Ty Christenson with JM Marketing & John Gehrke announced the winners of the JM Marketing drawing were Bret Strine and Allen Olsen.

John explained the “Feeding the Pig” donations to help fund the money use to reimburse first time attendees. He also announced that Tiffany Grody, OH, has shirts for sale for \$15 with all proceeds going to the Wunder Fund, which is what is used to support the first-time attendees’ reimbursements.

The NACS assembly met for a Legislative Briefing provided by Ben Herink, Legislative Chair and Andy Quinn, Legislative consultant of McAllister and Quinn. Andy said they appreciated the fact that we had convention in WDC last year. Sponsorship opportunities – goal is for \$30,000 annual revenue from sponsorships, list of over 30 possible sponsors. A staffing model, with assistance from Jason McMillan, shows a need for another 167 FTE’s based on portfolio and activity as it did not reflect work not being accomplished based on FY15 & FY16 data. Thus, the request is for 200 additional FTE’s. Ben referenced the legislative report on pages 42 & 43 of the Annual Report. Most of what the committee does is building on multi-year efforts.

John Gehrke, President called for any announcements for Zone Representatives:

Zone A – Casey Toney, CO	Zone B – Joseph Grier, TX
Zone C – Jeremy Burner, VA	Zone D – Jamelda Fulton, MS

John Gehrke, President, recessed the 45th Annual NACS-FSA @ 10:48 AM CDT

John Gehrke, President, reconvened the 45th Annual Convention at 11:05 AM CDT. After the Invocation, by Denise Lickteig, NE, the members were led in the Pledge of Allegiance by Angie Biester, NASE president.

Roll call of delegates by State was completed by Ray Bartholomew, Secretary and Ryan Lukassen, Treasurer. There were 56 delegates present and 11 alternates.

John Gehrke, President recessed the 45th Annual NACS-FSA for lunch @ 11:35

Drawing by Dillard Financial drawing Nathan Denney, KY, Butch Lerma, TX; Kay McCoy, KS; & for the quilt Lyanne Mendoza, CA

John Gehrke, President, reconvened the 45th Annual Convention at 12:57 PM CDT

Board reports were presented as by the President, John Gehrke and Vice President, Theresa Windham as referenced in the 2016-17 annual report.

The Secretary’s report was presented by Ray Bartholomew, as referenced in the 2016-17 Annual Report. The General Convention Minutes are found on pages 47-53 of the 2015-16 Annual Report. It was moved by Kay McCoy, KS and seconded by Allen Olsen, ID to dispense with the reading of the 2015-16 General Convention minutes and accept the minutes as presented in the 2016-17 annual report on pages 47-53 which is available on the NACS-FSA website.

Motion Passed

The Audit Committee report was presented by Darren Metzger, It was moved by John Oosterman, CA, and seconded by Mike Albin, IL, to accept the report as presented.

Motion Passed

The Treasurer's report was presented by Ryan Lukassen, as referenced on pages 12-18 in the 2016-17 annual report with a correction being noted for page 18 to correct the balance of the Wunder Fund to \$8,385.65. It was moved by _____ and seconded by Lyanne Mendoza, CA, to accept the Treasurer's report as amended. **Motion Passed**

Board reports were presented by the Past President, Lisa Liska, NE;
Zone A Representative, Casey Toyne, CO – Bozeman, MT will be site for Zone Meeting in 2018, Jessica Davis to be alternate;
Zone B Representative, Joseph Grier, TX – Grapevine, TX will be site for Zone Meeting in 2018, Kris Barga, NE to be alternate;
Zone C Representative, Jeremy Burner, VA – Illinois will be site for Zone Meeting in 2018, Kimberly Eilerman to be Zone Rep for 2018, Mary Beth to be alternate; and
Zone D Representative, Jamela Fulton, MI – Louisiana will be site for Zone Meeting in 2018, Tammy Jones to be alternate.
Written reports are referenced in the 2016-17 annual report.

Past Presidents of NACS-FSA were recognized, with six being present: Eric Guenther, 1995 & 1999; Darren Metzger, 2006; Maureen Mausbach, 2012-13; Allen Hall 2014; Tanya Dostal, 2015; Lisa Liska, 2016.

All attendees were asked to stand for the convention attendance roll call with the convention locations being named from 2017 to 1973. The last member standing was Jeff Koch, IL who attended his first convention in Nashville, TN, 1981.

There was no Historians report

Maureen Mausbach provided a Convention Committee report giving us a brief history and explanation of the creation and function of the convention committee. Goals:

- Lower registration cost – lowered the cost of the guest registration
- Good access via airports.
- Hotel Costs
- Rotation of location – possible 5-year rotation on WDC as a site
- Survey results – banquet on Wednesday evening, organized outing, timing – June, location central, southern, western, eastern; inhibitors flights, work load, time of year, hotel rates
- RFP's to multiple sites – limiting factors – food & beverage giving free meeting rooms \$15,000 vs. \$5,000.
- Record number attending KCMO, refund from WWI for tower being down,
- Get registration out earlier
- 2018 Convention will be in San Antonio, TX, June 24-28, Menger Hotel, on the River Walk, \$120, government rate – \$7000 food & beverage minimum, meets most of the criteria that we are looking for.
- Recommend that the committee be expanded by 2 additional members. This would help to spread out the duties and work toward a rotation on the committee. Including the NASE President and VP on their planning calls.

John Gehrke discussed the Dillard Financial offer of sponsorship.

Brandon Waldron, VA. Retirement Benefits Provider as a sponsor. Mary Berth, KY

Eric Guenther, KS asked what requirements/limitations are imposed on NACS

Theresa Windham assumed the chair so that John Gehrke, IL could speak to the extent of the agreement. He was asked and did read the written contractual agreement.

Joyce Nevins/Ginsberg, WA – asked how that impacts FEDS & JM Marketing

John explained his understanding of the agreement.

Bryan Wheeler, MO – what would Association receive in compensation

John Gehrke, IL – calls for a set payment of \$5000

Maureen Mausbach – clarified that we received a total of \$2000 from JM Marketing

Becka – Asked if there is penalty for pulling out

John – No and clarified that no one is under obligation to use Dillard Financial Services.

Question called.

Motion Passed

MEMBERSHIP COMMITTEE REPORT

Bekah Martin, NE, presented the Membership Committee Report as shown on page 44 of the Annual Report and thanked all the committee members and alternates.

Bekah Martin, NE, moved to accept the Membership Committee Report as presented.

Motion passed

FARM PROGRAM COMMITTEE REPORT

The Farm Program Committee Report was presented by Charlene Smith, AR, who then moved to accept the Farm Program Committee Report.

Motion passed

John Gehrke, President recessed the 45th Annual NACS-FSA @ 2:28 PM CDT

John Gehrke, President, reconvened the 45th Annual Convention at 2:50 PM CDT.

Jason Isaac, Parliamentarian explained the process to make amendments to the reports and moving from adopt to non-adopt or vice versa. Preliminary question,

Mike Albin, moved to reconsider the FP Report and Vickie Askins, KY seconded the motion.

Motion Passed

Mike Albin, IL to move resolution #1 from the FP Committee from adopt to non-adopt; Vickie Askins, KY seconded the motion.

Motion Failed

*Division of the house called, 17 in favor and 36 against – **Motion Failed***

FP report accepted with friendly amendment to close the report

With no further discussion, John Gehrke, President, called for a vote to adopt the report as amended.

Motion Passed

INFORMATION TECHNOLOGY COMMITTEE REPORT

The Information Technology Committee Report was presented by Kris Bargaen, NE, who then moved to accept the Information Technology Committee Report.

Lyanne Mendoza, CA - Concern is there is no transaction in DLS. Solution - add a transaction in DLS to an adopted resolution LeAnn Gibbs, NM seconded the motion.

Motion passed

Denise Lickteig, NE – Moved that resolution 8 be moved from adopt to non-adopted. Kelly Vomert, NE seconded the motion.

Motion passed

Mary Beth Tomica, KY – Moved to add another resolution – Concern: Duplicate the Balance Sheet. Proposed Solution: stand-alone chattel list import option. Nathan Denney, KY seconded the motion

Mary Beth Tomica, KY – Moved to amend the motion Brandon Waldron, VA seconded the amendment

Amendment passed, Motion passed

Will Loxterkamp, VA Moved that resolution #7 be moved from adopt to non-adopt. Lora Morris, VA seconded the motion.

Motion passed

With no further discussion, John Gehrke, President, called for a vote to adopt the report, as amended.

Motion passed

LEGISLATIVE ISSUES REPORT

The Legislative Committee Report was presented by Chairperson Ben Herink, who thanked all committee members and alternates. Ben moved that the report be accepted.

Motion Passed

MANGEMENT PERSONNEL COMMITTEE REPORT

The Management Personnel Committee Report was presented by Chairperson Jason McMillin, TX, who then moved to accept the Management Personnel Report as presented.

Mike Sullivan, LA – Moved to move resolution # 6 from non-adopt to adopt. Lisa Gillespie, LA seconded the motion.

Motion passed

Kim Eilerman, IL – Moved to move resolution #5 from adopt to non-adopt, Lora Morris, VA seconded the motion.

Motion Failed

With no further discussion, John Gehrke, President, called for a vote to adopt the report, as amended.

Motion passed

FARM LOAN PROGRAMS COMMITTEE REPORT

The Farm Loan Programs Committee Report was presented by Kim Eilerman, IL who then moved to accept the Farm Loan Programs Committee Report.

Joyce Nevins-Ginsberg, CA, Moved to move resolution #3 from adopt to non-adopt, John Osterman, CA seconded the motion.

Motion Failed

Ryan Lukassen, CO – Resolution 14 from non-adopt to adopt and amend it to read “applicant to pay for FSA appraisal when we are unable to be ordered based on funding moved non-adopt to adopt Leann Gibbs, NM seconded the motion.

Motion failed

Kim Eilerman, IL moved that we move resolution #7 to adopt from non-adopt Lora, VA seconded the motion. **Motion failed**

Lora Morris, VA to add a resolution graduate to another lender waive the fee on graduation; Jeff Jones, seconded the motion. **Motion failed**

*Division of the house called – 26 in favor and 21 against – **Motion passed***

Kim Eilerman, IL, motioned that we move resolution #10 from adopt to non-adopt. Katy Hilgendorf, MI seconded the motion. **Motion passed**

With no further discussion, John Gehrke, President, called for a vote to adopt the report, as amended. **Motion passed**

NEW BUSINESS

Lisa Liska, NE moved to amend the Constitution and By-Laws, Article IV, D #1, by increasing the delegates and alternates by one per membership category to read as follows:

Membership	Delegates	Alternates
1-10	3	3
11-25	4	4
26-40	5	5
41 - +	6	6

Motion was seconded by LeAnn Gibbs, NM

A vote of 38 delegates ($\frac{3}{4}$ of 51 delegates) and a vote of 47 attendees ($\frac{3}{4}$ of 62 attendees) was required to pass. The final vote was 41 of the delegates & 52 of the attendees.

Motion Passed

ELECTION OF OFFICERS

Jason Isaac, KY, explained the nomination process.

Eric Guenther, KS, moved to dispense with any nominating and seconding speeches on any uncontested ballots which was seconded by Jason Isaac, KY. **Motion Passed**

Bob Parris, moved to nominate Theresa Windham, GA, for NACS President; Tonya Dostal, WA, seconded the nomination.

Eric Guenther, KS, moved that nominations cease, and Theresa Windham be elected by acclamation and Jason Isaac, KY, seconded. **Motion Passed**

Theresa Windham, GA, was elected President

Leann Gibbs, NM, moved to nominate Ryan Lukassen, CO, as Vice President; Kris Barden, NE, seconded the nomination.

Maureen Mausbach, NE, moved to nominate Charlean Smith, AR, as Vice President; Brandon Waldron, VA, seconded the nomination.

Amanda Robertson, KY, moved that nominations cease, and Jason Isaac, KY, seconded the motion. **Motion Passed**

Charlean Smith, CO, was elected Vice President

Joseph Grier, TX, moved to nominate Cheryl Brooks, AR, as Secretary; Jeremy Burner, VA, seconded the nomination.

Jason Isaac, KY, moved that nominations cease and Cheryl Books, AR, be elected by acclamation and Brandon Waldron, VA seconded. **Motion Passed**

Cheryl Brooks, AR was elected Secretary

LeAnn Gibbs, NE moved to nominate Ryan Lukassen, CO, as Treasurer; Eric Guenther, KS, seconded the nomination.

Eric Guenther, KS, moved that nominations cease and Ryan Lukassen, CO, be elected by acclamation and LeAnn Gibbs, NM, seconded. **Motion Passed**

Ryan Lukassen, CO was elected Treasurer

Lisa Liska, NE moved to adjourn the 45th Annual NACS Convention; Brandon Waldron, VA seconded the motion. **Motion Passed**

John Gehrke, President, adjourned the meeting at 4:50 PM CDT

Respectfully submitted,

Ray E Bartholomew
NACS Secretary
2015-16

Audit Committee Report – June 26, 2017

The Audit Committee met with NACS-FSA National Treasurer, Ryan Lukassen, on June 26, 2017, at Holiday Inn Country Club Plaza in Kansas City, Missouri. The committee reviewed all account balances as of May 31, 2017.

Account balances were as follows:

Checking	\$12,749.92
Wunder Fund	\$ 8,985.35
Fairness Fund	\$ 3,961.13
Savings	\$85,655.37

We commend Ryan for doing a good job with the records, after taking over in early 2016. He has restored the lapse in FSA non-profit status with IRS and is preparing to file the required annual Form 990 with IRS. He has completed the transition of the treasurer records off the old NACS laptop and moved them to QuickBooks online program. The cost of this program is around \$13/month. The committee reviewed the QuickBooks account with Ryan online today. All entries and transactions appear to be in order. We also reviewed the various monthly bank statements, deposits, checks written and supporting documentation. All appear in order.

Board members with signature authority on all the accounts include Ryan and Lisa Liska, Past President. We also noted the board now has a debit card for the checking account. The card is in Ryan's name only with the name of the association noted on the card too.

All states are being sent a quarterly invoice reminder for membership dues. All states are paid up except for Alabama due to a change in their treasurer.

Committee Recommendations:

1. The Board should give access to the President, Past President and Treasurer to QuickBooks online.
2. A minimum of 2-3 board members should have access to all the bank accounts with signature authority.
3. All voided checks should be entered into the QuickBooks register for accounting and auditing purposes.
4. The current Treasurer should continue to work with the new Treasurer to ensure a written standardized process is in place for billing and payment of the NACS membership dues.
5. Research the potential for more than one board member to be responsible for the debit card, if possible.

Respectfully submitted,

Scott Miller, CO, Zone A

Mike Albin, IL, Zone C

Kevin Lehman, MN, Zone B

Darren Metzger, OH, Zone D, Chairperson

NATIONAL CREDENTIALS REPORT 2017 ANNUAL CONVENTION

Kansas City, MO—June 26-28, 2017

Zone A	# Delegates	# Alternates
California / Arizona / Nevada	3	0
Colorado	2	1
Hawaii	0	0
Idaho	1	0
Montana / Wyoming	0	0
New Mexico	3	0
Utah	0	0
Washington	2	0
Zone A Total	11	1

Zone B	# Delegates	# Alternates
Iowa	0	0
Kansas	3	1
Minnesota	2	0
Missouri	3	3
Nebraska	4	4
North Dakota	1	0
Oklahoma	0	0
South Dakota	1	0
Texas	3	0
Zone B Total	17	8

Zone C	# Delegates	# Alternates
Illinois	4	1
Indiana	1	0
Kentucky	5	0
Maine	0	0
Mass. / Conn / R.I.	0	0
Michigan	1	0
New York	0	0
Ohio	2	0
Pennsylvania	0	0.
Virginia	4	1
West Virginia	0	0
Wisconsin	1	0
Zone C Total	18	2

Zone D	# Delegates	# Alternates
Alabama	0	0
Arkansas	3	0
Florida	0	0
Georgia	1	0
Louisiana	2	0
Mississippi	2	0
North Carolina	1	0
Puerto Rico	0	0
Tennessee	0	0
South Carolina	1	0
Zone D Total	10	0

Convention Total	56	11
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Respectfully Submitted,

Ryan Lukassen, Treasurer

Ray Bartholomew, Secretary

FARM LOAN PROGRAM COMMITTEE REPORT

THE FARM LOAN PROGRAM COMMITTEE MET AT THE HOLIDAY INN COUNTRY CLUB PLAZA IN KANSAS CITY, MO, ON JUNE 26-28, 2017 TO REVIEW RESOLUTIONS SUBMITTED BY THE MEMBERSHIP.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR ADOPTION:

Resolution 1 **LM/LS**

CONCERN: Regulation now requires posting e-mail correspondence in the running record. E-mails commonly have lengthy attachments that are the most important part of the correspondence that can't be posted to the running record. E-mails also tend to be long strings of replies that occur over a wide range of time, so posting the e-mail with the final string in the running record disturbs the chronological order of the running record by having earlier e-mails within the string out of chronological order. Posting the e-mail in the running record is duplicating work by requiring posting it electronically instead of just printing it and treating like regular mail correspondence since it is e-mail.

PROPOSED SOLUTION: Posting of emails to the running record portion of Farm Business Plan should remain optional until such a time that attachments can be added.

Resolution 2 **LM**

CONCERN: 3-FLP paragraph 132E was revised on 5/23/2016 to make a change to the calculation of term limits for Direct FO loans. The new interpretation of "outstanding" as used in the CFR has, in some instances, reduced the eligibility period for some FSA loan applicants and borrowers when compared to the old interpretation. The former interpretation allowed for a borrower to obtain additional FSA financing as long as the borrower's total cumulative outstanding FO balance did not exceed 10 years. The borrower only lost a day of eligibility if they had an FO balance on that particular day, thus giving the borrower a full 10 years of consecutive or non-consecutive eligibility. The current interpretation uses the calculation for the year that the loan was closed and then adds 9 additional years of eligibility. For the majority of borrowers, this will actually shorten the time in which they can obtain D-FO financing to less than 10 years as allowable by law. If a borrower closes a loan on the last day of the calendar year, the borrower has used an entire year of eligibility although the loan was only outstanding for one day of that eligibility year. If that same borrower then pays off the FO loan on January 1st of the 10th year of eligibility, they will either be required to close another FO within the next 364 days or lose a 2nd year of eligibility because they had an outstanding FO balance for one day during the 10th year.

For example:

Former Rule

Loan closed - 12/31/2016; Final date to receive additional D-FO loans - 12/31/2026

Period of eligibility - 10 years - 0 months - 0 days

Current Rule

Loan closed - 12/31/2016; Final date to receive additional D-FO loans - 12/31/2025

Period of eligibility - 9 year - 0 months - 1 day

PROPOSED SOLUTION: Change 3-FLP paragraph 132E to reflect the former interpretation of the term limit rule for Direct FO loans.

Resolution 3 **LM**

CONCERN: When doing the checklists for each type of loan, offices are bogged down by options that do not pertain to the type of loan being processed. The universal checklist is inclusive of all items that may be needed for each of the different loans. Having to check off each unnecessary item as "N/A" is a waste of time and could be changed.

PROPOSED SOLUTION: Make a checklist for each type of loan that includes only relevant items on it.

Resolution 4 **LM**

CONCERN: The definition of veteran farmer establishes that the individual has either not operated a farm or has operated a farm not more than 10 years. Based on this, a veteran farmer is nothing more than a beginning farmer.

PROPOSED SOLUTION: Remove the "beginning farmer" component from the definition to include all farmers who are veterans. Alternatively, if no special privileges can be extended to veterans who are not beginning farmers, then the term should be eliminated.

Resolution 5 **LM**

CONCERN: Revised FSA-2211 Box #5 states, I (or members holding a majority interest, if an entity applicant) am a citizen of the United States, a US qualified alien under applicable Federal immigration laws. United States non-citizen nationals and qualified aliens are required to provide the appropriate documentation as to their immigration status.

PROPOSED SOLUTION: Under the new verbiage we have no way of knowing what their status is. What if a lender didn't provide the necessary documentation? Do we ask for it? Make this information the same verbiage as on FSA-2001 Box 10.

Resolution 6 **LM**

CONCERN: Farm Business Plan (FBP) is our tool for preparing financial information for loan making and loan servicing actions. FSA-2038 is the worksheet tool to gather information to input into FBP. Part B - Expenses - provides a line by line duplicate of the expense input area in the cash flow portion of FBP. However, there is no line to capture anticipated expenses for storage and warehouse to input into the line item for storage and warehouse in FBP.

PROPOSED SOLUTION: Modify FSA-2038 to add a line item in Part B to capture planned expenses for storage and warehouse costs. (Note: This request will also be submitted through USDA Connect Technical Review Forum.)

Resolution 7 **LM**

CONCERN: 3-FLP, paragraph 371E is contradictory to 3-FLP, paragraph 111A. This can lead to inconsistencies in requiring hazard insurance on additional security and/or non-essential assets. Paragraph 371E reads that FSA does not require a search of public records to verify the available lien position or insurance for additional security or nonessential assets. However, paragraph 111A reads that ALL security, except growing crops, must be covered by hazard insurance.

PROPOSED SOLUTION: Move the insurance language of Paragraph 371A to the Insurance section of 3-FLP and clearly state that the hazard insurance requirement does not apply to additional security and non-essential assets.

Resolution 8 LS

CONCERN:

3. You can't have two payees on an FSA program assignment check...it has to be either the bank or FSA. We want FSA's name on the check.
4. National Office says we can't release a check to a subordination when the check is payable only to FSA.

PROPOSED SOLUTION: Add the following to 3-FI:

Handle FLP check remittances that are written solely to FSA according to this table:

IF....	THEN....
No proceeds are due to FSA	Endorse the check "without recourse" and release to borrower. Include name and title of FSA employee that processes the endorsement.
If FSA has subordinated the security to a bank loan and the check is needed to pay the lender's subordination	Endorse the check "to (Name of Lender) only for payment on subordination dated xx-xx-20xx, without recourse". Include name and title of FSA employee that processes the endorsement.
The check is for deposit into borrower's supervised bank account	Endorse the check "for deposit in supervised bank account in the (Name of Bank) pursuant to deposit agreement dated xx-xx-20xx". Include name and title of FSA employee that processes the endorsement.

Resolution 9 LS

CONCERN: A borrower brought in \$6,350.00 in cash to the office.

1. County office has no way of checking and making sure we are not receiving any counterfeit money.
2. County office employee has to accept the cash and either get money orders or cashier's checks in order to process the payment.
3. Tried to go to a financial institution to obtain a cashier's check. It is their policy and probably all financial institutions to NOT issue cashier checks unless the person has an account with that institution.
According to 1-FLP, Par. 102 B: The authorized agency official is not required to provide his or her SSN to the financial institution. Government agencies are exempt from the requirements of the Customer Identification Program. See 3-FI and 64-FI.
4. Brought form FSA-2139 A to financial institution. After researching, the financial institution received the following information from Finance Center:
The form FSA-2139A may exempt them from a CTR "Currency Transaction Report", but it will NOT exempt them from cash purchase of a monetary instrument log. FinCen has gone round with multiple Federal Government Agencies including FBI. We, as the bank are required by the law to collect the information (soc. sec. #, person's name) needed to complete the log.

5. Without an account at the financial institution, an FSA employee would still need to go to another financial institution or post office to obtain a cashier's check or money order over \$3,000.00. A post office cannot issue money orders over \$3,000, without the person filling out the post office form 8105-A. This form requires the person to complete such information as date of birth, social security number, and 2 forms of ID. A post office is only able to issue money orders up to \$10,000 per person per day.
6. There does not appear to be a way to get a cashier's check or money order over \$3,000 at one place without providing personal information. Form FSA-2139 do not appear to do any provide any relief.
7. The tax payers should not bear the burden of the expense of obtaining a money order or check.

PROPOSED SOLUTION: Provide additional handbook guidance on the handling of situations when local financial institutions will not accept large amounts of cash or financial institutions will not work with FSA to handle the cash.

Resolution 11 LS

CONCERN: There is no means to link a 3rd party pledge of security in DLM and FBP. DLM only has the options of Cosigner, Coborrower and Guarantor. FBP has the options of Spouse, Co-applicant, Co-owner, Guarantor, and Grantor. This creates additional issues when needing to send 90-day packets as DLS will prompt you to send Ex. 13 to 3rd parties, but only if they are linked.

PROPOSED SOLUTION: Add another category of "3rd Party Pledge" that will allow us to link them and be prompted to send servicing notices when necessary.

Resolution 12 LS

CONCERN: The instructions for FSA-2103 for item 2s are not clear. The item itself states "Was security adequate for the loan?" The instructions state "Security requirements for OL, FO, and EM loans are set forth in 3-FLP. The reviewer should ensure that adequate security for the loan has been obtained considering the loan type and the purposes for which the loan funds are being used. Evaluate the collateral analyses in FBP to determine compliance with requirements. If the security requirements have been met, the reviewer will answer "YES". If not, the reviewer will answer "NO". State office is failing dockets when the issue has to do with additional security when the intent of the item was to establish only ADEQUATE SECURITY.

PROPOSED SOLUTION: Modify form FSA-2103 item 2s to read "Have all security requirements been met?"

Resolution 13 LS

CONCERN: 2-FLP, Paragraph 286C tells you to fill out FSA-2245 with the loan amount, new terms & guarantee percentage, however there is nowhere on the form to put the terms. This is an issue when you are consolidating multiple LOC and they all will now have the closest maturity date.

PROPOSED SOLUTION: Update FSA-2245 to have a field where you have the new terms. (Note: This request will also be submitted through USDA Connect Technical Review Forum.)

Resolution 14

CONCERN: If a borrower graduates with a loan from another lender who is requesting a guarantee and the portion of the loan being graduated is less than 50% a fee is charged.

PROPOSED SOLUTION: Since this is a graduation, the fee should be waived on at least the portion being graduated or in its entirety.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR NON-ADOPTION:

Resolution 15 **LS**

CONCERN: Currently, there are several instances where borrowers who have FSA loans in their individual names then form an Entity to operate under. In these instances, the borrowers were instructed to do so by their accountants and lawyers. For example, John and Susan Doe have existing FSA direct loans as joint borrowers. John and Susan form Doe Farms LLC to operate their farm. John and Susan own the LLC 50/50. According to procedure we would need to have Doe Farms LLC assume the loans that John and Susan Doe have. This would require a full application and takes a lot of time to complete, when the same people are still operating the farm.

PROPOSED SOLUTION: Proposed solution would be for the new entity (as long as it is same members and percent ownership as current borrowers) to sign an Assumption agreement and do a case name change without going through the full application process. This would only be in effect if there are no changes to who the borrowers are other than they are operating under an entity. If an additional person was added to the entity who was not currently liable for the loan, this would not qualify.

REASON FOR NON-ADOPT: Ability to just sign assumption agreement and circumvent full application process is currently being implemented. No need for this request.

Resolution 16

CONCERN: 1-FLP Par. 141G prohibits the use of borrower-ordered appraisals for loan making or servicing actions except as provided in 5-FLP for special servicing actions.

PROPOSED SOLUTION: In a tight budget environment we have begun to see a shortfall in funding for appraisals; however, we continue to have FO loan funds. The lack of appraisal funds prolongs closing and many borrowers ask/offer to order and pay for the appraisal on their own in order to keep the closing process moving. Delaying closing could cause borrowers to lose out on sales contracts due to time constraints. Change the handbook reference to allow the use of borrower ordered appraisals as long as they are completed by an FSA approved appraiser, completed according to FSA procedure, and FSA is listed as an intended user on the appraisal.

REASON FOR NON-ADOPT: This is a USPAP issue and making a handbook amendment will not speed up the process.

Resolution 17

CONCERN: It is a lengthy application and underwriting process to restructure D-OLs that were originally set up on an amortization that was longer than 7 years. These longer amortizations

are a necessary tool that can be used during times of economic distress or to assist beginning farmers.

PROPOSED SOLUTION: Add streamlined servicing requests as another Primary Loan Servicing Program under Part 4 of 5-FLP. It will allow us to attach an addendum to the original note that pushes out the maturity date to match the original amortization. Application, requirements, and underwritten similar to streamlined OL loans. This will reward customers for timely paying FSA loans with an easier application process and save many FSA personnel hours.

REASON FOR NON-ADOPT: The servicing and review required at the time the balloon payment comes due is necessary.

Resolution 18

CONCERN: Servicing operating loans that mature with a balloon payment due when borrowers cannot pay in a lump sum. Many of these balloon payments across the Agency are necessary to set up a direct operating loan (D-OL) on an amortization longer than seven years for financing longer life collateral.

- A. Amortizations longer than seven years are commonly used in industries such as dairy on D-OLs to help the cash flow of SDA and beginning farmers. Starting agricultural ventures often require large capital purchases in the first few years of business.
- B. Several FSA customers pay faithfully each month and are currently unable to continue the same payment when their note balloons without having to go through a lengthy rescheduling process.
- C. Many FSA employee and customer hours are spent getting a complete servicing application, preparing a new credit presentation, and running eDALRs to obtain approval. Efficiencies of FSA staff are lost in the current process of servicing ballooned notes.

PROPOSED SOLUTION: Add a streamlined servicing process as another Primary Loan Servicing Program under Part 4 of 5-FLP. Applicants would need to meet the following requirements

- 1. Would need to meet all requirements outlined in 5-FLP paragraph 102 excluding item 102D
- 2. Borrower must be current on all payments to the Farm Service Agency
- 3. Has not experienced any significant changes to their operation since the closing of the original note
- 4. Presents an updated, positive cash flow plan reflecting the ability for repayment to FSA and all creditors
- 5. Did not receive primary loan servicing in the previous year
- 6. Meets all other requirements and eligibility criteria for loan rescheduling as outlined in 5-FLP Part 4
- 7. There have been no major changes to the original loan security, nor are there any pending security issues
- 8. A note addendum will be completed that will continue the loan at the existing rate and payment schedule until paid in full according to the original amortization. Addendum will be attached to the original note.

Although it's understood that this requires a statutory change to 5-FLP, we believe this should be added to the list of future changes to be requested. If the goal is to keep FSA the "can-do" Agency, let's help our field employees and customers with a more streamlined servicing process focused on efficiency and exceptional service.

REASON FOR NON-ADOPT: The servicing and review required at the time the balloon payment comes due is necessary.

Resolution 19

CONCERN: If a loan is not closed within 90 days from approval, FSA is required to reconfirm the loan requirements prior to loan closing. However, very little guidance is available on exactly how to reconfirm the loan requirements. This can lead to inconsistencies in what is required to be resubmitted to FSA. For example, does FSA require a new credit report to be pulled? Debt verifications? New balance sheet? New projected cash flow? Updated non-farm income verification?

PROPOSED SOLUTION: Please provide additional guidance in paragraph 371A on steps to take to reconfirm loan requirements. If the applicant should resubmit all information required for a complete application in order to properly "reconfirm", then amend the non-CFR language of paragraph 371A to state so.

REASON FOR NON-ADOPT: The verbiage is already in place to clarify and additional detail limits flexibility.

Resolution 20

CONCERN: Information used in the cosigner examples are for spousal situations only. Many times, cosigners are not spouses and have separate farming operations, living expenses, etc. of their own. However, no direction is provided on how in depth to go in these situations. The recently added Exhibit 6 does indicate a credit report should be pulled and debt and income verifications should be obtained for cosigners. However, per regulation, only applicants have to be credit worthy. Therefore, it appears the credit report is being pulled only to account for debts owed by the cosigner. The data required by Exhibit 6 is insufficient to properly develop a cosigner's own cash flow to determine residual cash flow available to support the applicant's cash flow projection.

PROPOSED SOLUTION: Provide additional/complete guidance in 3-FLP on the items needed from a cosigner and the development of cosigner's cash flow projections such as requirements for a balance sheet, creditor list, projected farm operating plan if a farm operator themselves, living expenses and any other information needed to support the cosigner's plan. Without this information, it is not possible to properly project residual income available from the cosigner.

REASON FOR NON-ADOPT: The information is already there. If additional information is desired, it can be requested.

Resolution 21

CONCERN: The ability to bypass an appraisal and instead perform an in-house estimation if a Primary Loan Servicing act can be utilized without a write down being required.

PROPOSED SOLUTION: Therefore, be it resolved to support the use of an in house estimation instead of an appraisal if PLS can be utilized without a write down.

REASON FOR NON-ADOPT: Security values are not required unless eDALRS proposes a servicing writedown.

Resolution 22

CONCERN: Forms within GLS have been deactivated and current forms are not available within GLS system.

PROPOSED SOLUTION: Therefore, be it resolved to support an update the GLS system to include the current forms for employees to utilize.

REASON FOR NON-ADOPT: This is already being done and should be out shortly.

Resolution 23

CONCERN: Current forms are not on GLS website – FSA-2232 “Conditional Commitment” and FSA-2235 “Loan Guarantee”. These forms used to be provided as data filled forms which was very efficient and reduced errors.

PROPOSED SOLUTION: Updated GLS website with new versions of these forms as data filled.

REASON FOR NON-ADOPT: This is already being done and should be out shortly.

Resolution 24

CONCERN: The current National Program Tech training guide is needed to be updated to replace any outdated material.

PROPOSED SOLUTION: Encourage the National Program Tech training guide be updated.

REASON FOR NON-ADOPT: The new National Program Technician training guide is anticipated to come out the end of July 2017.

Resolution 25

CONCERN: With limited type 60 money consideration needs to be given to allowing real estate evaluations.

PROPOSED SOLUTION: For all loans that are secured by RE as primary collateral and the total transaction will be less than \$50,000 allow real estate evaluations as can currently be done for ML-FOs.

REASON FOR NON-ADOPT: Per 3-FLP paragraph 95A, this is already allowed.

Resolution 26

CONCERN: 5-FLP Par. 145 states "...repayment period from the original loan date may not exceed the maximum number of years for the type of loan being re-amortized as set forth below..." then it goes on to state that "FO, SW, RL, EE real estate type, and EM loans made for real estate purposes may not exceed 40 years from the date of the original note..." It doesn't appear to restrict DP loans to 20 years however EDALRS defaults to remaining years left to 20 years from original note date. It is a field that can be edited however.

PROPOSED SOLUTION: Want clarification in 5-FLP regarding max term available for DP FO loans. Is it 20 or 40 years from date of original note?

REASON FOR NON-ADOPT: Handbook states that a FO, regardless of the type of FO, will not exceed 40 years from the date of the original note, making clarification unnecessary.

Resolution 27

CONCERN:

Farm Assessment and Credit Presentation

PROPOSED SOLUTION:

Consolidate to limit redundancy to Increase productivity

REASON FOR NON-ADOPT: Each serves a different purpose and limiting redundancy is a burden that the Agency Official completing the FBP bears.

Resolution 28

CONCERN: The NRCS-CPA-026E is completed by Farm Number and Tract Number and provided to Producer name and address at the time of determination. This determination will follow the land, not the producer. To provide an actual NRCS-CPA-00026E to another producer that assumes the land at a later date will violate PII. However, any and all NRCS determinations are provided to individual producers associated with particular tract of land using only their PII information on the Producer Data Report.

To request a new determination every time land control changes will cause a burdensome workload on NRCS. To take DLS checklist item #AN00036 as it reads now literal and provide a NRCS-CPA-026E that was completed previously to another producer creates a willful violation of PII. NRCS-CPA-026E's have been completed since Sod Swamp ACT of the 1985 Farm bill. Producers have come and gone, and the determinations provided have remained the same. Land determinations only change when fields are divided to the point that it nullifies the previous determination.

FSA loads all determinations made by NRCS from the NRCS-CPA-026E to the Farm number and tract number provided on the NRCS-CPA-026E in MIDAS for HEL determinations and CITRIX for wetland determinations, that information is attached to the aerial photograph replicated to Farm Record System and attaches to the Farm Data Report as it pertains to the Farm and Tract number that any particular producer is associated with. The determinations are available for review from each individuals Producer Data Report without disclosing other producer's personal information. Reduces duplication, conserves resources and reduces individual stress when a NRCS-CPA-026E is requested from NRCS and the request is denied.

See Examples.

PROPOSED SOLUTION: Edit item #AN00036 on the DLS Checklist report to read Highly Erodible land and Wetland determination removing reference to NRCS-CPA-026E.

REASON FOR NON-ADOPT: The information needed to make HEL and Wetland determinations should come from the Producer Data Report. If it says that the "determination is not complete", it should be referred to NRCS, otherwise, utilize the "N/A" function within the checklist for this item.

Respectfully submitted by the 2016/2017 Farm Loan Program Committee.

Tanya Dostal, Zone A
Kimberly A. Eilerman, Zone C Chairperson

Dean Bahr, Zone B
Cheryl Brooks, Zone D

FARM PROGRAM COMMITTEE REPORT

THE FARM PROGRAM COMMITTEE MET AT THE HOLIDAY INN COUNTRY CLUB PLAZA IN KANSAS CITY, MO, ON JUNE 26-28, 2017 TO REVIEW RESOLUTIONS SUBMITTED BY THE MEMBERSHIP.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR ADOPTION:

Resolution 1 (Loan Making)

CONCERN: An applicant can receive an FSFL if they have received debt forgiveness from FSA (FLP or FP).

PROPOSED SOLUTION: Change the handbook so that anyone who has received debt forgiveness from FSA (FLP or FP) is not eligible for an FSFL.

Resolution 2 (Loan Servicing)

CONCERN: Taking a cash payment in the County Office presents many difficulties in converting the cash to a money order or cashier's check. There is no way to check for counterfeit money, the financial institution requires employee personal information to obtain a cashier's check, and the employee must have an account with that institution. The main issue is that there are limits regarding the amount of cash which is able to be converted into a money order or cashiers' check. The form FSA-2139A may exempt them from a CTR "Currency Transaction Report", but it will NOT exempt them from cash purchase of a monetary instrument log. Form FSA-2139 does not appear to provide any relief from providing any personal information or having an account with the institution.

PROPOSED SOLUTION: We need to have the resources to detect counterfeit money. The FSA-2139 needs to be adjusted to provide coverage to match the bank requirements for employee exemption from providing personal information.

Resolution 3 (Technical Change)

CONCERN: The website <https://www.lrftool.sc.egov.usda.gov> noted on the form CCC-860 "Socially Disadvantaged, Limited Resource and Beginning Farmer or Rancher Certification" which is used to determine limited resource farmer or rancher status is not correct.

PROPOSED SOLUTION: Submit this correction for update the CCC-860 with the correct website address: <https://lrftool.sc.egov.usda.gov/> through the proper channels.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR NON-ADOPTION:

Resolution 4 (Loan Making)

CONCERN: FLP does most of the work related to FSFL but receives no workload credit. It is frustrating seeing the number of loans being made as we have an office making over 200 FLP loans a year and receiving over 30 FSFL applications with a FLP staff of 5 or 6 employees covering at least 3 counties. FP has the same number of employees and covers 1 county.

PROPOSED SOLUTION: Provide workload credit to the FLP staff for the number of FLP and FSFL loans processed in any given year when looking at staffing levels.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: This is a non-issue as National Office, as they use the ARS data to determine workload, provided FSA FLP personnel are properly coding their T&A, then the office is receiving the correct time and workload regarding FSFL loans.

Respectfully submitted by the 2016/2017, Farm Program Committee:

John Oosterman, Zone A

Loren Drege, Zone B

Tiffany Grody, Zone C

Charlean Smith, Zone D – Chairperson

INFORMATION TECHNOLOGY COMMITTEE REPORT

THE INFORMATION TECHNOLOGY COMMITTEE MET AT THE HOLIDAY INN COUNTRY CLUB PLAZA IN KANSAS CITY, MO, ON JUNE 26-28, 2017, TO REVIEW RESOLUTIONS SUBMITTED BY THE MEMBERSHIP.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR ADOPTION:

Resolution 1

CONCERN: The ECM Fax is a cumbersome way for counties to submit issues to NFAOC. All counties have switched to Fax2Mail, so we are utilizing e-mail instead of actual fax machines. The ECM does not accept e-signed PDF forms, the forms have to be converted into a flat form version in order for the fax to go through.

PROPOSED SOLUTION: Enhance ECM to allow an "RA" e-mail account similar to other FSA divisions OR create an NFAOC SharePoint site, similar to the SWRSO SharePoint site that is utilized for assistance requests.

Resolution 2

CONCERN: Account Correction Form - This form is used to submit items to NFAOC for account corrections. This form is a very generic form for counties to list their issues that need corrected.

PROPOSED SOLUTION: Obsolete form FSA-2446. All information in this form could easily be input into the body of an e-mail when submitting to NFAOC.

Resolution 3

CONCERN: If someone is released from liability from a loan (leaving an entity), then unlinked as a related entity for that loan, and then later applies for a new loan as an individual or different entity, the DLM customer profile does not show that they have received loans in previous years. This is an issue as it would affect their years of eligibility calculation.

PROPOSED SOLUTION: When working with entity applicants, a permanent link to the individual's customer profile should be created through the update related entity screen. Also, add an additional section to the customer profile for loans closed under other names, so that each loan closed is reflected on the individual's customer profile regardless of whether they have been released from liability for that specific loan.

Resolution 4

CONCERN: When returning to the Comprehensive test, the FLOTrack system requires the FLOTs to start with question #1 and scroll through each one. It easily takes 15-20 seconds (or more) per selection.

PROPOSED SOLUTION: Update the FLOTrack system to allow a resume capability which would permit the user to pick up their work where they left off.

Resolution 5

CONCERN: When conducting primary loan servicing, eDALR\$ allows you to consolidate and reschedule more than six loans; however, when processing 1M transaction in DLS it does not allow it and a discrepancy error occurs.

PROPOSED SOLUTION: An enhancement to DLS is needed to allow the software to consolidate and reschedule more than 6 loans with conducting primary loan servicing.

Resolution 6

CONCERN: The EFT system automatically sends a paper check if the request does not go by EFT for some reason. With us being short staffed and very busy with loans, occasionally an incorrect entry in EFT prompts a paper check.

PROPOSED SOLUTION: The proposed solution is that the EFT system would generate a warning or reject the transaction when there is a problem and the funds do not go by EFT. With the warning or notice to the field we would have the opportunity to review and correct the problem so the transaction would go by EFT instead of paper check.

Resolution 7

CONCERN: The ability to have downloadable and prefilled forms in DLS will allow for quicker timeframes and loan processing.

PROPOSED SOLUTION: Incorporate downloadable and prefilled forms within DLS.

Resolution 8

CONCERN: Currently there is no system to check the status of a pre-authorized debit (PAD). The only confirmation received once submitted is usually when it is already activated.

PROPOSED SOLUTION: Add a transaction in DLS where employees can see the request submitted, in processing and activated.

Resolution 9

CONCERN: When working with repeat customers, the loan official either has to duplicate the Balance Sheet or is forced to start from scratch. Duplication can cause unforeseen mistakes and recreating chattel lists is redundant and an inefficient use of loan official's time.

PROPOSED SOLUTION: Allow for a chattle duplication/import function within FBP to allow duplication of chattel lists independent of the full balance sheet.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR NON-ADOPTION:

Resolution 10

CONCERN: Currently loan approval officials are not prompted to look at mileage on vehicles or hours on a piece of equipment. Some may do it out of accuracy sake, but I am certain that a lot do not. We do not currently have a place to put hours or mileage into FBP.

PROPOSED SOLUTION: I think that to become more accurate in our appraised values of equipment and vehicles it would be helpful to have a section on the balance sheet in Farm Business Plan right after condition or year etc. that prompted the loan official to put in the mileage if it is a vehicle or the number of hours if it is a piece of equipment such as a combine or tractor. I realize that we cannot get but so accurate in our chattel appraisals, but this is an easy thing to check that would help us get a more accurate valuation of the vehicle or piece of equipment.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: The committee feels that there are other methods of entering details regarding each piece of equipment, such as a comment box. The condition of each piece of equipment is determined by multiple factors for each individual piece of equipment. Adding this one box would not enhance the value of the chattel appraisal. The committee feels any short comings with chattel appraisals should be addressed with additional training.

Resolution 11

CONCERN: On the FSA-2305, Second Notice of Incomplete Application letter, there is a limited number of characters which can be typed into the additional information needed section. This is not enough space in some cases.

PROPOSED SOLUTION: Remove the character limit from this section of the letter and leave it as an open field with unlimited characters.

DISCUSSION: Option to edit form and add space is available if form permissions are changed to unrestricted.

Resolution 12

CONCERN: Administrative appraisal reviews are input into GLS to track servicing actions. It is common to review several appraisals for one borrower on the same day. Currently, employees can only enter one appraisal review per day. As a result, the employee has to enter the reviews, one per day, on subsequent days, in order to accurately track the work completed.

PROPOSED SOLUTION: GLS needs to be updated so that multiple appraisal reviews can be entered on the same day.

DISCUSSION: Recently released notice FLP-766 states that "FSA will no longer conduct administrative or technical reviews on appraisals for guaranteed loan making or servicing, except those submitted for liquidation plans."

Respectfully submitted by the 2016/2017 Information Technology Committee,

LeAnn Gibbs, Zone A

Kris Bargaen, Zone B - Chairperson

Will Loxterkamp, Zone C

Tammy Jones, Zone D

MANAGEMENT/PERSONNEL COMMITTEE REPORT

THE MANAGEMENT PERSONNEL COMMITTEE MET AT THE HOLIDAY INN COUNTRY CLUB PLAZA IN KANSAS CITY, MO, ON JUNE 26-28, 2017 TO REVIEW RESOLUTIONS SUBMITTED BY THE MEMBERSHIP.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR ADOPTION:

Resolution 1

CONCERN: Currently the leave transfer program that benefits employees with health issues, is limited to the cohort of employees that the afflicted employee is assigned. This creates issues whereby an employee may be working beside someone that they wish to help but cannot.

PROPOSED SOLUTION: Allow CO and GS to transfer leave between each other.

Resolution 2

CONCERN: More can be learned within a one on one group setting versus completion of training courses by AgLearn, internet or skype.

PROPOSED SOLUTION: In person trainings allow for networking, topic comprehension, and better learning opportunities. We understand that funds are limited. However, there is tangible benefit when new employees are trained together in person creating opportunities to create relationships. We do need to invest in fostering these relationships to build confidence and increase retention by virtue of multiple connections to the agency.

Resolution 3

CONCERN: Current hiring practices have produced some great employees. However, we often are unable to consider candidates with the experience that we really need in Farm Loans. We understand that the application questions have been updated to better identify candidates with the needed skill set. However, the best qualified list is not being reviewed/validated in light of their resume.

PROPOSED SOLUTION: HRD should validate the answers to the questions with the submitted resume.

Resolution 4

CONCERN: 118-FI & other applicable travel regulations still refer to completing an AD 202 for authorizing travel while reserving funds is no longer required. A BU Notice was issued stating that offices only need complete AD 616 for local travel which is paid through Web TA. Also, the OF 108 is still required in addition to the AD 616.

This was a 2015-2016 resolution that was adopted by the National Office, but was not acted upon, see response below.

NATIONAL OFFICE RESPONSE: We will accept the proposed solution, update handbook 118-FI, accordingly, and release an amendment to the field within the next 60-90 days

PROPOSED SOLUTION: Update the applicable handbook regulations to eliminate the need for the completion of the AD 202 & OF 108 in this regard.

COMMITTEE RESPONSE: This has not been implemented yet (6/26/2017)

Resolution 5

CONCERN: In some states, the burden to farm loan officials for environmental compliance is significant. Loan Officials do not have time to properly complete all work by virtue of this burden.

PROPOSED SOLUTION: Designate FTEs where needed in states or regions, where Environmental Compliance represents a significant workload, an FTE can be assigned to focus on environmental issues, including reviewing and preparing EAs.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR NONADOPTION:

Resolution 6

CONCERN: Travel Funds are not adequate and this jeopardizes the government's ability to properly protect the government's interest.

PROPOSED SOLUTION: Better prioritize administrative funds

REASON FOR NON-ADOPT: Currently funding seems to be available and this is not an issue. This may be a state issue.

Resolution 7

CONCERN: Requiring District Directors to obtain loan approval authority is creating an undue burden on FLP staff. Farm Loan Managers are often at capacity training FLOTs as well as performing their duties. Few District Directors involve themselves in Farm Loan Programs after authority is achieved (DDORS is often prepared by loan staff). The time and resources spent by local and state office staff could be used more effectively elsewhere.

PROPOSED SOLUTION: Remove requirement for District Directors to obtain loan approval authority.

REASON FOR NON-ADOPT: that is an essential job function and part of the PD. They are supervising Farm Loans they should have complete understanding of the job the employees they supervise.

Resolution 8

CONCERN: Customer Service – Providing customer's efficient and effective customer service within the county office with fewer and fewer employees.

PROPOSED SOLUTION: A "centralized answering system," focused totally on directing potential customers to the appropriate individual, Agency and /or program needed.

REASON FOR NON-ADOPT: Not sure the circumstance of the concern, but committee failed to see how centralized answering would benefit customers.

Resolution 9

CONCERN: Since inception (1995), some employees have refused to consider FSA (Federal and non-Federal) as one Agency. This has been ongoing for 22 years of 28 years of my federal service. This is an embarrassment to the Agency (the continuance of the “us and them” mentality) and it impedes the customer service provided to our number one priority, which is the farm/ranchers of this great nation.

It is childish and should not be tolerated and/or allowed to continue.

PROPOSED SOLUTION: All employees should be structured and organized in unity; federal with federal and non-federal with non-federal. All employees structured and organized as one; FEDERAL.

REASON FOR NON-ADOPT: We understand. However, the structure in place would require congressional approval to change.

Respectfully submitted by the 2016/2017 Management Personnel Committee.

Chantal Haun, Zone A

Jason McMillin, Zone B - Chairperson

Jeffrey Jones, Zone C

Alec Love, Zone D

LEGISLATIVE COMMITTEE REPORT

Resolution 1

CONCERN:

An FSA borrower who received a small Direct FO loan 10 calendar years ago now has the opportunity to purchase additional ground, but is unable to receive a loan based on Paragraph 132 E of 3-FLP. The 10-year outstanding limit for FO is even more troubling when funding stopgaps or appraisal delays don't allow us to close a second approved FO within the 10-year timeframe.

Further while participating in a recent USDA Fall Forum, I met a young farmer who operates a Community Supported Agriculture operation on rented land. Over the last 9 years she has had to start over 3 times due to development pressure and the landowners selling the land. If she was our client she would have only 1 year of eligibility left for OL loans and I maintain that each start up is a new operation and may need our assistance. This combined with the fact that we have seen several situations where we have graduated a borrower to conventional credit only to have a disaster or market collapse (like the present dairy situation) put that borrower in a position where he/she will need FSA's assistance as they are no longer bankable.

PROPOSED SOLUTION:

Through our legislative and lobbying efforts, NACS should actively pursue the repeal of all term limits for both Farm Ownership and Operating loans.

Resolution 2

CONCERN:

Currently an applicant can receive a Farm Storage Facility Loan (FSFL) if they have received debt forgiveness from the Agency.

PROPOSED SOLUTION:

Pursue a change to the current FSFL regulations so that anyone who has received debt forgiveness from the Agency (both FSA and CCC) is not eligible for an FSFL.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR NONADOPTION:

None

Respectfully submitted by the 2016/2017 Legislative Issues Committee.

Joyce Nevins-Ginsberg, Zone A

Ben Herink, Zone B - Chairperson

Brandon Waldron, Zone C

Mary Beth Tomica, Zone C

Bob Paris, Zone D

Dave Bonnett, Zone D

June 29, 2017 Old/New Board Meeting

The Old and New NACS Boards meeting was called to order by Theresa Windham at 8:10 a.m. CST on June 29, 2017 at the Holiday Inn Country Club Plaza in Kansas City, MO. Members in attendance were John Gehrke, Lisa Liska, Theresa Windham, Cheryl Brooks, Ray Bartholomew, Jeremy Burner, Jamelda Fulton, Casey Toyne, Charlean Smith, Ryan Lukassen, Kimberly Eilerman and Joseph Grier.

Old Business

- I. Reports from Old Board
 - A. President's Report—John Gehrke
 1. Convention Issues
 - a. taxes on rooms—relevant to KCMO convention only, Maureen will handle
 - b. Something to think about: people start asking for an Agenda up to 2 months out. Agenda format remains consistent, only speaker and room names change from year to year
 - c. Agenda should be finalized earlier next year because we are further along in next year's plan. Registration should be out earlier; e-mail blasting can start earlier
 - d. We had an incredible line-up of speakers this year
 - e. Goal is to have more one-on-one time with NO speakers next year, not just present for speaking engagement
 2. Goals
 - a. Membership goal was 735; we did not meet—700 regular members, with 46 of those being new
 - b. Convention attendance goal was 80 members; 77 members in attendance, so we came close
 - c. Each state association represented at respective zone meeting; none of the zones met this goal
 - d. Communications:
 - i. Monthly conference call; Achieved—set for first week of each month for Wednesday or Thursday
 - ii. Semi-annual conference call with State Presidents and State Treasurers; did not meet, only had one
 - iii. One conference call with each committee after NO responses received and prior to convention; achieved
 - iv. Two newsletters prepared by NACS Secretary and e-mailed to membership/year, one after Convention and one after NACS board meeting with NO Leadership; Achieved—did not meet with NO Leadership, but sent newsletter after Spring Board Meeting
 - v. 12 Presidential updates; did not meet—9 presidential updates
 - vi. One zone communication prepared by the Zone Rep and Secretary and e-mailed to the Zone members within one week of the end of the Zone meeting; did not achieve. Consolidated into one Zone newsletter to cover all four Zones.
 - vii. One communication prepared by the Zone Rep and e-mailed to Zone members/year; Achieved
 - viii. 12 posts on social media; Achieved/exceeded

- B. Vice President—Theresa Windham
 - 1. Suggestions on committee/resolution process:
 - a. Work with Kara in DAFO on committees/resolutions
 - b. Give a range of dates & times to NO for meetings
- C. Secretary—Ray Bartholomew
 - 1. Work with new Secretary for smooth transition
 - a. New Secretary will record new/old board meeting
 - b. Out-going Secretary will record General Assembly and Sunday Board meeting
 - c. Will work jointly on Convention newsletter
 - 2. Recommendations for Annual Report
 - a. New Secretary should review language in operating manual for formatting, font, etc., to be used in documents
 - b. Take into account spacing/page break issues
 - 3. With newsletters, etc., sometimes it is easier to start from scratch. Cut/paste will lead to a mess.
 - 4. Start everything as early as possible
 - 5. State President's Guide
 - a. Sooner info. gets to new Secretary, sooner information can get out (goal is to have published by July 27)
- D. Treasurer—Ryan Lukassen
 - 1. Chris Beyerhelm's award, \$44.95
 - 2. As of board meeting: Five first-time attendees not paid, \$117 each; six committee members not paid. Can mail checks if necessary.
 - 3. NEED: Report from Convention Committee of what was spent
- E. Past President—Lisa Liska

New members need to pull up Operating Manuel and review duties and responsibilities. Goal was to update Manuel; it is Secretary's duty to update, but requires a team. Team of 4 Past Presidents will be put together to update Operating Manuel, with goal of being done by next Convention.
- F. Zone Reps
 - 1. Would be good to start monthly calls 3 or 4 months before Zone meeting to get meeting figured out
 - 2. Keep track of State Presidents to best of ability—election times vary from state to state
 - 3. Solid deadlines for Zone Reps for what is due would be beneficial. Good idea to set by board in board meetings
 - 4. State Presidents' call was good experience
 - 5. Need to get Dillard's information out to members.

II. Comments and Recommendations

- A. NACS pins—we are out. Better to stay with same company when ordering, if possible
- B. New Delegate ribbons have been ordered
- C. Annual report—at minimum include account balance in monthly minutes

- D. Remember to do Man-mile award next convention
- E. NACS Checking Account, who should be on the account? How to change?
 - 1. At least Treasurer and President should be on the account at all times
 - 2. Draft of letter provided by Secretary to make changes to account, signed by "Old" Secretary
 - 3. Can't pass signature card around anymore, have to be physically present to be added to account
 - 4. Suggested to add Vice President to account in the event President has to step down

New Business

- I. Dues—No changes were voted on for dues. Dues remain as follows:
 - A. National NACS dues are \$144 per year
 - B. Associate National Dues are \$30 per year (set at Spring Board meeting)
 - C. National Lifetime Membership is \$100, paid one time
 - D. National NACS dues are \$52 for any first-time member who joins between June 1, 2017 and May 31, 2018
- II. Dillard's Financial
 - A. Sponsorship funds of \$5,000 will go into general ledger. Not earmarked at this time
- III. Legislative Priorities
 - A. Appropriations
 - B. Staffing
 - C. Corporate sponsorships—not moving quickly enough. Has been promised to membership; need to see some results
- IV. Confidentiality

Some items are sensitive topics and require confidentiality. We will be told not to share some things; need to maintain confidence in our ability to remain silent.
- V. Job duties for new board members
 - A. President
 - 1. E-mail letters to SED's for newly elected Board members
 - 2. Appoint Committee Members
 - B. Vice President
 - 1. E-mail letters to SED's for newly appointed Committee Members
 - 2. Monitor Federal Register
 - 3. Monitor USDA Connect
 - C. Secretary
 - 1. Communications: Newsletters, Minutes, Annual Report
 - a. Intro to new board—need short biography & picture
 - b. List of 1st-time attendees
 - c. Minutes from Board meeting—send about 1 week before next board meeting
 - d. State President's Guide—update with new board, constitution and bylaws update, committees, minutes
 - 2. Annual Report starts TODAY

3. Include monthly account & budget updates in minutes
- D. Treasurer
 1. Maintain budget throughout the year (monthly account update/monthly budget update)
 2. Maintain funds at Wells Fargo Bank
 3. Get debit cards and account access changed
 4. Maintain current tax status with IRS; file tax returns by Certified Mail
- E. Past President
 1. Work with other Past Presidents on updating Operating Manual
 2. Send thank-you notes to National Office speakers
- VI. Audit Committee Report / Recommendations
 - A. Research having more than one person with debit card
 - B. Add people to Quickbooks account, as applicable
 - C. Treasurer should continue to maintain record of checks/voided checks
- VII. Committee
 - A. Membership Committee
 1. Service will be staggered so that at least two members will serve two consecutive years. This will allow committee to progress with plans made instead of “rebuilding the wheel” each year
 2. Charged with photos
 3. Conduit with Zone Reps to drive state membership
 4. Fun Facts/Association History
 - B. Committee Surveys have been turned in by each Zone; additional surveys to be submitted within two weeks. President and VP will work on list after board meeting
- VIII. NACS Zone Meetings

A. Zone A	Bozeman, MT	March 2, 3
B. Zone B	Grapevine, TX	February 3, 4
C. Zone C	Illinois—location to be determined	March 8, 9
D. Zone D	Bossier, LA	February 15, 16
- IX. Goals for 2017-2018
 - A. Membership: 700
 - B. Convention attendance: 90
 - C. Zone meeting attendance: At least one member from each State Association at each Zone meeting
 - D. Communication
 1. Monthly conference calls conducted by the NACS board
 2. President to conduct semi-annual conference calls with State Presidents
 3. Vice President to conduct one call with each committee following receipt of resolutions from National Office and one prior to National Convention
 4. Two newsletters prepared by Secretary and e-mailed out to the membership per year (one after National Convention and one after each Zone Meeting)
 5. 12 President updates per year
 6. One Zone newsletter prepared by the Zone Representative and Secretary and e-mailed to the Zone members after each Zone meeting

- 7. One Zone newsletter prepared by the Zone Representative and e-mailed out to Zone members per year
 - 8. 12 posts on social media (Facebook) per year
- X. Budget
 - A. 2017-2018 Budget breaks even
 - B. Increase IT expense to \$850. Overage last year was mainly IT
 - C. Look at increasing supplies and postage by \$100 and decrease marketing by \$100
 - D. McAllister/Quinn expenses should be under consultant fees. "Local travel" is NACS legislative travel with M/Q while in DC.
 - E. Ryan Lukassen moved to accept budget as amended, Charlean Smith seconded. Motion passed
- XI. Convention Committee Status
 - A. Need to add two more people to Convention Committee for rotation purposes. Committee service should be at least a 4-year term
 - B. Will there be an issue that Convention Committee is not represented by each Zone? No. Original intent was to have someone close to proposed location. Can call member from location to help out as needed.
- XII. Membership campaign

If there are any ideas, let Theresa know
- XIII. Communications Committee
 - A. John has reached out to Mark Drewitz. Mark is helping out now, but we will eventually have to look at hiring someone.
 - B. Look at reaching out to colleges with IT departments
- XIV. Newsletter assignments
 - A. July 3—have bio from all new board members
 - B. July 10—Business newsletter
 - C. July 10—Convention newsletter
- XV. Presidential appointments

Will send out a request for everyone to submit surveys following convention.
President will try to get committees appointed ASAP & work with Communication and Membership Committee members to get Historian appointed.
- XVI. NASCOE Convention
 - A. St. Charles, MO, August 2-5, 2017—Theresa already registered to attend. Ryan Lukassen will also attend
 - B. Joint convention appears to be off the table
- XVII. ABA Conference

Milwaukee, WI, November 12-15
- XVIII. New Administration
 - A. To be determined

- B. Very important to keep sending invitations to the Secretary of Agriculture
- C. Lilia McFarland would be good to add to invitation/contact list

Meeting was adjourned by President Theresa Windham at 11:32 a.m. CST.

Cheryl Brooks
NACS Secretary
2017-2018



**National Association of Credit Specialists
Retirement and Benefit Provider Agreement**

On behalf of Dillard Financial Solutions, Inc. (DFS), we request the honor of bidding on the retirement and benefit provider for your association, starting August 1, 2017.

Furthermore, DFS, as a Nationally Verified Vendor on the United States Federal Contractor Registry (DUNS: 078747605), is authorized to provide required Federal Employees Benefits, Insurance and Retirement education to all federal employees. Additionally, the representatives of DFS are Chartered Federal Employees Benefits ConsultantsSM (ChFEBCSM).

Dillard Financial Solutions will donate to your association in the amount of \$5,000 a year (\$1,250 paid per quarter).

- 1) NACS shall refer DFS to NACS membership through commercially reasonable introductions, mailings, speaking events, conventions and general promotion of DFS's capability to offer certain benefits, retirement and insurance products. NACS agrees to reasonably promote the sale of such products for the welfare of membership and promote Dillard Financial Solutions as NACS Benefit Provider.
- 2) DFS shall be the only vendor at all NACS events that offer Retirement and Life Insurance products.
- 3) DFS shall provide Door Prizes and training materials for all NACS events.
- 4) This Agreement shall be for a term of four (4) years. The term may be extended by mutual consent of the parties. If funding is eliminated and NACS or Dillard Financial Solutions, Inc. ceases to exist, this agreement shall be deemed terminated as of the date of said occurrence.

Stephen Dillard, CEO
Dillard Financial Solutions, Inc.

Signature: *Stephen Dillard*

Date: 6/28/2017

Theresa Windham, President
National Association of Credit Specialists
Farm Service Agency

Signature: *Theresa Windham*

Date: 6/28/2017

Teresa Dillard, President
Dillard Financial Solutions, Inc.

Signature: *Teresa Dillard*

Date: 6/28/2017

John Gehrke, Past President
National Association of Credit Specialists
Farm Service Agency

Signature: *John Gehrke*

Date: 6/28/2017

July 27, 2017

The NACS Board met July 27, 2017, via teleconference with Theresa Windham calling the meeting to order at 11:31 a.m. EST. Members in attendance were Theresa Windham, Charlean Smith, Cheryl Brooks, Ryan Lukassen, Casey Toyne, Joseph Grier, Kimberly Eilerman and Tammy Jones.

I. Minutes

The June 29, 2017 minutes were e-mailed to the board just prior to the teleconference. Due to the late timing, the board was requested to review the minutes and discussion withheld until next scheduled meeting.

II. Treasurer's Report

The Treasurer's report was presented by Treasurer, Ryan Lukassen, with the following noted:

- A. The transfer of Wunder Fund proceeds received at National Convention, total of \$755, has not yet been completed.
- B. Accounts receivable is dues not paid. There are some on hand that have not yet been opened.
- C. Received compensation from Dillard Financial Solutions. They paid the full \$5,000 in one lump sum rather than breaking it into quarterly installments.
- D. We are over budget as follows:
 - 1. Consultant travel is over by \$103.51, which was for Andy's travel to KCMO
 - 2. Award budget is over by \$4.79

It was moved by Charlean Smith and seconded by Kim Eilerman to increase consultant and award line items by the amount specified. Motion passed.

- E. FP/IT/Membership Committees are below budgeted amount because there were some committee members who did not reach \$400 when attending National Convention.
- F. First-time attendee budget is under projected amount because there were some people from Missouri who didn't turn in a voucher.
- G. There are outstanding checks that have reached an excessive timeframe (\$300 Zone Meeting Reimbursements): South Dakota: March 17, 2016; Texas: February, 2017; Colorado/New Mexico: April, 2017.
After discussion, board decided to not automatically reissue checks. Zone Rep. needs to follow up with State President & assign a deadline (15 days). If there is a stop-payment fee, it will be deducted from the \$300.

It was moved by Charlean Smith and seconded by Kim Eilerman to approve the Treasurer's report as corrected. Motion passed.

III. Board Reports

A. President—Theresa Windham

1. National Office Communications

- a. National Office has last-minute funds for task forces/working groups. There are currently four active in Loan-Making Division
 - 1. Direct loan checklist: improve and reorganize Direct Loan Making Checklist. Kim Eilerman is on; going to DC last week of August
 - 2. Direct loan closing group: focus is on 3-FLP, Par. 16. Will be going to DC week of September 11-15

3. **Guaranteed Security/FLOT group:** Goal is to improve security paragraph of 2-FLP, making it easier to understand and balance FLOT test scoring between all aspects (Direct & Guaranteed)
4. **GLS User Guide:** update the guide
- b. **Bridges to Opportunity:** Glenn Schafer wants FLP BTO champion
- c. **National Office** is in the process of setting up Shared Management task force. Be thinking of names, preferably someone who has experience on FLP side (two or more service areas covered by the same FLM due to lack of hiring/replacing FLM that is no longer in that area)
2. **Convention Committee:** Need to replace Charlean
3. **NASCOE Convention:** Will be in St. Charles, MO. Theresa and Kim will be attending

B. Vice President—Charlean Smith

Resolutions have been typed up and sent out. Need to delete all non-adopt, combine Farm Program and Farm Loan Program and split out into Loan Making and Loan Servicing

C. Secretary—Cheryl Brooks

State President's Guide is complete except for committee assignments
Need copy of Old/New Board budget (Ryan e-mailed during meeting)

D. Past President—John Gehrke (via e-mail)

1. Acknowledgements were sent out to speakers and exhibitors from the convention. I included a few pictures in some of them.
2. I have been given my assignment on updating a portion of the operating manual. Here is the list:
 - LISA: Part 1 – Organization (Recruiting current Board members to have input on this section too)
 - TANYA: Part 2 – Committees
 - MAUREEN: Part 3 – Business Meetings
 - TANYA: Part 4 – Resolution Process
 - LISA: Part 5 – Communications (I have a draft from Mark Drewitz for the web page section)
 - MAUREEN: Part 6 – Reimbursement Policies
 - JOHN: Part 7 – Awards & Part 8 – Legislative Activities
3. We need to decide on member to assist Glenn Schafer as BTO Champion
4. I think I volunteered during the New/Old Board meeting to work on the benefits page of the Web Site. I had a request from FEDS to put their logo on there and then maybe send something out in a month or so. I plan to follow up on that.

E. Zone Representatives

1. A—Casey Toyne

Zone A has made a decision on where to go for Zone meeting. They have spoken with Dillard Financial about attending.
Missed Convention Newsletter—it is on the NACS web-site, President has not sent a Constant Contact notice.

2. B—Joseph Grier

Zone B has narrowed location down to 2 hotels in Grapevine, TX.
Working on Zone Newsletter.

Zone issue: push is on again for CED's to get loan approval. This was one of NASCOE's top negotiation items.

3. Zone C—Kim Eilerman

Going by manual in planning Zone meeting—Trying to schedule for February 22-23, 2018 (last week-end of February). Leaning toward Springfield locale. Question about dates of Board trip to DC—President's response: DC week will probably be set after NASCOE convention.

4. Zone D—Tammy Jones (Zone Alternate)

Still don't know where or when we will have Zone D meeting. Possibility we will be in Grapevine with Zone B.

IV. Old Business

None at this time

V. New Business

A. By October call should have firm Zone meeting information and start promoting meetings.

B. We are running short on Committee members. Total of 4 surveys from Zone D. Will put members from Zones B and C in if we don't get people.

C. Schedule

Next Board call will be August 31 at 2:30 Eastern

There being no further business, the meeting was adjourned at 12:22 EST.

Cheryl Brooks
NACS Secretary
2017-2018

August 31, 2017

The NACS Board met August 31, 2017, via teleconference with Theresa Windham calling the meeting to order at 3:03 EST. Members in attendance were Theresa Windham, Charlean Smith, Ryan Lukassen, Cheryl Brooks, John Gehrke, Casey Toyne, Joseph Grier, Mary Beth Shackelford-Tomica and Jamelda Fulton.

I. Minutes

The minutes from Old/New Board meeting and the minutes from the July 27, 2017 meeting were presented by Secretary, Cheryl Brooks, with amendments to the July 27 minutes, as noted. The Board was e-mailed a copy of the minutes prior to the meeting.

It was moved by Ryan Lukassen and seconded by Charlean Smith to approve the minutes as amended. Motion passed.

II. Treasurer Report

Reported the following balances as of August 31, 2017:

Checking	\$ 10,037.43
Fairness Fund	\$ 3,961.33
Savings	\$ 85,659.66
Wunder Fund	\$ 7,448.40
Total	\$107,106.82

III. Board Reports

A. President

1. Task force, working group and other appointments

- Shared Management Working Group – Tammy Jones, AR. Charlean is to reach out to Tammy to see if anything is going on with that group
- BTO champion – Heather Cox, TX – John to talk to Heather right after call
- Convention Committee – appoint Lora Morris from VA and Kaiti Steckman from NE. Charlean Smith is going to stay on the committee as an adjunct member, serving in an advisory capacity
- Submitted priority list for reports in Data mart

2. Relationship with other associations

- e-mail to new NADD, NASE and NASCOE presidents to exchange info. Included information about upcoming Zone meetings, 2018 convention and the new board directory. Also sent the information to all National Office Contacts.
- Sent an e-mail to Mike (NADD) about getting the All Association Quarterly Call started back up again, but has not heard anything yet.

3. NACS business

Agreement with Dillard's – will they pay the \$5,000 + sponsorship to come to Zone meetings? John's understanding was that \$5,000 was all-inclusive.

4. Miscellaneous

- All association meeting – no additional news at this time. Pretty sure not going to happen this FY.
- FPAC teams – call is scheduled with DAFO for next week.
- Critical hiring – Present was on bi-weekly SED/AO call. Jim Radintz reminded AO's important to get critical hire FLP positions out there.
- Website updates: email for board has been updated in system, so board should be getting all e-mail alerts

B. Vice President – Charlean Smith

1. Committees

- a. Status of resolutions – provided to N/O & committees, updated on website
- b. Committee members have been chosen, email addresses provided to Mark Drewitz. In the process of notifying SED's of committee appointments.
- c. Need to change committee titles and archive old FP and FLP on the web-site.
- d. Still need alternate for Zone A on Membership Committee. Casey will continue to search.
- e. Have been monitoring submitted resolutions and Technical Forum

2. Task force, working group and other appointments

Only update provided so far was from LeAnn Gibbs on GLS taskforce. Update provided said problem with fees not calculating, but has since been fixed.

3. Federal Register

- a. Been checking. No updates.

4. Miscellaneous

- a. Nothing at this time.

C. Secretary – Cheryl Brooks

- 1. **Directory** finalized – will be sent to Mark today for web-site posting.
- 2. **State Presidents Guide** has been finalized. Was waiting on convention committee members. Will be sent out today to Zone Reps.
- 3. **Newsletters**—have not had time to complete newsletter regarding committees.
Ask board for suggestions in completing newsletter.

D. Treasurer – Ryan Lukassen

1. Accounts Receivable / Accounts Payable

- a. Accounts receivable are dues receivable.
No liabilities at this point; should be getting a bill from McAllister & Quinn.

2. Adjustments to budget / Quarterly budget comparison

Highlighted two overage areas: Consultant Travel (\$145.51) and Consultant Miscellaneous Expenditures (53.00)

3. Miscellaneous

All of the convention reimbursements have been sent and cleared.

It was moved by John Gehrke and seconded by Jamelda Fulton to increase Consultant Travel & Misc. Expenditures line items by the amount specified to cover the overage as indicated in the budget. Motion passed.

E. Past President – John Gehrke

- 1. **Status of Operating Manual** – nothing new has happened. Should pick up now that Lisa is back from her fellowship
- 2. **Legislative updates**
 - a. Legislative Committee is working on a letter to go to Congress promoting additional staffing levels for FSA Farm Loan Programs. Ben is tweaking letters.
 - b. John attended a session of IL Banker's Association. Good feedback on NACS legislative issues. Made some good contacts.

- c. Next round table discussion of partner groups is in October. Around the same time as NRLA meeting.
- d. John has been asked to participate in the panel discussion for the FSA stakeholder meeting that will be held the day prior to the ABA AgLending conference. Will, with concurrence from Jim Radintz obtained.

- 3. **Redesign of Benefits Page** on website – haven't done anything on this yet
- 4. **BTO champion** – has reached out to Heather. She is good to go. Will let Glen Schafer know Heather is our NACS recommendation.

F. Zone Representatives

Zone Rep Guide – President feels like a manual for new Zone Reps as they come in would be a good idea. Zone Reps. should work on cooperatively, for the future.

SED & FLC contact is needed for each state in zone. AO's would be good contact to have, as well.

Status of State Associations

Current email list per zone – review with state presidents

Utilize the membership rep and alternate for zone

State Concerns – submit recommendations for topics to be covered in the next Hot Topics training

1. **A – Casey Toyne, CO**

Update on Zone Meeting

Preparing for zone meeting – draft agenda, including Dillards retirement presentation (2hrs – tailored to your meeting)

Still hasn't nailed down a venue, hopeful to have it before next call.

2. **B – Joseph Grier, TX**

Zone meeting will be at the Embassy Suites in Grapevine, TX. Will have room for Zone D if needed. Next call will be next Thursday.

Have started a newsletter, but dealing with state issues; will try to get it out.

3. **C – Kimberly Eilerman, IL (Mary Beth Shackelford-Tomica representing)**

Know the date (February 22-24), and in Illinois, but no other details.

Vendor has contacted Mary Beth about selling NACS-branded items at Zone meetings & National Convention.

4. **D – Jamelda Fulton, MS**

We are not meeting with RD. We are still keeping our original dates (February 13-15), and will be meeting in Louisiana, but not sure which city/venue.

IV. Old Business

A. None at this time.

V. New Business

A. Schedule

Next board call will be September 28 at 2:30 EST.

There being no further business, the meeting was adjourned at 4:06 p.m. EST.

Cheryl Brooks
NACS Secretary
2017-2018

September 28, 2017

The NACS Board met September 28, 2017, via teleconference with Theresa Windham calling the meeting to order at 1:31 p.m. EST. Members in attendance were Theresa Windham, Charlean Smith, Cheryl Brooks, Ryan Lukassen, John Gehrke, Casey Toyne, Kris Bargaen, Kimberly Eilerman and Jamelda Fulton.

I. Minutes

The minutes from the August 31, 2017 meeting were presented by Secretary, Cheryl Brooks. The Board was e-mailed a copy of the minutes prior to the meeting.

It was moved by Ryan Lukassen and seconded by Kim Eilerman to approve the minutes as presented. Motion passed.

II. Treasurer Report

Reported the following balances as of September 28, 2017:

Checking	\$ 19,169.21
Fairness Fund	\$ 3,961.43
Savings	\$ 85,661.85
<u>Wunder Fund</u>	<u>\$ 7,448.59</u>
Total	\$116,241.08

III. Board Reports

A. President

1. **Task force, working group and other appointments**
Managerial Cost Accounting working group (MCA) – reappointed Lisa Liska as NACS rep
2. **Relationship with other associations**
 - a. working on getting all-association president quarterly calls set up
 - b. Talked with DAFO a week or two ago about having an all-association meeting. Answer is “no” because DC wants to wait until we have permanent leaders in place.
3. **NACS business**
 - a. Wants to try to meet with NO FLP/FPAC and let them get to know NACS and what we do. Board opinion is that we need to go because it’s been almost 2 years since we’ve gone. Need to go before the end of the year. Look at early/mid-November.
 - b. Need to look at the processes and programs we, as NACS, would like to be kept in place under FPAC, i.e. steering committee, IT functions, etc.
4. **Miscellaneous**
 - a. Treasurer’s report is included in minutes. When minutes are approved, the Treasurer’s report is included in their approval.
 - b. Way of voting will be changed in Board meetings under Theresa’s reign—only “nay’s” will be voiced, then discussion and vote, if needed.
 - c. Have appointed some SED’s. Continuing to vet SED’s.

B. Vice President – Charlean Smith

1. **Committees**
 - a. Status of resolutions: provided to N/O, and N/O has gotten them to the departments that need them.
 - b. Have gotten notification of committees, email address to Mark and he has updated website.

- c. Monitoring submitted resolutions and Technical Forum Still need an Alternate for Zone A in Membership
 - 2. **Task force, working group and other appointments**
Looking at maintenance of data base
 - 3. **Federal Register**
Keeping up with Federal Register. Nothing going on at this time.
 - 4. **Miscellaneous**
Cheryl will be back-up on finance quarterly call if Charlean is unavailable.
- C. Secretary – Cheryl Brooks**
- a. State Presidents Guide finalized and posted
 - b. Newsletters—nothing in the works at this time on National level
- D. Treasurer – Ryan Lukassen**
- 1. **Accounts Receivable / Accounts Payable**
Accounts Payable is M & Q bill, with check going out today (9/28)
 - 2. **Adjustments to budget / Quarterly budget comparison**
No changes
 - 3. **Miscellaneous**
Checks were mailed to parties discussed in August 31 board meeting, with the exception of Illinois. Will mail Illinois check.
- E. Past President – John Gehrke**
- 1. **Status of Operating Manual**—still a work-in-progress. Conference call scheduled for October 3.
 - 2. **Legislative updates:**
 - a. should have received Legislative update as of September 28, 2017.
 - b. AgLending coalition is scheduled to meet at M/Q on October 16, 2017.
 - 3. **Redesign of Benefits Page on website**—not as far along as anticipated. Committees have been updated. Need to revamp the whole benefits page. Reached out to Ty at J & M and Brenda at FEDS for updated information to add to page.
- F. Zone Representatives**
- 1. **A – Casey Toyne, CO**
Still hasn't nailed down a venue for Zone meeting.
Newsletter—has gotten it together. Needs Constant Contact log-in and password if Zone Rep. needs to post, otherwise will send to President to post. Send to President for proofing and posting at this time.
 - 2. **B – Kris Barga, NE**
Zone meeting will be in Grapevine, TX. Coming together well.
 - 3. **C – Kimberly Eilerman, IL**
Zone meeting will either be in Springfield or Peoria, IL. Narrowed down to one hotel choice in each city. Will have a definite location by next board call.
Still hasn't gotten a newsletter done. Needs to get information from Jeremy first.
 - 4. **D – Jamela Fulton, MS**
Nothing new at this time.

President requests rough draft of Zone Meeting Agenda by the end of October.

- IV. Old Business**
 - A. None at this time.**

- V. New Business**
 - A. Schedule**
 - Next board call will be October 19th at 3:30 EST

There being no further business, the meeting was adjourned at 3:15 p.m. EST.

Cheryl Brooks
NACS Secretary
2017-2018

October 19, 2017

The NACS Board met October 19, 2017, via teleconference with Theresa Windham calling the meeting to order at 3:30 p.m. EST. Members in attendance were Theresa Windham, Cheryl Brooks, Ryan Lukassen, John Gehrke, Casey Toyne, Joseph Grier, Kimberly Eilerman and Jamelda Fulton.

I. Minutes

The minutes from the September 28, 2017 meeting were presented by Secretary, Cheryl Brooks. The Board was e-mailed a copy of the minutes prior to the meeting.

It was moved by Jamelda Fulton and seconded by Ryan Lukassen to approve the minutes as presented. Motion passed.

II. Treasurer Report

Reported the following balances as of October 19, 2017:

Checking	\$ 19,138.09
Fairness Fund	\$ 3,961.53
Savings	\$ 85,663.96
Wunder Fund	\$ 7,448.78
Total	\$116,212.36

III. Board Reports

A. President

1. NACS business

No progress on board trip to DC. Still keeping lines of communication open with FLP leadership in DC. Leaders said they will meet with us whenever we are able to come.

2. Miscellaneous

- a. Discussion of status of recovery in Texas, Florida and Puerto Rico. Puerto Rico recovery will possibly be years, because entire operations were wiped away.
- b. FLP concern right now is getting reports from Oracle and available on new system.
- c. May be several retirements in DC within the next few months
- d. FPAC teams have been formed. Requested team information, including members, from NO to update employees regarding current status.
- e. Still waiting for budget. Possible ceiling numbers next month.

B. Vice President – Charlean Smith (not on call; notes presented by Theresa Windham)

1. Committees

No responses on any of the committees from NO

2. Task force, working group and other appointments

PT re-classification final document draft is being reviewed (via Jamelda)

3. Federal Register

Nothing going on at this time.

C. Secretary – Cheryl Brooks

Newsletters—will try to have rough draft of newsletter by next conference, including resolution info. and possibly Zone meeting info.

D. Treasurer – Ryan Lukassen

1. Accounts Receivable / Accounts Payable

N/A

2. Adjustments to budget / Quarterly budget comparison

a. New category under income—refund of cash deposited fees from Wells Fargo

b. Could potentially end up over budget in State Travel category because of check from 2016 Zone cashed in 2017

c. IT expense of \$169.20 is for yearly subscription to QuickBooks online (less expensive to pay by the year rather than by month)

3. Miscellaneous

Membership numbers will be available for November meeting.

E. Past President – John Gehrke

1. Status of Operating Manual—nothing new. Have call scheduled.

2. Legislative updates: Ben and Dave had meetings this week at McAllister & Quinn; picture was posted on Facebook.

3. Redesign of Benefits Page on website—followed up with Ty at JM Marketing & hope is to have something updated before next meeting.

F. Zone Representatives

1. A – Casey Toyne, CO

Working on draft agenda for Zone meeting. Still no venue for meeting.

2. B – Joseph Grier, TX

Trying to get Zone meeting registration form out by November 1.

Needs help getting PayPal account set up.

3. C – Kimberly Eilerman, IL

Zone meeting will be in Springfield, IL, at the Wyndham Downtown.

Making progress and should have no problem with draft agenda.

4. D – Jamelda Fulton, MS

Nothing new at this time.

IV. Old Business

A. Corporate sponsors

General discussion. Person who oversaw project with M & Q has left firm, so looking at delay in process.

B. Workload Analytics Report

All Acting SED's have gotten the report. Up to the Acting SED whether report is shared with State Management team (DD's, etc.). Per Ryan, who is on the taskforce, the reports are still in validation process and will not be widely shared until accuracy of information is confirmed and mistakes are corrected.

V. New Business

A. Schedule

Next board call will be November 16th at 11:30 EST

There being no further business, the meeting was adjourned at 4:30 p.m. EST.

Cheryl Brooks
NACS Secretary
2017-2018

November 16, 2017

The NACS Board met November 16, 2017, via teleconference, with Theresa Windham calling the meeting to order at 3:30 p.m. EST. Members in attendance were Theresa Windham, Charlean Smith, Cheryl Brooks, Casey Toyne, Joseph Grier, Kimberly Eilerman and Jamelda Fulton.

I. Minutes

The minutes from the October 19, 2017 meeting were presented by Secretary, Cheryl Brooks. The Board was e-mailed a copy of the minutes prior to the meeting.

It was moved by Kimberly Eilerman and seconded by Joseph Grier to approve the minutes as amended. Motion passed.

II. Treasurer Report

Reported the following balances as of November 15, 2017:

Checking	\$ 2,857.96
Fairness Fund	\$ 3,961.53
Savings	\$ 80,666.14
Wunder Fund	\$ 7,448.97
Total	\$ 94,934.60

III. Board Reports

A. President

1. NACS business

a. Spoke with DAFO. No trip to DC until FPAC settles down. Too many people in "Acting" roles for quality meeting. But they DO intend to have an all association meeting.

2. Miscellaneous

a. Is having monthly conference call with presidents of NADD (Michael Eller, NE) and NASCOE (Dennis Ray, MO) to share information and make sure we have common ground and common goals to share with National Office.

b. FPAC teams are being formed. Do include some field office members, but we still don't have a good solid list of people who are on the teams.

B. Vice President – Charlean Smith

1. Committees

a. Two responses from NO (Loan Making and Loan Servicing) have been forwarded to Committees to review and follow up.

b. Also received notice that others are being worked on and should be coming soon.

2. Task force, working group and other appointments

No word on PT re-classification final document draft

3. Federal Register

Document regarding volunteer programs was forwarded to Mgmt/Personnel Committee for comment.

4. Next Finance Office call should be coming up at first of month.

C. Secretary – Cheryl Brooks

Newsletter—still waiting on information from various parties to complete.

D. Treasurer – Ryan Lukassen (not on call, info presented by Theresa Windham)

1. Accounts Receivable / Accounts Payable

N/A

2. Membership

Provided membership information by Zones. Number of regular* members by Zone is as follows:

Zone A: 90

Zone B: 231

Zone C: 179

Zone D: 127

*does not include “new” and associate members

3. Miscellaneous

a. Had to move \$5,000 from savings to checking to pay McAllister & Quinn to cover expenditures through December, but will put money back in checking when dues are paid.

b. Will be sending a list of states who are behind on dues to Zone Reps. so they can contact state presidents.

c. Since we have updated member numbers, states may want to reach out to new employees.

E. Past President – John Gehrke (not on call)

F. Zone Representatives

1. A – Casey Toyne, CO

Still don't have a venue for meeting. Is going to set a deadline for registration and tell planners to have a venue by that date.

2. B – Joseph Grier, TX

Everything is ready to go with Zone meeting. Hoping to get registration out by the end of this week.

Joseph has asked Kristina Wilcox, NE, to step up as Zone B Rep. He has resigned to take a position at Farm Credit. He will still be attending the Zone B meeting.

3. C – Kimberly Eilerman, IL

Making good progress with Zone planning. Hotel contract has been finalized. Usually last Zone to meet, so not as stressed about Registration. Going to roll out Registration 1st week of January. Sharan Sachs is planning to attend since Springfield is close to St. Louis.

4. D – Jamelda Fulton, MS

Nothing new at this time.

IV. Old Business

None at this time.

V. New Business

A. Schedule

Next board call will be December 21st at 3:30 p.m. EST

There being no further business, the meeting was adjourned at 4:14 p.m. EST.

Cheryl Brooks
NACS Secretary
2017-2018

December 21, 2017

The NACS Board met December 21, 2017, via teleconference, with Theresa Windham calling the meeting to order at 3:30 p.m. EST. Members in attendance were Theresa Windham, Charlean Smith, Cheryl Brooks, Ryan Lukassen, Casey Toyne, Kris Wilcox, Tammy Jones and John Gehrke.

I. Minutes

The minutes from the November 16, 2017 meeting were presented by Secretary, Cheryl Brooks. The Board was e-mailed a copy of the minutes prior to the meeting.

It was moved by Casey Toyne and seconded by John Gehrke to approve the minutes as presented. Motion passed.

II. Treasurer Report

Reported the following balances as of 12/21/2017:

Checking	\$ 24,641.74
Fairness Fund	\$ 3,961.73
Savings	\$ 80,668.13
Wunder Fund	\$ 7,449.15
Total	\$116,720.75

Membership update will be provided next month.

III. Board Reports

A. President

1. **Task force, working group and other appointments**
 - a. No updates at this time
2. **Relationship with other associations**
 - b. Monthly call with NASCOE and NADD was cancelled this week
3. **NACS business**
 - c. No updates at this time
4. **Miscellaneous**
 - d. Someone from DAFLP will be at all of the Zone meetings

B. Vice President – Charlean Smith

1. **Committees**
 - a. Loan Making committee did have a meeting
 - b. Have not heard anything from Kara regarding any other committees
 - c. Committee(s) have been rearranged as a result of Joseph's departure from the Agency
2. **Miscellaneous:** Had quarterly meeting with NFAOC.

C. Secretary – Cheryl Brooks

Newsletter should be published before January 1, 2018.

D. Treasurer – Ryan Lukassen

1. **Accounts Receivable / Accounts Payable**

\$2,789 to be deposited today (from accounts receivable)
2. **Adjustments to budget**

None at this time.

3. Miscellaneous

- a. Will be transferring \$5,000 back to savings that was transferred to checking last month.
- b. Oklahoma State association has contacted board. They are paying dues in arrears from 2015 and will return to good standing with the organization.

E. Past President – John Gehrke

1. Status of Operating Manual

Group has had two calls since last update. Cutting a lot of information out of the Manual that is not needed or could be considered redundant.

2. Legislative updates

Need legislative report out of last D.C. trip.

3. Redesign of Benefits Page on website

Heard back from JM Marketing. Now have information from all parties, but has not updated page. Will work with Mark to get the updates finished.

F. Zone Representatives

1. A – Casey Toyne, CO

Have a venue for Zone Meeting. Will have registration out by first week of January.

Have Finance Office and Benefit Provider speaker lined up.

Registration set at \$100.

2. B – Kris Wilcox, NE

Zone registration is posted. Jason has a good list started of registrants. Planning call is scheduled for January 4, 2018.

3. C – Kimberly Eilerman, IL (John Gehrke)

2-22—2-24 in Springfield, IL.

Registration around \$85, but room rate is \$70.

4. D – Tammy Jones, AR

February 15-17 at the Hilton Garden Inn, West Monroe, LA.

Registration fee is \$80 and will include a Friday night crawfish boil.

IV. Old Business

None at this time.

V. New Business

A. Schedule

Next board call will be January 18th at 1:00 EST

There being no further discussion, the meeting was adjourned at 4:18 p.m. EST.

Cheryl Brooks
NACS Secretary
2017-2018

January 18, 2018

The NACS board met January 18, 2018, via teleconference with Theresa Windham calling the meeting to order at 1:03 p.m. EST. Members in attendance were Theresa Windham, Charlean Smith, Cheryl Brooks, Ryan Lukassen, Casey Toyne, Kris Wilcox, Kimberly Eilerman, Jamelda Fulton and John Gehrke.

I. Minutes

Minutes from December 21, 2017 board call were not ready in time for the call, but Secretary will distribute shortly after call and they will be discussed in the next board call.

II. Treasurer Report

Reported the following balances as of January 18, 2018:

Checking	\$ 29,757.51
Fairness Fund	\$ 3,961.83
Savings	\$ 80,670.19
Wunder Fund	\$ 7,449.34
Total	\$121,838.87

III. Board Reports

A. President

1. Relationship with other associations

- NADD plans to come to each Zone meeting and would like 5 minutes on the Agenda.
- Have contacted NASCOE with invitations to our Zone meetings and request for a representative from NACS to have a brief time on the agendas at their Area conferences.

2. NACS business

We need to check on "Not-for Profit" tax-exemptions for hotels at Zone meetings and National Convention.

3. Miscellaneous

- There haven't been a lot of Presidential updates because there hasn't been a lot going on at the National Level.
- We have gotten Admin. Leave approval for Zone B, 5.45 hours. Should be getting other Zone approvals shortly; will probably be around the same amount of time.
- Zone reps should write up 1-2 pages with highlights from Zone meeting and pictures, submit to Secretary to format, unless you want to format yourself.

B. Vice President – Charlean Smith

1. Committees

- Sent out IT committee with NO responses this morning (1/18/18). Still a delay with National Office
- All committees will have an attendee at each Zone meeting. Will get information to Zone Rep. of who is going to attend.
- Still waiting on finalized reports from IT and Management and Personnel.

C. Secretary – Cheryl Brooks

Board directory will be updated with Kris as Zone B Rep and Ray Bartholomew as Zone B Alternate.

D. Treasurer – Ryan Lukassen

1. Accounts Receivable / Accounts Payable

- a. \$10,648.33 in accounts receivable is state dues.
- b. \$5,349.42 account payable is McAllister and Quinn January statement.

2. Adjustments to budget / Quarterly budget comparison

No adjustments to budget at this time.

3. Miscellaneous

- a. Holding off on transferring \$5,000 to savings until we see where we are on board travel.
- b. Several states are past due on paying association dues; have been in contact with most states.
- c. Almost out of checks, will order by the end of month.
- d. Need to order Delegate ribbons and NACS pins. Will price-check and order in time for arrival by convention.
- e. We need to develop instructions for States on how to set up accounts. Proper way would be to set up as non-profit with their own ID #.
- f. This year, will need vouchers from each State's association with state treasurer's address. Do not need receipts. Check will only go to state treasurer and it is up to state how money is disbursed. Will be reimbursed if State is current on dues, or when they become current.
FYI: Person who is attending for the state must be a member of NACS and must attend their zone meeting. e.g. person from Louisiana (Zone D) who attends meeting in Texas (Zone B) will not meet the requirement for reimbursement.

E. Past President – John Gehrke

1. Status of Operating Manual

Continuing to meet. Making progress, but it is a slow process.

2. Legislative updates

Bardell has announced his retirement, so Zone A will not have a member on the committee.

3. Redesign of Benefits Page on website

Got info from JM Marketing, but has not yet contacted Mark to update page.

F. Zone Representatives

- | | |
|-------------------------------------|---|
| 1. A – Casey Toyne, CO | |
| 2. B – Kris Wilcox, NE | } All Zone meetings have been scheduled
} venues/registrations finalized and shared
} w/members |
| 3. C – Kimberly Eilerman, IL | |
| 4. D – Jamelda Fulton, MS | |

IV. Old Business

A. None

V. New Business

A. Schedule

No February board call, due to Zone meetings. Next board call March 22nd 3:30 EST

There being no further discussion, the meeting was adjourned at 1:56 p.m. EST.

Cheryl Brooks
2017-2018 NACS Secretary

March 22, 2018

The NACS board met March 22, 2018, via teleconference with Theresa Windham calling the meeting to order at 1:03 p.m. EST. Members in attendance were Theresa Windham, Charlean Smith, Ryan Lukassen, Casey Toyne, Kimberly Eilerman, Jamelda Fulton, Tammy Jones and John Gehrke.

I. Minutes

Minutes from January 18, 2019 board call were not ready in time for the call. They will be discussed at the Spring Board meeting.

II. Treasurer Report

Reported the following balances as of March 22, 2018:

Checking	\$ 29,411.28
Fairness Fund	\$ 3,962.02
Savings	\$ 80,674.10
Wunder Fund	\$ 8,240.70
Total	\$122,288.10

III. Board Reports

A. President

1. NACS business

Town Hall Call was conducted March 21, from 11:30 EST until 3:30 EST. One hour was allotted for each zone with an update provided of current activities. There was good participation and discussion.

2. Preparing for DC trip

- Everyone needs to remember to bring their Lincpass. No laptops needed except for Treasurer and Secretary, if needed for notetaking.
- Agenda will be to meet in the Hyatt lobby at 7 p.m. to prep for Q & A for Joint Employee Association meeting as we are only getting 1/2 day for off-site meeting.
- Spring Board meeting at McAllister & Quinn board room on Tuesday until 11 a.m.; have to be at the Whitten Building for meeting starting at 12 p.m. will have copies of the Board agenda in DC and will e-mail before-hand, as well.
- A list of topics/items will be submitted for the Joint Employee meeting. If you have any items to add, please e-mail to Pres immediately.
- Zone meetings—think about what we can do differently in the future. Prepare for discussion at Spring meeting.

B. Vice President – Charlean Smith

1. Committees

All committees have had their own committee call and are waiting for DAFO to schedule the follow-up call with the National Office.

C. Treasurer – Ryan Lukassen.

1. Adjustments to budget / Quarterly budget comparison

Budget adjustment needed to increase National President Travel by \$305.68.

2. Miscellaneous

- Has paid all zones for Zone meeting reimbursement except Zone A. Everyone should have received their checks, but waiting on some states to make sure that checks don't need to be reissued.

- b. States are doing good job in staying current on dues; still waiting for Oklahoma to remit past due amount as previously indicated.
- c. Overall, we are doing well on budget, under budget in some areas.

Motion was made by John Gehrke to increase National President Travel by \$305.68. Seconded by Jamelda Fulton. Motion passed.

D. Past President – John Gehrke

Nothing to report at this time

E. Zone Representatives

No reports from zones. Reminded everyone of the importance to submit information to Secretary for Zone Newsletters, which should have been completed before now.

IV. Old Business

A. None

V. New Business

A. Task Force Reports

1. The National Assessment Focus Group, Allen Mackrain – March 20, 2018

The National Assessment Focus Group met on 4 different occasions and finalized recommendations and comments on 03-19-2018, on the Competencies and Worksheets. These changes/recommendations will be incorporated into the Competencies and Worksheets that a pilot group previously used. National Office will be sending them out in a Final Survey to all focus group members. The Survey results will then be compiled and they will go over them with us later this year, either in a face-to-face meeting at National Office or Kansas City, MO, or via conference call, on how the survey results will possibly impact position descriptions going forward. I will keep you updated on our progress as we move forward with the focus group activities (e-mail forwarded to board with attachment on March 22nd)

2. MCA group, Lisa Liska NACS-FSA rep with report provided by Ryan Lukassen.

The MCA group met in DC the week of March 12, to discuss the workload staffing model. This model will not be a prediction of staffing needs at this time. The plans are to meet with the Secretary by the end of April for presentation of this information. This model will not drill down to the COF level at this time, but will provide program efficiency information for the States in the analytics portion. It is comprised of 84% ARS data and 16% complexity, which are generated from several factors (Ag Diversity, Economy of Sale and Frequency of Disaster). A more in-depth report will be provided to the Board at the Spring Board Meeting. This is just a general overview.

B. Schedule

The next meeting will be 8 - 11 a.m., EST, at McAllister & Quinn in Washington, DC, April 3, 2018.

There being no further discussion, the meeting was adjourned at 3:12 p.m. EST.

Theresa Windham / cdb
NACS President
2017-2018

April 3, 2018—Spring Board Meeting

The NACS board met at the Office of McAlister & Quinn, 1030 15th Street NW, Suite 590 West, Washington D.C. 20005, with Theresa Windham calling the meeting to order at 8:14 a.m. EST. Members in attendance were Theresa Windham, Charlean Smith, Cheryl Brooks, Ryan Lukassen, Casey Toyne, Kristina Wilcox, Kimberly Eilerman, Tammy Jones and John Gehrke.

I. Minutes

Minutes from January 18, 2018, board call presented. Motion was made by Ryan Lukassen and seconded by Charlean Smith to accept the minutes as presented. Motion passed.

Minutes from the March 22, 2018, board call presented. Motion was made by John Gehrke and seconded by Ryan Lukassen to accept the minutes as presented. Motion passed.

II. Treasurer Report

Reported the following balances as of March 22, 2018:

Checking	\$ 29,411.28
Fairness Fund	\$ 3,962.02
Savings	\$ 80,674.10
Wunder Fund	\$ 8,240.70
Total	\$122,288.10

III. Board Reports

A. President

Presentation of several potential amendments to the NACS Constitution. Discussion held. No decisions rendered.

B. Vice President – Charlean Smith

1. Committees

- Still waiting on National Office to schedule calls with committees.
- President requested call with all committees and Membership committee before calls with National Office held.

C. Secretary – Cheryl Brooks

1. Annual Report

- Need board reports, preferably before May 1.
- Need finalized committee reports.

2. Newsletters

Zones A and D should be out by the end of next week. Spring Board Newsletter should follow shortly.

D. Treasurer – Ryan Lukassen.

1. Adjustments to budget / Quarterly budget comparison

Under budget now. Have not paid convention expenses yet. Bills to be paid: M & Q, \$5,030; Zone A reimbursements \$1,200

2. Miscellaneous

- Has paid all zones for Zone meeting reimbursement except Zone A.
- Having problems with Post Office returning some dues checks back to states.

- i. Right now, must reissue only Nebraska Zone meeting check. Question of whether to stop payment or watch the account. Decision made to watch account.

E. Past President – John Gehrke

1. Operating Manuel on hold. May be done and on-line by convention.
2. Legislative committee day on the Hill—should be writing something up after this trip to have out to membership. Planning to meet with them tonight to get an update from Andy.
3. NACS instrumental in getting the \$8,000,000 aimed at adding extra FLP staff (FLOT's). National Office does pay attention to what we say, and follow up.

F. Zone Representatives

No reports at this time.

IV. Old Business

A. New/Old Board meeting goals

1. Membership goal was 700. Actual 627. Could rise upon receipt of Oklahoma check/reinstatement. Losing at a greater rate than attaining.
2. No zones had member from every state at zone meeting.
3. Have had a monthly conference call each month except February.
4. Semi-annual President's call, have had one, will have another before convention. Zone Reps need to encourage member from each state to be on call, if Time-zone call is scheduled.
5. Committee conference calls—in process of scheduling.
6. 2 Newsletters prepared by Secretary and sent to membership. 3 done. Need Spring Board newsletter and we'll be good.
7. 12 President updates. Not done, because nothing to report due to Administration change.
8. Zone newsletters—work in progress.
9. 1 other newsletter, done by Zone Reps. Done.
10. 12 posts on NACS FB page. Done.
11. Dillard Financial attended all Zone meetings.

V. New Business

A. Budget

1. Budget was based on 700 members. Currently 630. Difference of about \$10,000 income. Not a lot of places to cut money in budget—would either have to come from reimbursements or Legislative.
2. Suggestion was made to consider taking money from savings rather than raising dues. Concern is that people will question the amount in savings if asked for more money.
3. Wunder fund is not growing at a rate comparable to reimbursements being paid out of it.
4. Concern: We need a better tracking system of Convention expenses & proceeds. Need to provide a better report to the treasurer, in case of audit. Don't need vouchers or receipts, but need an account of the funds in the checking account. There is still nothing in the Operating Manuel regarding the Convention Committee and the funds in the CC account. Need to find out who's tax ID is on account.

Motion was made by John Gehrke to allow Ryan Lukassen \$1,000 from the Fairness Fund to engage the services of a professional regarding NACS legal structure, to advise Association how to set up accounts, tax prep., etc. for National, Convention and State accounts. This would further the objective of NACS in achieving its intended mission, while remaining IRS compliant and, ideally, establishing consistency in accounting and record-keeping at all Association levels (National, Convention, State). Kris seconded. No discussion. Motion passed.

5. National Convention awards.
 - 1) Blood, Sweat and Tears. Any member can nominate a candidate. Up to Past President to make selection from nominees. Current board not eligible for BST Award.
 - 2) Man-mile recognition. Done at convention. Secretary adds up how many miles state brings. State with most miles receives reward. Have to have registration to do calculations for award.
 - 3) Cooperation award. Could be a member or non-member. Haven't ever used it.
 - 4) Committee members. Past President chooses award. Budget is \$1,500 for all awards.
6. Convention Agenda. There is a draft in booklet provided by President.
 - 1) Board meeting will be Sunday, 3:00-5:00 p.m. the day before Convention.
 - 2) 1st-time attendees and committee chairs will also meet that Sunday evening/night.

The next meeting will be 10:30 a.m., EST, via teleconference, May 3, 2018.

There being no further discussion, the meeting was adjourned at 10:31 a.m. EST.

Cheryl Brooks
NACS Secretary
2017-2018

May 17, 2018

The NACS Board met May 17, 2018, via teleconference with Theresa Windham calling the meeting to order at 2:30 EST. Members in attendance were Theresa Windham, Charlean Smith, Ryan Lukassen, Cheryl Brooks, Casey Toyne, Jessica Davis, Kristina Wilcox, Mary Beth Tomica, and Jamelda Fulton.

I. Minutes

The minutes from the Spring Board meeting were presented by Secretary, Cheryl Brooks. The Board was e-mailed a copy of the minutes prior to the meeting.

It was moved by Ryan Lukassen and seconded by Charlean Smith to approve the minutes as presented. Motion passed.

II. Treasurer Report

Reported the following balances as of May 17, 2018:

Checking	\$ 16,719.12
Fairness Fund	\$ 3,962.23
Savings	\$ 80,676.16
<u>Wunder Fund</u>	<u>\$ 8,241.40</u>
Total	\$109,598.61

III. Board Reports

A. President

1. Constant Contact Call

Scheduled All-member call for May 24. Call will be scheduled for each time-zone. Need at least one person from each state to call in to discuss convention news.

2. Miscellaneous

- M & Q is keeping an eye on OPM; retirement changes, etc.
- Zone Reps. Really need to be MARKETING convention! Low room numbers booked right now. Need to try to have enough people to pull out for Election and Audit Committees.
-

B. Vice President – Charlean Smith

1. Committees

Potential shortage of committee members to cover Zone A positions at Convention.
May 25 deadline set for final committee report.

2. Task force, working group and other appointments

Nothing at this time.

3. Federal Register

Nothing at this time.

C. Secretary – Cheryl Brooks

1. Need:

Board Reports for Annual Reports
Finalized committee reports
Finalized credentials report from 2017 convention

2. **Final treasurer's report will be provided to Secretary 1st week of June**
3. **Secretary duty: Calculate miles for Man-mile award**
4. **Separate attendees into Zone & highlight first-time attendees; recognize each state that brings a full slate of delegates.**

D. Treasurer – Ryan Lukassen

1. **Accounts Receivable / Accounts Payable**
 - a. MT/WY is only Zone check that hasn't been paid.
 - b. Expense to be paid to Charlean Smith for Convention Committee duties.
2. **Adjustments to budget / Quarterly budget comparison**
Highlighted two overage areas: Consultant Travel (\$30.10) and Consultant Miscellaneous Expenditures (\$411.66)

It was moved by Casey Toyne and seconded by Kris Wilcox to increase Consultant Travel & Misc. Expenditures line items by \$441.76 to cover the overage as indicated in the budget. Motion passed.

3. **Miscellaneous**
No checks need to be reissued. NE check was recovered.
4. **Membership**
Current membership is 636 regular members, 7 associates. This is down from our goal; do have new members joining, but not at the same rate as retirements, etc. Need to try to get SED's to join since all are on board. As new FLOT's are hired, need to be sure to promote NACS. NACS had big impact in getting \$8 million budgeted for FLOT's. Every zone is down, except for Zone C, which is up from last year.
5. **2019 Proposed Budget**
Projected 2019 budget presented via Skype.
Based on 636 Regular members. Discussion on bringing budget into the black based on decreasing expenses, cutting line items, raising dues, dipping into savings, and/or raising projected membership numbers.

It was moved by Ryan Lukassen and seconded by Kris Wilcox to approve proposed 2018/2019 budget as presented. Motion passed. **This is the budget that will be in the Annual Report.*

E. Past President – John Gehrke (not on call)

F. Zone Representatives

No Zone reports—encourage convention attendance!

IV. Old Business

None at this time.

V. New Business

A. Proposed budget

Details in Treasurer's Report.

B. 2018 Convention

1. First-time attendee stipend.

\$2,200 in budget. \$200 is for drawing. Remainder will be divided evenly among 1st-time attendees, with a maximum of \$200/attendee (assuming 10 attendees), and a minimum of \$115/attendee, which is the 2018 registration fee.

2. Convention supplies

President will order delegate ribbons and lapel pins.

3. Account transfer

All current and newly elected board members (President, VP, Treasurer) on the account need to plan to go to Wells Fargo in San Antonio after the New/Old Board meeting.

4. Audit committee

Everything is together and ready for review.

C. Schedule

Next call scheduled for June 14th at 3:30 EST.

There being no further business, the meeting was adjourned at 3:44 p.m. EST.

Cheryl Brooks
NACS Secretary
2017-2018

June 14, 2018

The NACS Board met June 14, 2018, via teleconference with Theresa Windham calling the meeting to order at 3:30 EST. Members in attendance were Theresa Windham, Ryan Lukassen, Cheryl Brooks, Casey Toyne, Jessica Davis, Kristina Wilcox, Kimberly Eilerman and Tammy Jones.

I. Minutes

Minutes from the May 17, 2018, meeting presented by Secretary, Cheryl Brooks. The Board was e-mailed a copy of the minutes prior to the meeting.

It was moved by Ryan Lukassen and seconded by Kris Wilcox to approve the minutes as presented. Motion passed.

II. Old Business

1. Discussion of items still needed by Secretary to finish Annual Report.
2. Discussion of updates to Treasurer's Report since last Board Call. See final report in pgs. 13-19 of Annual Report.

III. New Business—46th Annual NACS Convention, June 24-28, 2018, San Antonio, TX

1. Draft "Board-Only" Agenda has been prepared, and each board member should have a copy.
2. Budgeted Convention funds have been moved from NACS account to Convention Committee account. Per prior discussions, if Convention Committee needs more funds, they will be allocated from Dillard's Financial support.
3. National speakers have been scheduled, and include Undersecretary Northey on Tuesday, June 26. President has moved 1st-time attendee recognition ceremony to Tuesday, so that they may have a photo op. with the Undersecretary.
4. Zone Reps. reminded that they should have a member who does not serve on any other committee ready to serve on the Audit Committee. Should also have a member ready to serve on the election committee. This member may also be on a NACS committee.
5. Zone Reps. reminded that each zone should have a candidate for 2018-2019 Zone Representative and Alternate, as well as potential location and date for 2019 Zone meeting.
6. New/Old Board and Committee pictures will be taken before the banquet this year.
7. Secretary reminded to have people ready to take pictures for the Convention Newsletter and notes during the Wednesday NACS meeting.

There being no further business, the meeting was adjourned at 4:16 EST.

Cheryl Brooks
NACS Secretary
2017-2018

CONVENTION RULES

“Mister/Madam President”,

I move the delegates of this convention adopt the following convention rules as it conducts its business during this National Convention. The convention rules are as follows:

1. All resolutions, amended and consolidated, are to be presented to the convention floor in writing, according to the approved format, after having been discussed, prioritized, and recommended by the appropriate committee or Zone.
2. Rules and procedure shall be suspended during the meeting of the convention for the purpose of allowing full discussion of the proposed resolutions. Non-members must request permission from the committee chairperson to enter the discussion.
3. The Committee Reports shall be submitted in the following format:

THE (NAME OF THE COMMITTEE) MET AT THE (HOTEL, CITY, STATE) ON (DATE OF CONVENTION), TO REVIEW RESOLUTIONS SUBMITTED BY THE MEMBERSHIP.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR ADOPTION:

CONCERN:

PROPOSED SOLUTION:

The Committee will also submit a list of Non-Adopted resolutions. Adopted and non-adopted resolutions will be numbered sequentially. The first non-adopted resolution will be assigned the next consecutive number that follows the number of the last adopted resolution. The heading above the first Non-Adopted resolution will read as follows:

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR NON-ADOPTION:

CONCERN:

PROPOSED SOLUTION:

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE:

Respectfully submitted by the 20 /20 (Name of Committee),

Zone A _____

Zone B _____

Zone C _____

Zone D _____

(Chairperson designated after Zone the member is in)

4. Committees have the authority to consolidate similar resolutions and edit resolutions for spelling, and clarity.
5. Amendments presented during the Annual Meeting by a Zone to an existing adopted or non-adopted resolution or moving a resolution from non-adopt to adopt or vice versa will use the approved NACS form for this purpose. **A written version of the proposed amendment must be presented to the Secretary immediately using Exhibit 3-M Committee Report Amendment Form.**
6. During the annual business meeting, all members will be permitted to engage in debate. However, only members identified by a delegate badge will be permitted to vote except in cases where motions requiring a vote of all members present are necessary.
7. The NACS Board shall have the authority to edit the resolutions for spelling, clarity, and consistency prior to submission to the National Office.
8. Order of elections shall be as follows: President, Vice President, Secretary, and Treasurer. Zone Representatives shall be elected in Zone Meetings.
9. Nominating speeches shall be limited to two minutes, seconding speeches to one minute, and candidate speeches to two minutes.
10. Rules of procedure shall be suspended for the purpose of nominating and seconding of candidates to permit any NACS member attending to either make or second a nomination.



COMMITTEE REPORT AMENDMENT

Committee _____ Resolution #: _____
Farm Loan Programs: _____ Loan making / _____ Loan servicing
_____ Information / Technology
_____ Personnel / Management
_____ Legislative Issues

Type of Amendment

_____ Language Change
_____ Move from Adopt to Non-Adopt
_____ Move from Non-Adopt to Adopt

Motion made by _____
Name _____ State _____

Seconded by _____
Name _____ State _____

Changes to: (For language changes, be exact)

CONCERN

SOLUTION

CONSTITUTION AND BY-LAWS

Constitution and By-laws

The following is the constitution and by-laws, as presently amended.

ARTICLE I – NAME

This organization shall be known as the National Association of Credit Specialists of the USDA - Farm Service Agency.

ARTICLE II – OBJECTIVES

- A To expand, improve, and expedite the services of USDA Agencies to Rural America.
- B To promote the social, economic, professional and vocational skills, civic and personal welfare of all USDA - Farm Service Agency employees to:
 - (1) Ensure equal status and privileges with other federal and non-federal employees.
 - (2) Improve morale and efficiency by giving suitable recognition both to individual employees and to USDA - Farm Service Agency field offices whose performances are outstanding.
 - (3) To collect and disseminate information relating to items 1 and 2 listed above and to use such information for the general good without favoritism, bias, or prejudice.
- C To help organize associations in all states.
- D To cooperate and affiliate with other organizations whose objectives are similar and compatible with those to this Association

ARTICLE III – MEMBERSHIP

- A. Membership shall consist of four kinds:
 - 1. REGULAR - regular membership shall be those employees, not including political appointees, involved in agricultural credit services that have supervisory and/or program management responsibilities, which pay quarterly dues and agree to abide by the Constitution and By-Laws of this Association.
 - 2. ASSOCIATE - All individuals who have an interest in the objectives of the Association but do not qualify for regular membership, who pay dues and agree to abide by the Constitution and By-laws of this Association.
 - 3. RETIRED - All retired employees of the USDA Agencies shall be eligible for retired membership by payment of lifetime dues and agreeing to abide by the Constitution and By-laws of this Association.
 - 4. HONORARY - Any person who the Board of Directors shall recommend and receive a 2/3 vote from the official delegates at the annual meeting.

- B. Regular membership only, shall carry with it the privilege of holding any office to which they may be elected or appointed and can represent their state if appointed a delegate and have voting privileges on matters brought before the Association.
- C. Membership in this organization will be free of discrimination in terms of membership or treatment because of race, color, religion, sex, national origin or age.
- D. To qualify for membership in the National Association, an individual must be a member of a State Association or a duly recognized Association of Credit Specialists working in a state, regional or national office.
- E. With exception to duly recognized State Associations, all state, regional or national office associations must submit a copy of their proposed Constitution and By-Laws to the NACS-FSA Board of Directors for review and acceptance. The proposed Constitution and By-Laws must clearly define their proposed membership criteria.

ARTICLE IV – GOVERNMENT

A. OFFICERS

Officers of this Association shall be a President, Vice President, Secretary and Treasurer, who shall hold office for one year or until their successors are duly elected and qualified.

B. BOARD OF DIRECTORS

The Board of Directors shall consist of the newly elected officers, the retiring president and the zone representatives. For the first year of the newly formed Association, the retiring president shall be the 1995/1996 president of the dissolved National Association of County Supervisors.

C. The four officers and past president shall be the executive committee.

D. Manner of Election

1. Each state or duly recognized association in good standing on the first day of the national convention shall be entitled to the following delegates and alternates based on the regular membership in the respective association:

Membership	Delegates	Alternates
1-10	3	3
11-25	4	4
26-40	5	5
41 - +	6	6

Membership shall be shown by the records of the National Association Treasurer as of the first day of the National Convention. Selection of each delegate and alternate shall be evidenced by a certificate signed by the President or Secretary of each state or recognized association.

2. Only registered delegates with certified credentials and present shall be entitled to vote and each such delegate may cast one vote at each election and on every question submitted to the convention.
 - a. Any NACS member present at the National Convention may enter into discussion of any item of business brought before the convention body.

3. A majority of the registered delegates with credentials, present at any convention, shall constitute a quorum.
 4. The election of the President, Vice President, Secretary, and Treasurer shall be at the annual convention with the membership in attendance and the state delegates' casting votes as prescribed.
 5. The Nation will be divided into zones as determined by the Board of Directors. The Board of Directors will assign each new association to a Zone. The Zone Representatives will be bound by the wishes of their zone at the Board of Directors meeting and will cast votes in keeping with the instructions given. The zone representatives shall be elected by ballot at the annual meeting by the delegates of the states or recognized associations comprising the zone.
 6. Election shall be by ballot. The candidate receiving a majority vote shall be declared elected. If no candidate receives a majority, the two candidates receiving the most votes shall be again voted on.
 7. A vacancy in any office shall be filled by a majority vote of the Board of Directors. The appointee shall serve until a successor is elected at an annual meeting.
- E. Newly elected officers and representatives shall be installed following election at the annual meeting.

ARTICLE V - DUTIES OF OFFICERS AND BOARD OF DIRECTORS

- A. The duties of the officers shall be those normally devolved upon such positions.
- B. The President, with the advice and consent of the Board of Directors, shall appoint such standing and special committees deemed necessary, and shall be a member ex-officio of all committees.
- C. The Officers and the Board of Directors shall:
 1. Have power to transact all business of an emergency nature that may arise between annual meetings.
 2. Act as a program committee, appointing sub -committees from among the membership as necessary.

ARTICLE VI – MEETINGS

- A. Annual meetings shall be held at a time and place designated by a committee delegated this task.
- B. Committee meetings shall be held immediately prior to and during the convention, the purpose of which will be to review proposed resolutions to be presented at the annual meeting. A vote will be taken to recommend either adoption or non-adoption of each resolution. Each committee member shall be entitled to one vote on the question of recommendation. The committee members shall take a non-binding poll of the other members present. The question of recommendation shall not be considered to be a question as defined in Article IV, Section D2. Each committee shall present a report to the annual meeting. The format of the report is to be approved by the Board of Directors. This format shall include, at a minimum, a list of proposed resolutions recommended for adoption

and a list of proposed resolutions not recommended for adoption. The committee shall have the authority to consolidate similar resolutions and edit resolutions without changing their original intent.

- C. Meetings of the officers and Board of Directors shall be at the call of the President or by a majority of the Directors, not less than two meetings annually. No meeting of the Board of Directors shall be held without due notice to all members thereof.

ARTICLE VII – AMENDMENTS

- A. The constitution may be amended at any membership meeting by a two-thirds (2/3) vote of those present, provided notice of the proposed amendment is properly posted to the NACS FSA web site thirty (30) days prior to the meeting for review by the membership or three-fourths (3/4) vote of the active members present and three-fourths (3/4) vote of the delegates present if no notice has been given.

BY-LAWS

ARTICLE I - DUES AND FISCAL YEAR

- A. Annual dues shall be determined by the Board of Directors.
 - 1. State may pay dues either annually or quarterly. State paying dues annually, must pay in advance versus arrears
 - 2. States paying quarterly shall have their dues due and payable in alignment with the NACS fiscal year. (Dues shall be due and payable on June 1st, September 1st, December 1st and March 1st.)
- B. The fiscal year shall be June 1 to May 31.

ARTICLE II – QUORUM

- A. A majority of the registered delegates with certified credentials, present at any convention shall constitute a quorum.

ARTICLE III – FINANCES

- A. No debts shall be contracted or liabilities incurred by or on behalf of the Association in excess of cash on hand.
- B. Bills shall be paid by the Treasurer, on the approval of the Board of Directors, and the minutes shall reflect such approval. The Treasurer has the authority to pay bills within an approved budget.
- C. The Treasurer shall give financial reports at annual, special, and Board of Directors meetings.
- D. The books of the Treasurer shall be audited annually by a committee appointed for that purpose.
 - 1. The audit committee shall be composed of one representative from each zone and no representative shall be from a state with an executive committee member.

- 2. The Treasurer's books shall be reconciled as of May 31 of each year.
- E. Net earnings shall not be distributed for the benefit of any one member.
- F. Should dissolution occur, all remaining funds in the Treasury shall be distributed as determined by a majority vote of the Board of Directors.

ARTICLE IV - AMENDMENTS OF BY-LAWS

Amendment of the By-laws shall be done in the same manner provided amending the constitution.

ARTICLE V – MEETINGS

- A. Conduct of meeting - "*Robert's Rules of Order*", latest edition, shall govern the conduct of all meetings and proceedings.

- B. Order of Business

Roll Call Reading, correction, approval of minutes of last meeting Reports of officers Reports of committees Old Business New Business Election of Officers and Board of Directors Miscellaneous Business Installation of new officers and board members Adjournment

Adopted: July 10, 1996
Amended June 27, 2007
Amended June 18, 2008
Amended June 23, 2010
Amended June 22, 2011
Amended July 1, 2015
Amended July 13, 2016
Amended June 28, 2017

CONSULTATIVE AGREEMENT

NACS has the following agreement with Management outlining the agreement to consult and other issues concerning the relationship between NACS and the Agency.

SECTION 1 GENERAL PROVISIONS

1. PURPOSE

The purpose of this agreement is to recognize the NACS-FSA as an organization consisting of FSA employees in state and county offices who are involved in FSA farm loan services. The object of the parties is to work together to develop a constructive, productive relationship and to allow both NACS-FSA and FSA to present and share views on appropriate issues.

2. RECOGNITION AT THE NATIONAL LEVEL

To retain recognition at the national level, NACS-FSA must have membership of a majority of eligible employees nationwide. If NACS-FSA membership is less than a majority of eligible employees, FSA and NACS-FSA will reexamine the membership requirements, and revisit this agreement with NACS-FSA to assure sufficient membership to provide worthwhile dialogue with the agency.

NACS-FSA consists of the following FSA state and county employees: Farm Loan Managers, Farm Loan Officers, District Directors, Farm Loan Specialists including Appraisers and Underwriters, Farm Loan Chiefs, any other FSA employee classified in the GS-1165 series, and any FSA employee who deals primarily and directly with Farm Loan program management responsibilities or who has supervisory responsibilities for Farm Loan programs.

3. JOINT RESPONSIBILITIES

The parties to this agreement pledge themselves to conduct all consultations objectively and in good faith to the purpose of fair and equitable solutions. They will make every effort to reach agreement on all matters within a reasonable period of time.

SECTION 2 OFFICIAL TIME AND USE OF FACILITIES

4. ANNUAL MEETINGS

FSA and NACS-FSA agree to hold an annual consultative meeting in the spring.

NACS-FSA attendees will include the NACS-FSA Board of Directors, which shall consist of 4 national officers, the past president, and the 4 zone representatives. Official time, travel, and per diem is authorized for this consultative meeting.

FSA and NACS-FSA agree to hold an annual general meeting in the fall. This meeting will be held in conjunction with other national associations, but NACS-FSA will be provided time to meet separately with FSA officials. Official time, travel, and per diem is authorized for this general meeting for up to 4 NACS-FSA participants. Other NACS-FSA attendees may attend as approved by the agency. FSA and NACS-FSA agree to hold teleconferences on an as-needed basis.

5. AGENCY SPONSORED MEETINGS

Official time, travel, and per diem is approved for any meeting called by the agency to work on agency business for the benefit of the service.

6. ANNUAL NACS-FSA CONVENTION

2 days of official time is authorized for each member of the NACS-FSA Board of Directors and State Delegates to attend the annual convention.

Official time to attend annual NACS-FSA convention shall be cleared in advance through the employee's supervisor.

No travel and per diem is authorized for the annual NACS-FSA convention.

7. ANNUAL ZONE MEETINGS

Official time is authorized for NACS-FSA national officers and state representatives to attend NACS-FSA zone meetings as follows:

- 1 day for 1 NACS-FSA national officer to attend each annual zone meeting. A maximum of 4 days annually is authorized for NACS-FSA national officers to attend annual zone meetings.
- 1 day for 1 State NACS-FSA representative to attend a zone meeting for their area. A maximum of 46 days annually is authorized for State NACS-FSA representatives to attend annual zone meetings.

Official time to attend zone meetings shall be cleared in advance through the employee's supervisor.

No travel and per diem is authorized for annual zone meetings.

8. ANNUAL REPORT ON OFFICIAL TIME FOR CONVENTION, ZONE MEETINGS

NACS-FSA is required to send a quarterly report to the Executive Director for State Operations showing the use of official time to attend the annual convention and zone meetings, by state.

9. OTHER USE OF OFFICIAL TIME

Official time is authorized for official agency business only. Internal NACS-FSA business such as the solicitation of membership, collection of dues, election of officers, preparation of newsletters, etc. shall be conducted during non-duty hours of the employees involved.

10. POSTAGE AND STATIONARY

Use of FSA postage and stationary are authorized for official agency business only.

11. USE OF TELEPHONE

The telephone is authorized for official agency business only.

12. FSA COPY MACHINES AND DISTRIBUTION SYSTEMS

Copy machines and internal distribution systems are reserved for official agency business only. The following exception is permitted. Use of copy machines, e-mail, and internal distribution systems are permitted for copying and distributing NACS-FSA newsletters to FSA offices, provided that copying or distribution is not done on official time, advance supervisory approval is granted, and no postage fees are incurred.

13. USE OF FILE CABINETS, SUPPLIES, AND OFFICE EQUIPMENT

File cabinets, supplies, or office equipment are reserved for official agency business only. FSA will permit the use of available space for NACS-FSA meetings during non-duty hours, where such use will not conflict with the performance of official functions. Official space when available at no added cost may also be used for NACS-FSA files. NACS-FSA is responsible for exercising reasonable care in the use of such facilities.

14. DUES WITHHOLDING

NACS-FSA members are authorized to effect voluntary allotment for the payment of dues to NACS-FSA, subject to requirements of the National Finance Center.

15. EFFECTIVE DATE AND AMENDMENT

This agreement is effective upon written approval by FSA and NACS-FSA. The provisions of this agreement may be opened for amendment at any time by FSA or NACS-FSA. Such modification shall become effective only after written approval by FSA and NACS-FSA.

16. RENEWAL

This agreement is subject to renewal on an annual basis, either party may provide notice to the other party of intent to terminate this agreement.

APPROVALS

For the National Association of Credit Specialists-FSA:

Date July 15, 2002

/s/

Robin Hampton
President, NACS-FSA

For the Farm Service Agency:

Date July 15, 2002

/s/ John W. Williams

Deputy Administrator for Management

/s/ Douglas Frago

Executive Director for State Operations

/s/ James R. Little

Administrator, FSA

NACS PRESIDENTS 1973 TO PRESENT

Year	Name	State	Zone
1973-1974	RayTurknett	Texas	B
1975	Harold Kennedy	Texas	B
1975	Joseph Turney	Oklahoma	B
1976	Loren Nelson	Idaho	A
1977	Paul Hill West	Virginia	C
1978	Howard Boatman	Minnesota	B
1979	Dave Wilson	Oregon	A
1980	James Berry	Maine	C
1981	Ney Williamson	West Virginia	C
1982	James Cox	Missouri	B
1983	Richard (Dick) Floyd	New Mexico	A
1984	Jerry Wishall	Kansas	B
1985	James Monroe	Michigan	C
1986	Gary Case	Missouri	B
1987	Steve Pratt	Kentucky	C
1988	Hugh Clark	North Carolina	D
1989	F. John Riha,III	Nebraska	B
1990	Norbert Soltwedel	Illinois	C
1991	Clayton Ketcham	Montana	A
1992	Tim B. Potts	South Dakota	B
1993	Dennis G. Beaulieu	Maine	C
1994	Robert G. Reed, II	California	A
1995	Eric Guenther	Kansas	B
1996	Charles K. Crane	New Mexico	A
1997	Millie Turner	Pennsylvania	C
1998	Betsy Senter	South Dakota	B
1999	Eric Guenther	Kansas	B
2000	Scott Bown	Utah	A
2001	Robin Hampton	North Carolina	D

2002	Betsy Senter	South Dakota	B
2003-2004	Bill Mahanay	Kansas	B
2005	Melissa Cummins	Washington	A
2006	Darren Metzger	Ohio	C
2007	Michael Gibbs	Georgia	D
2008	Stu Skidmore	Washington	A
2009	Randy Milloy	Texas	B
2009-2010	Mark Drewitz	Minnesota	B
2011	Joe Austin	North Carolina	D
2011-2012	Maureen Mausbach	Nebraska	B
2013	Allen Hall	Nebraska	B
2014	Tanya Dostal	Washington	A
2015	Lisa Liska	Nebraska	B
2016	John Gehrke	Illinois	C
2017	Theresa Windham	Georgia	D

RAY TURKNETT BLOOD, SWEAT AND TEARS AWARD

1 Overview

This award is named in honor of our founding and then longest serving President. It is considered the most prestigious award presented by NACS. The immediate past president reviews the nominations made by the NACS Board particularly from each respective Zone Representative, makes the selection of the recipient. The award is based on the recipient's service to NACS and its members.

2 History

Listed below are the honorees since the inception of this award:

YEAR	NAME	STATE
1977	Loren A. Nelson	Idaho
1978	Kenneth L. Krieg	Nebraska
1979	Paul W. Hill	West Virginia
1980	James R. Berry	Maine
1981	R. Anthony Rickett	Ohio
1982	Arne A. Orvedal	North Dakota
1983	Charles J. Schaefer	North Dakota
1984	James L. Cox	Missouri
1985	Robert J. Rimington	Illinois
1986	Richard Brassfield	California
1987	Norbert L. Soltwedel	Illinois
1988	Richard T. Floyd	New Mexico
1989	Hugh A. Clark	North Carolina
1990	Ray Bartholomew	Kansas
1991	Robert Shearer	Iowa
1992	Tom Dixon	North Carolina
1993	Larry Lawson	Illinois
1994	Charlie Crane	New Mexico
1995	Clayton Ketcham	Montana
1996	Gary Mersinger	Illinois
1997	Jim Monroe	Michigan
1998	Tanya Reeck	Washington

1999	William Mahanay	Kansas
2000	Spencer Larson	North Dakota
2001	Betsy Senter	South Dakota
2002	Everett Purrington	Washington
2003	Millie Turner	Pennsylvania
2004	Darren Metzger	Ohio
2005	Denise Lickteig	Nebraska
2006	Helena Pitcock	Kentucky
2007	Kim DePasquale	Virginia
2008	Eric Guenther	Kansas
2009	Bob Parris	South Carolina
2010	Mark Drewitz	Minnesota
2011	Scott Bown	Utah
2012	Allen Hall	Nebraska
2013	John Gehrke	Illinois
2014	Bardell Faux	Idaho
2015	Maureen Mausbach	Nebraska
2016	Ben Herink	Nebraska
2017	LeAnn Gibbs	New Mexico

HONORARY MEMBERSHIP

1 Overview

Article III, A. 4 of our Constitution states that Honorary Membership shall be bestowed to “any person who the Board of Directors shall recommend and receives a two-thirds vote from the official delegates at the annual meeting.”

2 History

Listed below are the honorees since the inception of this award:

Honorary Members	Year Selected
Douglas Young	1977
Robert Lang	1977
Donald Downing	1979
Phil Gerald	1979
Clarence Squellati	1980
Keith Smalley	1980
Allan Brock	1980
Paul Hill	1986
J.C. Kirk	1988
Robert J. Rimington	1992
Ronnie O. Tharrington	1992
James R. Berry	1992
Norbert L. Soltwedel	1993
Clayton Ketcham	1993
Carolyn Cooksie	1997
Eric Guenther	2003
Bruce Wunder	2005
Elisabeth (Betsy) Senter	2006
Millie Turner	2014
Mark Drewitz	2014
Chris Beyerhelm	2017

NACS NATIONAL CONVENTION LOCATIONS

Kansas City, MO	1973
St. Louis, MO	1974
Atlanta, GA	1975
Rapid City, SD	1976
Las Vegas, NV	1977
Biloxi, MS	1978
Overland Park, KS	1979
San Juan, Puerto Rico	1980
Nashville, TN	1981
Dells, WI	1982
Colorado Springs, CO	1983
Lexington, KY	1984
Albuquerque, NM	1985
Omaha, NE	1986
Portland, ME	1987
Oklahoma City, OK	1988
Asheville, NC	1989
Seattle, WA	1990
Reno, NV	1991
St. Charles, IL	1992
Rapid City, SD	1993
San Antonio, TX	1994
Atlanta, GA	1995
Salt Lake City, UT	1996
San Diego, CA	1997
Indianapolis, IN	1998
Wilmington, NC	1999
Biloxi, MS	2000

St. Louis, MO	2001
Bloomington, MN	2002
Las Vegas, NV	2003
Louisville, KY	2004
Orlando, FL	2005
Arlington, TX	2006
Cincinnati, OH	2007
Lincoln, NE	2008
Atlanta, GA	2009
Portland, ME	2010
Salt Lake City, UT	2011
Detroit, MI	2012
San Diego, CA	2013
Rosemont, IL	2014
St Louis, MO	2015
Washington, DC	2016
Kansas City, MO	2017

