

National Association of Credit Specialists USDA – FSA



**2018 – 2019
ANNUAL REPORT**

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NACS BOARD MEMBERS 2018-2019

<p><u>President</u></p> <p><i>Denise Lickteig</i></p>		<p><u>Work</u> 918 26th St, Ste A Auburn, NE 68305</p> <p>402-274-4987 x107 denise.lickteig@ne.usda.gov</p>	<p><u>Personal</u> 64025 735 Rd. Auburn, NE 68305</p> <p>402-274-1563 thelickteigfamily@gmail.com</p>
<p><u>Vice President</u></p> <p><i>LeAnn Gibbs</i></p>		<p><u>Work</u> 100 Sun Ave NE, Ste 200 Albuquerque, NM 87019</p> <p>505-761-4932 lisa.gibbs@nm.usda.gov</p>	<p><u>Personal</u> 10348 Pintura Pl NW Albuquerque, NM 87114</p> <p>575-693-6358 thre3gees@gmail.com</p>
<p><u>Secretary</u></p> <p><i>Kimberly Eilerman</i></p>		<p><u>Work</u> 604 E Franklin Ave Jerseyville, IL 62052</p> <p>618-498-6836 x3103 kimberly.eilerman@il.usda.gov</p>	<p><u>Personal</u> 3424 N Mississippi River Rd Batchtown, IL 62006</p> <p>217-248-0526 kim_sfs@hotmail.com</p>
<p><u>Treasurer</u></p> <p><i>Ray Bartholomew</i></p>		<p><u>Work</u> 18 E 7th Ave South Hutchinson, KS 67505</p> <p>620-669-8266 ray.bartholomew@ks.usda.gov</p>	<p><u>Personal</u> 4107 South Obee Road Hutchinson, KS 67501</p> <p>620-200-8253 raybart53@gmail.com</p>
<p><u>Past President</u></p> <p><i>Theresa Windham</i></p>		<p><u>Work</u> 1030 Peach Pkwy, Ste 4 Fort Valley, GA 31030</p> <p>478-233-3395 theresa.windham@ga.usda.gov</p>	<p><u>Personal</u> 357 Windham Bottom Rd Reynolds, GA 31076</p> <p>912-536-3524 twindham@frontiernet.net</p>

<u>Zone A Rep.</u> <i>Jessica Smith</i>		<u>Work</u> 100 Sun Ave, Ste 200 Albuquerque, NM 87109 505-761-4930 jessica.a.smith@nm.usda.gov	<u>Personal</u> PO Box 1391 Corrales, NM 87048 720-272-9478 jess.ann.smith23@gmail.com
<u>Zone B Rep.</u> <i>Kay McCoy</i>		<u>Work</u> 409 North Street Seneca, KS 66538 785-336-3543 x131 kay.mccoy@ks.usda.gov	<u>Personal</u> 1740 T Road Sabetha, KS 66534 785-285-2417 dkttb@att.net
<u>Zone C Rep.</u> <i>Nathan Adams</i>		<u>Work</u> 252 South Ridgewood Dr Rockville, IN 47872 765-569-3551 nathan.adams@in.usda.gov	<u>Personal</u> 99 South Wabash Rd Montezuma, IN 47862 765-562-2368 nathanadams1@hotmail.com
<u>Zone D Rep.</u> <i>Matthew Christian</i>		<u>Work</u> 1105 E Jackson Blvd, Ste 1 Jonesborough, TN 37659 423-753-4441 x2007 matthew.christian@tn.usda.gov	<u>Personal</u> 419 Matthews Mill Rd Telford, TN 37690 423-921-2889 mtc71480@yahoo.com

NACS ZONE ALTERNATES

Zone A – <i>Jessica Davis, ID</i>	Zone B – <i>Jason McMillan, TX</i>
Zone C – <i>Tiffany Grody, OH</i>	Zone D – <i>Cheryl Brooks, AR</i>

2018 – 2019 NACS Committee Members

*Chairperson/**Vice Chair

FLP – Loan Making	Member	Alternate
Zone A	Tanya Dostal, WA	vacant
Zone B	Jason McMillin, TX*	vacant
Zone C	Tiffany Grody, OH	Jeff Jones, VA
Zone D	Nicole Cleggs-Burns, AL	vacant

FLP – Loan Servicing	Member	Alternate
Zone A	Rebecca Padilla, NM	vacant
Zone B	Heather Cox, TX*	vacant
Zone C	Nathan Denney, KY	vacant
Zone D	Cheryl Brooks, AR	Chana Thompson, AR

Information Technology (IT)	Member	Alternate
Zone A	Jessica Davis, ID*	vacant
Zone B	Whitney Serrano, TX	vacant
Zone C	Vicki Askins, KY	vacant
Zone D	Dana Baucom, TN	Charlean Smith, AR

Legislative	Member	Member
Zone B	Ben Herink, NE*	
Zone C	Brandon Waldron, VA	Mary Beth Tomica, KY
Zone D	Dave Bonnett, NC**	Bob Parris, SC
Zone D	James Jackson, AL	

Management & Personnel	Member	Alternate
Zone A	Troy Henrie, UT	vacant
Zone B	Kris Wilcox, NE	vacant
Zone C	Juanita Ballman, KY*	vacant
Zone D	Alec Love, MS	vacant

Membership	Member	Alternate
Zone A	Chantal Haun, CA	vacant
Zone B	Lisa Liska, NE*	vacant
Zone C	Crystal Zwilling, IL	vacant
Zone D	Tammy Jones, AR	vacant

PRESIDENT'S REPORT

This has been a whirlwind year. It does not seem possible that a year has passed since I was elected NACS-FSA President. Merriam-Webster defines president as chief officer of an organization usually entrusted with the direction and administration of its policies. Entrusted. I feel honored to have been entrusted to lead by so many people that I have so much respect and admiration for. This organization means so much to me. It was so exciting to get emails and texts from past presidents and retired members congratulating me and wishing me well. I think my primary goal was just to take on this responsibility equally as well as those who have held the position before me. I hope I have done that.

During the last year, we traveled several new roads. The extended shutdown period forced us to take unprecedented actions and cancel two zone meetings. This is definitely not something we wanted to do but rather became something we had to do to in the best interest of the organization and its members.

Next, we saw the implementation of the newly passed Farm Bill and increased loan limits. This is something that NACS-FSA has steadily worked on over the years – making sure our programs are matching the financial times our customers are experiencing. Being able to provide ample credit to our customers is a huge success for us.

Along with the increased loan limits, we were able to achieve proportionate increases in loan approval authorities for our loan approval officials. As soon as the loan limits increased, NACS-FSA immediately went to our FSA leadership in National Office and asked to have the additional loan approval authorities extended to GS-11 Farm Loan Officers. This recently became a reality. Another big victory for us!

Over this year, I have worked hard to make sure that we were communicating with our members. During the shutdown period, we made sure that the information we provided was factual and reliable before putting it out there. Then throughout the past year, I have sent out periodic updates to keep the members aware of what was happening. Overall, I think we have done a very good job.

NACS-FSA has many members actively serving on work groups and task forces. Startup of these groups was delayed again due to the shutdown, but we are now seeing movement here and these starting to begin working. One of my goals was to get new members involved and we have done that. It was so encouraging to me that not one single person turned me down when I asked them to step up and be more active.

I want to end this by saying thank you. Thank you for trusting me to lead. Thank you for the many, many times I got encouragement. Thank you for being a NACS-FSA member. Thank you for doing what you do. This is a vibrant and worthwhile organization. There are not many organizations that involve members who give so freely of themselves to make their work more beneficial to their customers. You are a great group and I am honored and proud to have been here to serve you.

A handwritten signature in blue ink that reads "Denise M. Lycktaig". The signature is written in a cursive style with a large initial 'D' and a stylized 'L'.

NACS-FSA President – 2018-2019

VICE PRESIDENT'S REPORT

What an honor and a pleasure it has been to serve as your NACS Vice President this past year! It has been several years since I last served on the Executive Board and having the opportunity to do so again has been very rewarding.

A major responsibility of the Vice President is to assist our Committees with our resolution process. This includes submitting those adopted by the membership to the National Office for their consideration and responses, as well as coordinating with National Office staff to hold a conference call with all of the DAFLP divisions and our Committee members.

Due to the extended furlough and extremely short timeframe before the combined Zone C & D meeting, our conference call this year with National Office staff included all the Committee members as well as the alternate members along with the majority of the National Office FLP staff. A big "Thank you" to Kara Napier with DAFO for distributing the resolutions to the appropriate National Office divisions and coordinating the joint Committee conference call!

I would also like to thank all of the National Office FLP staff for not only taking the time to seriously consider our concerns and proposed solutions, but also taking time out of their busy schedules to provide their responses and visit with our Committee members during our conference call. Their willingness to listen is greatly appreciated!

Having served on our Information Technology Committee for several years, I have experienced this dialogue first-hand, and I am always so proud of how professionally our Committee members interact with the DAFLP staff, and this year was no exception. Your Committee members represented you and the Association awesomely! They were all so prepared and ready to discuss and defend the memberships proposed solutions to our issues. Our Committee members are dedicated employees who serve the Association in this capacity over and above their everyday duties to make and service loans to our Nation's farmers and ranchers. I sincerely thank them for their service and a "job well done"!

Our resolution process is the heart and soul of the NACS-FSA Association. Over the years we have seen many positive changes to our abilities to serve our farmers and ranchers by making our programs and processes better. These changes come from the field – those on the front line servicing our borrowers each and every day. Not many organizations allow this sort of empowerment to their employees and truly respect the expression of concerns and solutions that are submitted.

I encourage all of our members to consider becoming a Committee member or alternate. Yes...it does take a certain dedication of your time, but the reward is fantastic! Also, continue to submit all or your great ideas through the resolution process...you can make a difference!

Again, thank you for the opportunity to serve as your Vice President. It was truly an honor!

LeAnn Gibbs

NACS Vice President

SECRETARY'S REPORT

As I look back on what this year has brought, it's difficult not to focus on the hardships. The furlough was hard. It meant a lot of sacrifice and uncertainty for our members and fellow employees. The transition of leadership brought many new faces to FSA and sometimes change is hard. But I believe with every hardship comes the chance to make a real difference and a chance to affect change. I think that's what NACS did this year. I believe we built some really valuable relationships with the people in Washington. I believe that we are making a difference every day for our members and we are fighting hard to ensure that program delivery is at the forefront of what we do. We must always remember who we serve!

I am proud of the work that the board and committees were able to accomplish this year. Even in times of trial, we can say that we came out on top in most cases. From the Farm Bill, to the on-boarding of hundreds of new FLOTs, to bouncing back from the longest shutdown in Government history, NACS has taken all of these things in stride and shown great leadership and strength through it all. We are one of the most respected employee associations in all of FSA and I am proud of the work we do every day.

This year as Secretary has been a challenge. I'm not sure how many words I can type per minute, but I can tell you that it's been put to the test many times now! 😊 I am extremely grateful for all of the advice and guidance given to me along the way. This annual report was started back in November based on the recommendations from many of my predecessors to "not wait too long!" I am thankful for your help and even more thankful for your friendship. It means more to me than you will ever know.

Looking ahead I am contemplating my role with NACS and what I can do to continue to make a difference. I am evaluating where my leadership and skill set could be the most useful. I feel at home on the board and I feel proud to represent such a fantastic organization and its members. I hope to continue that legacy in the years to come.

In closing, I want to thank my fellow board members. Thank you for helping me through the year and for being a sounding board when I needed it most. Denise, you were such a great leader this year and I'm sorry that it took me so long to get to experience you in this role. As you transition out I want you to know that you will be missed and that you have made an impact on this organization and myself. Kudos for a job well done! To the rest of you, please continue to lead. NACS needs people like you. You are how we continue on and you are how we pass the torch to those members who come after us. Please know that you are worthy of whatever position you have held, and you are all "Presidential material" in my book!

Thank you for a great year, and here's to the start of another one!

Kimberly A. Eilerman
2018-19 NACS Secretary

TREASURER'S REPORT

It has been a pleasure to serve as the NACS Treasurer this past year.

The following reports are included in the Annual Report:

2019 Membership Summary Report

2019 Budget/Actuals as of 5/31/2019

Net Worth Statement as of 5/31/2018

Net Worth Statement as of 5/31/2019

The FY2019 Budget was developed by the Board at the 2018 Spring Board meeting.

The transition of establishing access to accounts took longer than anticipated. I am thankful the Ryan Lukassen was willing and able to remain on the accounts and handled some of the treasurer's duties as we facilitated the transition. The invoicing of dues was suspended when we lost access to the Quick Books online accounting system and were unable to regain access. The board supported that decision by voting to discontinue the practice of invoicing state associations since the source information for membership comes from the states themselves. The Operating Manual will be appropriately updated in the future to reflect this change.

Thanks, also to the state treasurer's and presidents in providing dues documentation throughout the year. I now have a much clearer picture of status of dues as well as membership numbers. With reduction in staffing nationwide we continue to decline in membership numbers. The membership summary report includes the past two years information as well as the current year for comparison. The detail of new members, associate members, and life members that Ryan provided last year was not consistently available so not provided in the report.

Thank you for the opportunity to server as your NACS. I have enjoyed being involved in the NACS association and with the Board over the past year.

Ray E. Bartholomew

Ray E. Bartholomew
Treasurer
NACS-FSA

2019 NACS Membership Summary Report

May 31, 2019

Zone A	FY17 Members	FY18 Members	FY19 Members		Zone B	FY17 Members	FY18 Members	FY19 Members
California/Nevada/Arizona	14	14	9		Iowa	36	39	38
Colorado	12	10	10		Kansas	27	25	24
Idaho	16	13	11		Minnesota	32	30	30
Montana/Wyoming	31	21	22		Missouri	24	20	23
New Mexico	10	10	13		Nebraska	40	39	34
Utah	8	7	7		North Dakota	16	21	11
Washington	14	13	11		Oklahoma	0	0	0
					South Dakota	28	27	22
					Texas	37	36	32
Zone A Totals	105	88	83		Zone B Totals	240	237	214
Zone C	FY17 Members	FY18 Members	FY19 Members		Zone D	FY17 Members	FY18 Members	FY19 Members
Illinois	31	29	28		Alabama	26	20	22
Indiana	14	19	20		Arkansas	27	30	36
Kentucky	44	47	41		Florida	5	3	6
Michigan	13	12	13		Georgia	22	18	26
New York	25	19	13		Louisiana	13	11	12
Ohio	25	25	29		Mississippi	16	18	23
Pennsylvania	9	9	9		North Carolina	15	12	15
Virginia	27	27	26		South Carolina	5	6	5
West Virginia	6	4	5		Tennessee	13	13	13
Wisconsin	20	23	16					
Zone C Totals	214	214	200		Zone D Totals	142	131	158
Membership Totals						701	670	655

Budget Comparison

6/1/2019 through 5/31/2019

	2019 Budget	2019 Actuals	Difference
Revenue			
Dues			
FY18 Zone A Dues		-	-
FY18 Zone B Dues	1,185.50	1,185.50	-
FY18 Zone C Dues	2,070.00	2,070.00	-
FY18 Zone D Dues	-	-	-
Total FY18 Dues	3,255.50	3,255.50	-
FY19 Zone A Dues	11,294.00	8,702.00	2,592.00
FY19 Zone B Dues	33,438.00	33,438.00	-
FY19 Zone C Dues	22,440.00	19,360.00	3,080.00
FY19 Zone D Dues	21,156.50	17,899.78	3,256.72
Total FY19 Dues	88,328.50	79,399.78	8,928.72
FY20 Zone A Dues		792.00	(792.00)
FY20 Zone B Dues		1,987.50	(1,987.50)
FY20 Zone C Dues		1,064.00	(1,064.00)
FY20 Zone D Dues		-	-
Total FY20 Dues	-	3,843.50	(3,843.50)
Interest Income	50.00	3.00	47.00
Dillard Financial	6,000.00	-	6,000.00
Wunder Fund Transfer	2,200.00	2,200.00	-
JM Marketing	1,000.00	-	1,000.00
Total Revenue	100,834.00	88,701.78	12,132.22
Expenses			
Consultant Fees			
Administrative Fees	360.00	360.00	-
Consultant Retainer Fees	60,000.00	60,000.00	-
Travel	\$ 1,000.00	1,204.95	(204.95)
Meals	140.00	142.42	(2.42)
Miscellaneous	500.00	125.90	374.10
Total Consultant Fees	62,000.00	61,833.27	166.73
Convention Expenses			
Awards	800.00	745.18	54.82
Board Travel - Convention	4,500.00	4,500.00	-
Committees			
Convention Committee	1,600.00	1,126.66	473.34
FLP-Loan Making Committee	1,600.00	1,600.00	-
FLP-Loan Servicing Committee	1,600.00	1,600.00	-
IT Committee	1,600.00	1,600.00	-
Legislative Committee	2,400.00	2,160.61	239.39
Membership Committee	1,600.00	800.00	800.00
Management & Personnel Committee	1,600.00	1,200.00	400.00
First Time Attendee Incentive	2,200.00	1,200.00	1,000.00
Marketing Incentive	100.00	100.00	-
Seed Money	1,500.00	1,500.00	-
(FY18 Seed Money paid in FY19)		1,500.00	
Total Convention Expenses	15,800.00	14,387.27	1,412.73

Legislative Expenses	6,200.00	3,205.02	2,994.98
General Board Travel	3,000.00	81.25	2,918.75
Supplies/Postage/Other Expenses	200.00	223.00	(23.00)
IT Expenses	850.00	623.68	226.32
Zone Meetings			
Zone Meeting - NACS President Travel	3,000.00	983.19	2,016.81
Zone Meeting - State Travel	10,500.00	4,800.00	5,700.00
Zone Meeting - Zone Rep Travel	1,200.00	600.00	600.00
Total Zone Meeting Expenses	14,700.00	6,383.19	8,316.81
Total Expense	108,050.00	91,981.86	16,068.14
Margin	(7,216.00)	(3,280.08)	(3,935.92)

NACS – FSA Statement of Financial Position
As of May 31, 2018

ASSETS

Bank Accounts:

Checking (*4739)	\$ 16,749.92
WunderFund (*3479)	\$ 8,241.31
Fairness Fund (*3495)	\$ 3,962.33
Savings (*9036)	\$ 80,680.20
Total Bank Accounts	\$109,633.76
Accounts Receivable	\$ 4,516.00
TOTAL ASSETS	\$114,149.76

LIABILITIES AND EQUITY

Charlean Smith – Convention Committee	\$ 475.46
MT/WY Association of Credit Specialists – Zone Mtg. Representation	\$ 300.00
TOTAL LIABILITIES	\$ 775.46

TOTAL EQUITY	\$113,374.30
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TOTAL LIABILITIES AND EQUITY	\$114,149.76
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NACS – FSA Statement of Financial Position
As of May 31, 2019

ASSETS

Bank Accounts:

Checking (*4739)	\$ 16,387.65
WunderFund (*3479)	\$ 6,498.24
<i>**Includes donations of \$455.00 and interest income of \$1.93 for the year as well as funds transferred from checking last year of \$2,200 of which only \$1,200 was used.</i>	
Fairness Fund (*3495)	\$ 3,963.52
<i>**Includes \$1.19 of interest income – no usage of funds</i>	
Savings (*9036)	\$ 80,706.59
<i>**Includes \$26.26 of interest for the year – no transfers</i>	
Total Bank Accounts	\$107,556.00
Accounts Receivable	\$ 0.00
<i>**Dues payable appear to be approximately offset by dues paid in advance, thus no accounts receivable are noted</i>	
TOTAL ASSETS	\$107,556.00

LIABILITIES AND EQUITY

Virginia Association of Credit Specialists – Zone Mtg. Representation	\$ 300.00
New Mexico Association of Credit Specialists – Zone Mtg. Representation	\$ 300.00
TOTAL LIABILITIES	\$ 600.00
TOTAL EQUITY	\$106,956.00
TOTAL LIABILITIES AND EQUITY	\$107,556.00

PAST PRESIDENT'S REPORT

As I leave the NACS board, I reflect upon the improvements that NACS-FSA has been instrumental in helping FSA institute over the past 17 years. The ideas that are generated by the membership have contributed to significant changes over the years; and, although, those changes often take years to make – they do happen.

I believe that the NACS-FSA slogan of “Leading the Way: Service-Support-Growth” demonstrates the fundamentals of NACS. Your service to the agriculture community can only be improved with your service in NACS. With NACS support you can Grow and develop as a leader. Explore how to provide better service to your community; and, expand your career horizons.

Each of us struggle in different ways and the hot button issues in your state may be very different than those of others; however, we all benefit for the free exchange of experiences, knowledge and skills provided by our participation in NACS. I firmly believe that you can gain more from participation in this organization than it will ever cost you in time, money or effort. Always prepare yourself for the opportunities to come and there is no better way than to stay informed and be involved.

I commend Denise Lickteig for her commitment to serve this last year as our NACS President. Following the significant turn over in all departments at the National Office (DAFLP, DAFO, ADM, etc.) in the previous year and the evolution of FPAC, Denise's commitment and leadership has been instrumental in developing relationships with those groups. Denise has served NACS with dedication for many years and serving on the Board this year was much appreciated.

I am proud of the significant contributions that the NACS-FSA association has made to the evolution of FLP over the years. These changes can be reflected in technology developments and future growth; recognition by congress of the commitment needed to dedicated staff to ensure the integrity and growth of the services provided only by FSA. I hope that you too will reflect upon the many significant contributions that this organization has made and can make in the future with your support and dedication.

If I can ever be of assistance, please do not hesitate to reach out.

Theresa Windham
Past President
2018-2019

ZONE A REPRESENTATIVE'S REPORT

First off, a huge thank you to the NACS board, the Zone A Presidents and all the Zone A members, for a fantastic year. The furlough changed the look of my role as Zone A representative, but I am so happy for the opportunities that I was able to have, and those happened because I was able to work with such great folks!

The 2019 Zone A Meeting was cancelled due to the turbulent times and uncertainties caused by the furlough. I sincerely appreciate the feedback we received from the Zone A members, as well as the work from the board to make that difficult decision.

Additionally, I am grateful to our Committee members for all their work and dedication to NACS. The 2019 NACS Committee members for Zone A are:

- ❖ Jessica Davis, ID – Alternate Zone A Representative and Information Technology Committee
- ❖ Rebecca Padilla, NM – Loan Servicing Committee
- ❖ Tanya Dostal, WA – Loan Making Committee
- ❖ Troy Henrie, UT – Management/Personnel Committee
- ❖ Chantal Haun, CA – Membership Committee

These individuals are essential in making sure that the western states have a voice in these different areas and I cannot thank them enough. Also, a HUGE congratulations to Tanya Dostal on her well-deserved retirement, she will be missed!

The NACS Board met for its spring 2019 meeting in Washington, DC on April 23rd. With the reorganization at the national level and FPAC, I believe the timing of our trip couldn't have been better. We met with multiple National Office Staff and I was pleased to see the receptivity to NACS and our perspective to the FSA mission. I believe there is a high degree of mutual respect with the association and that relationship can only help FSA Farm Loans!

I have been honored to be the representative for Zone A, and it has been made an easy job when I get to work with such great people. Thank you for everything that you do!

Jessica Smith
Zone A Representative
NACS-FSA

ZONE B REPRESENTATIVE'S REPORT

It has been a real privilege to 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 Jason McMillin for his willingness to serve as my Alternate this year. I have enjoyed working with the Board, State Presidents, NACS members and National Office. This year has been a year of transition and uncertainty with an unprecedented Government Shutdown, adjusting to FPAC and implementing a new Farm Bill, 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- Jason McMillin, TX; Loan Servicing- Heather Cox, TX; IT-Whitney Serrano, TX; M/P- Kris Wilcox, NE; Membership- Lisa Liska, NE, Chairperson; Legislative- Ben Herink, NE, Chairperson. 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 these committee members do on these committees is the heart and soul of our organization. You will note that no alternates are listed for Zone B on these Committees this past year. We need members to step up and help represent Zone B in these committees. Please consider volunteering to serve on these committees. I guarantee you will find it to be a rewarding experience and a very positive way to get involved in our Association to make a difference.

I would also like to thank everyone who has stepped up and served on an FSA task force this past year, as this has been tremendously helpful in working with the national office to affect the program improvement from the grassroots level. National Office has been very enthusiastic about bringing expertise from the field to help with improving program delivery, training programs and other areas. They appreciate our assistance and our participation in the task forces help break down barriers to improving programs.

Zone B Meeting: The bad news – The 35-day Furlough forced us to cancel the Zone B Meeting at Drury Inn, Wichita, Kansas this year. I commend the Zone B members who were able to attend the Zone C and D Meeting in Chattanooga, Tennessee! The good news – The Zone B Meeting Committee was able to re-negotiate with the Drury Inn and we have Zone B Meeting booked for February 2020. I believe the dates are February 6-8, 2020, but an "official announcement" will be forthcoming on the date at National Convention.

The NACS Board traveled to Washington, DC in April this year for our NACS Spring Board Meeting, and met one-on-one 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. Several times National Office Staff mentioned and complimented our Resolution process and the fact that we are unique in that we are not a "labor-management organization". Our purpose is and has always been to improve FSA to better serve our loan customers and to help us provide loan programs as efficiently and effectively as possible.

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. You can make a difference - you just need to get involved!
"Individually, we are one drop. Together, we are an ocean." ~ Ryunosuke Satoro

Kay A. McCoy
Zone B Representative
NACS-FSA

ZONE C REPRESENTATIVE'S REPORT

It has been my pleasure to serve as your Zone C Representative for 2018-2019. This was my first year in any kind of national role with the organization and we had a tremendous officer team. They've been very proactive and outspoken trying to further the mission of NACS and have had positive results. Our relationship with the National Office has been strengthened and communication has improved. In addition, the work of our Legislative Committee and Consultants continue to get the ear of Congress.

I would like to recognize the committee members from Zone C. The work these committee members do on the resolutions submitted by members is the very essence of what our organization does. They selflessly give their time and effort to work with the National Office to find ways to improve Farm Service Agency and our program delivery to our customers. Committee members from Zone C for 2018-2019 are as follows:

- Loan Making – Tiffany Grody, OH and Jeff Jones, VA (alternate)
- Loan Servicing – Nathan Denny, KY
- Information Technology – Vicki Swift, KY
- Management/Personnel – Juanita Ballman, KY (Chairperson)
- Membership – Crystal Zwilling, IL
- Legislative – Brandon Waldron, VA and Mary Beth Tomica, KY

Thank you very much to all the above. If anyone out there wants to get more involved with NACS on the national level, the committee system is a great place to start. It's a rewarding experience and can be very educational. If interested, all you need do is speak up – we're always looking for volunteers!

For the 2019 Zone Meeting, Zone C and Zone D decided to join forces and hold a combined meeting in Chattanooga, TN from March 7th - 9th. Attendance was good with nearly 60 attendees. National Office representatives included Bill Cobb, Acting DAFLP, and Peggy Browne, DAFO. Throughout the meeting we heard presentations from them, and via Skype, we were joined by Sharon Sachs and several other employees of NFAOC. Andy Quinn of McAllister & Quinn also joined us via Skype and gave an update on the consulting firm's activities with Congress on NACS's behalf.

The NACS Board was able to travel to Washington, DC in April for its spring meeting and meetings with National Office staff. We were able to meet with many of the different mission areas within FSA and these were very productive meetings. The staff we met with were very open to hearing our thoughts and concerns and were interested in working with us. This is especially true for Bill Cobb and his staff within the different divisions of FLP, they were eager to talk to us and get feedback from the field. It's evident at the National Office that there have been growing pains with the conversion to FPAC, but it seems that everyone is starting to figure out their new rolls and are moving forward.

Thank you for the opportunity and the privilege to be your Zone C Representative this year. NACS is unique organization of dedicated individuals who give their own time to make our agency better and improve the programs we have for the American farmer. I've personally benefitted from my work with the association and I would encourage all FLP employees to get involved.

Nathan P. Adams
Zone C Representative
NACS-FSA

ZONE D REPRESENTATIVE'S REPORT

It has been an honor and privilege to serve as your Zone D Representative for 2018-2019. Throughout the year, I have been amazed at the passion and commitment shown by our membership towards accomplishing NACS' mission of expanding, improving and expediting the delivery of the FSA Farm Loan Program to America's farmers and ranchers.

I would like to thank the Zone D members who served on the various committees this year. The committees' role in developing, reviewing, and discussing resolutions is vital for our NACS voice to be heard. Also, the Legislative Committee was instrumental in pushing for increased loan limits in the most recent Farm Bill and they continue to promote the NACS mission at the legislative level. The commitment shown by all committee members is greatly appreciated. For 2018-2019, the NACS Zone D committee members were:

Loan Making - Nicole Cleggs-Burns, AL

Loan Servicing - Cheryl Brooks, AR & Alternate Chana Thompson, AR

Information Technology - Dana Baucom, TN & Alternate Charlean Smith, AR

Management/Personnel - Alec Love, MS

Membership - Tammy Jones, AR

Legislative - Dave Bonnet, NC & James Patrick Jackson, AL

In addition, thank you Cheryl Brooks for serving as my alternate.

The 2019 Zone D meeting was held March 7-9 in Chattanooga, TN. The meeting was held jointly with Zone C and was a success. 39 total NACS members were present with 6 out of 9 Zone D states represented. Due to the partial government shutdown, the Joint Zone C & D meeting was the only Zone meeting held this year, thus we had one member from Zone A and one member from Zone B join us in Chattanooga as well. Thank you to the Tennessee members for all of the work and effort put into hosting the meeting. A special thanks to Zone C Representative Nathan Adams for his cooperation and involvement in the planning process. I also want to thank all of the Zone C members that stepped up to assist as needed in Chattanooga. We were honored to have Peggy Browne, DAFO and Bill Cobb, Acting DAFLP in attendance to address the attendees. NFAOC personnel also participated through a conference call. In addition, a Skype session was held with Andy Quinn of McAllister & Quinn. Andy provided insight on NACS activities at the Legislative level and priorities for the upcoming year. The 2020 Zone meeting will again be held jointly with Zone C and will be hosted by Kentucky.

The NACS board traveled to Washington, D.C. April 22-26, 2019. While there, we had the opportunity to meet with a variety of FSA departments including Loan Making Branch, Loan Servicing Branch, DAFO, DAFLP, and the FSA Administrator to name a few. It is encouraging to know that the National Office recognizes the value in having frequent open communication with NACS regarding the farm loan programs we deliver.

Thank you for allowing me to serve as the Zone D rep this year. I encourage each of you to become more involved in **YOUR** association. Through NACS, we have the opportunity to have a positive impact on the delivery of FSA's Farm Loan Program. Do not take this opportunity for granted! I look forward to what NACS can and will accomplish in the years to come.

Matthew Christian, TN
Zone D Representative
NACS-FSA

FARM LOAN PROGRAM LOAN MAKING COMMITTEE REPORT

Resolution 1

CONCERN: If a loan is in conjunction with EQIP, the EQIP contract will be considered the additional security needed to meet the 150 percent requirement. The instruction omits Conservation Reserve Program (CRP) and Emergency Conservation Program (ECP). CRP or ECP can cost-share similar projects to EQIP (IE: fencing). However, a loan made for these projects cannot consider the contract payment as security

SOLUTION: Expand the note in 3 FLP PAR 91 C to include all USDA program payments.

NATIONAL OFFICE RESPONSE: The EQIP contract can be considered additional security to meet the 150 percent requirement because it is not an FSA program. When this provision was added to the handbook there were often delays in payments to the producers when an EQIP Project was completed. The additional security allowance often made it possible for FSA to make a short-term loan, until such time that the EQIP payment was received. Therefore, no additions are recommended to this security provision.

Jason McMillin's comments: National Office is going to research and provide additional comment to support this answer. They were unsure who wrote it and wanted to confirm.

National Office Follow up from Michael Moore - We allow the use of EQUIP contracts as security in order to be able to finance the project on an interim basis, which is then repaid in full by the EQUIP contract. This does not typically happen for CRP or ECP.

Resolution #1 about Equip. Email Jason McMillin and Lisa Gibbs today a reason on why we can use EQUIP contracts as additional security and not other gov. contacts. Per Randi

Resolution 2

CONCERN: The FSA 2003 3 Year Production history is a little confusing to beef operators to fill out. The most common question is where do I put heifers held for replacements.

SOLUTION: Format the form to include a line for replacements as follows:

- A. Units Raised
- B. Units Purchased
- C. Total Units
- D. Death loss
- E. Replacements
- F. Units Sold
- G. Purchase weight
- H. Sales weight

In this format, it allows the borrower to put a number in order. Total calves-death loss-replacements=units sold.

NATIONAL OFFICE RESPONSE: Replacement heifers should be entered as a separate livestock type on the current form, as outlined in the form instructions, since they can be both purchased and raised.

Jason McMillin's comments: After committee discussions, National Office will look at adding that line the next time the form is modified.

Resolution 3

CONCERN: 3-FLP para 135C and instructions for FSA-2026 don't allow for the 1st payment on an FO to be in the 1st 18 months as is allowed for OL, youth and CL.

SOLUTION: Amend the handbook to allow FO repayment schedule to include equal or unequal payments.

- The first payment is due when income is received or within 18 months.
- After the initial payment, payments are scheduled annually
- Annual installments must cover, at a minimum, the accrued interest.
- Annual installments may be collected by assignments and supplemental payments.
- If unequal or interest only installments are scheduled, the applicant must be able to show that there will be sufficient resources available to pay the loan in full by the final maturity date.

NATIONAL OFFICE RESPONSE: While the suggestion has merit, in that a new borrower could have all their first payments at 18 months, it is not the industry standard for real estate purchases. The regulations already provide that the applicant can pay interest only for as long as 5 years if needed to establish a new operation, which would benefit a starting operation more than the proposed solution.

Jason McMillin's comments: National Office's Primary concern is to stay in line with industry standard. However, they will consider this further.

Resolution 4

CONCERN: Item 7B on the CCC-185 asks for the "Legal Owner of the Real Estate". Item 8 asks for the "Name of Owner of Real Estate". This seems to be a redundancy.

SOLUTION: Remove Item 8 from the CCC-185.

NATIONAL OFFICE RESPONSE: Item 8 on CCC-185 will remain. Item 7B requests the "Legal Owner of the Real Estate." Item 8 requests the "Name of Owner of Real Estate in Item 7 (If Other than Applicant)" and the information is necessary.

Jason McMillin's comments: we accepted this answer

Resolution 5

CONCERN: The CCC-185, Loan Application for Farm Storage Facility Loan Program, does not capture all of the information needed to complete the loan processing

SOLUTION: Modify CCC-185 to include blocks for the following information:

- Year started farming
- Existing storage capacity, in bushels or square feet, etc.

NATIONAL OFFICE RESPONSE: The year the producer started farming is not required for a FSFL. Also, storage capacity worksheets required for all FSFL requests, provide the necessary information to determine the storage need.

Jason McMillin's comments: May need to refer to IT folks to get FBP as it is a requirement for the Gen INFO may need to revisit this with FSFL, National Office will follow up on this issue to get clarification.

Resolution 6

CONCERN: The Current Version of the FSFL application form does not collect all of the required information necessary to update/input into MIDAS.

SOLUTION: Update the form to collect all of the required information for input into the automated processing I.E. Spouses information as applicable, Social Security Number, Birth date, Veteran Status, race, gender, email address, etc.

NATIONAL OFFICE RESPONSE: Statutory authority is required to collect the FSFL applicant's veteran status, race, or gender. During FY 2019, we will update the FSFL application form to collect (optional) the contact producer's email address.

Jason McMillin's comments: Similar to # 6 National Office will follow up.

Resolution 7

CONCERN: Item S of form FSA 2103 is misleading as written and when compared to the instructions and intent of the question.

SOLUTION: Revise the wording on Item S of Form 2103 to read: Was collateral for the loan taken in accordance with the provisions set forth in 3 FLP?

NATIONAL OFFICE RESPONSE: The National Office agrees that the current terminology is being interpreted differently and clarification is warranted. Therefore, the form will be updated to add "Was collateral taken in accordance with the provisions set forth in 3-FLP."

Resolution 8

CONCERN: On the FSA 2001, item 8 of part C, asks the customer to provide the number of years of farming experience. FBP asks the year the customer began farming. Form FSA-2330 does not ask for years the customer began farming.

SOLUTION: Change the wording on the FSA-2001 and add the wording on the FSA-2330 to read as follows: Please provide the year you began farming along with a brief description of your experience in additional comments.

NATIONAL OFFICE RESPONSE: While the wording on FSA-2001, Part E, Item 8, is not as specific as the proposed solution, it does ask the applicant to provide the number of years of farming experience, which should equate back to the year they began farming. In addition, applicants are to include the number of years farming in Item 6 of Part F of FSA-2330.

Jason McMillin's comments: National Office will take a look at that a bit more to provide clarification.

Resolution 9

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

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: We do not have the statutory authority to deny financing to a FSFL applicant if they have received debt forgiveness from FSA (FLP or FP).

Jason McMillin's comments: everyone is in agreement that this is inconsistent, but the authority is lacking to make a denial based upon debt forgiveness.

Resolution 10

CONCERN: With the FPAC goal of providing online application capability, there is a concern that the applicant may never meet with a loan official face-to-face.

SOLUTION: Require a face-to-face meeting with the loan official as part of accepting the application and prior to loan approval keeping in mind we are supervised credit.

NATIONAL OFFICE RESPONSE: The National Office understands the value of a face-to-face meeting with applicants and will continue to emphasize this as the Agency moves more and more towards the eCommerce initiative. Furthermore, a recent study completed by the Customer Experience Center of Excellence supported the findings that FSA's personal relationship between loan officers and producers is critical to producer success.

Jason McMillin's comments: National Office Agrees and will take steps to keep supervised credit as personal as possible.

FARM LOAN PROGRAM LOAN SERVICING COMMITTEE REPORT

2017-2018 Adopted Resolutions

Resolution 1

CONCERN: As of July 1, 2017, credit bureaus are no longer reporting/listing tax liens or civil judgments. This causes a concern for creditors as the removal of these items falsely inflate borrower's credit reports while also eliminating information needed for an effective analysis of applicant's creditworthiness and may impact feasibility of applications.

With the removal of these items from the credit report, it will necessitate physical searches of courthouse records or ability to subscribe to a central reporting system used by some county courts.

PROPOSED SOLUTION: Where in use, allow for government subscriptions to the on-line systems of county records.

If lien search is not completed by FSA staff, provide the ability to contract with 3rd party to complete lien searches of county courthouses prior to approval of servicing actions

NATIONAL OFFICE RESPONSE: No change is needed as 1-FLP, subparagraph 161 B, program authorities to request goods and services are located under 1-FLP Exhibit 25. If a State needs additional program authority above those granted in Exhibit 25, or additional PLCE funds, the SED must send an email to the appropriate contact in the National Office. Please reference Exhibit 25, under "Loan Servicing," "Data Processing/Info Gathering" and "State Database Access Fees" for requesting the services noted above.

COMMITTEE RESPONSE: Acceptable and no further discussion deemed necessary.

Resolution 2

CONCERN: When an account is debt settled using form FSA 2732, the approval official then sends Form FSA 2737 to the debtor. However, Paragraph 407B (second paragraph) requires the approval official to notify the debtor in writing of the approximate amount that will be reported to the IRS. Form FSA 2737 has no space on the form for this notification, thereby requiring the approval official to send out two items of correspondence to the debtor. This is duplicative, time consuming and is likely confusing to some debtors.

PROPOSED SOLUTION: Modify form FSA 2737 to allow for the information required in 7 FLP Paragraph 407B to be inserted into the form letter that goes to the debtor.

NATIONAL OFFICE RESPONSE: We concur. FSA-2737 will be revised accordingly.

COMMITTEE RESPONSE: We accept the National Office response.

Resolution 3

CONCERN: County offices have received feedback from borrowers regarding a specific field on their FSA-2065, Annual Statement of Account. The field in question is the Payment Status. The borrower's information reflects they are "on schedule", when in fact the loan is substantially ahead of schedule. FSA employees have an "Instructions for Preparation" sheet for the FSA-2065, Annual Statement of Loan Account. The guidance for the field in question is: "If behind, then the amount the loan is behind schedule on December 31, YYYY. If on schedule or ahead, then it will simply state "On Schedule" and no amount. If account is flagged "ACL", then no payment status will be reflected. The Payment Status field on the FSA-2065 is confusing to borrowers as they receive no description of what the field represents, how it is completed, or the status of the account.

PROPOSED SOLUTION: Choice of three Proposed Solutions:

Display an accurate status of account on the FSA-2065 if the account is, in fact, ahead of schedule, or

Include a comment on the FSA-2065 instructions that explains how this field is completed, or

Remove the information altogether with regard to payment status.

NATIONAL OFFICE RESPONSE: We concur; a comment will be included on the FSA-2065 instructions to explain how the field is completed.

COMMITTEE RESPONSE: We accept the National Office response.

Resolution 4

CONCERN: 2FLP Par 357D states that a Lender's bid at a foreclosure sale should be at a minimum, the lesser of the net recovery value or the unpaid guaranteed loan balance. However, if there is a prior lienholder involved, Lender should add the amount owed to the prior lienholder in the bid calculations in determining a bid amount that protects the Government's interests.

PROPOSED SOLUTION: Revise the current regulations to provide guidance and clarification when there is a prior lienholder involved.

NATIONAL OFFICE RESPONSE: It is agreed that an amendment to 2-FLP should be made to clarify the calculation of the maximum bid when a prior lien is involved, which includes adding the prior lien amount to the net recovery value and the unpaid guaranteed loan balance. Amendments would be made to all related subparagraphs as well as Exhibit 10.

COMMITTEE RESPONSE: We accept the National Office response.

INFORMATION TECHNOLOGY COMMITTEE REPORT

Resolution 1

CONCERN: When an FSA-2248 is entered into GLS to show a loan has been brought current, it will not change the loan payments that are shown as Behind. In order to update the GLS system to reflect the correct status of the loan, the authorized agency official must complete and input an FSA-2241 to show the loan current and the amount Behind is shown as \$0.00 in accordance with 2-FLP Subparagraph 266C.

SOLUTION: Include an “Amount Ahead/Behind” item box on the form in GLS that will update the system when FSA-2248 is entered to bring the borrower current. This will eliminate the need for the agency official to have to complete and enter an additional form which will save time, and also ensure that the information in GLS is current.

NATIONAL OFFICE RESPONSE: The two reports operate independently within GLS. The payment status (Current/Ahead/Behind) and Payment Status Amount come from the FSA-2241 Status Report. The delinquency code and total past due amount come from the FSA-2248 Default Status Report.

There is no relationship between the payment status and the delinquency information, therefore, each must be updated independently.

Currently there are no plans to update GLS due to the lack of funding as well as ongoing restructuring within FPAC.

FPAC Business Center (FBC) Farm Loans Section: No action required. Will coordinate IT support with USDA RD if budget is provided.

COMMITTEE RESPONSE: After some discussion, National Office agrees that this issue should be referred to the GLS CCB Board for an RFA to be written and placed in line on their project priority list so that it can be addressed should funding become available in the future.

Resolution 2

CONCERN: Whereas the form FSA 850, Part 2 B, require the loan official to look up the listing of Categorical exclusion codes listed in Exhibit 17 of 1-EQ handbook that matches the application purpose.

SOLUTION: Therefore, be it resolved to have IT revise the form to include a drop-down menu of choices from Exhibit 17 of 1-EQ handbook. Results of this change will provide more consistent use of the handbook and complete description of project cat exclusion since most applications do not have ground disturbance.

NATIONAL OFFICE RESPONSE: The FSA-850 was specifically designed to be in keeping with the formatting limitations of the Farm Business Plan (FBP). To provide for consistency of a drop-down menu being made available within the FBP would require costly reprogramming. While, it is agreed that drop down boxes or lists from which to make a selection could bring increased efficiencies, there has thus far been limited funding available for making FBP/IT improvements. Going forward, as priorities are assessed for the use of available funds the suggestion can be considered.

FPAC Business Center (FBC) Farm Loans Section: No action required.

COMMITTEE RESPONSE: We accept National Office response and will keep this on top of the “to do list” as it would be a benefit, should funding become available.

Resolution 3

CONCERN: With the stream lining regulations implemented in 2016 the Agency revised the FSA-850 and it became the one form used for documentation of categorical exclusions. this form is a burdensome as you have flip to 1-FLP Exhibit 17 to get the list of available CATEXs. This takes time and could be completed more efficiently.

SOLUTION: The form should be updated to allow for a drop-down menu that the preparer could complete. The user would first select the CATEX type (L, S, SG) This menu should be tiered to allow only the available selections under the CATEX type selected to be available. This Form would save much time for both FP and FLP users. The Farm Business Plan version should also be updated to allow for the selection process described above.

NATIONAL OFFICE RESPONSE: While the National Office agrees that drop down boxes or lists from which to make a selection could bring increased efficiencies, there has thus far been limited funding available for making such improvements. As priorities are assessed for the use of available funds the suggestion can be considered.

FPAC Business Center (FBC) Farm Loans Section: No action required, however, this concern should be entered as change request for technical analysis and level of effort estimation. This analysis will help determine if the business value change would be worth making the change if budget is available.

COMMITTEE RESPONSE: We accept National Office response and will keep this on top of the “to do list” as it would be a benefit, should funding become available.

Resolution 4

CONCERN: Our electronic systems for FLP capture environmental evaluations completed for Direct Applications and Guaranteed Applications. However, there is no reportable way to capture information regarding the level of review for a subordination. Additionally, the Farm Program electronic systems do not capture any reportable information regarding the level of review completed. This information exists only on paper in individual files.

This lack of capturing data may leave the agency with no way to effectively answer FOIA request and no way to evaluate the level of activity or the time and effort our employees expend to complete these activities.

PROPOSED SOLUTION: The Agency should create a portal, that all FSA-850 are submitted, so they can be attributed to the program they are in. This could be easily accomplished by attaching a button on the bottom that submits it to an email address where the information in the form is transferred to a data base.

As software is developed for the new farm bill, the ability to capture this data could be built in.

Another possible solution is the creation of a Data Mart report to capture all FSA-850s completed within Farm Business Plan.

NATIONAL OFFICE RESPONSE: Capturing the volume and level of environmental reviews for all aspects of loan making and servicing has long been, and continues to be, a significant challenge subject to systems limitations and the availability of funding to make systems improvements to capture this information. The availability of the data for both loan making and servicing would create efficiencies for responding to FOIA requests as well as improved accuracy and consistency. It would also provide for an effective means of tracking and evaluating workload and processing considerations. The Environmental Activities Division does not anticipate having any budgeted funds of their own to contribute to such an endeavor but is continuing efforts to encourage the investment of DAFLP and other resources toward this end. In the interim tracking of environmental reviews by State Environmental Coordinators at the state level is encouraged as referenced in 1- EQ Paragraph 4. More specifically for subordinations, environmental review information can be memorialized (but not tracked) by entering the level of review entered in the “comment” box in DLS.

FPAC Business Center (FBC) Farm Loans Section: No action required.

COMMITTEE RESPONSE: National Office expressed that they have been working diligently on the new reports and trying to generate and capture as much information as they can. This is a topic they are exploring on both FLP and FP.

Resolution 5

CONCERN: When a loan reaches the final year, the 540 Report no longer shows the payment date but changes it to FYLN. This can be frustrating when keeping track of your portfolio and payment information.

PROPOSED SOLUTION: Change it to having the FYLN next to the date (example: FYLN, 0101), similar to what they do to loans that are not fully advanced and have LNFA next to the date.

NATIONAL OFFICE RESPONSE: The National Office agrees with this resolution and will seek to change the report as requested. Updates will be posted as we get them to our [USDA Connect –](#)

[FLPDM Reports](#) page. We would encourage you to become members of our USDA Connect page.

FPAC Business Center (FBC) Farm Loans Section: Section reports team will support as needed.

COMMITTEE RESPONSE: National office is working closely with OBIEE group. They are aware of this request and hope to have it functioning soon.

Resolution 6

CONCERN: With the goal of providing opportunity for direct online applications for FSA Services, the online interface and data input may struggle with having the most current version of the forms as has happened in the Guaranteed Program in GLS.

PROPOSED SOLUTION: Agency staff should work with Forms and Document Division to put in place a process that requires all customer completed forms to have the capability of being pre-filled from Business Partner data. It would be beneficial if the agency could pre-fill all forms before providing to the customer.

NATIONAL OFFICE RESPONSE: We agree that it is important that online forms be the most current versions and will continue to monitor those as we progress towards more and more functions being available online. As to the forms being pre-filled by Business Partner, the National Office agrees that this is an important long-term goal and action is being evaluated with the development of the FPAC Portal and Farmers.gov. We will continue to emphasize the importance of prefilling forms to avoid both duplication and input errors as key benefits to support implementation.

FPAC Business Center (FBC) Farm Loans Section: Continue to discuss as an initiative related to the FPAC portal and Farmers.gov.

COMMITTEE RESPONSE: This continues to be on the National Office's radar as these new systems are being developed. Committee accepts response.

Resolution 7

CONCERN: Youth loans have much different servicing requirements than regular loans however, there is no way to quickly identify them on any Data Mart reports or the DLS dashboard.

SOLUTION: Create a new report specifically to list active youth loan borrowers.

NATIONAL OFFICE RESPONSE: This information can be obtained from the FLP Data Mart now. Users should select the Direct Caseload Delinquency Report from the FLP Direct Reports menu, then select "OL-Y" only from the "Loan Type" selection box when making filter selections. After clicking to run the report to PDF or Excel – resulting data for active Youth Loans should display.

FPAC Business Center (FBC) Farm Loans Section: No action required.

COMMITTEE RESPONSE: THANK YOU! The committee appreciates the quick fix of the issue by the National Office.

MANAGEMENT/PERSONNEL COMMITTEE REPORT

2017-2018 Adopted Resolutions

Resolution 1

CONCERN: Training courses administered through AgLearn, internet, or Skype may be more efficient and cost effective. However, these benefits may not outweigh the lack of effectiveness and value to the trainee, trainer, and the Agency.

PROPOSED SOLUTION: In-person trainings allow for networking, topic comprehension, and better learning opportunities. There are tangible benefits when employees are trained together in person to create relationships and promote additional discussion.

NATIONAL OFFICE RESPONSE: The National Office agrees that in-person training sessions provide tangible benefits for both employees and the Agency. Due to limited budgetary resources in several FY's in-person training was unfeasible. However, in FY 2019, for newly hired FLOTs the National Office has requested in the Washington-directed travel allotment that funds be provided to supplement States' travel allotments so that orientation, chattel appraisal and administrative appraisal review training be conducted in-person.

COMMITTEE RESPONSE: The committee is grateful for the additional travel allotment for FY 2019. National Office is working to improve the the AgLearn and webinar trainings to be better affective. Committee accepts this response.

Resolution 2

CONCERN: The burden for the completion of environmental reviews and compliance is significant for farm loan officials. The time required to complete environmental compliance responsibilities creates an inefficient use of the employee's skills as a loan official.

PROPOSED SOLUTION: The staffing model should purposely consider and reflect the time required to complete the scope of this responsibility. FTEs, specifically designated for primary environmental compliance duties, should be added on a state or regional basis where workload justifies the need.

NATIONAL OFFICE RESPONSE: We are waiting on the availability of FY 2018 data to begin the refresh of FSA's Staffing Model. A critical part of the refresh includes convening the MCA Working Group to review FY 18 program hours and metrics and to make recommendations to FSA Leadership. You should contact Lisa Liska, FLM in Nebraska, who is the NACS representative on the Working Group, to submit recommendations for the Staffing. We anticipate the FY 19 Staffing Model will be available sometime in January 2019.

COMMITTEE RESPONSE: It is our understanding that the Staffing Model Working group only provides recommendations on the number of FTEs needed based on Web TA, and other workload information. The working group does not dictate what duties these FTE positions should be used for. NACS appreciates the Environmental positions being added to the FPAC Business center. However, we continue to be concerned about the additional workload on the field staff due to these environmental responsibilities, and we feel it is important to have at least one person per state or region whose primary duties are for environmental consultations, reviews, and assessments.

LEGISLATIVE COMMITTEE REPORT

MEMBERSHIP COMMITTEE REPORT

First and foremost, thank you to the 2018-19 Membership Committee members:

Zone A: Chantel Haun, CA

Zone B : Lisa Liska, NE, Chair

Zone C: Crystal Zwilling, IL

Zone D: Tammy Jones, AR

The Membership Committee did not have any alternates for the 2018-19 year.

The Membership Committee established an Action Plan at the 2018 National Convention in San Antonio, TX as follows:

1. Update recruitment information
2. Get more members to attend the 2019 Zone Meetings and 2019 National Convention
3. Identify potential members to recruit
4. Conduct a Leadership Workshop at one Zone Meeting and, if successful, expand to all Zone Meetings and National Convention

While we had the best of intentions to implement the Action Plan, we were unsuccessful. The government shutdown, cancellation of the Zone A and B Meetings, and no alternate members to assist added to our letdown.

The committee was able to continue to maintain the NACS – FSA Facebook page with relevant updates during the government shutdown and current happenings with the Board and organization. Crystal Zwilling did maintenance and updates to the NACS – FSA website this past year as well. Thank you, Crystal!

Going forward, I recommend the 2019-20 Membership Committee utilize the established Action Plan and add any other needed recruitment efforts. Member recruitment is an ongoing process. I encourage you to discuss your amazing experiences as a NACS member with non-members in your office and state. Your influence has a big impact on recruiting potential members! New perspectives are needed to reach potential members, so please provide any feedback or ideas to the Membership Committee.

It has been a pleasure and honor serving as the Membership Committee Chairperson. Thank you to the NACS Board for allowing me this opportunity.

Lisa A. Liska, Chairperson
NACS Membership Committee

TASKFORCE AND WORKING GROUPS REPORT

As of the date of this report, there were no active taskforce or working groups working on behalf of NACS with anything to report. It is anticipated that this is a one-time phenomenon and this report will continue to be necessary in the future.

FINAL BOARD MEETING MINUTES

June 24, 2018

Call to order: 3pm

Roll: Theresa Windham, Ryan Lukassen, John Gehrke, Kris Wilcox, Kimberly Eilerman

Review convention agenda.

Treasurer Report

- Most improved membership – Indiana
- Most delegates – Kentucky
- Miles Recognition – Kentucky State Association

Appointed Parliamentarian: Ray Bartholomew, KS

Appointed Audit Committee

- Amanda Robertson, KY
- Jason McMillin, TX *chair
- Tiffany Grody, OH

Election Committee

- Jessica Davis, IN
- Aren Dameron, MO
- Juanita Ballman, KY
- Mathew Christen, TN *chair

Adjourn: 430

-Theresa Windham, President

GENERAL ASSEMBLY – JUNE 25, 2018

The NACS/NASE joint session opened at 8:00 AM CDT by Heather Cox, Texas. The invocation was given by Jason McMillan, TX. The Pledge of Allegiance was led by Irby McWilliams, TX. Amanda Roberts, KY, and Wayne Sisson, 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 was led by Beth Perkins, NASE.

Convention attendees were welcomed and addressed by the following organization and Agency representatives:

Mike Eller, NADD President

Dennis Ray, NASCOE President

LeAnn Gibbs, representing Farm Loan Chiefs' Association

Gary Six, Texas SED was introduced by Theresa Windham and gave general welcome remarks.

Linda Buro was recognized for having 50 years of service with Farm Service Agency.

John Gehrke encouraged all attendees to visit convention exhibitor's booths and show them our appreciation for their support of NACS. The following exhibitors addressed the convention:

Teresa Dillard, Dillard's Financial

Patrick Kerrigan and Bill Miller, Farmer Mac

Mike Baker, JM Marketing

Brenda Wilson, FEDS

Tanya McIlravy, NASE, announced "The Basic Walking Challenge" (sponsored by NASE) and encouraged everyone to participate. She explained the rules of the challenge and told the awards that would be presented to the participant with the top recorded steps. NASE sponsor, Rosier Benefits & Financial Wealth donated the prizes for the Challenge.

NFAOC

Christine Mechtly, NFAOC Director

Sharon Sachs, Branch Chief, Guaranteed Loan, FCSB

Cindy Hass, Branch Chief, Direct Loan, FaSB

Sharon Gottlieb, Account Team Leader, CMCB

The joint meeting was recessed at 11:03 a.m.

At 11:30 am, Theresa Windham, President convened the 46th Annual NACS-FSA Meeting and introduced the 2016-2017 NACS Board: Charlean Smith, VP; Cheryl Brooks, Secretary; Ryan Lukassen, Treasurer; John Gehrke, Past President; Casey Toyne, Zone A Rep (Jessica Davis, Alternate, serving at convention; Kris Wilcox, Zone B Rep; Kim Eilerman, Zone C Rep; Jamelda Fulton, Zone D Rep, Matthew Christian serving at convention.

Cheryl Brooks, Secretary and Ryan Lukassen, Treasurer presented the Credentials Report. Mary Beth Tomica, KY, moved to accept the Credentials Report as presented. Jason McMillan, TX, seconded the motion. **Motion Passed**

Theresa Windham, President appointed Ray Bartholomew, KS as Parliamentarian. Ray then reviewed the Roberts Rules of Order.

Charlean Smith, Vice President presented the Convention Rules. Juanita Ballman, KY, moved they be adopted as presented. Ben Herink, NE seconded the motion. **Motion Passed**

Charlean Smith, Vice President introduced the 2017-2018 Committee members and alternates as shown in the Annual Report.

The Audit Committee was appointed by President Theresa Windham as follows:

Zone A – Amanda Robertson, KY	Zone B – Jason McMillan, TX
Zone C – Tiffany Grody, OH (Chair)	Zone D – Vacant

Theresa Windham, President then appointed the Election Committee as follows:

Zone A – Jessica Davis, ID	Zone B – Aren Dameron, MO
Zone C – Juanita Ballman, KY (Chair)	Zone D – Matthew Christian, TN

Theresa Windham, President recessed the 46th Annual NCS-FSA Meeting for lunch at 11:52 AM.

Theresa Windham reconvened the 46th Annual NCS-FSA Meeting at 1:17 PM CDT.

Theresa Windham, President opened the floor for NACS Board Candidate Announcements and speeches by candidates:

President Candidate:	Denise Lickteig, NE
Vice President Candidate:	LeAnn Gibbs, NM
Secretary Candidate:	Kimberly Eilerman, IL
Treasurer Candidate:	Ray Bartholomew, KS

Theresa Windham, 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 1:30 PM CDT

GENERAL ASSEMBLY – JUNE 26, 2018

The NACS/NASE joint session opened at 8:06 a.m. After the Invocation given by Linda McAdams, TX the members were led in the Pledge of Allegiance by Oscar Rivera, NM.

First-time attendees were recognized and presented the official NACS lapel pin by past president, John Gehrke. 2018 first-time attendees were:

Teresa Foust, AL
Linda Buro, TX
Irby McWilliams, TX
Chris Cantrell, KY
Chana Thompson, AR

John explained the Wunder Fund and “Feeding the Pig” donations to help fund the money use to reimburse first time attendees.

Richard Fordyce, Administrator

Our Farm Loan Program is as important today as it has been in the last 30 years. Our services are critically important.

As Administrator, will work with us to move forward. Wants us to be motivated, satisfied, happy.

400 new positions last month—there will be another 400 announced in August.

Was part of wrapping up workload staffing model that is data-driven and staff-based. Sound working model.

WHIP training happening in Orlando this week—program roll-out is July 16.

Credit will continue to be a very important part of the Farm Bill going forward.

As a farmer, thought FPAC was a good idea.

Thinks we will come out on the other side of the transition stronger and more efficient.

farmers.gov will be a tool to utilize moving forward

Reach out to National Office with issues moving forward.

Terri Meighan, FPAC Business Center

Power point presentation.

3100 offices with FSA and NRCS.

In 2014, we got an Undersecretary for trade. When Sonny Perdue was brought in, he decided to utilize and rearrange.

Need changes—audit findings; multiple ways of doing business; workload imbalances; performance challenges; etc.

FPAC Business Center will be active October 14, 2018.

Slides presented available on MyFPAC.

Bill Cobb, Acting DAFLP

2017 was the 2nd highest year in loan amounts. Highest for FO in the history of the Agency.

2018 funding—loan activity is actually lower this year than last year.

No anticipation of any funds shortage.

If we have unobligated loan funds at the end of FY '18, they will carry over into FY '19.

Seeing an increase in both Direct and Guaranteed loan portfolios.

Direct Loan Making:

Veteran pilot project with Texax A & M

Hot Topics ideas can be submitted through AskFSA. Training tentatively scheduled for September.

Random ML FO reviews in Farm Business Plan scheduled. Could follow-up with request for file in National Office.

Continuing to monitor applications on hand over 90 days with no resolution.

Guaranteed Loan Making:

Farmer MAC/digital signatures. Will be training.

National Office has been conducting CQR's: findings include

--We are asking too much from PLP's.

--GLS data not matching.

--Entity members not signing notes as individuals, but *guarantors*

Montana has first MLP

Reviews—loss claims/debt settlements

Loan servicing task force

PDEED:

FLP Reports/Data Mart—currently 61 in production. 29 being tested, 5 will be in development, 12 in production.

National Office may provide training in using OBIEE

Portal: Secretary wants “fully automated” services by 12/31/2018.

C.E. Initiative: Developments in 1-FLP. Was going to require FLO's to take courses—not “one-size.” Now looking at pick-and-choose menu. Will be required to keep loan approval authority.

Administrative appraisal and chattel appraisal review training is available.

Other issues:

Registration process for SAM. Appraisers must be registered, and it is a cumbersome process. Can ask for help from National Office (Anne Steppe).

National Application Tracking System (NATS): will be used by CO—we will be able to order and track our own appraisals.

Training initiative regarding farmers who are under stress and may be at risk for suicide.

Will be advertising 4 HDQ positions soon: Director LMD, Director LSPMD, 4 Sr. Loan Officers, 1 support staff. All will be physically in National Office.

State & County Fellows Program: FY '18—Continuing education; PT Training Program;

Review of 2 & 3-FLP for inconsistent policies; Review of 4 & 5-FLP for burdensome or unclear policies.

Farm Bill:

--makes it easier to meet FO eligibility

--increased Guaranteed loan limit (House & Senate)

--increased Direct loan limit (Senate)

--ML--\$50,000 ML limit to DOL only, since DFO is not in CONACT. Would allow \$100,000 combined limit.

--Equitable relief for borrower is mistake was made by FSA (Senate)

--Allow borrowers who have received write down to remain eligible for EM (Senate)

--Eligible issues covered under mediation program (Senate)

Your FSA Farm Loan Compass: Will be provided to all loan customers at their first loan closing. Required by 3-FLP.

Question: What are the proposed new direct loan limits? \$400,000 OL; \$600,000 FO

Sean O'Neill, DAFP

Overview of program structure.

Challenges faced: make sure programs are doing what they are designed to do.

Accomplishments: Puerto Rico Dairy; Bipartisan budget; Act changes implementation.

Linda Treese, Acting DAFO

2018 allotments are out. There is sufficient funding for travel and training.

450 temps. OT and awards are also funded.

ACIF received \$8 million for FLOT positions. 100 this year and 100 next year.

6,600 new computers nationally.

MPS—all ordered, installation at 50%.

DAFO training funded—leadership training; PT skills for success (4800 trained so far); New

program: Leadership in excellence for PT's—there will be 30 this year, competitive basis.

DD mentoring training funded.

FLO training program and COT funded.

Fellows program.

Reverse Fellows program where NO employees will come to STO. HDQ is short-staffed just like field.

By end of FY we should have 243 CO and 58 GS replaced.

Now into Phase 2—400 for FSA: 100 FLOT's, 115 CO, 85 GS.

OBF has had some vacancies in workload and staffing.

Ceilings have been distributed to SED's. 764 positions authorized. Workload Staffing Model is a tool for SED's to use. It is a good, solid model.

CO 470 and GS 160 below ceiling right now.

Rebecca Dudley, DAFO

Staffing model as at the state level. Compares all offices.

Optimally Productive Office—helps state leaders—county-by-county.

Workload Analytics—person-by-person.

3 years are kept distinct to develop trends. O.P.O. dashboards are available to state leaders.

Staffing Model Overview

--Look at processing rates to determine staffing needs. Extremely high or extremely low causes "dig deeper."

--Only compare program : program.

--Higher processing rate does not equal a good thing—means potentially over-staffed office.

--A lot of time went into how hours were counted.

--Current complexity factors: Ag Diversity, disasters, economy of scale, new/Beginning Farmers.

Question: Is this model based on how many employees we NEED or how many we HAVE?

Model doesn't cap staffing. Shows we need an increase of staff.

Question: When looking at ARS data, can you speak to abnormalities? All hours associated with a program are staying with that program.

Question: Processing rate assessment—are each of the 25 programs weighted equally? Program sizes determine hour recommendation.

Question: How does data address work not being done? No way to address work not being done. It is on R.A.D.A.R. to be addressed.

Question: What is considered in complexity factors? Is geography a complexity factor? Not currently. It is on R.A.D.A.R.

Statement: A lot of relativity—no baseline. Without a baseline, we can't measure our un-done work. If everyone is understaffed, you are just moving around the pain.

FPAC O.P.O. Study

Study was launched in January 2018.

Compares like offices within regions.

Phase I results will be used to justify hiring within states.

AR/LA/MS—Delta states. Within regions, group offices of similar sizes.

Productivity benchmark—find median, compare with like.

Find benchmark SYU by office—find what you “should have done” by hours. Will show # of people that should be in that office.

Dashboards are being/have been rolled out to state leadership.

FLP & FP are grouped together now but will be broken out. Can be broken out, just needs to be calculated.

Next round will be released July 16.

Question: How does DAFO use these numbers to issue state staff ceilings? Staffing model gives DAFO numbers to develop ceilings. STO's are asked to give priority to understaffed offices.

Distributed to 400 states based on WSM—looked at each state's attrition and ceiling level compared to # of onboard employees. At this time, just trying to get states back to ceiling.

Question: How does the system differentiate between complexities of cases/files?

Differentiate between experience of staff? Improper designation of time? Boost states that have more diversity. States are giving consideration.

Adding: geography, employee types (years of service)

Bill Northey, Under Secretary

FPAC is in the “sweet spot” in USDA. We represent effective, efficient service.

Discussion of WHIP.

Would like to see more opportunity for producers to access their information.

Goal is to make process easier on customers, NOT to get rid of employees.

Electronic availability will allow producers to track the status of their files.

Goal is for us to be as efficient with our time as we can. We don't have enough people to do what we need to as efficiently as we can. Need to make sure we have people where we need them.

Reiterate staffing #'s and hiring. Status is in Friday Roundup.

Oct 1 fill up would be 319.

We are not seeing any more attrition than normal, but **normal** is about 800/year.

IT Challenges will continue. We need to be able to have systems that work better. FPAC has more attention focused on our IT right now than any other agency in USDA.

Looking for USDA (farmers/CO) to lead the way in IT growth.

Need to figure out how to improve our processes (i.e. populated forms; 1 Power of Attorney form for FSA/NRCS; etc.).

House passed their farm bill last week. Senate wants to have theirs done by July 4.

Bigger discussions are going on—trade, etc.

Do want to capture as many great customer experiences as we can and share them.

Comment from floor: NACS mission is better delivery of programs. If we don't improve process on employee side, we gain nothing.

There will be some things we will wish to do that we won't be able to do, but right now we have support.

Challenge: wide array of customers who want/expect varying types/degrees of service.

Q & A session from floor w/panel

Question: 2019 budget? Right now putting together 2020 budget. Congress has been very friendly toward our Agency. Understanding that it takes people to deliver programs.

Statement: Lending is a relationship business. Our # of producers is growing. Concern—many times we're not able to develop relationships. --Staffing should help.

Question: How do we continue to "do more w/less" and get the job done? Promote electronic service. Office closures are NOT being pushed.

Question: In the O.P.O., will the immediate supervisor have access to employee output or will that be kept at a state level? Up to state management. Important for SED and DD to look at report holistically and make changes. Dashboard is still being tweaked and will continue to evolve.

Question: When states receive GS ceilings, is there any suggestion of how many new hires should go to field and how many go STO? No. SED's and state management are expected to manage their employees. BUT we do have information now to see where employees are needed.

Question: Does DC/Congress understand the potential impact on taxpayers when we can't do our jobs? Getting to a point where NO FLP is seeing what is not being done.

Question: Leasing—what direction are we headed w/properties or building new office spaces? RPLO should be able to communicate with both entities.

Question: Is there any movement to close zero-staffed offices? Putting together a plan. Decisions can't be made without data.

Question: Is the dashboard ever going to be more interactive? Not there yet.

Question: Safety training/building safety? Rob Howton is looking at that.

Statement: Intrinsic value of NACS, et. Al. is employee development. Having NO here helps with that.

Question: Any possibility of COC having access to EAP? Good idea

Question: Best use of tax payer money. FLO's are being used for jobs that are not loan making or loan servicing. Any chance of NRCS getting environmental duties? Advocating for this at the NO level.

Question: Ceilings put out in June. Is it possible ceilings can be shared beyond STO level? SED decision. Nothing in the info to be secretive about. (Linda Treese: 2017 ceiling level wasn't based on any type of staffing model)

Question: Open communication appreciated. FPAC—One USDA logo. Can't use FSA logo anymore even if we want to for local level functions? All USDA logos were made obsolete in 2013 except Forest Service and NRCS raindrop because of historical purposes.

Question: We are now a member of FPAC. Do you see any more potential realignment in FPAC? Combined into a mission area, but still separate entities. “One USDA” is not to lose our identities—not a merger but working together.

Question: Any adjustment to CO & GS? No talking about it.

Question: What can we do as FSA to help our dairy farmers? MPP is a band-aid. Term limits, regarding dairy farmers, have not been approached.

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

NACS ANNUAL MEETING – JUNE 27, 2018

Theresa Windham reconvened the 46th Annual NACS-FSA meeting at 9:00 AM CDT.

Dillard's Financial presented Benefit Training.

Winners of drawings were announced: Dillard's Financial—Lisa Liska, Heather Cox, Aren Dameron, Vicki Askins and Irby McWilliams. JM Marketing—Alec Love, Chana Thompson. Brandon Waldron won the duck call & Butch Lerma won the television.

The NACS assembly met for a Legislative Briefing provided by Ben Herink, Legislative Chair and Andy Quinn, Legislative consultant of McAllister and Quinn.

Theresa Windham recessed the 46th Annual NACS-FSA meeting for a break at 11:14 AM CDT

Theresa Windham reconvened the 46th Annual NACS-FSA Meeting at 11:38 PM CD. After the Invocation, by Bob Parris, SC, the members were led in the Pledge of Allegiance by Chana Thompson, AR.

Roll call of delegates by State was completed by Cheryl Brooks, Secretary and Ryan Lukassen, Treasurer. There were 46 delegates present and 4 alternates.

Board reports were presented by the President, Theresa Windham and Charlean Smith, as referenced in the 2017-18 annual report

The Secretary's report was presented by Cheryl Brooks, as referenced in the 2017-18 Annual Report. The General Convention Minutes are found on pages 47-57 of the Annual Report. It was moved by Kay McCoy, KS and seconded by Denise Lickteig, NE to dispense with the reading of the 2016-17 General Convention minutes and accept the minutes as presented in the 2017-18 Annual Report, which is available on the NACS-FSA website.

Motion Passed

The Audit Committee report was presented by Jason McMillin, TX. It was moved by Jason McMillin and seconded by Kristina Wilcox to accept the report as presented.

Motion Passed

The Treasurer's report was presented by Ryan Lukassen, as referenced on pages 13-19 of the 2017-18 Annual Report. It was moved by Jessica Smith, NM and seconded by Lisa Liska, NE, that the report be accepted as presented.

Motion Passed

Board reports were presented by Past President, John Gehrke, IL; Zone A Rep. (Alternate), Jessica Davis, ID; Zone B Rep., Kris Wilcox, NE; Zone C Rep., Kimberly Eilerman, IL; and Zone D Rep. (Alternate), Matthew Christian, TN. Written reports referenced in pages 20-24 of the 2017-18 Annual Report.

Past Presidents were recognized, with 6 in attendance: John Gehrke, IL, 2016; Lisa Liska, NE, 2015; Allen Hall, NE, 2014; Maureen Mausbach, NE, 2012/2013; Derren Metzger, OH, 2006; and Millie Turner, PA, 1997.

All attendees were asked to stand for the convention attendance roll call with the convention locations being named from 2018 to 1973. The last member standing was Bob Parris, SC, who attended his first convention in Ashville, NC, in 1989.

Brandon Waldron, VA, was recognized as the convention attendee who traveled the greatest distance to attend (Man-Mile Award).

There was no Historian's report.

Theresa Windham called for committee reports, giving instructions to members on the amendment, adopt/non-adopt, debate process.

MEMBERSHIP COMMITTEE REPORT

Lisa Liska, NE, presented the Membership Committee Report as shown on page 43 of the Annual Report.

"Action Plan" is to actively recruit new FLOT's. Will simplify recruitment flyer into one page of information. Point out broader items. Work with state presidents. Try to get members to attend Zone meetings. Utilize Membership Committee members to reach out to potential members. Possibly hire motivational speaker to attend meetings. Give members something Agency can't provide.

Lisa Liska, NE, moved to accept report as submitted. Crystal Zwilling, IL, 2nd. **Motion Passed**

LEGISLATIVE COMMITTEE REPORT

The Legislative Committee Report was presented by Ben Herink, who thanked all committee members and alternates. Ben moved that the report be accepted as presented. Kris Wilcox, 2nd. **Motion Passed**

MANAGEMENT/PERSONNEL COMMITTEE REPORT

The Management/Personnel Committee Report was presented by Denise Lickteig, NE, who moved to accept the Management/Personnel Committee Report as presented. Carol Nagel, WI, 2nd.

Ryan Lukassen, CO, made the motion to move Resolution #3 from adopt to non-adopt. LeAnn Gibbs, NM, 2nd. **Motion Passed**

With no further discussion, Theresa Windham, 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 LeAnn Gibbs, NM, who moved to accept the IT Committee Report as presented. Aren Dameron, MO, 2nd.

Alec Love, MS—Motioned to move resolution #3 from adopt to non-adopt. Tonya Washington, AR, 2nd.

Motion Passed

Darren Metzger, OH, motioned to move resolution #1 from adopt to non-adopt. Tiffany Grody, OH, 2nd.

Motion Failed

Division of the house called—*23 in favor, 19 opposed*—**motion passed**.

Nathan Denney, KY—motioned to move resolution #5 from adopt to non-adopt. Juanita Ballman, 2nd.

Motion Failed

Ray Bartholomew, KS—motioned to add amendment to the report, Kay McCoy, KS, 2nd.

Motion Passed

Kimberly Eilerman, IL—motioned to amend solution to resolution #4. Crystal Zwilling, KY, 2nd.

Motion Passed

Dana Baucom, TN—motioned to move resolution #2 from adopt to non-adopt. Matthew Christian, TN, 2nd.

Motion Failed

There being no further discussion, Theresa Windham, President, called for a vote to adopt the report as amended.

Motion Passed

FARM LOAN SERVICING COMMITTEE REPORT

The Farm Loan Servicing Committee Report was presented by Kay McCoy, KS, who moved to accept the Farm Loan Servicing Committee Report as presented. Jessica Smith, NM, 2nd.

Motion Passed

FARM LOAN MAKING COMMITTEE REPORT

The Farm Loan Making Committee Report was presented by Heather Cox, TX, who moved to accept the Farm Loan Making Committee Report as presented. Aren Dameron, MO, 2nd.

Jessica Smith, NM—motioned to move resolution #7 from adopt to non-adopt. Rebecca Padilla, NM, 2nd.

Motion

Withdrawn

Juanita Ballman, KY—motioned to amend concern and solution of resolution #8. Amanda Robertson, KY, 2nd.

Motion Passed

Juanita Ballman, KY—motioned to move resolution #9 from adopt to non-adopt. Vicki Askins, KY, 2nd.

Motion Passed

LeAnn Gibbs, NM—motioned to move resolution #18 from non-adopt to adopt. Jessica Davis, ID, 2nd.

Motion Failed

Brandon Waldron, VA—motioned to move resolution #6 from adopt to non-adopt. Vicki Askins, KY, 2nd.

Motion Failed

Ray Bartholomew, KS—moved to amend the report by adding a resolution. Kay McCoy, KS, 2nd.

Motion Passed

Division of the house called—*28 in favor, 13 opposed*—**motion passed**.

LeAnn Gibbs, NM—motioned to move resolution #7 from adopt to non-adopt. Jessica Davis, ID, 2nd.

Motion Failed

There being no further discussion, Theresa Windham, President, called for a vote to adopt the report as amended. **Motion Passed**

Theresa Windham, President, recessed the 46th Annual Convention for lunch at 11:56 AM CDT

Theresa Windham, President, reconvened the 46th Annual Convention at 1:01 PM CDT

Zone Representatives and potential Zone meeting locales for the 2018-2019 year were announced, as follows:

Zone A: Jessica Smith, NM, Rep. / Jessica Davis, ID, Alternate. Las Cruces, NM Zone meeting

Zone B: Kay McCoy, KS, Rep. / Jason McMillin, TX, Alternate. Wichita, KS Zone meeting

Zone C: Nathan Adams, IN, Rep. / Tiffany Grody, OH, Alternate

Zone D: Matthew Christian, TN, Rep. / Cheryl Brooks, AR, Alternate

Zones C & D decided to host joint meeting, in Zone D, with location to be determined.

OLD BUSINESS

No Old Business

NEW BUSINESS

Maureen Mausbach, **Convention Committee**, addressed the floor.

--Cindy Haas requested list of Convention attendees. She does a personal follow-up with each member who addresses her at convention.

--Bill Cobb wants to start getting an entire list of resolutions, even the non-adopted ones.

--NACS/NASE are valuable to the National Office—they seek our input and opinion.

--There was discussion in DC about removing private offices for Farm Loan Officers in the field.

FLC's Association and NADD saved FLO offices by stressing the importance of FLO privacy concerns when meeting with loan customers.

List of potential 2019 Convention sites:

Indianapolis

Milwaukee

Pittsburg

Louisville

Memphis

Des Moines

Spokane

ELECTION OF OFFICERS

Ray Bartholomew, KS, explained the nomination process.

Kim Eilerman, IL, moved to dispense with any nominating and seconding speeches on any uncontested ballots which was seconded by Tiffany Grody, OH. **Motion Passed**

Tiffany Grody, OH, nominated Denise Lickteig to be NACS President; Vicki Askins, KY, seconded the nomination.

Kay McCoy, KS, moved that nominations cease, and Denise Lickteig be elected by acclamation and Kim Eilerman, IL, seconded. **Motion Passed**

Denise Lickteig, NE, was elected President

Ryan Lukassen, CO, nominated Leann Gibbs, NM, to be Vice President; Lisa Liska, NE, seconded the nomination.

Rebecca Padilla, NM, moved that nominations cease, and Leann Gibbs be elected by acclamation; Jessica Smith, NM, seconded. **Motion Passed**

Leann Gibbs, NM, was elected Vice President

Ryan Lukassen, CO, nominated Kimberly Eilerman, to be Secretary; John Gehrke, IL, seconded the nomination.

Crystal Zwilling, IL, moved that nominations cease and Kim Eilerman, IL, be elected by acclamation; Nathan Adams, IN, seconded. **Motion Passed**

Kim Eilerman, IL, was elected Secretary

Kris Wilcox, NE nominated Ray Bartholomew, to be Treasurer; Bob Parris, SC, seconded the nomination.

Kay McCoy, KS, moved that nominations cease and Ray Bartholomew, KS, be elected by acclamation; Brandon Waldron, VA, seconded. **Motion Passed**

Ray Bartholomew, KS, was elected Treasurer

Leann Gibbs moved to adjourn the 46th Annual NACS Convention; Kim Eilerman, IL, seconded the motion. **Motion Passed**

There being no further business, Theresa Windham, President, adjourned the meeting at 4:54 PM CDT

Respectfully submitted,

Cheryl Brooks
NACS Secretary
2017-18

AUDIT COMMITTEE REPORT

June 27, 2018

The Audit Committee Met with NACS FSA National Treasurer, Ryan Lukassen, on June 25-27, 2018 at The Menger Hotel in San Antonio, Texas. The committee reviewed all account balances as of May 31, 2018.

Account Balances were:

WF Accounts	Balance as of May 31, 2018
Checking Main	\$ 19,067.73
Fairness Fund	\$ 3,962.33
Savings	\$ 80,682.38
Wunder Fund	\$ 8,241.31
Total	\$ 109,641.76

The Treasurer has done a good job of transferring the book keeping to the online QuickBooks software. This online software product has an average expense of approximately \$13.00 per month. This expense compares favorably with the previous system when we consider the expense of maintaining a laptop, software upgrades and the risk of loss of data. The association's historical financial data and files are maintained at the office of the of Andy Quinn where they are scanned into electronic files and backed up for safe keeping. One year of records is maintained in hard copy by the treasurer. This maintenance expense is included in our monthly retainer.

The committee reviewed the QuickBooks account with Ryan online on Monday, June 25, 2018 and Tuesday, June 26, 2018. 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. Copies of voided checks are being printed and collected with the monthly records. However, there is a fee of approximately \$3.22 that is charged by the bank monthly for this service. The value of the voided checks is justified. Ryan reported that currently the bank is not allowing the check feature. The check writing feature is available through Wells Fargo for other organizations and is a valuable tool for reconciliation.

We reviewed the bank accounts that are maintained at Wells Fargo and found that access has been limited to the Treasurer, President and Vice President. The QuickBooks software allows an integrated reconciliation of the accounts whereby account information is updated. As suggested, the Treasurer is implementing the reconciliation feature through QuickBooks.

The Audit Committee found a check written to Ryan signed by Ryan on 6/29/2017 Check# 2197. We reviewed it and the payment was correct. The Treasurer should have his voucher reviewed and approved by President or Vice President. The check should be signed by the President (before election) for the Treasurer. The Treasurer was questioned about this transaction. Ryan

was aware of the variance. Ryan reported that the check was after elections when he returned home, which means the old president would not have had authority. In the future the Treasurer should write his check in advance of the election so that it can be approved and issued by the President. The Board may need to consider making allowances for a winding up of business period after elections that can avoid situations like this.

Additional Findings:

- Transcription errors were identified between the annual report and the treasurer records. These errors were attributed to having to type the report by hand into the annual report.
- Voucher for Check #2169 found without receipts. Voucher indicates sufficient expense for reimbursement for National convention. Voucher indicates that receipts were emailed. However, the receipts are absent. Voucher for Check # 2174 is similar.
- Voucher for check #2195 lacked approval on voucher. However, it was properly documented and paid correctly, simply lacked approval signature.
- Voucher for check #2201 lacked the approval. However, it was properly documented and paid correctly, simply lacked approval signature.
- Voucher for check #2200 lacked the approval. However, it was properly documented and paid correctly, simply lacked approval signature.
- All states are being sent a quarterly invoice reminder for membership dues. All states are paid current with exception of Wisconsin, which is one year behind. Ryan has heard from the Treasurer who expressed that he intended to pay current but has not done so as of the date of this audit. Additionally, Texas is two quarters behind, however the check is in the mail.

Committee Suggestions:

1. Work to develop a system to accurately copy Spread Sheet into annual report.
2. Need to find out if State Associations can fall under the NACS tax set up.
3. Hold annual teleconference meeting with State Treasures/Presidents to bring State Associations up to date on best practices, taxes, etc.
4. Treasurer should work with Wells Fargo to activate the electronic check function to alleviate much of the paper check burden and savings regarding stamps.
5. 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.
6. Treasurer reported that due to his listing as National Treasurer he receives multiple emails from spoofed emails that appear to be from the President. Treasurer will need to make incoming Treasurer aware of these fraud attempts.

Respectfully submitted,

Amanda Robertson, KY – Acting Zone A

Tiffany Grody, OH – Zone C

Jason McMillin, TX – Zone B, Chair

Vacant – Zone D

CREDENTIALS REPORT

2018 Annual Convention – San Antonio, TX – June 25-28, 2018

Zone A	# Delegates	# Alternates
California/Arizona/Nevada	0	0
Colorado	1	0
Hawaii	0	0
Idaho	1	0
Montana/Wyoming	0	0
New Mexico	3	2
Utah	0	0
Washington	0	0
Zone A Total	5	2

Zone B	# Delegates	# Alternates
Iowa	0	0
Kansas	2	0
Minnesota	1	0
Missouri	1	0
Nebraska	5	1
North Dakota	0	0
Oklahoma	0	0
South Dakota	0	0
Texas	5	0
Zone B Total	14	1

Zone C	# Delegates	# Alternates
Illinois	4	0
Indiana	1	0
Kentucky	6	1
Maine	0	0
Mass./Conn./R.I.	0	0
Michigan	0	0
New York	0	0
Ohio	3	0
Pennsylvania	0	0
Virginia	2	0
West Virginia	0	0
Wisconsin	1	0
Zone C Total	17	1

Zone D	# Delegates	# Alternates
Alabama	3	0
Arkansas	4	0
Florida	0	0
Georgia	1	0
Louisiana	0	0
Mississippi	1	0
North Carolina	0	0
Puerto Rico	0	0
Tennessee	2	0
South Carolina	1	0
Zone D Total	12	0

Convention Total	48	4
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Respectfully Submitted,
 Ryan Lukassen, Treasurer

Cheryl Brooks, Secretary

FARM LOAN PROGRAM LOAN MAKING COMMITTEE REPORT

Resolution 1

CONCERN: If a loan is in conjunction with EQIP, the EQIP contract will be considered the additional security needed to meet the 150 percent requirement. The instruction omits Conservation Reserve Program (CRP) and Emergency Conservation Program (ECP). CRP or ECP can cost-share similar projects to EQIP (IE: fencing). However, a loan made for these projects cannot consider the contract payment as security

SOLUTION: Expand the note in 3 FLP PAR 91 C to include all USDA program payments.

Resolution 2

CONCERN: The FSA 2003 3 Year Production history is a little confusing to beef operators to fill out. The most common question is where do I put heifers held for replacements.

SOLUTION: Format the form to include a line for replacements as follows:

- A. Units Raised
- B. Units Purchased
- C. Total Units
- D. Death loss
- E. Replacements
- F. Units Sold
- G. Purchase weight
- H. Sales weight

In this format, it allows the borrower to put a number in order. Total calves-death loss-replacements=units sold.

Resolution 3

CONCERN: 3-FLP para 135C and instructions for FSA-2026 don't allow for the 1st payment on an FO to be in the 1st 18 months as is allowed for OL, youth and CL.

SOLUTION: Amend the handbook to allow FO repayment schedule to include equal or unequal payments.

- The first payment is due when income is received or within 18 months.
- After the initial payment, payments are scheduled annually
- Annual installments must cover, at a minimum, the accrued interest.
- Annual installments may be collected by assignments and supplemental payments.
- If unequal or interest only installments are scheduled, the applicant must be able to show that there will be sufficient resources available to pay the loan in full by the final maturity date.

Resolution 4

CONCERN: Item 7B on the CCC-185 asks for the "Legal Owner of the Real Estate". Item 8 asks for the "Name of Owner of Real Estate". This seems to be a redundancy.

SOLUTION: Remove Item 8 from the CCC-185.

Resolution 5

CONCERN: The CCC-185, Loan Application for Farm Storage Facility Loan Program, does not capture all of the information needed to complete the loan processing

SOLUTION: Modify CCC-185 to include blocks for the following information:

- Year started farming
- Existing storage capacity, in bushels or square feet, etc.

Resolution 6

CONCERN: The Current Version of the FSFL application form does not collect all of the required information necessary to update/input into MIDAS.

SOLUTION: Update the form to collect all of the required information for input into the automated processing I.E. Spouses information as applicable, Social Security Number, Birth date, Veteran Status, race, gender, email address, etc.

Resolution 7

CONCERN: Item S of form FSA 2103 is misleading as written and when compared to the instructions and intent of the question.

SOLUTION: Revise the wording on Item S of Form 2103 to read: Was collateral for the loan taken in accordance with the provisions set forth in 3 FLP?

Resolution 8

CONCERN: On the FSA 2001, item 8 of part C, asks the customer to provide the number of years of farming experience. FBP asks the year the customer began farming. Form FSA-2330 does not ask for years the customer began farming.

SOLUTION: Change the wording on the FSA-2001 and add the wording on the FSA-2330 to read as follows: Please provide the year you began farming along with a brief description of your experience in additional comments.

Resolution 9

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

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

Resolution 10

CONCERN: With the FPAC goal of providing online application capability, there is a concern that the applicant may never meet with a loan official face-to-face.

SOLUTION: Require a face-to-face meeting with the loan official as part of accepting the application and prior to loan approval keeping in mind we are supervised credit.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR NON-ADOPTION:

Resolution 11

CONCERN: The FSA 2330 does not ask the customer to provide any information to determine when they began farming. However, you are still required to enter a year in FBP.

SOLUTION: Add an additional question in Part G of FSA 2330 to ask: Are you currently farming or have in the past? If yes provide the year you began farming and a brief explanation of your experience in Item 9.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: This concern is addressed in a separate adopted resolution.

Resolution 12

CONCERN: FSA completes the FSA 2360, "Report of Lien Search", prior to closing loans secured by chattels. In the past FSA (in our state) has checked records for 10 years, however, the handbook does not state that FSA checks records for 10 years. It is my understanding that years ago there were state amendments that addressed the timeframes for judgments most likely based upon state law.

PROPOSED SOLUTION: Each state should issue a green sheet for 3 FLP Paragraph 417 A addressing the timeframe that the lien search covers.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: The committee feels that this is a state issue and each state has their own ability to issue state supplements if they feel it is necessary.

Resolution 13

CONCERN: Loan closings involving title companies. When closing a loan and sending loan funds as an ACH transaction they are being sent back by the title company. The title company considering the transaction as non-secured. Most title companies want a wire transfer and will not accept the ACH. This is causing a delay in loan closing and making it difficult to set a closing date for all parties involved.

PROPOSED SOLUTION: Propose to change the way funds are transferred to title companies and have reliable options of sending funds to closing agents. Being able to send a wire transaction further reduce this problem.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: The handbook states that “the electronic funds transfer process, followed by Treasury checks is the Agency’s preferred method of loan funds disbursement.” Additionally, the office has the ability to select a different title company that will accept ACH.

Resolution 14

CONCERN: As of July 1, 2017, credit bureaus are no longer reporting/listing tax liens or civil judgments. This causes a concern for creditors as the removal of these items falsely inflate borrower's credit reports while also eliminating information needed for an effective analysis of applicant's creditworthiness and may impact feasibility of applications.

With the removal of these items from the credit report, it will necessitate physical searches of courthouse records or ability to subscribe to a central reporting system used by some county courts.

SOLUTION: 1) Where in use, allow for government subscriptions to the on-line systems of county records. Would need to allocate additional funds and resources to accomplish.

2) If physical searches are to be completed, will need additional staffing and resources (travel/staff/training) in order to complete. For example, our office covers 17 counties, with an average travel time of 60-90 minutes one way to the various different county courthouses. If expected to complete physical searches to investigate civil judgments, will need to allocate additional time/staff/resources in order to complete properly.

3) Have ability to contract with 3rd party to complete lien searches of county courthouses. Once again will need to allocate additional funding and resources to properly complete and monitor.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: County offices are already supposed to be completing county lien searches as part of loan processing. There are some counties that provide free access to county records online. In the event a county cannot obtain a reliable search online, the county office has the ability to either have the customer go and obtain a certified search from the county clerk, have a title company complete the search, or work with

their state office to obtain a subscription to the online record search. Given the current budgetary conditions, the ability to obtain additional personnel is limited.

Resolution 15

CONCERN: In this instance I approved a \$15,000 loan for a borrower to purchase a \$25,000 grain trailer (He was using cash for the remaining balance). I clearly defined in the loan conditions that the trailer purchased shall provide at least 100% security for our loan. I did not perform a chattel appraisal and was told during underwriting that I was required to do a "To Be Purchased" chattel appraisal. I feel this is unnecessary as the piece of equipment is not yet clearly defined, FSA is secured, and the piece of equipment was not able to be physically seen in order to do a chattel appraisal. 3-FLP Par. 95A eludes to when an appraisal is necessary and 95B eludes to when it is not. The sections reference to 1-FLP 761.7 which instructs the loan official how to do a chattel appraisal and it clearly states that physical inspection of the chattel property is required unless a written exception is provided. To Be Purchased items which are not clearly defined and cannot be viewed however is not a situation in 3-FLP Par. 95B where it states the situations where appraisals are not required.

SOLUTION: In order to avoid confusion and provide further clarification I feel that we should add a situation to 3-FLP Par. 95B that states that "chattels to be purchased which are not yet clearly defined and cannot be physically viewed"

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: 3 FLP Para 95 A identifies that an appraisal is to be completed when the item can be specifically identified; therefore, when the item cannot be specifically identified, an appraisal would not be required.

Resolution 16

CONCERN: Borrower training in financial management is required for new producers who have not had formal training. An agreement to complete training is signed at loan closing giving 2 years to complete. However, often the borrower will find a suitable course that meets all requirements of Par. 492 C of 3-FLP from someone who is not an approved vendor. Because they are required to take training from an Agency approved vendor per Par. 473 B, they may be spending money on a course that is far less beneficial than one taken elsewhere.

SOLUTION: Allow the loan official to consider the borrower training course completed if evidence can be provided that a course covering all aspects of an approved vendor course has been completed. Completion of valuable training should be the end goal, not just merely completing one of the Agency approved courses because that is what we require. Credit for the training should be given for finding a similar, comparable course.

Par. 473 allows the agency official to waive previously required training if the applicant has received multiple extensions for unusual circumstances if comparable training has been received. This should be expanded to allow the agency official to waive previously required training if comparable training has been received regardless of number of extensions or circumstances for the extensions.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: A vendor for borrower training services must apply to the Agency for approval. If we were to allow an agency official to mark completion of borrower training by virtue of a customer taking a non-approved vendor course, that would then circumvent the approved vendor list. Additionally, the new vendor has the option to apply to become an approved vendor.

Resolution 17

CONCERN: FSA-2103 item S reads "Was security adequate for the loan?" The definition per exhibit 2 of 3 FLP states "adequate security means property which is required to provide a security value at least equal to the loan amount." Kentucky state office claims the item does not refer to "adequate security" but rather "appropriate security" based on the form instructions. This creates confusion for what is considered adequate security and additional security as they relate to this item. The item is confusing as written but also very important as it is a critical item.

SOLUTION: Change the word "adequate" to eliminate contradiction to the term "adequate" as defined in exhibit 2 of 3 FLP.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: The instructions on FSA 2103 clearly states "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." Appropriate security is not discussed.

Resolution 18

CONCERN: The current statutory process for projected yields to be used in cash flow planning.

SOLUTION: Ask for a technical correction to allow for the use of RMA APH yields where available. This would streamline the process to provide and provide for consistency and equitable treatment between agencies that are part of FPAC.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: The concern is vague and without additional information the committee is unable to recommend appropriate action.

Resolution 19

CONCERN: National office has three people with obligation authority for 50 states. If two of them are out and systems go down or something, funding is delayed for field office use.

SOLUTION: Maybe National Office could delegate more FLP Personnel to have the capability to assist the funding group especially during the heavier part of loan season and/or limited funding.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: This is a national office departmental management issue.

Respectfully submitted by the 2017/2018, Farm Loan Program Loan Making Committee:

Rebecca Padilla, Zone A
Jeffery Jones, Zone C

Heather Cox, Zone B - Chairperson
James Jackson, Zone D

FARM LOAN PROGRAM LOAN SERVICING COMMITTEE REPORT

Resolution 1

CONCERN: As of July 1, 2017, credit bureaus are no longer reporting/listing tax liens or civil judgments. This causes a concern for creditors as the removal of these items falsely inflate borrower's credit reports while also eliminating information needed for an effective analysis of applicant's creditworthiness and may impact feasibility of applications.

With the removal of these items from the credit report, it will necessitate physical searches of courthouse records or ability to subscribe to a central reporting system used by some county courts.

PROPOSED SOLUTION: Where in use, allow for government subscriptions to the on-line systems of county records.

If lien search is not completed by FSA staff, provide the ability to contract with 3rd party to complete lien searches of county courthouses prior to approval of servicing actions.

Resolution 2

CONCERN: When an account is debt settled using form FSA 2732, the approval official then sends Form FSA 2737 to the debtor. However, Paragraph 407B (second paragraph) requires the approval official to notify the debtor in writing of the approximate amount that will be reported to the IRS. Form FSA 2737 has no space on the form for this notification, thereby requiring the approval official to send out two items of correspondence to the debtor. This is duplicative, time consuming and is likely confusing to some debtors.

PROPOSED SOLUTION: Modify form FSA 2737 to allow for the information required in 7 FLP Paragraph 407B to be inserted into the form letter that goes to the debtor.

Resolution 3

CONCERN: County offices have received feedback from borrowers regarding a specific field on their FSA-2065, Annual Statement of Account. The field in question is the Payment Status. The borrower's information reflects they are "on schedule", when in fact the loan is substantially ahead of schedule. FSA employees have an "Instructions for Preparation" sheet for the FSA-2065, Annual Statement of Loan Account. The guidance for the field in question is: "If behind, then the amount the loan is behind schedule on December 31, YYYY. If on schedule or ahead, then it will simply state "On Schedule" and no amount. If account is flagged "ACL", then no payment status will be reflected. The Payment Status field on the FSA-2065 is confusing to borrowers as they receive no description of what the field represents, how it is completed, or the status of the account.

PROPOSED SOLUTION: Choice of three Proposed Solutions:

Display an accurate status of account on the FSA-2065 if the account is, in fact, ahead of schedule, or

Include a comment on the FSA-2065 instructions that explains how this field is completed, or

Remove the information altogether with regard to payment status.

Resolution 4

CONCERN: 2FLP Par 357D states that a Lender's bid at a foreclosure sale should be at a minimum, the lesser of the net recovery value or the unpaid guaranteed loan balance. However, if there is a prior lienholder involved, Lender should add the amount owed to the prior lienholder in the bid calculations in determining a bid amount that protects the Government's interests.

PROPOSED SOLUTION: Revise the current regulations to provide guidance and clarification when there is a prior lienholder involved.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR NON-ADOPTION:

Resolution 5

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-OL's 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:

Would need to meet all requirements outlined in 5-FLP paragraph 102 excluding item 102D

Borrower must be current on all payments to the Farm Service Agency

Has not experienced any significant changes to their operation since the closing of the original note

Presents an updated, positive cash flow plan reflecting the ability for repayment to FSA and all creditors

Did not receive primary loan servicing in the previous year

Meets all other requirements and eligibility criteria for loan rescheduling as outlined in 5-FLP Part 4

There have been no major changes to the original loan security, nor are there any pending security issues

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 customer-driven 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: Statutory issue. Committee believes that this level of restructure needs to include Primary Loan Servicing Review and analysis of the financial information as required by 5-FLP.

Respectfully submitted by the 2017/2018, Farm Loan Program Loan Making Committee:

Jessica Smith, Zone A
Nathan Denney, Zone C

Kay A. McCoy, Zone B - Chairperson
Teresa Foust, Zone D

INFORMATION TECHNOLOGY COMMITTEE REPORT

Resolution 1

CONCERN: When a FSA-2248 is entered into GLS to show a loan has been brought current, it will not change the loan payments that are shown as Behind. In order to update the GLS system to reflect the correct status of the loan, the authorized agency official must complete and input an FSA-2241 to show the loan current and the amount Behind is shown as \$0.00 in accordance with 2-FLP Subparagraph 266C.

SOLUTION: Include an “Amount Ahead/Behind” item box on the form in GLS that will update the system when FSA-2248 is entered to bring the borrower current. This will eliminate the need for the agency official to have to complete and enter an additional form which will save time, and also ensure that the information in GLS is current.

Resolution 2

CONCERN: Whereas the form FSA 850, Part 2 B, require the loan official to look up the listing of Categorical exclusion codes listed in Exhibit 17 of 1-EQ handbook that matches the application purpose.

SOLUTION: Therefore, be it resolved to have IT revise the form to include a drop-down menu of choices from Exhibit 17 of 1-EQ handbook. Results of this change will provide more consistent use of the handbook and complete description of project cat exclusion since most applications do not have ground disturbance.

Resolution 3

CONCERN: With the stream lining regulations implemented in 2016 the Agency revised the FSA-850 and it became the one form used for documentation of categorical exclusions. this form is a burdensome as you have flip to 1-FLP Exhibit 17 to get the list of available CATEXs. This takes time and could be completed more efficiently.

SOLUTION: The form should be updated to allow for a drop-down menu that the preparer could complete. The user would first select the CATEX type (L, S, SG) This menu should be tiered to allow only the available selections under the CATEX type selected to be available. This Form would save much time for both FP and FLP users. The Farm Business Plan version should also be updated to allow for the selection process described above.

Resolution 4

CONCERN: Our electronic systems for FLP capture environmental evaluations completed for Direct Applications and Guaranteed Applications. However, there is no reportable way to capture information regarding the level of review for a subordination. Additionally, the Farm Program electronic systems do not capture any reportable information regarding the level of

review completed. This information exists only on paper in individual files.

This lack of capturing data may leave the agency with no way to effectively answer FOIA request and no way to evaluate the level of activity or the time and effort our employees expend to complete these activities.

SOLUTION: The Agency should create a portal, that all FSA-850 are submitted, so they can be attributed to the program they are in. This could be easily accomplished by attaching a button on the bottom that submits it to an email address where the information in the form is transferred to a data base.

As software is developed for the new farm bill, the ability to capture this data could be built in.

Another possible solution is the creation of a Data Mart report to capture all FSA-850s completed within Farm Business Plan.

Resolution 5

CONCERN: When a loan reaches the final year, the 540 Report no longer shows the payment date but changes it to FYLN. This can be frustrating when keeping track of your portfolio and payment information.

SOLUTION: Change it to having the FYLN next to the date (example: FYLN, 0101), similar to what they do to loans that are not fully advanced and have LNFA next to the date.

Resolution 6

CONCERN: With the goal of providing opportunity for direct online applications for FSA Services, the online interface and data input may struggle with having the most current version of the forms as has happened in the Guaranteed Program in GLS.

SOLUTION: Agency staff should work with Forms and Document Division to put in place a process that requires all customer completed forms to have the capability of being pre-filled from Business Partner data. It would be beneficial if the agency could pre-fill all forms before providing to the customer.

Resolution 7

CONCERN: Youth loans have much different servicing requirements than regular loans however, there is no way to quickly identify them on any Data Mart reports or the DLS dashboard.

SOLUTION: Create a new report specifically to list active youth loan borrowers.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR NON-ADOPTION:

Resolution 8

CONCERN: The Payment Status Column on the 540 Report does not have a total like the other columns and has to be calculated manually. Errors in manual calculations can result in incorrect information being quoted to the borrower when making their delinquent loan payments.

SOLUTION: Have the Payment Status Column total for each borrower.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: This information is available in other places and it is not necessary to revise the 540 report.

Resolution 9

CONCERN: Directions in the FBP User Guide (1-FLP Exhibit 15) for Building the Collateral Analysis as revised in December 2015 became much more cumbersome and prone to errors. These revisions resulted in building the collateral analysis from the current balance sheet rather than the post close balance sheet and separating existing loans from new loans, including separating annual operating loans from term loans.

Using the current balance sheet requires additional manual entries in the collateral analysis for assets to be purchased. This is a potential duplication of effort since the Post Close Balance Sheet will include the assets to be purchased with appraised values, which is potentially more accurate than the current balance sheet provided by the applicant. This results in a duplication of effort and confusion in regard as to how to complete Reports Setup so the Credit Presentation shows the correct information to evaluate the loan request.

The requirement to enter separate loan groups for existing and new loans requires numerous manual calculations to adjust for calculation methodology in the FBP system. Completing and understanding the manual calculations to complete the process as directed in the User Guide is exceedingly difficult to understand and complete correctly, and thus more prone to errors.

Directions in Exhibit 15, state that only existing loans can be grouped together unless they are secured by the exact same security and new term loans and annual OL may not be grouped together. Most state's lien filings for chattels tend to be blanket lien filings and do not refer to specific loans. 3-FLP Part 5 (Par. 91A and 91B) does not indicate that security requirements are different for new and existing loans, which this process tends to imply. The revised process creates the appearance that existing loans may only be secured at 100%, while a new loan may appear to be oversecured. In some cases, it is possible to make a new loan meeting the 150% security requirement while existing loans are secured at less than 150%.

Collateral analysis examples created for FLOT Training can be entered with combined loan groups for OL and/or FO loans and result in the same combined overall collateral margin ratio as indicated in the solution. This is similar to the old method described in the User Guide, is

quicker and easier to complete and is less likely to result in calculation errors.

In summary, the revised process does not appear to be a requirement according to 3-FLP, takes significant additional time to complete the process, and is potentially more prone to calculation errors.

SOLUTION: 1. Revise Exhibit 15 to use the Post Close Balance Sheet with accurate appraised values for the purpose of completing the Collateral Analysis.

2. Revise Exhibit 15 to group existing and new loans secured by the same lien filings in the collateral analysis (OL/chattel secured loans and FO/real estate secured loans)

3. Provide guidance in Exhibit 15 to avoid potential entries in the Collateral Analysis which may result in system calculation errors, or provide guidance on making manual adjustments when necessary. Example may include loading multiple prior liens in same loan group affecting the same collateral group (i.e. machinery and equipment) to avoid having to make additional manual adjustments.

EXPLANATION FOR NON-ADOPTON BY THE COMMITTEE:

Resolution 10

CONCERN: Currently when completing an income and expense a loan official has to manually input all the land being farmed under "Rent-Land/Animals" so that it will populate the security agreement (FSA-2028), page 2, when making a crop loan. For a borrower who has a lot of farms this is very time consuming.

SOLUTION: Enable FBP to be able to pull the Producer Data Report and populate the respective fields in the I&E- Rent-Land/Animals so that FSA-2028 can be properly populated.

EXPLANATION FOR NON-ADOPTON BY THE COMMITTEE: Although a good idea in theory, the information loaded in the Producer Farm Data Report is usually based off of the previous year's reported acreage, which may not be correct for the upcoming production cycle. There are some producers that do not participate in USDA programs so the Producer Farm Data Report would be incomplete, and the large expense related to such a major revision to FBP would better be utilized for other more urgent revisions.

Resolution 11

CONCERN: Currently, there is a significant portion of staff meeting time that is spent determining which loan approval official is working on which loans. It would be a significant time savings to FLMs and all office staff to know which loan approval official is working on each loan.

SOLUTION: Add the data elements for loan official and type of review so that these elements can be added to reports and assist in the management of the office and loan portfolio.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: There are currently other ways within DLS application package to record additional information. The Comment box can be used to list the loan approval official, etc. All comments entered will appear on the Direct Loan Application Report. While the Committee agrees that this information could be very useful in office management, it is the Committee's belief that this is a concern that can be best addressed by the states rather than from the National Office level.

Respectfully submitted by the 2017/2018, Farm Loan Program Loan Servicing Committee:

LeAnn Gibbs, Zone A - Chairperson
Vicki Askins, Zone C

Aren Dameron, Zone B
Tonya Washington, Zone D

MANAGEMENT/PERSONNEL COMMITTEE REPORT

Resolution 1

CONCERN: Training courses administered through AgLearn, internet, or Skype may be more efficient and cost effective. However, these benefits may not outweigh the lack of effectiveness and value to the trainee, trainer, and the Agency.

PROPOSED SOLUTION: In-person trainings allow for networking, topic comprehension, and better learning opportunities. There are tangible benefits when employees are trained together in person to create relationships and promote additional discussion.

Resolution 2

CONCERN: The burden for the completion of environmental reviews and compliance is significant for farm loan officials. The time required to complete environmental compliance responsibilities creates an inefficient use of the employee's skills as a loan official.

PROPOSED SOLUTION: The staffing model should purposely consider and reflect the time required to complete the scope of this responsibility. FTEs, specifically designated for primary environmental compliance duties, should be added on a state or regional basis where workload justifies the need.

THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR NON-ADOPTION:

Resolution 3

CONCERN: Recent announcements of reduction in GS FTEs in many states will cause impact to the delivery of Farm Loan Programs. The workload model used for FTEs is not a reliable tool.

SOLUTION: Re-evaluate the workload models using actual FLP workload data instead of or in addition to webTA ARS data.

EXPLANATION FOR NON-ADOPTION BY THE COMMITTEE: FLP and NACS-FSA had representation on the staffing model task force. The model was based on actual workload data and complexities agreed upon by the task force.

Respectfully submitted by the 2017/2018, Management/Personnel Committee:

Oscar Rivera, Zone A
Carol Nagel, Zone C

Denise Lickteig, Zone B
Alec Love, Zone D

Chairperson

LEGISLATIVE COMMITTEE REPORT

The NACS-FSA Legislative Committee members this year were:

Members:

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)

James Jackson, AL – Zone D

All members fully participated in the committee. NACS-FSA has been blessed to have such passionate members serve on this committee for extended terms. In early 2018 we saw longtime member Bardell Faux retire and this past January the committee lost another staple in Bob Parris who also retired. As with Bardell, we are sad to see Bob go, but feel blessed to have worked alongside him. With every retirement though comes the opportunity for new blood and vigor. We have welcomed the energy and enthusiasm of James Jackson to the group in this his first year on the committee. Committee members provided an update on legislative activities during the Zone C/D meeting. The committee was able to make a full spring trip to Washington, D.C. (DC) in mid-March. We pride ourselves on overall consistency in our membership over the years, but we remain in great need of new and dedicated blood, particularly in Zone A. The 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 does and the way in which we do it. We are proud of the immense results we've yielded over the years and the relationships we've made. Thank you committee members for your time, effort and dedication to NACS.

The past 12 months, although less hectic than the previous year, was still eventful and much of our committee's work over the past few years culminated with the passage of the 2019 Farm Bill on December 12, 2018. This annual report cannot begin to address all of the countless visits, meetings, conference calls, support letters, emails, conversations and strategies that go into our legislative agenda and actions undertaken. Major legislative priorities that attributed to a large part of this agenda included farm loan staffing, loan limits, loan funding and the aforementioned Farm Bill. In addition, NACS continues to maintain its relationship with other Ag credit and farm related groups and build new relationships with targeted partners. 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 the 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 was also 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. We continue to see positive results from these strategic relationships.

Two visits to DC were made since last convention. Brandon Waldron and I traveled out to for an array of business items on October 23-25, 2018. 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 and 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 Congressional offices and professional staff to specifically address the issues of the lack of human capital in FSA farm loans, future loan appropriation levels in light of the increased loan limits and the case for the repeal of direct operating term limits. Time was also spent at the South Building to further our relationships with the National Office.

Back in March of 2018, after months of hard work, and upon an idea birthed by the NACS Legislative Committee, we discovered with the release of FY 2018 House Appropriations Bill that an additional \$8 million was allotted into the Ag Credit Insurance Fund (ACIF), allowing FSA to hire additional non-ceiling loan officer trainees. This represented a landmark victory for NACS and some first-time members present at this year's National Convention are with us today because of this expanded hiring authority. Our initial push was for \$15.8 million though, and NACS continued to push for additional staff this past year. We were successful again with the passage of the FY 2019 Appropriations Bill that outlined an additional \$8 million to hire loan officers. This hiring authority is good through September 2020.

In late March 2019 the Legislative Committee traveled to DC. McAllister & Quinn scheduled meetings that focused on key House and Senate Appropriation Committee and professional staff members, as well as new freshman House Ag Committee members. The hill meetings focused primarily on FLP staffing and the Farm Bill (thanking members), FSA loan funding and the continued struggles in the ag economy (prices, weather events, tariffs, etc.) strengthening the case for repealing term limits. The success of Farm Loan Programs and efficiency in which we are able to 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 the increases in loan limits must be supported with robust appropriations support so that we are not decreasing the number of farmers and ranchers who may need our credit. We actively lobbied against the President's proposed cut in guaranteed operating funds for 2020 by \$325 million. In addition, we were able to meet with the National Sustainable Ag Coalition and Bill Cobb during our time in DC.

The work of this committee over this past decade has paid huge dividends for NACS when we needed it the most. Receiving an allotted increase to the ACIF fund for a mass addition of loan officers is very rare, and to be successful in doing it in two successive years is unprecedented. 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 the modernization of our loan limits.

The FY 2020 budget has been an area of focus most recently. 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 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. 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. I really believe the Legislative Committee is the most eventful and rewarding mission NACS can offer. This organization is only as strong as its membership, and it's the mission of our committee to represent that membership legislatively. 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

NEW/OLD BOARD MEETING MINUTES

The Old and New NACS Boards meeting was called to order by Denise Lickteig at 8:00 am on June 28th, 2018 at the Menger Hotel in San Antonio, TX. Members in attendance were Denise Lickteig, LeAnn Gibbs, John Gehrke, Cheryl Brooks, Theresa Windham, Kim Eilerman, Ray Bartholomew, Charlene Smith, Kay McCoy, Tiffany Grody and Jessica Smith.

1. Reports from Old Board

a. New Past President to Current President

i. Convention Issues

1. DAFO has requested we coordinate invitations thru them
 - a. *Theresa to forward the email to Denise. Apparently, we missed some opportunities here. List was sent to Kara, but something must have happened.*
2. Keep the draft agenda for all the zone meetings and convention and submit to DAFO early to request the additional administrative time
 - a. *Theresa to send all notes to Denise. This is what they use to determine leave granted. They changed how they were distributing hours. Whichever Zone got the most hours is the agenda that Theresa will forward for future use.*
3. *Theresa said there should be a JOINT convention agenda for all associations, then just do inserts for each individual organization for breakouts. Caused a lot of confusion this year for some reason having separate ones.*

ii. FY2018 Goals

1. Membership goal was 700
 - a. *Didn't meet this goal. 670 was the number this year according to annual report. 603 regular, 54 new, 13 associates*
2. Communication goals
 - a. Monthly conference calls conducted by the NACS board
 - i. *Didn't have one every month, but the month we went to the Spring board meeting.*
 - ii. *Use McAllister and Quinn's conf. line. Theresa to send Denise their information. Helps to set a date and stick with it.*
 - b. President to conduct semi-annual conference calls with State Presidents
 - i. *Very little information to be able to send to the state presidents. Able to do more than 6. Tried not to restrict them to the presidents.*
 - c. Vice President to conduct one call with each committee following receipt of resolutions from National Office and one prior to National Convention
 - i. *Wanted to do updates with committees but was unable to accomplish.*

- d. Two newsletters prepared by Secretary and e-mailed out to the membership per year (one after National Convention and one after each Zone Meeting)
 - e. 12 President updates per year
 - i. *When the money came out that info was shared in an update.*
 - f. One Zone newsletter prepared by the Zone Representative and Secretary and e-mailed to the Zone members after each Zone meeting
 - g. One Zone newsletter prepared by the Zone Representative and e-mailed out to Zone members per year
 - i. *There was a newsletter prepared for Zone Meetings. Unsure if they made it to the website or not. Should have sent thru constant contact.*
 - h. 12 posts on social media (Facebook) per year
 - i. *Facebook was updated with major events throughout the year. Did more than 12 including zone meetings and meetings with national office.*
 - i. **GENERAL COMMENTS**
 - i. *Need to work on the website. Have some members interested Amy Dykema from MN and Crystal Zwilling from IL. All agreed*
 - ii. *Talked to the Emblems coordinator from NASCOE and made progress with them to get something going for NACS apparel. They are willing and able to help us, and Theresa has already sent the logo. Willing to attend meetings or mail items. Will share info with new president*
3. Meeting attendance goals were
- a. Each state association at zone
 - i. *Give some thought to look at states who don't have any members. Northeast region is working on getting something going up there. Will send info to Zone rep and to Denise*
 - b. Convention attendance – 90
 - i. *Convention - over 90 if you count all. Count was 50 delegates, 4 alternates at start. 49 delegates; 4 alternates at end. Not all states were represented.*
- iii. Committees
- 1. Important to choose those that will attend convention
 - a. *Seems to be a surprise to zone reps that they are expected to attend both the meetings and national convention. We need to be reminding them of this information. Also need to share that with the members of the committees, within reason.*
 - b. *Concept of convention committee also being on other committees doesn't work. Need to work on a stipend for them.*

- c. *Need to share with committees and make sure they understand the expectations. Need more clear communication. Emails aren't effective. Need calls. Need organization suggestions.*
- d. *Task force and working groups – reappointed MCA group – Lisa Liska. If she is willing, we need to keep her on. If she vacates the current post, need to start training someone as there is a significant learning curve. Some STO employees are privy to the info, but otherwise CO people aren't.*
- e. *The committee survey may need some work. Need reps to explain*
- f. *There are some issues with getting some of the lower numbered zones to fill all committee positions.*

iv. Task Force and Working Groups

- 1. Keep list of members interest, work with VP
 - a. *Need to utilize the task force appointments to reach deeper into the member.*
 - b. *MCO focus group – mission critical occupational series group. Alan Mackrain from NM and Lisa Gibbs NM are on the group. (Working on updating PD's)*
 - c. *Anyone serving on task forces should be sending updates to the board. They need to be prompted to send these updates. Could be under the responsibilities of the VP as the liaison of the committees. Ray suggested that even on the ones where there is no NACS rep, if they're on it. Ask members to tell us what they're doing.*
 - d. *Two of the details that were invited up to NO for are NACS members. Need to reach out.*

v. Other

- 1. Communication with membership
 - a. All board positions using constant contact
- 2. Requesting meeting with N/O
 - a. In person
 - i. A list of topics and discussion items will need to be submitted
 - 1. *Keep a running list of the "hot topics" for NACS. Try to work with Dennis Ray and Mike Eller of NASCOE and NADD to initiate regular conference calls with NO. Contact Kara Napier.*
 - 2. *Missed the opportunity to get a one on one with NO. Denise to work on.*
 - b. Via phone
 - i. Difficult to arrange, best to email and request a call. Kara Napier
 - 1. *With the transition from Chris and Jim to Steve and Linda, lost the availability to talk to NO. They aren't as responsive to emails and initiating contact.*

3. Name badges for new board members
 - a. The president has paid for these out of pocket in the past, will email the information for ordering.
 - i. *BEFORE Zone meetings*
- b. Retiring Vice President to New Vice President
 - i. Resolution process
 1. Access and control of resolution on website
 2. Coordinating calls for committee – who to contact
 3. Coordinating calls and response with N/O – Kara Napier
 - ii. Technical Forum
 1. Access and control – send updated list to
 - a. *Chairs of IT, LM and LS are added to the Technical Forum so that you can communicate with N.O. This is the responsibility of VP. Can add and remove.*
 - iii. Task Force and Working groups
 1. Reporting and sharing information
 - iv. Quarterly calls with FaSB
 1. Send updated list to Cindy Hass
 - a. *Cindy Haas with NFAOC has FaSB calls quarterly. NACS limits the members on this. Other associations are on it. There is nothing with GLS but could ask Sharon Sachs if interested in this. There are appointees and backups. Denise to appoint new members and send info to Cindy. Leann will coordinate with Denise.*
 2. Reporting and sharing information
 - v. Federal Register
 1. Assignment to committees and response to board
 - a. *Federal Register updates to go VP and shares as necessary with respective committees.*
 - vi. Other
 1. *Letters to notify states of new board and reps will be forwarded to new VP. Letters may need to be tweaked. Suggested checking with the immediate supervisor about their new NACS role in the future.*
 2. *Charlene to share all info with LeAnn.*
- c. Retiring Secretary to New Secretary
 - i. Annual Report
 1. Transfer of items
 - a. *Gave recorder to Kim*
 - b. *Will email fillable copy of annual report to Kim*
 - ii. Newsletters
 1. Timing and distribution
 - a. *All newsletters should be sent via Constant Contact in addition to the website.*
 - iii. State Presidents Guide
 1. Updates and posting / distribution

- a. *Updates to the SPG will go out after committees are appointed.*
 - iv. Updates to the website
 - 1. *Updates to the site send through Mark Drewitz for now*
 - v. Board minutes
 - vi. Preparing for convention
 - vii. Other
 - 1. *Pictures to be posted to Google drive so they can be included in the reports.*
 - 2. *Google drive info to be sent to Kim from Cheryl*
 - 3. *There is a spreadsheet that Ray has that contains all of the conventions and the states who attended (1-38 thru 1-40 in the Operating Guide). This needs to be updated. When it's located, it will be sent to Kim.*
- d. Retiring Treasurer to New Treasurer
 - i. Items needed to transfer account access
 - 1. Who will need to go to Wells Fargo after meeting
 - a. *Plan is to continue with P, VP and T on it. Need to take memo from secretary that contains the information for the new members; Driver's License; social security number. Cheryl will send Kim the memo. Charlene will need to be removed. Theresa may need access to cover costs of awards or could be reimbursed.*
 - ii. Accounts
 - 1. Bills to be paid
 - 2. Outstanding receivables
 - iii. Transfer of physical records
 - 1. *Handoff notebook to McAllister and Quinn. Ryan has, will give to Ray to get to them in Spring, or mail.*
 - iv. Transfer of electronic records and access
 - 1. *Ryan to remain on account for now, so that he can complete convention payouts.*
 - v. Status of Tax Returns
 - vi. Preparing for convention
 - vii. Other
- e. Retiring Past President to New Past President
 - i. Status of Operating Manual
 - 1. *In the works. Tonya, Maureen, Lisa & John working on it. They met on conf. calls 6-8 times this year. John dropped the ball in the last few months. Just need to do some clean-up – remove items from it to historical documents, so that if it's dated, it's gone.*
 - 2. *Theresa would like to be included in the Operating Manual working group now that she is assuming the role of PP. John agreed to include.*
 - ii. Legislative duties / responsibilities
 - 1. *Keep this responsibility a part of the PP job so that the information is sent to the board. John will maintain involvement, but Theresa will be involved in the information transfer.*
 - iii. Contacts for ordering awards and preparing certificates

1. *Have accounts set up with two companies. Certificates are prepared on a Word doc – can be done via mail merge. John to share all information electronically with Theresa.*
- iv. Other
 1. *Pins have been passed onto Denise. Pins were printed in reverse of previous years by accident. Need to look into selling them to the membership if they want additional ones.*
 2. *Ray to research the impact of internet sales tax.*
- f. Retiring Zone Representatives to New Zone Representatives
 - i. Transfer of contacts for states
 - ii. Communication with membership
 - iii. Duties and responsibilities
 1. *Need to send out an email blast and ask for new contact info from states about their board information.*
 - iv. Preparing for zone meeting
 - v. Preparing for convention
2. Dues
 - a. No changes to dues at Spring board meeting, dues currently are:
 - i. National regular member \$144
 - ii. Associate member \$30
 - iii. Lifetime \$100
 - iv. First time member \$52
 - b. *Already set at spring board meeting – stayed the same and are effective as of July 1*
3. Legislative Priorities
 - a. Program integrity – staffing, continuing education, maintaining structure
 - i. *Working to keep their ear to the ground on the upcoming conference (i.e. Farm Bill negotiations)*
 - ii. *PP intends to follow up with the committee on the corporate sponsorships and maintain momentum with our legislative priorities.*
 - iii. *Will keep up on FLOT positions and implementation of the \$8mil appropriation and a real possibility for the same allotment to come again in \$8mil – referred to as “program integrity”*
 - iv. *Denise asked for the updates that come from Quinn’s office – Ben indicated that he would share them.*
4. Assignments for New Board
 - a. President
 - i. Letter’s to SEDs for newly elected board
 1. *Denise will do these letters.*
 2. *Members to send contact info and SED info to her.*
 3. *Kim will update the board member directory and send to Denise ASAP for use in the letters.*
 - ii. Confidentiality of board member correspondence
 1. *Keep all items discussed confidential until told otherwise*
 - iii. Select committee’s ASAP and provide to VP
 1. *Denise will get an email out to membership in regards to Convention and submitting committee surveys*
 - b. Vice President
 - i. Letter’s to SEDs for New Committee members and Alternates
 1. *Update committee template and send to Secretary*
 2. *Work with committees and new assignments*

- ii. Update website with new committees, FaSB list and Technical forum
 - 1. *Get to work on the website and contact members interested in helping – Amy Dykema & Crystal Zwilling*
 - iii. Monitor Federal Register – signup and committee chairs
 - 1. *Denise and LeAnn will monitor the FR and the board was encouraged to subscribe to the updates as well.*
- c. Secretary
 - i. Convention newsletter – 2: business meeting and convention
 - 1. *Newsletter – within 30 days. No later than 45. Could be good to include only the ones that are filled....may promote the membership to see the vacancies and get involved.*
 - 2. *NEED – 1 after convention, 1 prior to Zone meetings, 1 after Zone meetings (Prepared by Zone Reps), 1 after the spring board meeting in DC and a quick blast prior to convention*
 - ii. Minutes – providing to board via email prior to call
 - 1. *Type as soon as is practical after meetings and calls and blast out to board*
 - iii. State Presidents guide
 - 1. Updated board directory while at convention
 - 2. Updated committee list from VP
 - 3. Changes to Constitution and by-laws
 - a. *No changes at this time.*
 - 4. *Send to Denise for feedback and other board members for proofing. Send in both word and .pdf for comparison.*
 - 5. *Collect contact info for EVERY state president.*
 - 6. *Formatting at Secretary's discretion*
- d. Treasurer
 - i. Monthly account balances update emailed to board prior to call
 - 1. *Provide brief status of accounts and then go into greater details when necessary.*
 - ii. Quarterly membership and budget updates provided to board
 - 1. *Want budget ready for spring board meeting. More detailed report before board meeting.*
 - iii. *Ryan was looking into solicitation someone to aid in helping states fall in line with auditing requirements and reporting, documentation, tax exempt, checking accounts, etc. Was passed at Spring board meeting to seek bid.*
 - iv. *Current on tax filing according to Theresa. Ray to verify with Ryan. Are to the current year for sure.*
- e. Past President
 - i. Letter to SED for newly elected President
 - 1. *Theresa to prepare for Denise.*
 - ii. Letter to SED for new Legislative committee
 - 1. *No changes.*
 - iii. Operating Manual
 - 1. *See John's comments above for update on OM. Goal is completion no less (more) than 1 year from now.*
- f. Committee Assignments
 - i. Collect surveys from each zone rep and any recommendations
 - 1. *Goal to have completed by Aug. 1st*
 - 2. *Denise to send a blast. Not asking Zone reps to complete.*

- ii. Discuss concerns / issues with VP
- g. NACS Zone Meetings – Dates and Locations
 - i. *A: Las Cruces, NM - Feb 28-Mar 2*
 - ii. *B: Wichita, KS – Feb 7-9*
 - iii. *C: Tennessee – back up is Northern KY, Cincinnati, OH – 2nd week in Mar*
 - iv. *D: Combined with Zone C*
- h. Audit Committee Report/Recommendations
 - i. *Nothing significant as far as concerns to discuss.*
 - ii. *Report will be sent by Cheryl to Kim*
- i. Goals for 2018-19
 - i. Membership
 - 1. *700; New FLOTs will help get us there*
 - ii. Convention Attendance
 - 1. *50-55 delegates this year; set to 65 delegates for next year*
 - iii. Zone Meeting Attendance
 - 1. *One member from each state last year; continue. And one board member outside of the President.*
 - iv. Communication
 - 1. Monthly board calls
 - a. *Will continue*
 - 2. Calls with N/O – ADM, DAFO, DAFLP
 - a. *We have a reasonable chance of getting into DC. Theresa gave an update on what happened in the Joint Association Meeting this year and filled Denise in on logistics. Please with format overall. Displeased with the scheduling conflict. Asked for a full day for our meeting; was cut to ½ day. Not enough time to conduct business and prep. Suggest that in the future we insist on that time being necessary to DAFO. Ask that committee chairs be included in travel to and from if possible. May be some opportunity there. Recommended to start the conversation now and work on it. Should be an easier fight.*
 - 3. Semi-annual call with states
 - a. *To continue*
 - 4. Committee calls: One after responses and one prior to convention
 - a. *Opportunity to improve these reports to NO and track it – look into contacting Courtney Dixon at NO and getting theirs as a format*
 - 5. Newsletters / Updates / Social media
 - a. *Denise to delegate and use any and all when appropriate*
 - b. ***MOTION made by Ray to approve the goals. Seconded by Tiffany. Motion passed.***
- j. Relationship with other employee associations
 - i. *Theresa will send a board directory to all associations and NO.*
- k. Review 2018-2019 budget
 - i. *Not great but will review in greater detail at a later date. Think FLOTs will help with that.*
 - ii. *General discussion of including membership packets with onboarding materials.*
- l. Corporate Sponsors
 - i. *Theresa, John & Ben to work harder on this as soon as practical*
- m. Convention Committee Status

- i. *Same*
- n. Membership Campaign
 - i. *Denise to appoint someone to handle social media accounts*
- o. Presidential Appointment
 - i. Convention Committee
 - ii. Webmaster and Communication team
 - iii. Historian
- p. Other
- 5. Set date / time for next call
 - a. *TBD - Denise*
- 6. Adjourn
 - a. *The meeting was adjourned at 11:11 am by President Denise Lickteig.*

Kimberly A. Eilerman
NACS Secretary (2018-19)

AUGUST 28, 2018 BOARD MEETING MINUTES

CONFERENCE CALL AT 10 A.M. CT

The meeting was called to order by President Denise Lickteig at 10:03 am CST on August 28, 2018.

I. ROLL CALL

- a) *All board members were on the call, except Kay, Ray & Matthew. (NOTE: Kay joined call later)*

II. BOARD MEMBER REPORTS

- a) *In future calls we will have all officer reports. Today is informal.*

III. PRESIDENT'S REPORT

a) Recap of NASCOE Convention

- i) *Sioux Falls, SD, Aug 2nd. Drove up that morning listened to all of the speakers. NASE, NACS & NADD were all forgotten until 4 days before the convention. Weren't invited to do anything other than speak. Not invited to lunch and register, etc. Little disheartened. Got to speak. Angie & Denise – last speakers of the day. They were 3 min speeches. Nothing new was learned from National Speakers. A lot of the same from before. Fordyce did introduce Penny Browne, DAFO – Denise liked her, relatively young. Good addition to N.O. for us.*

b) Discuss reimbursement for NASCOE Convention attendance

- i) *Denise and Angie split the mileage 50/50 between NASE and NACS. Total cost to NACS was only \$81.25. Great for NACS budget. Saved hotel/airfare, etc. Submitted to Ray for reimbursement. Still not on account. Ray will reimburse when added to account.*

c) Membership Committee Update - Jill Colgan

- i) *No update at this point. Nothing new.*

d) Convention Committee Appointees

- i) *Maureen, Kaiti, Charlene, Darren & Chatal all on. Chantal will be double duties – on membership as well.*
- ii) *Ran out of members who completed committee surveys. If anyone is still willing, we will make them alternates!*

IV. VICE PRESIDENT'S REPORT

a) Resolutions – send to Mark D. Amy & Crystal for posting on website yet?

- i) *Sent all of the resolutions to the N.O. (Kara Napier). Asked for responses back by Oct. 1. Haven't had any responses yet. Will check and send reminders to Kara in mid-September to follow up and receive them timely. Will get the resolutions with adopt/non-adopt to Amy & Crystal. Denise to send LeAnn their personal email address.*

b) any responses or acknowledgement from NTO yet?

- i) *Still working on notifying the SED's for the committee members. They're on the committee surveys. Denise to share with LeAnn.*

V. SECRETARY'S REPORT

- a) *Newsletter – published by 9/1/2018*
- b) *State President's Guide – finishing up*

VI. TREASURER'S REPORT

- a) Update on Authorized Access on Wells Fargo Bank Account
 - i) *Ryan has all forms and signatures on them and will go to Denver to get everyone added that needs to be on there. Started as a bit of a challenge but is getting closer. Neither Wells Fargo location that Denise has checked with would allow her access until two people were present. Ryan has been keeping up with the bills until the switch is complete.*
- b) September 1st Dues
 - i) *Next payment due.*

VII. PAST PRESIDENT'S REPORT

- a) Information on where to order name tags
 - i) *From Name Tag Country. Sent out all the letters for the new election – just Denise's basically. LeAnn already has one from her previous service on the board. Denise to send an email requesting names.*

VIII. ZONE REP REPORTS

Updates/issues regarding zone meeting planning

- a) *Zone A – Jessica - Nailing down a venue. Working on a contract. Working with NM to accomplish. Question: Wondering about sponsorships? Can we get sponsors for that? Yes, but – cannot use Guaranteed Lenders. Their dates are Feb 28- mar 2nd. Easier way is fly to El Paso and drive to Las Cruces.*
- b) *Zone B – RD is heading up the Zone meeting. Supposed to be getting with them soon. Selected the Drury Inn in Old Town Wichita, KS – dates 2/7-2/9. Made contact with the presidents. Still working on trying to find contact info for each of them.*
- c) *Zone C – Nathan – Combined Zone C & D. matthew doing a lot with it. Meeting will be on March 7-9 at Embassy Suites in Chattanooga, TN. Contract for the hotel has been signed. Matthew has some good leads on some sponsorships. He might be a good resource for anyone else looking for some good sponsorships. Nothing much else going on. Matt & two NASE reps have been talking and now that those are set, will turn over to committees to plan.*
- d) *Zone D – Matthew – Not present.*

IX. OLD BUSINESS

- a) *Want to clarify something that came out in last email blast RE: NASE making a "split" with NACS and go with NASCOE from year to year. Prior to that blast she clarified that this was the correct information. Less than 24 hours later got several emails from people stating that this information was not correct. Was told that it was only voted to be "researched" and not voted to "go with it". NASE has some internal back and forth. VP says they have NOT. The P says they have. So, there is some internal turmoil about this. Will await more information.*

X. NEW BUSINESS

- a) THERESA – update on promotional items to order?
 - i) *Still trying to get the websites together from where we have ordered stuff in the past. Now that we have the web people, Amy & Crystal, we should be able to dig back into that and move forward. Carol Nagel wants to be very active in the association. She has been away, but Denise has asked her to be the historian and to assist Theresa with these promotional items. Theresa has already talked with Superior. They are willing to give us the same deal as NASCOE. Just making sure that we check all the boxes with whomever we can/have ordered from.*
- b) Web Site – Getting list of changes to be made to Amy and Crystal
Provide any input to President by COB on 8/31/2018
 - i) *Denise sent them a list of changes that she wants to see made. Wants some of the older information moved from the bottom to the top. Dillard's is all over us about getting some input. Denise has said "thanks but no thanks". She has asked the girls to put a link to Dillards on the site, but that's the extent. If anyone else has changes they would like to see, please send them in.*
- c) Constant Contact – Need to keep updated
President will provide lists to each Zone Rep to update
 - i) *Has everyone been getting them? Yes. Feedback? Good. Denise has learned a lot. We have "bounces" that come back from bad email addresses. Send about 675 messages when she hits send, 57 of those bounce back. Thinks this is high. Example – retirees have only listed their FSA addresses, not their personal ones. Denise cleaned a few of those up. Denise to send those to each Zone rep and wants them forwarded to the state presidents so that some of those can be cleaned up.*
- d) New members – names to President so a welcome message can be sent
 - i) *Denise is going to try to send out another message. Wants to attach the newsletter and try to get people out to the website as it's updated. Want Zone reps and state presidents to send New members names and emails to Denise. She's trying as she gets those names so that she can send a welcome message. Hoping a personal message may draw additional memberships. Zone Reps please send out the SPG to your state presidents. That would be helpful.*

XI. DISCUSSION

- a) Constant Contact – Theresa is still receiving the emails back for Zone C & D. Used to set it up so that the Zone reps would get those bounce back emails, circumvent the need for her to forward to the reps and have it sent directly.
- b) Website – the Zone reps used to go in and update the map with the info for the state associations. Who has that info? Hasn't been done in a while. Denise to follow up on this and get that info out to the Zone Reps.
- c) Learning that this job as President, this is not something that you should dive into if you haven't been involved over the past couple of years. It's a learning curve. Just now looking at the NACS email account and Drive. Learning as we go. Learning together. Feel free to chime in if you see something that needs done.
- d) Going to be an AO/SED conf. week of Sept. 17th, unsure if associations will be involved. Last heard there was no location – Kansas or other? Bill Cobb has started reaching out to the SEDs about the FPAC website looking for people to be on task forces. They are

getting ready to ask for the associations for other task forces as well – Denise to reach out to Bill and follow up.

- e) Theresa forwarded Denise the email for the follow up call for the Environmental Section in N.O. LeAnn, Theresa & Kim to sit in. Let Denise know what happens. The other call is the quarterly call with NFAOC. LeAnn sent the invite to Jason McMillan and Jessica Davis, as chairs of the loan making and IT committees. They will be on the call. Also sent it to Kim Eilerman as LeAnn's back up for the NACS board.*
- f) DD training call tomorrow for the new staffing model (2.0). Theresa asked several times to get that PPT from N.O. Thought those would be out after NASCOE convention. Denise thought that was to be out on their website (FPAC?? Or DAFO??) Thinks it may already be out there. Denise to check on that.*
- g) Lisa Liska has been on the new staffing model/MCA group. Going to stay on there for the continuity. She should be involved in that. Get someone in "training" behind of her in case you need to swap her out – to account for the learning curve. They are resetting some of that right now, so they are supposed to be going out there and getting new ones to replace the current ones (2-year appt). Looking for an FLP PT, STO specialist, etc. Denise received an email about it.*
- h) Last week at the policy meeting in NE, Denise talked with some Staff and if it were to come up to allow membership to PT's to become full regular members of NACS. Some PTs are having issues internally. Loved the idea and do want to change the wording. Not sure what's perfect but would like to seize the opportunity. Denise would like to have a discussion on it and thought about bringing it up at all the Zone meetings and that would allow us the time to get it published so that the vote needed at convention is in the right proportion to what's published. May be such that people don't agree but want that discussion ahead of time. May put out in a newsletter ahead of time to plant the seed and encourage the discussion. The prepare for Zone to talk. Then revise the wording or whatever before National Convention to allow for the perfect wording. Denise encouraged Zone reps to reach out to their presidents and just mention that we're looking for how to boost membership. Leave it up to them to reach out.*

XII. SCHEDULE NEXT BOARD CONFERENCE CALL

Tuesday, September 25, 2018 at 10 a.m. CT

- a) Moved to Sept. 27, 2018 at 10 am CT because of a conflict with the FM Roadshow.*

XIII. ADJOURN

- a) No other discussion.*

b) MOTION: LeAnn motion to adjourn. Kay second. Motion passed.

The meeting was adjourned at 10:59 am.

Kimberly A. Eilerman

NACS Secretary (2018-19)

SEPTEMBER 27, 2018 BOARD MEETING MINUTES

CONFERENCE CALL AT 10 A.M. CT

The meeting was called to order by President Denise Lickteig at 10:02 am CST on September 27, 2018.

I. ROLL CALL

- a. *Members present were: Denise Lickteig, LeAnn Gibbs, Kim Eilerman, Ray Bartholomew, Theresa Windham, Jessica Smith, Kay McCoy, Nathan Adams & Matthew Christian.*

II. MINUTES – BOARD CALL – AUGUST 28, 2018

- a. *Any changes to the minutes?? No.*
- b. ***MOTION to approve the minutes was made by LeAnn. Seconded by Kay. Motion passed.***

III. TREASURER'S REPORT

- a. Balances in all accounts
 - i. *Ray still does not have access to the accounts. Approx. balance of \$5k, deposit of \$3500 not yet reflected. Another \$3700 to deposit.*
- b. Bills to be paid
 - i. *Not aware of any yet. Theresa has yet to submit her voucher from convention. Ray doesn't have a list of who has submitted and who hasn't. Ray still needs to get information from Ryan and he also needs the online account access.*
- c. Update on Authorized Access on Wells Fargo Bank Account
 - i. *Has submitted paperwork but hasn't yet been approved. Was a day too early. Denise hasn't yet gone. LeAnn is good to go.*
- d. Membership numbers
 - i. *(See notes below)*

IV. PRESIDENT'S REPORT

- a. *Denise sent out an email to everyone talking about getting names for working groups. She got ok's from several people. Reps from every zone. Some new people involved.*
 - i. *WG for Work Not Completed – Ray & Rebecca Padilla.*
 - ii. *Continuing Ed – Tiffany Grody, OH & Denise Lickteig.*
 - iii. *Internal Controls – Sarah Harris, GA.*
 - iv. *FPAC Portal – Jason McMillen, TX. We also have Theresa, Kim & LeAnn from the IT Steering Committee on that WG.*
- b. *Talking to Bill Cobb and asked to remain in the loop.*
- c. *Talked to Kara Napier – forwarded an email from former DAFO Diephouse to her asking for FLOT/NACS enrollment to be included in on boarding packages. No response.*
- d. *Oct. 11th – call scheduled between 4 presidents (NACS, NASE, NADD & NASCOE). Just to talk and make sure we're all working together as groups.*

V. VICE PRESIDENT'S REPORT

- a. Resolutions – any responses or acknowledgement from NTO yet?
 - i. *Letters did go out to SEDs on the committees.*
 - ii. *Needs to check with Kara from National Office to see if there have been any responses to the resolutions. Deadline is Oct. 1, may need to extend.*

VI. SECRETARY'S REPORT

- a. *Formatting for minutes and reports was discussed.*

VII. TREASURER'S REPORT

- a. Update on Authorized Access on Wells Fargo Bank Account
 - i. *See notes above.*
- b. Membership numbers
 - i. *Ryan was supposed to send out the September invoicing.*
 - ii. *Ray doesn't have the current numbers for membership. That's the access to the software that he doesn't have yet.*

VIII. PAST PRESIDENT'S REPORT

- a. DAFO convention presentations
 - i. *Did get a response from Kara about the DAFO presentation. She said that it was being updated because the Model has been updated, so they were updating the presentation and she thought that she would have it in the next week.*

IX. ZONE REP REPORTS

- a. *Zone A – Jessica – Working on Zone meeting at this point. Trying to get a couple of sponsors to try to keep registration cost as low as possible and be able to do some activities. That's all we're waiting on before registration is posted. Would like to keep at \$100 or \$110. Will send info to Crystal or Amy for posting when ready. Will do a constant contact as well so that everyone knows it's up.*
- b. *Zone B – Kay – In the process of planning the zone meeting. Talking to Chelsie with RD. Goal is to have registration out by Nov. 1. Have some details to work out but making progress.*
- c. *Zone C – Nathan – Not a lot new from last time. Hotel is set up for meeting. Just need to get committees working on the details. Pretty quiet in the Zone.*
- d. *Zone D – Matthew – Still working on sponsors. Heard back from a couple so far. Once we get sponsors worked out we can get the registration up and going.*
 - i. *Dillard Financial – have a contract with NACS. What's the status with Zone meetings? Are they allowed to sponsor Zone meetings separately? Theresa said that the \$5k requires they're invited to Zone and Convention. They can sponsor above and beyond that, but it's optional.*
 - ii. *Any news on who our new DAFLP is going to be? No news yet. Theresa said she had heard (a while back) that it may not be a career position, but he said he hadn't heard that. Rumor had been heard, but nothing solid yet.*
- e. *Theresa suggested that someone send a save the date for each zone. (See additional notes below)*

X. OLD BUSINESS

a. THERESA – any update on promotional items to order?

- i. *Doing research on how best to do the website for promotional items. Original concept was that we would provide this link/page from our site where individuals could go in and order some of the promotional items that we have had in the past. There would be a 10% markup that would go to the Wunder Fund. That was the concept. She is concerned about how the orders would have to flow for us to capture our 10%. Ultimatum, do we want to go forward with trying to markup and make that work or just have something set up separately and not worry about it. Denise thinks that if it deters the project then we should just move forward and not do the fundraiser. LeAnn agrees that the 10% would be nice, but if it's too difficult. There is confusion on how this would work for either us building a site to sell from, or simply forwarding them to a vendor site to order from. Looking at other ways to donate to the Wunder Fund. Ray wanted to clarify that the use of the funds from the Wunder Fund is solely related to the Convention. As of now, that's what we use it for, but could branch out if we ever saw a need. Discussion of adding a PayPal link to allow for donations year-round as opposed to just at convention. Denise talked to Carol Nagel and she willing to help with the historian stuff and the promotional items. Theresa will follow up with Superior on a reimbursement to NACS based on a percentage of their sales.*

b. Managerial Cost Accounting Group update

- i. *Denise said that the people that were rotating off the MCA group, were looking at directed and specific areas. Wasn't anyone from our group that would be a good candidate for the slots.*

c. Constant Contact

- i. *Thank you to everyone for their efforts in cleaning this up. 53 bad emails the first round. This last time was only 7. Looks great. Getting an avg. of about 34% open rate on the newsletter. Usually only in the 7-8% open rate. People are looking at what we're sending out because she is getting calls and emails from former members, retirees and that they like the messages and emails that we're sending out.*
- ii. *Denise is sending out the Zone A newsletter to all the Zone A members. The rest of the Zones are encouraged to do the same.*

d. Website

- i. *Has anyone noticed the changes? They're making progress! Crystal indicated that the Dillards link will be on later this week. The membership committee is going to do some updating to the info on the site and will send the recommendations to Crystal and Amy. Slow and steady progress is being made.*

- ii. *Leann has sent the resolutions to Crystal and Amy as well for posting. They will be putting those up soon.*
- iii. *Visual changes being made as well. Denise is pleased with progress.*

XI. NEW BUSINESS

a. FSFL-152

- i. *Denise had a conversation with Bill Cobb last week and told him that if this thing comes to fruition, that there will be a discussion between DAFLP and NASCOE. She asked that NACS have a seat at the table as well. Not a lot for us to do but has planted the seed in the meantime. Kay said that in KS they have gone to a regional office and had already been working with the CEDs in charge of the region to prepare FBPs and submit for approval. A question was raised on whether or not they will have to have credit quality reviews on their FSFLs...unsure at this time. Would think that there would have to be something, but not sure. Ray noted that one of the takeaways should be that we want to be equal. If they give them the authority to approve up to \$50k, then FLP should have the same authority. Denise will continue to monitor the situation for us.*

b. GENERAL DISCUSSION

- i. *Denise had a discussion with Beth Perkins. She indicated that she misunderstood what was voted on at convention. They're not going with NASCOE. They just wanted to evaluate it. They have decided against it, so now they're fully onboard with NACS. They want to be involved and collaborative with us. Denise has promised to go out in the next President's update with a correction.*
- ii. *As Zone reps are planning their agendas for your meetings, Denise wants you to add a leadership component. Find time to bring in a low cost or a free speaker to do some sort of leadership component. Or even a TSP speaker. These were suggestions at past convention surveys. If we can bring these in for free or low cost, that would be simple. Encouraged Zone Reps to participate.*
- iii. *Ray wanted to know if anyone had had issues with 10-year term limit on DFOs. Now says calendar years, not actual years. It's in the footnote, not the CFR – any issues with that being enforceable during an appeal? Theresa said that this was brought forth as a concern in a resolution and the NO shot it down. Ray wanted to know how NO would treat that in an appeal. The CFR needs to be fixed if the footnote is to be the rule. Denise recommended elevation to the Leg. Committee or even to the spring board meeting w/ NO.*

XII. SCHEDULE NEXT BOARD CONFERENCE CALL

Thursday, October 25, 2018 at 10 a.m. CT

XIII. ADJOURN

- a. *No other discussion.*

b. ***MOTION: LeAnn motion to adjourn. Kay second. Motion passed.***

The meeting was adjourned at 11:02 am.

*Kimberly A. Eilerman
NACS Secretary (2018-19)*

OCTOBER 25, 2018 BOARD MEETING MINUTES

CONFERENCE CALL AT 10 A.M. CT

The meeting was called to order by President Denise Lickteig at 10:02 am CST on October 25, 2018.

- I. ROLL CALL
 - a. *Members present were: Denise Lickteig, LeAnn Gibbs, Kim Eilerman, Ray Bartholomew, Jessica Smith, Kay McCoy, Nathan Adams & Matthew Christian. Not present: Theresa Windham.*
- II. MINUTES – BOARD CALL – September 27, 2018
 - a. ***MOTION to approve the minutes was made by Kay. Seconded by LeAnn. Motion passed.***
- III. TREASURER'S REPORT
 - a. Balances in all accounts
 - i. *Ray has emailed out copies of the reports. He's getting with Ryan to make sure that all who have needed to get into Wells Fargo, have done so and all profiles have been updated. Denise confirmed that everyone has been in. With that confirmation, Ryan will go in tomorrow and will relinquish access to everyone. This should complete this process. Dues checks are coming in and only one check has yet to be deposited.*
 - b. Bills to be paid
 - i. *None.*
- IV. PRESIDENT'S REPORT
 - a. *New members have been signing up for emails, not sure if they are existing and just logging on, or if they are indeed new members. Denise will work on reaching out to Kara at N.O. to request attendees for Zone meetings. Didn't want to be too early, but thinks it is nearing the time where we need to make a call this week or next.*
- V. VICE PRESIDENT'S REPORT
 - a. *LeAnn did visit with Kara and was supposed to have those resolutions back to her by Oct. 1. Kara said that the transition is overwhelming them and asked that we grant them some additional time. Supposed to check back with her tomorrow, but is NWD, so she will touch base again next week and follow up.*
- VI. SECRETARY'S REPORT
 - a. *Meeting minutes and timing was discussed.*
- VII. TREASURER'S REPORT
 - a. *Update on Authorized Access on Wells Fargo Bank Account*
 - b. *Membership numbers*
 - i. *No updates.*
- VIII. PAST PRESIDENT'S REPORT
 - a. *DAFO convention presentations*
 - i. *Denise gave updated on behalf of Theresa. Didn't have much to update, is working on obtaining some info on hiring. Work in progress. No update on convention presentations.*
- IX. ZONE REP REPORTS
 - a. *Zone D – Matthew – Nothing new. In touch with 2 potential sponsors. Working on a registration, advertisement for Zone meeting. Shooting for late Nov./early Dec.*
 - b. *Zone C – Nathan – Matthew has taken most of the lead on the planning for the meeting. Getting close to announcing registration. Everyone in Zone C & D have received a "Save the Date" so that they can get it on their calendars. Once they have the fee lined out, they can advertise it. General discussion: Regarding updates to the website and contact*

info that is out of date; Transparency in the hiring process is not ideal in some states. Hit and miss with how it's being handled.

- c. Zone B – Kay – *Had a teleconference with RD. They are heading up their Zone meeting. NACS helping where they can. Registration fee is going to be around \$75 and goal is to have registration out by Nov. 1. General discussion: Leadership presentations – have you had them? What was the topic? None to date. Kay is hoping to put something together for their Zone meeting. Denise to follow up.*
- d. Zone A – Jessica – *Extended invite to Zone A meeting. Getting things lined out with speakers. Sec. of Ag for NM has tentatively agreed to attend – hopeful that will come through. Sitting okay financially but intend to reach out to some additional sponsors to cover themselves.*

X. OLD BUSINESS

- a. THERESA – update on promotional items to order
 - i. *No update.*
- b. Web Site
 - i. *Exciting things are happening. Work in progress but coming along. Membership committee working on their portion as well.*

XI. NEW BUSINESS

- a. Dillard Financial Solutions – national convention / zone meetings
 - i. *Denise forwarded the board members an email response from John Lohr. They are backpedaling on their comments with regard to who can actually be there. To clarify, NACS has not and will not invite anyone else who offers the same products. This does NOT apply to NASE, NADD or any other sister organization. They have also backed off their request for “prime time” in the meetings. They agreed to the same opportunities being granted to them as the other sponsors/vendors present. Denise said that she presented the idea of letting them provide the lunch and doing their presentation during that time. John was going to relay this information to Theresa and get back to us. This isn't required and will be up to the Zones to decide what they want to do. DFS would like to talk to NASE and RD to see what they can do to purchase the vendor space from their organizations so that they cannot invite other competitors. Denise intends to contact the RD and NASE presidents and make sure that they understand what's going on and give them a heads up as to what's coming. Ultimately, Denise and John agreed that this needs to be a mutually beneficial agreement and that we need to be all on the same page and maintain professionalism.*
 - ii. *Zone Reps are to send the planning contacts for NASE and NACS-RD to Denise so that she can arrange for updating them.*
 - iii. *Ben and Brandon are in DC meeting with the NRLA and Andy Quinn. They intend to push McAllister & Quinn on the corporate sponsors, which should alleviate some of the pressure on the budget.*
- b. Convention update
 - i. *No update. Maureen says “close”, but nothing nailed down. Denise to pin her down ASAP. A couple of the cities that they sent stuff out to were lower than they anticipated (ex. – Pittsburg).*

XII. SCHEDULE NEXT BOARD CONFERENCE CALL

Thursday, November 29, 2018 at 10 a.m. CT

XIII. ADJOURN

- a. *No other discussion.*
- b. **MOTION: LeAnn motion to adjourn. Kay second. Motion passed.**

The meeting was adjourned at 10:50 am.

Kimberly A. Eilerman
NACS Secretary (2018-19)

NOVEMBER 28, 2018 BOARD MEETING MINUTES

CONFERENCE CALL AT 10 A.M. CT

The meeting was called to order by President Denise Lickteig at 10:01 am CST on November 28, 2018.

I. ROLL CALL

- a. *Members present were: Nathan Adams, Kay McCoy, Jessica Smith, Theresa Windham, Ray Batholomew, Kim Eilerman, LeAnn Gibbs, & Denise Lickteig. Not present: Matthew Christian.*

II. MINUTES – BOARD CALL – October 25, 2018

- a. ***MOTION to approve the minutes was made by Jessica. Seconded by Kay. Motion passed.***

III. TREASURER'S REPORT

- a. Balances in all accounts
 - i. *Ray emailed out the balances to the members. Balances were reviewed on the call. He does still have money that needs to be deposited. Ryan is in DC and has not been able to send Ray the stuff he needs to date. Ray doubts that Ryan has sent the invoices out for December. But will follow up.*
 - 1. *Business checking - \$12,447.88*
 - 2. *Business market rate savings - \$80,692.53*
 - 3. *Business market rate savings - \$6,342.13*
 - 4. *Business market rate savings - \$3,962.83*
 - 5. *Has \$3,474 in checks to be deposited.*
- b. Bills to be paid
 - i. *Denise has yet to be paid for the ABA Conference attendance. There are a couple other bills outstanding that will be taken care of ASAP.*

IV. PRESIDENT'S REPORT

- a. *Denise met with Bill Cobb at the ABA conference and he said he received the resolutions but has yet to disburse them to his staff. She will follow up on these later.*

V. VICE PRESIDENT'S REPORT

- a. *Bill Cobb emailed LeAnn last week and he said that he was responsible for the most recent delay. He had reviewed the responses and just had a few follow up questions. He indicated that we should have them soon. She said it was urgent because we needed the committees to review them, then have a conf. call with N.O. and then disburse to Zones.*

VI. SECRETARY'S REPORT

- a. *Annual report is a work in progress.*

VII. PAST PRESIDENT'S REPORT

- a. *Nothing to report.*

VIII. ZONE REP REPORTS

- a. *Zone A – Jessica – nothing new to report. We have two registrations back for the meeting. Will be watching for more soon.*
- b. *Zone B – Kay – nothing much to report. Meeting is coming along. Ray passed along a little information about a career development workshop at the meeting. A college professor is coming to present. Cost is \$200, looking into Dillard's sponsoring. Kay will forward a "sponsor application" that's been developed to Denise. Recommended all if it go out to the other Zone Reps.*

- c. *Zone C – Nathan – Spoke with Matthew this morning. Registration form is out. Has received a few registrations thus far. They were able to get about 4 different sponsors. Registration costs were relatively low, so they are pleased.*
- d. *Zone D – n/a*

IX. OLD BUSINESS

- a. *THERESA – update on promotional items to order*
 - i. *Will commit to having that worked out before the Zone meeting. Nothing to date.*

X. NEW BUSINESS

- a. *Zone Meetings*
 - i. **Registrations** - *Covered. Newsletter blast sent out to all zone members. Those got great open/click rates. Should be getting lots of interest. Registrations are typically slow until close to deadline. Just how it goes.*
 - ii. **Guests** - *Sent an email out and invited to all of the meetings: Fordyce, Peggy Browne (DAFO), Bill Cobb and his staff, Shaynte Gladney (NFAOC, new Cindy Haas), Sharon Sachs (NFAOC). Yesterday got a call from KCMO, Rhonda Anthony, lead of collection processing team – invited them to come to meeting as well. They will for sure be in KS to present but will try hard to get to both NM and TN as well. If they cannot make it in person, they will be willing to do a VTC. Some of the things she wants to cover is what it takes to do an enhancement in NRRS before it goes from concept to production. She wants to cover e commerce and how soon that will come. Financial inquiries and their new look. What it took to get there. She had some facts about costs and what it takes to make accounting corrections or changes (i.e. FSFL in DLM and are miscoded as regular, have to go to DC to do a data change, just to make that one change, seems simple, but costs over \$1000 in processing fees, etc). Everyone would benefit from this information.*
 - iii. **Dillard Financial Solutions** - *Wanted to tell Zone reps and their people did in dealing with DFS. Handled with class and kept professional. Denise applauded all efforts in this. **Zone Reps** – Are you okay with how things went with DFS?*
 - 1. *Nathan – yes. Biggest confusion is whether or not NASE can invite whomever they wish. Thinks it's all ironed out.*
 - 2. *Kay – in pretty good shape. RD has been proactive with them. She was a little taken back by his call but handled it well. A little uncomfortable with the idea of doing “programs” for them. She would prefer to do her own. Doesn't think there will be enough time to get them. Felt they were pushy but was able to keep them at bay she thinks.*
 - 3. *Jessica – Pretty good. Made it clear that their funds are not required. Thinks they are okay too. Said they could sponsor lunch if they wanted to talk then. Tried to copy Denise in on all correspondence. Denise pleased with all the back and forth.*
 - iv. **Lanyards** - *If you need lanyards, let Denise know. At the ABA conference, Patrick from FarmerMac said that he would set anyone up with lanyards for our meetings. Needs a number to get them requested from Patrick.*
 - v. **Discussion**
 - 1. *Theresa indicated that the draft agendas need to be turned in soon so that we can send to Kara for leave. Denise indicated that she has this on the books for January and didn't want to give too much time so that things didn't get lost in the shuffle. Recommended that you build as much time as you can into it for Zone meetings.*
 - 2. *Any contact from JM Marketing? Denise needs updated contact info. Thinking that it sold, but not sure. Wondering if Ty is working there or if emails have changed. Mike Baker is a contact of Theresa's. She will send to Denise.*

Convention update

- vi. *Dates have been solidly known as June 22-27, 2019. Convention committee is meeting tomorrow morning and putting together final info and voting. Narrowed*

to New Orleans and Pittsburg. Others didn't meet criteria. Maureen kind of inferred it might be New Orleans. They have offered to provide us with "\$5 for every night we use a hotel and last year we used 220 room nights....that would give us \$1xxx as an incentive". Will know more tomorrow. Sounds promising for New Orleans.

b. Website

- i. -New or update? Threw around some ideas with Lisa Liska. Membership committee is working on their tab. Just not moving as fast as they like. Based on Nathan's request for president's page being updated. Email blast requesting that went out. Have about a 50% response rate and will send list to Crystal and Amy and will put that on ASAP. Bigger question is do we want a new site and just start over or do we want to just keep updating the one we have.?? We pay a hosting site for the use of their site and the URL. They are billing that to Mark Drewitz annually. He would like that to be changed. Denise is thinking we need to change who handles this, but not sure the president is the best because it's always changing. Ben indicated that we could have them bill Andy and we could pay it with that. Another option would be for NACS to obtain a business credit card. Discussion was held about cost and options. A suggestion was made to put together a bid package for designing and hosting a website – total commitment. The other is for a business manager – just a central person who pays the bills, does the billing and they do the taxes, etc. – see what that would cost? Then treasurer's job would be lessened. Board decided to move forward with it. Any board member by Jan 1, if you know of any local designers or business managers that may be interested in bidding, shoot info to Denise. She will get the ball rolling.

c. Business manager

- i. See above.

d. General Discussion

- i. Denise intends to prepare a constitution and by-law amendment that will add a membership component for PTs, reviewers, CORS, analysts, etc. to become full voting members of NACS.
- ii. Issues with SEDs allowing people to participate on task forces, details, etc. Sometimes it happens, but it's usually not widespread. No other issues with anyone participating that they're aware of. Along those lines Theresa wanted to know if anything was heard about who we nominated to those. As far as updates are concerned, just as needed. Leave up to participants to decide best way and how frequently.

XI. SCHEDULE NEXT BOARD CONFERENCE CALL

Thursday, January 3, 2019 at 10 a.m. CT

XII. ADJOURN

- a. No other discussion.
- b. **MOTION: LeAnn motion to adjourn. Kay Second. Motion passed.**

The meeting was adjourned at 11:01 am.

Kimberly A. Eilerman
NACS Secretary (2018-19)

FEBRUARY 26, 2019 BOARD MEETING MINUTES

CONFERENCE CALL AT 10 A.M. CT

The meeting was called to order by President Denise Lickteig at 10:01 am CST on February 26, 2019.

I. ROLL CALL

- a. *Members present were: Nathan Adams, Kay McCoy, Jessica Smith, Theresa Windham, Ray Batholomew, Kim Eilerman, LeAnn Gibbs, Denise Lickteig & Matthew Christian.*

II. MINUTES – BOARD CALL – November 28, 2018

- a. ***MOTION to approve the minutes was made by LeAnn. Seconded by Kay. Motion passed.***

III. TREASURER'S REPORT

- a. Balances in all accounts
 - i. *Ray emailed out the balances to the members. Balances were reviewed on the call.*
 - 1. *Business checking - \$2,885.82*
 - 2. *Business market rate savings - \$80,698.63*
 - 3. *Business market rate savings - \$6,342.61*
 - 4. *Business market rate savings - \$3,963.13*
 - 5. *Has \$2,522 in checks to be deposited, bringing total checking to \$5,407.82.*
 - 6. *States NOT current on dues are: Alabama, Colorado (annual pay), Florida, Georgia, Kansas (follow up complete), Louisiana, Mississippi, Montana, Nebraska, New Mexico, Pennsylvania, South Carolina, Texas, Utah, Virginia, Washington, West Virginia, & Wisconsin.*
 - 7. *QuickBooks issue – Ray does not have access. Account is not current. Needs an invite from Ryan to even pay the bill. Ray has looked at the system and the whole process should really start with the states. NACS Treasurer doesn't get the info from Finance Office, it goes to the state treasurer. Ray will need a credentials report for National Convention. He would like to see their copy of the form from Finance Office to verify the numbers. We should look at changing the operating manual to reflect the change in thought from the National Treasurer invoicing the states, to the states being responsible for sending it on their own. Denise sent out a list of state presidents to all members of the board. It's the most current information we have, but it's a fluid document and changes often depending on when the states hold their elections. Ray intends to follow up on this with each of the states and report back to us.*
- b. Bills to be paid
 - i. *Outstanding reimbursable bill for Constant Contact renewal and pre-pay of \$435.81.*

IV. PRESIDENT'S REPORT

- a. *Zone Meeting Speakers – We have Peggy Browne, DAFO. Kathy Sayers, CoS to Administrator, Bill Cobb, DAFLP all confirmed. Via VTC, we will have Shantae Gladney, Sharon Sachs, Sharon Gotlieb & Danielle Buehne all from Finance Office. Denise has also extended an invite to Darla Noah from KCMO via VTC. Dillard Financial will also be present and they will be kept to 20 minutes per their agreement. Lastly, Andy Quinn via VTC on Saturday morning.*
- b. *Zone C/D Agenda – Denise is moved up on agenda on Saturday so that she can catch her flight – leaving at around 9 am.*
 - i. *Peggy Browne, DAFO is going to be in TN earlier that week and will be in Chattanooga on Thursday evening. She is making herself available on Thursday night to go to dinner. Some STO from TN will also be in town, but we have been assured she will make time for us. She will be in town until Noon Friday.*

- ii. *Kara from National Office stated that the hours of admin leave granted are based on the draft agenda. Bill will be there all day on Friday, so we are hopeful that the admin time may be increased. Awaiting final agenda and return call from Kara.*
 - c. *Meetings with National Office in WDC – Spring Board Meeting will be just NACS and NASE. Denise is hoping to hear when the FLC's will be in DC. LaDonna Hupp has asked us for our dates, but they were given the same options. We are to keep her posted on what we choose. Number one choice for us is the last week of April (4/29-5/3), second choice April 22-26, last choice week of Memorial Day. Likely travel will be Sunday and Thursday. NASCOE is being called in July/August, so we will not be meeting together.*
 - d. *National Convention – Scheduled for June 22-27 in New Orleans, LA. Convention committee will be meeting this week to do additional planning.*
 - e. *Discussion with DAFO (via Ryan) – asked why we're kept out of the loop with N.O., NACS is being held in high esteem at the highest level. We are doing everything right. NASCOE is calling in daily and asking questions and pressing issues. We are bringing up issues and awaiting answers. We are playing right into this administration and their wishes. Peggy is the one who decided when to bring the associations in and to have them separate. It was deliberate so that we had our own time with her and so that she can understand who we are, what we do and how we're different from NASCOE. All this is reassuring to NACS and the fact that we felt out of the loop, but in all reality, we did what we needed to do, and we passed along info as best we could when we got it.*
 - f. *Constant Contact – Denise will follow up on this at Zone Meeting and ask that people add their work and personal emails. Ray has a current list and states that most are gov't accounts. This should alleviate some of the communication issues, especially over furlough.*
- V. VICE PRESIDENT'S REPORT
- a. *Status of Committee Resolution – LeAnn got them from N.O. on the 20th of this month. They have been sent out to Committee Members. She followed up with N.O. and asked Kara if they could talk to someone up there about these before the Zone Meeting. As of today, asking for at least a single call that they could talk about, but hasn't heard back from Kara yet. Shooting for Monday or Tuesday of next week.*
- VI. SECRETARY'S REPORT
- a. *Nothing to report.*
- VII. TREASURER'S REPORT
- a. *Membership numbers – See info above.*
 - b. *Nothing further.*
- VIII. PAST PRESIDENT'S REPORT
- a. *Nothing to report.*
- IX. ZONE REP REPORTS
- a. *Zone A – Jessica – One person from Zone A will for sure be attending the Zone C/D meeting. Since they're not having a Zone meeting now, her next step is a Zone newsletter prior to convention? Yes.*
 - b. *Zone B – Kay – Nothing to report. Will work on a newsletter for her Zone, feels compelled since we didn't have a Zone B meeting this year. Peggy Browne is supposed to be coming to KS (and addressing morale), so Kay is trying to follow up and see if that's still happening.*
 - c. *Zone C – Nathan – Nothing to report. Deferred to Matthew.*
 - d. *Zone D – Matthew – Zone meeting is next week. As of now we have 45 attendees registered/confirmed. 1 from Zone A, Ray from Zone B, and rest from C/D. Working out kinks on IT setup. Looking forward to seeing everyone next week!*
- X. OLD BUSINESS
- a. *Nothing to report.*

XI. NEW BUSINESS

- a. *Think about questions to ask N.O. Speakers at Zone meeting. A short list has been submitted, but we are allowed to add to it.*
- b. *Another list needs to be prepared to ask when we are in WDC in Spring.*
- c. *Task Force Participation – Discussion was held with the board and wanting to know what if any states were having issues getting people approved to be on Task Forces, fellowships, etc. We will plan to follow up with DAFO on this.*
- d. *Performance Plans – how they were done, were they discussed, it appears they were selected from a higher level.*
- e. *Issues with inviting people to these meetings and asking questions directly to NO, then having it get back to their SEDs, supervisors, etc. There were two separate instances in which a person in attendance (non-member, SED, guest, etc.) and the information they discussed at our meeting was taken back to their state and the member was reprimanded by their SED.*
- f. *Denise will submit a request to Kara for the last week of April. Plan for travel to/from WDC on Sunday/Thursday. Allowing for an extra day of planning on the government time/dime. This precedent has been set in previous years, so we just want to make sure we're following thru with it. Denise is also working on a list of the N.O. people we would like to meet with for DC. Submit names if you have any, we want to have agenda full!*
- g. *Name tags are in for new people. Denise will bring to Zone or mail to board members in need.*

XII. SCHEDULE NEXT BOARD CONFERENCE CALL

Thursday, March 28th, 2019 at 10 a.m. CT

XIII. ADJOURN

- a. *No other discussion.*
- b. ***MOTION: LeAnn motion to adjourn. Kay Second. Motion passed.***

The meeting was adjourned at 11:07 am.

*Kimberly A. Eilerman
NACS Secretary (2018-19)*

MARCH 28, 2019 BOARD MEETING MINUTES

CONFERENCE CALL AT 10 A.M. CT

The meeting was called to order by President Denise Lickteig at 10:00 am CST on March 28, 2019.

I. ROLL CALL

- a. *Members present were: Nathan Adams, Jessica Smith, Ray Batholomew, Kim Eilerman, LeAnn Gibbs, Denise Lickteig. Not present: Kay McCoy & Matthew Christian. Cheryl Brooks filled in for Matthew Christian. Theresa Windham joined late.*

II. MINUTES – BOARD CALL – February 26, 2019

- a. ***MOTION to approve the minutes was made by Jessica. Seconded by LeAnn. Motion passed.***

III. TREASURER'S REPORT

- a. Balances in all accounts
 - i. *Ray emailed out the balances to the members. Balances were reviewed on the call.*
 - 1. *Business checking - \$11,794.18*
 - 2. *Business market rate savings - \$80,700.49*
 - 3. *Business market rate savings - \$6,497.75*
 - 4. *Business market rate savings - \$3,963.22*
 - 5. *Has roughly \$2,100 in checks outstanding – reimbursements for Zone Meeting that haven't been cashed yet.*
 - 6. *Some states still delinquent, but not as bad as it was.*
- b. Bills to be paid
 - i. *n/a*

IV. PRESIDENT'S REPORT

- a. *A message will be going out to all members to request information they would like for us to bring forth as issues with National Office, request they sign up for emails with their personal emails, request nominations for Blood, Sweat & Tears award and a request to State Presidents for some information about new members.*

V. VICE PRESIDENT'S REPORT

- a. *Would like to see something in that email about reminding members to submit resolutions. Currently have very few on hand.*

VI. SECRETARY'S REPORT

- a. *Several request for information related to the Annual Report have went out. To date, nothing has come in. Will need to follow up with Cheryl Brooks for sure. And with Ray after May.*

VII. TREASURER'S REPORT

- a. *Membership numbers – 670 members is what Ray is showing based on the dollars coming in. Ray is struggling to find the budget that was approved prior to National Convention. Denise said it should be in the annual report and she will follow up on it. Believes he will show over on Convention Committee because we paid FY 18 expenses in FY 19. To date he hasn't had to make a draw from savings accounts as we have in previous years.*
- b. *Taxes – Ray is working on getting the IRS 990-EZ return completed for last year as we received notice that it had not been sent in. Ryan confirmed that he does not have a copy so while he thought he had completed and sent in the return it had not been done.*
- c. *Ray is working on a spreadsheet that collects the information and flows through to the report so that he has "live" budget numbers for expenses and revenue.*

- d. *Stated that he believes we will show over on Convention Committee because we paid FY 18 expenses in FY 19. To date he hasn't had to make a draw from savings accounts as we have in previous years.*

VIII. PAST PRESIDENT'S REPORT

- a. *n/a*

IX. ZONE REP REPORTS

- a. *Zone A – Jessica – Nothing to report.*
- b. *Zone B – Kay – n/a*
- c. *Zone C – Nathan – Zone meeting held a few weeks ago. Thought things went pretty well. A few minor schedule changes, but to be expected. The WHCE threw a curve but recovered well. As far as he knows all the bills have been taken care of – hasn't heard otherwise. Has completed the newsletter and sent to Denise for dissemination on Constant Contact. The big change was the joint meeting format. Discussion showed that it went well and would like to try it again in 2020. Kentucky will host. Working to gather info from members for items to take to DC.*
- d. *Zone D – Cheryl – Matthew's notes indicate basically the same as what Nathan said. He's still working on his newsletter and waiting on some info from committee chairs so that he can send that out. It was asked if all of Zone D was current on dues, but Ray was unable to provide that information on the call.*

X. OLD BUSINESS

- a. *Nothing to report.*

XI. NEW BUSINESS

- a. *Meetings in WDC – April 23-26*
 - i. *Spring Board Meeting – Travel will be on Tuesday/Friday. Meetings Wednesday/Thursday. Will meet for Spring Board Meeting as soon as we all get to DC. Denise has decided that we will meet at the hotel due to logistics and timing. Denise will try to find space at the hotel for free, or we can meet in a room. She has heard back from everyone about travel arrangements except Matthew & Ray. Ray is having issues with his state and Concur, but he will get to it today. Theresa may not be able to attend due to a conflict with her state meeting. Anticipate starting our meeting around 2 pm and should be able to get a portion done on Tuesday afternoon then grab dinner, then will finish on Friday. FLCA is out there at the same time as us, so LeAnn is trying to coordinate a dinner/happy hour for the two associations to get together. Denise recommended that they just make a plan and let us know. LeAnn will get with LaDonna.*
 - ii. *Meet with NTO Staff – A call was held with Kara last week in regard to making arrangements. Denise shared a wish list of people we would like to meet with. They would like for us to get together a list of topics so that they can plan for it and have the right people there. Denise will send out to all members as a Constant Contact for feedback but would like the board to be working on some items as well. She has a list but want to expand on it. Denise did request for us to be able to go in one day early, but it wasn't well received. Peggy informed Denise at Zone meeting that all associations will be given a total "reset", we are going to follow the agreements to a T. Those agreements include going to DC twice a year like the agreement allows. We will stay in one room and the NTO staff will rotate around us.*
- b. *Convention Prep*
 - i. *Blood, Sweat & Tears Award – Denise asked the members to be thinking about someone they would like to recommend for the BS&T award. Cannot be a current board member and doesn't have to be someone recognized as being "in your face and outspoken". Just write something up and tell us why you think they're a good candidate. Theresa will be making the selection as Past President.*
 - ii. *Plaques & Gifts – These are Theresa's responsibility as Past President. Denise will follow up with her and make sure that these are being looked at. LeAnn will*

need to be looped into this so that she can take care of the gifts for committees. Denise said that we can break tradition and do whatever kind of gifts they deem appropriate. They don't all have to be the same.

- iii. *Denise plans to implement something new at Convention. Always have the traditional "Stuff the Pig" – this year she is going to have 4 pigs and is going to have a Zone Competition to see who can stuff their pig the most for the Wunderfund.*
- iv. *Ray said that from Zone meeting we ended up with \$155 for the Wunderfund. This would be the downside of only being able to host the 1 meeting as opposed to 3-4.*
- v. *Discussion was held on OPO 3.0 – Staffing numbers. As a whole the association was not looped in. Some states have them and have shared, others have not. Some states are hiring, some are not quite there. Hiring is backlogged and frankly just a mess. There is some frustration among members who think that we should be getting this information, and we're not. Bottom line is every state is handling it differently and there doesn't seem to be a rhyme or reason to it that can be figured out. FLOT hiring is taking place, but again, hit or miss on how they hire, how they staff, how they fill, how they hire – site specific or otherwise, etc. Some states are pushing for "group training" because they don't have the staff to train these large numbers of FLOTs coming on board. Theresa jumped in to add that these are things we talked about last year, and that we asked NTO staff for help and to make recommendations to the states to lighten the load. Denise feels our concerns will be met with "states are allowed to make their own call on this". We need trainers who are good in order to turn out FLOTs who are good. The need is out there, and we have to just keep hitting the issue and how dire the situation is. LeAnn said there is money at NTO for FLOT training – it's a matter of asking for it. Theresa said that she was told that they will no longer be receiving the workload analytics reports. Only SEDs will have access to it. Being told it's a licensing issue. This discussion will be further discussed at our next meeting.*
- vi. *Recommendations for "honorary memberships" must be made to Denise by May 1st. This will also be included in the Constant Contact email blast.*

XII. SCHEDULE NEXT BOARD CONFERENCE CALL
Thursday, April 18th, 2019 at 10 a.m. CT

XIII. ADJOURN

- a. *No other discussion.*
- b. **MOTION: Jessica motion to adjourn. LeAnn Second. Motion passed.**

The meeting was adjourned at 11:11 am.

*Kimberly A. Eilerman
NACS Secretary (2018-19)*

APRIL 23, 2019 SPRING BOARD MEETING MINUTES

HYATT PLACE HOTEL – WASHINGTON, D.C. 2:30 PM EST

The meeting was called to order by President Denise Lickteig at 2:40 pm EST on April 23, 2019.

XIII. ROLL CALL

- a. *Members present were: Nathan Adams, Jessica Smith, Ray Batholomew, Kim Eilerman, LeAnn Gibbs, Denise Lickteig & Matthew Christian. Kay McCoy joined late (3:05 pm). Not present: Theresa Windham was unable to attend.*

XIV. MINUTES – BOARD CALL – March 28, 2019

- a. ***MOTION to approve the minutes was made by Jessica. Seconded by Matthew. Motion passed.***

XV. TREASURER'S REPORT

- a. Balances in all accounts
 - i. *Ray emailed out the balances to the members. Balances were reviewed on the call.*
 - 1. *Business checking - \$6,889.34*
 - 2. *Business market rate savings - \$80,702.55*
 - 3. *Business market rate savings - \$6,497.91*
 - 4. *Business market rate savings - \$3,963.32*
 - 5. *Has roughly \$1,200 in checks outstanding – reimbursements for Zone Meeting that haven't been cashed yet.*
 - 6. *Account balances were sent out the week before the meeting for everyone to review. Ray has an actual vs. budget comparison and has updated it. The major change to it is that there was a deposit that was posted twice. Now they balance. Still have not had to draw any funds from savings. Primarily there were fewer monies spent because of the Zone meeting cancellation. There was also some reduced revenue because membership is down. Ray feels the budget is adequate and we shouldn't have to pull any funds from savings. There are several states still delinquent on dues and some don't have treasurers to contact.*
 - ii. Tax Return
 - 1. *Taxes have been filed.*
- a. ***MOTION to approve the Treasurer's Report was made by LeAnn. Seconded by Nathan. Motion passed.***

XVI. PRESIDENT'S REPORT

- a. *Menu for cafeteria has not changed. That was sent out.*
- b. *Meeting Andy at 6:00 tomorrow evening for dinner at Marsala Art.*
- c. *Last year at the old/new board meeting, Theresa was going to look at the possibility of putting NACS merchandise on the website for members to purchase. A discussion was held on the status of this and how best to move forward. The board would like an update before they're posted to the website.*
- d. *Website – Crystal has been updating the site and is looking at archiving some of the things off of it, so the information is not just sitting out there. Encouraged the board to save thumb drives from giveaways for future use.*

XVII. VICE PRESIDENT'S REPORT

- a. *We only have about 13 total resolutions to date. We know of others that should be coming through but are concerned with this low number. Loan Making and Servicing are close to even 4-5 each. We have one for legislative that the board will need to decide whether to pass onto the committee or not. The board read the resolution and agreed that it has merit. Denise suggested that we pass that information along to the N.O. people tomorrow and get their take on it. Once registration comes out it's expected that we will see an uptick in resolutions.*

XVIII. SECRETARY'S REPORT

- a. *Annual report is a work in progress. Still trying to gather information.*

XIX. TREASURER'S REPORT

- a. *Dues Status – See notes above.*
- b. *Association Laptop – Ray stated that the laptop was to be disposed of because it was outdated and not updateable. He has the hard drive, but the laptop itself has been disposed of.*
- c. *A discussion was held regarding the benefits to having our accounts at a Nationwide servicer (Wells Fargo) vs. having the bank near the treasurer.*

XX. ZONE REP REPORTS

- a. *Zone A – Jessica – Jessica has forwarded all concerns to Denise as they come up. She doesn't have anything else to add. She would like to discuss RSO with National Office personnel tomorrow.*
- b. *Zone B – Kay – Brought forward a resolution from her membership in regards to the DLS screen showing incorrect term limits for borrowers. Zone B's meeting will be held in Kansas as they were able to negotiate pushing their meeting to next year without paying any penalties for cancelling.*
- c. *Zone C – Nathan – Nothing from the membership. Discussion was held on AgLearn concerns.*
- d. *Zone D – Matthew – Waiting on convention information to come out so that he can do a push for Zone D. A discussion was held on FSFLs and who processes and to what extent FLP personnel are involved. This varies greatly from state to state.*

XXI. OLD BUSINESS

Review 2018-19 Goals Progress

1. MEMBERSHIP

- a. *700 members – Ray stated current membership stands at 645. Last year was 670 and the prior year was 701. Not a good trend.*

2. CONVENTION ATTENDANCE

- a. *50-55 member attendance – Still a fluid number. Last year we were around 45 delegates plus some alternates*

3. ZONE MEETING ATTENDANCE

- a. *At least one member from each State Association attend their Zone Meeting – Due to circumstances out of our control (furlough), Zone A & B were cancelled.*

4. COMMUNICATIONS

- a. *Monthly conference calls conducted by the NACS Board (Zone Rep Alternate to attend, if Zone Rep cannot) – Done.*
 - b. *Semi-annual conference calls conducted with the State Presidents – Not complete, but only 50% attendance anyway.*
 - c. *Conduct one conference call with each Committee after national Office responses are received and one prior to National Convention – Will be met.*
 - d. *Two Newsletters prepared by the Secretary and emailed to the membership per year (One after National Convention and one after NACS Board Meeting with National Office Leadership) – Will be met.*
 - e. *12 President updates per year – 9 updates called "President's Updates" and 9 others as well.*
 - f. *One Zone Newsletter prepared by the Zone Representative and Secretary and emailed to the Zone members after each Zone Meeting – Zone B is the only one left. The rest were completed and sent.*
 - g. *One Zone Newsletter prepared by the Zone Representative and emailed to the Zone members per year – Will meet.*
 - h. *12 posts on NACS Facebook page per year – 13 posts of some degree have been sent and 11 reposts during furlough*
5. *JM Marketing contract – Status? – Denise to follow up on this. Discussion was held, but no one was sure exactly where we are at with them. A contract cannot be located.*

6. Dillard Financial Solutions – Contract review – *Discussion was held in regard to their donations to Zone meetings. \$1,000 was donated to each Zone (C & D) and they paid for their own lunches. Denise did review the contract and we are both living up to our ends of the deal. They have put a contract out there now with NASE and they voted 3-2 to sign it, but it was based on some contingencies.*
7. Marketing Plan – charged Membership Committee with developing new incentives – *They are supposed to be redoing some information on the website in regard to marketing tools. Denise will seek an update very soon, so we can get it out there.*

XXII. NEW BUSINESS

Financial Business

- a. Draft Budget for 2019-2020
 - i. *Ray brought one that he could circulate to the group. What's highlighted in yellow are the changes. Revenues changed based on new membership numbers. He also added in sponsorships which McAllister & Quinn stated we would be getting. We are going to be short if these sponsorships aren't received. Board travel was reduced because National Office is footing the bill to bring NACS into DC for the association meetings and our Spring Board Meeting. Denise said that you could reduce presidential travel because Zone C & D will be joint again.*
- b. 2019-2020 Dues
 - i. (2018-19 Dues: Regular \$144, Associate \$30, Lifetime (Retired) \$100, \$52 First Time Member)
 - ii. *With forthcoming changes to membership – new FLOTs being hired, accepting NASE members into NACS as full members, and other changes, would like to see the effect that these have before we agree to an increase. Would also like visit the issue of sponsorships and the money that that could bring in.*

National Convention Awards

- a. Blood, Sweat and Tears Award Recommendations (Confidential)
 - i. *Denise has submitted a couple of names to Theresa. The struggle is that it can't be anyone who's on the board and people think it has to be someone greatly involved on a national level. Encouraged everyone to submit names to Theresa*
- b. Man Mile Recognition – Secretary to calculate at Convention – *Denise will follow up on this and provide more direction.*
- c. Committee Members (Past President) – *Theresa sent out an email to the members to ask them what they "want".*
- d. Officers (Past President) – *Theresa to take care of these.*

Review 2019 National Convention Agenda

- a. Speakers – National Office, Non-Agency, Other Associations
- b. Corporate Sponsors – JM Marketing, Blue Cross Blue Shield, GEHA, FEDS, FarmerMac, NRLA, American Farm Mortgage?, Dillard Financial?, others?
- c. First Time Attendees Incentive
- d. *Changes to the proposed agenda were discussed. They included: eliminating the Committee Chair meeting, moving the audit committee meeting to Sunday after the Board Meeting and a "stuff the pig" challenge – adding 4 pigs (one for each Zone) to have a challenge between the zones.*
- e. *Handwritten notes will be sent to the "dignitaries" from National Office requesting their presence at National Convention.*
- f. *Agenda is a work in progress.*

Officer Oral Reports

- a. *Written reports due to the Secretary in advance of the convention for the Annual Report*
- b. *Oral reports given at convention and those will direct everyone to their write up in the Annual Report*

2018-2019 Annual Report – Kim

- a. Information needed
- b. Due dates of Office Reports
- c. Email Annual Report to members and National Office leadership by June 10th

Candidates for Officer and Zone Representatives so far

LeAnn Gibbs, NM____: President
 _____: Vice President
 _____: Secretary
 Ray Bartholomew, KS__: Treasurer
 _____: Zone A Rep
 _____: Zone B Rep – *Kay will likely run.*
 _____: Zone C Rep – *Nathan plans to run.*
 _____: Zone D Rep

Committee Survey Forms – encourage members to sign up to be on a committee

Resolutions – need more resolutions to be submitted prior to National Convention

XXIII. SCHEDULE NEXT BOARD CONFERENCE CALL
 Thursday, May 23rd, 2019 at 10 a.m. CT

XXIV. *Schedule for the remainder of the week*
 a. *Meetings tomorrow will begin at 8 am. Plan to meet at 7:30 to catch rides.*
 b. *Packet contains list of discussion topics for NACS and the FLCA discussion topics.*

XXV. ADJOURN
 a. *No other discussion.*
 b. **MOTION: Matthew motion to adjourn. Ray Second. Motion passed.**

The meeting was adjourned at 5:22 pm.

Kimberly A. Eilerman
NACS Secretary (2018-19)

MAY 23, 2019 BOARD MEETING MINUTES

CONFERENCE CALL AT 10 A.M. CT

The meeting was called to order by President Denise Lickteig at 10:00 am CST on May 23, 2019.

I. ROLL CALL

- a. *Members present were: Nathan Adams, Jessica Smith, Ray Bartholomew, Kim Eilerman, LeAnn Gibbs, Denise Lickteig & Matthew Christian. Theresa Windham joined late. Not present: Kay McCoy.*

II. MINUTES – BOARD CALL – April 23, 2019

- a. ***MOTION to approve the minutes was made by LeAnn. Seconded by Matthew. Motion passed.***

III. TREASURER'S REPORT

- a. Balances in all accounts
 - i. *Ray emailed out the balances to the members. Balances were reviewed on the call.*
 - 1. *Business checking (*4739) - \$16,987.65 less outstanding checks totaling \$1,200 = \$15,787.65*
 - 2. *Business market rate savings (*9036) - \$80,704.54 (includes interest income for the year of \$24.21 – no transfers)*
 - 3. *Business market rate savings Wunder Fund (*3479) - \$6,498.07 (includes donations for \$455.00 & interest income for the year of \$1.76 as well as transfer of funds for last year's convention of \$2,200 of which only \$1,200 was used)*
 - 4. *Business market rate savings Fairness Fund (*3495) - \$3,963.42 (includes interest income for the year of \$1.09 – no usage)*
 - 5. *Some states still delinquent, but not as bad as it was.*
- b. *Specific notifications with detailed accounting of their dues status and most recent payments were sent via email to the remaining states that are not current on dues (at least an email response has been received from all but New York and Wisconsin):*
 - i. *Florida*
 - ii. *Mississippi*
 - iii. *Montana/Wyoming – received check 5/20/19 – so dues are now current thru 6/19*
 - iv. *New York*
 - v. *Oklahoma*
 - vi. *South Carolina*
 - vii. *Utah*
 - viii. *Washington*
 - ix. *West Virginia*
 - x. *Wisconsin (Denise will touch base with Carol Nagel and see what she can do)*
- c. *Budget overages:*
 - i. *Within the general budget area for consultant fees we are within budget, however specific line items under that category are over. By operating manual most likely should have board approval for the overage. (see YTD budget actuals comparison document)*
 - ii. *Same issue for awards and convention committee, however in both cases part of the expenses were from last FY and paid in this FY so not sure how that gets reported/documented since they were budgeted last year but not paid for last year.*
- d. *Ribbons for convention have been ordered (5/22/19) with replacements for RD*
- e. *State credentials report form to be emailed out this week to my updated contact list of State Presidents and State Treasurers*
- f. *Do we need to cote on making a change to the operating manual regarding invoicing the states on dues as has been previously discussed? i.e. not to invoice, rather have state pay based on their records of membership.*

- g. *All checks received for paying for meal with M&Q in WDC. Showing in accounting ledger as negative expense rather than revenue, thus net is all that shows in final budget to actuals comparison document.*
- h. **MOTION to accept Treasurer's report made by Jessica. Seconded by LeAnn.**
Motion passed.

IV. PRESIDENT'S REPORT

- a. Convention Registration – NOW AVAILABLE!
 - i. *It's on a banner running on the website as well.*
 - ii. *Registration went out later than hoped, but registrations are coming in timely, but are a little behind where they want to be on room nights.*
 - iii. *Have been some issues with hotel reservations. Call Maureen to work out.*
- b. FLO Leadership Training group
 - i. *5 people on it. People who haven't been big participants before but are going to jump in and help on this. Denise needs to follow up with Teresa Martin in D.C. to get info on current trainings so they can build off of that.*
- c. Review Convention Agenda items – Known guests
 - i. *Draft is out to board. Sharon Sachs, Shantaye Gladney are coming for sure. Darren Ash will be coming in late Monday and staying til late Tuesday. Peggy is coming and likely Mr. Fordyce. Bill Cobb coming. Mr. Northey will check availability and will try to be there or send a representative (CoS likely).*
 - ii. *Change to Monday morning. We have a commitment to Dillard to allow time for them to do their presentation and then that will be done.*
 - iii. *At 3:30-4:00ish we will have a board meeting with Dillard and NASE board to check in. Zone Reps not required to attend. (Denise to follow up with John on check for annual payment.)*
- d. Check out the updates to NACS website
- e. Set-up conference call for committee chairs prior to convention
 - i. *LeAnn to get with Denise on this. Email has been sent. Not sure if a call is required but will follow up either way.*

V. VICE PRESIDENT'S REPORT

- a. When do we want to cut-off resolution submissions on the website?
 - i. *LeAnn is thinking we could go until Friday, June 14th. Over past several days she has been getting some resolutions in. Stack is growing. Not a whole lot for IT. LM has 6. LS at 8. M/P at 2 and 1 for Legislative.*
- b. Any Committee Members/Alternates not able to attend Nat'l Convention?
 - i. *LeAnn check and let Denise know so replacements can be assigned*
 - ii. *LeAnn sent out an email on this and is waiting for responses.*
- c. Discussion:
 - i. *LeAnn has some changes to be made to the operating manual. She will send to that committee/group.*
 - ii. *On agenda LeAnn saw something about FLPRAs. That representative is Nicole Cleggs-Burns. Denise has this invite covered among others. She split the duties between her and NASE and invites are complete.*

VI. SECRETARY'S REPORT

- a. Newsletter from WDC Meetings
 - i. *Will go out this week or next. Was waiting on notes back from D.C.*
- b. Officer Reports for Annual Report DUE by what date?
 - i. *June 10th hard deadline. Plan to have it up on website by 17th*

VII. TREASURER'S REPORT

- a. Are delegate badges ordered?
 - i. *Yes. See notes above.*
 - ii. *Theresa has the ones she forgot from last year and will bring this year.*

VIII. PAST PRESIDENT'S REPORT

- a. Committee/Board gifts and certificates on schedule?

- i. *Have been picked out. Needs to know from LeAnn if all Zones will be represented. Denise said to order 4 for each committee and 5 from Legislative. Hoping for a full slate. If extras, they will keep in inventory and use for other spot awards. LeAnn will keep Theresa in the loop when she hears back from committees.*
- b. Blood, Sweat and Tears Award on track and plaque ordered?
 - i. *Have been ordered. Should be in by June 14th. No issues foreseen.*

IX. ZONE REP REPORTS

- a. *Zone A – Jessica – Not a lot to report. Was pleasantly surprised by feedback on FLO training committee requests. Working on her Zone meeting agenda. Asked for clarification on reports at National Convention. Denise said those are all up to the reps and how you choose to handle it.*
- b. *Zone B – Kay – n/a*
- c. *Zone C – Nathan – Nothing much to report. Haven't heard from members. Plans to send email to all State Presidents and ask for resolutions and ideas from membership. Will encourage submissions.*
- d. *Zone D – Matthew – Sent out an email a few weeks back about resolutions being needed. Plans to send another reminder over the weekend and push convention registration.*

X. OLD BUSINESS

- a. Candidate announcements
 - i. *As previously announced, LeAnn for President and Ray for Treasurer.*
 - ii. *Nathan and Kay plan to re-run for their Zone Rep positions.*
 - iii. *This leaves VP, Secretary, Zone A & D positions open at this time.*

XI. NEW BUSINESS

- a. Meetings in WDC – April 23-26
 - i. What do we need to be doing to get ready for convention?
 - 1. *We're as prepared as we've ever been. Emails are going out and we're on track. Everyone needs to plan to be there by 3.*
- b. *Denise has received word that Andy's step father was recently diagnosed with brain cancer. We have sent a well wish card but wanted to give a heads up that he may have issues attending convention.*
- c. *Anticipate the board receiving an email from a fellow in DC regarding a DDORS revamp. She asked for names and contact info and all board member as well as 3 other candidates.*
- d. *Ray added that now that he's looking at the budget again, he was over on miscellaneous expenses due to the cost of ribbons and postage as well as replenishing our stock of NACS pins from last year. **MOTION to approve the overage made by Ray. Seconded by LeAnn. Motion passed.***
- e. *Discussion held on chart update to 1-FLP with regard to loan approval authorities. LeAnn said she's had these issues over the years in discussion with National Office. Ray indicated KS has their own version of the chart and that the KS version does not indicate the same thing as the 1-FLP chart – at least in that example.*

XII. SCHEDULE NEXT BOARD CONFERENCE CALL

Thursday, June 20th, 2019 at 10 a.m. CT

XIII. ADJOURN

- a. *No other discussion.*
- b. **MOTION: Jessica motion to adjourn. Ray Second. Motion passed.**

The meeting was adjourned at 10:59 am.

Kimberly A. Eilerman
NACS Secretary (2018-19)

JUNE 20, 2019 BOARD MEETING MINUTES

CONFERENCE CALL AT 10 A.M. CT

Meeting minutes for this meeting will not be furnished until after publication of the Annual Report. These will be added at a later date and updated on the Website for historical information.

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 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 FORM



Committee: _____ Farm Loan Making
(select one) _____ Farm Loan Servicing
_____ Information Technology
_____ Management/Personnel
_____ Legislative

Resolution #: _____

Type of Amendment: _____ Language Change
(select one) _____ Move from Adopt to Non-Adopt
_____ Move from Non-Adopt to Adopt

Motion made by _____
Name State

Seconded by _____
Name State

Changes: *(For language changes, be exact)*

CONCERN:

SOLUTION:

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 the state and county offices who are involved in FSA farm loan services. The object of the parties is to work together to develop a construction, productive relationship and to allow both NACS-FSA and FSA 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.

(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 – OFFICAL 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 State NACS-FSA representative to attend a zone meeting in 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 or per diem is authorized for annual zone meetings.

(8) ANNUAL REPORT ON OFFICAL 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 newsletter, 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	Ray Turknett	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	Tonya Dostal	Washington	A
2015	Lisa Liska	Nebraska	B
2016	John Gehrke	Illinois	C
2017	Theresa Windham	Georgia	D
2018	Denise Lickteig	Nebraska	B

RAY TURKNETT BLOOD, SWEAT AND TEARS AWARD

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.

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	Ame 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

YEAR	NAME	STATE
2007	Kim DePasquale	Virginia
2008	Eric Guenther	Kansas
2009	Bob Parris	South Carolina
2010	Mark Drewitz	Minnesota
2011	Scott Brown	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
2018	Lisa Liska	Nebraska

HONORARY MEMBERSHIP

Overview

Article III, A. 4 of our Constitution states that Honorary Membership shall be bestowed to “any person who the Board of Director shall recommend and receives a two-thirds vote from the official delegates at the annual meeting.”

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, D.C.	2016
Kansas City, MO	2017
San Antonio, TX	2018