

MINUTES OF THE Senate COMMITTEE ON Agriculture

The meeting was called to order by Senator Allen at
Chairperson

10:00 a.m. ~~PM~~ on February 20, 1985 in room 313-S of the Capitol.

All members were present except:

Committee staff present: Raney Gilliland, Research Department
Jim Wilson, Revisor of Statutes Department

Conferees appearing before the committee: Carol Hedges, Aide to Governor Carlin
Roger McCallister, Kansas Legal Services
Larry Abeltd, Hope, Kansas
Father John Stitz, Catholic Rural Life
Don Epps, Prescott, Kansas
Eugene Peters, Cuba, Kansas
Bruce Larkin, Baileyville, Kansas

Senator Allen called the Senate Agriculture Committee meeting to order at 10:00 a.m. for the purpose of hearing proponents of S.B. 172.

Senator Allen introduced the first proponent, Carol Hedges, who discussed and explained proposed plans included in S.B. 172. (see attachment A)

Questions mentioned concerned proposed travelling costs, the need for lawyers outside of Kansas Legal Services, proposed needs for lawyers, and time this proposed bill would become effective.

The second conferee, who spoke in favor of the bill, was Roger McCallister. Mr. McCallister discussed ways Kansas Legal Services would help with a FACTS program. Questions and discussion included the fact that Kansas Legal Services since 1978 has been set up in all 105 Kansas counties. The organization could help determine if help available could prevent some farmers from becoming bankrupt. Advice on assistance that is available could be explained to farmers, and help could be given in filling out many application forms. (see attachment B).

Larry Abeltd, handed in no written testimony but, expressed the needs of the programs of S.B. 172 are very real. He stated the FACTS program is not the answer to all problems but would be some help to farmers and their families. Mr. Abeltd stated he felt this program should be administered through the State Board of Agriculture.

Father John Stites expressed support for this bill which offers positive help for real needs our farmers are suffering with now. Father Stites encouraged cooperation in carrying out the purposes of this bill for the betterment of our state. (see attachment C).

Don Epps, an elevator owner, had no written testimony for the committee but expressed support for S.B. 172. He encouraged help for our farmers and expressed the hope we all work together to help each other so we can all hold our heads up and be proud Kansans.

Eugene Peters, a hog, cattle and grain farmer, testified in support of S.B. 172. Mr. Peters stated this bill would be a great help to the farmers of Kansas at this time. (see attachment D).

Bruce Larkin, a seed businessman, stated the FACTS program is needed in Kansas now and has been needed for some time. (see attachment E).

Senator Allen announced the committee would meet again tomorrow in the same room, 313-S, to hear testimony from the remaining conferees. Meeting adjourned 11:00 a.m.

GUEST LIST

COMMITTEE: SENATE AGRICULTURE

DATE: February 20, 1985

NAME (PLEASE PRINT)	ADDRESS	COMPANY/ORGANIZATION
BRAD MEARS	TOPEKA	GOVERNOR'S OFFICE
Jay Robb	TOPEKA	GOVERNOR'S OFFICE
Carol Hedges	Topeka	GOV. OFFICE
HOWARD WITTE	Hutchinson	Ks. Ass'n of WHT. GROWERS
Roger L. McCollister	112 W. 6th Topeka, KS	Kansas Legal Services
JOHN HOUSE	TOPEKA	
Tom Giessel	Larned	Kansas Farmers Union
Tom A. Cook	Levant	Kansas Farmers Union
Robert A. Martin	McPherson	KFU
Duane Dawes	Levant	K.F.U.
Ruth Hirsch	Kinsalep	F. Union
Nancy Nischfeld	Box 849 Dodge City, KS	Catholic Church - S.W. Kansas
JOE JACKA	TOPEKA	STATE BOARD OF AGRICULTURE
Kenneth JORIS NAGEL	Topeka	Division of Budget
Barry R. Kati	Topeka	Kansas Agri. Service
John Pulsing	Baileyville, Kans	Farmers Union
Dean W. Wyatt	McPherson	Ks. Farmers Union
Emil P. Muehlbach	Strong City, Ks.	Kansas Farmers Union
Shelby Lee Engen	RR1 - Alchison, Ks	Farm wife
Paulyn Dore	310 R St Atchison, Ks	Farmers widow
Harold Lammiman	RR#1 Irena, Clay Co, Ks	KANSAS ECUMENICAL FARM ISSUES TF
Jim Henry	R#1 Longford, Clay Co	Ks. Ecumenical Farm Issues Task Force
Helen Henry	R1 - Longford - 67458	Ks. Ecumenical Farm Issues Task Force
Bob Fuller	Manhattan	KFB

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NAME (PLEASE PRINT)	ADDRESS	COMPANY/ORGANIZATION
Harold Pridde	Topeka Ks	Ks State Bd of Ag.
W. Neil Woods	Belleverille, KS	Self Employed EPA.
Bill Hansen	Belleverille KS	Farmer Farmer
Greg Hansen	Belleverille Ks	son of Farmer
David Frey	Marion Haw Ks	Ks. Wheat Comm.
Wallace R Olson	Osborne Ks	Farmer & Rancher
Dick Currie	Scandia Ks	already lost
Linda Lussie	Scandia Ks	farming ap.
Allen Cot	Lawrence	Intern-Sea. Karr
Jake Koenig	Lewistown, Ks	
Leon & Ruff	Enterprise	K F U
Harlan Page	Atchison, Ks	Mid-am
Walter Nelson	Osborne Ks	CO Commissioner
Renee Curshaw	Topeka	Committee of Farm Days
Mike BEAM	TOPEKA	Ks Logistic Assn
Nancy Kantola	Topeka	Kansas Co-op Council
Marvin C. Umbholtz	Topeka	KCUL
Rich McKee	Topeka	K. S. A.
MARSHA HUTCHINSON	HUTCHINSON	KG7DA
Mary H. Epps	Prescott	Pleasanton Mill.
Don Epps	✓ ✓	✓ ✓
Vain Slager	Topeka	Gov's Ofc
Ann Horton Curtis	Topeka	Gov's Office
Jake Geiger	Robinson	agrarian
Ed Reznick	Goff	farmer / Ks Rural Center

STATE OF KANSAS



OFFICE OF THE GOVERNOR

State Capitol
Topeka 66612-1590

John Carlin Governor

Testimony to
Senate Committee on Agriculture
on Senate Bill No. 172
by Carol Hedges
on February 20, 1985

Mr. Chairman, Committee Members:

I am here representing Governor Carlin in support of SB 172.

This bill poses an unique opportunity for the State to become involved in assisting members of our most important industry. I will not belabor the point that there is an agriculture crisis in Kansas. You have heard the stories, you are aware the problems. The tough question is: What can we, as a State, do to help?

The Farmers' Assistance, Counseling and Training Service, (FACTS) is one way that the state can become involved in a positive way. FACTS will require a commitment just as all worthwhile efforts require commitment. Is there a group of people more deserving or an industry more in need than our farmers and agriculture?

The crisis on the farm involves much more than financial difficulty. It means lifestyle changes and a sense of frustration and hopelessness that I hope few of us ever have to experience. FACTS is an attempt to help in as many ways as possible.

The Governor's recommendation is that a staff of seven people be hired within the Board of Agriculture to coordinate ongoing programs, refer farmers to those programs, provide direct assistance where necessary, analyze federal programs and offer legal assistance. A toll-free hotline will be established and publicized so that farmers know how to get in contact with the FACTS staff. This program is modeled after programs operating in other states but has a structure that is more suited to the needs of Kansans.

The services offered through FACTS will be available to any Kansan that is: 1) primarily engaged in the business of farming, ranching, agribusiness or other agriculture-related activities, and 2) in need of assistance to avoid or alleviate economic distress. These definitions are broadly drafted intentionally. Just because the creditor is not at the door today does not mean that a farmer will not be in financial trouble tomorrow. FACTS should be used to avoid economic difficulties just as it should be used to assist those already in trouble.

2/20/85

attachment A

Fortunately, we do not have to start from scratch in developing the services that farmers need. Cooperative Extension and Farm Management at Kansas State University are involved in providing some of these services. The religious community has become actively involved in assisting where they can. Private individuals, and organizations of all types are willing to help. The problem is that our left hand doesn't know what our right hand is doing. The need for this assistance is too great to allow duplication to exist. We need a centralized, coordinating agency to assure that the people who need help are matched up with those willing to give it.

One vital service that we know is not being provided is low cost, objective legal assistance. The Kansas Bar Association is in the process of developing a list of attorneys who are willing to help agricultural clients. Unfortunately, that program is not up and running and not too many attorneys across the state are intimately familiar with the special needs in the farming community. The Governor recommends that the State contract with Kansas Legal Services Inc. to provide legal assistance and counseling to farmers who need the advice of an attorney and many of them do. This contract will allow Legal Services Staff to develop the expertise to handle agriculture-related issues. The legal implications associated with federal farm programs, certain legal remedies and other problems that financially strapped farmers are forced to deal with are mind-boggling. We expect that a business concern that deals with the same amounts of money and regulation that a farmer deals with would have competent counsel. FACTS would provide that needed legal assistance to a group of people who are faced with complex legal questions that will affect them the rest of their lives.

The FACTS staff would also be responsible for analyzing federal programs to determine how they affect Kansans' and how Kansans can reap the benefits of these programs. The federal government offers a variety of credit, commodity and other types of programs that are designed to help farmers. Kansans' are contributing to those programs through the federal tax system. Kansas should be in a position to take full advantage of those programs but currently, we have no branch, agency, division or person who is responsible for monitoring those programs. This is another important service for Kansans that could be provided by the FACTS staff.

There has been discussion of where this type of program belongs in the structure of state government. Some people would prefer to see it housed at KSU under the auspices of Cooperative Extension. At first blush this appears logical but the programs offered by Extension are not the only things that are needed. Extension, by their enabling legislation, cannot serve as advocates for farmers. I suggest to you that what farmers need most right now are advocates. Although Extension will be an integral part of the referral service offered by FACTS, we feel it is not the appropriate place for this program to be housed. From our analysis, the Board of Agriculture is the best choice because it is the premier agriculture agency in Kansas and because of its status and location has access to many of the people and resources that are needed to carry out the mission of FACTS.

The other thing I would like to mention is that in the recent announcement made by the Secretary of the United States Department of Agriculture, John Block, he indicated that federal funds will be available, through Farmers' Home Administration, to help set up credit hotlines. We are still awaiting final numbers and the extent of support we can receive from the federal government but we are pleased to see that the Secretary and the President have recognized the value of these programs and are willing to assist.

The Governor recognizes that FACTS is not the solution to the "farm problem." He also recognizes the suffering and frustration in the farm sector. FACTS is one way we can help and although it is not the total solution it is a big step in the right direction.

from
Roger
2-20-85
P. 2

TESTIMONY
BEFORE THE
SENATE COMMITTEE ON AGRICULTURE

Regarding Senate Bill 172

February 20, 1985

Presented by:

Roger L. McCollister,
Executive Director
KANSAS LEGAL SERVICES, INC.
112 West Sixth Street, Room 202
Topeka, Kansas 66603

attachment B
2/20/85

INTRODUCTION

Nearly all Kansas citizens are aware that the agricultural crisis confronting this state threatens to alter or destroy our rural economy as we now know it. On Monday, the Kansas House of Representatives adopted and sent to the Senate a resolution asserting that the state is suffering a "financial crisis," and that the entire "rural economy of Kansas is in a condition of depression."

We know that the state cannot hope to address all of the problems of the agricultural economy, but we can do something on a limited basis that can make an important difference. Senate Bill 172 is such an attempt to partially redress many problems associated with the agricultural crisis. In particular, the FACTS program will provide legal advice and counseling so that federal lending programs are maximized to the benefit of the family farmer. Without compassionate, knowledgeable attorneys, family farmers today have a severely reduced chance of maximizing participation in federal programs designed to help them. This is particularly true of farmers suffering both financial distress and the pending threat of private creditors to foreclose upon farm assets.

SENATE BILL 172 PROVIDES THE TOOLS TO MAXIMIZE FEDERAL FARM

CREDIT OPPORTUNITIES

The FACTS program is designed to provide multiple services and approaches to the problem. It provides for counseling, advice, education, referral, and legal assistance. In addition, it provides for continuing research into methods to deal with the

agricultural crisis and to provide personal counseling and assistance in relocating displaced farmers. However, one of the main advantages of this program is to provide an economically-distressed farmer with the ability to take advantage of the federal programs that have been historically designed to aid such farmers. This is not a program for the state to develop subsidies for commodities. It is not a program to provide loans or guaranteed loans for farmers. It is a reasonable, small, and manageable program that will allow those farmers who are on the margin to have the tools to maximize their opportunities under the federal credit system.

WHAT IS KANSAS LEGAL SERVICES, INC.?

Kansas Legal Services, Inc. (KLS) is a non-profit, private, statewide law firm committed to represent low-income citizens in Kansas without charge and, in some limited situations, for a small fee. KLS does not represent people in criminal matters nor do we handle contingent-fee cases such as personal injury litigation, etc. Our funding is provided primarily from the federal government through grants from the Legal Services Corporation, a public, non-profit corporation. The Kansas Legal Services Board is composed of 21 members, two-thirds of which are private attorneys and the remainder are clients and community representatives, all of whom serve as uncompensated volunteers.

KLS has twelve area offices located throughout the state staffed by 49 attorneys who provide legal representation and advice to low-income citizens in all 105 counties of the state.

In addition, KLS has a statewide WATS line that provides easy access to its services from whatever location the potential client is located.

KLS has developed a beginning expertise in farm credit problems due to the many requests from the farming community received by our offices over the past two to three years. We have provided seminars and information on a limited basis to groups of farmers upon request. Unfortunately, the demand for our services far outstrips our ability to provide representation for every individual who so requests. Farm debt crisis situations require a larger number of attorney hours than we can customarily provide our clientele. Also, our income and asset guidelines under our federal funding contracts are often times too restrictive to allow representing most family farmers. It is for these reasons that we believe that funds under the FACTS program providing legal representation and counseling will be of great assistance to the agricultural community.

HOW COULD FARMERS BENEFIT FROM LEGAL ASSISTANCE IN DEALING WITH
FEDERAL LENDERS?

Many people are familiar with the various opportunities available to farmers through federal lending programs. The major programs are ownership loans, operating loans, emergency loans, limited resource borrower loans, and loans to young and beginning farmers. The congressional intent of this credit system is to give assistance primarily to the small family farmer and above all, to assist farmers facing economic distress. For example,

FmHA is universally considered the "lender of last resort." Legal assistance in dealing with FmHA could be beneficial in many areas. The following are some examples:

1. The Application Process. The application process, including the form, is extremely complex. The rules and regulations surrounding all that is available through FmHA are extremely complicated and require the attention of a trained resource person such as a lawyer on a full-time basis in order to keep up with the changes that occur. Adequate assistance can expedite the application process and help avert crisis.
2. The Appeals Process. A farmer has the right to appeal adverse decisions regarding a loan application or the servicing of existing loans. Someone to help and guide the farmer through this process to make sure that benefits and rights are maximized can make the difference between success or failure.
3. Loan Payment Accelerations. When a farmer receives a notice to accelerate a loan, a notice setting out the farmer's right to appeal should be included. With the assistance of an attorney, the farmer can maximize his position with FmHA and, possibly, avoid the acceleration.
4. Limited Resource Loan Availability. Limited resource loans that carry a lower interest rate could be the

difference between a farmer surviving or not. With proper legal advice, farmers can make sure they apply for these loans where appropriate and appeal denials where justified.

5. Loan Deferrals Under 7 U.S.C. 1981(a). Because Congress has recognized that many farmers might be in economic distress, the above section was inserted in 1978 as a means by which farmers could apply for a temporary deferral of loan payments and interest if the circumstances for default are beyond the farmer's control and might be helpful in carrying the farmer for a short time that could lead to eventual stability. With a lawyer, a farmer could apply for deferral and in appropriate cases obtain temporary relief.

COST AND SCOPE OF SERVICES.

KLS would seek to provide legal services to 300 to 500 farmers a year with the resources available through Senate Bill 172. These services would involve legal representation, advice, and counseling in many of the areas outlined above. Since Kansas Legal Services is a non-profit organization and since our costs are estimated based on that status, we feel that the cost per professional hour delivered by our organization would be \$35. This compares favorably to the profession as a whole and we are confident that in this manner state resources can be maximized so

that the largest number of Kansas farmers can be helped through this program.

CONCLUSION.

The farm crisis is something that will eventually touch the lives of all Kansas citizens in one way or another. It is something that touches the very roots of our state, our culture, and our social structure. We are all concerned about the problem and in finding meaningful solutions for it. Unfortunately, state resources are not unlimited and the problem is great. The federal government is endeavoring to develop programs that can assist small family farmers in this time of crisis. One way that the state can be of significant benefit within its limited resources is to support a program that will allow small family farmers to maximize their benefits under these federal programs. In this way, the state of Kansas can do its part within its resources to provide a meaningful solution to the farm crisis.

CHAIRMAN JIM ALLEN, SENATE AGRICULTURE COMMITTEE
FROM: JOHN STITZ, DIR. CATHOLIC RURAL LIFE

FEB. 20, 1985

Father
Stitz
2/4

RE: SB 271

The Catholic Rural Life Conference is committed to serve rural families. We see a relationship between the work of family farmers and the obligation of stewardship commanded by God our creator toward care of resources and the provision of food for human life. We support SB 172 for the following reasons:

1. The program proposes to coordinate existing resources. The type and level of services for family stress varies by community; some have adequate, some limited and some have no resources. We need an umbrella agency to maximize use of existing resources and provide for communities where there are no or limited facilities.

2. Some argue that this proposal will duplicate services already existing. Actually we need more facilities or resources to service the high demand level to cope with rural family stress. And some communities have no resources to duplicate. In our experiences we find that frequently families in stress hesitate to take advantage of resources in their own communities because of peer pressure or fear of public opinion or social stigma. In a community close to Kansas, recently there were twenty-one farm suicides. Officials close to the scene account public opinion as a significant factor leading to the extreme action of despair.

Recently a lawyer in Kansas City who handles many foreclosure cases for farmers told me that he feared the number of suicides will increase. He reasoned from the fact that a large number carried very large insurance policies. I know of one case nearby where the farmer took his own life so that the insurance paid off the farm.

I am trying to make a point of the seriousness of the stress level among rural people. I think an umbrella agency which is linked to professionals, resource agencies and a network of those who want to help can reach out to people who really are in pain for losing the farm in which they have poured their lives. Why not have a public agency capable of suggesting resources which fit the needs of those who hurt. It should be kept in mind that rural people did not trigger this depression. The farmers have been subsidizing this country for a long time. It has taken a long time for the nation to realize that you can not short change farm production. I think that the least we can do is to try to help those who have paid the heaviest price in this economic depression.

3. We have a lot of experience in trying to help families in stress and we are not very successful. We feel strongly that existing community resources are limited in what they can do. A state wide public supported structure is a much more realistic approach. A year from now we will know much more about the extent and depth of the problem in terms of stress and need in family life. But, at least SB 172 is a start to bring all of us together in a common problem. This problem does not respect farm organization, church or political persuasion. Long term impact will seriously affect every community institution. Before the depression ends we will lose homes, farms, businesses and perhaps some rural towns. Survival may well depend on individuals, families and institutions working together. If this program saves one person, family, one farm or business, or rural community, it is well worth the price tag.

2/20/85

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EUGENE O. PETERS I live near Cuba in Republic County, which is located in the North Central part of the state. I own and operate a hog and cattle feeding and grain farm.

I have read Senate Bill 172 and believe that it would be a great help to farmers in need of these different assistances. First I would like to relate some of my own experiences in dealing with FmHA. This department was started as a self-help program to farmers over 50 years ago, but has since gone by the way of big government with little thought to the individual American Farmer.

Take for instance, the just enacted 25% set-aside. I have just been through that and the only way a set-aside could be granted is if you are already making decent money, and it would project positively into cash flow. So if an individual was making money he would be making his payments or interest. RIGHT!! But in order, to be granted a set-aside you have to be delinquent on your payments. So somehow in the mess of all this something just don't quite jive!!!

Also, I have been told by the County Supervisor that for the last 3 years that I and my wife should talk about what kind of decision we are going to make because we just weren't making any money. Which to my way of thinking a nice way of saying SELL OUT!! They have a lot of things to say about your not making any money, but when asked what I could do to change or what I could change in my operation. No Answer! Or I don't know!

But I realize, I have made the mistake that thousands of farmers have, they just keep plowing ahead-working twice as many hours as they should and praying for the best!

It took two things to bring me out of the rut I was in; being pallbearer for a close friend and neighbor, who had just committed suicide. And a month ago being caught in an unloading auger on a feed grinder and coming 2 inches from leaving this world. Of which,

2/20/85 attachment D

I give most of the credit to my 10 year old son who was there and got me out.

So while lying in the hospital, I came to the conclusion that something had to change. Before, I was just working or going through the motions, and being too close to my problems to the the solution.

So, After being treated for a good case of depression that I didn't even know I had. Which my doctor picked up on right away, and being sewed back together. I discovered some changes I could make and it showed the best positive cash flow my operation has projected in 5 years. I have discussed these changes with my home-town banker and he thought them to be a step in the right direction. Plus, it won't take hardly any more borrowed money. Next, I'm going to a computer and plug all of this information in and see if it comes up with the same results I have. This doesn't mean I'm out of the woods yet, but I'm praying it's a start.

So, in my own personal experiences, I have found or came up with a lot of answers but I fear many won't be as fortunate.

The only thing I would change about this particular Bill is put counseling, or stress workshops, or how to beat these depressing times as number one priority. Because a lot of Farmers will be able to solve their own problems if they are not feeling guilty about their situation or depressed. I know if these services that are outlined in this bill were available a year or more ago, I would have been calling them for help. I was looking for help. I knew I was slipping, needing to change but I didn't know where to turn or how to go about it.

Being as how this great State of Kansas lies in the center of the nation and is a major contributor to the bread and meat basket of the world, I believe it's time we took the lead in trying to solve some

of Agriculture s problems instead of waiting for the Federal Govern-
ment or what some of the others are going to do.

We as Farmers are not looking for a hand-out. Just tools that we
can use to pull ourselves back up out of this hole we are in.

THANK-YOU

Being the wife and typist of this person reading this, Plus the fact some-one had to feed the hogs, I would like to add a post script.

The day to day life of a Farmer is a hard one, they are a strong self-reliant person, independant to the point to pig-headed. We've done without so many of lifes pleasures to keep our home and land. We've stood during the night and watched the winds the haildestroy our work, we've carried baby pigs out of the shed filling with water, held each other and watched the horror of a tornado tear up our sheds. He stood and cared for me when I had cancer while carrying our son, I cared for him during ulcers and the loss of his mother from cancer all during one year. The last couple of years we've seen our crops burn up, freeze and prices fall. But here's hoping with some sound financial advise, some one to talk to that know's what we are going through and the Grace of God. We can look back on these's years and say "Yes, those were tough years Boy and if you want to farm, you'll probably have some tough year's yourself." But, Lord, I wouldn't want to anywhere else in this World.

In recent weeks there has been a lot of news about the farm crisis. For those of you who feel that it is overplayed then guess again. The crisis on our farms today is real and we must all act appropriately. I have been asked to testify in favor of the FACTS bill and I feel it is not only needed now but has been needed for some time.

I have heard that Farm Bureau is opposed to this bill. This doesn't surprise me, they seem to oppose most things that would help the farmers. In recent weeks they have demonstrated just how far out of touch with farm reality they really are. I personally am retaining my Farm Bureau membership so I can attempt to change the organization from within. I have a small seed business and in talking with customers, it is hard to find anyone who can agree with the Farm Bureau's farm policy. I would like to know some farmers who feel a market-oriented policy for agriculture would prove anything but disastrous.

Statistics show that Kansas has not yet been hit as hard by the Agricultural depression as other mid-western states. However; our time is here. Ex-Secretary of Agriculture, Bob Bergland, projected that if agriculture programs don't change and put some profitability back into agriculture then the nation will lose between 300-400,000 farmers within the next two years. Kansas alone is projected to lose 10% of its farmers this year. You may ~~not~~ think that FACTS is another so called welfare program for farmers. I say bull! Lets get the facts straight. Its farmers that have been subsidizing the

attachment E
2/20/85

entire economy with cheap food since 1952. I could go into the statistics of this but I feel it is inappropriate at this time.

Farm suicides are at record levels. If a program such as FACTS could help save just one life by giving legal assistance and guidance then it is worth every dollar being spent. I am not presently in need of the FACTS program, however, I know many people who are. After being in touch with the Rural Center in Whiting, Kansas, I have found that there are many more people in financial trouble than I ever anticipated. Any help that FACTS can provide in helping farmers keep their farms or readjusting into other employment will be money well spent.

I wish that this program were not needed, but it is. I hope that it will be short lived, however, the agricultural crisis will only turn around if we get some responsible legislation out of Washington. Another average to poor crop year coupled with the current low prices, could put not only myself, but possibly 20-30% of the farmers in this state in desperate need of any help that can be provided. Agriculture is the #1 business in this state and I feel everything should be done to not only make it more profitable, but to protect each and every individual farmer that is left.

Bruce Larkin, Bailyville