



MACS Newsletter



February 2006

Zone B Meeting Nears

The NACS and NASE Zone B meeting is scheduled for Feb. 10th and 11th in Lincoln, Nebraska. At last report, 8-10 MACS members were planning on attending. The Zone meeting is an excellent time to take issues of importance from our members and bring it forward in our respective Associations.

If you have issues, possible resolutions of a National nature, or questions you would like brought to our Associations National leadership or National Office personnel, please submit them to the MACS email site at MACS_FSA@yahoo.com or you may email me directly at mark.drewitz@charter.net.

You may wish to pay particular attention to IT Automation issues. MACS member and planned attendee Kevin Kvistero is an alternate member of the Zone B IT committee. Jeff Johnson, MACS IT committee person will also be attending. Such issues as FBP enhancements, software improvements,

computer equipment needed are all areas covered by the IT committee groups. You may email your issues directly to Kevin or Jeff as well.

A complete report on the Zone B meeting will be included in the next newsletter.

MACS Annual Consultative Meeting – March 9

This year's annual consultative meeting with the State Office is scheduled for March 9th. We plan to follow-up on the discussions of last fall on the strategic plan, employee relocation, State Office directives and procedure as well as the MACS resolutions from the annual meeting. The current state of the program delivery structure review will also be of concern.

Please forward your questions, issues, concerns, etc., that you want brought forward to any or all of the MACS officers. In order to facilitate the meeting please provide your issues prior to March 1st.

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MACS Lenders Questionnaire

In last months newsletter a survey of lenders was included which was to be used to gather information to assess what goals are reasonable for the delivery of Farm Loan Programs. Shortly after the newsletter was issued a question was raised on whether the survey violated the Paperwork Reduction Act. While MACS is not directly subject to this as a non-government entity, it was determined, via consultation with the SED and a phone call with the National Office, that since MACS is so closely associated with FSA, the public (lenders) could perceive this as coming from FSA, which would therefore make it covered under the Paperwork Reduction Act. This resulted in the hold put on this

survey.

There is no restriction on members talking to lenders in your normal course of business. As such, each member is requested to discuss the questions (see attached) in the questionnaire with lenders active in your service area. You should complete the questionnaire on their behalf. Make sure you advise the lender that their response is completely voluntary and is not necessary for participation in FSA programs. Once you have completed a sufficient number of questionnaires, compile them and then email the results to Sue Westrom at sue.westrom@mn.usda.gov.

Please complete your discussion with area lenders by June 1, 2006.

Proposed MACS Constitution Change

SECOND NOTICE

A proposed change to the MACS constitution has been brought forward which would enable Farm Loan Officer's in training (FLOT's) to become members of MACS and NACS but would not require they pay the portion of the membership dues for FMA. This additional category of membership is intended to be available until such time as they complete their training and gain loan approval authority.

The constitution may be amended by a vote at the annual meeting but the proposed change must be published prior to the annual meeting. This is the initial notification and the language will be included in other newsletters or notices.

Following is the proposed language for an amendment to Article III – Membership as drafted by Jerry Hurrle.

REGULAR - MANAGERIAL TRAINEE – Membership shall consist of those field employees involved in farm loan program services that are in the Farm Loan Training program and have not received loan approval authority, who pay annual dues, and agree to abide by the Constitution and By-laws of this Association.

Members shall affiliate with and pay annual dues to NACS.

Concerns with this proposed change to the constitution should be emailed to mark.drewitz@charter.net or to the MACS email address at MACS_FSA@yahoo.com.

FSA Program Delivery Structure

The demise of FSA Tomorrow has put a number of issues on hold including directed reassignments, office closings/relocation, change in FLP office areas, program reassignments and other such actions. SED's have been asked to study program delivery structure in their states and develop a plan and submit it to the National Office. From there it will go through a number of reviews and actions including notification to the appropriate ag committee's in Congress, and if there are to be office closings, local public meetings. This is to be a "bottom's up" process. It is expected this process will take some length of time to be completed.

A review team comprised of MACS and MNASCOE representatives, STC, COC, STO, and other positions within the Agency has been assembled by the SED. MACS will send two members to this team, Becky Martinson, NASE State Contact, and Mark Drewitz, MACS President. Any issues concerning this office restructure effort should be directed to either or both.

FLP Caseload Report

An updated caseload report has been assembled by Cindy Vukasin and is posted to the MACS web site. Please access the web site and review your offices caseload and activity numbers. Current year activity numbers are as of Jan. 17, 2006. All numbers are obtained from the FLP Reports and GLS reports intranet sites.

Please report any errors to Cindy at Cindy.Vukasin@mn.usda.gov. We wish to ensure this information is accurate as possible as it may be useful in the Program Delivery Structure review.

Association Fundraisers

NASE - The NASE fundraiser will be a chance to win \$500.00. Tickets are \$5.00 per chance. The drawing will be held at the Annual NASE Convention which will be held in Arlington, TX.

Please contact any Minnesota NASE member if you would like to purchase a ticket. If you don't know who they are email Becky Martinson or Sheree Krogstad.

NASE thanks you for your support.

NACS – NACS is conducting a lottery raffle with the aid of the Pennsylvania Association (PACS). Tickets contain two chances to win, cost \$20.00 each and may be purchased from any of the MACS District Representatives. You may pool your resources and buy tickets together as well. Any tickets in excess of 43 sold by MACS will earn \$5.00 per ticket for our state association.

Please consider supporting this effort.

2005-06 MACS Board

President – Mark Drewitz
Vice President – Lee Crawford
Secretary – James Kruize
Treasurer – Sheree Krogstad
NASE State Contact – Becky Martinson
Past President – Russell Miller
District 1 Representative - Kirk Phelps
District 2 Representative – Wendy Erickson
District 3 Representative – Michael Smith
District 4 Representative – Kevin Lehman
District 5 Representative – Rick Ray
District 6 Representative – Scott Nordby
District 7 Representative – Cindy Vukasin
District 8 & STO Representative – Tom DeCock

MACS Annual Meeting – July 21

The MACS annual meeting has been scheduled and arranged jointly with MNASCOE to be held Friday, July 21, 2006 at the Holiday Inn, Owatonna, MN. FSA Administrator Teresa C. Lasseter has accepted an invitation to attend. Please mark your calendars and plan to attend this event.

More information as to agenda, registration, etc, will be included in an upcoming newsletter.

FMA Information

The FMA Washington Report newsletter is located at: <http://www.fedmanagers.org/public/washingtonreport.cfm>. Members are encouraged to monitor the FMA site to keep abreast of the latest events with FMA and legislative actions in Washington.

Upcoming NACS/NASE Meetings

Zone B Meeting - Embassy Suites in Lincoln, Nebraska, on February 9 - 11, 2006.

2006 National Conventions - June 19-21 in Arlington, Texas.

NACS/NASE Information

NACS and NASE association information is available at their web sites. Information, newsletters, and other materials is available at their respective web sites:

NACS – www.nacsfsa.org

NASE - www.geocities.com/judy_potter_2000/

Links to these sites as well as FMA are maintained on the MACS web site under "Links".



**Minnesota Association of Credit Specialists
Agricultural Lender Questionnaire**



Please discuss with the lender and answer the following questions to provide data that will be used to evaluate certain objectives and goals in the making and processing of loans. Responses are not to be identified by lender.

1. Is the loan officer a full time agricultural loan officer?
a. Yes b. No

2. As an individual agricultural loan officer, how much time is spent in the recruitment of customers/outreach activities?
a. 0-10% b. 11-30% c. 31-50% d. Over 50%

3. As an individual agriculture loan officer, how many customers does the loan officer work with?
a. 0-20
b. 21-40
c. 41-60
d. 61-80
e. 81-100
f. More than 100

4. Annually, how many loans does the loan officer, as an individual loan officer, process for the following purposes?
_____ Annual operating _____ Chattel _____ Real Estate

5. How many of the loan officer's customers, as an individual loan officer, only have real estate loans?
a. 0-20
b. 21-40
c. 41-60
d. 61-80
e. 81-100
f. More than 100

6. Does the loan officer personally service customers at more than one branch locations?
a. Yes b. No

7. How many problem (delinquent) accounts does the loan officer service? _____

8. What is the total agricultural loan volume that the loan officer manages? \$ _____

9. What is the total loan volume the loan officer manages that has an FSA guarantee? \$ _____

10. What is the total ag loan volume of the loan officer's lender location (all officers)? \$ _____

11. How many agricultural loan officers are at this lender's location?
a. 1 b. 2 c. 3 d. 4 e. 5 or more

12. Does this lender have a special/problem credit specialist?
a. Yes b. No

13. Check the items that the loan officer indicates are required for a loan application:

	<u>Chattel</u>	<u>Real Estate</u>
Visit with lender	_____	_____
Credit report	_____	_____
Balance sheet	_____	_____
Cash flow projection	_____	_____
Copies of tax forms	_____	_____
Security of at least 100%	_____	_____
Security of at least 150%	_____	_____
Security of at least 175%	_____	_____
Appraisal of secured property	_____	_____
Crop/livestock production history	_____	_____
Financial history	_____	_____
Other _____	_____	_____

14. What is the typical loan processing time? (From time of receipt of request/application to approval of loan.)

	<u>Chattel secured only</u>	<u>Real Estate secured</u>	<u>Both</u>
a. 0-1 days	_____	_____	_____
b. 2-5 days	_____	_____	_____
c. 6-10 days	_____	_____	_____
d. 11-15 days	_____	_____	_____
e. 16-20 days	_____	_____	_____
f. 21-30 days	_____	_____	_____
g. 31-40 days	_____	_____	_____
h. 41-50 days	_____	_____	_____
i. More than 50 days	_____	_____	_____

15. Who prepares and processes loan applications that this loan officer works with?

- a. Loan officer only
- b. Loan officer and loan assistant or credit analyst
- c. Loan assistant or credit analyst only

Comments or additional information:
