

MINUTES OF THE MEETING
AGRICULTURE, LIVESTOCK & IRRIGATION
50TH LEGISLATIVE SESSION
HOUSE OF REPRESENTATIVES

March 20, 1987

The meeting of the Agriculture, Livestock & Irrigation Committee was called to order by Representative Duane W. Compton, Chairman, on March 20, 1987, at 12:30 p.m. in Room 317 of the State Capitol.

ROLL CALL

All members were present except Rep. Ellison who was absent.

HB 887 was to be heard today.

HOUSE BILL 887

Rep. Tom Asay, House District 27, Rosebud and Treasure Counties, sponsored HB 887. HB 71 was very similar to this bill. This has been revised somewhat to take care of technicalities. It is being introduced with amendments, (Exhibit #1). The bill basically provides for counselling services for people involved in agriculture who are having financial difficulties. Its primary purpose is to help them make adjustments and help them locate areas of service or help. It is a continuation of the program initiated in the March special session.

PROPONENTS

KEITH KELLY handed out testimony (Exhibit #2) with amendments attached to them. (same amendments as exhibit #1.) The department does support HB 887 with the amendments presented by Rep. Asay. Basically this bill brings back the peer counselling and financial consulting program, but at a significantly reduced level of appropriation. The appropriation level as proposed in the original draft of the bill was at a \$128,003 per annum, for a total biennial appropriation of less than \$250,000 as compared to the \$600,000 appropriation of the original bill. This bill with amendments does provide for the counselling program, the telephone hot-line, and for trained qualified financial consultants to assist with the people in the various stages of their need.

The program starts with peer counselling through a telephone hot-line triggering the call for the services. In some cases there will be financial services, and some will be moved into mediation. In the past, there are people

throughout the state who have had success in various parts of the program. To make a whole program, all segments of it are necessary. Another point he wanted to raise was the fact that it does give the Department authority to charge fees. The fees will be assessed in regard to the type of financial consultant. There, the cost of the financial consultant in the past has been borne strictly by the appropriations, and in certain cases those fees could be allocated, depending upon the individuals, to a structure set up for fees so that they pay part of it. It wouldn't be paid out of the coal tax. The Department supports this bill with the amendments as proposed by Rep. Asay.

JOANN FORSNESS, representing Women Involved in Farm Economics, said their purpose in supporting this bill is that they have no problem with it. Their purpose in supporting this scaled down bill is purely and simply financial. They have no problem with any of the people participating in the program. They were told, that because of the shortage of the funds in the state, they should propose a scaled down version, which is what they have done. Some felt that SCORE has some CPA's within their range, so does the Montana Association of Churches. We are hoping that there could be exchanges of people back and forth. For instance, if a peer counsellor went out and felt that a person calling in needed more help than they could give, then they could refer them to one of the people within SCORE who had more financial expertise, or to a CPA. If this doesn't work, they have no problems with any entity within the assistance program. They are all good caring people. It was just purely and simply financial. SCORE stands for Senior Corps of Retired Executives. See testimony attached (Exhibit #3).

MARY LOU HEIKEN, representing the Montana Association of Churches, as the Rural Ministries Coordinator, supports the Ag Assistance Program in its present form, but with the proposed reduced financial support. See testimony (Exhibit #4).

TERRY CARMODY, Montana Farmers Union, said Jo Brunner had asked him to speak in her behalf for the Grange, the Cattle Feeders, and the Cattlemen, and went on record in support of HB 887 as amended. One point he would like to bring up is that this session has given considerable financial relief to many of the other industries: mining industry, oil and gas, and the coal industry which amounts to much more than what the agricultural industry is asking for in this bill. It is the number one industry in the state. It is not too much to ask that we get this little bit of money to support the program that is sorely needed at this time.

CHARLOTTE MARSHALL lives in the northern part of Montana. She strongly supports this act. The peer counselling program has helped people she knew who desperately needed help. See testimony (Exhibit #5).

BOB STEPHENS, representing Montana Grain Growers Association, are in support of HB 887 as amended.

MEG NELSON, representing the Northern Plains Resource Council, is in support of this bill. Most of the arguments have been made on why we need this bill. We think HB 887 is working in tandem with SB 321, and will revive the programs that we have failed to reauthorize this year. With both of these bills in place we have peer counselling and both components: financial consulting and the mediation program.

JOHN ORTWEIN, representing the Montana Catholic Conference, supports the bill. They have been supportive of the previous programs, and have offered \$13,500 in support of this program as matching money. Support HB 887, and the concept to include financial consultation. See testimony (Exhibit #6).

QUESTIONS FROM THE COMMITTEE while waiting for other persons to testify.

Rep. Rapp-Svrcek said a number of the proponents have said that they wished to support some amendments. Have you proposed some amendments? Rep. Asay advised the amendments had been handed out. Rep. Rapp-Svrcek asked what they did. Rep. Asay said there are slight modifications. The word "counselling" is changed to "consulting". There is a provision where they could charge reasonable fees to defray the cost; it does a lot of utilization of the network of peer counsellors services who could directly assist. Mostly it is a matter of pointing it in the direction that it was intended and directing it more specifically to professional persons.

RETURNED TO PROPONENTS

SENATOR ED SMITH, speaking on behalf of HB 887, feels it is scaled to where it can certainly be afforded. He thinks that something must be done to help get out of the agriculture dilemma that we are in, and feels that this is just one more way to do it. He has talked to several of the bankers, as a matter of fact, his youngest son is with the farm credit system, and he feels that by having this type of counselling, it will do a better job of bringing the lender and the borrower together, so he hoped the committee would give HB 877 a do pass.

KATHY ECNER, Montana Peoples Action, supports HB 887, although it does not address the real problems afflicting Montana family farmers and ranchers. If they were given financial help and national support before they lost everything, there would be no need for counselling. See testimony (Exhibit #7).

RALPH YEAGER, Department of Commerce, speaking on behalf of Mike Rose who is Chairman of the Agricultural Debt Subcommittee of the Governor's Council on Economic Development. The Council initially supported Rep. Asay's HB 71, and were very disappointed when that bill was defeated. They feel that the counseling program that would be supported by HB 887 is very important in terms of economic development, and anything that could be done to help farmers and ranchers stay in business is good for the State. The Council supports the bill and hopes the committee will do likewise.

QUESTIONS FROM THE COMMITTEE

Rep. Cody stated in the amendments it says here about gifts and grants in the program. How do you propose that that would be spent? How does that process work? Keith Kelly answered when he talked with John Ortwein earlier, on gifts and grants, that is up to you where you would like to put it. It appears we have had peer counselling, and financial consulting. Maybe the insurance would be in the peer counseling area to offset some of those costs. I think that is what they finally concluded - the place for that kind of donation. The MAC money ought to go into the peer counseling component. It allows money to be used elsewhere.

Rep. Holliday asked, would you receive that money with the amendment or without that amendment? Rep. Kelly stated the amendment gives us that authority. It allows the agency to receive money they want to put into it, and to charge some fees.

Rep. Holliday asked Mary Lou Heiken if it is her understanding that without the amendment, the Montana Association of Churches cannot be insured for any liability in connection with this. Mary Lou Heiken answered that their insurance companies will not insure us if we are considered financial counsellors, and they can do many things, but we do not want to be responsible or liable for financial counseling. Rep. Holliday asked her if she was talking about professional financial counseling that is necessary for you to participate in the program? Mary Low Heiken said, yes, doing things with principal and interest, association write off, those kinds of things that would need professional financial consultants.

JOHN LADBY, Montana Bankers Association, wanted to go on record as supporting the bill.

OPPONENTS

None

CLOSING ON HOUSE BILL 887

Rep. Asay closed thanking all the people who showed up. These people, in reality, have made this program work. This is in reality a continuing program that is in existence that has resolved those problems, and it is working. The State is getting a real bang for its buck. However, you came to set up a department or program, and it simply cannot give that touch of humanity that is required by people working in a program that care. This is what first got me interested, looking at an opportunity for people who care to help each other. I want to thank those folks for what they have done - it is important. Many times we look at a problem, and all you see is one great big mass there. If you are going to cross, you may have to go one step and look at it a rock at a time and attack it as you go and use whatever means that are available, then it can be conquered.

EXECUTIVE SESSION

Rep. Giacometto moved HB 887 DO PASS: Rep. Jenkins seconded the motion.

Rep. Giacometto moved the proposed amendments be adopted. Rep. Holliday seconded the motion.

Rep. Holliday then moved HB 887 DO PASS AS AMENDED: Rep. Harriet Hayne seconded the motion.

Rep. Compton asked about a fiscal note. Rep. Giacometto advised it is on page 6. Keith Kelly said the appropriation is for \$124,000.

Keith Kelly said the fiscal note you see on the bottom of page 6 is the appropriation. The authorization is for more than that, but the grant and other figures are appropriations of \$123,000 odd dollars. Rep. Compton said \$247,989. Then there is \$50,000 for fees or something, making the total \$297,989.

What is the \$50,000 you are talking about. Rep. Compton? Tom Hones said the fiscal note has been requested by the Speaker through the Legislative Council. It is in the legislative process.

#21

AGRICULTURE, LIVESTOCK & IRRIGATION
MARCH 20, 1987
PAGE 6

The vote on the DO PASS AS AMENDED motion was adopted unanimously. Rep. Ellison was absent.

ADJOURNMENT: There being no further business to come before this committee, the hearing was adjourned at 1:30 p.m.

Duane W. Compton
DUANE W. COMPTON, Chairman

STANDING COMMITTEE REPORT

March 29

19 87

Mr. Speaker: We, the committee on AGRICULTURE, LIVESTOCK & IRRIGATION

report ~~XXXXXXXXXX~~ HOUSE BILL 887

do pass
 do not pass

be concurred in
 be not concurred in

as amended
 statement of intent attached

DWC
REP. DUANE W. COMPTON

Chairman

1. Title, line 4.
Following: "ESTABLISHING A"
Insert: "REVISED"
2. Title, lines 6 through 10.
Following: "FOR" on line 6
Insert: "FARM"
Following: "FINANCIAL" on line 6
Strike: "COUNSELING"
Insert: "CONSULTING"
Following: ";" on line 7
Strike: "REQUIRING"
Insert: "AUTHORIZING"
Following: "TO" on line 8
Strike: remainder of line 3 through "PROGRAM" on line 10.
Insert: "CHARGE REASONABLE FEES TO DEFRAY THE COSTS OF PROVIDING FINANCIAL CONSULTING SERVICES"
3. Title, line 11.
Following: "80-13-104"
Insert: "AND 80-13-111"
4. Page 2, lines 1 through 4.
Following: "-"
Strike: remainder of line 1 through "." on line 4
5. Page 4, line 7.
Following: "(a)"
Insert: "farm"
Following: "eonsulting"
Strike: "counseling"
Insert: "consulting"

First

White

reading copy (_____)
color

6. Page 5, line 9.

Following: line 3

Insert: "(a) utilize the services of:

- (i) a network of trained peer counselors who can directly assist financially distressed farmers;
- (ii) the cooperative extension service and the college of agriculture at Montana state university;
- (iii) state or federal agencies;
- (iv) community service organizations;
- (v) private business;
- (vi) professional organizations;
- (vii) regional mental health corporations;
- (viii) volunteer organizations; and
- (ix) any other person or entity capable of providing assistance to farmers;"

ReNUMBER: subsequent subsections

7. Page 5, lines 10 and 11.

Following: "including" on line 10

Insert: "personnel, including"

Following: "professionals;" on line 11

Insert: "and farm financial consultants,"

8. Page 5, lines 13 and 14.

Following: "and" on line 13

Insert: "a coordinator and"

Following: "manage" on line 14

Strike: "assist in the administration of"

Insert: "implement and manage"

9. Page 5, line 17.

Following: "including"

Insert: "interested and qualified persons, including"

Following: "counselors;"

Insert: ","

10. Page 6, line 7.

Following: line 6

Insert: "Section 5. Section 80-13-111, MCA, is amended to read:

"80-13-111. (Temporary) Gifts and grants to support program. (1) The department may accept monetary or in-kind contributions, gifts, and grants provided to support the program.

(2) The department may receive grants on a matching formula basis to be used in accordance with the terms and conditions for receipt of such grants."

NEW SECTION. Section 6. Authorization for collection of fees. The department may charge reasonable fees to defray the costs of providing financial consulting services under [this act]."
Renumber: subsequent sections

11. Page 6, line 17.

Following: "Appropriation"

Insert: "-- expenditure of fees and grants authorized"

Following: "."

Insert: "(1)"

12. Page 6, line 21.

Following: "act"

Strike: "."

Insert: ";

13. Page 6, line 24.

Following: line 23

Insert: "(2) In addition to the appropriation provided in subsection (1), the department of agriculture may expend \$50,000 in grants and fees during the biennium. Such expenditure must be made for purposes of administering the program established under [this act]."

PH

#1
Mar. 20, 1987
887-Rep. Tom Asay

AMENDMENT TO HB 887

1. Title, line 4.
Following: "ESTABLISHING A"
Insert: "REVISED"

2. Title, lines 6 through 10.
Following: "FOR" on line 6
Insert: "FARM"
Following: "FINANCIAL" on line 6
Strike: "COUNSELING"
Insert: "CONSULTING"
Following: ";" on line 7
Strike: "REQUIRING"
Insert: "AUTHORIZING"
Following: "TO" on line 8
Strike: remainder of line 8 through "PROGRAM" on line 10
Insert: "CHARGE REASONABLE FEES TO DEFRAY THE COSTS OF PROVIDING FINANCIAL CONSULTING SERVICES"

3. Title, line 11.
Following: "80-13-104"
Insert: "AND 80-13-111"

4. Page 2, lines 1 through 4.
Following: "-"
Strike: remainder of line 1 through "." on line 4

5. Page 4, line 7.
Following: "(a)"
Insert: "farm"
Following: "consulting"
Strike: "counseling"
Insert: "consulting"

6. Page 5, line 9.
Following: line 8
Insert: "(a) utilize the services of:
(i) a network of trained peer counselors who can directly assist financially distressed farmers;
(ii) the cooperative extension service and the college of agriculture at Montana state university;
(iii) state or federal agencies;
(iv) community service organizations;
(v) private business;
(vi) professional organizations;
(vii) regional mental health corporations;
(viii) volunteer organizations; and
(ix) any other person or entity capable of providing assistance to farmers;"
Renumber: subsequent subsections

7. Page 5, lines 10 and 11.
Following: "~~including~~" on line 10
Insert: "personnel, including"
Following: "~~professionals,~~" on line 11
Insert: "and farm financial consultants,"

8. Page 5, lines 13 and 14.
Following: "and" on line 13
Insert: "a coordinator and"
Following: "~~manage~~" on line 14
Strike: "assist in the administration of"
Insert: "implement and manage"

9. Page 5, line 17.
Following: "~~including~~"
Insert: "interested and qualified persons, including"
Following: "~~counselors,~~"
Insert: ",,"

10. Page 6, line 7.
Following: line 6
Insert: "Section 5. Section 80-13-111, MCA, is amended to read:

"80-13-111. (Temporary) Gifts and grants to support program. (1) The department may accept monetary or in-kind contributions, gifts, and grants provided to support the program.

(2) The department may receive grants on a matching formula basis to be used in accordance with the terms and conditions for receipt of such grants."

NEW SECTION. Section 6. Authorization for collection of fees. The department may charge reasonable fees to defray the costs of providing financial consulting services under [this act]."
Renumber: subsequent sections

11. Page 6, line 17.
Following: "Appropriation"
Insert: "-- expenditure of fees and grants authorized"
Following: "."
Insert: "(1)"

12. Page 6, line 21.
Following: "act"
Strike: "."
Insert: ":"

13. Page 6, line 24.
Following: line 23
Insert: "(2) In addition to the appropriation provided in subsection (1), the department of agriculture may expend \$50,000 in grants and fees during the biennium. Such expenditure must be made for purposes of administering the program established under this act.

Keith Kelly
EXHIBIT # 2
DATE Mar. 20, 1987
HB 887 Rip Tom Gray
TELEPHONE:
AREA CODE 406
444-3144



STATE OF MONTANA
DEPARTMENT OF AGRICULTURE

OFFICE OF THE DIRECTOR
AGRICULTURE/LIVESTOCK BLDG.

CAPITOL STATION

HELENA, MONTANA 59620-0201

TED SCHWINDEN
GOVERNOR

KEITH KELLY
DIRECTOR

TESTIMONY OF MONTANA DEPARTMENT OF AGRICULTURE
DIRECTOR KEITH KELLY
FOR THE HOUSE AGRICULTURE, LIVESTOCK, AND IRRIGATION COMMITTEE
ON HOUSE BILL 887
FRIDAY, MARCH 20, 1987
HELENA, MONTANA

Chairman Compton, and members of the Committee, the Montana Department of Agriculture supports House Bill 887 with amendments to provide for a Montana Agricultural Assistance Program.

The Montana Agricultural Assistance Program, as currently administered through the Department of Agriculture is designed to assist individual farmers and ranchers who are financially distressed by providing assistance and counseling to manage farm credit problems and to cope with the stress resulting from the adverse conditions of agriculture in Montana. It is the goal of the Agricultural Assistance Program to assist farmers and ranchers so they may continue productively and self-sufficiently.

House Bill 887 with amendments will continue to provide assistance through:

Financial Consulting--Individuals who have an advanced knowledge in the area of agricultural finance are available to evaluate prospects for future operating success. Expert financial evaluation is needed in many cases to determine the extent of financial difficulty and in developing the means for maintaining a cash flow in an agricultural operation. The financial consultant provides the expertise necessary to address financial

options of a farm or ranch operation and effectively communicate these options to a financial institution.

Peer Counseling--Individuals who are or have been involved in production agriculture and have been trained through the department in finances, stress management, emotional support, and other areas; work to aid distressed farmers and ranchers. Peer counselors also refer producers to other sources of assistance which in many cases may include financial consulting.

The Farm/Ranch Hotline was put into service within the department to provide the means through which a farmer or rancher may request assistance. (1-800-722-FARM)

The adversities facing our agricultural producers have not disappeared and may, in fact, continue to impact the farm/ranch rural communities, and the overall economy of our state for some time to come. Recent studies leave serious doubt as to whether or not we are even at the bottom of the slide. Continued land devaluation and inadequate cash flow compound the magnitude of the financial stress affecting agriculture.

Activities that reduce the financial stresses in agriculture will help to mitigate the forces that are causing the downward pressure on the agricultural economy and eventually improve longterm recovery for agricultural producers and the state of Montana. For these reasons, the Montana Department of Agriculture supports House Bill 887.

WIFE Women Involved In Farm Economics

HB 887
Support



Mr. Chairman and members of the committee, for the record my name is JOANN FORSNESS and I am speaking on behalf of Women Involved in Farm Economics.

Daily reminders of the economic crunch Montana is facing are present in all of our lives. With this situation in mind we would like to see the new scaled down version of the Ag. Assistance Program adopted.

HB 887 is designed to maintain an #800 number, provide reimbursement and training to per counselors, and maintain only necessary minimum staff within the Dept of Ag. WIFE is supportive of all entities in the existing Ag. Assistance program but realizing the budget situation the State is facing feels this scaled down version can do the job needed in rural Montana today.

The budget figures in this bill are based on actual use figures. Each entity in this program receiving funding shall report monthly to the Dept. of Ag. and the Dept of Ag. must report to each entity. This program has been widely accepted since it's inception. In Jan. 1985 the Crisis Line was started by WIFE and then expanded in Nov. 1985 to include peer counselors. Since then Banks, CPA's, FMHA, FCS, attorneys and others have contacted the peer counselors for information. Most of the Ag. Organizations are represented on the Montana Farm Counseling Coalition steering committee along with mental health, ACLU, legal services, Dept. of Ag. and others.

Montana has had no violent conflicts between lender and borrower such has ocured in other states.

While answering the crisis line I talked with 3 people who spoke of feeling suicidal. One was referred to the assistance program by a doctor from a mental health center. All are surviving at this time.

We have spoken with people who have been without food



WIFE Women Involved In Farm Economics

and many who are not able to seek medical aid because they can't afford it, it's an either or situation..either food or medical attention. We have talked with two farm wives whose husbands were horribly injured in accidents .

One had his skull split from front to back and has been in bed and hospital nearly a year. She not only had crops to plant and calving to do, she has a seriously injured husband and children to care for. The bank has budgeted the family of 4 \$550 a month for living and to pay doctor and hospital bills. She still keeps in contact with us.

For many we are a support system. we get calls from some nearly everyday. A young family put from their home, farm wives who, for the first time, are required to seek the operations yearly financing because of the depressed state of their husbands. Farmers and ranchers who have sold their operation and retired only to have to take back the place and in the process have put into the operation most of their retirement funds and now will probably lose it all.

Heart attacks, strokes, cancer, family abuse, alcoholism and other stress related diseases are becoming common place in the rural communities. Through this Farm Assistance Program people can find out about all the programs available to help, for instance: The Willie Nelson Farm Aid Funds and the WIFE emergency aid fund for food, medicine, and heat for homes, money raised by Denny's IGA "Hands Across the table" held in Billings last Sept. with the help of many volunteers.

The peer counselors are dedicated caring talented people who do all the work. They GIVE of their time, and resources at a time when most of them can afford it the least. Much time and resources are taken from their own families to GIVE to those who need them and they never turn down a caller in need.

Thank You



WIFE Women Involved in Farm Economics

PROFILE OF RESTRUCTURED AGRICULTURAL ASSISTANCE PROGRAM

BILL NO. HL 887

This restructured agricultural assistance program is based on the voluntary portions of the program now in effect.

1. 800 telephone number (Hotline)
2. Peer counselors. (SCORE and Mt. Assoc. of Churches volunteers reimbursement for phone and mileage)
3. Training for volunteer peer counselors. (2 or 3 sessions per year as necessary.)
4. Staff in the Department of Agriculture as necessary. (One FTE)
5. Funding for necessary personel Department of Agriculture employee benefits, insurance, rent, and repair.

The hotline number has been used almost 3 times a day for 802 calls (February 10 statistics) since it's inception and has proved a lifeline for many farmers and ranchers.

WIFE has answered the Hotline during non-working hours of the Dept. of Agriculture an average of 541 hours per month at 72¢ per hour.

The voluntary peer counselors with their life long experience, updated with specialized training, have proven an excellent source of outreach, saving many from costly mistakes and a few from life threatening measures. These counselors will refer to professional people in extension, mental health and others.

The budget figures in this bill are based on actual use figures of the previous program. Each entity in this program receiving funding, Mt. Assoc of Churches, SCORE, Dept. of Ag., and WIFE must report monthly to the Dept. of Ag.

The Department of Agriculture shall have the ability to receive gifts and grants continued from the previous program.

Montana
Association of
Churches

MONTANA RELIGIOUS LEGISLATIVE COALITION • P.O. Box 745 • Helena, MT 59624

EXHIBIT # 4
DATE Mar. 20, 1987
HB 887 Rep Tom
Asay

March 20, 1987

CHAIRMAN COMPTON AND MEMBERS OF THE HOUSE AGRICULTURAL
COMMITTEE:

I am Mary Lou Heiken and I am representing the Montana Association of Churches as the Rural Ministries Coordinator.

Montana Association of Churches coordinates the services of 15 volunteer peer counselors through a toll-free line sponsored through the Agriculture Department. These peer counselors are or have been involved in production agriculture and have had additional training to work with the special needs of stressed farmers.

A state wide hotline for farmers/ranchers is run cooperatively by the Department of Agriculture with Montana Women Involved in Farm Economics and MAC.

In 1986, Montana Association of Churches disbursed nearly \$20,000 in Farm Aid to meet the basic food, medicine, heat, and clothing needs to farm families that called into the state wide hotline. In the Spring and Summer of 1986 through the "Sow Some Hope" MAC distributed \$15,000 in matching grants for seed money to farmers who could not otherwise find financing for a crop.

MAC has made 83 referrals to its peer counselors from the inception of the state hotline over the last six months. This is in addition to approximately 118 farm families already being served by our farm counseling program prior to the states cooperative program.

The Ag Assistance Program has sponsored training workshops for their counselors covering legal aspects of farm debt, stress counseling, financial workout and spread sheet skills, the new chapter 12 bankruptcy law, and other farm finance issues.

Montana Association of Churches favors the Ag Assistance Program in its present form because it represents a cooperative effort from the very beginning. First, the volunteer counselors contribute hundreds of hours of their time with no pay. Second, public agencies and farm organizations have contributed resources and time to the training and recruitment of peer counselors, publicity and outreach into the community, and referral support to farm families. Third,

WORKING TOGETHER:

American Baptist Churches
of the Northwest

American Lutheran Church
Rocky Mountain District

Christian Church
(Disciples of Christ)
in Montana

Episcopal Church
Diocese of Montana

Lutheran Church
in America
Pacific Northwest Synod

Roman Catholic Diocese
of Great Falls-Billings

Roman Catholic Diocese
of Helena

United Church
of Christ
MT-N.W.Y. Conference

United Methodist Church
Yellowstone Conference

Presbyterian Church (U.S.A.)
Glacier Presbytery

Presbyterian Church (U.S.A.)
Yellowstone Presbytery

Montana Association of Churches



MONTANA RELIGIOUS LEGISLATIVE COALITION • P.O. Box 745 • Helena, MT 5962

the church community has contributed funding to cover a substantial portion of the cost. Fourth, the Department of Agriculture directs the program, ties all these components together, and offers supplementary financial counseling, mediation, and financial support.

The contribution of volunteers services and the private funding used to support this program should more than equal the monies from the public taxpayer.

I am a displaced farmer and have experienced the current agriculture crisis. After working with this program, I can assure you that there are options available to farmers and ranchers now that were not even one year ago.

The farmer/rancher has access to peer counselors that are knowledgeable in the regulations of lending agencies and rights of farmers. They understand and provide emotional support to the distressed farmer/rancher.

The financial counselors have the expertise to counsel on how to restructure loans, arrange interest write down, and assess financial projections.

Montana Association of Churches' peer counselors cannot function as financial peer counselors under our liability insurance. Therefore, for MAC to continue in our current role with the Ag Assistance program, we are in favor of HB 887 with amendments to continue separate professional financial counseling when needed. We would ask that you support the Ag Assistance Program in its present form but with the proposed reduced financial support.

WORKING TOGETHER:

American Baptist Churches of the Northwest

American Lutheran Church Rocky Mountain District

Christian Church (Disciples of Christ) in Montana

Episcopal Church Diocese of Montana

Lutheran Church in America Pacific Northwest Synod

Roman Catholic Diocese of Great Falls-Billings

Roman Catholic Diocese of Helena

United Church of Christ MT-N.W.Y Conference

United Methodist Church Yellowstone Conference

Presbyterian Church (U.S.A.) Glacier Presbytery

Presbyterian Church (U.S.A.) Yellowstone Presbytery

EXHIBIT #5

DATE Mar 20, 1987

HB887- Rep. Tom Asay

My name is Charlotte Marshall from Shelby.
I support HB 887.

There is a real need for hope and support in the farming industry. Farmers and ranchers are historically individualists and now many are faced with some very tough decisions. The thought of facing great lose alone can be devastating.

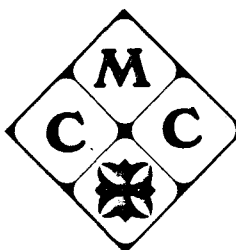
This Ag. assistance program does and can help.

Let me relate to you one case I know of. The farmer was told he has too much net worth to qualify for a lower interest rate but cannot be refinanced because his cash flow doesn't add up. He called the hot line and got in contact with a peer counselor. The help this family received enabled this farmer to be able to look at alternatives and to write up and present them to his lender. He was able to realize his rights and options with the help of the peer counselor.

This family has stated many times how lucky we desparatly need this program to continue.

*they + other
farmers + Ranchers are
that this help is
available.*

I urge your support of this bill #887.



Montana Catholic Conference

March 20, 1987

CHAIRMAN COMPTON AND MEMBERS OF THE HOUSE AGRICULTURAL COMMITTEE:

I am John Ortwein representing the Montana Catholic Conference.

I appeared before this committee two years ago and also on January 12 of this year asking for support of the Agricultural Assistance and Counseling Program. I am here again today asking for your support.

Both Bishop Curtiss of the Diocese of Helena and Bishop Thomas Murphy of the Diocese of Great Falls/Billings have indicated to me that the greatest stress to be found among the people in their respective Dioceses are people to be found in the rural community.

The two dioceses are a part of the Montana Association of Churches and as such have helped in the sponsorship of the Montana Farm Counseling and Advocacy Coalition. We feel that all parts of the program (Peer Counseling, Financial Consultation, and Mediation Services) should be made available to farmers and ranchers.

The Churches feel so strongly about the program and the good that it does that \$13,500 has been pledged to the support of this program. We would like to offer this money in the form of a gift to the Department of Agriculture to help in the financing of a proven program to help farmers and ranchers.

The Montana Catholic Conference supports H.B. 887 as amended to include financial counselors.

MONTANA PEOPLES ACTION

208 E. Main
Missoula, MT 59802
(406) 728-5297

436 N. Jackson
Helena, MT 59601
(406) 449-6597

EXHIBIT #7
DATE Mar. 20, 1987
HB 887 - Rep. Tom Asay

TESTIMONY FOR HOUSE BILL 887

Montana People's Action supports H.E. 889. This legis-
lation, while not addressing the real problems that afflict
Montana family farmers and ranchers, is nevertheless needed
by those experiencing financial distress, stemming from ill-
concieved policies of financial institutions and National
programs that have not been in the interest of the family farms
and ranches here in Montana and across the nation.

We feel this bill will help the farmers in an "after the
fact" way, but would like to point out that if they were given
financial help and national support before they lose everything
they have, counseling on how to deal with this devastation
would not be needed.

Kathie Boner
Montana People's Action

VISITORS' REGISTER

Ag. Livestock + Drog. COMMITTEE

BILL NO. HB 887

DATE March 20, 1987

SPONSOR _____

NAME (please print)	RESIDENCE	SUPPORT	OPPOSE
Ferry Connolly	Mount Frances Wagon	X	
Bob Stephens	Mt. Grain Showers	X	
Meg Nelson	Northern Plains Resource Council	X	
Laura Tubenas	WIFE	X	
Charlotte Marshall	WIFE	✓	
John L. Peterson	Mt Catholic Cong	✓	
Jim Ed Smith		✓	
John Cadby	Mt Bankers asen	✓	
Joseph Moor	Mountain Peoples Action	✓	
Kathie Boney	M.P.A	✓	
Ed Franke	WIFE	✓	
Mary Lou Hecken	Mt. Assoc. of Church	✓	
Margon Waterman	" " "	✓	
Ann Tinsley	WIFE	✓	
Mary Teigen	Mt Stockgrowers + Cattle Women and Farm Bureau	X	

IF YOU CARE TO WRITE COMMENTS, ASK SECRETARY FOR WITNESS STATEMENT FORM

PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.