



# NATIONAL FSA AMERICAN INDIAN CREDIT OUTREACH INITIATIVE

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Mr. Timothy J. Harlow  
American Indian Credit Outreach Initiative  
PO Box 69  
Rolla, ND 58367

Dear Honorable Secretary Mike Johanns,

I work for National Tribal Development Association. We have a unique cooperative agreement with the Department of Agriculture to provide outreach and technical assistance for the Farm Loan programs throughout Indian country.

I've brought some literature and recent testimonies highlighting some successes attained under our agreement with you. I'm requesting that you take a minute or two when you get an opportunity to review some of the accomplishments under our agreement.

I'm sure you'll agree that USDA's assisting Indian farmers and ranchers under the farm loan program is a worthy goal, especially considering that we are often bringing opportunities for family self-sufficiency in communities where unemployment rates typically exceed 50%. Certainly these rates apply across the Northern Plains.

Please reacquaint yourself with this agreement and enjoy the successes that we have achieved by working together. We are committed to making sure that the USDA loan program can be as useful a tool in Indian country as some of the other programs have been in the past.

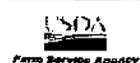
We ask for your personal commitment and support to the ongoing effort to improving opportunities for American Indian farmers and ranchers. We believe that the limited funds the program demands are indeed tiny when compared to the generations of families of Indian farmers and ranchers that stand to benefit from startup capital on reservation lands. Please continue to support strongly this program as well as other efforts to bring the full array of USDA's services to all of America's farm and ranch communities.

Sincerely,

Tim Harlow  
Outreach Liaison, NTDA

#### NATIONAL OFFICE STAFF

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- Neal Rosette  
Chief Operating Officer
- Billi Bairling Bird-Morsette  
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- Traci LaMere-Henderson  
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- Samantha Henry  
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July 25, 2005

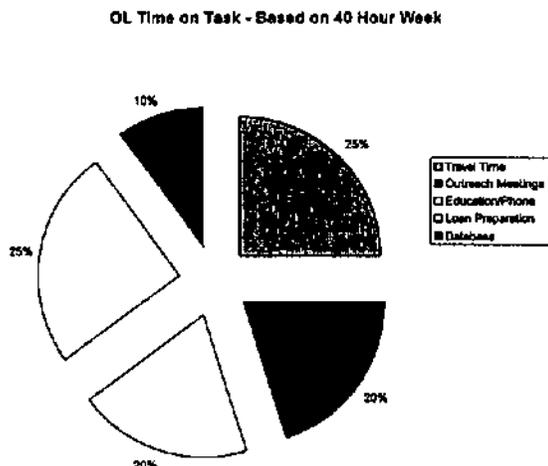
United States Department of Agriculture  
Honorable Secretary Johanns  
Washington, D.C. 20250

Dear Secretary Johanns,

**National Tribal Development Association (NTDA)** would like to take this time to stress the importance of USDA Farm Service Agency's support for the "*National FSA American Indian Credit Outreach Initiative, (AICOI)*" along with continued funding availability for ALL Minority Outreach within the FSA dollars. Currently FSA Outreach is being funded through the Salaries & Expense line item, which becomes an inconsistent source of funds availability each year. Our future goal is that FSA will allocate adequate funding specifically for outreach services and will continue to maintain a higher level of service to the minority communities.

Our report as of January 31, 2005 to June 27, 2005 (4 month period), the *AICOI* initiative has approved 55 loans totaling \$2,387,000.00. NTDA Outreach liaisons are assisting more program participants and submitting more feasible plans as they become more visible within their service delivery areas and are viewed as a *trusted, knowledgeable, and reliable* person to work with. The *AICOI* outreach staff has had contact with 20,157 people so far this fiscal year through their presentations, exhibits, and informational meetings attended, of which 13,255 of them being the targeted population, American Indians. These are major accomplishments for this year and this is what Outreach is ALL ABOUT!!

*AICOI* staff is confident 2005 will prove to be the most effective and most productive year because of the increased training and knowledge of the NTDA liaisons out in the field. Liaisons assist the program recipient through the entire loan application process, explain all forms to the program recipient, and provide assistance when and where needed. Below you will see the chart that shows the average week of an Outreach Liaison:



In 2004 there were 68 completed loan applications and for January 31 to May 30, the *AICOI* staff have completed 64 loan applications. In addition, in FY '04 the average amount loaned was \$35,995.53, with the current (May 30, 2005) FY '05 already exceeding that amount

at \$44,134.22. The average cost of a loan application based on contacts made by program recipient in 2004 was \$679.39. Now the current cost per application is \$567.56. With almost the same number of loans this year, that number is decreasing because the staff themselves are also becoming more experienced at what they are doing, they are becoming more efficient, and they are becoming more selective of the individual program recipients that they meet and are able to recognize a serious participant. If you add the outreach contacts numbers and the effectiveness of the liaisons in the field informing all farmers, ranchers and Indian youth about the FSA Credit Program, the cost per contact drops considerably. This is an "Outreach" program and they are doing their job quite successfully.

These contact numbers are increasing and the costs are decreasing in the most cost effective direction based on one main fact; *Outreach was done FIRST!* And in doing it the right way it has resulted in *AICOI* acquiring a positive reputation within the communities that we serve, allowing for more participation from the Indian population. *AICOI* is currently on track for 2005 as the program is already posting STRONG numbers that will exceed historical growth trends.

Mr. Dale Moore, Chief of Staff to the Secretary of Agriculture, Mr. Johanns, stated at a June 8<sup>th</sup> meeting with the NTDA CEO and Project Administrator, that *"this type of program is right in line with the President's initiatives."* NTDA is continuously working to promote self-sufficiency within Indian Country. We can PROUDLY say that this program supports that effort. In addition, Outreach Liaison Gina Bass had once stated, *"It is a 'hand up' not a handout and speaks to the importance of self-governance and the facilitation of independence on a tribal as well as individual level."* This has now become the motto for the *AICOI* program. Please see the following success stories below as well as the attached materials for more information on this DISTINGUISHED initiative:

### **James Holen**

#### **Fort Peck Indian Reservation, Montana**

Standing proudly in front of one of his newly purchased black angus cows is James Holen, a fifth-grade student from the Poplar, Montana.

James is a current borrower with FSA, using the Rural Youth Loan Program. With his money, he purchased seven angus cows ready calf in the early spring of 2005. He will work his herd with his parents, Richard and Lucille Peterson Holen, who raise cattle, sheep, wheat, and hay along the Missouri River bottomlands in Northeast Montana.



Despite his youth, James already has a vast background in animal care. He raises rabbits to sell locally. In addition, he has raised goats and lambs and cared for horses. He participated in 4-H three years where he has shown pigs and lambs. He was also acknowledged as the Roosevelt County Herdsman of the Year.

The completed application was taken to Stacy Buckley at FSA in Culbertson, Montana. Stacy enjoys doing the youth loans, so the application was approved in quick order. When asked about the assistance from AICOI, Lucille, was generous with her comments saying, "I simply could not say enough good about the program."

**Leslie Rima**  
**Spokane Tribe of Washington**



Leslie Rima is a 16-year-old student at Wellpinit School. She was interested in starting a specialty printing business. Her plan is to take printed items and advertise them in schools, community center, Tribal Longhouse and Trading Post. She would also contact local businesses and see if they had any printing needs. She would also sell shirts, plaques, and license plates. She also contacted the 2 tribal casinos and they said they would buy some of her items.

Outreach Liaison, Mary Lou Rosette contacted, Steve King, the FSA county loan manager in Spokane, WA and set up a meeting between FSA and Leslie and her counselor, Kevin Hale.

Leslie and Kevin worked on getting all the documentation into the FSA office and Chris Sletager went over the application. FSA accepted the application as complete on December 3, 2004 and Leslie's application was approved on December 14, 2004. She closed her application the first week of January.

**Nathan Davis**  
**Turtle Mountain Tribe of North Dakota**



Along the border of central North Dakota and Canada lies the land of the Turtle Mountain Band of Chippewa. The Turtle Mountains are home to Nathan Davis, who anticipates soon being the newest rancher in his home community.

Nathan recently received notice that his application to FSA for a Rural Youth Loan was approved. He, with the help of some family, is looking to buy five cows to start his own herd.

Nathan has worthy goals for his herd. When he first came to AICOI, he was weighing whether to get commercial stock or purebred Angus stock. He eventually decided to go with the commercial stock, but his long-range plans are to become involved in the cattle seed stock industry. He certainly sees the FSA loan as a start in the cattle business.

Nathan has only good things to say about the youth loan opportunity. His farm loan officer was Barbara Miller from Bottineau, North Dakota. He told me she was very knowledgeable about the process. He also expressed appreciation for the assistance from AICOI in getting his application together, calling the assistance "resourceful."

**Wonder Johns**  
**Seminole Tribe of Florida**

Wonder Johns is a tribal member of the Seminole Tribe of Florida and an experienced cattle rancher residing in Okeechobee, Florida. Mr. Johns approached the AICOI because he was interested in a FSA loan to expand his herd of Brangus cattle. He wanted to build his productive herd to 150 brood cows by buying 33 cow/calf pairs. This would enable him to increase his calving rates and to better utilize his grazing capacity. Mr. Johns also wanted to purchase a tractor and loader for his ranching operation.



He was approved funding for his operating loan on November 8<sup>th</sup>. Due to recent funding, Mr. Johns will cull older cows and purchase young cow/calf pairs.

*Pictured: Mary Johns, Wonder Johns, and William Croman of FSA*

As always the NTDA, AICOI, and the people we serve appreciate your dedication to our project and to Indian Country. Please do not hesitate to contact our office if you should have any questions, comments, concerns, or if there is anything else that we can do for the USDA or the Farm Service Agency. Thank you!

Sincerely,

National Tribal Development Association &  
National FSA American Indian Credit Outreach Staff Members  
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To whom it may concern

I am Dan Hunts along. Gerald is my first name but all know me by Dan my middle name I was ~~just~~ ~~Burly~~ getting by when I met Tim Harlow I met him through a friend who told me to see if Tim could help me I took over my Dads range with just to hang on to it I had to sub-lease which is the only option if you cant come up with the payment and I was not going nowhere but year to year so I went and tried to make a loan but I just could get nowhere with the FSA I told him all of this and he came to meet with me and we plan out how to get the loan at first I was thinking we would maybe get a foot in the door. But Tim is a Champ he's amazing how good he is with numbers he made a plan it cash flowed and now I got my loan its change my whole life and my family is all so happy to have our own operation we look forward to his visit he has helped so many young ranchers get started in the area. I just wanna say I wished we had more guys like him helping to start ranchers, we all are thankful he are our's

Sign Gerald D. Hunts along

June 8, 2005

To whom it may concern:

We are writing this letter in support of Mr. Tim Harlow.

Two years ago when we wanted to expand our ranching business, we applied for a loan from the FSA Farm Service Agency and were turned down. With Mr. Tim Harlow's help, we appealed the decision and were awarded the loan.

The following year, we received another loan, allowing us to increase our herd from 8 cows to 200. None of this could have been possible without the help of Mr. Harlow. He is more than a liaison for the FSA agency, he represents the agency well and is a strong supporter of family ranchers. Without his help and insightfulness, we wouldn't be in our position today.

Over the years, we've built up our leases and pasture but have not had the capital to purchase livestock. Mr. Harlow allowed us to pursue this dream of ours further.

Mr. Harlow is always willing to listen to our concerns and has told us countless times to call him for any reason, at any time. He is also a very personable man, willing to sit down and visit over a cup of coffee.

Wherever Mr. Harlow is placed in life and work, he will be an excellent asset.

Sincerely,

*Richard + Lucille Holen*

Lucille P. Holen  
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