

Ms. Marcia Bunger, Administrator, Risk Management Agency - Transcript

Arnetta: It is our pleasure to welcome to you as the last presenter for the day, Ms. Marsha Bunger, who is the administrator for the USDA Risk Management Agency. Ms. Bunger.

Marsha Bunger: Good afternoon, everyone.

Arnetta: Good afternoon.

Marsha Bunger: Thank you so much for giving me this time. I do want to introduce and give a little bit of my background before launching into the presentation. My name is Marsha Bunger. I am a farmer with my husband of 41 years. We farm corn, beans, oats, forages. We have a cow-calf operation and we truly are a mom-and-pop operation. It is just him and I. I am a first-generation Asian American. I'm also a fifth-generation farmer farming land that has been passed down through family. I have seen quite a bit of what farming has been like in the last 40 years. My husband and I have suffered through farm crisis. We have suffered through 21% interest rates. We've suffered through not being able to get credit. We have suffered through many adverse weather conditions, drought, hail, excessive moisture, flooding. Then now just more recently, something that I never thought I would live to see in rural South Dakota, but already now two derechos almost a year ago.

During this last 40 years, it was important for me to seek off-farm employment just to pay the grocery bill. I had the opportunity and I went to work off-farm working for what was then ASCS, but then now you all know it as the Farm Service Agency, I spent a career there where I started out as a temporary employee and became a permanent and then eventually a county executive director serving in that capacity 18 of my 25 years. I then elected to leave government service and I then entered into the private sector where I once again started my career over. I was hired as a temporary again for a crop insurance company and eventually was hired full-time and became an insurance officer servicing and selling approximately 120 policies that covered approximately 150,000 acres. And at that time in 2018, I had family that were seeking to run for some political offices and I left the private sector and joined them in their pursuit.

I then returned to the crop insurance world as an independent agent. So you just never know where your life leads you. I was asked to submit a resume to this administration and lo and behold, I got a phone call from Washington, DC, this administration asking if I would be interested in interviewing for the position of RMA administrator. I sometimes get a little emotional when I talk about this because being a child of a mixed race in very rural setting from the 1960s forward and starting out school in a one-room schoolhouse, it really does speak to the promise of America when a woman of color has an opportunity to lead a very important and significant agency within the Department of

Agriculture. I am the first woman of color. I am probably someday going to be known as the shortest RMA administrator.

So I hope someday I can meet you all. I stand about five foot three and that may be my legacy because I certainly hope that there are many more people like me that will follow in my footsteps. So I feel so privileged to be here with you today to talk about just what the Risk Management Agency is and what we're doing in our work. So with that, and I know that we have some time for questions after the presentation, so I'm just going to jump right next into the presentation. I'm not real sure how the PowerPoint rolls since I am offsite. I'm currently sitting in Kansas City and I have been with new employees and so that has been fun for me to talk to people that are starting their careers with this agency.

Arnetta: I can tell you that if you just ask for the slide to be advanced, then the person who has the presentation can go on and move it forward.

Marsha Bunger: Wonderful. Thank you so much. So here is the beginning of the PowerPoint presentation. This is a slide that's very near and dear to me. As I have traveled throughout the country, I have gotten to meet many stakeholders, farmers, ranchers, foresters, people of color, people from all parts of the country, whether they be traditional rural crop farmers, whether they be specialty crop growers, they be urban crop growers, beginning farmers, veterans. And on that particular day, I was standing with a group of RMA employees, but also mung farmers outside of St. Paul. It was a wonderful experience and I got to see how mung farmers grow vegetables, flowers, and how they then take their produce, their products into town and sell them. So next slide. Next slide, please.

Today I have the hope that we are going to be able to talk about RMA, talk about RMA's vision, my vision, talk about some of the policies that we've created to support underserved producers. It will be focusing on our Risk Management Education Division. As we move forward at the end of the presentation, you will be given my contact information. Please, please, please feel free to reach out to me either by email or in person however, I will get back to you. I have staff on the line that are taking notes, so if for some reason I can't answer your questions because there will be questions I can't answer. We will take notes and we will get back to you. So keep that in mind. Have your paper and pencil ready. Next slide, please.

One of the other things I got to have the privilege of doing was rolling out a climate-smart commodities initiative in my home state of South Dakota. I believe you've already met my counterpart in FPAC, Mr. Zack Ducheno. And of course, he's actually being competed with in that picture. Typically, he's usually the only one with a cowboy hat on, but we're in South Dakota, so he has some competition, but I'm kind of glad that he wasn't the only one because sometimes I almost feel like I need to go out and buy a cowboy hat because he gets a lot of attention with that hat.

But we are there in Brookings, South Dakota where we announced a very large, in fact, I believe it was the largest partnership ever given to South Dakota State University and it was an enjoyable rollout. They were very appreciative and we were going to be, it's an initiative where we're going to be working with cover crops, and right out my own backdoor in South Dakota is Millborn Seeds where they told me I didn't verify this, that they have the largest seed bank of seeds to sell in the entire country. Next slide, please.

I think sometimes it's good to get a highlight of where I just exactly fall or I should say RMA exactly falls on the food chain within USDA. I've highlighted in yellow down in the left-hand corner, but you can see all the way up to the Secretary of Agriculture, how our branches fall under him. I'm part of RMA is part of what's called the FPAC mission area, where the other mission areas are, Farm Service Agency, the Natural Resource and Conservation Service, and the Business Center. Next slide, please.

Our mission, my mission is to serve America's agriculture producers and I can best do that in this role with maintaining the management tools that we have from risk management, but also to look at ways to expand upon what RMA already has and building it out so that we can start to make available in underserved communities, not only crop insurance itself but also looking at ways to start covering crops that maybe haven't always had the traditional types of coverages that my husband and I have had the privilege to access. I believe for almost now 27 years of our 41 years of farming. We have listed some of our core values. When I look at this list, important, especially to me because I'm a farmer, is that we are customer focused. That we are always reaching out, talking, and listening to farmers, ranchers across the country, whether they are currently utilizing crop insurance through RMA or maybe they've never heard about crop insurance and I've experienced that in my last year as I travel areas that have very little knowledge.

And if they do, sometimes it's even confused with what Farm Service Agency has to offer. Another important core value to me is transparency. Sometimes my husband says, "Quit talking. You've talked too much." But I think that's part of who I am and why it's important to me that RMA always be transparent. Sometimes it's not going to be good news. Sometimes it's going to be, I can't help you right now, but don't give up on RMA. Don't give up on me.

We need to continue to collaborate and work through the whys of why we maybe can't currently assist in certain areas. The other thing is accountability. I don't think probably always has USDA always been accountable as a county executive director working for Farm Service Agency. I worked for 13 years on the Pine Ridge Indian Reservation and I saw firsthand the barriers, the stigmas associated with the Indigenous people of that reservation and it felt like there was only so much I could do. And sometimes I was frustrated with the lack of response, even as an employee of USDA with how we were addressing concerns that were raised to us. And so maybe somehow in whatever faith you believe, the stars maybe have aligned somewhat for me, and that I can come back to this

role and maybe do a better job of what I think can be improved upon with regards to access of crop insurance and making the steps in the right direction toward equity. Next slide, please.

Here is some of my staff, some of the RMA employees. They're phenomenal. Again, we were at the mung farm and some of the priorities of RMA are listed here, but some of these are my passion. I spoke a little bit about the time working on Pine Ridge with FSA. One of my passions is reaching historically underserved producers and we've done this in a number of ways this past year. We've tied it into climate-smart agriculture with our own policy or our own benefit of helping organic growers, helping specialty crop growers through the micro-farm and whole-farm policy. Continuing to do education with what we did this last year with what was called the RMA Roadshow, where we did both virtual and in-person events, educating crop insurance agents, educating farmers, educating ranchers about some of the enhancements we've made to the micro-farm and whole farm policy. I think maybe it's on the next slide, so I'll pause and allow you to advance.

Okay. I'll jump to the slide before I go back into the topics of what we've improved with the micro-farm and the whole farm policy. The thing about RMA that has been very impressive to me is that we are a small agency in number when it comes to federal workforce. There's approximately 400 RMA employees that work across the nation in regional offices. The regional offices are 10 in number and regardless of where you're from, I would have you focus on the area you're from and just remember, oh, if I have a question about crop insurance, I have a concern. There's a regional office. All you do is need to jump on the RMA website and find your region and reach out to that regional office so that we can assist, that we can take your feedback. Next slide. Here are some facts and figures. Since 2020, we have grown the number of policies and the varieties that are insured by, I think, twofold. In 2020, there might have been 300 that we covered. Today, there's 600 types of policies that we're covering. The liability that RMA regulates has also grown exponentially. I believe in 2020, we oversaw 20 billion in liability for these plans that we're now offering, and that has grown to almost 200 billion, and that's each and every year. So when you look at disaster ad hoc programs that come and go, and they're usually delayed two, sometimes three years, crop insurance is almost immediate.

When a producer, a grower has a crop insurance policy and they suffer a loss due to weather, that they're able to turn in their loss to their crop insurance agent and have a loss adjuster come out and make the determination that, yes, you have a loss, and based upon your historic production compared to what you're growing today, and typically, you receive a check for that loss within, I would say anywhere from four to six weeks as long as all the paperwork is completed. Next slide.

We also have done a lot of work with organics. Here is a list of our top 10 organic commodities that are insured, and to the right with the circles on the chart. Back in 2013, we had approximately 5,400 organic policies, and the

acreage covered was not quite 700,000 acres. Today, we have a little over 11,000 organic policies that have been sold in 2022, and the acreage that were covering for organics is almost 2 million acres. So you can see, slow and steady is how this has grown to the program that it is today. Next slide.

Here's the slide I was talking about. So this past year, we've made some enhancements, improvements to whole farm and micro farm. And why did we do that? Because we got feedback from farmers, we got feedback from growers, from stakeholders. Some of them said that the limit is too low. Also, the paperwork is very burdensome. So with whole farm, we increased the annual revenue limit up to \$17 million, and the micro farm product was rolled out a year ago, so it was brand new last year, and that was targeted for small producers, and again, the feedback was, the limit was too low and so we tripled the limit to \$350,000 of annual revenue to assist small growers in their operations. And with this policy, we also removed a lot of the burdensome paperwork upfront with regards to obtaining that policy. And as part of the educational effort this last year, we did the RMA roadshow, and we reached approximately a thousand producers with that effort. Next slide.

I now come to the end of my portion of the presentation. I'm going to be having Chola come on, and Chola is going to talk more in depth about some of the pilots that are very near and dear to me. I am excited for you to hear about them. Before I turn it over to Chola, I think some of this came to me because of my own experiences. Being on the farm with my husband trying to raise a family, living in an area where sometimes good jobs were not very available, but yet, I wanted to be able to have some off-farm employment to assist in paying bills, but yet, at the same time, continue to be in an occupation that was very near and dear to me, and that was about farming. So I will just touch a little bit that we have a pilot that Chola will be talking about that, that involves some of those things that I didn't have available to me when my husband and I first started farming. Chola.

Chola Richmond:

Thank you. I'm going to go more in depth. I am Chola Richmond. I'm working in the risk management education division. And what we strive to do in the risk management education division is to strengthen and provide a safety net for the historically underserved ag producer, and we try to give them resources such as risk management tools through our effective partnerships as well as doing outreach. Some of the overarching goals for our division is to touch upon at least one of the five primary sources of agriculture risk, whether it be production, marketing, financial or legal or human risk. Next slide, please.

Some of our priority audiences that we reach are the historical underserved population. As was previously mentioned, we also talk about our products, and some of their products would be the Microform policy, which is new, and also the whole farm revenue policy. Some of our efforts includes climate smart ag as well as organic specialty crops and livestock producers in their farming operations as well. Next slide, please. Here's an overall, overarching objectives of kind of what we do in risk management education. We do work with

recipients that we get proposals from, and we do it through cooperative agreement process. We also offer direct awards through our cooperative agreements, and we also do outreach on a national level in my division. We do work with the underserved producers and ranchers, and like I said before, we try to help them mitigate their long-term risk through the five areas of agricultural risk.

We also like to provide them assistance and understanding crop insurance and let them know that that is also an extra safety net or a tool they could provide when we're using information in their farming operation to help them make the best management decisions that they can for their operation. And also, just as what we've done in the past, some of our awards have been granted to universities, state departments of ag, cooperative extensions and non-profit organizations and community based organizations as well. Next slide, please.

For the previous year for 2022, our risk management educational partnerships, we awarded 16 cooperative agreements totaling up to \$2 million. These projects are for a duration of 12 months, and they began last year in August. These are the audiences that we're serving under these current cooperative agreements as well as the partners that we are currently working with. We're working with HBCUs, we're working with nonprofits, and we also are tackling different topics ranging from financial planning to climate smart ag with these cooperative agreements. Next slide, please. Now, this is a picture when we had our kickoff for our cooperative agreements. It was taken in August at the University of Arkansas at Pine Bluffs. And as you can see, there is our administrator along with other RMA personnel, as well as the University of Arkansas Pine Bluff staff who, currently, they have a cooperative agreement with us. Next slide, please.

Now, this is one of the awards, the pilot programs that was previously discussed, it was called our Building Resiliency Program. And this is a pilot program that seeks to search for ways within the underserved community to increase the diversified crop insurance agents and loss adjusters within their own community. This is going to be a collaborative pilot program that works with the inner agricultural council. It works with Annie's Project, Royal Coalition, and Alcorn State University. This is a two-year pilot program, and it's going to establish a pipeline of crop insurance agents and adjusters within the underserved communities to help funnel some of the information into those communities so they can take a part in mitigating their risk in their community. Next slide, please.

Some of the goals and objectives for this program, as like I said previously, it's going to help the traditionally underserved communities to become crop insurance agents and adjusters. It's going to provide the mechanisms, the preparation, and it's going to help them gain employment in the crop insurance sector. It's going to provide or establish the framework for the education and the career development by state. In order to sell insurance or to be a law suggester, you have to meet the state requirements, and this program is making

sure that each individual that comes to us, because this is a national and a nationwide program, that they are meeting the state requirements in order to become licensed crop insurance agents as well as adjusters. We're also seeking to make those connections with underserved producers and to inform them about the safety net that the agriculture industry currently has in place.

We're also, hopefully, providing opportunity opportunities for those that are seeking future ambitions in the insurance agencies and industry and to provide placement in those agencies under the contract with RMA, which the improved insurance providers, for those you don't know, RMA does not sell and service our own product line. It is through private industry, and it is through our improved insurance providers. Next slide, please.

This is just giving a background of IAC, and that they have 30 plus years of community work within the industry, with the Indian population. They also have a respected voice within their community. They also house permanently the Native Farm Bill Coalition, and they also are committed to connecting on the ground impacts to solutions for the federal level and to further public issue education for the Indian country's food producers. Next slide, please. Now, this is a photo taken of our administrator, where they were at the IAC annual Conference, and this was at the kickoff for this building Resiliency product. And Palm, the pilot program last year in 2022. Next slide, please.

Also, we have IAC there, the prime partner, and we have Annie's Project, that is a sub partner. They're also working with the Building Resiliency Project. They historically work to empower women in ag for the past 20 years, and they have a connection with 8,000 underserved producers within the community. Vast majority of their base audience is women's centered, however, they do welcome others to participate if they're interested in their programming and educational activities. Next slide, please.

We're also partnering with the Building Resiliency Project with Royal Coalition. They do have a base of 70 grass group organizations, that they serve historically underserved population. They also are committed to racial injustice and assuring the health of the frontline communities in the food system. Next slide, please. And the last partner for this pilot program is Alcorn State University, which as HBCU. And they do have a land grant institution that celebrates the rich heArnettage and diversity of the student population, as well as they have the policy research center that specializes in research for impacting socially disadvantaged farmers and producers. Next slide, please.

Now for this pilot program, here is a timeline. The key points to pull out in this timeline would be is that, the four partners that I just previously mentioned, they are currently soliciting and enrolling applicants to participate in this program. And one thing that I want to emphasize is that this program is free. It is broken out into three phases, which is, they conduct the training. They provide the training needed for anybody that is interested in becoming a crop insurance agent as well as a loss adjuster. The next phase is that they're going to

prepare these individuals to take the exam. They're going to give them study guides, they're going to give them practice exams, and they're going to guide them along the way to make sure that they're successful when taking the exam and the exam is paid for under this pilot program.

Also, the third phase is that it's going to provide and bring everybody on the same level of providing a resume, updating their resume, getting them prepared for interviewing skills. Because the final stage of this program is that there's going to be a job fair and there's going to be an opportunity for these participants to get in front of our improved insurance providers and interview for a job. And another thing to note is that this pilot program for their participant is pretty much going to be at least a 12 month to 18 month commitment to go through the full process. Next slide, please.

Another key thing that I want to note is that we currently have a notice of funding opportunity available. We have funding for \$2 million. For those that are interested in applying, the deadline is April the 24th. So you can go and get additional information from [grants.gov](https://www.grants.gov) if you're interested in applying. Also, what we're offering new this year is that for those that need assistance in applying and completing the paperwork such as the statement of work or completing the cooperative agreement process within our system, we are offering assistance. So the assistance is provided to those that are eligible, and it's available, as you can see, to the underserved communities, HBCUs, Tribal Organizations, HSIs, which is the Hispanic serving institutions as well. For those that are interested, please reach out to the email address provided. Next slide, please.

And also, like was previously mentioned by our administrator, we are definitely customer focused, so we would like to let everyone know that there is a survey out there for those that want to complete the survey. We have a few more days to complete the survey at farmers.gov/survey to let your voice be heard, to let us know where we're doing good, to let us know what can we approve upon. And this is open for FSA, for NRCS, and for RMA, for you to provide feedback on how we're doing or how we can improve. Next slide.

Speaker 26: Thank you so much, Chola. Like I promised, here's my contact information. Here's my phone number. I am your RMA administrator. It's important that I hear your voice. Thank you for hosting us. I'm not sure where we're at with time.

Arnetta Cotton: Thank you. We have about 10 minutes. Let me see here. A little under 10 minutes for some questions that we'd like to see if anyone here... First of all, I want to thank you for your presentation. Well, you and Chola were very engaging. Do we have any questions from the committee? Bill?

William Miller: I have one question, or a couple of questions. The first question is, of the risk management program, as an insurance program that is subsidized by the

government, is it an average subsidy? Or is it across the board whether it's small farms or large farms?

Speaker 26: The subsidy depends upon, I'm just going to say at the operation. So in some instances, veterans, beginning farmers have a higher rate of subsidization. In some cases, the premium is almost non-existent to the traditional type of row crop farmer, where he can elect to have a 55% level of coverage all the way up to 85%. So the sweet spot for those traditional types of policies for the subsidy amount is at 70%. So that means that approximately 60% of the premium per acre is born by the federal government, and the other 40% is out of pocket. So when I give you that information, it isn't across the board, it's specific to the kind of operation that you have and the levels of coverage that you're wishing to secure. Kind of like, if you think about your car insurance, you can get anywhere from liability to full coverage.

Now granted, the government isn't subsidizing the premium, but it just depends upon what kind of coverage you want for your crop and whether you're a beginning, a new producer, a veteran. In some instances with organics, we are providing with our most recent transition, organic growers act, a premium incent, and it can be stacked also with the beginning farmer incent. So in some instances, there is basically no cost, but it is all over the board and we would just need to visit. I would encourage those that have a crop insurance agent to contact that crop insurance agent to discuss the cost and what just exactly is the premium to the farmer, and what the government is subsidizing. If you're not currently with a crop insurance agent, RMA does have a website where you can go out and look up agents in your area. And of course, again, my contact information is up on the screen. And if all else fails, please contact me and I will get you in touch.

William Miller: I have two other follow up questions that relates to... Of the overall cost or budget for the insurance, how much goes to the large farmer, and how much really benefits the smaller farmer? The other thing is, in terms of the overall cost of the program, do you have any numbers as to what percentage of that subsidy is going to minority farmers?

Speaker 26: So some of the statistical information that you're seeking, I'm going to have to get back to you and get in contact with staff so that I can get you the correct information so that we can provide that to you. Going back to your very first question, tell me that question again.

William Miller: Well, In terms of the overall budget for the insurance program or the risk management program, what percentage of that budget is going to [inaudible 04:55:11] farmer? And the part was, what percentage actually benefits minority farmers?

Speaker 26: We would have to get back to you with that specific type of data. Whether you're a small farmer or large farmer, how the premium is charged is the same,

but with regards to the piece of the pie, that data, we'll have to get back to you on.

Arnetta Cotton: And please note that your assistants that are helping you, that question was asked by William Miller.

Speaker 26: Thank you. Okay.

William Miller: I'm sorry I didn't introduce myself.

Speaker 26: No, that's fine.

Kimberly Radcli...: Another question. Hi, this is Kimberly Radcliffe. I have a question about your whole farm insurance and your micro farm insurance. I've been working with... A lot of people don't know that exists. A lot of people, I don't feel are participating in that program itself. And a lot of it is, it's more of the insurance providers are not letting the producer know that that program exists. I think it's a really good program, but when you talk to the insurance agent, they say, "It's just too much paperwork, I don't want to deal with doing this whole farm insurance." But I feel like a lot of our smaller producers could really benefit from it. So how are we working with that dialogue to get the word out, so when we go into the insurance agent, that they will at least give us every option possible? Because they're not aware of that option.

Speaker 26: And I would say, I've heard those same concerns. And so, how we've begun to address that is with doing our own education with the RMA roadshow to try to reach as many people as possible. First, to make them aware that those policies do exist. When it comes to actually being able to sell that policy, agents are supposed to sell it.

And so, that again, speaks to, somewhat, of some of the barriers that I have been hearing about. So it's twofold, really, with the answer. RMA does not, like Chola talked about, we don't sell the policy, we are the regulators. But at the same time, we also have what's called a standard reinsurance agreement with the approved insurance provider. So they are the reinsurance part of the public-private partnership. And so, what happens is then, if we are made aware of those kinds of instances, I would encourage you to contact me and we will pursue questioning why maybe this agent doesn't want to sell, or maybe it's a lack of knowledge. Maybe they weren't aware that we recently made some improvements to the whole farm revenue policy and tried to decrease the paperwork burden. Sometimes it's a very simple solution that, "Oh, I didn't understand. I didn't know," but it's about the barrier, and I get it. So unless we're made aware of it, I need to have you make me aware of it.

Kimberly Radcli...: And the feedback I get from a lot of insurance agents is that it's not paying them enough to do that paperwork. And that's an internal issue, I understand, but that's the excuse I get when I ask them, "Why didn't you let the producer know

that this was available?" Well, it's not paying anyone enough to do it. This one's so much faster, I can pay money off it.

Speaker 26: Right. And I'm not trying to throw agents under the bus, I was a crop insurance agent, and I would seize those opportunities and add more policies and more customers to my business. And so, there's not just one agent out there. So there are probably close to 10,000 agents that I know of, in the country. So again, it's about service, and I really tried to make my business when I was selling crop insurance about service. And it wasn't about who was the biggest customer that I went after. It was about all customers and how I could best serve them. And there are agents out there, I think, that feel the same way that I do. And so, I want to work with you all in finding those agents, and also at the same time, building a pipeline with building resiliency to train and educate individuals in all communities so that people can have access to all the policies.

Arnetta Cotton: We are right at the end of our time, but we have a couple of more questions. Carey Jr.

Carey Jr: Good evening. First, I want to say, I appreciate your presentation and actually, the micro farm program, this is first I'm hearing of it, but I think it fit perfectly with the farmers I work with, our cooperative. My first question is, you mentioned the roadshow, is that's still ongoing? Is there a schedule existing for that? The second question I have, part of that is, if you have a preferred list of insurance carriers that you work with that we can get to?

Speaker 26: Do you know how much trouble I would get if I gave you a preferred list? I wouldn't be on a next call. Today would be my last call.

Carey Jr: I going to say, I would love to do outreach for that for my group and in my state.

Speaker 26: Yes.

Carey Jr: But that funding that you had coming up, can we apply for it, or if we want to do outreach for that micro...

Speaker 26: Sure. So the micro farm roadshow, we have concluded that. Some of them were virtual, but they were, I think, were they taped? Yeah, they were recorded. So they're available on our RMA website. So I would say start there first, and listen through those that are recorded. And then as a follow-up, please let us know if there's additional questions, and we're here certainly, to help answer those questions with both the micro farm and the whole farm policy education that we did this last year.

Arnetta Cotton: That's wonderful. Our last question will come from me, and this is Arnetta Cotton. The highly competitive awards happen at what time of year? Is this April 24th? My understanding was the April 24th was coming was about the collaborative pilot program for the loss adjuster training.

Speaker 26: No, no. That's outside of the recent announcement for the RME partnerships going on now. So we found additional money to do those pilots. So the announcement for the upcoming April deadline is open to all, and again, if your organization maybe doesn't have that full-time grant writer, or maybe doesn't have a grant writer, in addition, we are also supplementing that with requests for help to write grants.

Arnetta Cotton: That is absolutely wonderful. Marsha and Chola, again, we want to thank you [inaudible 05:03:25] today, and now it is time for our public comments. And so,

Speaker 27: We have one in the queue.

Arnetta Cotton: We have one in the audience who wants to speak. We're going to start here.

Speaker 27: We have two.

Arnetta Cotton: We have one here. If you would like to, Mr. Rom?

Speaker 26: And while you're getting organized there, I know my chief of staff has been putting in the chat a number of links for easy access to some of the topics, some of the items I've just talked about.

Arnetta Cotton: Terrific. Thank you. Mr. Rom.

Mr. Rom: Yes. Thank you for this opportunity. Again, I'll remind you that I'm from the Farmer Veteran Coalition, and I represent a 40,000 membership that we have. A couple of things that I wanted to mention in the observation, and it's been great. I've learned a lot and I've come to understand a lot. And the pieces of input that I'd like to provide in observation is, I want to share the five things that I have noted that I thought might be effect. I may have said them yesterday, but I try to reiterate just because I want to make sure that they're included in the record. One is that, I think that... And listening to everything that we heard, and I was able to talk with a couple of people, I think mentorship and peer support. Providing mentorship in this realm of activity would be key in a peer support type setting for the opportunity to approach and navigate challenges.

I think it was mentioned yesterday, but I wanted to reiterate that a liaison activity between all of the different organizations that we've heard from is key because it will provide effective communication channels and a conduit for everyone on both sides of the activity. Volunteerism to provide the opportunity for growth and capacity. I mentioned that yesterday, but in a very structured and registered way. Then youth outreach, we talked about it yesterday a little bit, but I wanted to reiterate that it will provide us the opportunity for future leaders and perspective. I think we've heard a lot from a younger generation that has, again, we need to have the younger generation participate in this process and their input. So we can provide enlightenment, as I've received a lot here in the setting. Then the fifth and final thing that I'd like is what I find

missing. I've seen it in the last couple of presentations to you and I sit on a board as well for the secretary of the VA. We always look for anecdotal examples and examples of case studies so that if someone's reporting to you here or to us as a whole, that we can see evidence based solutions that they say work. Because seeing is believing and the people that are participating can maybe see that light at the end of the tunnel and it provides a brighter perspective. And then getting those case results I think would be very key.

And then the other key thing that's hard for me to discern in some of the presentations that I saw is, "Where are we? Where were we, where are we and where are we going to go?" And I didn't see that everywhere and I just thought that would be my input. And from the Farm Greater Coalition, that's what we'd like to record today.

Arnetta: Thank you Mr. Ron. Now we're going to hear from Rachel. Rachel, we have five minutes. Okay?

Rachel: Thank you everybody. My name is Rachel Stewart. I'm with People First Global Food and Land Reclamation Foundation. And after hearing from the NRCS and the Risk Management Agency, the recommendations that I have are that farmers should stay informed on their exemptions. And if we don't have anybody to look to, then we need to look to ourselves because there are exemptions allowed to every farmer when it comes to tax risks and we don't have anywhere to go when we are not able to get those things. And our counties are telling us no, or our states are telling us no when we're being charged these taxes that we don't need to pay. We're trying to farm.

And then when it comes to the risk management, we are entitled to crop insurance that's free. But when we call the farm service agency to get crop insurance or drought insurance, they said, "Well which one?" And I'm not an expert, I don't know which one. But then I talked to a farmer in Texas and he yelled at me because he said they're saying that to confuse me because I'm entitled to all of them.

So the lack of information that gets told to us is on purpose. And my big question is to look at the long run like Mr. Ron said and what do we want? What are we bringing up? Because if we're not bringing up farmers who are aware, then what kind of future are we creating? So I think it's really important that we know all of the things that are available. And as we've seen in the last few days, you can see all of the wonderful programs that are available to everyone else for their cultural food, for their land preservation, for their businesses to get taken off the ground.

There is no cultural representation. And that is what I think should happen in the future in their recommendation for the risk management for the NRCS. Because I feel that the NRCS can be a strong ally to the minority communities because they're not ones where you have to take out a loan. They're not ones, they're the ones who say that they're the friend to the farmers because they get

invited to the farms. So when the farmers are under attack, where can we go? When our own state is attacking us, where can we go? How are we supposed to [inaudible 05:10:03]?

So I appreciate the NRCS being such a friend of the farmers and I look and would recommend the farmers to try to talk to them if they're having issues with their county, talk to them if they're having issues getting these exemptions because they know how to navigate these states and these systems and maybe they can help because you all don't have to pay taxes on your farms.

You have farm vehicles that you're allowed to ride around tax free in as well. And there's a certain amount of miles you're allowed to go in your farm vehicle and you actually don't even have to pay DOT. Okay? So you can haul, you can do the things that you need to do to grow your farm. So we are here at People First, Global Food and Land Reclamation Foundation to protect land vests. And the most at risk are minority farmers, veteran farmers, foreign farmers, senior farmers. These are the people who get through, rung through the ringer with programs that say they're going to help them. And when they're just say they're trying to advertise programs to you without telling you how they work. So risk management is very, very important. Very, you guys. They pay you when you lose. You don't lose. Okay? So these are things that our community does not understand and we need to. We need advocates and people on our side who can explain these things.

But if it's not coming from a person of color, we're not going to trust you. Point-blank period. We are not going to trust you because you don't have our best interest in mind because this is how you've been doing it. We don't see any changes. So until we start seeing rooms like this, this is beautiful. Until we start seeing rooms like this outreaching to farmers, I don't know what kind of change you guys are expecting. So thank you very much.