

Women Farmers Press Conference

Thursday, December 10, 2009

Statement of Rosemary Love

- My name is Rosemary Love. I am a life-long rancher from the State of Montana. I am here today to express my great appreciation to Congresswoman DeLauro for introducing this bill and to show my wholehearted support to her efforts. I want to thank her not only on behalf of myself and my family – But also on behalf of women famers and ranchers all across our great nation.
- I was raised on a family ranch in Montana. As a child, I worked on that ranch with my mother and father.
- In 1968, my husband and I brought our own ranch in Montana, where we raised sheep, other livestock and crops.
- Unfortunately, the late 1970s and early 1980s were a very difficult time for ranchers in Montana and throughout the West. Natural disasters, floods, hailstorms which caused substantial losses in our livestock and crop production, combined with the record high interest rates and low commodity prices of that era, forced me to apply for emergency operating loans from the US Department of Agriculture, as did many ranchers in Northern Montana at that time.
- I applied for emergency operation loans from Farmers Home Administration (FmHA) committee that administered loans on behalf of the Agriculture Department. At the time, the committee was made up entirely of men.
- In applying for operating loans as my ranch struggled with natural disasters and an economic recession, I encountered gender discrimination and outright hostility from the FmHA county supervisor and State FHA Officers.

- My loan applications were frequently denied, even though male ranchers in the area facing the same economic conditions were routinely given loans by the FmHA.
- And later on, even when one of my loan applications was granted, the FmHA imposed harsh conditions.
- One of the most devastating loan conditions imposed on me was a demand that I liquidate my ranching operations. Mine was the only ranch singled out for such liquidation. At the same time that I was being told that I needed to liquidate my ranch, nearby male farmers were being given debt restructuring and having their loans rewritten by USDA.
- Facing the loss of my ranch brought on by the USDA's discriminatory lending policies, in February 1983, I was diagnosed with cancer and underwent surgery. Yet, even then, USDA gave me no rest. During my recovery, the FmHA accelerated our loans and demanded payment in full for all of our emergency loans within 30 days.
- The county supervisor even came to my hospital room less than 48 hours after my surgery to demand that I sign an agreement to put additional liens on my property.
- Ultimately, the FmHA's actions forced us into Chapter 11 bankruptcy and in June 1984, FmHA sold most of our sheep and livestock to male ranchers in the area and repossessed much of our ranch machinery.
- Our ranch income was reduced to practically zero. Eventually I had to go to work at a grocery store in order to feed my family and pay our bills.

- Despite these obstacles and the discrimination I faced, I never stopped fighting for my rights and the rights of my family.
- So, in October 2000, I joined with other women farmers and ranchers who faced similar discrimination to file this lawsuit to assert my rights as an American woman and farmer.
- This has been a decades-long struggle for me and my family. All we have ever asked is to be treated with fairness and equality so that we may live our dream – and the only life we have ever known – to be a rancher.
- I am so proud to be standing here today along side my fellow woman farmers and ranchers on what we hope is beginning of the end of gender discrimination against women farmers by the US Department of Agriculture.
- Again, I am very grateful for Congresswoman DeLauro's efforts to help us and women farmers all across this country. Thank you, Congresswoman.

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Statement of Gail Lennon

- My name is Gail Lennon. I have come all the way from California just to be here today to stand with my fellow farmers and their families to thank Congresswoman DeLauro and to urge Congress to support this bill aimed at ending discrimination by the US Department of Agriculture against women farmers.
- I have been a farmer for more than 40 years. And I have witnessed discrimination against women farmers first-hand – Both as a target of the discrimination and as an advocate for other women farmers.
- In 1968, my husband and I bought a ranch in Day, California. My first encounter with discrimination at the hands of the USDA came in 1974, when I applied for a \$40,000 loan from the local FmHA to buy 40 acres of land to raise grain to feed my hogs.
- After much back and forth with the local FmHA, the local county supervisor told me that because I was a woman and I was pregnant, I could not get a loan.
- In 1983, I again applied for a \$200,000 F.O. loan to buy a ranch in adjoining county in California to raise cattle, hay and grain. In response to my loan application, the FmHA required collateral valued at approximately \$750,000 – almost three times of the value of the loan. I knew of no male ranchers who were required to put up so much collateral for their loans.

- Even when I received an O.P. loan, the funds were placed in a "supervised account," which meant that the FmHA had to consent to any use of the money. Placing loan funds in a supervised account was highly unusual. Again, to my knowledge, it had never been done with any loans distributed to any local male farmers and ranchers by FmHA.
- The interest rates on our loans were incorrectly inflated from 6% and 7% to 10.5%. Documents for one \$33,000 loan incorrectly demanded I make seven annual repayments of \$22,000 a piece.
- Despite numerous attempts to have these errors corrected, FmHA did nothing, plunging me into debt of more than \$425,000. I was threatened with foreclosure several times.
- During all my difficulties with FmHA, I was aware of male farmers in similar economic situations who did not face the same obstacles from USDA that I experienced. In fact, I am aware of at least two nearby male farmers, with a very large debt, who were given write downs and favorable settlement terms.
- As a result of the stress of dealing with FmHA's discriminatory practices, my health deteriorated. I developed severe life-threatening auto-immune diseases.
- In 1997, I filed a civil rights complaint with the DOA's Office of Civil Rights, only to be told in the year 2000, that it would not address my case.

- Because I wanted to make certain that other women ranchers and farmers did not suffer the same discrimination I experienced, in 1996, I was elected an alternate committee member of the Modoc County Farm Services Agency committee. The state office tried to stop me.
- As an alternate committee member and a Farm Advocate, I found that women farmers are routinely given misinformation by county committees. They are denied loan servicing and face unwarranted and improper delays by committee members. Ultimately, many loan applications made by women farmers are flat-out rejected without good reason. They are rejected simply because they are women.
- There is absolutely no reasonable explanation why all these years I have passed except that I am a woman who believes I can do anything and DID. And I stood up for myself and many others.
- A violation defies the word reasonable. It is being told you "can't." It shows itself as delay when others fly.
- It hurts, wounds and has broken many spirits. I am so tired.
- Discrimination against women farmers at the hands of the US Department of Agriculture has gone on for too long. Too many women who simply wanted to support their families and serve their communities as farmer have been denied that opportunity by the discriminatory practices of the USDA.
- That is why I fully support Congresswoman DeLauro's efforts and urge all members of Congress to support her bill.
- Thank you, Congresswoman, for all your support and assistance.

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Statement of Lind Weaver

- My name is Lind Weaver. I am farmer from Florida. I have operated farms in both Florida and Virginia.
- I am so pleased to be here today in our nation's capital, standing with my fellow American farmers and their families in support of Congresswoman DeLauro's efforts to end discrimination against women farmers in this country.
- I would like to take a few moments to tell you about my past dealings with the US Department of Agriculture and the, quite frankly, shocking incidents of gender discrimination, I have faced as a woman farmer.
- I grew up on a family farm in Maryland. In 1984, I sought to own my own farm. So, I went the FmHA office in Leesburg, Virginia to obtain a loan so that I could purchase a small 16 and half acre farm in Fairfax County, Virginia to raise Welsh ponies and Holly trees.
- Unfortunately, I encountered immediate resistance from the FmHA loan officers. I visited the FmHA office several times to pick up loan applications, only to be told each time that there were no loan applications available and that I should come back another time.
- But when my husband then contacted the USDA and requested an application, an application was immediately mailed to him.
- After my husband was given an application, I submitted it as the sole borrower, bringing it in person to the FmHA office in Leesburg.
- Within two days, my loan was denied. No reason for the denial was given.
- In 1988, I again attempted to apply for a loan for a farm at the FmHA office in Leesburg. When I returned the completed application, the loan officer told me flat-out that "*women can't run farms.*"
- Throughout the interview, the FmHA loan officer addressed me as "honey" and "cutie." The loan officer even made sexual advances towards me, which I rejected.
- Over the next several years, numerous additional attempts to obtain loan financing from USDA were rejected by the FmHA.
- In 1998, my husband passed away and I relocated to Florida in the hopes of owning a 70-acre sheep farm.
- Yet, in a remarkable repeat of what happened to me in Virginia, when I went to the FmHA office for Flagler County, I was again told there were no loan applications available and that I would have to come back.

- After several more attempts, I was finally to obtain a loan form. I prepared the application and a business plan.
- However, when I returned the completed application and business plan to the FmHA office, the loan officer immediately rejected it, asking "how I planned to run a farm without a man around to help me?"
- Then, in a moment, I will never forget, the loan officer threw both my application form and business plan into a waste paper basket right in front of me.
- For years, I thought perhaps I was the only one facing this kind of discrimination. Sometimes, I would even question myself and ask, "What did I do wrong?"
- But now, I see I was not alone and that I hadn't done anything wrong. Thousands of other women farmers all across the country faced similar discrimination for many years. And that is why we decided we had no choice but to band together and file this lawsuit.
- I think I speak for all of us when I say that the decision to file a lawsuit was not an easy one. All we wanted was the opportunity to own and operate our farms and make a decent living for our families.
- All we ask is fairness and a level playing field. Not only for those of us standing here today, but for all women farmers.
- And that is why I am here today - To support Congresswoman DeLauro's efforts to right a wrong that has gone on for far too long. And ask Congress to support this bill to end discrimination against women farmers. Thank you, Congresswoman, for all your support and all your hard work.

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