



Marketing and Transportation (MKT) Committee

Policies for Consideration

September 2018

Banking Regulations

WHEREAS, credit availability is crucial to agricultural production due to drought, fluctuating prices and other economic conditions; and

WHEREAS, credit availability has been severely restricted, in part because of tightened bank regulation and loan examination by the Comptroller of the Currency, and this restricts the flexibility of community banks to consider character, equity and performance; now, therefore, be it

RESOLVED, that TSCRA requests that the Comptroller of the Currency change its bank regulation and loan examination policies to allow community bankers increased flexibility to consider character, equity and performance rather than merely cash flow.

Staff Note: This policy has been part of TSCRA's book since 1996, under the Property Rights and Tax Committee. As part of the consolidation of TSCRA standing policy committees, staff recommends that we align this policy with the Marketing and Transportation Committee.

Farm Credit System

WHEREAS, TSCRA believes that the preservation of the Farm Credit System is essential to the long-term, best interests of our nation's farmers, ranchers and agricultural cooperatives; and

WHEREAS, farmers, ranchers and cooperatives are better served by a system which puts greater emphasis on local values, needs of the individual borrower, and programs and options that will assist borrowers at the local level; now, therefore, be it

RESOLVED, that TSCRA supports Farm Credit System laws and regulations that:

1. Guarantee that stockholder-owners will continue to control the Farm Credit System; and
2. Require that the Farm Credit System will continue to provide farmers and ranchers with a sound, adequate and dependable source of agricultural credit at reasonable rates; and
3. Continue to provide a meaningful program of loan restructuring; and
4. Protect borrower stock to the maximum extent possible.

Staff Note: This policy has been part of TSCRA's book since 1987, under the Property Rights and Tax Committee. As part of the consolidation of TSCRA standing policy committees, staff recommends that we align this policy with the Marketing and Transportation Committee.

Definition of Beef

WHEREAS, alternative sources of protein are being labeled and promoted as an equivalent or substitute for beef, and

WHEREAS, the use of traditional beef nomenclature on alternative products is confusing to consumers and weakens the value of products derived from actual livestock production; now, therefore, be it

RESOLVED, that TSCRA oppose alternative proteins being permitted to use nomenclature associated with protein sourced from livestock production and oppose these proteins claiming to be equivalent to, or a substitute for, proteins derived from livestock production; and, be it further

RESOLVED, that TSCRA supports the definition of beef to only include products derived from actual livestock raised by cattle farmers and ranchers and harvested for human consumption.