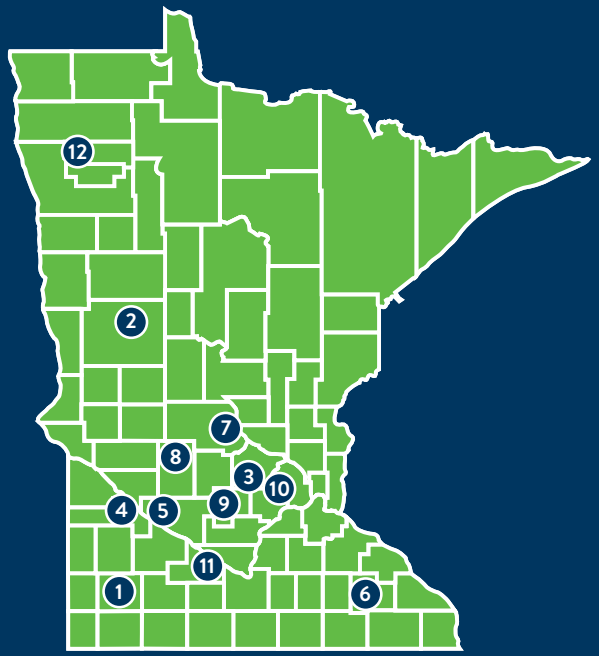
Farm Advocates and Locations

See map for locations of Farm Advocates.

1. Brigit Lozinski
   SLAYTON
   (507) 828-9955
2. Bruce Lubitz
   Field Manager
   PERHAM
   (218) 841-2090
3. Dan Hunz
   WAVERLY
   (763) 772-6687
4. RuthAnn Karty
   CLARKFIELD
   (320) 361-9307
5. Steve Zenk
   DANUBE
   (320) 894-2517
6. Wayne Pike
   ROCHESTER
   (507) 251-1937
7. Robert Stommes
   SAINT CLOUD
   (320) 443-5355
8. Jim Molenaar
   CENTRAL MINNESOTA
   (320) 894-9124
9. Laura Cullip*^
   HUTCHINSON
   (320) 296-1569
10. Friendly Vang-Johnson*
    MINNETONKA
    (206) 276-2284
11. Wayne Schoper
    NEW ULM
    (507) 766-6677
12. Ron Dvergsten
    THIEF RIVER FALLS
    218-686-5448

**specializes in assisting Emerging Farmers • ^Habla español*



DEPARTMENT OF AGRICULTURE

Minnesota Farm Advocate Program

FARMERS HELPING FARMERS

In accordance with the Americans with Disabilities Act, this information is available in alternative forms of communication upon request by calling 651-201-6000. TTY users can call the Minnesota Relay Service at 711. The MDA is an equal opportunity employer and provider.

Minnesota Farm Advocates.indd 4.8.26

Minnesota Farm Advocates

FARMERS
HELPING
FARMERS

DEPARTMENT OF AGRICULTURE

What is the Minnesota Farm Advocate Program?

Farm Advocates provide one-on-one assistance for Minnesota farmers who face crisis caused by either a natural disaster or financial problems. Farm Advocates understand the needs of our agricultural families and communities. They are trained and experienced in agricultural lending practices, mediation, lender negotiation, farm programs, crisis counseling, disaster programs and to recognize the need for legal and/or social services.

The Farm Advocate Progam has been supported by the Minnesota Department of Agriculture since 1984. There is no charge or fee for Farm Advocate assistance.

Farm Advocates receive continuing education in the changing and complex issues of lender policies, bankruptcy laws, mediation, tax laws, USDA's Farm Service Agency's loan programs, Farm Credit Services and all other government programs affecting agriculture.

The Farm Advocates have a network of attorneys, accountants, human service professionals, educators and other sources of information and services.

Equipped with all these resources, the Farm Advocates share their expertise with others, empowering them to make informed decisions.

When should you contact a Farm Advocate?

- When you are going into mediation.
- When you negotiate with lenders.
- When you are liquidating assets of the farm operation.
- When you need financial information.
- When you suffer a devastating loss, e.g., fire, disease or natural disaster.
- When you receive an adverse decision from a state or federal agency.
- When your open accounts have substantially increased over 12 months.
- When there is a major drop in your equity over 12 months.
- When you are entering into or dissolving a partnership.

Farm Advocate Services

Financial Planning

- FINPACK preparation
- Cash flow projections
- Financial evaluations
- Identify problem areas
- Discuss options
- Debt restructuring
- Debt resolution
- Loan applications
- Retirement planning

Lender Negotiations

- Mediation planning/ sessions
- Farm Service Agency
- Farm Credit Services
- Banks
- Implement dealers
- Other creditors

Farm Programs

- Planning
- Applications
- Appeals

Legal Services

- Referrals
- Help with case preparation

Social and Human Services

- Applications
- Appeals
- Referrals

FARMERS **HELPING** FARMERS