

1997-98 SESSION  
COMMITTEE HEARING  
RECORDS

Committee Name:

Senate Committee on  
Agriculture and  
Environmental  
Resources  
(SC-AER)

Sample:

- Record of Comm. Proceedings
- 97hrAC-EdR\_RCP\_pt01a
- 97hrAC-EdR\_RCP\_pt01b
- 97hrAC-EdR\_RCP\_pt02

- Appointments ... Appt
- 
- Clearinghouse Rules ... CRule
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- Committee Hearings ... CH
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- Committee Reports ... CR
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- Executive Sessions ... ES
- 
- Hearing Records ... HR
- 97hr\_ab0329\_pt01
- Miscellaneous ... Misc
- 
- Record of Comm. Proceedings ... RCP
-

AB-329

## Wisconsin Rural Development Center, Inc.



216 W. Main St.  
Mount Horeb, WI 53572  
608/437-5971

November 14, 1997

### An Open Letter to Members of the Wisconsin Assembly,

I am writing in regard to A.B. 329, the bill currently before you which will exempt farmers from the Wisconsin Consumer Act (WCA). For the reasons cited in this letter I urge you to vote "no" on this legislation.

Having farmed full-time during the last "farm crisis" of the mid 1980s, I know from first hand experience how critical access to affordable and reasonably-structured credit can be to the survival of our state's family farmers. Today, farmers are facing another crisis. Low commodity, cull cow and milk prices have combined to reduce cash income for farmers significantly. Wisconsin is currently losing a record 5 farms per day. As more and more farmers struggle to cover operating costs, pay family living expenses and make scheduled loan repayments, AB 329 couldn't come at a worse time.

In 1988 I became a Volunteer Farm Credit Advisor with the Wisconsin Department of Agriculture Trade and Consumer Protection and in 1992 I joined the staff of the Wisconsin Rural Development Center (WRDC). Over the last nine years, I have worked with literally hundreds of farmers to restructure debt, prevent foreclosures and advise on bankruptcy options.

A large share of the cases I have been personally worked on have directly involved the WCA. It is clear from my own experience that *the WCA is the only and last line of defense many farmers have against unfair credit and debt collection practices*. There are currently no other federal or state laws which protect farmer borrowers. Although the majority of creditors act in "good faith" regarding their farm customers, abuses of the law nevertheless exist. Following are several of the more common problems faced by farm borrowers which I hope will illustrate the importance of keeping agricultural protections in the Act.

On the front end, the WCA protects the rights of farmers regarding disclosure of credit terms and rates. On the back end, it protects them against unfair debt collection practices. The law currently imposes an obligation of "good faith" on all creditors: "Good faith means

honesty in fact in the conduct or transaction concerned and the observance of reasonable commercial standards of fair dealing." (*Uniform Commercial Code; Section 421.108*). Over the years, we have received numerous complaints from borrowers which we have documented with both state and federal regulatory agencies. These have included:

- Failure by creditors to fulfill verbal agreements to provide credit, or to write loans per verbally negotiated credit terms.
- \* The lack of loan disclosure with regard to closing costs, rates and/or loan transaction fees.
- The impositions of stringent or excessive credit practices involving closing costs, credit terms and collection practices.
- \* Unsatisfactory performance by creditors in processing credit requests, informing borrowers of all possible credit options and excessive loan closings and administrative costs.
- The refusal by creditors to remove liens or delinquent accounts from credit reports once loans have been satisfied.
- \* Forgeries on loan papers.

To cite several specific examples which would no longer be protected under the WCA if A.B. 329 were to pass:

- Farmers reported to our office that they were charged fees in excess of \$2,000 for contracting costs for Farm Service Agency guarantees -- even though loan officers implied that no fees would be charged. After raising concerns with both the FDIC and the Wisconsin Commissioner of Banking, the bank implemented a policy of full disclosure regarding all fees relating to contracting services.
- \* Unsecured creditors (feed mills, farm suppliers, veterinarians) regularly charge interest on delinquent accounts even though no signed agreement exists to pay additional charges. Over the last several years, we have successfully negotiated with numerous unsecured creditors on behalf of farmers to either reduce or eliminate interest charges on these accounts as settlement for the debt. Many unsecured creditors now disclose repayment terms and rates to patrons.
- Several farmers reported to us that they were charged for a creditor's inventory check of secured property even though these costs were not disclosed (most banks cover these

costs). We advised these borrowers not to pay these charges. The bank no longer charges for this service.

- \* We have received several calls from farm borrowers that creditors had refused to remove liens on secured property or judgements on credit reports once a debt had been satisfied. We advised borrowers to seek legal counsel and actions are now pending .

The WCA has been, and is now, working for our state farmers. Before you vote I think it is important to ask who A.B. 329 really benefits. Clearly, it's not the Wisconsin farmer. Wisconsin is one of the few remaining states to preserve borrower protections under the WCA and I am proud of that fact. For the sake of our states farmers I once again urge you to vote "no" on A.B. 329.



Marv Kamp

WRDC Reinvestment Coordinator

MK/jc



Sen. Richard Grobschmidt  
Wisconsin State Senate  
PO Box 7882  
Madison, WI 53707-7882

125 Brookwood Drive  
Mount Horeb, WI 53572  
608/437-5971

Dear Sen. Grobschmidt,

During this next legislative session you will consider A.B. 329, a bill which will exempt farmers from the Wisconsin Consumer Act (WCA). We are writing you to determine your position on this bill.

For over 20 years, the WCA has served to protect family farmers by requiring all creditors (banks, feed mills, implement dealers) to disclose rates and terms to borrowers and follow strict guidelines regarding debt collection and repossession practices. The current law imposes an obligation of "good faith" on all creditors: "Good faith means honesty in fact in the conduct or transaction concerned and the observance of reasonable commercial standards of fair dealings." (UCC; Section 421.108).

It is our understanding that some compromises were reached in the Assembly which would retain certain sections relating to the disclosure of rates and terms. However, sections concerning repossession and collections practices will be stripped from the Act, along with all other references to agriculture credit.

Even with these compromises, we believe this bill will have a negative impact on already financially troubled family farmers. For many of these farmers, the WCA is the last line of defense against unfair loan and debt collection practices. No other law, federal or state, currently holds creditors accountable to an obligation of good faith in dealing with their farm customers. Simply, the proposed legislation has one purpose: to make debt collection easier for banks and agricultural suppliers -- at the expense of the rights of our state's farmers.

Before you give final consideration of your vote on this bill we hope you would carefully consider who this bill really benefits. Clearly, it's not the Wisconsin farmer.

Responses can be sent to:  
Marv Kamp  
WRDC Reinvestment Coordinator  
N26513 CTH I  
Ettrick, WI 54627

Sincerely

Marv Kamp



DEC 05 1997

**SCOTT FITZGERALD**  
*Wisconsin State Senator*  
13th Senate District

December 3, 1997

State Senator Alice Clausing  
Chair, Senate Agriculture and Environmental Resources  
Committee  
Room 308, Hamilton  
Madison, WI 53707-7882

Dear Senator Clausing:

An Assembly bill which would exclude agricultural transactions from the Wisconsin Consumer Act recently passed the State Assembly on a vote of 75-22. As a co-sponsor of Assembly Bill 329, I am requesting that the bill be heard before the Senate Agriculture and Environmental Resources Committee.

During the floor debate in the Assembly, three amendments were introduced dealing with the protection of farmers from "self-help" repossession, unfair debt collection practices, and disclosure of fees. These amendments further strengthen the bill.

Any consideration to my request is greatly appreciated. If you have any questions, or need further information, please do not hesitate to contact me.

Sincerely,

Senator Scott Fitzgerald  
13<sup>th</sup> Senate District

SF/cb

# **CASE CREDIT**

JAN 12 1998

KENNETH R. GANGL  
PRESIDENT

CASE CREDIT CORPORATION  
700 STATE STREET  
RACINE, WI 53404 USA  
TEL: (414) 636-6977

File w/ AB 329

January 8, 1998

The Honorable Alice Clausing  
Committee on Agriculture and Environmental Resources  
Wisconsin State Senate  
Room 308  
100 North Hamilton Street  
PO Box 7882  
Madison, WI 53707

Dear Chairperson Clausing:

I am writing to respectfully urge you to support Assembly Bill 329 (AB 329), a bill to exclude agricultural transactions from the Wisconsin Consumer Act (WCA).

Case Corporation, a publicly held company with revenues of \$5.4 billion in 1996, is headquartered in Racine, Wisconsin, and is a leading worldwide designer, manufacturer and distributor of agricultural and construction equipment. Case Corporation employs over 17,000 people, with nearly 3,000 of them in Wisconsin. The company's products are sold through a network of approximately 4,900 independent dealers and distributors in more than 150 countries. Case Credit Corporation, a wholly owned subsidiary of the company, services a portfolio of \$4.8 billion of agricultural and construction equipment financing and leasing contracts.

Wisconsin's definition of consumer transactions is unnecessarily broad because it includes those transactions involving agricultural purposes. Regardless of whether this was appropriate in 1971 when the WCA was enacted, over a quarter of a century later when "agricultural" transactions have become more business-like, such transactions should be treated as the business transactions they are rather than consumer transactions. Case Corporation and Case Credit Corporation strongly support the definition of consumer transaction being revised in AB 329 to include only "personal, family or household use." The act should protect farmers when they make personal purchases, but not when business purchases are involved. If AB 329 is enacted, the WCA would then be more conducive to conducting agribusiness (effecting more than \$40 million in transactions with Case) and more in line with the laws of nearly all other states.

The Honorable Alice Clausing

Page 2

January 8, 1998

We urge your recognition of the importance of excluding agricultural transactions from the WCA. We hope that you and your colleagues will support AB 329 and schedule the bill for a hearing. If I may provide any additional information, please do not hesitate to contact me. Thank you.

Sincerely,

A handwritten signature in cursive script, appearing to read "Kenneth R. Gangl".

Kenneth R. Gangl  
President & CEO



AB 329

AB-329

JAN 15 1998

# Wisconsin Rural Development Center, Inc.



125 Brookwood Drive  
Mount Horeb, WI 53572  
608/437-5971

January 13, 1998

Sen. Alice Clausing  
Wisconsin State Senate  
PO Box 7882  
Madison, WI 53707-7882

Dear Sen. Clausing,

During this next legislative session you will consider A.B. 329, a bill which will exempt farmers from the Wisconsin Consumer Act (WCA). We are writing you to determine your position on this bill.


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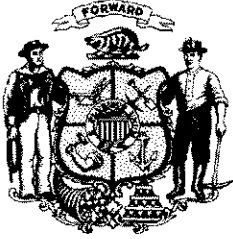
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Even with these compromises, we believe this bill will have a negative impact on already financially troubled family farmers. For many of these farmers, the WCA is the last line of defense against unfair loan and debt collection practices. No other law, federal or state, currently holds creditors accountable to an obligation of good faith in dealing with their farm customers. Simply, the proposed legislation has one purpose: to make debt collection easier for banks and agricultural suppliers -- at the expense of the rights of our state's farmers.

Before you give final consideration of your vote on this bill we hope you would carefully consider who this bill really benefits. Clearly, it's not the Wisconsin farmer.

Responses can be sent to:  
Marv Kamp  
WRDC Reinvestment Coordinator  
N26513 CTH I  
Ettrick, WI 54627

Sincerely  
  
Marv Kamp



# TIM HOVEN

STATE REPRESENTATIVE ♦ SIXTIETH ASSEMBLY DISTRICT  
CHAIR: UTILITIES OVERSIGHT COMMITTEE

January 30, 1998

JAN 30 1998

Senator Alice Clausing, Chairperson  
Senate Agriculture and Environmental Resources Committee  
PO Box 7882  
308 North Hamilton  
Madison, Wisconsin 53707-7882

**RE: Assembly Bill 329**

Dear Senator Clausing:

As the author of Assembly Bill 329 (AB329), I respectfully request a hearing for AB 329 in the Senate Agriculture and Environmental Committee as soon as possible.

AB 329 received strong bipartisan support in the Assembly, passing 75 - 22, on November 18, 1997. Additionally, no opposition was presented during public hearing in the Assembly Committee on Financial Institutions.

Agricultural credit is essentially a business credit. And, most states and the federal government recognize agricultural transactions as business transactions. When passed, Wisconsin farmers and lenders will not be forced to adhere to procedures and forms that are not even required by the federal government.

Knowing you care deeply about helping our Wisconsin farmers, I am confident you will schedule AB 329 for a hearing very soon. I thank you in advance for your response to my request.

Sincerely,

Timothy T. Hoven  
State Representative  
60<sup>th</sup> Assembly District

Le Roy Virginia Steer  
W 2660 Bunker Run  
Col Wisconsin  
53925

Senator Alice Clausen  
P O Box 7882

"  
" *Thompson*

Madison Wisc



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AB-329

Feb 5 - 98

Hi Randy,

In my 75+ years I've found Man needs 3 things in life - Fuel - Food + Fiber.!!! Fiber, a product produced by Kimberly Clark and controlled by some, ~~announced~~ a rise in price of 4 to 6 1/2 % - Supermarkets warned to rocket the price upward -

Enclosed copy from Successful Farming Feb issue, Some years back before Freedom to Farm we needed a new Haybine - Ford New Holland interest was 6.9% Bank interest 9 1/2%

also a few years back our JD corn head was crushing ears a complete overhaul in Mid season was a big time delay and it was best costly to take over a lease head that just come from Kattenberg Seed -

JD + Mid State agreed to delay payment one year and we pay interest only that year We still owed on 7750 base unit. It was to our and John Deeres best interest (So to speak) They did not want the machine back and they kept a farmer paying one more year and buying JD product

Regarding item from State Journal 2/5/97 "Bankers Idem about ag"

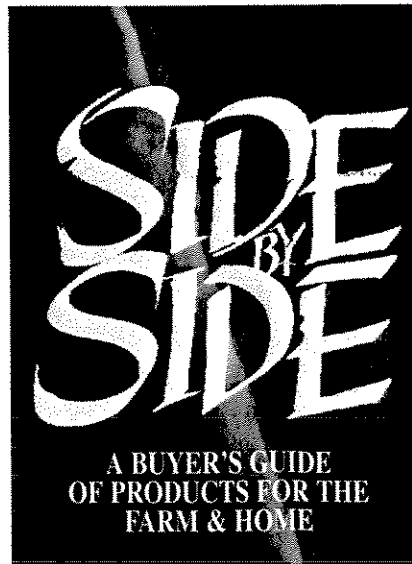
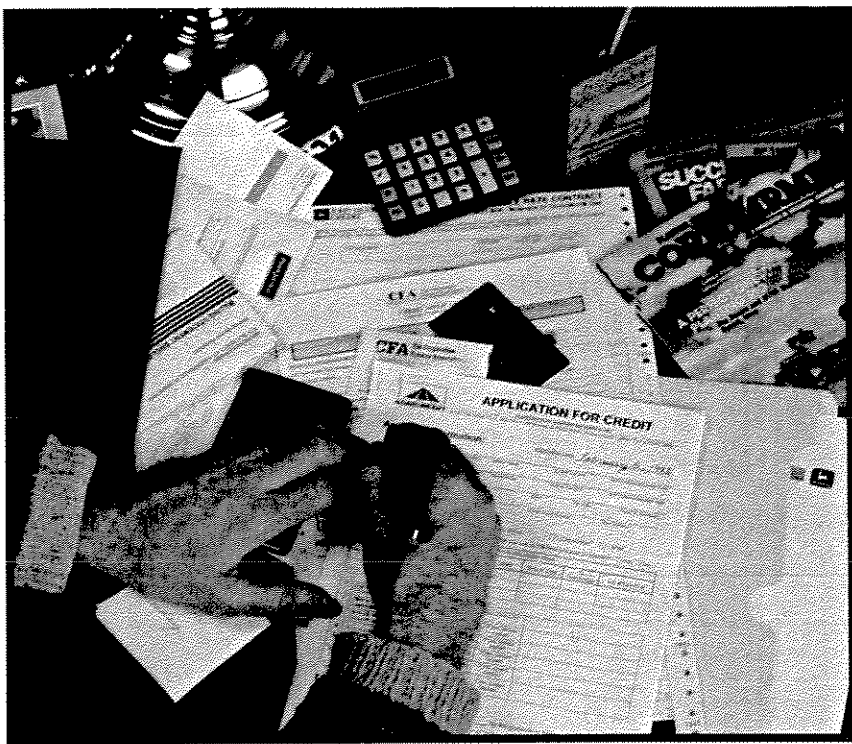
(If food was in short supply or profitable Everybody would want to get into the act) Food is just to cheap at the production level - So the food we take for granted We need low interest loans for the small farmer Today the bookwork is so bad for FSA guarantee loans no lender wants to touch it. Not in this area of State

And what a \$20,000 loan will not  
service a 400 acre average farm planting  
I have know Ron Caldwell for many  
years and know of the stocks program  
Why not save our average 35 to 50  
year old established tried & tested  
producers with a lower interest rates  
Help him compete

In Jan 1944 at Great Lake we had a  
Chief Petty officer who had spent to  
much time in the So Pacific  
He Drank all night & cussed all day so  
the story went - But I remember his  
message - Pick up your survivors as  
fast as possible they are true & tested  
any raw recruit you get from Pearl Harbor  
is as useless as your young "jug heads"  
who don't know a ~~word~~ from a flaty mine  
A few month later I'm in the So Pacific  
and this thought come back to me then  
and many times since in life  
"Pick up the Survivors" First & Fast

Regards Sepp Steer  
Columbus

More will come later  
Se



**Loan application** has been streamlined by captive finance companies, more on machinery loans than those for inputs. Some companies now offer credit cards.

# Captive finance companies

These nonbank lenders to farmers and ranchers may grow as a source of credit

**By Dan Looker**  
*Business Editor*

**D**ave Santos of Los Banos, California, borrows from Wells Fargo Bank to finance crops on his 6,900-acre Central Valley farm, including cantaloupe, tomatoes, sugar beets, alfalfa, barley, wheat and cotton.

But even Wells Fargo, the nation's top ag bank with \$1.7 billion in farm loans, doesn't have the best rate on machinery. For that, Santos goes to an even bigger ag lender, Case Credit Corporation, owned by equipment maker Case Corporation, with \$5 billion in loans.

"Usually their interest rate is better than the bank's," Santos says. He bought a grain drill that Case financed at a 3.9% annual rate for three years. His last tractor was financed at 7%.

## Financial giants on the move

Case Credit is one of many "captive finance companies." These lenders are tied to a parent company and are used as a sales tool to make buying the company's products easier or more appealing. Our comparison looks at four with the most ag loans and at The Cooperative Finance Association, Inc.

(CFA), an independent lender that is 40% owned by the largest regional co-op, Farmland Industries.

Scores of captives make farm loans. The biggest are tied to machinery companies, others to input suppliers and feed companies. They're likely to be more important in the future because:

- They're expanding into making operating loans not tied directly to their products.
- They may consolidate into a handful of multibillion dollar companies like John Deere Credit and Case Credit.
- They have deeper pockets than many banks and may be more able to weather downturns in business cycles.

Agricredit (Agricredit Acceptance LLC) has \$1.2 billion in outstanding loans, but 51% of its stock is owned by the Dutch lending co-op, Rabobank, a \$200-billion giant rated as one of the planet's strongest banks.

John Deere Credit, the biggest captive ag lender, has \$7.5 billion in loans and a century of experience. "Our customer surveys tell us we are more convenient, reliable and committed to the ag market than many other lenders," says J.R. Heseman, senior vice president for agricultural lending. "Unlike many ag lenders, we came through the

ag crisis with a strong reputation for service and demonstrated our willingness to work with customers in both the good times and bad."

Even competitors agree that captives have changed ag lending.

## Service is behind growth

John Blanchfield of the American Bankers Association (ABA) says captives have an advantage in not reporting to bank regulators. But they have sped up loan applications for all lenders. "What they've done really well is streamline the decision making," he says.

Fast service is just one reason captives now make a fourth of all intermediate-term loans and maybe 15% of operating loans, says Purdue University economist Michael Boehlje. Lending helps parent companies stay competitive on product sales. And parent companies found "this was an attractive way to make money."

Rabobank's buying 51% of Agricredit from AGCO "was a big strategic move for us," says Larry Sidwell, Agricredit CEO. "We saw this as an opportunity." Agricredit lends with ConAgra, United Agri Products and Helena and seeks more alliances.

Deere Credit, too, is a major nonmachinery lender through its Farm Plan, a charge account at 3,800 agribusinesses. It provides farmers capital in alliances with co-ops such as Growmark, Countrymark, Tennessee Farmers and Alabama Farmers. Last year, its alliance with Pioneer Hi-Bred International (PHI), "AgriGreen Credit," made loans for crop inputs and cash rents in the Midwest. G. Michael Reed, head of PHI Financial Services, says the AgriGreen loan application process is being streamlined for 1998.

Case Credit doesn't make operating loans, says CEO Ken Gangl, but "that's one of the things we will continue to look at."

CFA has long made operating loans, but has recently made it easier for local co-ops by providing lending services and lending staff, says Michael B. Peck, head of marketing. The new

CLASS program was popular at 50 targeted co-ops last summer.

"Innovation will be the key" to the growth of captives, adds Greg Taylor who heads business development for New Holland in Minneapolis.

### Shopping around

Comparing interest rates among captives is tricky, since most sometimes use low or subsidized rates to move products. Rates between Deere dealers also vary, though in practice, machinery loans are usually 1.5 to 2 percentage points above prime, dealers say.

Scott Jorgensen of Faga Implement in Adair, Iowa, says some Deere dealers are more aggressive than others at urging Deere Credit to classify customers as "premier" borrowers qualified for low rates. Net worth is a factor.

"We think all of our customers are premier and if Deere says they're not,






we try to make sure they are," he says.

Also complicating comparisons is the fact that companies can make up interest rate subsidies in the price of their product. But even bankers recommend captive financing if rates are low and the price is unchanged. The ABA's Blanchfield did when he was at a New York ag bank. "Always, always ask, 'What is the cash price?'" he adds.

Leasing is also growing. Santos recently leased three cotton pickers instead of buying, saving \$44,000 in sales taxes. "Right now, leasing them on a cost per hour is cheaper than owning them," he says.

Santos has stuck with Case since that dealer was willing to finance machinery when he started on 30 acres in 1970. "I wouldn't go with them on an operating loan," he says. "I've been with Wells Fargo 26 years." The bank understands his business, he says. **SF**

## Captive Finance Companies

Name of Finance Company	Interest Rates	Nonproduct Loans	Application Approval Time	Credit Card
 <b>John Deere Credit</b> P.O. Box 65090 West Des Moines, IA 50265-0090 515/224-2800	Rates vary by dealer, product, by customer, and sometimes by geographic region. Rate specials on some equipment. For Deere-PHI "AgriGreen" operating loans, prime to prime + 3%.	<b>Yes, with PHI, others</b>	<b>Before leaving dealer. 2hrs. on most operating loans</b>	<b>Farm Plan</b>
 <b>Case Credit Corporation</b> 700 State Street Racine, WI 53404 414/636-5376	Variable-rate loans run from the prime rate to prime + 2%, depending on borrower's credit quality. Fixed rates are 8.75% to 10.5%. Check with dealers for rate specials.	<b>No</b>	<b>Usually under 1 hour</b>	<b>Yes</b>
 <b>New Holland Credit Co.</b> P.O. Box 386150 Minneapolis, MN 55438-6150 800/777-3466	Vary according to advertised promotions, which include low-rate financing and waivers of interest financing. Standard rate financing is offered to dealers for nonpromotional sales.	<b>Yes</b>	<b>1 hour or less</b>	<b>Yes</b>
 <b>Agricredit Acceptance Co.</b> P.O. Box 7902 Des Moines, IA 50322 800/873-2474	Rabobank-AGCO joint venture finances AGCO machinery at prime + 1% to prime + 3%, depending on size, volume and risk. Operating loans through partners: prime + ¼% to prime + 1¼%.	<b>Yes</b>	<b>1 hr. or less on machinery, 5 days or less on operating</b>	<b>Yes</b>
 <b>CFA</b> P.O. Box 7305 Kansas City, MO 64116-0005 800/822-8263, Ext. 4188	Standard credit line on inputs to \$250,000: prime + 1½% to prime + 4%. Unsecured to \$100,000: prime + 1½%. Customized: prime + 2%. (All rates variable.) For operating, equipment, land.	<b>Yes</b>	<b>1 day to approve operating loans, funds in 7 days</b>	<b>No</b>

## Bankers glum about agriculture

Bankers are pessimistic about the state of agriculture in Wisconsin, according to state bank executives.

Asked which economic segment in Wisconsin in 1997 will experience the greatest decline in their community, 80 percent of those who filled out a questionnaire Tuesday said agriculture.

In addition, only 2 percent chose agriculture when asked where they expected the largest growth.

The questions were asked of attendees at the Wisconsin Bankers Association's bank executives seminar in Madison. More than half of the nearly 250 bankers attending the seminar filled out the survey, according to the bankers group.

Many bankers also expect interest rates to go up or stay the same in 1997.

About 40 percent of the bankers predicted interest rates would go up, 48 percent expect rates to remain the same and 11 percent predicted interest rates would go down.

Nearly 98 percent of the bankers rated the state's overall economy good or excellent, while 85 percent said their local community's economy was good or excellent.

About 62 percent said they expect the economy to stay the same in the next six months and 37 percent expect it to grow.

A third of the bankers said they expect manufacturing to experience the most growth in 1997, while nearly a third chose the service industry.

— Paul Johnson

Wisconsin State  
Journal Feb 5/97



January 16, 1998

William L. Oemichen, Administrator  
Division of Trade and Consumer Protection  
Department of Agriculture, Trade and  
Consumer Protection  
2811 Agriculture Drive,  
Madison, WI 53708

Dear Mr. Oemichen:

I am writing to request, under the Wisconsin Open Records Law, copies of any records in the possession of your department relating to the Department of Agriculture, Trade and Consumer Protection's efforts to mediate disputes between farmers and their creditors. In particular, I am requesting copies of any case files kept by your department relating to the department's efforts to mediate disputes between farmers and their creditors.

While the department may regard some of the contents of these records as confidential, the Open Records law provides that the contents of the files may be disclosed with the confidential information redacted.

Thank you for your attention to this matter.

Sincerely,

Chuck Chvala  
State Senator  
16th District

January 16, 1998

Richard L. Dean, Secretary  
Department of Financial Institutions  
345 West Washington Avenue,  
Madison, WI 53708

Dear Secretary Dean:

I am writing to request, under the Wisconsin Open Records Law, copies of any records in the possession of your department relating to complaints by farmers regarding unfair debt collection practices by their creditors. I am also requesting any records your department has in its possession relating to actual or threatened repossessions involving farmers.

While the department may regard some of the contents of these records as confidential, the Open Records law provides that the contents of the files may be disclosed with the confidential information redacted.

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Sincerely,

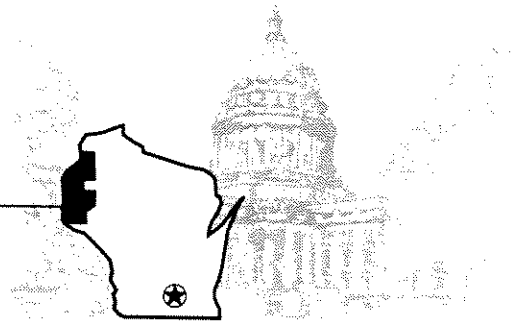
Chuck Chvala  
State Senator  
16th District

*and other institutions  
of the WCA*



# Alice Clausing

WISCONSIN STATE SENATOR



February 5, 1998

Bill Oemichen, Administrator  
Division of Trade and Consumer Protection  
Department of Agriculture, Trade, and Consumer Protection  
2811 Agriculture Drive  
Madison, WI 53708

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I thank you in advance for your attention to this matter and look forward to your response.

Sincerely,

ALICE CLAUSING  
State Senator  
10<sup>th</sup> Senate District

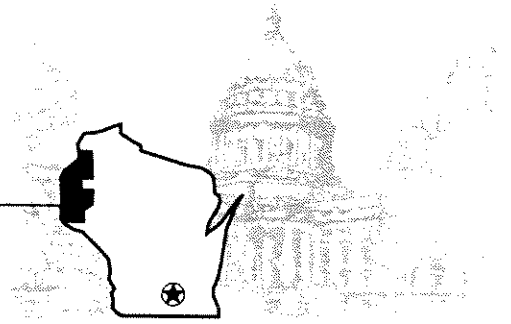
AC/rr





# Alice Clausing

WISCONSIN STATE SENATOR



February 5, 1998

Richard Dean, Secretary  
Department of Financial Institutions  
345 West Washington Avenue  
Madison, WI 53708

Dear Secretary Dean:

I am writing to request, under the Wisconsin Open Records Law, copies of any records in the possession of your department relating to complaints by farmers regarding unfair debt collection practices by creditors and other violations of the Wisconsin Consumer Act (WCA). I am also requesting any records your department has in its possession relating to actual or threatened repossessions involving farmers.

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I thank you in advance for your attention to this matter and look forward to your response.

Sincerely,

ALICE CLAUSING  
State Senator  
10<sup>th</sup> Senate District

AC/rr





FEB 16 1998

**State of Wisconsin**  
*Department of Financial Institutions*

Tommy G. Thompson, Governor

Richard L. Dean, Secretary

February 12, 1998

Senator Alice Clausing  
State Capitol  
P.O. Box 7882  
Madison, WI 53707-7882

Dear Senator Clausing:

Yesterday I received your open records request dated February 5, 1998. We are currently searching our records and will notify you when we retrieve any records which correspond to your request.

Sincerely,

A handwritten signature in cursive script, appearing to read "Richard L. Dean".

Richard L. Dean  
Secretary  
Department of Financial Institutions

