CAROLYN JONES, DIRECTOR OF MMFA (MISSISSIPPI MINORITY FARMERS ALLIANCE)

As a farmer and descendant of farmers and sharecroppers...

...she and her husband work with Mississippi’s black farming community to educate them on USDA programs.

As a Pigford legacy farmer, Carolyn has over 20 years of experience dealing with USDA.
IN THE 1970s, CAROLYN, HER HUSBAND, AND HER HUSBAND’S BROTHER HAD THE LARGEST BLACK-OWNED FEEDER PIG OPERATION IN NORTH MISSISSIPPI.

THEY WERE YOUNG AND THOUGHT THEY COULD CONQUER THE WORLD.
TO INCREASE AND IMPROVE THEIR OPERATION, THEY APPLIED FOR A USDA OPERATING LOAN.

THEIR APPLICATION AND PLAN WERE REVIEWED BY A USDA LOAN OFFICER.

WEEKS LATER, THEY RECEIVED A CALL FROM THE USDA LOAN OFFICER SAYING THEIR LOAN WAS APPROVED...

...BUT USDA DIDN'T HAVE THE RESOURCES TO FUND THEIR FARM PROJECT.
SO, THE LOAN OFFICER INSTRUCTED THEM TO:

1. TAKE THE USDA APPROVAL LETTER TO THE LOCAL BANK

2. APPLY FOR THE LOAN AT THE BANK

3. IN TURN, THE BANK WOULD CONTACT USDA TO GUARANTEE THE LOAN

THEIR GUARANTEED LOAN WAS APPROVED!
30 days later, and they had not received the funds.

They received a call from the bank to start paying the loan interest immediately.

60 days later, and still no money.

After over 90 days, they finally received the money to repay the bank loan, but the interest had grown because of the size.

Even though the funds were overwhelmingly late, USDA refused to pay the loan interest. So, they got another loan from the bank to pay on the interest. This put them behind on projects.
AFTER COMPLETING CONSTRUCTION OF THEIR BUILDINGS, THEY RETURNED TO THE USDA OFFICE TO REQUEST THE ADDITIONAL OPERATING LOAN AS INITIALLY INSTRUCTED.

WHEN THEY ARRIVED, THERE WAS A NEW LOAN OFFICER WHO SAID:

YOU ALL SHOULDN'T NEVER RECEIVED THE APPROVAL OR INITIAL LOAN!

THERE IS NO MORE MONEY AVAILABLE FOR YOU!

BY NOW, THEY WERE SO FAR INTO THE OPERATION THAT THEY Couldn'T STOP.

THEY HAD TO GO BACK TO THE LOCAL BANK TO BORROW MORE MONEY TO PURCHASE LIVESTOCK.
When they sold their livestock, the USDA tried to add a new lien specifically for livestock. There was already a USDA lien on the property and newly constructed buildings.

Livestock was never included.

The USDA forced the family into bankruptcy. In order to get a loan to purchase livestock, they had to take a second lien out on their home.

They tried to continue farming.
In 1999, they joined the Pigford lawsuit. They were treated unfairly and were initially denied compensation because the USDA claimed to have no record of them farming in the 1980s.

That was a lie! Carolyn kept the original letter confirming their appointment to apply for emergency assistance.

The family was denied emergency assistance.
THE LETTER WAS THEN SUBMITTED AS PROOF THROUGH A LAW FIRM REPRESENTING OTHER PIGFORD FARMERS WHO WERE EXCLUDED FROM THE LAWSUIT FOR VARIOUS REASONS.

AS A RESULT, THE FAMILY RECEIVED $50,000...

...BUT NO DEBT CANCELLATION!

“THIS WAS AN INSULT TO US AND OTHER FARMERS WITH LOSSES IN DEALING WITH USDA.”

“FARMERS IN OUR COMMUNITY LOST LAND, AND WE WERE BLESSED TO HAVE NOT LOST ANY LAND AND WE WERE ABLE TO GET A SECOND MORTGAGE.”

#CANCELPIGFORDDEBT