



Georgia Farm Service Agency Newsletter

October - November 2010

United States Department of Agriculture

Volume 7, Issue 5

Important Dates calendar for FSA Programs

Final Availability Dates for 2010 Crop Loans and LDP's:

31-Jan	Peanuts, Wool, Mohair
31-Mar	Wheat, Barley, Oats, Honey, Sesame, Canola
31-May	Cotton, Corn, Grain Sorghum, Soybeans, Sunflower Seeds

NAP Insurance Sales Closing Dates:

1-Dec	Honey
31-Jan	All annually planted crops, both spring and fall
15-Aug	Perennial crops, forage crops for hay and grazing, carrots, and all value loss crops

Additional Program Deadlines:

Now	Inquire and Sign-up CRP Continuous Practices such as Riparian Buffers
Now	Emergency Conservation approved applicants -- report completed practices to FSA
1-Apr - 31-Aug	CRP Nesting Season
1-Jun	Deadline to enroll into Direct and Counter-Cyclical Program (DCP)
15-Jun	The consent forms, CCC-927, "2009 and/or 2010 Consent To Disclosure of Tax Information-Individual," and/or CCC-928, "2009 and/or 2010 Consent To Disclosure of Tax Information-Legal Entity," should be mailed directly to IRS at the address given on the form
15-Jul	Deadline to report Spring and Summer-seeded planted acreage
2-Aug (2010)	Deadline for requesting the reconstitution of a farm with crop bases
2-27 Aug (2010)	General Signup for Conservation Reserve Program (CRP)
30-Sept	Signup Ends for The 2008 Supplemental Revenue Assistance Payments (SURE) Program
1-Nov	Deadline to initiate "Successor In Interest" transfers for Tobacco Transition Buy-out contracts with approved buyers as well as initiating contract transfers between immediate family members

NOTE: If the crop being reported has NAP coverage, the final date to timely report the acreage is 15 days PRIOR to the onset of harvest or grazing. It is important for producers to remember that crops with NAP coverage will usually have a NAP crop reporting date EARLIER than the regularly established reporting dates for crops without NAP coverage.

Present Emergency Loan Application Deadlines in Georgia:

29-Sept-10	Designation S2971 in 10 counties due to record cold weather, frost, and freezes
4-Oct-10	Designation M1871 in 1 county due to severe winter storms and flooding
2-Nov-10	Designation S2979 in 156 counties due to excessive rainfall
6-Dec-10	Designation S2988 in 1 county due to excessive rainfall
3-Jan-11	Designation M1908 in 3 counties due to severe storms, tornadoes, straight line winds and flooding

NOTE: All producers are encouraged to contact their local FSA office for information specific to the Emergency Loan Program and to determine whether their counties are declared under a certain designation.



Georgia State FSA Office ♦ 355 E. Hancock Ave. ♦ Stop 100 ♦ Athens, GA 30601-2775
Phone: (706) 546-2266 ♦ FAX: (706) 546-2327



Director's Message



While attending a USDA Outreach event recently, I learned of several interesting energy-related programs available through USDA's Rural Development.

Below are brief descriptions of two such programs.

Energy System Grants – Farmers and Rural Small Businesses can apply for Energy System Grants:

Section 9007 of the 2008 Farm Bill provided continued funding for a program that is available to farmers and rural small businesses in Georgia who want to install a renewable energy system. These grants can pay for up to 25 percent of the cost of installing a solar, wind, micro-hydro or biomass system. The maximum grant is \$500,000 and the minimum is \$2,500.

SOLAR: Solar (PV) panels are becoming more efficient and economical for the average farmer or business to use. Solar electrical production can be tied back into the electrical grid and can generate a stable source of revenue for your business. Solar applications can include small scale irrigation or livestock watering all the way to a large scale power plant.

BIOMASS: Biomass production can range from ethanol or biodiesel facilities that produce a renewable fuel or from a boiler that uses wood or other agricultural waste as its feedstock. You can use these fuels either on your own farm or you can sell them into the fuel or electrical markets.

Energy Efficiency Grants – Farmers can apply for Energy Efficiency Improvement Grants:

Section 9007 of the 2008 Farm Bill provided continued funding for a program that is available to farmers in Georgia who need to reduce their energy consumption. These grants can pay for up to 25 percent of the cost of doing energy efficiency improvements to a facility, building, or a process within the farming operation. The maximum grant is \$250,000 and the minimum is \$1,500.

POULTRY HOUSE UPGRADES: Poultry production is a vital part of our agricultural industry within the state. Many broiler houses are now getting some age on them and are in need of some improvements to reduce energy costs and increase production. Grant funds can be used to install new insulation on the side walls, replace inefficient fans and brooders, and install attic inlets among other things. Sixteen producers received over \$360,000 to upgrade houses in 2007 and 2008.

DIESEL MOTOR REPLACEMENT: Diesel prices may have dropped from 2008 levels but energy efficiency improvements can still be important for improving farm income. Producers who replaced old diesel irrigation motors last year showed 50 to 80 percent in energy savings and similar savings in costs. Twenty-five farmers received more than \$313,000 to help replace diesel motors in 2008.

The 9007 Rural Energy for America Program (REAP) does not help with the production of the biomass crop.

Applications assistance is available from Craig Scroggs in Monroe (770-267-1413 ext. 113 or craig.scroggs@ga.usda.gov) and from Al Burns in Tifton (229-220-5067 or al.burns@ga.usda.gov).

Georgia State FSA Newsletter

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**For information, please first contact your
local FSA County Office.**

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The USDA Farm Service Agency (FSA) is the main source for information contained in this educational newsletter. Eligibility and participation for all FSA programs is determined in accordance with FSA rules and regulations. Contact your local FSA Service Center to determine program eligibility.

The Georgia Farm Service Agency State Newsletter is published by the Georgia FSA State Office. Contact your local USDA Service Center - Farm Service Agency listed in the phone book, weekdays 8:00 a.m. - 5:00 p.m. to obtain a free subscription, make address corrections, or be removed from the mailing list.

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Persons with disabilities who require accommodations to attend or participate in any meeting/event/function should contact Kula C. Moore, 706-546-2269.

Farm Storage Facility Loan — Cold Storage Facility for Blackberries



Lanier County's Michelle Patten began producing blackberries with assistance from fellow blackberry grower, Ben Strickland, and advice from Elvin Andrews, Lanier County UGA Cooperative Extension Coordinator. When asked what got her interested in farming Michelle replied, "I have always enjoyed being outside, so when I found a job I could do outside, like farming, I pursued it."

In 2006, the Southeast Ag Coalition named Mrs. Patten as "Woman of the Year." Patten started with three acres in 2003 and now has 49 acres in production. She manages the daily operation, planting, weed control, field work and utilizes her entire family on the farm. When asked if she would pass the farm on to family members, she commented, "Yes, if one of my children would like to pursue this as a career or a hobby."

After several years of hauling her berries to the nearest cold storage processing facility, Mrs. Patten was concerned with her expenses. Even though the economy had taken a down turn, she stayed optimistic with her berry operation and continued to increase her acreage. In the meantime she kept an eye out for other means of storage. Last fall she read about the Farm Storage Facility Loan (FSFL) program in the "Georgia Farm Service Agency Newsletter" and wondered if she would be eligible for loan funds to construct a facility for her blackberry farming operation.

In the fall of 2009, Mrs. Patten contacted the Lowndes County Farm Service Agency (FSA) to inquire about the program. Almost a year from the time that Mrs. Patten contacted Terrie Wolford, County Executive Director of the FSA office serving Lowndes, Lanier, Clinch and Echols counties; she constructed a state-of-the-art cold storage facility for the processing and storage of her blackberries.

After making the initial contact with the FSA office, Michelle began compiling needed information to complete her loan application. She had to show a need for the farm storage and provide a down payment of at least 15 percent of the total cost of construction. She returned to the FSA office in January 2010 with all necessary documentation and information needed to determine her eligibility for the facility.

After her loan application was reviewed and approved by the FSA County Committee, Michelle was notified in March to begin construction. Due to excessive rainfall in the early spring, Mrs. Patten requested an extension of time to complete her facility which was reviewed and approved by

Hobby Stripling, Georgia's State Executive Director. The rain may have slowed the construction, but Michelle persevered and stayed on track to complete this process.

Much time and effort has been spent by Mrs. Patten and the FSA office in completing this awesome facility. After the final inspection was performed, the loan was closed and funds dispursed by July 23, 2010.

Mrs. Patten commented, "Obviously, the low interest monies I received from FSA have helped my operation tremendously. The cold storage facility means I will no longer have to worry about the quality of fruit, trucks that possibly could break-down during picking, or transportation of fruit after it has been picked."

We asked Michelle what advice she would give to a beginning farmer, like herself, to help them succeed? "To constantly strive for a quality product. The driving force in my operation's success is constant attention to details and never giving up." Blackberries are a specialty crop, very labor intensive, and she plans on producing blackberries as long as she can make a profit.

When asked what she enjoyed most about farming Michelle commented, "The results of a season of hard work and the freedom of making your own choices."



Pictured above are Michelle Patten (left) and Terrie Wolford, County Executive Director for the Lowndes-Clinch-Echols-Lanier County FSA Office.

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Farm Programs

Price Support/Compliance/GIS ~ Clark Weaver, Chief

2010 Marketing Assistance Loans

Commodity loans are available to all eligible producers or entities that have complied with annual program requirements which include:

- Reporting acreage for applicable crops
- Completing a AD-1026
- Completing a CCC-926

State, local government, political subdivisions and agencies thereof, are no longer eligible to receive any Market Assistant Loans, market gains, or Loan Deficiency Payments. An entity or individual average adjusted gross nonfarm income cannot exceed \$500,000. All applicants must maintain beneficial interest in the commodity and must maintain control and title to the commodity. If an entity exceeds \$500,000, they may receive a Marketing Assistance Loan but it must be repaid at principal plus interest before the maturity date.

Producers are responsible for requesting lien waivers (CCC-679) if a lien has been placed on the particular crop.

Beginning with the 2010 crop year, all loan requests may be received by fax, telephone, mail or in person but must be filed by the final loan availability date. Loan payments will not be disbursed until the Note and Security agreement is signed and all documents are completed.

For questions concerning marketing assistance loans, contact your local FSA office.

Timely Notices of Loss Required for Livestock Deaths Under the Livestock Indemnity Program (LIP)

Eligible livestock producers are reminded of the requirement to report livestock deaths due to eligible adverse weather events and conditions within 30 days from the date of the adverse weather event or death of the livestock. Prompt notification of the applicable weather event and loss of livestock will allow your county Farm Service Agency (FSA) office to timely visit the farm and verify the death of the livestock and cause of loss. Failure to timely report the loss could result in ineligibility for benefits due to the inability of the producer to provide verifiable documentation to support the claimed loss.

In addition, it will benefit livestock producers to report deaths due to “normal mortality” to their county office as well. Deaths due to normal mortality, if recorded in the local FSA office, can reduce the number of weather-related deaths that must

be attributed to normal mortality in many cases. Documentation provided to substantiate “normal” mortality must be considered “verifiable” in order to be considered.

If you are a livestock producer who is interested in the Livestock Indemnity Program (LIP), please contact or visit your local FSA office for more details on this program and the types of documentation required to verify eligible losses.

CCC-633 EZ Loan Deficiency Payment (LDP) Agreement Requirement for Producers

Beginning each crop year producers must submit a CCC-633 EZ Loan Deficiency Payment (LDP) Agreement and Request, page 1. Producers need to file this form as early as possible, but no earlier than January 1 of the applicable crop year. Only one form is needed for all applicable counties in which the signing producer has a farming interest in a crop.

This form does not negate the producer’s ability to request and obtain a Marketing Assistance Loan (MAL); the form represents the intent to receive a Loan Deficiency Payment (LDP). Producers should never lose beneficial interest in a commodity if the CCC-633 Page 1 is filed and approved in a county office prior to selling or losing beneficial interest (BI) in the commodity.

To receive a LDP, producers must sign page 2, 3, or 4, depending on the crop they are requesting payment. Along with that request, the producer will provide production evidence. This form replaces the CCC-709. Producers who want to obtain LDP based on the date of delivery from the field to a processor, buyer, or warehouse who will not lose BI in the commodity at the time of delivery must submit page 2 and check item 23 B for “Date of Delivery.”

If you have not signed a CCC-633 EZ, contact your local FSA office and complete one prior to January 1 or losing beneficial interest.

Clearing Up Land? Better Check First!

Many Farm Service Agency (FSA) County Offices have reported they are discovering producers who are clearing land to plant crops without first discussing this activity with FSA or Natural Resources Conservation Service (NRCS) to insure they remain in compliance with the “Sodbuster/Swampbuster” provisions of the Farm Bill. The main problem is that the

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Farm Programs

Production Adjustment/Conservation/Common Provisions ~ Brett Martin, Chief

Clearing Up Land? Better Check First!

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discovery is coming too late, in many cases, to prevent these producers from losing FSA program benefits. If the land is cleared **BEFORE** the person files Form AD-1026 with FSA, and NRCS later determines the land in question is classified “converted wetland,” the producer is in violation of the 1985 Sodbuster–Swampbuster Act and could be ineligible for FSA benefits until the land is restored.

This problem is especially widespread in many areas of Georgia where a lot of land is being cleared up to go into crop production. It seems some producers are under the impression that since FSA and NRCS do not consider certain crops, such as blueberries and grass, “an agricultural commodity which is planted and tilled on an annual basis,” there is no problem with clearing up this land if planted to grass or another crop that is not considered “an agricultural commodity.” This is NOT correct! In fact, there are some situations where the land might meet FSA and NRCS standards, but not those of the Corps of Engineers as they relate to the Clean Water Act.

Therefore, **anytime** a person is planning on clearing **any** land, they should come by their local FSA office and file Form AD-1026 indicating what they intend to do and where the land is located, **BEFORE beginning work**. NRCS will then make a farm visit and provide an “official” determination on whether the land is highly erodible or considered a “wetland-type” soil.

REMEMBER – Check First, To Be Sure!

2011 Tobacco Transition Payment Program (TTPP) Payments

The 2011 TTPP (tobacco buy-out) payments are again scheduled to be made the first or second week of January 2011. Please remember that not all TTPP payments will be processed on the same day as it takes county offices several days to review the payments and certify them for release. In fact, it is possible that someone with several contracts might not receive all of their payments on the same day. Most of these TTPP payments are made through the Direct Deposit system and placed directly into the recipients’ bank accounts. Persons electing not to participate in Direct Deposit will receive their payment(s) through the mail.

This past January there were numerous payments that were unable to be delivered through the mail due to people moving or changing their address and not notifying their Farm Service Agency (FSA) office of the changes. When this happens, receipt of these payments may be delayed by 3 or 4 weeks, in

addition to the possibility of their check being stolen from their mailbox. Theft of these checks could be a serious problem since these payments are disbursed each year around the same time. Thieves that know when the TTPP checks are being mailed could steal these checks from TTPP participants’ mailboxes.

If you are a TTPP participant, please consider receiving your TTPP payment check (as well as any other program payments) by Direct Deposit. For more details about switching to Direct Deposit, please contact your local FSA office. If you are already participating in Direct Deposit, please keep your local FSA office informed of any changes in your bank or account information, as this could also delay receipt of your TTPP payments. If you desire to continue receiving your TTPP payments through the mail, please make certain you inform your local FSA office anytime there is an address change.

TTPP contract holders considering selling their remaining annual TTPP payments to a “Third Party Lump Sum Provider” should be aware of the November 1 deadline date to complete all of the necessary paperwork to make the “sale” effective for the 2011 payment cycle. The same deadline (November 1) applies to contract holders desiring to “transfer” their existing TTPP contracts to another immediate family member for the 2011 payment cycle.

Feds, Farmers and Friends Feed Families (F5) Food Drive

USDA once again partnered with the Office of Personnel Management to participate in Feds, Farmers, and Friends Feed Families (F5), a nationwide summer-long food drive for all Federal employees.

Several Georgia USDA Service Centers, as well as the State Offices, participated in this effort. Employees from the Sandersville Service Center donated food items to the Christian Life Center, a non-profit organization that provides food assistance to those in need in the Sandersville area.



Shown (left to right) are Elaine Wiggins, Christian Life Center; Barbara Jackson, County Executive Director, Farm Service Agency; Jack Shurling, Christian Life Center; and Michael Curry, Area Specialist, Rural Development.

Farm Loan Programs

David Laster, Chief

FSA Announces New Loan Program

Farm Service Agency (FSA) has announced a new loan program to make and guarantee conservation loans to promote conservation and conserve our natural resources.

Conservation of natural resources, including soil, air, and water, is a high priority to Georgians. Many farmers who need and want to implement conservation measures on their own land are faced with costly expenses needed to implement these practices and do not have the necessary “up-front” funds available. Many of these individuals utilize USDA’s conservation programs, such as Environmental Quality Incentive Program (EQIP), and the Conservation Reserve Enhancement Program (CREP); however, these programs are limited to providing only a portion of the cost to implement the conservation practice.

The goal of the new Conservation Loan (CL) program is to provide eligible farmers access to credit to cover the cost of implementing qualified conservation projects.

Unlike FSA’s traditional farm ownership and operating loan programs that are targeted toward smaller and less financially established farmers, eligibility requirements are expanded to permit the agency to provide assistance to some applicants who may be large and financially strong.

Conservation Loan funds can be used to implement a conservation practice approved by the Natural Resources and Conservation Service (NRCS), such as to reducing soil erosion, improving water quality and promoting sustainable and organic agricultural practices. This would include installation of conservation structures; establishment of forest cover; installation of water conservation measures; establishment or improvement of permanent pastures; transitioning to organic production; manure management, including manure digestion systems; adaptation of other emerging or existing conservation practices, techniques or technologies.

Interested applicants who do not already have NRCS-approved conservation plans should work with the local NRCS staff to develop a conservation plan, including all applicable conservation practices. New or existing conservation plans must be NRCS approved before FSA can provide financing.

Those interested may apply for direct CLs with loan limits up to \$300,000 at local FSA offices. In addition, guaranteed CLs up to \$1,112,000 (\$1,119,000 after October 1, 2010), may be available by applying with lenders working with FSA to obtain a guarantee.

Interest rates on guaranteed CLs will vary, but may not exceed the rate charged the lender’s average farm customer. For direct

CLs, the interest rate will be the direct loan rate in effect for farm ownership loans either at the time of loan approval or loan closing.

Terms will vary and will be based on the life of security offered, but not to exceed 20 years for real estate security and seven years for chattel property. CLs must be fully secured and can only be approved for those who have the ability to repay them.

For those applicants with a strong financial position, paperwork requirements can be significantly reduced. The streamlined application process reduces paperwork for applicants, lenders, and FSA staff by eliminating the requirement to provide a cash flow and its supplementary documentation.

To submit a streamlined CL application, the applicant must: be current on payments to all creditors; have a debt-to-asset ratio of 40 percent or less; have a minimum FICO score of 700; have a net worth of at least 3 times the loan amount; and not have received FSA loan servicing within the past five years.

For more information and eligibility criteria, additional information may be obtained at any of the Farm Service Agency offices located in local USDA Service Centers throughout Georgia. Additional program information, loan applications, and other materials are available on the FSA Web site at www.fsa.usda.gov, or by contacting your local FSA county office.

Administrative Appraisal Review & Chattel Appraisal Training



Pictured above are (L-R) - Mr. Aultman, Tina Olliff, Sara Harris, Kyndal Haney, Brent Hall, Stephanie Boone, and Nicole Cleggs-Burns.

Georgia Farm Service Agency (FSA) recently added six new Loan Officers: Stephanie Boone, Fort Valley; Nicole Cleggs-Burns, Colquitt; Brent Hall, Eastman; Sara Harris, Moultrie; Kyndal Haney, Douglas; and Tina Olliff, Statesboro.

These six trainees successfully completed three days of appraisal training with emphasis on appraising livestock and equipment in addition to completing Administrative Appraisal Reviews of real estate. The training was conducted by Kenneth Pilgrim, FSA Staff Appraisal Specialist, from the Athens State office with assistance from Tift County Executive Director, Ray Pate, and Loan Officer, Leigh Wilson. The trainees participated in a chattel appraisal exercise on the farm of James E “Buck” Aultman, Vice Chairman of the FSA Tift County Committee.

Additional FSA Updates

Paper Check Conversion – Over the Counter (PCC –OTC)

Over the next year, Farm Service Agency/Commodity Credit Corporation (FSA/CCC) is moving toward an electronic method for processing producers' checks. This will allow FSA/CCC to process collections faster. When producers present checks, either in person or through the mail, the checks will be converted into an Electronic Funds Transfer (EFT). The funds will be debited from the producer's account, usually within 24 hours of receipt. Please see the U.S. Department of Treasury legal notices posted in the Service Center or visit the following U.S. Department of Treasury Internet site for detailed information:

<https://www.pccotc.gov/pccotc/pcc/usingpcc/Legal%20Notices/legalnotices.htm>

Note: FSA/CCC will begin this process in the coming months.

What is PCC - OTC?

PCC – OTC is a process for converting paper checks presented to FSA into electronic debits to the producer's bank account. It presents many benefits, such as reducing lost/misplaced checks and paper handling. This improves customer relations, speeds the check clearing process, and reduces the potential for human error.

How will my checks be handled?

If the check is presented in person, the check will be scanned into the system, voided, and stamped with the words, "Electronically Processed" or "Electronically Presented" and the voided check will be returned to the customer.

If the check is mailed to FSA, the check will be scanned into the system and voided. The customer will not receive the check back from FSA. FSA will hold checks for up to 14 calendar days to ensure that the item was successfully processed, and then FSA will shred the check.

How quickly will funds be transferred from my account?

The transfer of funds from your account could occur within 24 hours. Therefore, you should be sure that you have sufficient funds in your account to process the transaction. If you do **not** have sufficient funds, we may initiate the transaction again.

How will this transaction appear on my account statement?

The transfer of funds will be reflected on your account statement. The transaction may be recorded in a different place on your statement than where your checks normally appear, such as under "other withdrawals" or "other transactions."

What are my rights if there is a problem with the transaction?

You have protections under Federal law for an unauthorized electronic fund transfer from your account. You should contact your financial institution immediately if you believe that the transaction reported on your account statement was not properly authorized or is otherwise incorrect.

COC Elections – FSA Counts on You: Vote!

The election of responsible agricultural producers to Farm Service Agency (FSA) county committees is important to ALL farmers and ranchers with large or small operations. It is crucial that every eligible producer take part in this election because county committees are a direct link between the farm community and the U.S. Department of Agriculture.

Committee members are a critical component of the day-to-day operations of FSA. They help deliver FSA farm programs at the local level. Farmers who serve on committees help decide the kind of programs their counties will offer. They work to make FSA agricultural programs serve the needs of local producers.

Ballots will be mailed to eligible voters by November 5 and must be returned to the FSA county office or postmarked by December 6, 2010. All producers are encouraged to participate.

More information on the elections is available at the county office or online at:

<http://www.fsa.usda.gov/FSA/webapp?area=newsroom&subject=landing&topic=cce>

IMPORTANT COC ELECTION DATES

November 5, 2010: Ballots mailed to eligible voters.

December 6, 2010: Last day to return voted ballots to the local FSA Office.

January 1, 2011: Elected committee members and alternates take office.

***FSA Counts on You:
Nominate and Vote!***

Producers are reminded when they have an address change due to 911 upgrades or relocation, to please contact your local FSA office to update your address.

Outreach Meeting held in Lowndes County — “A Huge Success”

The second Annual Outreach Meeting was held recently in Valdosta for Socially Disadvantaged, Minority, Limited Resource, Beginning Farmers and Landowners.



Over one hundred producers and land-owners from the area attended this informative event put together by the Lowndes County Farm Service Agency in conjunction with Fort Valley State University, Lowndes

County Cooperative Extension Service, and USDA’s Natural Resources Conservation Service.

Information pertaining to basic program eligibility requirements, farm loan programs, direct and counter cyclical payment programs (DCP), noninsured crop disaster assistance program (NAP), Supplemental Revenue Assistance Program (SURE) was presented to the group. There was also an overview of the Tree Assistant Program (TAP), Livestock Indemnity Program (LIP), Livestock Forage Program (LFP) Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program

(ELAP); and the County Committee nomination and election process.

Mr. Hector Quezada, Director of Ruedas – Quezada’s Communication, attended and commented that he was “very pleased with the presentation and information provided.” He further stated that he “would like to make this information available to the Hispanic population through my radio broadcast, reaching communities in South Georgia, North Florida and South Alabama.”

Also attending the meeting were representatives from the University of Georgia Cooperative Extension Service; Fort Valley State University; Georgia Forestry Commission; and Risk Management Agency, Valdosta Regional Office.

A delicious meal was enjoyed and various door prizes were awarded during the meeting.

*FSA Offices will be closed
on the following holidays:*

October 11	Columbus Day
November 11	Veterans Day
November 25	Thanksgiving Day
December 24	Christmas Day
	Observed
December 31	New Year's Day
	Observed