



Holmes Named State Executive Director for Georgia

U.S. Department of Agriculture Farm Service Agency (FSA) Administrator Teresa Lasseter announced on January 5 the appointment of Susan Dykes Holmes to serve as FSA State Executive Director for Georgia.



"Susan Holmes is a seventh generation Jasper County cotton and dairy farmer with a love for Georgia agriculture and rural America," said Lasseter. "She has been a community leader since her early days as school teacher and postmaster. We are excited to have her step into the role as state executive director," Lasseter said.

Holmes is serving her third term as mayor of Monticello, Ga. Holmes is the first female elected mayor of the central Georgia city. During her tenure, Monticello became one of the first ten Better Hometown Cities in the state, one of the first five Cities of Excellence and a City of Ethics. The downtown underwent extensive restoration and was placed on the National Register of Historic Places. Furthermore, the city's tax base increased by 99 percent in the last ten years.

Georgia Governor Sonny Perdue appointed Holmes as vice chair of the Rural Development Council. She served as President of the Georgia Municipal Association which represents more than 600 Georgia cities. She is on the board of the Northeast Georgia Regional Development Center, the Georgia Academy of Economic Development, the Carl Vinson Institute of Government Training Board, Leadership Jasper, Griffin Technical College Foundation and Monticello Downtown Development Authority. She is chair of the Jasper County Board of Health and recently became a member of the steering committee for Georgia Perimeter College Newton County campus.

Holmes also served on the board of directors of Piedmont Academy and the Jasper County Zoning Board, Jasper Memorial Hospital Board, the Jasper County Library Board and the Georgia Trust for Historic Preservation. The Chamber of Commerce selected Holmes as Monticello-Jasper County Citizen of the Year; Georgia Trend Magazine named her one of the 100 Most Influential Georgians and the Girls Scout Council picked her as one of five most outstanding women in Middle Georgia.

Cattle Operations Launched with FSA Youth Loans

Two new livestock businesses have been launched in Miller County with assistance from FSA's Youth Loan Program and the guidance of Claude J. Gordon, III, FSA Farm Loan Officer in Miller County.

In September 2006, Angela Antonia Irene Aguayo, 10 years old, was approved for assistance under the Youth Loan Program to purchase cattle breeding stock and feed.



Angela Aguayo (right) with FSA Farm Loan Officer Claude Gordon.

Angela's mother Desma Nan Aguayo learned about the Youth Loan Program from the cousin of another program participant. She made an appointment to talk with Farm Loan Officer Claude Gordon to discuss details of the program and subsequently completed a loan application package.

"Angela has been helping with the cows and pigs since she was big enough to walk good," said her mother, who worked on her family's farm when she was growing up; hoeing peanuts and cotton, hauling hay and driving tractors. The family raises

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Cattle Operations Launched with FSA Youth Loans

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mainly cattle and chickens, with a few horses and pigs. Angela plans to make enough money raising cattle to help pay for college. She is almost a straight A student and has been praised by faculty for winning spelling bees at school. She is active in the 4-H Club and takes guitar, piano, and voice lessons. She loves to sing at her church, Springfield Baptist in Jakin.

She has one sister, Corrie Aguayo, who loves animals so much, the family hopes she will become a veterinarian. Her father, Manuel, was born near Salamanca, Mexico, and has been a resident of this country for 15 years. He is now applying for citizenship.



Will Henry at family farm with Farm Loan Officer Claude Gordon (right).

William "Will" Austin Henry is an 11 year old Native American. He was approved for assistance under the Youth Loan Program in August 2006 to purchase pure bred Angus cattle.

Will is the son of Bruce and Debbie Henry who is employed by the Natural Resource Conservation Service. Mrs. Henry had known about the Youth Loan program for a long time, however, waited until her son was old enough to be responsible for managing cattle on his own before allowing him to apply. Claude Gordon assisted her

with the program details and application package.

Will became interested in raising cattle while watching his grandfather Ralph Thompson raise breeding stock on the family farm and helping him with daily chores. The family farm is a cattle ranch with hay and pastureland and a few acres of longleaf pines in the Conservation Reserve Program.

Will's grandfather gave him his first Angus heifer to show as a 4-H project 3 years ago. The Youth Loan has enabled Will to purchase some high quality registered stock to start building his herd. He now has 11 Registered Angus cows/bred heifers and 6 calves. His grandfather has about 35 brood cows and 30 breeding age bulls.

Will is a member of the Math Club, Jr. Beta Club, and the Miller County Middle School FFA. He has one brother Dusty who is 19.

FSA makes loans to individual rural youths to establish and operate income-producing projects of modest size, including livestock and crop production, lawn and garden services, repair shops, and roadside stands. Each project must be planned, managed and operated under the guidance and assistance from a project advisor, such as a 4-H club advisor, FFA advisor, vocational or home economics teacher, or county extension agent. Loan recipients may use the money to buy livestock, equipment, and supplies; buy, rent, or repair needed tools and equipment; and pay operating expenses for running the project.

To qualify for a youth loan, an applicant must be a citizen of the United States (or a permanent resident) and have reached the age of 10, but have not reached the age of 21. The maximum loan amount is \$5,000. Anyone interested may inquire and obtain application forms at the local FSA County Office servicing the area where the property is located. Information is available online at: <http://www.fsa.usda.gov/ga/>.

Georgia State FSA Newsletter

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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 Service Agency Office Hours

Farm Service Agency (FSA) County Offices are open 8:00 a.m. until 5:00 p.m. Monday through Friday. From 1:00 to 5:00 p.m. on Wednesdays, County Offices will observe "Quiet Time" to allow employees uninterrupted time to process FSA applications, payments and associated documents.

Accepting Cash in County Offices

Effective February 26, 2007, Brantley, Coweta, Dougherty, Greene, Houston, Ware, and Wheeler County Farm Service Agency Offices will **only** accept remittances of cashier's checks, money orders, or personal checks. Because these offices only have one full-time permanent employee, they are no longer allowed to accept any payment in cash (currency and coins). Please note this policy change for accepting cash in these seven offices.

County Committee Advisors

Farm Service Agency County Committee (COC) Advisors are a valued voice for under represented groups and socially disadvantaged farmers and ranchers. County committee advisors serve for a 12-month period not to exceed 9 consecutive years beginning March 1 each year.

County committee members and their county executive directors, actively reach out to producer groups who are under represented on county committees. The COC shall have submitted the name of their nominee to the State Committee for confirmation, no later than February 1 of each year.

Eligibility requirements for COC advisor nominee include:

- be actively participating in farming or ranching in the county or area
- be willing and able to serve as an advisor, if appointed
- indicate in writing a willingness and ability to serve.

Duties and Responsibilities of COC Advisors include:

- attending each COC meeting, including executive sessions
- participating in all deliberations
- increasing awareness of and participation in FSA activities, including elections, by eligible voters to ensure that socially disadvantaged group problems and viewpoints are understood and considered in FSA actions
- helping to develop interest and incentives in socially disadvantaged group members for considering FSA work as a career
- actively soliciting candidates from socially disadvantaged groups for nomination during the election process
- able to perform special duties at COC's request.

Note: Advisors do not have authority to sign documents.

Important Dates for FSA Programs

Final Availability Dates for Loans and LDP's:

31-Jan	Peanuts, Unshorn Pelts, Wool, Mohair
31-Mar	Wheat, Barley, Oats, Canola, Crambe, Flaxseed, Honey, Sesame Seed, Rape Seed
31-May	Cotton, Corn, Dry Peas, Grain Sorghum, Lentils, Mustard Seed, Safflower Seed, Small Chickpeas, Soybeans, Sunflower Seeds

Final Crop Reporting Dates:

1-Mar	Final date to report Fall-Winter seeded crops
15-Jul	Final date to pay on "certified" cotton acres without penalty for BWEP
15-Jul	Final date to report Spring/Summer seeded crops

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, and all value loss crops

Additional Program Deadlines:

Now	Inquire and Sign-up CRP Continuous Practices such as Riparian Buffers
Now	Inquire and Sign-up for Bobwhite Quail Habitat Buffers (selected counties only)
Now	Emergency Conservation approved applicants - report completed practices to FSA
Now	CRP Longleaf Pine Initiative
1-Apr-31-Aug	CRP Nesting Season
1-May	Deadline to report cotton "intended" acres for BWEP without penalty
1-Jun	2007 Direct and Counter Cyclical Program (DCP) Sign-up Period Ends (no fee)
1-Aug	Final Date to Request Reconstitution of DCP Farm
28-Sep	Final Date to Enroll in 2007 DCP (\$100 late fee per farm)
1-Nov	Tobacco Buy Out Program Successor In Interest Contracts for 2008, as well as contract transfers between family members due to death of contract holder or moving "purchased" quota

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Farm Programs

Conservative Reserve Program Longleaf Pine Initiative

The Georgia USDA Farm Service Agency recently offered a Conservation Reserve Program (CRP) Longleaf Pine Initiative designed to plant up to 44,750 acres of longleaf pine forest in 116 counties. Longleaf pine forests once covered approximately 92 million acres in the Southeast. Today, less than 3 percent of this habitat remains, and what is left is being lost at an estimated rate of 100,000 acres per year. Practice CP36 was created to help re-establish longleaf pines. Interest has been very good among landowners wanting to take advantage of the CRP Longleaf Pine Initiative in the eligible counties to the extent that all of the 44,750 acres have now been allocated and approved by local FSA County Committees (COC's). Participants approved in this program will receive a rental payment for the next 10 years on the acres approved. In addition a one time payment up front signing incentive payment (SIP) of \$100 per acre will be paid to eligible landowner contracts approved. A one time practice incentive payment (PIP) equal to 40 percent of the eligible practice installation costs will be paid after the practice is installed; this is in addition to the regular CRP cost share payment of 50 percent. This equates to an actual 90 percent practice cost share.

For more information please contact your local County FSA Office or visit our FSA website www.fsa.usda.gov and click on Conservation Programs.

Farm Stored Facility Loan Availability

The Farm Stored Facility Loan Program was implemented in the Farm Security and Rural Investment Act of 2002 which allowed 7 CFR Part 1436 to add loans for storage facilities for marketing assistance loans. The purpose of this program is to encourage additional storage in deficit areas. The program replaces or adds to aging storage facilities and provides affordable credit. The aggregate outstanding balance for each borrower signing the CCC-186 or the maximum principal amount may not exceed \$100,000. The loan is amortized over a loan period of 7 years.

Producers may apply anytime in the office where their farm records are kept. A producer must have satisfactory credit history and show a need for the commodity storage. FSA will utilize the acreage report for the most recent crop years. New growers will be allowed to use a 1-year average and yield projection for new crops grown. A borrower must not

be delinquent on a Federal Debt and make this certification on the CCC-185 application.

Eligible crops are: Wheat, barley, oats, corn, grain sorghum, flaxseed, mustard seeds, canola, soybeans, small chickpeas, dry peas, lentils, or sunflower seed.

NOTE: Grain sorghum, corn, oats, wheat or barley are included whether harvested as whole grain or other than whole grain.

If you are interested in obtaining a Farm Facility Loan, please contact your local FSA office for more information. However, do not begin any construction until the application has been submitted and approved.

IMPORTANT DATES

March 1	Deadline to report Fall-seeded grains
May 1	Deadline to report Tobacco
July 15	Deadline to report Spring and Summer-seeded Crops and ALL other crops planted by that date

Note: Acreage Reporting Date for crops with NAP coverage may be different; please check with your local FSA Office.

FSA Spot Checks

All member information (CCC-501's) and payment eligibility (CCC-502's) are subject to spot check through our end-of-year review process. If selected for a spot check, producers will be asked to submit proof of their contribution to the operation such as seed, fertilizer and chemical bills, land lease agreements, land contracts or property tax payments, equipment lists, cancelled checks for paid labor or hired management, and any other items the FSA County Committee determine are necessary.

The producer is required to provide these items for the spot check so that the FSA county committee can make a determination that the farming operation is actually being performed as was stated on the applicable CCC-501 or CCC-502 that was originally completed.

Farm Programs

2007 Direct and Counter-cyclical Program (DCP) Signup Underway

FSA has “rolled” into 2007 and is currently accepting 2007 DCP contracts. Participants who know their plans and the land they will control for the 2007 crop year may enroll and request 22 percent of the direct payments in advance to be paid beginning December 1, 2006.

IMPORTANT DCP DATES

1-Jun	Final date to enroll DCP contract (no late fee)
1-Aug	Final date to request DCP farm reconstitution
28-Sep	Final date to enroll DCP contract (\$100 late fee)
28-Sep	Final date to revise DCP contract due to succession-in-interest

New Measurement Service Rates Announced for 2007

National policy now requires State Committees to implement a new rate schedule for performing measurement service requests for producers. The intent of this requirement is to insure all states and counties across the country are

consistent in charging and collecting fees which adequately recover the costs of performing these services in the field; as well as the administrative actions necessary to complete the paperwork in the county office, and then notify the requestor of the results of the request.

The new rate is based on a flat \$30 fee for EACH farm visit [by farm serial number (FSN)] plus an hourly rate fee of \$16 per hour (\$8 every 30 minutes thereafter) with a one hour minimum. There is no charge for the mileage the county office employee must drive to perform the service.

Some of the producer services covered under this fee schedule are:

- Measuring crops after planting,
- Staking and referencing crops before planting,
- Appraisals,
- Re-measuring any acreage that has been previously determined,
- Measuring farm stored commodities, and
- Late filing fees for late acreage reports.



Designation by Landowner Division of Bases

Regarding a farm and tract reconstitution division, the designation by landowner method is the division of crop bases in the manner agreed to by the parent farm or tract owner and purchaser or transferee.

The method may be used when any of the following apply:

- √ Part of a farm is sold or ownership transferred
- √ An entire farm is sold or ownership transferred to 2 or more persons
- √ Part of a tract is sold or ownership is transferred
- √ An entire tract is sold or ownership transferred to 2 or more persons.

The seller and purchaser must agree in writing by signing a completed form FSA-155 or a clearly stated memorandum of understanding (MOU). **A legal deed transferring property ownership and signed only by the seller will not suffice.** Therefore, sellers are encouraged to obtain a signed MOU prior to signing the deed. Before completing a sale, please protect yourself and check with the local FSA office for other specific guidelines applicable to this method of division.

Farm Loan Programs

How To Complete an FSA Direct Loan Application

Farm Service Agency (FSA) must follow all relevant federal credit, environmental, and debt collection laws and policies when making farm loans. Before applying for an FSA loan, producers should make sure their intended use of loan funds falls within FSA guidelines. Loan funds can be used by family farmers, ranchers, and others to refinance certain debts, pay normal operating and family living expenses, purchase farmland, livestock, equipment, feed, and other materials essential to farm operations. FSA loans cannot be used to refinance personal debts, buy personal vehicles, or start and operate non-farm businesses.

Applicants who need help in gathering information or completing forms should contact the local FSA office. FSA employees will help applicants understand what information is needed, where to find it or who to contact to get it. In some areas, FSA can arrange for an outside organization to help the applicant gather the information and complete the forms. Providing all the information in the following three steps will help the application process flow smoothly. Please note that other information may be required depending on each individual situation.

Step 1 – Fill Out Forms

Gather information and complete the following forms:

- Form FSA-410-1, “Application for Direct Loan Assistance” – If the applicant is a cooperative, corporation, partnership, joint operation, trust, or limited liability company, additional information will be required of each member of the group. Producers will need to discuss their business structures with an FSA loan official. Applicants will need to provide a credit report fee, which will vary in amount depending on how many individuals are applying and/or the business structure.
- Form FSA-2037, “Farm Business Plan Worksheet-Balance Sheet.”
- Form FSA-2038, “Farm Business Plan Worksheet-Projected Income and Expense.”
- Form FSA-440-32, “Verification of Debts and Assets.”
- Form FmHA 1910-5, “Request for Verification of Employment.”

Step 2 – Provide Additional Information

In addition to forms, a loan applicant must provide FSA with the following information as part of the loan process: (If the applicant is already an FSA borrower, this information may already be on file with FSA.)

- A brief written description of the farm business.
- A brief written description of the applicant’s farm training and/or experience, including employment as an owner, manager, farm management consultant, or operator of a farm business for at least one year.
- Proof that the applicant cannot obtain credit from private sources at reasonable rates and terms.
- Copies of financial records for the past five years.
- Production history for the past five years. If the applicant has been farming less than five years, the applicant can provide records for the years that he/she was involved in farm activity.
- Copies of any leases, contracts, or agreements that might affect the operation or that might be important. If a written lease is not available, an applicant can provide a statement describing the terms and conditions of the agreement.
- FSA must determine that a producer’s current farm operation complies with regulations governing certain conservation programs. The local FSA office can assist the applicant with meeting this requirement.

Step 3 – Contact FSA

After completing the required paperwork, an applicant should contact his/her local FSA office or USDA Service Center to schedule an appointment with a farm loan official to submit the farm loan application. It is important that applicants who are having problems gathering needed information or completing forms contact FSA immediately for help.

Emergency Loans - If a producer is applying for an emergency loan based on losses in an area that has been designated an agriculture disaster, he/she should fill out the following forms:

- Form FmHA 1945-22, “Certification of Disaster Losses.”
- Form FmHA 1940-38, “Request for Lender’s Verification of Loan Application.”

Actual Production History (APH) yields for the past five years must be established by a producer’s crop insurance company

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Locate your FSA County Offices

COUNTY	LOCATION	PHONE
APPLING	Baxley	912-367-6684
ATKINSON	Pearson	912-422-3363
BACON	Alma	912-632-4611
BAKER	Newton	229-734-5272
BEN HILL	Fitzgerald	229-423-2041
BERRIEN	Nashville	229-686-5557
BLECKLEY - TWIGGS	Cochran	478-934-6571
BRANTLEY-CHARLTON	Nahunta	912-462-5718
BROOKS	Quitman	229-263-4116
BULLOCH	Statesboro	912-871-2600
BURKE	Waynesboro	706-554-2109
CALHOUN	Morgan	229-849-2415
CANDLER	Metter	912-685-2635
CARROLL-DOUGLAS- FULTON-HARALSON- PAULDING	Carrollton	770-834-2097
COFFEE	Douglas	912-384-4811
COLQUITT	Moultrie	229-985-6509
COOK	Adel	229-896-3206
COWETA-HEARD- MERIWETHER-TROUP	Newnan	770-251-4282
CRISP	Cordele	229-273-4148
DECATUR	Bainbridge	229-246-5773
DODGE	Eastman	478-374-2531
DOOLY	Vienna	229-268-4131
DOUGHERTY	Albany	229-430-8510
EARLY	Blakely	229-723-3193
EFFINGHAM-BRYAN- CHATHAM	Springfield	912-754-6664
ELBERT-OGLETHORPE	Elberton	706-283-3021
EMANUEL	Swainsboro	478-237-8866
FLOYD-POLK	Rome	706-291-5654
GORDON-BARTOW- CHEROKEE-COBB-MURRAY- PICKENS-WHITFIELD	Calhoun	706-629-2582
GRADY	Cairo	229-377-1607
GREENE-HANCOCK- TALIAFERRO	Greensboro	706-453-2086
HABERSHAM-RABUN- STEPHENS-WHITE	Clarksville	706-754-4211
HALL-DAWSON-FORSYTH- LUMPKIN	Gainesville	770-536-0549
HART-FRANKLIN	Hartwell	706-376-5451
HENRY-BUTTS-CLAYTON- FAYETTE-SPALDING	McDonough	770-957-7473
HOUSTON	Perry	478-987-2271
IRWIN	Ocilla	229-468-7491
JACKSON-BANKS-MADISON	Commerce	706-335-8111
JEFF DAVIS	Hazelhurst	912-375-2015
JEFFERSON-GLASCOCK	Louisville	478-625-7771

COUNTY	LOCATION	PHONE
JENKINS	Millen	478-982-4281
JOHNSON	Wrightsville	478-864-3407
LAMAR-MONROE-PIKE- UPSON	Barnesville	770-358-0787
LANIER-CLINCH	Lakeland	229-482-3995
LAURENS-WILKINSON	Dublin	478-272-1757
LEE	Leesburg	229-759-9267
LOWNDES-ECHOLS	Valdosta	229-242-0575
MACON	Oglethorpe	478-472-7012
MARION-CHATTAHOOCHEE- HARRIS-MUSCOGEE- TALBOT	Buena Vista	229-649-4495
MCDUFFIE-COLUMBIA- RICHMOND-WARREN	Thomson	706-595-1339
MILLER	Colquitt	229-758-5219
MITCHELL	Camilla	229-336-0171
MONTGOMERY-TREUTLEN	Mount Vernon	912-583-4541
MORGAN-JASPER-NEWTON	Madison	706-342-1353
OCONEE-BARROW- CLARKE	Watkinsville	706-769-3987
PEACH-BIBB-CRAWFORD	Byron	478-956-6484
PIERCE	Blackshear	912-449-5303
PULASKI	Hawkinsville	478-783-1181
PUTNAM-BALDWIN-JONES	Eatonton	706-485-2341
RANDOLPH-CLAY-QUITMAN	Cuthbert	229-732-3001
SCREVEN	Sylvania	912-564-7101
SEMINOLE	Donalsonville	229-524-2434
SUMTER-SCHLEY	Americus	229-924-4056
TATTNALL-EVANS	Reidsville	912-557-6706
TAYLOR	Butler	478-862-3645
TELFAIR	McRae	229-868-5696
TERRELL	Dawson	229-995-5811
THOMAS	Thomasville	229-226-3462
TIFT	Tifton	229-382-2775
TOOMBS	Lyons	912-526-6154
TURNER	Ashburn	229-567-3304
UNION-FANNIN-GILMER- TOWNS	Blairsville	706-745-2012
WALKER-CATOOSA- CHATTOOGA-DADE	LaFayette	706-638-1558
WALTON-DEKALB- GWINNETT-ROCKDALE	Monroe	770-267-8363
WARE	Waycross	912-283-6420
WASHINGTON	Tennille	478-552-6071
WAYNE-CAMDEN-GLYNN- LIBERTY-LONG-MCINTOSH	Jesup	912-427-2502
WEBSTER-STEWART	Preston	229-828-2015
WHEELER	Alamo	912-568-7411
WILCOX	Rochelle	229-365-2231
WILKES-LINCOLN	Washington	706-678-2630
WORTH	Sylvester	229-776-6985

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.

How To Complete an FSA Direct Loan Application *(Continued from page 6)*

and will be used to calculate losses. If APH yields are not available, three years of production history will be used.

After the loan application is submitted, FSA reviews the application and determines if the applicant is eligible for a loan. The applicant will receive written notification of each step in the process such as when the application is received, when more information is needed, and when a final decision is made on the application. If the application is approved, FSA makes the loan and the loan applicant receives the funds. If the application is denied, the applicant will be notified in writing of the specific reasons for the denial, and provided reconsideration and appeal rights.

Obtaining Forms

FSA forms can be obtained from their local FSA office or USDA Service Center or they can be downloaded and printed from FSA's Web site: <http://www.fsa.usda.gov/daflp/forms%20list.htm>.

Also, many forms can be filled out and submitted via USDA's "eForms" Web site located at <http://forms.sc.egov.usda.gov/eforms/mainervlet>.

For information on available loan types and loan amounts, contact your local FSA office or visit FSA's Web site, www.fsa.usda.gov.

Master Tree Farmer

Mini-series:
"Preparing for the Next Owner"

A South-wide Satellite Broadcast
Shortcourse for Forest Landowners

March 6, 13, and 20, 2007

The classes will be held on Tuesday evenings from 6-9 p.m. in the conference room of the Dougherty County Extension Service Office at 125 Pine Avenue, Suite 100, Albany, GA.

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| March 6 | Introduction and Overview: <ul style="list-style-type: none">- Evaluating your situation- Real estate transfer basics- Options and steps for a successful succession |
| March 13 | Strategies for Success: <ul style="list-style-type: none">- Intergenerational transfer |
| March 20 | Strategies for Success: <ul style="list-style-type: none">- Conservation options, tools and resources |

You can contact the Dougherty County Extension Service at (229) 436-7216, or morganjl@uga.edu, or 125 Pine Avenue, Suite 100, Albany, GA 31701 for more information.