



Wexford-Osceola-Benzie-Missaukee FSA County News

Cadillac Area USDA Service Center

7192 E 34 Rd
Cadillac MI 49601

231-775-7681 (phone)
231-775-0938 (fax)
www.fsa.usda.gov/mi

Hours

Monday - Friday
7:30 a.m. - 4:30 p.m.
CLOSED FOR ALL LEGAL
HOLIDAYS

County Committee

Gary Lathwell, Chair
Bruce Eisenga, Vice
Mike Clous, Member
Robert Morlock, Member
Rick Tacoma, Member
Karen Westmaas, Advisor

County Committee meets
3rd Tuesday/each month
9:30 a.m.

Staff

County Executive Director
Virginia Pulford
virginia.pulford@mi.usda.gov

Farm Loan Managers
Larry Cleary
Rick Dean/Osceola

Program Technicians
Cindy Richard
Patty Salasky
Benita Meekhof

Field Reporters
Ron Kamaloski
Marsha Musselman



2010 FSA County Committee Election

Don't miss out on voting.
Ballots will be mailed to all eligible
Voters by November 6, 2009.
Ballots must be returned to the
office or postmarked by Dec. 7,
2009 to be counted.

Your candidates from LAA-3 (Wex-
ford County) are Ray Fox, Dean
George, and Eric Peterson.
Your candidates from LAA-4
(SW1/4 Missaukee County and
NE1/4 of Osceola County) are
Bruce Eisenga and Paul Miller.

Mike Clous (LAA-3) has served
three consecutive terms and is
ineligible to run for another term.
His service to FSA is greatly ap-
preciated and he will be missed by
all of us.

The 2010 committee and alter-
nates take office on January 1,
2010.

NAP Dates to Remember 2010 Sales Closing Dates:

September 1, 2009: Value Loss
Crops such as aquaculture, orna-
mental nursery, and Christmas
trees.

September 30, 2009: forage
crops.

November 20, 2009: apples, as-
paragus, sweet/tart cherries, cane
berries, rhubarb, strawberries, and
all other fruit.

December 1, 2009. honey and
maple sap.
In addition, Honey producers need
to make a colony report to the of-
fice by January 2, 2010.

Measurement Service

Producers enrolled in the new ACRE
program will be required to have verifi-
able production evidence for crop year
2009 or for farm stored commodities. If
you feed your production, onsite visits
are available to measure production.

Measurement Fees

Basic farm visit fee is \$30 plus \$16 for
the first hour and \$8 for each additional
30 minutes. The fee includes actual
time spent traveling, measuring, and
calculating. There is a minimum
charge of one hour which makes the
minimum fee for a measurement ser-
vice \$46 or more. We will also be able
to use appraisals completed by Loss
Adjustors for producers with RMA buy-
up insurance.

Bank Changes

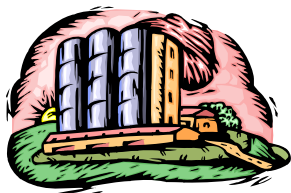
In October we will be making final pay-
ments for the DCP Program and for the
Conservation Reserve Program (CRP).
If you have changed bank accounts
that affect the direct deposit of your
payments, contact us now so we can
make the changes in the computer
system prior to making these pay-
ments.

Farm Storage Facility Loan Program (FSFL)

Changes to this program have been
implemented in accordance with the
2008 Farm Bill. This program allows
producers with eligible commodities to
obtain low-interest financing to build or
upgrade farm storage and handling
facilities. The maximum principal
amount of a loan through FSFL is
\$500,000.

Participants are required to provide a
down payment of 15 percent. Loan
terms of 7, 10, or 12 years are avail-
able depending on the amount of the
loan.

Interest rates for each term may vary
and are based on the rate which CCC



FSFL Continued

borrowed from the Treasury Department.

Commodities eligible for FSFL are:

- Corn, grain sorghum, soybeans, oats, wheat, barley or minor oilseeds harvested as whole grains.
- Corn, grain sorghum, wheat, oats or barley harvested as other-than whole grain.
- Hay
- Renewable Biomass materials
- Fruits and vegetables – cold storage facilities

For details regarding this program contact the county office or www.fsa.usda.gov



Biomass Crop Assistance Program (BCAP)

BCAP provides financial assistance to producers or entities that deliver eligible biomass material to designated biomass conversion facilities for use as heat, power, biobased products or biofuels. Assistance will be for the collection, harvest, storage and transportation (CHST) costs associated with the delivery of eligible materials.

Biomass conversion facilities and material owners or producers can contact us for details on this program. Applications from biomass facilities interested in participating in BCAP are currently being accepted at the FSA State office. Once an agreement is signed between FSA and an approved facility, producers who sell these materials can apply for matching payments. Payments are made at a matching rate of \$1 per dry-ton equivalent not to exceed \$45 per dry ton equivalent. A biomass material owner or producer is eligible to receive payments for two years.

In this area, eligible materials include wood waste and wood residues. A detailed list of eligible materials is available by contacting us or from the

website at: www.fsa.usda.gov/bcap

Conservation Stewardship Program (CSP)

NRCS will be accepting applications for the Conservation Stewardship Program (CSP) until September 30, 2009. Eligible acres for CSP are cropland, grazing land & non-industrial private forestland. Eligible producers are those that have established farm and eligibility records with FSA. Applicant must also show control of the land for the 5 year contract period.

Producers must be currently meeting a stewardship threshold for one resource concern (soil, water, air, plant, or animals) and must already or agree to address another priority resource concern by the end of the contract.

CSP offers payments up to \$40,000 per contract. More than one contract is acceptable; however you can not earn more than \$40,000 annually. For details on this program contact:

Benzie:	Scott Hughey	889-9666
Osceola:	Greg White	832-5341
Wexford:	Jim Williams	775-7681
Missaukee:	Jim Williams	775-7681

Milk Contract Modifications

Milk participants need to modify existing contracts to change the start month for fiscal year 2010. By September 14, 2009, if you wish to choose October as the start month. By October 14, if you wish to choose November as your start month/etc. If the contract is not modified, existing designation on your contract will remain in effect for 2010. Since this program started in February of 2009, most contracts should be modified if you want the months of Oct. Nov. Dec. 2009 and Jan. 2010 to count toward your total 2010 eligible pounds.





Farm Loans

FSA offers loans for farmers to purchase farmland and finance agricultural operations. Loan programs are designed to help producers who are temporarily unable to obtain private or commercial credit. In many cases, applicants are beginning farmers who have insufficient net worth to qualify for financing through a commercial lender. Borrowers might also have suffered setbacks from natural disasters or economic conditions, or they might be persons with limited resources.

Farm ownership loans and farm operating loans may be obtained as direct loans for a maximum of up to \$600,000. Guaranteed loans can reach a maximum indebtedness of \$1,094,000. Emergency loans are always direct loans for farmers who may have suffered physical or production losses in disaster areas designated by a Presidential or Secretarial disaster declaration. Rural youth Loans, Loans to Beginning Farmers and loans for socially disadvantaged applicants are also available.

Farm Loans for Socially Disadvantaged

Direct and guaranteed loans to socially disadvantaged applicants are available to assist in buying and operating family-size farms. Funds are reserved each year specifically for these loans. Direct loans may be made to qualified applicants for both farm operating and farm ownership purposes. Guaranteed farm loans also may be made for ownership or operating purposes, and may be made by any lending institution subject to Federal or state supervision and guaranteed by FSA. FSA typically guarantees 90 percent of a loan against any loss that might be incurred if the loan fails.

Persons who are primarily and directly engaged in farming on family-size operations may apply. A family-size farm is one that a family can operate and manage itself. Socially disadvantaged loan applicants

do not receive automatic approval. In addition to being members of a socially disadvantaged group, individual applicants under this program must meet all requirements for FSA's regular farm loan program assistance including:

- Have a satisfactory history of meeting credit obligations.
- Have sufficient education; training; or a least one-year's experience in managing or operating a farm or ranch within the last 5 years for a direct operating loan, or, for a direct farm ownership loan, have participated in the business operation of a farm or ranch for three out of the last 10 years.
- Be a citizen of the US.
- Be unable to obtain credit elsewhere at reasonable rates and terms to meet actual needs; and
- Possess legal capacity to incur loan obligations.

A socially disadvantaged person is one of a group whose members have been subjected to racial, ethnic, or gender prejudice because of his or her identity as members of the group without regard to his or her individual qualities. Social disadvantaged groups are women, African Americans, American Indians, Alaskan Natives, Hispanics, Asian Americans and Pacific Islanders.

For complete details contact the office and ask to speak with your Farm Loan Manager.



Youth Loans

Loans to rural youths are available to establish and operate income-producing projects in connection with 4-H clubs, FFA, and other agricultural groups. Projects must be planned and operated with the help of the organization advisor, produce sufficient income to repay the loan and provide the youth with practical business and educational experience. The maximum loan amount is \$5000.

Eligibility Requirements:

- Citizen of US
- 10 to 21 years of age
- Live in a rural area or in a town of 50,000 or fewer persons
- Must have written consent from a parent or guardian
- Comply with FSA's general eligibility requirements
- Be unable to get a loan from other sources
- Conduct a modest income-producing project in a supervised program of work
- Demonstrate capability of planning, managing and operating the project under guidance and assistance from a project advisor.

Dates to Remember

Sept 1st	NAP Sales Closing date for Value Loss Crops including Christmas trees
Sept 30	NAP salesclosing date for forage
Sept. 7 Oct. 12 Nov. 11 Nov. 26	Federal Holiday-Office Closed
Nov 20	NAP sales closing date for perennial crops
Dec. 1st	NAP Closing date for honey and maple sap
Dec. 6th	COC election Ballots to be returned or post-marked
Continues	Farm Storage Facility Loans
Continues	Continuous Conservation Reserve Program and CRP-SAFE

Visit our Web site at:
www.fsa.usda.gov/mi

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