



# Daviess County News

October 2008

## Daviess County USDA Service Center

**Daviess County FSA**  
209 Ash Street  
Gallatin, MO. 64640  
660-663-3703 (phone)  
660-663-3697 (fax)  
www.fsa.usda.gov/mo

**Hours**  
Monday - Friday  
7:45 a.m. - 4:30 p.m.

**County Committee**  
Sandra Chrisman  
David Cox  
Keith Harpster

County Committee  
meets 3<sup>rd</sup> Thursday at  
8:00 A.M.

**Office Staff**  
Denise Dixon, PT  
Glynis Dotson, PT  
Beth Strein, PT

**CED**  
Kirby Payne

**Farm Loan Staff**  
Charles Meissen, FLM  
Teresa Akers, FLO

## Final Payments for 2008 DCP

Enrolled producers can expect their final direct payment to be deposited directly into personal bank accounts sometime during the first few weeks of October.

Producers who did not elect to receive an advance direct payment will receive their entire direct payment for the year in one lump sum after the end of the fiscal year (Sept. 30).

The direct payment for a crop equals 85 percent of the farm's base acreage times (x) the farm's direct payment yield times (x) the direct payment rate.

## ECP

A flood and excessive rain has caused severe damage in all areas of the county. Farms and ranches suffering severe damage may be eligible for assistance under the Emergency Conservation Program (ECP) administered by the Farm Service Agency (FSA) if the damage:

- Will be so costly to rehabilitate that Federal assistance is or will be needed to return the land to productive agricultural use
- Is unusual and is not the type that would recur frequently in the same area
- Affect the productive capacity of the farmland
- Will impair or endanger the land.

A producer qualifying for ECP assistance may receive cost-share levels not to exceed 75 percent of the eligible cost of restoration measures. No producer is eligible for more than \$200,000 cost sharing per natural disaster occurrence. The following types of measures may be eligible:

- Removing debris from farmland
- Grading, shaping, or re-leveling farmland
- Restoring permanent fences
- Restoring conservation structures and other similar installations

Producers who have suffered a loss from a natural disaster may contact the office and request assistance from October 14 to December 15.

To be eligible for assistance, practices must not be started until all of the following are met:

- An application for cost-share assistance has been filed

- COC or its representative has conducted an onsite inspection of the damaged area
- The agency responsible for technical assistance, such as NRCS, has made a needs determination, which may include cubic yards of earthmoving, etc., required for rehabilitation.

## Acreage Spot Check Determinations and Notification

Each year the Farm Service Agency completes spot checks of acreage reports. Acreage reports are an integral part of farm program participation. Acreage spot checks are completed to ensure accurate acreage reports are used in farm program computations.

FSA will conduct spot checks on a selected number of farms in each state. All acreage determinations will be completed using the FSA Geographic Information System official acreages.

After farms are spot checked, a Notice of Determined Acreage will be sent to the farm operator. Producer notifications will be issued by FSA as spot checks are completed. Questions concerning determined acres should be directed to your local FSA office for further explanation.

## Marketing Assistance Loans

Marketing Assistance loans are commodity loans available to producers who share in the risk of producing the crop. To be eligible, you must maintain beneficial interest in the crop through the term of the loan.

Commodity loan eligibility also requires you comply with conservation and wetland protection requirements; beneficial interest requirements, report how you use cropland acreage on the farm and ensure the commodity meets CCC minimum grade and quality standards.

For commodities to be eligible they must have been produced by an eligible producer, be in existence and in a storable condition and be merchantable for food, feed or other uses as determined by CCC. The quality of the commodity in farm storage must be maintained throughout the term of the loan.

Producers do not have to participate in the Direct and Counter-Cyclical Program to be eligible for commodity loans.

## FSA Signature Policy

Using the correct signature when doing business with FSA can save time and prevent a delay in program benefits. The following are FSA signature guidelines:

- A married woman shall sign her given name: Mrs. Mary Doe, not Mrs. John Doe
- For a minor, FSA requires the minor' signature and one from an eligible parent  
Note, by signing the applicable document, the parent is liable for actions of the minor and may be liable for refunds, liquidated damages, etc
- When signing on one's behalf the signature must agree with the name typed or printed on the form, or be a variation that does not cause the name and signature to be in disagreement. Example - John W. Smith is on the form. The signature may be John W. Smith or J.W. Smith or J. Smith. Or Mary J. Smith may be signed as Mrs. Mary Joe Smith, M.J. Smith, Mary Smith, etc
- FAXED signatures will be accepted for certain forms and other documents provided the acceptable program forms are approved for FAXED signatures. Producers are responsible for the successful transmission and receipt of FAXED information. Examples of documents **not** approved for FAXED signatures include:
  - Promissory note
  - Assignment of payment
  - Joint payment authorization
  - NAP actual production history and approved yield record
  - Acknowledgement of commodity certificate purchase
  - Financing statement
  - UCC financing statement
- Spouses may sign documents on behalf of each other for FSA and CCC programs in which either has an interest, unless written notification denying a spouse this authority has been provided to the county office
- Spouses shall not sign on behalf of each other as an authorized signatory for partnerships, joint ventures, corporations, or other similar entities
- All members of a general partnership must sign for the general partnership unless an individual is authorized to act on the behalf of the general partnership and bind all members

- Acceptable signatures for general partnerships, joint ventures, corporations, estates, and trusts shall consist of an indicator "by" or "for" the individual's name, individual's name and capacity, or individual's name, capacity, and name of entity

For additional clarification on proper signatures contact your local FSA office.

## GIS Mapping

As part of a decade-long program to digitally map the nation's farms and fields, the United States Department of Agriculture (USDA) has established the Common Land Unit (CLU) as a standardized GIS (Geographic Information Systems) data layer that has allowed mapping to be integrated easily on a nationwide basis. The Farm Service Agency manages this CLU data layer through a distributed database environment for all field service centers through out the country.

Transitioning to the GIS environment has made good business sense for FSA for a variety of reasons. For one, CLU certification has improved communication between Service Centers and FSA customers through the use of current ortho-photography or NAIP (National Agricultural Imagery Program). For years, FSA had been using hard copy maps that were 10 years old or more. During that time span, it was difficult to keep information accurate due to urban development and other land use changes. USDA Service Centers use NAIP in order to maintain the Common Land Unit (CLU) boundaries and assist with a multitude of other farm programs.

Second, using GIS and GPS (Global Positioning System) provides for more consistent and more accurate land measurements, such as field acreage and acreage boundaries of conservation practices, such as riparian buffers. In conjunction with yearly updated high quality digital imagery, new land use changes (farm transfers and land subdivisions) can be easily updated. Maps can be created in either paper or digital format for FSA customers or the public.

Lastly, the GIS environment provides for the incorporation of data from outside sources for business decision making or environmental planning. Some examples outside data sources include demographic data, satellite imagery, GPS data, elevation data and soil types.

## Farm Storage Facility Loans

Low interest rate loans for storage facilities are available for producers to build or remodel farm storage facilities for a variety of commodities, including wheat, soybeans and corn.

The seven-year Farm Storage Facility Loans are available for the purchase and installation of eligible storage facilities, permanently affixed drying or handling equipment, or remodeling existing facilities. Eligible facilities include new conventional-type cribs or bins and new and remanufactured oxygen-limiting and other upright or bunker silo-type structures.

All Farm Storage Facility Loans are secured by a promissory note and security agreement. The maximum amount that may be borrowed is 85 percent of the net cost of the storage or handling equipment, up to \$100,000 for each borrower. A minimum down payment is also required. For details, contact the county office staff.

## FSA Farm Loans Available For Beginning Farmers or Rancher

Beginning farmers or ranchers may obtain a farm ownership loan by using funds set aside especially for them by the Farm Service Agency. These loans can be up to the \$300,000 loan limit, and the term of the loan can be up to 40 years.

The interest rate is set the first of each month, and is currently 5.125 percent. The rate for limited resource producer is 5.000 percent.

Farm ownership loan funds may also be used in joint financing where FSA lends up to 50 percent of the amount financed and another lender provides 50 percent or more. FSA may charge an interest rate of not less than 4 percent with terms up to 40 years.

Selected Interest Rates for October 2008	
90-Day Treasury Bill	1.750%
Farm Operating Loans — Direct	3.750%
Farm Ownership Loans — Direct	5.125%
Farm Ownership Loans -- Down Payment	1.500%
Emergency Loans	3.750%
Farm Storage Facility Loans	3.250%
Commodity Loans 1996-Present	3.00%



## NAP Coverage Closing Date Extended

Since the Food, Conservation and Energy Act of 2008 was announced so late defining the 2009 risk management NAP Coverage requirement for the Supplemental Disaster Programs, the National Farm Service Agency (FSA) office has extended the Non-Insured Crop Disaster Assistance Program (NAP) coverage purchase date for 2009 only. **As a result, the State Committee established NAP application closing dates that fall before December 1, 2008 have been extended to December 1, 2008, for the 2009 application crop year.**

Please note that extending the 2009 NAP application deadlines to December 1, 2008, does not modify the definition of coverage period. NAP coverage will not begin until the later of the following dates:

- 30 calendar days after the date CCC-471 is filed; and
- The date the crop is planted not to exceed the final planting date.

NAP was designed to reduce financial losses that occur when natural disasters cause a catastrophic loss of production or prevented planting of an eligible crop by providing coverage equivalent to catastrophic (CAT) insurance. Statute limits NAP to each commercial crop or agricultural commodity, except livestock, for which CAT is not available.

The application deadline date for the 2009 NAP coverage for winter wheat, barley, apples, canola, peaches, grapes, greens (spinach), honey, Christmas trees, ginseng, aquaculture, floriculture, mushrooms, ornamental nursery, turfgrass sod **for Missouri, is December 1, 2008.** For 2009-2012, the NAP Service Fees have increased from: \$100 to \$250 per crop; \$300 to \$750 per county; \$900 to \$1,875 per producer for all counties.

Producers who already have coverage on 2008 NAP crops may choose to continue coverage on the same crop or crops for 2009, if the applicable service fee is submitted by the application closing date. A new CCC-471, application for coverage is not required to be signed when applying for continuous coverage of the same crop or crops.

Producers who choose to add a new crop(s) or delete a crop(s) from previous year's coverage or changing crop shares must file a new CCC-471 with signatures and pay the applicable service fee.

For more information on NAP coverage, please contact your local Farm Service Agency office.

## Loans for the Socially Disadvantaged

FSA has a number of loan programs available to assist applicants to begin or continue in agriculture production. Loans are available for operating type loans and/or purchase or improve farms or ranches.

While all qualified producers are eligible to apply for these loan programs, the FSA has provided priority funding for members of Socially Disadvantaged Applicants.

A socially disadvantaged applicant 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.

For purposes of this program, socially disadvantaged groups are women, African Americans, American Indians, Alaskan Natives, Hispanics, Asian Americans, and Pacific Islanders.

If producers believe they would qualify as socially disadvantaged, they should contact their local FSA office for details. FSA loans are only available to applicants who meet all the eligibility requirements and are unable to obtain the needed credit elsewhere.

Dates to Remember	
Oct. 13	Columbus Day Holiday. <b>FSA Offices Closed.</b>
Nov. 3	County committee ballots mailed to voters
Nov. 11	Veterans Day Holiday. <b>FSA Offices Closed.</b>
Nov. 27	Thanksgiving Day Holiday <b>FSA Offices Closed.</b>
Dec. 1	Last day to return voted ballots to the local FSA office.
Dec. 1	<b>Application deadline</b> for 2009 NAP coverage for Fall Crops.
Continues	Farm Storage Facility Loan program.
Continues	Continuous Conservation Reserve program.

Visit our website at: [www.fsa.usda.gov/mo](http://www.fsa.usda.gov/mo)

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotope, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD). To file a complaint of discrimination, write to USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, or call (800) 795-3272 (voice) or (202) 720-6382 (TDD). USDA is an equal opportunity provider and employer.