

The purpose of the Emergency (EM) Loan Program is to provide financial assistance to family farmers who have suffered losses as the result of a disaster so that they can return to normal farming operations as soon as possible after the disaster.

Two types of losses addressed by this program are physical losses and production losses. Physical loss is verifiable damage or destruction with respect to real estate or chattel, excluding annual growing crops. Production loss is verifiable damage or destruction of annual growing crops.

General eligibility requirements for an EM loan are:

- The applicant must have the legal capacity to incur the obligation of the loan.
- The applicant must be a U.S. citizen, a U.S. non-citizen national, or a qualified alien under applicable Federal immigration laws.
- The applicant's farming operation must qualify as a family farm and must not be a nonfarm enterprise.
- An applicant must be an established farmer and demonstrate the intent to continue the farm operation after the disaster.
- Dependent upon the purpose of the loan, the applicant must be the owner and operator of the farming operation; or the operator of the farming operation.
- The applicant must demonstrate a credit history satisfactory to the Agency.
- The applicant must be unable to obtain sufficient credit elsewhere at reasonable rates and terms.
- The applicant must not have received debt forgiveness from the Agency on more than one occasion on or before April 4, 1996 or anytime after April 4, 1996.
- The applicant's property must not be subject to a Federal judgment lien (other than a U.S. Tax Court lien).
- The applicant must have sufficient managerial ability to assure reasonable prospects of loan repayment, as determined by FSA.
- The applicant must agree to meet the borrower training requirements.
- The applicant cannot have been convicted under Federal or State law of planting, cultivating, growing, producing, harvesting, or storing a controlled substance during the current or previous four crop years.
- The applicant must agree to repay any duplicative Federal assistance to the agency providing the assistance.
- A loan application must be received by the Agency not later than 8 months after the date the disaster is declared or designated in the county of the applicant's farming operation.
- For production loss loans, the applicant must have a disaster yield that is at least 30 percent below the normal production yield of any single crop that comprises a basic part of an applicant's total farming operation.
- For physical loss loans, the applicant must have suffered disaster-related damage to chattel or real estate essential to the farming operation, to household items that must be repaired or replaced, to harvested or stored crops, or to perennial crops.
- For physical loss loans, the physical property must have been covered by general hazard insurance at the time the damage caused by the natural disaster occurred.

An Emergency loan may not exceed the lesser of: the amount necessary to restore the family farming operation to its pre-disaster condition; the total eligible physical losses caused by the disaster; or 100 percent of the total actual production loss.

The maximum cumulative Emergency loan principal that any individual or entity may have outstanding is \$500,000. The current interest rate for Emergency loans is 3.75%.

ALL counties in District IV have outstanding disaster declarations. Each declaration has a specified type of disaster and application deadline. If you have experienced losses due to a natural disaster, contact your local FSA office for further details.

2007 Loan Deficiency Payments (LDP's) for Fall Harvest Crops

All producers of corn, soybeans, and grain sorghum who have reported their 2007 planted acreage to FSA are eligible for LDP's should commodity prices fall below the county loan rates. LDP's were a significant benefit in 2004 and 2005.

The LDP application process has two basic steps:

Step I

A producer must file page one (1) of the application form (CCC-633EZ) before harvest, or before beneficial interest in the commodity is lost. The page one (1) covers all commodities, and allows the producer to exercise the options listed in Step II.

<u>Step II</u>

If the grain is sold immediately as it is delivered from the field to a buyer, the LDP rate will be based on the date each load was sold.

If the grain is stored, the producer can certify to the quantity during the storage period. The LDP rate per bushel will be the rate in effect when page two (2) of the application form (CCC-633EZ) is received by FSA.

If the commodity was stored for a period, and beneficial interest was lost before a page (2) of the application form (CCC-633EZ) was filed, the producer can still receive an LDP. The LDP rate per bushel will be the rate in effect on the date the grain was sold.

Fed grain is also eligible for an LDP. Producers are encouraged to visit

their FSA Office for a more detailed explanation of how fed grain can receive an LDP.

New FSA Director in Richmond

On July 22, 2007, Jarrell Foreman assumed the duties of County Executive Director (CED) for the Ray/Clay County Farm Service Agency (FSA), announced Dale Maddux, County FSA Committee Chairperson. He replaces Stanton Thompson, CED in Lafayette County, who temporarily held the position since October, 2006.

Foreman graduated in 2003 from the College of Agriculture at the University of Missouri in Columbia with a Bachelor of Science Degree in agriculture economics, and recently completed a 12-month FSA management training program. The Foreman family owns and operates a 1,400 acre diversified farming operation in Macon County, MO, including a 135 sow farrow to finish swine operation. Prior to joining FSA, Foreman was a Customer Support Representative and Service Manager for Sydenstricker Farm and Lawn headquartered in Macon, MO. "I am very excited to join the staff in the Richmond office and promise to serve the farmers in Ray and Clay counties to the best of my abilities," Foreman said.

District 4 Service Centers

Jasper Grant, District Director (573)876-0925

Benton County FSA Office Annette Steelman, CED Steven Lair, FLM 535 North Hwy 65 Lincoln, MO 65338 (660)547-2351 Office Hours: 8:00 a.m.—4:30 p.m. (M-F)

Carroll County FSA Office

Chuck Riley, CED Annette Brandt, FLM 1405 Hwy 65 North, Suite A Carrollton, MO 64633 (660)542-8732 Office Hours: 7:00 a.m.—4:30 p.m. (M-F)

Chariton County FSA Office

Allen Powell, CED Robert K. Hardwick, FLM 104 South J.F.K. Avenue Keytesville, MO 65261 (660)288-3279 Office Hours: 7:45 a.m.—4:30 p.m. (M-F)

Cooper County FSA Office

Mark Hultgren, CED Jct. 87 & I-70 17066 Highway 87 Boonville, MO 65233 (660)882-5647 Office Hours: 8:00 a.m.—4:30 p.m. (M-F)

Henry County FSA Office

Bill Spry, CED 1306 North 2nd Street Clinton, MO 64735 (660)885-5567 Office Hours: 8:00 a.m.—4:30 p.m. (M-F)

Howard County FSA Office

Brian McDonald, CED 743 State Route DD Fayette, MO 65248 (660)248-3384 Office Hours: 7:45 a.m.—4:30 p.m. (M-F) Johnson County FSA Office Larry Olson, CED 727 PCA Road Suite A Warrensburg, MO 64093 (660)747-8400 Office Hours: 7:30 a.m.-4:30 p.m. (M-F)

Lafayette County FSA Office

Stanton Thompson, CED Brian Bagnell, FLM 120 W. 19th Street Higginsville, MO 64037 (660)584-8732 Office Hours: 8:00 a.m.—4:30 p.m. (M-F)

Pettis County FSA Office

Jay O'Bannon, CED Steven Lair, FLM 1407 W. 32nd Street Sedalia, MO 65301 (660)826-3339 Office Hours: 8:00 a.m..-4:30 p.m. (M-F)

District 4 Loan Rates

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County	Wheat SRW	Corn	Gr. Sorg	Beans
	/Bu	/Bu.	/Cwt.	/Bu
Benton	\$2.51	\$1.99	\$3.37	\$4.93
Carroll	\$2.53	\$1.90	\$3.27	\$4.97
Chariton	\$2.54	\$1.95	\$3.30	\$5.03
Clay	\$2.70	\$2.06	\$3.53	\$5.15
Cooper	\$2.56	\$1.96	\$3.39	\$5.03
Henry	\$2.49	\$1.99	\$3.42	\$4.95
Howard	\$2.59	\$1.95	\$3.40	\$5.03
Johnson	\$2.49	\$1.98	\$3.39	\$4.95
Lafayette	\$2.53	\$1.93	\$3.27	\$4.97
Pettis	\$2.51	\$1.95	\$3.42	\$4.94
Randolph	\$2.57	\$2.00	\$3.31	\$5.08
Ray	\$2.53	\$1.95	\$3.24	\$4.97
Saline	\$2.54	\$1.96	\$3.36	\$4.96

Randolph County FSA Office Eddie Mckeown, CED

Michael Arnold, FLM 2995 County Rd 1325 Moberly, MO 65270 (660)263-1169 Office Hours: 8:00 a.m.-4:30 p.m. (M-F)

Ray/Clay County FSA Office

Jarrell Foreman, CED 500 Wollard Blvd. Richmond, MO 64085 (816)776-5861 Office Hours: 8:00 a.m.—4:30 p.m. (M-F)

Saline County FSA Office

Everette Wood, CED 704 N. Miami Marshall, MO 65340 (660)886-7447 Office Hours: 7:45 a.m.—4:30 p.m. (M-F)

Changing Accounts, Banks?

Almost all Farm Service Agency payments are made electronically these days, using Direct Deposit. The switch has cut down on the number of missing and late payments and reduced the time required to move funds. Did you know the chances of having a problem with a payment are 20 times greater with checks than with Direct Deposit? Or, that Direct Deposits can be made within 48 hours? To keep the system running smoothly, it's critical to keep the county office staff up to date on changes you might make at your bank. If you've made any changes in accounts that might affect the direct deposit of your FSA payments, contact us so we can update our files.

2007 Commodity Loan Provisions

Many producers use FSA's commodity loan program as a resource for short term financing. The grain used as collateral must be harvested, but can be either farm or warehouse stored. The following is an explanation of the basic loan provisions:

Common Provisions:

- * The loan will mature 9-months following the month it is approved.
- * The interest rate will be the rate in effect the month the loan is disbursed.
- * A lien waiver must be provided should another lender have a security interest in the collateral.
- * The loan rate per bushel will be the rate in the county where the grain is stored. 2007 loan rates in counties within District 4 are listed in this newsletter.

Farm Stored Provisions:

- * The loan quantity can be producer certified, or determined by FSA measurement service. There is a fee for measurement service.
- * The borrower is responsible for maintaining the quantity and quality of the collateral while under loan.
- * The facility in which the grain is stored must be capable of protecting the collateral.
- * Permission must be obtained before the collateral is moved to another storage facility, fed, or delivered to a buyer.

Warehouse Stored Provisions:

- * Receipts issued by the storing warehouse must be presented to secure the loan.
- * The warehouse issuing the receipts must be approved by FSA.
- * Storage must be prepaid through the maturity of the loan.

FSA commodity loans on 2007 grain can be obtained through March 31, 2008 (wheat, oats and barley) and May 31, 2008 (corn, soybeans, and grain sorghum).

Rainfall

The following rainfall data was recorded at FSA Offices within District 4.

<u>County</u>	<u>March</u> <u>Actual</u>	<u>March</u> <u>Avg.</u>	<u>April</u> <u>Actual</u>	<u>April</u> <u>Avg.</u>	<u>May</u> <u>Actual</u>	<u>May</u> <u>Avg.</u>	<u>June</u> <u>Actual</u>	<u>June</u> <u>Avg.</u>
Benton	2.25	3.24	4.78	4.20	3.62	5.45	9.24	3.85
Carroll	3.14	2.76	2.66	3.76	5.55	4.89	6.75	4.37
Chariton	3.89	2.79	2.56	3.62	4.62	5.1	9.05	4.54
Clay	2.05	2.33	3.18	3.29	8.07	4.60	6.04	4.56
Cooper	I.96	2.93	3.58	3.91	6.02	5.15	5.90	4.81
Henry	I.77	3.14	5.50	3.88	8.87	5.34	6.46	4.80
Howard	2.83	3.07	3.93	3.73	5.14	4.82	6.71	4.18
Johnson	2.05	3.25	4.79	4.79	4.83	5.16	9.48	4.96
Lafayette	2.40	2.71	4.28	4.08	4.47	4.96	6.63	5.37
Pettis	2.89	3.09	4.26	3.57	4.53	4.89	6.93	4.14
Randolph	4.45	3.12	3.42	4.01	4.94	4.88	7.38	4.20
Ray	1.83	2.81	3.41	3.80	8.00	5.00	8.09	4.47
Saline	3.03	3.08	2.85	3.90	8.48	4.77	7.21	4.32

NONINSURED CROP DISASTER ASSISTANCE PROGRAM (NAP)

NAP is designed to reduce financial losses that occur when natural disasters cause a catastrophic loss of production or prevented planting of a commodity for which *crop insurance is not available*. To receive assistance for an eligible crop, a producer must pay a nonrefundable service fee of \$100 per crop per administrative county; or \$300 per producer per administrative county, but not to exceed \$900 per producer. The **2008** sales closing dates for NAP crops commonly grown in the counties within District 4 are listed below.

For the sales closing dates for crops not listed, please contact your local FSA Office.

NAP CROP	SALES CLOSING DATES	
Greens	September 01, 2007	
(Ornamental Nursery, Christmas Trees, Aquaculture, Sod)	September 01, 2007	
Barley	September 30, 2007	
Grapes, Peaches	November 20, 2007	
Honey	December 01, 2007	
Potatoes	December 31, 2007	
Alfalfa, Alfalfa Mix	March 15, 2008	
All other grass and legumes	March 15, 2008	
Pumkins	March 15, 2008	
Vegetables	March 15, 2008	
Watermelon	March 15, 2008	
**Double Crop Soybeans	March 15, 2008	

** Double crop soybeans in Henry County are ineligible for NAP because regular crop insurance is available.

Managed Haying, Grazing CRP Acres

Managed haying or grazing on Conservation Reserve Program acres is an option for CRP participants. Haying is permitted from July 16-October 13 and grazing from July 16-November 12, but not on the same acres. Acreage hayed/grazed in either of the last 2 years is ineligible for release this year. The hay may be sold and the pasture leased if the CRP participant does not need the acres for his/her own livestock.

Before you begin, you must sign an approved haying and grazing plan. A 25-percent payment reduction is assessed for every approved acre hayed or grazed. Sign up at your county office to hay and graze CRP acres. District 4 Jct. 87 & I-70 17066 Highway 87 Boonville, MO 65233-9640

COUNTY COMMITTEE ELECTIONS

Nominations have been accepted from each of the Local Administrative Areas (LAA's) listed below for a seat on their respective County Committees. Election ballots will be mailed November 2 to eligible voters and must be returned by December 4. The winning candidate in each county will begin their 3-year term January 1, 2008.

COUNTY	LAA	TOWNSHIPS	CANDIDATES
Benton	LAA 2	Cole, Lindsey, Southwest	Kenneth Eckhoff
Carroll	LAA 2	Cherry Valley, Egypt, Moss Creek, Prairie, Sugar Tree, Trotter, Wakenda	Roger Kaiser
Cooper	LAA 2	Clear Creek, Kelly, Lebanon, Otterville, Pilot Grove	Darrell E Spaedy Joe Stoecklein
Chariton	LAA 2	Brunswick, Cunningham, Mendon, Salt Creek, Triplett, Yellow Creek	James E Stewart
Clay	LAA 4	Fishing River, Washington	Renee Rhodes-Cull
Henry	LAA 1	Big Creek, Bogard, Fields Creek, Honey Creek, Shawnee, White Oak	Dianna Emick
Howard	LAA 3	Boonslick, Franklin, Moniteau	Wanda Sue Sherry
Johnson	LAA 3	Chilhowee, Jefferson, Post Oak, Rose Hill, Washington	Darlene Buckstead
Lafayette	LAA 1	Clay, Lexington	Howard Block Colgene Gilbert Gene Luehrman
Pettis	LAA 2	Dresden, Elk Fork, Flat Creek, Green Ridge, Prairie, Washington	Charles Elliot John T Rissler
Ray	LAA 3	Crooked River, Grape Grove, Knoxville	Kenneth Burns
Randolph	LAA 3	North Sugar Creek, South Sugar Creek, Union	Richard Westhues
Saline	LAA 3	Blackwater, Elmwood, Liberty, Salt Pond	Donald Boland

A strong response to the entire committee election process gives landowners, farmers, and ranchers a better chance of having their opinions and ideas expressed in the community, throughout FSA, and throughout the Nation. Do your part and vote!

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To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, 1400 Independence Avenue, SW, Washington, DC 20250-9410 or call (800) 795-3272 (voice) or (202)-720-6382 (TDD). USDA is an equal opportunity provider and employer.