



November 2007

Stanislaus/ Tuolumne County News



Stanislaus/ Tuolumne County FSA

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Hours

Monday – Friday
8:00 AM – 4:30 PM

County Committee

Dave Santos, Chair
Kurt Erickson, Vice Chair
Dave Wheeler, Member
Robert Brennan, Member
Polo Ramos, Advisor
Tina Nunes, Advisor

COC meets at 1:30 pm, the first Thursday of every month. Please call the office to confirm the meeting date and time if you wish to attend.

Staff

Maria Juarez, Acting CED
John Oosterman, FLM
Betty Sheppard, FLO
Joe Enos, FLO
Michael Terra, PT
Ulises Gonzalez, PT
Alma Jaquez, Loan PT
Lupe Mims, Loan PT



Crop Disaster Program Signup

The Crop Disaster Program (CDP) provides benefits to farmers who suffered quantity and quality losses to 2005, 2006, or 2007 crops. **CDP signup for quantity losses is scheduled to begin October 15, 2007.** USDA will announce and conduct CDP sign-up for quality losses as soon as possible.

Losses from natural disasters may qualify for financial assistance if the crop was planted before Feb. 28, 2007, or, in the case of prevented plantings, for crops that would have been planted before Feb. 28, 2007. Producers who incurred qualifying losses in 2005, 2006 or 2007 can and should apply for benefits or every year and will be paid the highest dollar amount. The calculation is complex, prices for insurable crops are not the same between all three years, eligibility may not be the same for all three years. Participants may apply for loss benefits on multiple commodities as long as the losses occurred in the same crop year.

Only producers who obtained crop insurance coverage or coverage under the Noninsured Crop Disaster Assistance Program (NAP) for the year of loss will be eligible for CDP benefits. Producers must have suffered quantity losses in excess of 35 percent to be eligible for CDP. For more information on this and other programs simply contact the nearest USDA Farm Service Agency office.

Livestock Disaster Programs

The new Livestock Compensation Program (LCP), Livestock Indemnity Program (LIP) sign-up opened September 10. Eligible ranchers and other livestock producers can apply to receive LCP compensation for feed losses or LIP for livestock losses occurring between

Jan. 1, 2005, and Feb. 28, 2007, due to a natural disaster. Check with the county office for details.

County Committee Election

Just a reminder: Be watching your mailbox for your official county office committee election ballot starting early next month. Ballots will be mailed to all eligible voters starting on November 2, 2007. If, for some reason, you don't receive a ballot, feel free to notify the county FSA office. Completed and signed ballots are due back in the county office by the close of business on December 3, 2007



NAP Application Deadlines for 2008

NAP is similar to traditional catastrophic crop insurance, and can be purchased on any crop that is not insurable through your crop insurance provider and which meets all other requirements of the program. The 2008 application closing dates for the Non-Insurable Crop Disaster Assistance Program are listed in the table below. Please contact the office to confirm these dates or for deadline information for a specific crop not listed, as application closing dates are subject to change. The application (CCC-471) and service fee must be filed by the applicable closing date for each of the 2008 NAP crops. To remain eligible for NAP, a producer must annually report the crop, including: type, variety, location, producer shares, date planted, and the intended use (fresh, processed, etc.). Once the crop is har-

vested the production must also be reported.

The application service fee is \$100 per crop per county or \$300 per producer per county. The fee cannot exceed a total of \$900 per producer with farming interest in multiple counties. Limited resource producers may request a waiver of service fees.

In the event of a crop failure caused by natural disaster, the producer needs to notify the local FSA office by completing a "Notice of Loss" (form CCC-576). The notice of loss **MUST** be executed within 15 days of the date the damage became apparent.

| Crop | 2008 Application Deadline |
|---|---------------------------|
| Citrus | January 1, 2007 |
| Most 2008 annuals (contact the office regarding your specific crop_) | March 1, 2008 |
| Fall-planted seed crops | August 1, 2007 |
| Value-loss or controlled environment crops (i.e. aquaculture, flowers, Christmas trees) | September 1, 2007 |
| Forage crops (including rangeland) | September 1, 2007 |
| Honey | December 1, 2007 |
| Onions | December 1, 2007 |
| Most fruit and nut trees and vines | December 15, 2007 |



FSA Farm Loans Available For Beginning Farmers or Rancher

Beginning farmers or ranchers can get a "regular" farm ownership loan by using funds set aside especially for them by the Farm Service Agency. These loans finance up to the \$200,000 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 **5.375** percent. The rate for "limited resource producers" is **5.00** percent.

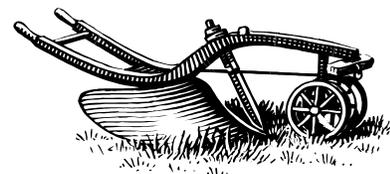
The regular farm ownership loan funds may also be used in joint financing where FSA lends up to 50 percent of the amount financed and another lender provides 50 percent or more. FSA may charge an interest rate of not less than 4 percent with terms up to 40 years.

Beginning Farmer Down Payment Ownership Program (10-40-50)

Purpose: Obtain help financing the purchase of a farm up to \$250,000 of the purchase price or the appraised value whichever is less. The applicant must put down 10 percent. The Farm Service Agency finances up to 40 percent of the purchase price. The remaining 50 percent of the purchase price can be financed on contract with the seller or through a conventional lender. The lender can obtain a guarantee from FSA if the customer is eligible.

Rates: The FSA loan rate will be locked in for the full 15 years, and currently the rate is **4.0** percent. The loan for the balance will be the rate the contract holder or lender would charge an average customer.

Qualification: Beginning farmer applicants must have been farming for at least three years and not more than ten. Applicants cannot own real estate that exceeds 30 percent of the average farm size for the county.



Youth Loan Projects

The Farm Service Agency makes loans to rural youths 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.

Youth Loan Eligibility Requirements:

- Be a citizen of the United States (which includes Puerto Rico, the Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands) or a legal resident alien
- Be 10 years to 20 years of age
- Live in the open country or in a town of less than 10,000 people
- Be unable to get a loan from other sources
- Conduct a modest income-producing project in a supervised program of work as outlined above
- Demonstrate capability of planning, managing and operating the project under guidance and assistance from a project advisor. The project supervisor must recommend the project and the loan, along with providing adequate supervision.

Stop by the county office for help preparing and processing the application forms. The FSA staff can help you with questions you may have about a particular program.

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's 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 sig-

natures. 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
 - Spouses may sign on behalf of each other's individual interest in a partnership, unless notification denying a spouse that authority is provided to the county office
 - 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.

Acreage Reporting

Acreage reporting time is here! Please remember that filing an accurate acreage report for all crops and land uses, including failed acreage and prevented planting acreage, can prevent the loss of benefits for a variety of programs.

Failed acreage must be reported within 15 days of the disaster event and before disposition of the crop. Prevented planting must be reported no later than 15 days after the final planting date.

Acreage reports are required if you want to be eligible for Farm Service Agency programs. Acreage reports are to be certified by **April 30** for all fall-seeded crops such as small grains.

Please contact the office for an appointment to certify!

| Selected Interest Rates for November 2007 | |
|---|--------|
| 90-Day Treasury Bill | % |
| Farm Operating - Direct | 4.75 % |
| Farm Ownership - Direct | 5.375% |
| Limited Resource | 5.0 % |
| Farm Ownership - Direct Down Payment, Beginning Farmer or Rancher | 4.0 % |
| Emergency | 3.75 % |
| Farm Storage Facility | % |
| Sugar Storage Facility | % |
| Commodity Loans 1996-Present | % |

| Dates to Remember | |
|--------------------------|--|
| Nov. 22 | Thanksgiving Day Holiday |
| Dec. 3 | Last day to return county committee election ballots |
| Dec. 25 | Christmas Day Holiday |
| Continues | Continuous CRP |
| Continues | Farm Storage Facility Loans |

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<http://www.fsa.usda.gov/>

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