



**October 2007**

# ***Tulare County News***

## **Tulare County USDA Service Center**

**Tulare County FSA**  
3530 W Orchard Ct.  
Visalia CA 93277  
559-734-8732 (phone)  
559-732-2805 (fax)  
[www.fsa.usda.gov/\\*\\*](http://www.fsa.usda.gov/**)

**Hours**  
Monday - Friday  
8:00a.m. - 4:30 p.m.

**County Committee**  
Charlie Pitigliano Jr  
Tom Gruber  
Mark Heuer  
Robert Sepeda, Advisor

County Committee meets  
4<sup>th</sup> Thursday of the Month

**Staff**  
Rebecca Garcia, CPT  
Slade Childers, PT  
Monica Garside, PT  
Mitzi Lankford, PT  
Angela Lasswell, PT  
Yvonne Newman, PT  
Danielle Parreira, PT  
Lynn Ramires, PT  
Kelly Solis, PT  
Lorraine Wilson, PT  
Danny Jackson, FLO

Joe Grillo, Acting CED  
Robert Pearson, FLM

## **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 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 Dec 3, 2007.



## **Final Payments for 2007 DCP**

Enrolled producers can expect their final direct payment to be directly deposited 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 (Sep. 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.

If there are any unearned advance counter-cyclical payments, Commodity Credit Corporation will automatically subtract those amounts from the final Direct and Counter-cyclical Program payments you

are about to receive.

## 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
- 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 inter-

est, 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.

## FSA Farm Loans Available For Beginning Farmers or Rancher

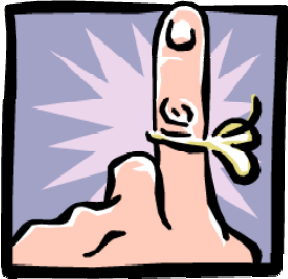
Beginning farmers or ranchers can get a "regular" farm ownership loan by using funds set aside especially for them by the Farm Service Agency. These loans finance up to the \$200,000 loan limit, and the term of the loan can be up to 40 years.

The interest rate is set the first of each month, and is currently 5.50 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 pur-



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chase 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.

### EMERGENCY LOANS AVAILABLE – DISASTER #M1689 and #M1689, Amendment 1

Presidential Declarations issued in March and April of this year declared that Tulare and Kings Counties were disaster areas due to damages and losses caused by severe freeze that occurred from January 11 though January 19, 2007.

Tulare and Kings County farmers who suffered significant damage may be eligible for low interest emergency loans from the Farm Service Agency if they are unable to get financing from any other source.

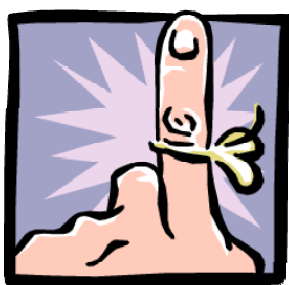
These loans carry an interest rate of 3.75 percent. In situations of production loss, eligible farmers can also use emergency loan funds to recover a portion of losses on growing crops that were destroyed. For physical losses, eligible farmers can use emergency loan funds prepare land for replanting, and to replace livestock, supplies and harvested crops on hand or in storage that were lost. Tulare County loan applications will be accepted through November 13, 2007. Kings County loan applications will be accepted through December 20, 2007.

## Acreage Spot Check Determinations and Notification

Each year the Farm Service Agency completes spot checks of acreage reports. Acreage reports are the basis for delivery of many farm programs. Acreage spot checks are completed to ensure accurate acreage reports are used for farm programs.

FSA will spot check acreages on a selected number of farms in each state. Color imagery flown in summer 2007 will be used to complete all acreage determinations.

All acreage spot checks will be completed using the FSA Geographic Information System



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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 clarification.

Selected Interest Rates for October 2006	
90-Day Treasury Bill	4.625%
Farm Operating Loans — Direct	5.125%
Farm Ownership Loans — Direct	5.50%
Limited Resource Loans	5.00%
Farm Ownership Loans — Direct Down Payment, Beginning Farmer or Rancher	4.00%
Emergency Loans	3.75%

Visit our Web site at <http://www.fsa.usda.gov/>

Dates to Remember	
Nov. 2	County committee ballots mailed to voters
Nov. 12	Veterans Day Holiday
Nov. 22	Thanksgiving Day Holiday
Dec. 1	Sales Closing Date for Onions under the NAP Program
Dec. 3	Last day to return county committee election ballots
Dec. 15	Sales Closing date for various NAP crops(Apples, Apricots, Asparagus, Cherries, Grapes, Kiwi, Nectarines, Olives, Pears, Persimmons, Pistachios, Plums, Pomegranates, Strawberries, and other tree fruit crops that a regular crop insurance policy can not be purchased. Call office for more details.
Dec. 25	Christmas Day Holiday
Continues	Continuous CRP
Continues	Farm Storage Facility Loans

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