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Farm Service Agency **Electronic News Service**

NEWSLETTER

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New Jersey State FSA Newsletter

New Jersey Farm Service Agency

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Linda A. DuBois, Chair
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Martin J. Bullock

State Executive Director:

[Barry Calogero](#)

Farm Loan Chief:

Kevin P. Murphy

Please contact your [local FSA Office](#) for questions specific to your operation or county

Important Dates:

September 1: NAP Coverage Deadline for value loss crops for 2019 crop year

From the Desk of SED, Barry Calogero...

I would like to welcome Marty Bullock who was appointed as the newest member to our New Jersey State FSA Committee on July 20th.

Mr. Bullock operates Bullock Farms along with his brother Rick and their families. Their home farm in Upper Freehold Township has been in the family since 1860.

They also rent land in Ocean and Burlington Counties. They grow soybeans, corn, wheat, rye and hay, as well as pumpkins, gourds and winter squash. More recently they have also been growing barley used on Marty's son's brewery which is housed on the farm.

During the winter, they have a Christmas tree operation, also selling wreathes, blankets and gifts.

Marty has been an active leader in the agricultural industry, serving on many boards including the Monmouth County Board of Agriculture since 1985, the County Agricultural Development Board since 2002 and the State Agriculture Development Committee.

He has held positions on the New Jersey Soybean Board and Mid-Atlantic Soybean Board and has served as a supervisor for the Freehold Soil Conservation District.

We look forward to benefiting from his advice and expertise as the newest member of the NJ State Committee.

-Barry Calogero
State Executive Director

September 3: FSA Offices
Closed for Labor Day

September 30: Acreage
Reporting Deadline for value
loss crops for 2019 crop year

Report Noninsured Crop Disaster Assistance Program (NAP) Losses

The Noninsured Crop Disaster Assistance Program (NAP) provides financial assistance to producers of non-insurable crops when low yields, loss of inventory, or prevented planting occur due to natural disasters including freeze, hail, excessive moisture, excessive wind or hurricanes, flood, excessive heat and qualifying drought (includes native grass for grazing), among others.

Eligible producers must have previously purchased NAP coverage for 2018 crops. A notice of loss must be filed within 15 days after the occurrence of the disaster, within 15 days of when losses become apparent, or within 15 days of the normal harvest date.

Producers of hand-harvested crops and certain perishable crops must notify FSA within 72 hours of when a loss becomes apparent.

Eligible crops must be commercially produced agricultural commodities for which crop insurance is not available, including perennial grass forage and grazing crops, fruits, vegetables, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, bioenergy, and industrial crops.

For more information on NAP, contact your local FSA office or visit www.fsa.usda.gov/nap.

Beginning Farmer Learns Ropes of Cattle Business

By Nicole Gurley, Farm Loan Officer

McKenzie Fanning grew up with the dream of becoming a cattleman. Although the 21-year old wasn't raised on a farm, he had memories of his grandparent's farm, including the time when he made a trade with his grandfather: a pig for a heifer, opening his path to the cattle business.

He started saving his money from doing chores and after some time he was able to purchase another heifer. At just 15, Fanning came to the [USDA Farm Service Agency \(FSA\)](#) and was able to obtain a loan which he used to purchase three cow/calf pairs that he kept on his grandfather's land.

"FSA has 100 percent allowed me to start my dream," Fanning said. "I want to run my cattle operation like a business."

FSA [youth loans](#) are available to individuals between the ages of 10 and 21 to start and operate income-producing projects in connection with their participation in [4-H](#), the [National FFA Organization](#), a tribal youth group, or other similar agricultural youth organization. These loans provide an opportunity for young entrepreneurs to acquire experience and education in agriculture.

Fanning's parents and grandparents have always been very supportive. His grandfather has been a cattleman for 60 years. To help his grandson, Fanning's grandfather allows him to use his equipment for haying in the summer and for feeding cattle year-round. When Fanning leans on his grandfather for advice, he gives him tough love and tells him "you can learn the hard way."

"I've relied on friends and cattlemen in the area to answer my questions and have spent time with them working cattle and learning valuable business skills," he said.

Fanning also worked through FSA to get a [microloan](#) to purchase additional cattle.

FSA's [microloan program](#) meets the financial operating needs of new, niche, and small to mid-sized family farm operations. Through microloans, farmers may borrow up to \$50,000 using an abbreviated application process.

Looking back at how the markets were at the time Fanning said this may have been a costly decision.

"Cattle were too high to pay for themselves and they can always go down," he said.

Ready to expand his operation even more, he leased 210 acres to put cattle on. This brought a new challenge, too many acres for the number of cattle he was running at that time. He knew he needed more cattle to fully utilize the leased pasture.

This brought him back to FSA in 2016, this time the [FSA farm operating loan](#) was the best fit for his farm. He was able to purchase the right number of cattle for the land, allowing for both responsible land stewardship and economical agricultural production, making the lease feasible.

Aside from his role as a cattleman, Fanning is an electrician at a local business.

"I am using my job as a stepping stone," he said. "My goal is to have my own business and get my cattle paid for, then be able to purchase a farm."

And yes, FSA has a program to help him with that too.

For more information on FSA's farm loan programs, visit your local county FSA office or www.fsa.usda.gov. Locate your local office at offices.usda.gov.

Final Planting Dates

All producers are encouraged to contact their local FSA office for more information on the final planting date for specific crops. The final planting dates vary by crop, planting period and county so please contact your local FSA office for a list of county-specific planting deadlines. The timely planting of a crop, by the final planting date, may prevent loss of program benefits.

Low-Interest Financing for Storage and Handling Equipment

FSA's Farm Storage Facility Loan (FSFL) program provides low-interest financing to producers to build or upgrade storage facilities and to purchase portable (new or used) structures, equipment and storage and handling trucks.

The low-interest funds can be used to build or upgrade permanent facilities to store commodities. Eligible commodities include corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley, minor oilseeds harvested as whole grain, pulse crops (lentils, chickpeas and dry peas), hay, honey, renewable biomass, fruits, nuts and vegetables for cold storage facilities, floriculture, hops, maple sap, rye, milk, cheese, butter, yogurt, meat and poultry (unprocessed), eggs, and aquaculture (excluding systems that maintain live animals through uptake and discharge of water). Qualified facilities include grain bins, hay barns and cold storage facilities for eligible commodities.

Loans up to \$50,000 can be secured by a promissory note/security agreement and loans between \$50,000 and \$100,000 may require additional security. Loans exceeding \$100,000 require additional security.

Producers do not need to demonstrate the lack of commercial credit availability to apply. The loans are designed to assist a diverse range of farming operations, including small and mid-sized businesses, new farmers, operations supplying local food and farmers markets, non-traditional farm products, and underserved producers.

Farm Storage Facility Loan (FSFL) Program - August 2018 Rates

- 3 year loan – 2.625%
- 5 year loan – 2.750%
- 7 year loan – 2.875%
- 10 year loan – 2.875%
- 12 year loan – 2.875%

To learn more about the FSA Farm Storage Facility Loan, visit www.fsa.usda.gov/pricesupport or contact your local FSA county office. To find your local FSA county office, visit <http://offices.usda.gov>.

USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (Toll-free Customer Service), (800) 877-8339 (Local or Federal relay), (866) 377-8642 (Relay voice users).