Holiday Greetings from Sandy Chalmers

Happy New Year to our producers, landowners, and partners!

Whether times are good or challenging, Wisconsin FSA’s employees take pride in providing high-quality customer service. Our customers are the hardest working people in the country, dealing with all kinds of demanding weather and economic conditions, and we know that your time is valuable. We strive to provide you with accurate and timely program information so you can make good decisions about participating in FSA programs.

One of FSA’s most important roles is providing access to capital for farmers and ranchers. In 2017, Wisconsin FSA provided $335 million in direct and guaranteed loans to help farmers start, purchase, or expand their farming operations. Nationally, FSA issued $6 billion in loans, the second-highest amount in the agency’s history.

As you continue your planning for the 2018 operating year, remember to plan a stop at your county FSA office. We stand ready to assist you with your credit needs or to answer questions about farm programs. At FSA, the door is always open, so call ahead, make an appointment, and let’s get you prepared for a great season in 2018.

Best wishes for a successful year,

Sandy Chalmers
Dates to Remember

Monday, January 1, 2018:
New County Committee members’ terms begin

Monday, January 1, 2018:
USDA Service Centers Closed

Tuesday, January 2, 2018:
Acreage reporting deadline for 2018 honey

Monday, January 15, 2018:
USDA Service Centers Closed

Tuesday, January 16, 2018:
Acreage reporting deadline for 2018 crops including apples, asparagus, blueberries, caneberries, cherries, cranberries, currants, grapes, hops, huckleberries, pears, and strawberries

Thursday, February 1, 2018:
Acreage reporting deadline for 2018 maple sap

Farm Service Agency- A Vital Source of Assistance to America's Farmers and Ranchers

Through the work of dedicated staff in over 2,100 county and state offices, the U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) provides vital farm safety-net assistance to agricultural producers across America.

The ‘safety net’ provided in the 2014 Farm Bill has helped producers withstand economic losses as well as losses resulting from natural disasters. Loans for operating expenses, farm purchases and other purposes help current producers stay in business and allow a new generation of farmers and ranchers get their start.

Agriculture demands working capital. FSA provided credit, either directly or guaranteed through commercial lenders, to 120,000 family farmers across the country.

In fiscal year 2017, USDA Farm Loan Programs pumped $6 billion in support to a diverse group of producers across America. That was the second highest total in FSA history. Over $2.5 billion of that total was direct and guaranteed operating loans, and another $3.5 billion was allocated for direct and guaranteed farm ownership loans. This additional financing enabled farmers and ranchers across the country to access capital to start their operations, or to expand their existing operations. The new lending continued the recent growth in FSA’s farm loan portfolio.

FSA highlights from the year include:

Agriculture Risk Coverage and Price Loss Coverage (ARC/PLC) and Conservation Reserve Program (CRP)

• USDA is issuing approximately $8 billion in payments under the ARC and PLC programs to agricultural producers who suffered market downturns in 2016.
• In 2017, FSA distributed $1.6 billion in CRP payments to over 375,000 Americans for doing their part in improving water quality, reducing soil erosion and increasing wildlife habitat.
Disaster Assistance

In response to Hurricanes Harvey, Irma and Maria, USDA announced special procedures to assist producers in states and territories who lost crops or livestock or had other damage to their farms or ranches. Also, because of the severe and widespread damage caused by the hurricanes, USDA provided flexibility to assist farm loan borrowers.

FSA dispatched additional staff to the affected areas and, in response to a request for assistance, rolled out a special program providing vouchers to dairy herd owners in Puerto Rico who used the assistance to purchase feed.

USDA also provided extensive assistance for a variety of other disasters throughout the country, including drought in the northern high plains, wildfires in the west and central plains, floods, tornados, freezes and other storms. For example, in July, USDA authorized the use of additional CRP lands for emergency grazing and haying in and around portions of Montana, North Dakota and South Dakota affected by severe drought. USDA also added the ability for farmers and ranchers in those areas to hay and graze CRP wetland and buffer practices. This followed a previous action in April and June to assist the area and provided livestock producers with an additional feed source. In October, FSA teamed with other USDA agencies to provide assistance to wildfire-damaged areas of northern California, including loans and other disaster assistance programs.

New Farmers

In August, Agriculture Secretary Sonny Perdue signed a Memorandum of Understanding with officials from SCORE, the nation’s largest volunteer network of expert business mentors, to support new and beginning farmers. The agreement provides new help and resources for beginning ranchers, veterans, women, socially disadvantaged Americans and others, providing new tools to help them both grow and thrive in agri-business.

These accomplishments are in line with Secretary Perdue’s goals of maximizing the ability of the men and women of America’s agriculture and agribusiness sector to create jobs, prioritizing customer service every day for American taxpayers and consumers and ensuring the food we produce meets the strict safety standards we’ve established while always remembering that America’s agricultural bounty comes directly from the land.

For more information about FSA programs, please visit www.fsa.usda.gov or contact your local FSA office. To find an FSA location near you, visit http://offices.usda.gov.

The Census of Agriculture is a Producer's Voice, Future, and Opportunity

In December, farmers and ranchers across the nation will receive the 2017 Census of Agriculture. Producers can mail in their completed census form or respond online via the improved web questionnaire. The online questionnaire has been revised extensively to make it more convenient for producers.

Conducted once every five years, the census of agriculture is a complete count of all U.S. farms, ranches, and those who operate them; it is the only source of uniform, comprehensive, and impartial agriculture data for every state and county in the nation.

Farmers and ranchers, trade associations, government, extension educators, researchers, and many others rely on the census of agriculture data when making decisions that shape American agriculture – from creating and funding farm programs to boosting services for communities and the industry. The census of agriculture is a producer’s voice, future, and opportunity.

For more information about the 2017 Census of Agriculture, visit www.agcensus.usda.gov or call (800) 727-9540.
**Filing CCC-941 Adjusted Gross Income (AGI) Certifications**

Many producers have experienced delays in receiving Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) payments, Loan Deficiency Payments (LDPs) and Market Gains on Marketing Assistance Loans (MALs) because they have not filed form CCC-941, Adjusted Gross Income Certification. Payments for most FSA programs will not be paid until all eligible producers, including landowners who share in the crop, have filed a valid CCC-941.

Producers without a valid CCC-941 certifying their compliance with the average adjusted gross income provisions will not receive payments that have been processed. All farm operator/tenants/owners who have not filed a CCC-941 and have pending payments should IMMEDIATELY file the form with their recording county FSA office. Farm operators and tenants are encouraged to ensure that their landowners have filed the form. FSA has been issuing 2016 ARC/PLC payments and 2017 CRP payments.

FSA can accept the CCC-941 for 2015, 2016, 2017 and 2018. Unlike in the past, producers must have the CCC-941 certifying their AGI compliance before any payments can be issued.

---

**Maintaining Good Credit History**

Farm Service Agency (FSA) Farm Loan programs require that applicants have a satisfactory credit history. A credit report is requested for all FSA direct farm loan applicants. These reports are reviewed to verify outstanding debts, if bills are paid timely, and to determine the impact on cash flow.

Information found on a customer’s credit report is strictly confidential and is used only as an aid in conducting FSA business.

Our farm loan staff will discuss options with you if you have an unfavorable credit report and will provide a copy of your report. If you dispute the accuracy of the information on the credit report, it is up to you to contact the issuing credit report company to resolve any errors or inaccuracies.

There are multiple ways to remedy an unfavorable credit history:

- Make sure to pay bills on time. Setting up automatic payments or automated reminders can be an effective way to remember payment due dates.
- Pay down existing debt.
- Keep your credit card balances low.
- Avoid suddenly opening or closing existing credit accounts.

FSA’s farm loan staff will guide you through the process, which may require you to reapply for a loan after improving or correcting your credit report.

For more information on FSA farm loan programs, visit [www.fsa.usda.gov](http://www.fsa.usda.gov).

---

**Snowmobile Trails on CRP Require Permission**

The Wisconsin Farm Service Agency (FSA) reminds landowners that snowmobile trails must be approved by FSA before being permitted on Conservation Reserve Program (CRP) acreage. Each county committee (COC) determines whether or not snowmobile trails are allowed to cross acreage enrolled in CRP. If snowmobile trails are approved, a spot-check will be performed in the spring and any damaged cover must be restored at the contract holder’s expense. If you have any questions, please contact your local FSA office. To find your local office visit [http://offices.usda.gov](http://offices.usda.gov).

---
Marketing Assistance Loans Available for Harvested and Stored Grain

Farm Service Agency (FSA) has low-interest rate loans available to producers on their harvested production. Eligible producers may obtain a nine-month commodity loan on their stored production using the crop as collateral. Commodity loans provide producers short-term financing while waiting to market or feed their crops. The December marketing assistance loan interest rate is 2.500%.

Commodity loans are available to producers who share in the risk of producing a crop. Interested producers can still request a marketing assistance loan on their 2017 crops. Eligible crops include small grains (wheat, oats, barley), honey, coarse grains (corn, soybeans), and other oilseeds.

To be eligible, a producer must maintain continual beneficial interest in the crop and the commodity must be harvested and stored in an acceptable structure on the farm or in an approved warehouse.

The final dates to obtain a marketing assistance loan on your 2017 small grain and/or honey crop is March 31, 2018. The final date to obtain a loan on your 2017 corn, soybean, and other oil seed crops is May 31, 2018.

For an overview of FSA’s marketing assistance loans, please refer to the marketing assistance loan and LDP Fact Sheet.

Producers should contact your local office to request a marketing assistance commodity loan. To find your local FSA office visit http://offices.usda.gov.

December Interest Rates
Interest Rates for Loans Approved in December 2017:

<table>
<thead>
<tr>
<th>Farm Loans</th>
<th>Farm Storage Facility Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farm Operating- Direct: 2.875%</td>
<td>3-year FSFL: 1.750%</td>
</tr>
<tr>
<td>Farm Operating- Microloan: 2.875%</td>
<td>5-year FSFL: 2.000%</td>
</tr>
<tr>
<td>Farm Ownership- Direct: 3.750%</td>
<td>7-year FSFL: 2.250%</td>
</tr>
<tr>
<td>Farm Ownership- Microloan: 3.750%</td>
<td>10-year FSFL: 2.375%</td>
</tr>
<tr>
<td>Farm Ownership- Direct, Joint Financing: 2.500%</td>
<td>12-year FSFL: 2.375%</td>
</tr>
<tr>
<td>Farm Ownership Down Payment: 1.50%</td>
<td>15-year FSFL: 2.500%</td>
</tr>
<tr>
<td>Emergency Loan- Amount of Actual Loss: 3.750%</td>
<td>9-month Commodity Loan</td>
</tr>
<tr>
<td></td>
<td>Marketing Assistance Loan: 2.500%</td>
</tr>
</tbody>
</table>