



**September 2011**

**Bingham County  
FSA Office**

**County Office Staff**  
Steve Fullmer, CED  
Elise Cumpston, PT  
Sheila Rigby, PT

**Farm Loan Staff**  
Dustin Carter, FLM  
Ben Young, FLO  
Matt Macedo, FLO  
Nikki Roberts, FLPT

[www.fsa.usda.gov/](http://www.fsa.usda.gov/)

**Hours**  
Monday - Friday  
8:00 am - 4:30 pm

## 2011 Committee Elections

Producers in LAA 3, the Aberdeen-Springfield area, will receive ballots in November to vote for a person to represent them on the county committee. Two people have been nominated for the ballot. They are Michael Horsch and Chris Pratt.

## 2011 ACRE Production

As harvest is completed for your 2011 crops of wheat, barley, oats, peas, corn, and canola, please begin bringing in the production evidence to prove your yields. The proven yields are required for the ACRE program to determine ACRE payments. Any production that will be used for feed must be measured by FSA before being fed.

## 2010 ACRE-ACRE Payments Will Be Zero

The 2010 ACRE-ACRE payments for wheat, barley, and oats will be zero. 2010 corn will be determined in October of 2011.

## 2011 DCP-ACRE Direct Payments

The DCP-ACRE direct payments are scheduled to be made in the first part of October, 2011.

## NAP Insurance Fees Due

Purchasing NAP insurance on grass, meadow hay, native hay, and straight alfalfa hay is important to be eligible for any disaster program through FSA. The deadline to purchase this insurance is December 1, 2011.

## Insurance and Socially Disadvantaged Applicants

Applicants for disaster programs who indicate they are a member of a socially disadvantaged group are not required to pay for NAP coverage. However, they must obtain coverage by signing the NAP application to insure the desired crops.

## 2011 ELAP and LIP Sign Up

Sign up deadlines are approaching for FSA's Emergency Assistance for Livestock, Honey Bees, and Farm-Raised Fish Program (ELAP) and the Livestock Indemnity Program (LIP). Fact sheets for these programs can be found at [www.fsa.usda.gov](http://www.fsa.usda.gov); click on NEWSROOM, then FACT SHEETS.

Producers who have suffered a disaster due to the recent severe weather conditions should read the fact sheets and visit their local FSA office to get a quick start on the recovery process.

Both ELAP and LIP Sign-ups require a Notice of Loss filed by the earliest of earlier of:

- 30 calendar days of when the loss is apparent to the participant or
- October 31, 2011

An application for payment must be received no later than January 30.

## Looking For a Farm Loan?

**FSA helps farmers and ranchers get started – and keeps them going.**

The Farm Service Agency (FSA) offers farm loans to farmers and ranchers who have experience and want to own or operate their own farm or ranch, but are unable to get financing from a traditional lender.

What sets FSA loans apart from traditional agricultural lenders?

- **No down payment** required
- Lower interest rates than traditional financing
- Longer terms available (up to 40 years for real estate loans)
- FSA provides financial assistance and business planning to help ensure the future well-being of American agriculture.

## NAP Loss Filing

For losses on crops covered by the Non-insured Crop Disaster Assistance Program (NAP), you must file a CCC-576 (Notice of Loss) in the FSA County Office within 15 days of the occurrence of the disaster or when losses become apparent. The CCC-576 is used to report failed acreage and prevented planting and may be completed by any producer with an interest in the crop. Timely filing a Notice of Loss is required for all crops including grasses.

If filing for prevented planting, an acreage report and CCC-576 must be filed within 15 calendar days of the final planting date for the crop.

## Hispanic and Women Farmers

A process to resolve the claims of Hispanic and women farmers and ranchers who believe they were discriminated against when seeking USDA farm loans has been established.

If you believe that the United States Department of Agriculture (USDA) improperly denied farm loan benefits to you between 1981 and 2000 because you are Hispanic, or because you are female, you may be eligible to apply for compensation.

For additional information contact:

- **Hispanic and Women Farmer Claims Process:**  
[www.farmerclaims.gov](http://www.farmerclaims.gov) or call 1-888-508-4429
- **Pigford – The Black Farmers Discrimination Litigation:**

[www.blackfarmercase.com](http://www.blackfarmercase.com)

or call 1-866-950-5547

• **Keepseagle - The Native American Farmers Class Action Settlement:**

[www.IndianFarmClass.com](http://www.IndianFarmClass.com) or call 1-888-233-5506

## Farm Safety

Flowing grain in a storage bin or gravity-flow wagon is like quicksand, it can kill quickly. It takes less than five seconds for a person caught in flowing grain to be trapped.

The mechanical aspects of grain handling equipment, also presents a real danger. Augers, power take offs, and other moving parts can grab people or clothing.

These hazards, along with pinch points and missing shields, are dangerous enough for adults; not to mention children. It is always advisable to keep children a safe distance from operating farm equipment. Always use extra caution when backing up or maneuvering farm machinery. Ensure everyone is visibly clear and accounted for before machinery is engaged.

FSA wants all farmers to have a productive crop year, and that begins with putting safety first.

## eNewsletters and eUpdates through GovDelivery!

The Farm Service Agency is providing more cost-effective and resource-conserving options to deliver news, deadlines and bulletins. You have the option to receive information instantly and electronically from your state or local FSA office directly to your farm or ranch. Several states already have GovDelivery for news releases.

Take a look at your current state and county options for electronic delivery by visiting the FSA home page at [www.fsa.usda.gov](http://www.fsa.usda.gov)

To enroll in Gov-Delivery go to the Idaho HomePage at [www.fsa.usda.gov/id](http://www.fsa.usda.gov/id) and click on **email updates** in the right column. Once you enroll in GovDelivery, you can select electronic subscriptions via e-mail. For more information contact your FSA state office and watch for more news and opportunities to sign

up to receive your news quicker and at less cost via e-mail.

## **Marketing Assistance Loans**

A Marketing Assistance Loan (MAL) is available for producers who share in the risk of producing the crop. To be eligible, a producer must maintain continual beneficial interest in the crop from harvest through the earlier of the date the loan is repaid or CCC takes title to the commodity. Beneficial interest means retaining the ability to make decisions about the commodity; responsibility for loss or damage to the commodity; and title to the commodity. Once beneficial interest in a commodity is lost, the commodity is ineligible for loan — even if the producer regains beneficial interest.

Commodity loan eligibility also requires compliance with conservation and wetland protection requirements; beneficial interest requirements, acreage reporting and ensuring that the commodity meets Commodity Credit Corporation minimum grade and quality standards. For commodities to be eligible they must have been produced by an eligible producer, be in existence and in a storable condition and be merchantable for food, feed or other uses as determined by CCC. The quality of the commodity in farm storage must be maintained throughout the term of the loan.

Producers do not have to participate in the Direct and Counter-Cyclical and/or ACRE Programs to be eligible for commodity loans.

Violating provisions of a marketing assistance loan may trigger administrative actions, such as assessing liquidated damages, calling the loan and denial of future farm-stored loans.

*The most common violations are removing or disposing of a commodity being used as loan collateral without prior authorization and providing an incorrect quantity certification.*

## **Loans for the Socially Disadvantaged**

FSA has loan programs available to assist applicants to begin or continue in agriculture production. Loans are available

for operating type loans and/or purchase or improve farms or ranches.

While all qualified producers are eligible to apply for these loan programs, the FSA has provided priority funding for members of Socially Disadvantaged Applicants.

A socially disadvantaged applicant is one of a group whose members have been subjected to racial, ethnic or gender prejudice because of his or her identity as members of the group without regard to his or her individual qualities. For purposes of this program, socially disadvantaged groups are women, African Americans, American Indians, Alaskan Natives, Hispanics, Asian Americans and Pacific Islanders.

## **Guaranteed Loans Available**

FSA partners with local lenders to provide farmers and ranchers with agricultural loans. FSA guaranteed loans provide lenders (e.g., banks, Farm Credit System institutions, credit unions) with a guarantee of up to 95 percent of the loss of principal and interest on a loan. Farmers and ranchers apply to an agricultural lender, which then arranges for the guarantee from FSA. The FSA guarantee permits lenders to make agricultural credit available to farmers who do not meet the lender's normal underwriting criteria.

FSA guaranteed loans are for both Farm Ownership (real estate purchases) and Operating purposes. A percentage of Guaranteed Loan funds are targeted to beginning farmers and ranchers and minority applicants (including women applicants).

### **Guaranteed Farm Ownership Loans**

Guaranteed Farm Ownership (FO) Loans may be made to purchase farmland, construct or repair buildings and other fixtures, develop farmland to promote soil and water conservation, or to refinance debt.

### **Guaranteed Operating Loans**

Guaranteed Operating Loans (OL) may be used to purchase livestock, farm equipment, feed, seed, fuel, farm chemicals, insurance, and other operating expenses. Operating Loans may also be used to pay for minor improvements to buildings, costs associated with land and water development, family living expenses, and to refinance debts under certain conditions.

## Emergency Farm Loans

The Farm Service Agency provides emergency loans to help producers recover from production losses and physical losses due to drought, flooding, other natural disasters, or quarantine.

### Loan Uses

Emergency loan funds may be used to:

- Restore or replace essential property;
- Pay all or part of production costs associated with the disaster year;
- Pay essential family living expenses;
- Reorganize the farming operation; and
- Refinance certain debts.

Further information and applications for the loan programs described are available at local FSA county offices.

## Succession in Interest

If you have made any changes that affect your interest in base acres since you signed your last Direct and Counter-cyclical Program contract, you must report these *successions-in-interest* to the county committee by Sept. 30, so a determination can be made on who is eligible for the program.

Changes that qualify as a succession-in-interest include:

- A sale of land
- A change of operator or producer, including a an increase or decrease in the number of partners
- A foreclosure, bankruptcy or involuntary loss of the farm.
- A change in producer shares to reflect changes in the producer's share of the crop(s) that were originally approved on the contract.

If a succession-in-interest has taken place, you, as the “predecessor,” are required to refund any advance DCP payments you received for the affected base acres before a payment can be made to the “successor.” Not reporting a succession-in-interest can result in contract termination and a loss of program benefits for all producers involved.

Selected Interest Rates for September 2011	
90-Day Treasury Bill	0.125%
Farm Operating - Direct	2.125%
Farm Ownership - Direct	4.625%
Farm Ownership - Direct Down Payment, Beginning Farmer or Rancher	1.500%
Emergency	3.750%

Dates to Remember	
Sept. 1	2010 ACRE Certification Deadline
Sept. 30	Fall Seeded Crop NAP sign-up ends
Sept. 30	Succession in Interest Report to County Office