



# NEWSLETTER



September 2013

## Baraga Area FSA Office

**Susan DeVoe,**  
County Executive  
Director

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Baraga MI  
49908 9085

906 353 8225 phone  
906 353 8231 fax  
www.fsa.usda.gov/MI

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

## County Staff

Program Technician  
Tammy Clisch

Bruce Stephenson  
Farm Loans

## County Committee

Norm Shimp, Chair  
Butch Semmerling,  
Vice  
Brenda Turunen  
Bruce King  
Glenn Longtin

Roger Duschene,  
Advisor

Next County  
Committee meeting,  
Wednesday,  
December 4<sup>th</sup> @  
10:00 A.M.

## 2013 County Committee Elections

The election of agricultural producers to the Farm Service Agency (FSA) county committees is important to all farmers and ranchers. It is crucial that every eligible producer participate in these elections because FSA county committees are a link between the agricultural community and the U.S. Department of Agriculture.

County Committee (COC) members are a critical component of FSA operations. The intent is to have the COC reflect the makeup of the producers and represent all constituents. This means that minorities, women or lower income producers need to be on the committee to speak for underrepresented groups.

County Committee election ballots will be mailed to eligible voters on Nov. 4, 2013. The last day to return completed ballots to the USDA Service Center is Dec. 2, 2013.

## Emergency Farm Loans

USDA's Farm Service Agency (FSA) provides emergency loans to help producers recover from production and physical losses due to drought, flooding, other natural disasters, or quarantine. Menominee and Dickinson producers are eligible under the designation S3551 for multiple periods of thawing and refreezing from 1/1/2013 through 5/21/2013. Emergency loan applications will be received through 3/3/2014.

## 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
- Refinance certain debts

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

## NAP Loss Filing

The CCC-576, Notice of Loss, is used to report a loss 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. For losses on crops covered by the Non-insured Crop Disaster Assistance Program (NAP) and crop insurance, 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.

## 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 that a final determination can be made on who is eligible for the program on the farm. Changes that qualify as a succession-in-interest include:

A sale of land, a change of operator or share, a foreclosure, bankruptcy or involuntary loss of the farm

Not reporting a succession-in-interest can result in contract termination and a loss of program benefits for all producers involved.

## Farm Storage Facility Loan Program

The Farm Storage Facility Loan Program (FSFLP) allows producers of eligible commodities to obtain low-interest financing to build or upgrade farm storage and handling facilities.

The new maximum principal amount of a loan through FSFL is \$500,000. Participants are now required to provide a down payment of 15 percent, with CCC providing a loan for the remaining 85 percent of the net cost of the eligible storage facility and permanent drying and handling equipment. New loan terms of 7, 10 or 12 years are available depending on the amount of the loan. Interest rates for each term rate may be different and are based on the rate which CCC borrows from the Treasury Department.

Payments are available in the form of a partial disbursement and the remaining final disbursement. The partial disbursement will be available after a portion of the construction has been completed. The final fund disbursement will be made when all construction is completed.

Applications for FSFL must be submitted to the FSA county office that maintains the farm's records. An FSFL must be approved before any site preparation or construction can begin.

September Interest Rates:

2.000% - 7-year loan term  
2.625% - 10-year loan term  
2.875% - 12-year loan term

For more information about FSFL please visit your FSA county office or [www.fsa.usda.gov](http://www.fsa.usda.gov).

## 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.

### 2013 Crop 9- Month Loan Rates

Corn - \$1.76 per bushel  
Oats - \$1.38 per bushel  
Barley - \$1.79 per bushel  
Soybeans - \$4.86 per bushel  
Wheat – HRS \$3.37 per bushel  
Wheat – SRW \$2.43 per bushel

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

**USDA IS AN EQUAL OPPORTUNITY EMPLOYER**