



NEWSLETTER



November 2012

County Committee Elections

Watch your mailbox for your official Branch County FSA Committee election ballot starting early November. Ballots will be mailed to all eligible voters in Local Administrative Area #2. This includes the townships of Girard, Butler, Quincy, Algansee and California.

If for some reason you do not receive a ballot, please contact the county office.

Completed and signed ballots must be returned to the county office by close of business on Dec.3, 2012.

2011 SURE Program Sign Up

If you experienced crop losses in 2011, you may be eligible for benefits under the Supplemental Revenue (SURE) Program. The application period runs from October 22, 2012 through June 7, 2013. Please call if you would like to discuss the eligibility requirements and/or begin the application process.

2013 Reporting of Fall Seeded Crops

All producers are reminded that the acreage reporting date for fall seeded crops has changed, beginning with the crop planted for 2013 harvest. The new acreage reporting date is **Nov. 15, 2012**. This applies to all fall seeded crops including winter wheat and ALL forage crops, whether seeded this fall or in previous years. **Please call for an appointment** to certify your wheat and forage crops.

Marketing Assistance Loans

As harvest continues throughout the state, FSA wants to remind producers about the availability of Marketing Assistance Loans (MALs). These loans provide farmers with immediate funds using the harvested crop as collateral. This allows the farmer to hold off selling harvested commodities when prices are low and provides the ability to sell when prices have risen.

The MALs mature nine months after approval of the loan, and are available on farm stored crops. Current loan rates in Branch County are:

- Corn -\$1.89
- Soybeans - \$5.02

The current interest rate is 1.125%.

Dates to Remember

- **Nov. 9th** – Final date to report prevented planting wheat. Please call for an appointment.
- **Nov. 12th** - Veteran's Day - office closed.
- **Nov. 15th** - 2013 Wheat and Forage (hay and alfalfa) reporting deadline.
- **Nov. 22nd** - Thanksgiving Day - office closed.

Branch County FSA Office

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Coldwater, MI 49036

517-278-2725 phone
517-278-5176 fax
www.fsa.usda.gov/MI

Hours
Monday - Friday
7:30 a.m. - 4:30 p.m.

County Staff

Program Technicians:
Shelly Dickinson, PT
Kelly Gruner, PT
Jessica Mobley, PT
Linda Snyder, PT

Farm Loan Staff:
Russ Lafollete,
Farm Loan Manager
Crystal Hepker, Loan Officer
Program Technician
Debra Wheeler
Joann VanDeusen

517-849-9890 phone

Increased Guaranteed Loan Limit

The Farm Service Agency has announced that the loan limit for the Guaranteed Loan Program will increase to \$1,302,000 on Oct. 1, 2012. The limit is adjusted annually based on data compiled by the National Agricultural Statistics Service.

The lending limit increases every year according to an inflation index. The maximum combined guaranteed and direct farm loan indebtedness will also increase to \$1,602,000.

As a reminder, the one-time loan origination fee charged on FSA guaranteed Farm Ownership and Operating loans is 1.5 percent of the guaranteed portion of the loan.

Producers should contact their local FSA County Offices with questions about farm loans.

Rural Youth Loans

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 \$5,000.

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
- Comply with FSA's general eligibility requirements

- Reside in a rural area, city or town with a population of 50,000 or fewer 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.

Beginning and Limited Resource Farmers

FSA assists beginning farmers and or members of socially disadvantaged groups to finance agricultural enterprises. Under these designated farm loan programs, FSA can provide financing to eligible applicants through either direct or guaranteed loans. FSA defines a beginning farmer as a person who:

- Has operated a farm for not more than 10 years
- Will materially and substantially participate in the operation of the farm
- Agrees to participate in a loan assessment, borrower training and financial management program sponsored by FSA
- Does not own a farm in excess of 30 percent of the county's median size.

Additional program information, loan applications and other materials are available at your local USDA Service Center. You may also visit

www.fsa.usda.gov

Loans for the Socially Disadvantaged

FSA has a number of 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 groups.

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.

FSA loans are only available to applicants who meet all the eligibility requirements and are unable to obtain the needed credit elsewhere.

USDA Historic Aerial Photography

For more than half a century, the United States Department of Agriculture (USDA) has acquired high quality aerial photographs to support federal farm programs. Over the years, the USDA has photographed the vast majority of the nation and its territories at approximately seven-year intervals.

The USDA's Aerial Photography Field Office (APFO) is home to one of the country's largest aerial film libraries. They currently house more than 70,000 rolls of film. The imagery dates from 1955 to the present, and is available at several different scales and in stereo. The APFO has a photographic wet lab, which allows them to print photos on site.

USDA historic photography can play a vital role in environmental assessments, change detection, past land use and property boundary disputes. The photographs are frequently ordered by attorneys, universities, local governments and individuals.

USDA imagery is available to the general public at minimal cost. They can provide black and white, color infrared, or natural color prints depending on the original film type. Enlargements up to 38" X 38" are available. They can also provide tiff scans which can be viewed on any computer.

Orders for this aerial imagery can be completed by contacting the APFO by phone, fax, mail or email. Please be prepared to provide an accurate description of the area you wish to be included in your photo; this can be a legal description, latitude and longitude, or a local map. All products are made to order and completion time may vary depending on existing workload. Please include your name, address and phone number with your inquiry.

Customer Service Section Service Agency	USDA Farm
Telephone: 801-844- 2922 Field Office	Aerial Photography
Fax: 801-956- 3653 2300 South	2222 West
Email: apfo.sales@slc.usda.gov Lake City, UT 84119-2020	Salt

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