

February 2014



## Calhoun County FSA Updates

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### Calhoun County FSA Office

13464 Preston Drive, Ste.100  
Marshall, Michigan 49068

**Phone:** 269-781-4263

**Fax:** 855-662-9272

### County Executive Director:

Elizabeth Lake

### Farm Loan Manager:

Mack Francoeur, Jr.

### Program Technicians:

Bonnie Baxter

Kim Odette

Dana Sherman, FLP

### County Committee:

Beth Korn, Chairperson

Keith Lawrence, Vice-Chair

Sharon Williams, Member

Denice Raymond, Advisor

### Next County Committee

**Meeting:** April 15, 2014,  
8:30 AM

### Farm Operating Changes

Producers who have bought or sold land, or added or dropped rented land from their operation must report those changes to the FSA office as soon as possible. A copy of the deed or recorded land contract for purchased property is needed to maintain accurate records with FSA. A document that contains the tax property identification number is also helpful. Failure to do so can lead to possible program ineligibility and penalties. While making record updates, be sure to update signature authorizations. Making record changes now will save time later on.

### Production for the Non-Insured Assistance Program (NAP)

Producers who have a NAP policy are reminded to submit their 2013 production to the county office as soon as possible. This is a requirement of the NAP program and the production is used to calculate your 2014 approved yield.

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## **Have You Changed Banks?**

Since payments are made by direct deposit it is extremely important to update your banking information with the Calhoun County FSA office to ensure your payments arrive timely. If your bank changes names or you close your account, you need to notify our office. Payments will be delayed if we are not aware of changes to accounts and routing numbers.

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## **9-Month Commodity Loans (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.

Marketing assistance loans provide producers interim financing to meet cash flow needs without having to sell their commodities when market prices are typically lower at harvest time. Loans mature on the last day of the ninth (9) calendar month following the month in which the loan is approved. The current interest rate is 1.125 percent.

<b>CROP</b>	<b>LOAN RATE</b>	<b>AVAILABLE THROUGH:</b>
Corn	\$1.85/bu	May 31, 2014
Soybeans	\$4.93/bu	May 31, 2014
Soft White Wheat	\$2.54/bu	March 31, 2014
Soft Red Wheat	\$2.57/bu	March 31, 2014
Oats	\$1.38/bu	March 31, 2014

**NOTE:** Loan rates will be reduced 30% for commodities grown on farms enrolled in ACRE. Producers do not have to participate in the Direct and Counter-Cyclical and/or ACRE programs to be eligible for commodity loans.

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## **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 \$5000.

### **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.

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## **Calhoun County Conservation District 68<sup>th</sup> Annual Meeting**

Come to an evening with the Calhoun County Conservation District at the FireKeepers Casino & Hotel Event Center. There will be appetizers, cash bar, a great dinner, door prizes, a presentation titled "Ceresco Dam...Past, Present, and Future", and much more! The event is Thursday, February 27, 2014 from 5:00 pm until 8:30 pm. The cost is \$15 per person or \$25 per couple. **Please RSVP by February 21, 2014 by calling Rick at 269-781-4867, ext. 137 or Tracy at extension 5.**

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## **Special Accommodations**

Special accommodations will be made upon request for individuals with disabilities, vision impairment or hearing impairment. If accommodations are required, please contact Elizabeth Lake at 269-781-4263, extension 2.

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USDA is an equal opportunity provider and employer. 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), and (866) 377-8642 (Relay voice users).