



Gladwin Clare County News



Gladwin Clare USDA Service Center

Gladwin Clare FSA
1501 N. State St.
Gladwin, MI 48624
989-426-9461 (phone)
989-426-4914 (fax)
www.fsa.usda.gov/mi

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

County Committee
Ken Brown, Chairman
Dick Brushaber, Vice
Chairman
Jim Eberhart
Mark Iciek
Randy Sheehan
Linda Freier, Advisor

County Committee meets
3rd Wednesday each
month

Staff
Jessie Engelhardt, PT
Brenda Inscho, PT
Marlene Starr, PT
Kevin Davis, Reporter
Peggy McKimmy, CED

Jerry Spickerman, FLM



Marketing Assistance Loans

Marketing Assistance Loans (MAL) are available to producers sharing in a crop. To be eligible, a producer must maintain continuous beneficial interest in a 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 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 loan commodity without prior authorization and providing an incorrect quantity certification.

If you have interest in a commodity loan, please give the office a call for more details.

2009 County Loan Rates

Clare County

Red Wheat	\$1.78
White Wheat	1.99
Corn	1.78
Soybeans	4.86
Barley	1.67
Oats	1.32

Gladwin County

Red Wheat	1.80
White Wheat	2.00
Corn	1.80
Soybeans	4.87
Barley	1.67
Oats	1.32



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.

Biomass Crop Assistance Program

FSA is currently accepting applications from biomass facilities interested in participating in the Biomass Crop Assistance Program (BCAP). The purpose of the program is to support the establishment and production of eligible crops for the conversion to bioenergy and assist agricultural and forest land owners and operators with the collection, harvest, storage, and transportation of eligible material for use in biomass conversion facilities.

Once an agreement is signed between FSA and a facility and funding through the program is provided, the facilities can begin accepting materials. Producers who sell these materials can apply for matching payments under the collection, harvest, storage and transportation (CHST) component of BCAP.

The matching CHST payments are paid at a rate of \$1 for \$1 per dry-ton equivalent received from a qualified biomass conversion facility, not to exceed \$45 per dry-ton equivalent. A biomass owner is eligible to receive payments for two years. The purpose of the matching payments is to assist biomass producers with the CHST cost of delivering biomass to a qualified biomass conversion facility. Once a facility becomes qualified, eligible material owners or producers who deliver biomass to that facility may be eligible to receive CHST payments.

Eligible material owners or producers, who market eligible material to a qualified biomass conversion facility, may apply for the matching CHST payment at their FSA county office. An application must be submitted before the eligible material is sold and delivered to a qualified biomass conversion facility. After the product is delivered, a producer must provide FSA with documentation of product quantity, quality and payment rate. County offices will validate payment requests with information in the county office and information provided under the terms of MOU's with the qualified biomass conversion facilities. CHST payments will not be authorized until after an appropriate environmental analysis has been conducted.

Biomass conversion facilities and material owners or producers should contact their FSA state offices or visit www.fsa.usda.gov for more information

Farm Storage Facility Loan Program Changes

The Farm Storage Facility Loan (FSFL) program 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 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, up to 50% of the loan amount, 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.

The following commodities are eligible for farm storage facility loans:

- Corn, grain sorghum, rice, soybeans, oats, wheat, barley or minor oilseeds harvested as whole grain
- Corn, grain sorghum, wheat, oats or barley harvested as other-than-whole grain
- Hay
- Renewable biomass
- Fruits (including nuts) and vegetables - cold storage facilities

For more information about FSFL please visit your FSA county office or website www.fsa.usda.gov.

Each member of an entity must meet the eligibility requirements. Loan approval is not guaranteed.

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

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.

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

- A sale of land
- A change of operator or producer
- A foreclosure, bankruptcy or involuntary loss of the farm
- A change in producer shares that were originally approved on the contract.

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



-CCRP-

“CONTINUOUS CRP”

The Continuous Conservation Reserve Program is a private lands environmental improvement program that allows participants the opportunity to enroll environmentally sensitive acreages in conservation practices that will reduce soil erosion, improve water and soil quality and provide wildlife habitat and food sources.

The Continuous CRP program is a voluntary enrollment program. Eligible landowners enter into contracts that range from 10 to 15 years in length. In return, the landowners will receive annual rental and maintenance payments, incentive payments for certain activities, and cost share for establishment.

To be eligible for enrollment in the Continuous CRP, participants and acreage must meet certain requirements. Provided the eligibility requirements are met, FSA will automatically accept enrollments of acreage into Continuous CRP. Landowners may enroll in the program at any time during the year.

For more information on Continuous CRP enrollments, please contact your local FSA office.



“ACRE” PRODUCTION REPORTING

Producers participating in the ACRE program must report their actual crop yields for 2009. Acceptable documentation includes:

- * Receipts of crops sold (warehouse receipts, settlement sheets, sales documents)
- * Appraisal done by crop insurance
- * Appraisal done by FSA personnel
- * Paid measurement of bins or other farm storage

Please give us a call if you are chopping corn for silage. We will help you determine when appraisals are necessary.

Actual farm yields must be reported by the **subsequent crop year’s** acreage reporting deadline. (Fall seeded crops, June 30; spring crops, July 15). Please call with questions.

Selected Interest Rates for September 2009	
7 yr. Farm Storage Facility Loans	3.250%
10 yr. Farm Storage Facility Loans	3.625%
12 yr. Farm Storage Facility Loans	4.000%
Sugar Storage Facility Loans	4.375%
Commodity Loans 1996-Present	1.500%



CRP AND DCP PAYMENTS

Annual payments
will be made after
October 1st.

Transaction state-
ments will be mailed
directly to you from
our Kansas City
payment center.

**Remember to file a
new direct deposit
form if your bank-
ing information has
changed.**

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, and/or to 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.

Dates to Remember

Sept. 30	NAP sales closing date for 2010 small grains, fall speltz and forage crops
October 8	Deadline to order trees Gladwin Conservation District
October 12	Office Closed in observance of Columbus Day
Nov. 9	Office Closed in observance of Veterans' Day
December 7	COC Election Day
Continues	Farm Storage Facility Loans
Continues	Continuous Conservation Reserve Program

Visit our Web site at:
www.fsa.usda.gov/mi

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