

GRAND TRAVERSE, KALKASKA, and LEELANAU COUNTY NEWS

November 2009

Issue # 03

**Grand Traverse,
Kalkaska, Leelanau
County FSA
USDA Service Center**
1501 Cass ST, Suite A
Traverse City, MI 49684
231-941-0951 (phone)
231-929-7890 (fax)
www.fsa.usda.gov/mi

Hours

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

County Committee

Brent Wagner, Chairman
Gregory Send, V. Chairman
Jim Bardenhagen, Member
Bruce Cotton, Member
David Noonan, Member
Joanne Gallagher, Advisor

County Committee meets
2nd Wednesday at 9:00 am

Staff

Greg Shy, CED
Julie Isabell
Jan Malik
Mary Coleman
Jim Monroe, FLM
John Neff



COUNTY COMMITTEE ELECTION

Since the committee system was first established in 1936, Farm Service Agency (FSA) County Committees have provided an important voice in Federal decisions affecting their local communities. The County Committee (COC) oversees local FSA operations and makes critical decisions on how FSA commodity, conservation, and disaster programs are administered in its communities.

Our County Committee is composed of five members, each serving a 3-year term. One or two members are up for election annually. In addition to the elected members, the COC has one appointed; non-voting advisor to further represent the local interests of socially disadvantaged farmers.

This year we will be electing one new member to the COC. The nominees from LAA #2 (Centerville, Cleveland, Elmwood, Empire, Glen Arbor, Solon and Kasson Townships) are Denis Garvin, Dave Noonan and Keith Parker.

Denis Garvin is a dairyman from Cedar, Dave Noonan from Maple City has a cherry and beef operation, and Keith Parker has a grain and beef operation in Cedar.

Owners and operators of farming operations along with the spouse of farm owners are eligible to vote as long as the spouse is listed on the deed. If you farm in any of the named townships and would like to participate in the election, please contact the office for a ballot.

Ballots were mailed on November 5th and must be returned to the FSA office or postmarked by December 7, 2009 in order to be counted.

Please vote in this very important election, every vote counts

If you have not received a ballot and are an eligible voter in LAA 2 please contact the FSA office so that one is made available to you.

NAP Coverage Deadline

Due to changes in program provisions it is even more important for producers to purchase insurance on their crops. **If all of your crops are not insured you will not be eligible for any disaster assistance.** The Non-Insured Crop Disaster Assistance Program (NAP) is available for 2010 crops for which catastrophic level crop (CAT) insurance is not available through FCIC. CAT is available for the following crops: Apples, Barley, Corn, Oats, Snap Beans, Sweet Cherries, and Wheat. All other crops are insurable under NAP. NAP must be purchased by September 30 for alfalfa, canola, other forages, and rye. **November 20th is the deadline for 2010 perennial crops.** Contact the office for a complete list of NAP closing dates. The application fee for NAP crops is \$250 per crop; or \$750 per producer per county.

March 15th is the NAP and FCIC application closing date for most 2010 annual crops. If you carried NAP coverage on your crops for crop year 2009, please remember to provide your production records to the FSA office as soon as possible.

Timely Filing of Loss

The CCC-576, Notice of Loss, is used to report failed acreage and prevented planting and may be completed by any producer with an interest in the crop. A Notice of Loss is required for ALL CROPS COVERED BY NAP INCLUDING GRASSES. 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 or 15 days after the normal harvest date.

Remember all crops must be insured either by a NAP or FCIC in order to remain eligible for any Supplemental Disaster Assistance Program.



Changing Banks

Almost all Farm Service Agency payments are made electronically using Direct Deposit. This innovation has cut down on the number of missing and late payments and reduced the time required to move funds. It has been calculated that having a problem with a payment is 20 times greater with checks than with Direct Deposit. Another benefit is that Direct Deposit to your account can be made within 48 hours. To keep the system running smoothly, it's critical to keep the county office staff up to date on changes you might make in your financial institutions.

If you have changed accounts or institutions that might affect the direct deposit of your FSA payments, contact the FSA county office so we can update our files to insure continued uninterrupted service.



Supplemental Disaster Assistance Programs

The 2008 Farm Bill amended the Trade Act of 1974 to create five new disaster programs, collectively referred to as Supplemental Agriculture Disaster Assistance programs. These programs include:

Emergency Assistance for Livestock, Honey Bees, and Farm-Raised Fish (ELAP)
Livestock Forage Disaster Program (LFP)
Livestock Indemnity Program (LIP)
Supplemental Revenue Assistance Payments (SURE) Program
Tree Assistance Program (TAP)

To be eligible for these programs, producers must purchase at least catastrophic risk protection (CAT) level of crop insurance for all insurable crops and/or Noninsured Crop Disaster Assistance Program (NAP) coverage for non-insurable crops under SURE, TAP, LFP, and ELAP.

In the 2008 Farm Bill; in general, the term "farm" means the sum of all crop acreage in all counties that is planted or intended to be planted for harvest by the eligible producer. In the case of aquaculture, the term "farm" means all fish being produced in all counties that are intended to be harvested for sale by the eligible producer. In the case of honey, the term "farm" means all bees and beehives in all counties that are intended to be harvested for a honey crop by the eligible producer.

Producers, who meet the definition of a Socially Disadvantaged, Limited Resource Producer, or Beginning Farmer or Rancher, do not have to meet this risk management purchase requirement.

The following signup dates have determined:
07/13 - Livestock Indemnity Program (LIP)
Assists livestock owners who incurred losses.

09/09 - Emergency Assistance for Livestock, Honey Bees, and Farm-Raised Fish (ELAP)
Emergency relief to producers of livestock, honey bees, and fish because of adverse weather or related conditions.

09/09 - Livestock Forage Assistance Program (LFP) Assist producers with grazing losses.

11/02 - Tree Assistance Program (TAP)
Provides assistance to growers who lost trees in excess of 15% normal mortality.

11/02 – Supplemental Revenue Assistance Payment Program (SURE)

The SURE guarantees for the farm 90% of the total expected farm revenue. SURE payments will be 60% of the difference between the SURE guarantee for the farm and the total farm revenue for the farm

Signup has started for all of these programs. If you had any losses in the 2008 or 2009 crop years please contact the FSA office for more information.

More details on the 2008 and 2009 SURE Program are available at county FSA offices or on line at www.fsa.usda.gov

Farm Loan Year End Reviews

Producers that have a farm loan with FSA are reminded they must provide data for their Year-End Analysis (YEA) to their loan officer each year. Borrowers are urged to provide this information timely so that their files can be maintained. The office will contact you for the data you will need to provide us.

Applications for FSA Farm Loan Assistance

Farmers and ranchers that intend to apply to the Farm Service Agency for loan assistance for the upcoming crop year are encouraged to file their applications as early as possible. Filing early will help ensure that your loan is processed and approved as early as possible so that planting decisions can be made. Failure to apply early can result in a delay in processing loans due to the volume of applications that must be processed in date order. Contact your local FSA Farm Loan Manager or Officer for more details and assistance in applying.

Operating Loan Applications Needed Now

Farmers that plan to apply to the Farm Service Agency for annual operating loan assistance this year are encouraged to apply as soon as possible. The earlier an application for loan assistance is filed, the quicker the FSA staff can process your request. In addition, due to budget constraints, farmers that wait until later in the year to apply, often run the risk of finding out that our funding allocations have been utilized already. Farmers should also contact their FSA Farm Loan Manager for information as to what is required in order to have a complete loan application on file. Decisions on loans can not be made until a complete application is received.

FARM STORAGE FACILITY LOANS

Changes have been made to the FSFL program.

Structures to store hay, renewable biomass, and fruits and vegetables are now eligible. Cold storage facilities are also eligible, but controlled atmosphere facilities are still not eligible.

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 are currently 3.00% for a 7 year term, 3.375% for a 10 year term and 3.625% for a 12 year term.

The following commodities are eligible for farm storage facility loans:

- Corn, soybeans, oats, wheat, barley or minor oilseeds harvested as whole grain
- Corn, wheat, oats or barley harvested as other-than-whole grain
- Hay
- Renewable biomass
- Fruits and vegetables

2010 DCP SIGNUP

Enrollment for the 2010 Direct and Counter-cyclical Program (DCP) has begun and will continue through June 1, 2010. USDA urges producers to make use of the eDCP automated website to sign up, or producers can visit any USDA Service Center to complete their 2010 DCP contract.

USDA computes DCP Program payments using base acres and payment yields established for each farm. Eligible producers receive direct payments at rates established by statute regardless of market prices. For 2010, eligible producers may request to receive advance direct payments based on 22 percent of the direct payment. USDA will issue advance direct payments beginning Dec. 1, 2009. Counter-cyclical payment rates vary depending on market prices. Counter-cyclical payments are issued only when the effective price for a commodity is below its target price. The effective price is the higher of the national average market price received during the 12-month marketing year for each covered commodity and the national average loan rate for a marketing assistance loan for the covered commodity.

THE ACRE OPTION

The optional ACRE Program provides a safety net based on state revenue losses and acts in place of the price-based safety net of counter-cyclical payments under DCP. A farm's payment is based on a revenue guarantee calculated using a 5-year average state yield and the most recent 2-year national price for each eligible commodity. For 2010, the 2-year price average will be based on the 2008 and 2009 crop years.

An ACRE payment is issued when both the state and the farm have incurred a revenue loss. The payment is based on 83.3 percent (85 percent in 2012) of the farm's planted acres times the difference between the State ACRE guarantee and the state revenue times the ratio of the farm's yield divided by the state expected yield. The total number of planted acres for which a producer may receive ACRE payments may not exceed the total base on the farm. In exchange for participating in ACRE, in addition to not receiving counter-cyclical payments, a farm's direct payment is reduced by 20 percent, and marketing assistance loan rates are reduced by 30 percent.

The decision to enroll in the ACRE Program is irrevocable. The owner of the farm and all producers on the farm must agree to enroll in ACRE. Once enrolled, the farm shall be enrolled for that initial crop year and will remain in ACRE through the 2012 crop year.

The June 1, 2010, deadline is mandatory for all participants. USDA will not accept any late-filed applications.

ON LINE SERVICES

Producers, if you have Internet access you can electronically log on, fill out and print a variety of FSA paper forms in the comfort of your home as your schedule allows. You can also register for secure electronic access that will allow you to electronically sign and transmit some forms directly to the county office staff. If you are new to the website, first you will want to obtain a Level 2 USDA Service Center Customer ID and password at: <http://www.eauth.egov.usda.gov/> and then click on "Create an Account Page" link.

USDA eAuthentication is the system used by USDA agencies to enable customers to obtain accounts that will allow them to access USDA Web applications and services via the Internet. This includes things such as submitting forms electronically, completing surveys online, and checking the status of your USDA accounts.

If you already have a Customer ID and password, then click on the following eForms website at:

<http://forms.sc.egov.usda.gov/eforms/mainserver/vlet> and then click on the "Sign In" button. A disclaimer window will open and after you read the "Warning message" click on the "Continue" button.

Then the USDA Web services page will open to the eAuthentication login page. Enter your login User ID and password and then click on the "Login" button. To sign and transmit forms electronically, you must sign-up and get a User ID and password.

Submitting an e-Form is convenient. You can access information anytime day or night seven days a week. It's faster and forms and applications can be submitted and received in the county office in a matter of minutes, not days or weeks.



Special Accommodations

Special accommodations will be made upon request for individuals with disabilities, vision impairment or hearing impairment. If accommodations are required, individuals should contact the Arenac or Iosco county offices in person or by phone.

Dates to Remember	
Nov.5	COC Election Ballots mailed
Nov. 20	NAP sales closing date for apples, apricots, asparagus, blueberries, sweet & tart cherries, cranberries, grapes, nectarines, peaches, pears, plums, raspberries, rhubarb, and strawberries.
Nov.26	Offices closed for the observance of Thanksgiving Day
Dec.1	NAP sales closing date for honey and maple sap
Dec.7	Final date for COC Election ballots
Dec. 10	ELAP 2008 and 2009 notice of loss deadline.
Jan. 1	New COC member takes office.

Selected Interest Rates for November 2009	
Farm Operating Loans — Direct	2.875%
Farm Ownership Loans — Direct	4.750%
Limited Resource Loans	5.000%
Farm Ownership Loans — Direct Down Payment, Beginning Farmer or Rancher	1.500%
Emergency Loans	3.750%
Farm Storage Facility Loans 7 yr.	3.000%
Farm Storage Facility Loans 10yr.	3.375%
Farm Storage Facility Loans 12 yr	3.625%
Sugar Storage Facility Loans	4.000%
Commodity Loans 1996-Present	1.375%



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To file a complaint of Discrimination, write to USDA, Director, Office of Civil Rights, 1400 Independence Avenue, SW., Washington, DC 20250-9410, or call (800) 795-3272 (voice) or (202) 720-6382 (TDD). USDA is an equal opportunity provider and employer.