



Mecosta County News

**Mecosta County
USDA Service Center**

Mecosta County FSA
18260 Northland Dr.
Big Rapids, MI 49307
231-796-2659 ext. 2
231-796-3607 (fax)
www.fsa.usda.gov/mi

Hours

Monday - Friday
8 a.m. - 4:30 p.m.
Closed all Federal Holidays

County Committee

Mike Hopkins
John Orr
Jim Carmichael
Beth Storey (Advisor)

County Committee normally meets
2nd Tuesday of the month
9:00 a.m.

Staff

Sherry Adams-PT
Towna Aris-PT
Shelley Lobert-PT
Heather Hadder-Intermittent

Farm Loan Manager

Rick Dean

**County Executive
Director**

Travis Murray



COC Election Results

Congratulations to Jim Carmichael!
Jim was elected to represent producers from Green, Grant, Chippewa, Fork, and Colfax Townships on the Mecosta County Committee (COC). The election results for Local Administrative Area # 1 were:

- Jim Carmichael
Elected to the COC
- Gerald Mondrella
1st alternate to COC
- Jerry Caryl
2nd alternate to COC

Thank you to all who voted.

**Thank you
Gerald Mondrella!**

We want to thank Mr. Gerald Mondrella for his faithful service to the producers served by the Mecosta County FSA Office. Gerald served on the Mecosta County Committee for FSA for the last 3 years. He was always prompt and professional in his duties. His love for farming and the producers of this area was always evident. His insight, willingness to serve, and encouragement to the entire staff will be truly missed. If you get a chance to see Gerald, thank him for his faithful service. Serving as a county committee member is vital to the successful implementation of programs to our producers.

FSA Farm Loans

The Farm Service Agency (FSA) offers loans for farmers and ranchers to purchase farmland and finance agricultural operations. FSA loan programs are designed to help producers who are temporarily unable to obtain private or commercial credit. In many cases, applicants are beginning farmers who have insufficient net worth to qualify for financing through a commercial lender. In other instances, borrowers might have suffered setbacks from natural disasters or might be persons with limited resources.

Farm ownership loans or farm operating loans may be obtained as direct loans for a maximum of up to \$300,000. Guaranteed loans can reach a maximum indebtedness of \$1,094,000. Emergency loans are always direct loans for farmers who may have suffered physical or production losses in disaster areas designated by a Presidential or Secretarial disaster declaration. Rural Youth Loans, Loans to Beginning Farmers and loans for socially disadvantaged applicants are also available through FSA.

For detail information loan eligibility or the different available loan programs, just contact Shelley Lobert for an appointment with Farm Loan Manager Rick Dean.

Selected Interest Rates for January 2010	
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 (Actual Loss)	3.750%
Farm Storage Facility Loans 7 yr.	2.875%
Farm Storage Facility Loans 10yr.	3.375%
Farm Storage Facility Loans 12 yr	3.750%
Commodity Loans 1996-Present	1.375%

Beginning and Limited Resource Farmer Loans

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.

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

Mecosta County Producers May be Eligible for SURE

Supplemental Revenue Assistance Payments (SURE) Program, the 2008 Farm Bill's successor to prior ad hoc crop disaster programs, is officially open for applications. **Currently we are only taking applications for the 2008 crop year.**

For SURE, a "farm" is eligible when either: 1) a portion of the farm is located in a county covered by a qualifying natural disaster declaration (**Mecosta County qualified in 2008**) or a contiguous county; **or** 2) the actual production is less than 50% of the normal production. **Note:** A "farm" refers to all crop acreage in all counties across the nation that a producer planted or intended to be planted for harvest for normal commercial sale or farm livestock feeding. If farm eligibility criteria 1 or 2 is met, the producer must suffer a 10 percent revenue loss to at least one crop of economic significance on their farm in order to be eligible for SURE and it must be caused by a natural disaster. A crop of economic significance is one that contributes at least 5 percent of the expected revenue for a producer's farm.

For producers to be eligible for SURE, the producer must have obtained **a policy or plan of insurance for all crops** through either the Federal Crop Insurance Act or FSA's Noninsured Crop Disaster Assistance Program (NAP). There are limited exceptions to this rule, and SURE does not require coverage for forage crops intended for grazing. **Note:** Eligible farmers and ranchers who meet the definition of "Socially Disadvantaged", "Limited Resource", or "Beginning Farmer or Rancher" do not have to meet this requirement.

For the 2008 crop year, producers are not eligible if their average AGI is \$2.5 million or greater, unless 75% or more of their AGI is from agriculture. For 2009 and subsequent crop years, producers or legal entities whose average nonfarm income exceeds \$500,000 are not eligible.

A limit of \$100,000 applies to the combination of payments from SURE and the livestock disaster programs - Livestock Forage Program (LFP), Livestock Indemnity Program (LIP) and Emergency Assistance for Livestock,

Honeybees, and Farm-raised Fish (ELAP). For 2008 SURE payments, payments are limited per "person" according to payment limitation rules in effect for 2008.

Needed for Signup:

- 1) Verifiable/Reliable acreage and production records, if not already provided for crop insurance purposes or FSA purposes. A producer can certify production, but if the producer is picked for a spot check, the producer will have to produce the verifiable/reliable production records.
- 2) Other information requested by FSA.

Unlike federal disaster programs in the past, the SURE program will look at all your crops and the price they should have received. Just because you had a significant loss on one crop financially, other crop revenues may offset those losses. This is a revenue base program that is a supplement to crop insurance.

DCP and ACRE Signup Underway

The 2010 Direct and Counter-Cyclical Payment (DCP) Program and the Average Crop Revenue Election (ACRE) Program sign up for farms with base acres have begun. Signup continues through June 1, 2010. The June 1, 2010 deadline is mandatory for all participants. **FSA will not accept any late-filed applications after June 1, 2010.** You can sign up at our office or online at www.fsa.usda.gov/dcp. To access this online service, you must have an active USDA eAuthentication Level 2 account, which requires filling out an online registration form at <http://www.eauth.egov.usda.gov>. Then visit the local USDA Service Center for identity verification.

Advanced direct payments (22% of payment) are available upon request.

**DON'T WAIT UNTIL THE
LAST MINUTE!
SIGNUP EARLY AND GET IT
OUT OF THE WAY BEFORE
FIELD WORK BEGINS THIS
SPRING!**

Unauthorized Disposition of Loaned Grain

If loan grain has been disposed of through feeding, selling or any other form of disposal without prior written authorization from the county office staff, it is considered unauthorized disposition. The financial penalties for unauthorized dispositions are severe and a producer's name will be placed on a loan violation list for a two-year period. Always call the office before any grain under loan is fed or sold.

NEW EMPLOYEE READY TO ASSIST YOU WITH YOUR CONSERVATION NEEDS

Ray Hummel is the new Soil Conservationist for Mecosta County. Originally from Bellevue, MI, Ray has recently graduated from Michigan State University and has experience working as a student trainee for NRCS for three summers. He has also worked and volunteered for Conservation Districts, served as a groundwater educator for the Michigan Department of Agriculture's Groundwater Stewardship Program for two years and was an intern for the U.S. Fish and Wildlife Service during his last semester at MSU. Ray is an avid outdoorsman who has had a passion for our natural resources his whole life. He is excited to assist Mecosta County with all of their conservation needs.

FUNDING AVAILABLE NOW FOR YOUR CONSERVATION PROJECT

By Jennifer Taylor

Do you have an erosion concern, want to establish wildlife habitat, restore a wetland, improve your grazing system, or have an animal waste or nutrient concern? If you have answered **YES**, opportunities are available to address your natural resource concerns. Contact your local Natural Resource Conservation Service at Mecosta (231) 796-2659 or Osceola Lake (231) 832-2950 to set up an appointment to evaluate your property and create a conservation plan that may make you eligible for one or more of the programs listed below.

- Wildlife Habitat Program (WHIP)
- Environmental Quality Incentive Program (EQIP)
- Wetland Reserve Program (WRP)
- Grassland Reserve Program (GRP)
- Conservation Reserve Enhancement Program (CREP)
- Conservation Reserve Program (CRP)
- Continuous Conservation Reserve Program (CCRP)

If you answered **NO**, there still may be a program for you. The Conservation Stewardship Program (CSP) awards landowners and operators that have been good stewards and have records to show this and are willing to go one step further. This applies to cropland, pastureland and forestland.

For more information contact the USDA – NRCS office or log on to the web site at www.mi.nrcs.usda.gov

Ten Great Habitats for Fish and Wildlife

To improve your land for fish and wildlife, think first of the food, water, cover and space needs of the wildlife you want to attract throughout the year. Then begin to establish plants, water sources, and other practices that fit those needs. The USDA Natural Resources Conservation Service offers technical help for landowners in planning for wildlife habitat on privately owned lands, and the USDA offers financial help for most conservation practices that enhance fish and wildlife habitat. Here are ten of the top habitats for wildlife:

- 1. Restored wetland.** If you had to choose a single habitat or practice, this is probably the one used by the most species.
- 2. Windbreaks** are rows of trees and shrubs that offer prime shelter and food in the winter.
- 3. Riparian buffer habitat** value is enhanced by being next to water, and vegetation along streams improves water quality for fish and wildlife.
- 4. Diverse grass planting** includes blocks of native grasses and forbs intermingled with forage land and crop fields. These habitats offer grassland birds nesting and cold weather cover, and protection from predators.
- 5. Managing timber** for lower densities by thinning or burning, leaving snags and den trees, providing open spaces or borders of grasses, and legumes will improve wildlife habitat. Leaving trees along streams will provide shade and woody debris for fish habitat.
- 6. Corridors** that connect large blocks of grasslands, wetlands or woodlands protect wildlife on the move. The corridor may consist of native grasses or trees and shrubs.
- 7. Managing grazing land** by rotational grazing can protect streams for fish, create diverse wildlife habitat, open up dense vegetation canopies, and provide nesting habitat and cover.
- 8. Farm ponds** offer water for wildlife and habitat for fish, waterfowl, frogs and other species. Plant the surrounding area to trees, shrubs and grasses.
- 9. Field Borders** are a strip of grass or shrub cover planted between a crop field and forest. This practice meets several wildlife needs.
- 10. Clean water** is promoted by numerous conservation practices that protect upland soils and streams, which benefit almost all species. For one on one consultation with your local District Conservationist contact Jennifer Taylor (Mecosta County) at (231) 796-2659 or Greg White (Osceola & Lake Counties) at (231) 832-5341.

U.S. Census Bureau Now Hiring Locally

Call 1-866-861-2010 or go to www.census.gov/detroit for more information on how to apply.

**Congratulations
 Larry Sheridan!**

For the last 2 years, Larry worked in the Mecosta County FSA office as a Farm Loan Officer (FLO). Larry accepted an offer to work in the Lapeer County FSA Office in Lapeer, Michigan. We are all sad to see Larry leave. Not only was he a good FLO, he was a very good friend and became a part of the family here. His smile and attitude will truly be missed. Congratulations Larry!

**Higher Loans Amounts Available
 for Farm Storage Facility Loans**

The Farm Storage Facility Loan (FSFL) program helps to ensure producers have adequate capacity to store their harvested production until they sell it on the open market. The FSFL Program provides low-interest financing to build or upgrade farm storage and handling facilities. The maximum principal amount of a loan through FSFL is \$500,000. Participants must provide a down payment of 15%, with CCC providing a loan for the remaining 85% of the net cost of the eligible storage facility and permanent drying and handling equipment. Loan terms of 7, 10, or 12 years are available, depending on the loan amount. Interest rates for each term rate may be different and are based on the rate at which CCC borrows from the Treasury Department. Applications for FSFL must be submitted to the FSA office where the farm's records are maintained. An FSFL must be approved before any site preparation or construction can begin.

**COC Advisor Recommendation
 Deadline**

Request to be considered by COC for the Mecosta COC Advisor are due COB January 11, 2010. Please provide a written statement stating willingness to serve and qualifications. This position is open to all socially disadvantaged applicants.

Dates to Remember	
January 4	Beginning of SURE signup
January 12	COC meeting 9am @ USDA Service Center, Mecosta County
January 18	Federal Holiday, Office Closed
February 9*	COC meeting 9am @ USDA Service Center, Mecosta County
February 15	Federal Holiday, Office Closed
June 1	Deadline to sign up for DCP and ACRE (no late files)
June 30	Deadline to certify fall planted crops
July 15	Deadline to certify all other planted crops and land in the CRP and GRP
Continues	Farm Storage Facility Loans
Continues	Continuous Conservation Reserve Program & CREP

*Tentative

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its program and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotope, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

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.