

December 24, 2013



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Newaygo/Muskegon County FSA Updates

Newaygo/Muskegon County FSA Office

940 West Rex Street
Fremont, MI 49412
Phone: 231-924-2230 x 2
Fax: 855-647-4845

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

County Executive Director:
David Bain

Program Technicians:
Kathy Nelson
Lisa Smalligan

County Committee:
Brian Abbott
Steve Boluyt
Dennis Sikkenga
David Stout
Craig Zeerip
Jean Stroven, Advisor

Farm Loan Managers:
Paul Wagner, Muskegon
Phone: 616-842-5852 x 2
Larry Cleary, Newaygo
Phone: 231-796-2659 x 2

Next County Committee Meeting: January 23, 2014 at 9:30 a.m.

County Committee is Seeking Advisor Nominations

The Newaygo/Muskegon County Committee is currently accepting nominations for the position of Advisor. Advisors are appointed to county committees in counties or multi-county jurisdictions that have significant numbers of minority or women producers and lack such members on FSA county committees. Advisors play an important role by providing diverse viewpoints and by representing the interests of minorities and women in decisions made by county committees. Advisors are responsible for:

- Attending each COC meeting, including Executive Sessions
- Participating in all deliberations
- Increasing awareness of and participation in FSA activities, including elections, by eligible voters to ensure that socially disadvantaged group problems and viewpoints are understood and considered in FSA actions.
- Helping to develop interest and incentives in socially disadvantaged group members for considering FSA work as a career
- Actively soliciting candidates from socially disadvantaged groups for nomination during the election process
- Performing special duties at county committee's request.

Note: Advisors do not have authority to sign documents or vote on county committee decisions. Due to budget constraints, committee meetings are held quarterly.

Advisors are paid an hourly wage along with travel expenses. If interested, please submit a written nomination request by January 15, 2014 to the Newaygo/Muskegon County FSA Office; 940 West Rex Street; Fremont, MI 49412. Include any agricultural experience for consideration.

2014 Acreage Reporting Dates

Producers now have until January 15, 2014, to report crops that have a November 15, 2013 reporting deadline without paying a late-file fee. Crops under this waiver include wheat and native and improved grasses intended for grazing or haying. The Risk Management Agency (RMA) did not grant a waiver so producers need to consult their crop insurance agent for deadlines for insured crops. In order to comply with FSA program eligibility requirements, all producers are encouraged to visit the Newaygo/Muskegon County FSA office to file an accurate crop certification report by the applicable deadline.

The following acreage reporting dates are applicable for Newaygo/Muskegon Counties:

November 15, 2013	2014 perennial forage, fall-seeded small grains
January 2, 2014	Honey (Certifying number of Colonies)
January 15, 2014	Apples, blueberries, cherries, grapes and peaches
July 15, 2014	Cabbage (planted 3/31-5/31), certain beans, forage seeding and all other crops.
August 15, 2014	Cabbage (planted 6/01-7/20) and other beans
November 15, 2014	2015 perennial forage, fall-seeded small grains

The following exceptions apply to the above acreage reporting dates:

- If the crop has not been planted by the above acreage reporting date, then the acreage must be reported no later than 15 calendar days after planting is completed.
- **If a producer acquires additional acreage after the above acreage reporting date, then the acreage must be reported no later than 30 calendar days after purchase or acquiring the lease. Appropriate documentation must be provided to the county office.**
- If a perennial forage crop is reported with the intended use of "cover only," "green manure," "left standing," or "seed," then the acreage must be reported by July 15th.

Noninsured Crop Disaster Assistance Program (NAP) policy holders should note that the acreage reporting date for NAP covered crops is the earlier of the dates listed above or 15 calendar days before grazing or harvesting of the crop begins.

Late file fees will be assessed for 2013 crops reported after September 15, 2013, and 2014 crops with a deadline of December 31, 2013 reported after January 15, 2014.

For questions regarding crop certification and crop loss reports, please contact the Newaygo/Muskegon County FSA office at 231-924-2230 x 2.

New County Committee Election Ballots to be mailed

The County Committee Election ballots that were mailed to producers on Nov. 4 were incorrectly printed with the producer's name and address on the back of the ballot. County committee elections must use a secret ballot so the misprinted ballots cannot be used. Please destroy or recycle the misprinted ballot. If you have already voted, your ballot will be destroyed unopened.

New ballots will be mailed to producers on December 20, 2013. These ballots will indicate that they are the corrected ballot in several places, including on the outside of the mailing, on the ballot and on the outside of the return envelope.

The corrected ballot must be returned to the Newaygo/Muskegon County FSA Office or postmarked by

January 17, 2014. All newly elected county committee members will take office February 18, 2014. All county committee members whose term expires on Dec. 31, 2013, will have their term extended to January 31, 2014.

County committee members are an important component of the operations of FSA and provide a link between the agricultural community and USDA. Farmers and ranchers elected to county committees help deliver FSA programs at the local level, applying their knowledge and judgment to make decisions on commodity price support programs; conservation programs; incentive indemnity and disaster programs for some commodities; emergency programs and eligibility. FSA committees operate within official regulations designed to carry out federal laws.

To be an eligible voter, farmers and ranchers must participate or cooperate in an FSA program. A person who is not of legal voting age, but supervises and conducts the farming operations of an entire farm may also be eligible to vote.

More information on county committees, such as the new 2013 fact sheet and brochures, can be found on the FSA website at www.fsa.usda.gov/elections or at a local USDA Service Center.

Loans Available

Farm Storage Facility Loan Program

The Farm Storage Facility Loan Program (FSFLP) 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 now 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. Additional security is required for poured-cement open-bunker silos, renewable biomass facilities, cold storage facilities, hay barns and for all loans exceeding \$50,000. 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 will be available after a portion of the construction has been completed. The final fund disbursement will be made when all construction is completed. The maximum amount of the partial disbursement will be 50 percent of the projected and approved total loan amount.

The following commodities are eligible for farm storage facility loans:

- Corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley or minor oilseeds harvested as whole grain
- Corn, grain sorghum, wheat, oats or barley harvested as other-than-whole grain
- Pulse crops - lentils, small chickpeas, dry beans and dry peas
- Hay
- Renewable biomass
- Fruits (including nuts) and vegetables - cold storage facilities
- Honey

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

Marketing Assistance Loans (MAL)

Short-term financing is available by obtaining low interest commodity loans for eligible harvested production. A nine-month Marketing Assistance Loan provides financing that allows producers to store production for later marketing. The crop may be stored on the farm or in the warehouse.

Loans are available for producers who share in the risk of producing the eligible commodity and maintain beneficial interest in the crop through the duration of the loan. Beneficial interest means retaining the ability to make decisions about the commodity, responsibility for loss because of damage to the commodity and title to the commodity. Once beneficial interest in a commodity is lost, it is ineligible for a loan, even if you regain beneficial interest.

Microloan Program

The Farm Service Agency (FSA) developed the Microloan (ML) program to better serve the unique financial operating needs of beginning, niche and small family farm operations.

FSA offers applicants a Microloan designed to help farmers with credit needs of \$35,000 or less. The loan features a streamlined application process built to fit the needs of new and smaller producers. This loan program will also be useful to specialty crop producers and operators of community supported agriculture (CSA).

Eligible applicants can apply for a maximum amount of \$35,000 to pay for initial start-up expenses such as hoop houses to extend the growing season, essential tools, irrigation and annual expenses such as seed, fertilizer, utilities, land rents, marketing, and distribution expenses. As financing needs increase, applicants can apply for a regular operating loan up to the maximum amount of \$300,000 or obtain financing from a commercial lender under FSA's Guaranteed Loan Program.

Individuals who are interested in applying for a microloan or would like to discuss other farm loan programs available should contact their local FSA office to set up an appointment with a loan official.

Beginning Farmer Loans

FSA assists beginning farmers 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 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.

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.

Unauthorized Disposition of Grain

If grain under loan 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 before you haul any grain under loan.

Merry Christmas & Happy New Year!

We want to wish you all Merry Christmas and Happy New Year. We look forward to seeing you in the coming year. It is our pleasure to serve the hard-working farmers of Newaygo, Muskegon and surrounding counties!

Dates to Remember

December 25, 2013	Office closed to observe Christmas Holiday
January 1, 2014	Office closed to observe New Year's Holiday
January 15, 2014	Last day to certify most fruit crops
January 17, 2014	Final date for COC ballots to be returned to the County Office or postmarked by this date
January 20, 2014	Office closed to observe Martin Luther King Holiday

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), (866) 377-8642 (Relay voice users).