

February 2014



TABLE OF CONTENTS

- DATES TO REMEMBER
- FARMING OPERATION CHANGES
- HISTORICAL AERIAL IMAGERY IS AVAILABLE THROUGH APFO
- BEGINNING FARMER LOANS
- LIMITATION OF MULTIPLE BENEFITS ON A CROP LOSS
- INTEREST RATES FEBRUARY 2014

Wexford/Benzie/Missaukee/Osceola County FSA Updates

Wexford/Benzie Missaukee/Osceola County FSA Office

7192 E. 34 Rd.
Cadillac, MI 49601

Phone: 231-775-7681
Fax: 855-647-0819

County Executive Director:
Travis Murray

Farm Loan Manager:
Larry Cleary

Program Technicians:
Angie Case
Patty Salasky
Benita Meekhof

Next County Committee Meeting: June 11th, 9:30 a.m.

DATES TO REMEMBER

- **March 15th** - Final date to purchase NAP coverage on most spring seeded annually planted NAP crops including sweet corn, hops, pumpkins and most vegetables
- **March 15th** - Final date to purchase FCIC crop insurance for annual crops
- **May 26th** - Office closed in observance of Memorial Day
- **May 31st** - Final date to request 2013-crop feed grains, oilseeds loans or LDP

FARMING OPERATION 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 purchase property is needed to maintain accurate records with FSA. 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 in the spring.

Historical Aerial Imagery is Available through APFO

The United States Department of Agriculture's Farm Service Agency has been collecting aerial photography of the United States for over half a century. These aerial photos were originally collected to support federal farm programs throughout the United States. This historic film is now stored at the USDA's Aerial Photography Field Office (APFO) in Salt Lake City, Utah.

USDA aerial photos are high resolution images taken during the growing season and clearly show features such as roads, buildings, vegetation, trees and waterways. Most of these projects covered entire counties over large parts of the U.S. at least once a decade.

The APFO is able to print or digitally scan these photos for public use. Our print photos and scans start as low as \$13.00 each. We can also certify our photos for use as evidence in court for a small fee. Additional information about the APFO and available aerial imagery is available at:

www.apfo.usda.gov

Detailed information about ordering aerial imagery is available [here](#).

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.

LIMITATION OF MULTIPLE BENEFITS ON A CROP LOSS

Risk Management Association (RMA) began crop insurance coverage on cherries in Benzie and Manistee Counties in 2013. With NAP provisions, if a producer is eligible to receive payments under this part and benefits under any other program administered by the Secretary (including crop insurance) for the same crop loss, the producer must choose whether to receive the other program benefits or payment under this part, but shall not be eligible for both. This limitation on multiple benefits prohibits a producer from being compensated more than once for the same loss (1-NAP Par. 35A).

Therefore, a producer cannot receive a NAP payment **AND** a crop insurance indemnity on the same crop loss. If benefits from crop insurance from the same crop loss do become available after the producer has received a NAP payment, the producer may refund the total amount of the NAP payment and receive the other benefit for which the producer is eligible (1-NAP Par. 35B). If the NAP payment is not returned, the payment from crop insurance must be reduced the amount equal to the calculated crop insurance payment earned by that certain crop. For a more detailed example, contact the FSA office.

Interest Rates February 2014

- 90-Day Treasury Bill: .125%
- Farm Operating Loans - Direct: 2.000%
- Farm Ownership Loans - Direct: 4.25%
- Farm Ownership Loans - Direct Down Payment, Beginning Farmer or Rancher: 1.50%
- Emergency Loans: 3.000%
- Farm Storage Facility Loans (7 years): 2.250%
- Farm Storage Facility Loans (10 years): 2.875%
- Farm Storage Facility Loans (12 years): 3.000%
- Marketing Assistance Loans: 1.125%

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).