



# NEWSLETTER



## Clark County FSA Office

RR 1 Box 16A  
Kahoka, MO 63445

660-727-3364 phone  
660-727-3089 fax

### Hours

Monday - Friday  
7:30 a.m. - 4:30 p.m.

## December 2010

### County Office Staff:

Sharon E. Marks,  
County Executive  
Director

Bill Bonine,  
Acting Farm Loan  
Manager

### Program Technicians:

Farm Programs -  
Kim Meinhardt  
Kim Taylor  
Nancy Webster  
Caren Whitehead

Farm Loans -  
Karma Hillyer

Visit our Website at:  
[www.fsa.usda.gov/mo](http://www.fsa.usda.gov/mo)

## Annual Open House: Wednesday, December 8

We cordially invite you to attend the annual Clark County USDA Open House. It will be held from 9:30 a.m. to 3:00 p.m.

The USDA employees will be conducting a Food Drive from December 6 through December 17. Please remember to bring your non-perishable items when you attend Open House. Items collected will go to the local food pantry.

Tree applications will also be available during Open House. You may pick them up at the NRCS/SWCD office. Orders are on a first-come, first-serve basis until supplies are depleted. April 30, 2011 is the last day to order.

## NAP Deadline

The Non-Insured Crop Disaster Assistance Program (NAP) was designed to reduce financial losses that occur when natural disasters cause a catastrophic loss of production or prevented planting of an eligible crop by providing coverage equivalent to FCIC catastrophic (CAT) insurance. Statute limits NAP to each commercial crop or agricultural commodity, except livestock, for which CAT insurance is not available.

Producers who already have coverage on 2010 NAP crops may choose to continue coverage on the same crop or crops for 2011, if the applicable service fee is submitted. A new CCC-471, application for coverage is not required to be signed when applying for continuous coverage of the same crop or crops.

Producers who choose to add a new crop(s) or delete a crop(s) from previous year's coverage or changing crop shares must file a new CCC-471 with signatures and pay the applicable service fee. The service fee is \$250 per crop per county or \$750 per producer per county. The fee cannot exceed a total of \$1875 per producer with farming interest in multiple counties.

NAP coverage is only available for crops not covered under the Federal Crop Insurance program. Producers are reminded about the need for insurance coverage on crops in order to remain eligible for the agency's Disaster Assistance Programs such as SURE, LFP, TAP, and ELAP.

Producers must purchase at least catastrophic (CAT) level of insurance for all insurable crops and producers must apply for coverage before a disaster strikes.

County Offices recently closed the 2008 SURE program. There were several applicants who did not have hay and/or wheat insured and therefore was not eligible for 2008 disaster assistance.

Producers with NAP coverage must remember to complete the following to remain eligible for NAP benefits:

- Timely file acreage reports and keep track of harvested production using acceptable methods. For example, bale weights or other means of determining quantities of hay are required.
- File a "Notice of Loss" within 15 days of when a loss is apparent, so the loss can be appraised and production counted before the crop is put to another use, abandoned or destroyed.

The application sales closing date for hay, including alfalfa is March 15, 2011.

For more information on NAP coverage, please contact your local FSA office.

## CCC-927 or CCC-928 Must Be Sent To IRS

Producers who participated in 2009 or 2010 programs subject to adjusted gross income limitations (AGI) had to certify compliance with AGI rules. The average AGI verification process for 2009 and 2010 payment eligibility requires all program participants to provide written consent to IRS for the disclosure of certain information to FSA.



On October 6, 2010, a letter was mailed to producers who have not submitted:

- CCC-927: “Consent to Disclosure of Tax Information-Individual Form”
- CCC-928: “Consent to Disclosure of Tax Information-Legal Entity form”

Individuals and legal entities, including members of legal entities, that certified to average AGI compliance for 2009 and/or 2010 payment eligibility must submit a completed CCC-927 or CCC-928 to IRS regardless of whether they received program benefits directly or as a member of a joint operation or entity. These forms must be submitted to IRS in order to avoid a demand for refund of program payments and benefits received.

## 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. Additionally, producer could be subject to criminal prosecution under federal law. Always call the office before any grain under loan is fed or sold.

## Changing Banks

If you have changed banks and not notified FSA, your payment could be delayed. Payments are electronically transferred into your bank account, if we are not aware of changes to your account and routing numbers, there could be problems. In order to make timely payments, you need to notify the office if you close your account or if another financial institution purchases your bank. It is important that any changes in producer’s account such as type account, bank mergers, routing number or account numbers, be provided to the county office promptly to avoid possible payment delay.

## FSA Conservation Loan Program

The Farm Service Agency (FSA) makes and guarantees conservation loans on farms to help conserve our natural resources. The Conservation Loan (CL) Program provides farmers with the credit necessary to implement conservation measures on their land.

The direct CLs loan limit is up to \$300,000 and guaranteed CLs up to \$1,119,000 (amount adjusted for inflation), may be available by applying with lenders working with FSA to obtain a guarantee.

Applicants will work with Natural Resources and Conservation Service (NRCS) Staff to develop a conservation plan. Conservation practices must be approved by NRCS before FSA can provide financing. Examples of conservation practices include installation of conservation structures; establishment of forest cover; installation of water conservation measures; establishment or improvement of permanent pastures; transitioning to organic production; manure management, including manure digestion systems; etc.

For more information on the Conservation Loan program, contact your local FSA office to setup an appointment with a Loan Approval Official. Or visit the Missouri FSA website at: [www.fsa.usda.gov/mo](http://www.fsa.usda.gov/mo) and select the “County Offices” link to locate the nearest FSA office.

## Applications for FSA Farm Loan Assistance

Farmers and ranchers who 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. Failure to apply early may result in a delay in processing loans due to the volume of applications. Contact your local FSA Farm Loan representative for more details and assistance in applying.

Selected Interest Rates for November 2010	
90-Day Treasury Bill	0.125%
Farm Operating Loans — Direct	2.000%
Farm Ownership and Conservation Loans — Direct	4.125%
Limited Resource Loans	5.000%
Farm Ownership Loans — Beginning Farmer Down Payment	1.500%
Emergency Loans	3.750%
Farm Storage Facility Loan -- 7 year	1.875%
Farm Storage Facility Loan -- 10 year	2.500%
Farm Storage Facility Loan -- 12 year	2.750%
Commodity Loans 1996-Present	1.250%

## Farm Loan Year End Reviews

Producers who 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.

### 2011 DCP Signup

Enrollment for the 2011 Direct and Counter-cyclical Program (DCP) has begun and will continue through June 1, 2011. The Farm Service Agency urges producers to make use of the eDCP automated website to sign up, or producers can visit the FSA office to complete their 2011 DCP contract. Eligible producers receive direct payments at rates established by statute regardless of market prices. FSA will issue advance direct payments (22%) beginning December 1, 2010.

### Selling Land

If you're planning to sell farmland, there may be some program consequences you should be aware of. For example, if you're planning to sell land that's enrolled in the Conservation Reserve Program, the buyer must agree to continue the enrollment. If the buyer doesn't want to continue the CRP contract, you might have to refund all of the payments you've received to date.

Please contact the County Office staff if you have any questions about what benefits may be affected when buying/selling property.

### 2010 Marketing Assistance Loans

March 31, 2011 is the last day to request a CCC loan on 2010-crop wheat. May 31, 2011 is the last day for 2010-crop corn, soybeans, and grain sorghum.

Loan rates are:

Corn	\$2.00/bushel
Soybeans	\$5.12/bushel

There is a loan service fee. It is the lesser of:  
-1/2 of 1% of the gross loan amount  
-\$45 + \$3 for each additional bin or warehouse receipt over 1

## New Financial Management Webpage

Producers who have level 2 e-authentication access can use the new Public Financial Management Information web page. The website allows producers to generate reports that show both current and historical financial information. This resource will allow users to view details on payments, collections and outstanding debt. The website is a great tool for producers to conveniently access financial information at any time. To view the Financial Management Information web page, visit <http://www.fsa.usda.gov/fmi>. Please contact your county office if you have any questions regarding the web page.

**Note: Website use requires level 2 e-authentication access. Follow the steps below to obtain level 2 access...**

1. Go to [www.eauth.egov.usda.gov](http://www.eauth.egov.usda.gov), complete a customer profile and submit it online.
2. After submitting your customer profile, you will receive a confirmation email, and you must respond to it within 7 days to activate your account
3. Then you must complete the "Identity Proofing" process by visiting a local USDA Service Center and presenting a photo ID, such as your driver's license

### Emergency Conservation Program

Applicants determined eligible for emergency cost-share assistance due to 2010 rains and flooding are reminded practices are to be repaired within 6 months.

Please notify the office when the repair work is complete. For terraces to be considered done, baskets must be on the risers. Another site visit will be required before cost-share money may be issued.

If you have any questions about your application(s), please contact the county office. Many have not been reviewed by Committee at this time.

No action has been taken on applications involving structures built with SWCD cost-share and still within their practice lifespan. A memo has been sent to Washington requesting ECP funds be used to repair such structures.

## Farm Storage Facility Loan Program

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 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. 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.

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, peanuts, wheat, barley or minor oilseeds harvested as whole grain
- Corn, grain sorghum, wheat, oats or barley harvested as other-than-whole grain
- Hay

Dates to Remember	
Dec. 6	Last day to return voted ballots in county committee election.
Dec. 8	Open House 9:30 to 3:00
Dec. 24	Offices Closed for Christmas
Dec. 31	Offices Closed for New Year
March 15	NAP Sales Closing Date
June 1	DCP/ACRE signup ends
June 30	Last day to report wheat acres
Continues	Farm Storage Facility Loan Program.
Continues	Continuous Conservation Reserve program.

Visit our website at: [www.fsa.usda.gov/mo](http://www.fsa.usda.gov/mo)

## Reasonable Accommodations

Reasonable accommodations will be made, upon request, for individuals with disabilities, vision impairment, or hearing impairment to attend or participate in meetings or events sponsored by the Farm Service Agency. If you require special accommodations to attend or participate in one of our events, please call the FSA county office and we will be happy to make any needed arrangements.

"The U.S. Department of Agriculture (USDA) prohibits discrimination in all of its programs 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, political beliefs, genetic information, 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, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

To file a complaint of discrimination, write to USDA, Assistant Secretary for Civil Rights, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, S.W., Stop 9410, Washington, DC 20250-9410, or call toll-free at (866) 632-9992 (English) or (800) 877-8339 (TDD) or (866) 377-8642 (English Federal-relay) or (800) 845-6136 (Spanish Federal-relay). USDA is an equal opportunity provider and employer."