



POLK County News

September 2010

Polk County
USDA Service Center

Polk County FSA
1333 E. Broadway
Bolivar, MO 65613
417-326-4823 (phone)
417-326-6174(fax)
www.fsa.usda.gov/mo

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

County Committee
Byrian Kramme
Jack Gulick
Mary Wheeler

County Committee
meets 3rd Thursday
of the month

Staff
Karen Stillings, CED
Brian Hedges, FLM
Kim Mitchell, FLO
Ella Strode, PT
Cathy McNatt, PT
Cindy Scott, PT



**2010
Rainfall Data
as recorded
at the county
Office**

Month Inches

Jan	2.88
Feb	1.93
March	3.97
April	2.32
May	11.33
June	2.36
July	7.29
Aug.	1.67
Sept.	5.95
(to date)	

Non-Insured Disaster Assistance Program (NAP) Closing Dates

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 catastrophic (CAT) insurance. Payments are eligible under CAT coverage when losses in the crop year are greater than 50% of established yields as recorded as the county office.

The 2011 NAP coverage purchase deadline for the following crops are:

- Value loss crops such as nurseries, Christmas Trees. 9/01/10
- Small grain (Wheat) for grain or grazing acreages: 9/30/10
- Small grain (Wheat) acreages that will be harvested as forage: 9/30/10
- Small grain inter-seeded in perennial grasses: 9/30/10

The final date to purchase NAP coverage on perennial crops such as native improved grasses is March 15, 2011.

REMINDER: Risk Management Purchase Requirement (RMPR): NAP or Pasture Rangeland and Forage (PRF) coverage is a requirement in order to qualify for benefits received under the Livestock Forage Program (LFP), Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP) and Supplemental Revenue Assistance (SURE) program.

Eligibility for LFP, ELAP and SURE may be maintained by purchasing Pasture Rangeland, Forage Index (PRF) pilot insurance program. **PRF is administered by Risk Management Agency and policies are sold by crop insurance agents. Policies for 2011 coverage may only be purchased from September 1 through September 30, 2010.** More information can be found at <http://www.rma.gov> or visit your crop insurance agent. If you do not have an agent, you can find one online using the RMA agent locator at <http://www.rma.usda.gov/tools/agent.html>.

GRAZE-Out Payments

Graze-Out payments are payments made to eligible producers who, although eligible to obtain a CCC loan or LDP, elect to use acreage planted with barley, oats, triticale, or wheat for livestock grazing. In addition, producers agree to forgo any mechanical harvesting of the commodity on this acreage during the applicable crop year. The application period for graze-out begins on the first day of mechanical harvest as determined by the COC and ends on March 31 of the calendar year following the year the crop is normally harvested.

Kids & Farm Safety

Farm safety for kids does not diminish after they have returned to school. Fall harvest and work with livestock get kids out of the house on evenings and weekends. [Farm Safety 4 Just Kids](#) recommends the following protection when dealing with grain, ATVs and livestock:

- Always lock access doors to grain storage structures.
- Lock out power to all types of grain-handling equipment.
- Always use the buddy system when you are unloading or loading grain, notifying a second person where you are.
- Never permit children to ride in grain wagons or enter grain storage areas.
- Always know where ALL family members are (especially children) at all times when grain is being loaded, unloaded, moved or otherwise handled.

ATV drivers: No matter what function the ATV performs, remember that it is only as capable as the operator. Chores involving livestock care and handling are often one of the first responsibilities given to children, increasing their exposure to the dangers at an early age. When working around animals encourage your children to:

- Be calm, move slowly, and avoid loud noises.
- Wear steel-toed shoes.
- Avoid the hind legs of the animal.
- Approach large animals at the shoulder.
- Kids should avoid animals with newborns.
- Children should avoid stallions, bulls, rams, and boars.
- Always have an escape route when working with animals in close quarters.

- Wear helmets when riding horses.

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 the FSFL program 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. 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. 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
- Pulse crops - lentils, small chickpeas and dry peas
- Hay
- Renewable biomass
- Fruits (including nuts) and vegetables - cold storage facilities



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

Continuous CRP

The Continuous Conservation Reserve Program is a private lands environmental improvement program that allows participants the opportunity to enroll environmentally sensitive acreages in conservation practices that will reduce soil erosion, improve water and soil quality and provide wildlife habitat and food sources. The Continuous CRP program is a voluntary enrollment program. Eligible landowners enter into contracts that range from 10 to 15 years in length. In return, the landowners will receive annual rental and maintenance payments, incentive payments for certain activities, and cost share for establishment. To be eligible for enrollment in the Continuous CRP, participants and acreage must meet certain requirements. Provided the eligibility requirements are met, FSA will automatically accept enrollments of acreage into Continuous CRP. Participants are required to maintain the practices installed within

the program for the life of the contract and no haying, mowing (outside of conservation plan recommendations or grazing is allowed during the contract period. Landowners may enroll in the program at any time during the year. For more information on Continuous CRP enrollments, please contact your local FSA office.

Succession in Interest

If you have made any changes that affect your interest in base acres since you signed your last Direct and Counter-cyclical Program contract, you must report these *successions-in-interest* to the county committee by Sept. 30, so that a final determination can be made on who is eligible for the program on the farm. Changes that qualify as a succession-in-interest include:

- A sale of land
- A change of operator or producer, including an increase or decrease in the number of partners
- A foreclosure, bankruptcy or involuntary loss of the farm.
- A change in producer shares to reflect changes in the producer's share of the crop(s) that were originally approved on the contract.

If a succession-in-interest has taken place, you, as the “predecessor,” are required to refund any advance DCP payments you received for the affected base acres before a payment can be made to the “successor.” Not reporting a succession-in-interest can result in contract termination and a loss of program benefits for all producers involved.

Marketing Assistance Loans

A Marketing Assistance Loan (MAL) is available for producers who share in the risk of producing the crop. To be eligible, a producer must maintain continual beneficial interest in the crop from harvest through the earlier of the date the loan is repaid or CCC takes title to the commodity. Beneficial interest means retaining the ability to make decisions about the commodity; responsibility for loss or damage to the commodity; and title to the commodity. Once beneficial interest in a commodity is lost, the commodity is ineligible for loan — even if the producer regains beneficial interest. Commodity loan eligibility also requires compliance with conservation and wetland protection requirements; beneficial interest requirements, acreage reporting and ensuring that the commodity meets Commodity Credit Corporation minimum grade and quality standards. For commodities to be eligible they must have been produced by an eligible producer, be in existence and in a storable condition and be merchantable for food, feed or other uses as determined by CCC. The quality of the commodity in farm storage must be maintained throughout the term of the loan. Producers do not have to participate in the Direct and Counter-Cyclical and/or ACRE Programs to be eligible for commodity loans. Violating provisions of a marketing assistance loan may trigger administrative actions, such as assessing liquidated damages, calling the loan and denial of future farm-stored loans. The most common violations are removing or disposing of a commodity being used as loan collateral without prior authorization and providing an incorrect quantity certification.

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 \$1,112,000. 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 detailed information loan eligibility or the different available loan programs, contact the county office staff for an appointment with a farm loan officer.

Rural Youth Loans

The Farm Service Agency makes loans to rural youths to establish and operate income-producing projects in connection with 4-H clubs, FFA and other agricultural groups. Projects must be planned and operated with the help of the organization advisor, produce sufficient income to repay the loan and provide the youth with practical business and educational experience. The maximum loan amount is \$5000.

Youth Loan Eligibility Requirements:

- Be a citizen of the United States (which includes Puerto Rico, the Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands) or a legal resident alien
- Be 10 years to 20 years of age
- Comply with FSA's general eligibility requirements
- Reside in a rural area, city or town with a population of 50,000 or fewer people
- Be unable to get a loan from other sources
- Conduct a modest income-producing agricultural project in a supervised program of work as outlined above.
- Demonstrate capability of planning, managing and operating the project under guidance and assistance from a project advisor. The project supervisor must recommend the project and the loan, along with providing adequate supervision.

Stop by the county office for help preparing and processing the application forms. FSA staff can help you with questions you may have about a particular program.

Beginning and Limited Resource Farmers

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 that 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 farm 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

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. If producers or their spouses believe they would qualify as socially disadvantaged, they should contact their local FSA office for details. FSA loans are only available to applicants who meet all the eligibility requirements and are unable to obtain the needed credit elsewhere.

September 30 Deadline for SURE Apps

The deadline to submit USDA Farm Service Agency 2008 Supplemental Revenue Assistance (SURE) program payment applications is close of business on September 30, 2010. Applications not filed by September 30, 2010, will not receive a payment. SURE provides crop disaster assistance payments to eligible producers on farms that have incurred crop production or crop quality losses. The program takes into consideration crop losses on all crops grown by a producer nationwide. SURE provides assistance in an amount equal to 60 percent of the difference between the SURE farm guarantee and total farm revenue. The farm guarantee is based on the amount of crop insurance and Non-insured Crop Disaster Assistance Program (NAP) coverage on the farm. Total farm revenue takes into account the actual value of production on the farm as well as insurance indemnities and certain farm

program payments. To be eligible for SURE, producers must have suffered at least a 10 percent production loss on a crop of economic significance. In addition, producers must meet the risk management purchase requirement by

either obtaining a policy or plan of insurance, under the Federal Crop Insurance Act or NAP coverage, for all economically significant crops. For 2008 crops, producers had the opportunity to obtain a waiver of the risk management purchase requirement through a buy-in provision. Producers considered socially disadvantaged, a beginning farmer or rancher, or a limited resource farmer may be eligible for SURE without a policy or plan of insurance or NAP coverage.

Visit our website at: www.fsa.usda.gov/mo

Dates to Remember	
September 30	NAP Application Closing Date for strawberries & fall-seeded small grains
September 30	Final Date to purchase Pasture Rangeland Forage (PRF) coverage from Crop Insurance Agent to maintain certain FSA program eligibility
September 30	Signup ends for 2008 SURE Program
Continuous	Farm Storage Facility Loan Program
Continues	Continuous Conservation Reserve program

Selected Interest Rates for September 2010	
90-Day Treasury Bill	0.125%
Farm Operating Loans — Direct	2.375%
Farm Ownership Loans — Direct	4.375%
Farm Ownership Loans — Direct Down Payment, Beginning Farmer or Rancher	1.50%
Emergency Loans	2.375%
Farm Storage Facility Loans 7-yr. term	2.250%
Farm Storage Facility Loans 10-yr. term	2.875%

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