



# Portage-Summit County FSA News

November 2008

## Portage-Summit County USDA Service Center

### Portage-Summit County FSA

6970 State Route 88  
Ravenna, OH 44266  
330-297-7633 (phone)  
330-297-7210 (fax)  
[www.fsa.usda.gov/OH](http://www.fsa.usda.gov/OH)

### Hours

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

### County Committee

Jay Goodell  
Bob Luther  
Peter Schanz  
Elden Villers  
Wayne Biltz  
Karen Hilgert, Advisor

County Committee meets  
3<sup>rd</sup> Thursday each month

### Staff

Wendy Behon, PT  
Christine Wise, PT  
Linda Wise, PT  
Theresa Johnson, CED

Jack Barthels, FLM  
Teresa Goode, FLO



## Extending the 2008 DCP Sign-Up Deadline for Farms with 10.0 or Less Base Acres

On October 13, 2008 H.R. 6849 was enacted and provides for an extension of the 2008 DCP enrollment deadline for farms with 10.0 base acres or less covered commodities not previously enrolled. Producers on farms with 10.0 base acres or less **have until November 26, 2008** to initiate and complete enrollment of a farm for 2008 DCP. H.R. 6849 **does not extend** the DCP sign-up deadline for farms **with greater than** 10.0 base acres.

This extension also allows a waiver of the late filed crop acreage report requirement and fees on farms with 10.0 base acres or less if filed **by COB, December 1, 2008**. This **does not waive** late filed crop acreage report requirements or fees for farms **with greater than** 10.0 base acres.

## Final Payments for 2008 DCP

Enrolled producers should have received their final direct payment deposited directly into personal bank accounts during October.

Producers who did not elect to receive an advance direct payment will receive their entire direct payment for the year in one lump sum after Sept. 30 which is the end of the fiscal year.

The direct payment for a crop equals 85 percent of the farm's base acreage times (x) the farm's direct payment yield times (x) the direct payment rate.

If there are any unearned payments, Commodity Credit Corporation will automatically subtract those amounts from the final Direct and Counter-cyclical Program payments you are about to receive.

2009 DCP signup information will be announced in the near future.

## SURE Online Calculator

The 2008 Farm Bill includes a new disaster program known as the Supplemental Revenue Assistance Payments (SURE) Program. The SURE program will be available to eligible producers on farms in disaster counties, including contiguous counties that have incurred crop production losses and/or crop quality losses during the crop year. Or

any farm in which, during the calendar year, the total loss of production on the farm because of weather is greater than 50 percent of the normal production of the farm. For your convenience, FSA has placed a SURE calculator on its Web site at:

<http://www.fsa.usda.gov/FSA/fbapp?area=home&subject=landing&topic=landing>.

The calculator and instructions can be easily downloaded. Once the download is made, you will be able to calculate your estimated SURE Guarantee, estimated Expected Revenue, estimated Farm Revenue and estimated SURE payment.

**The calculator is a tool to help with calculations for SURE, it is not the approved software to compute and provide actual payment information.**

By using the calculator, producers and others may begin familiarizing themselves with SURE calculations which allows them to run various scenarios based on basic levels of insurance coverage versus buy up levels of insurance coverage. It is important to note that this calculator only addresses yield based crops and does not address value loss crops or those plans of insurance that are revenue based. It does not include calculations for situations such as prevented planting, first crop-second crop, or other scenarios.

**Note, FSA reminds users that the calculator and instructions are for informational purposes only. This calculator in no way provides exact FSA payments under SURE.**

## Voting for County Committee Begins

Ballots for this year's county committee election for Local Administrative Area (LAA) 2 which includes the townships; Northfield, Twinsburg, Richfield, Boston, Hudson, Bath, Northampton, Stow, Copley, Portage, and Tallmadge, in Summit County, were mailed to eligible voters on November 3, 2008. Voters must complete their ballots and return them to the Farm Service Agency county office by the close of business on December 1, 2008.

If mailed, ballots must be postmarked by midnight December 1st.

The candidates in this year's election are:  
Lucinda Davis of Barberton and Robert Luther of Richfield.

Eligible voters in LAA#2 who have not received a ballot should contact the FSA county office.

**Voter Requirements** Persons meeting requirements in **1 or 2, plus 3**, below, is eligible to vote:

1. Be of legal voting age and have an interest in a farm or ranch as either of the following: an owner, operator, tenant or sharecropper, *or* a partner in a general partnership or member of a joint venture that has an interest in a farm as an owner, operator, tenant or sharecropper; or
2. Not of legal voting age, but supervises and conducts the farming operations on an entire farm; *and*
3. Eligible to participate in any FSA program that is provided by law, regardless of the status of funding.

**Discrimination Prohibited** No person shall be denied the right to vote because of race, color, national origin, sex, religion, age, disability, political beliefs, sexual orientation or marital or family status.

## NAP Coverage Closing Date is Dec. 1

Since the Food, Conservation and Energy Act of 2008 was announced so late defining the 2009 risk management NAP Coverage requirement for the Supplemental Disaster Programs, the National Farm Service Agency (FSA) office has extended the Non-Insured Crop Disaster Assistance Program (NAP) coverage purchase date for 2009 only. As a result, the State Committee established NAP application closing dates that fall before December 1, 2008 **have been extended to December 1, 2008**, for the 2009 application crop year.



Please note that extending the 2009 NAP application deadlines to December 1, 2008, does not modify the definition of coverage period. NAP coverage will not begin until the later of the following dates:

- 30 calendar days after the date CCC-471 is filed; and
- The date the crop is planted not to exceed the final planting date.

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. Statute limits NAP to each commercial crop or agricultural commodity, except livestock, for which CAT is not available.

The application deadline date for the 2009 NAP coverage for winter wheat, rye, barley, speltz, apples, asparagus, blueberries, caneberries, cherries, chestnuts, forage for all hay and pasture, grapes, nectarines, peaches, pears, plums, strawberries, honey, maple sap, aquaculture (finfish), Christmas trees,

floriculture, ginseng, mushrooms, ornamental nursery, turfgrass sod and watercress in **Ohio, is December 1, 2008**. For 2009-2012, the NAP Service Fees have increased from: \$100 to \$250 per crop; \$300 to \$750 per county; \$900 to \$1,875 per producer for all counties.

Producers who already have coverage on 2008 NAP crops may choose to continue coverage on the same crop or crops for 2009, if the applicable service fee is submitted by the application closing date. 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.

## Farm Loan Programs

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, as of October 1, 2008, 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, Beginning Farmer Loans and loans for Socially Disadvantaged applicants are also available through FSA.

For detailed information, contact your local FSA county office to setup an appointment with a Loan Approval Official.

### Selected Interest Rates for November 2008

90-Day Treasury Bill	1.375%
Farm Operating Loans — Direct	3.375%
Farm Ownership Loans — Direct	4.875%
Farm Ownership Loans — Beginning Farmer Down Payment	1.500%
Emergency Loans	3.750%
Farm Storage Facility Loans	3.250%
Sugar Storage Facility Loans	4.375%
Commodity Loans 1996-Present	2.500%

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## FSA Signature Policy

Using the correct signature when doing business with FSA can save time and prevent a delay in program benefits. The following are FSA signature guidelines:

- A married woman shall sign her given name: Mrs. Mary Doe, not Mrs. John Doe,
- For a minor, FSA requires the minor's signature and one from an eligible parent. Note, by signing the applicable document, the parent is liable for actions of the minor and may be liable for refunds, liquidated damages, etc,
- When signing on one's behalf the signature must agree with the name typed or printed on the form, or be a variation that does not cause the name and signature to be in disagreement. Example - John W. Smith is on the form. The signature may be John W. Smith or J.W. Smith or J. Smith. Or Mary J. Smith may be signed as Mrs. Mary Joe Smith, M.J. Smith, Mary Smith, etc,
- FAXED signatures will be accepted for certain forms and other documents provided the acceptable program forms are approved for FAXED signatures. Producers are responsible for the successful transmission and receipt of FAXED information.

Examples of documents **not** approved for FAXED signatures include:

- Promissory note
  - Assignment of payment
  - Joint payment authorization
  - NAP actual production history and approved yield record
  - Acknowledgement of commodity certificate purchase
  - Financing statement
  - UCC financing statement
- Spouses may sign documents on behalf of each other for FSA and CCC programs in which either has an interest, unless written notification denying a spouse this authority has been provided to the county office,
  - Spouses shall not sign on behalf of each other as an authorized signatory for partnerships, joint ventures, corporations, or other similar entities,
  - All members of a general partnership must sign for the general partnership unless an individual is authorized to act on the behalf of the general partnership and bind all members,
  - Spouses may sign on behalf of each other's individual interest in a partnership, unless notification denying a spouse that authority is provided to the county office,

## Online Services

Producers, if you have Internet access you can electronically log on, fill out and print a variety of FSA paper forms in the comfort of your home as your schedule allows. You can also register for secure electronic access that will allow you to electronically sign and transmit some forms directly to the county office staff. If you are new to the website, first you will want to obtain a Level 2 USDA Service Center Customer ID and password at: <http://www.eauth.egov.usda.gov/> and then click on "Create an Account Page" link.

USDA eAuthentication is the system used by USDA agencies to enable customers to obtain accounts that will allow them to access USDA Web applications and services via the Internet. This includes things such as submitting forms electronically, completing surveys online, and checking the status of your USDA accounts.

If you already have a Customer ID and password, then click on the following eForms website at: <http://forms.sc.egov.usda.gov/eforms/mainervlet> and then click on the "Sign In" button. A disclaimer window will open and after you read the "Warning message" click on the "Continue" button.

Then the USDA Web services page will open to the eAuthentication login page. Enter your login User ID and password and then click on the "Login" button. To sign and transmit forms electronically, you must sign-up and get a User ID and password.

Submitting an e-Form is convenient. You can access information anytime day or night seven days a week. It's faster and forms and applications can be submitted and received in the county office in a matter of minutes, not days or weeks.

## Removing CCC Loan Collateral

Producers are reminded, if you have grain under Commodity Credit Corporation loan it cannot be removed or disposed of without prior county office staff authorization or repayment. The county office staff may issue release authorizations based on a telephone or in person request when you are ready to move the grain. A loan violation is subject to monetary and administrative penalties, such as repaying the loan at principal plus interest, liquidated damages, calling the loan and denial of future farm-stored loans and loan deficiency payments.

All commodity loans are subject to spot check. Locking in a market loan repayment rate is not a marketing authorization. If you are planning to move CCC loan grain, call the county office staff, before you HAUL!

## Direct Deposit of Program Payments

Almost all Farm Service Agency payments are made electronically using Direct Deposit. This innovation has cut down on the number of missing and late payments and reduced the time required to move funds. It has been calculated that having a problem with a payment is 20 times greater with checks than with Direct Deposit. Another benefit is that Direct Deposit to your account can be made within 48 hours.

To keep the system running smoothly, it's critical to keep the county office staff up to date on changes you might make in your financial institutions. If you have changed accounts or institutions that might affect the direct deposit of your FSA payments, contact the FSA county office so we can update our files to insure continued uninterrupted service.

Beginning **December, 2008**, local county offices will no longer issue paper checks. All payments will be routed through National Payment Services (NPS) for processing. If you currently are **not** receiving your FSA payments by Direct Deposit to your checking or savings account there will be up to a one week turnaround prior to you receiving your payment in the mail. Call us today to set up your Direct Deposit account if needed.

Dates to Remember	
Nov. 3	County committee ballots mailed to voters.
Nov. 11	Veterans Day Holiday. <b>FSA Offices Closed.</b>
Nov. 27	Thanksgiving Day Holiday. <b>FSA Offices Closed.</b>
Dec. 1	<b>Application deadline</b> for 2009 NAP coverage for Fall Crops.
Dec. 1	<b>Last day</b> to return voted Ballots in county committee election.
Dec. 25	Christmas Day Holiday. <b>FSA Offices Closed.</b>
Jan. 1	New Year's Day Holiday. <b>FSA Offices Closed.</b>
Jan. 1	Elected Committee Members and alternates take office.
Continues	Continuous Conservation Reserve program.

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