



Wyandot County News

October 2008

Wyandot County
USDA Service Center

Wyandot County FSA
97 Hought Drive, B
Upr Sandusky, OH 43351
419-294-2127 (phone)
419-294-2474 (fax)
www.fsa.usda.gov/oh

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

County Committee
Henry Bils, Chr
Jerry Murphy, V. Chr
Charles Bigler, Member
Connie Iles, Advisor

County Committee
Meets monthly - 8 am
3rd Wednesday

Staff
Vicki Orians, CED
Brenda Blair
Rinda Kraus
Deb Mullholand
Brent Gottfried
Deb Rickle
Joel Castanien
Dave Demler
Kelby Weaver



Final Payments for 2008 DCP

Enrolled producers can expect their final direct payment to be deposited directly into personal bank accounts sometime during the first few weeks in 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.

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.

NAP Coverage Closing Date Extended

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, turf grass 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.

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

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.

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,
- Acceptable signatures for general partnerships, joint ventures, corporations, estates, and trusts shall consist of an indicator "by" or "for" the individual's name, individual's name and capacity, or individual's name, capacity, and name of entity.

For additional clarification on proper signatures contact your local FSA office.

County Committee Elections

Just a reminder: Be watching your mailbox for your official county office committee election ballot starting early next month. Ballots will be mailed to all eligible voters starting on November 3, 2008. If, for some reason, you don't receive a ballot, feel free to notify your local FSA office. Completed and signed ballots are due back in the county office by the close of business on December 1, 2008.

Acreage Spot Check Determinations and Notification

Each year the Farm Service Agency completes spot checks of acreage reports. Acreage reports are an integral part of farm program participation. Acreage spot checks are completed to ensure accurate acreage reports are used in farm program computations.

FSA will conduct spot checks on a selected number of farms in each state. Color imagery flown in summer 2008 will be used to verify all crops. All acreage determinations will be completed using the FSA Geographic Information System official acreages.

After farms are spot checked, a Notice of Determined Acreage will be sent to the farm operator. Producer notifications will be issued by FSA as spot checks are completed. Questions concerning determined acres should be directed to your local FSA office for further explanation.

Selected Interest Rates for October 2008

90-Day Treasury Bill	1.750%
Farm Operating Loans - Direct	3.750%
Farm Ownership Loans - Direct	5.125%
Farm Ownership Loans - Down Payment	1.500%
Emergency Loans	3.750%
Farm Storage Facility	3.250%
Sugar Storage Facility	4.250%
Commodity Loans 1996-Present	3.000%



INTEREST



Minority Farm Register

The Minority Farm Register is a tool to promote equal access to farm programs and services for minority farmland owners, farmers, tenants and other individuals with an agricultural interest. Participants may receive information or be personally contacted through USDA outreach efforts. Programs include direct and guaranteed farm ownership and operating loans, marketing loans, as well as conservation, housing and rural business and risk management.

Participation is voluntary. All minority persons involved in farming are encouraged to participate. The information provided may be shared through the USDA Office of Outreach with other USDA-approved outreach partners, such as community-based organizations, educational institutions and other government agencies.

If you are involved with farming and wish to be included in the Minority Farm Register, you are invited to visit the local county office staff and request the register form or download the form from the FSA website at: http://forms.sc.egov.usda.gov/efcom-mon/eFileServices/Forms/AD2035_040729V02.pdf.

State CRP SOIL Rental Rates

A few months ago the process of reviewing county soil rental rates began. So, why were county soil rental rates reviewed? Soil rental rates (SRR's) are to reflect the average cash rental rates per acre for non-irrigated cropland for the production of the predominant annually tilled crops during the most recent 3 years. The SRR's are reviewed to ensure consistency with changing cash rent rates.

Recently, the recommended changes to current SRR's were updated by the National CRP Program Manager. So how does this affect the CRP participant in Ohio? SRR's in a majority of Ohio counties have been increased which will increase the maximum payment rates for CRP annual payments. None of the soil rental rates for individual soil types decreased in Ohio.

The new soil rental rates are in effect now and may be applied to any new CRP offer that has not been agreed to by the CRP participant and the FSA County Committee. These rates, agreed to on an approved CRP contract, will guarantee your annual rental payment for the next 10-15 years (the length of your CRP contract). That's not bad when some of the land you may enroll in CRP may be less productive cropland that cannot guarantee you any income. For more information on calculating your CRP maximum annual payment rate for CRP enrollment, contact your local FSA Office.



Electronic Services Available

If a producer has Internet access, program participants can access many services from home 24/7, and receive approval and payment by direct deposit within 48 hours.

To participate in these services, the program participant must meet all program eligibility requirements. Online services have stringent security measures to protect your private information.

To utilize electronic services a producer needs an active USDA eAuthentication Level 2 account, which requires an email address and filling out an online registration form at: <http://www.eauth.egov.usda.gov/> and then followed by a visit to the county office for identity verification.

If you have more questions, or would like assistance establishing your account, just contact your local USDA Service Center and talk with our trained FSA personnel.

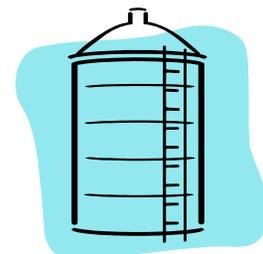
Removing CCC Loan Collateral

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!

Maintaining Stored Grain Quality

Producers are reminded to keep an eye on the condition and quality of the stored grain. Remember to contact your local FSA office if you notice changes in the condition and quality of the stored grain.



Marketing Assistance Loans

Marketing Assistance loans are available for producers who share in the risk of producing the crop. To be eligible, you must maintain beneficial interest in the crop through the time of application. 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 you regain beneficial interest.

Commodity loan eligibility also requires you comply with conservation and wetland protection requirements; beneficial interest requirements, report how you use cropland acreage on the farm and ensure that the commodity meets CCC 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. Producers do not have to participate in the Direct and Counter-Cyclical Program to be eligible for commodity loans. The quality of the commodity in farm storage must be maintained throughout the term of the loan.

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.

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

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