



NEWSLETTER



WYANDOT Co. FSA Office

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

October 2011

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Visit our Website at:
www.fsa.usda.gov/oh

2011 DCP Final Payments

DCP payments for 2011 participants will be issued sometime after October 1, 2011. These payments will be deposited directly into participating producers' personal bank accounts.

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

2010 Sign-up for SURE Program

FSA will soon accept enrollment for the 2010 crop losses under the Supplemental Revenue Assistance Payments (SURE) program starting Nov. 14, 2011. Eligible producers who suffered losses during the 2010 crop year are encouraged to visit their local FSA office to learn more about the SURE program. FSA also has SURE information available at www.fsa.usda.gov/sure.

Notice of Loss Filing Extended for FSA's Disaster Assistance Programs

FSA announced that producers interested in applying for losses on or before Sept. 30, 2011, have until, the earlier of 30 days after loss becomes apparent, but no later than December 29, 2011 to file a notice of loss to be eligible for the five disaster assistance programs authorized by the 2008 Farm Bill: the Supplemental Revenue Assistance Payments (SURE); the Livestock Indemnity Program (LIP); the Emergency Assistance for Livestock, Honey Bees, and Farm-Raised Fish (ELAP); the Livestock Forage Disaster Program (LFP); and the Tree Assistance Program (TAP). Disasters occurring after this date are not eligible for program coverage.

Once notices of losses are filed for LFP, LIP or ELAP, producers will have until January 30, 2012, to submit all required documentation and complete the application for payment. Producers have 90 days from the time a loss is apparent to file an application for TAP. Adequate documentation must prove the loss occurred as a direct result of an eligible adverse weather event in the calendar year for which benefits are being requested.

Producers should contact their local FSA county offices with any questions about LFP, TAP, ELAP or LIP. Information on the disaster programs can be found at <http://disaster.fsa.usda.gov>.

Farm Loan Program Limits

The Farm Service Agency is committed to providing family farmers with loans to meet their farm credit needs. For the fiscal year that ended September 30, 2011, farm loans totaling \$243,911,000 were provided to Ohio farmers. If you are having trouble getting the credit you need for your farm, or regularly borrow from FSA, direct and guaranteed loans are currently available.

Ask your lender about an FSA loan guarantee if you've had a setback and your lender is reluctant to extend or renew your loan.

Farm ownership loans or farm operating loans may be obtained as direct loans for a maximum of up to \$300,000. Guaranteed loans have a maximum limit of \$1,214,000 starting on October 1, 2011. This makes the maximum combination of direct and guaranteed loan indebtedness \$1,514,000.

The one-time loan origination fee charged on FSA guaranteed farm ownership and operating loans has increased from 1 percent to 1.5 percent of the guaranteed portion of the loan, for loans obligated after October 1, 2011.

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

Hispanic and Women Farmers

A process to resolve the claims of Hispanic and women farmers and ranchers who believe they were discriminated against when seeking USDA farm loans has been established.

If you believe that the United States Department of Agriculture (USDA) improperly denied farm loan benefits to you between 1981 and 2000 because you are Hispanic, or because you are female, you may be eligible to apply for compensation.



For additional information on this and other settlement issues contact:

- **Hispanic and Women Farmer Claims Process, please visit:**
www.farmerclaims.gov or call 1-888-508-4429
- **Pigford – The Black Farmers Discrimination Litigation, please visit:**
www.blackfarmercase.com or call 1-866-950-5547
- **Keepseagle - The Native American Farmers Class Action Settlement please visit:**
www.IndianFarmClass.com or call 1-888-233-5506

Individuals interested in participating in the claims process may register to receive a claims package, or may obtain more information, by visiting the website or by calling the Farmer and Rancher Call Center. USDA cannot provide legal advice to potential claimants. Persons seeking legal advice may contact a lawyer or other legal services provider.

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 new 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.

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;
- Honey;
- Renewable biomass; and
- Fruits (including nuts) and vegetables - cold storage facilities

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

County Committee Elections

Those who reside or operate in townships Richland, Crane, Eden and Salem: Watch your mailbox for an official county committee election ballot starting early next month. Ballots will be mailed to all eligible voters starting November 4, 2011. If, for some reason, you don't receive a ballot, please notify the county FSA office. **Nominees for this election are Pat Kinley, Jerry Murphy and Mike Thiel**, with winning candidate to be elected for a 3-year term starting January 1, 2012. Completed/signed ballots are due back in the county office by the close of business on December 5, 2011.

| Selected Interest Rates for October 2011 | |
|---|--------|
| 90-Day Treasury Bill | 0.125% |
| Farm Operating - Direct | 1.750% |
| Farm Ownership - Direct | 4.250% |
| Limited Resource | 5.000% |
| Farm Ownership Loans — Down Payment | 1.500% |
| Emergency Loans | 3.750% |
| Farm Storage Facility Loan -- 7 year | 1.500% |
| Farm Storage Facility Loan -- 10 year | 2.125% |
| Farm Storage Facility Loan -- 12 year | 2.375% |
| Sugar Storage Facility | 2.625% |
| Commodity Loans 1996-Present | 1.125% |

2012 DCP/ACRE Sign-up

Enrollment for the 2012 Direct and Counter-Cyclical Program (DCP) and the Average Crop Revenue Election Program (ACRE) sign-up will begin January 23, 2012 and continue through June 1, 2012.

Producers can make use of the eDCP automated website to sign-up, or visit the FSA office to complete their 2012 DCP contract. The 2008 Farm Bill does not authorize advance direct payments for 2012.

Eligible producers receive direct payments at rates established by statute regardless of market prices.

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.

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. For more information about MAL, contact your local FSA office.

Farm Safety Tips

- Don't wear loose clothing around moving machine parts like PTOs, or while entering confined spaces like grain bins, silos & hoppers.
- Use seat belts while operating farm machinery.
- Do not allow additional passengers on the tractor with you.
- Be a role model for your children by practicing safety and obeying laws.
- Noise is a common factor in farm-related injuries and can lead to hearing loss. Wear ear protection while working around loud noise.

FSA Financial Services Website

The Farm Service Agency (FSA) Financial Services website allows producers to generate reports that show both current and historical financial information.

Registered producers may view summary and detail information about specific payments, collections, outstanding debt (excluding loans) and CCC-1099-G. Registered producers may enter their own information to assign a payment to a third party, request that a payment be made jointly to the producer and a third party, or route their program payments to their account at a financial institution.

Currently, individual producers who have Internet access and have registered for e-authentication Level 2 may use the FSA Financial Inquiries website. Producers may sign-up for an e-authentication Level 2 Account on the www.eauth.egov.usda.gov website.

Below are the steps needed to obtain an e-authentication Level 2 Account.

- To obtain a Level 2 Account you must complete a customer profile and submit it online.
- After submitting your customer profile, you will receive a confirmation email, and you must respond to it within 7 days to activate your account.
- Then you must complete the "Identity Proofing" process by visiting a local USDA Service Center and present a photo ID, such as your Driver's License.

The Financial Management Information webpage is <http://www.fsa.usda.gov/fmi> .

Spot Check Determinations and Notice

Each year 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. 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.

Beginning and Limited Resource Farmers

FSA has funding to assist 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 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 farm size; and
- Also, the applicant must meet the loan eligibility requirements of the program to which he/she is applying.

Note: All applicants for direct farm ownership loans must have participated in business operation of a farm for at least three years.

To find out more about loans for Beginning Farmer and Ranchers and more basic qualifications required, contact your local FSA county office to setup an appointment with a loan approval official.

| Dates to Remember | |
|-------------------|---|
| Nov. 4 | County committee ballots mailed to voters. |
| Nov. 11 | Veterans Day Holiday. FSA Offices Closed. |
| Nov. 14 | Sign-up Begins for the 2010 SURE Program. |
| Nov. 20 | Last day to apply for coverage for asparagus, blueberries, caneberries, cherries, chestnuts, forage for hay and pasture, grapes, nectarines, peaches, pears, plums, strawberries, honey and maple syrup. |
| Nov. 24 | Thanksgiving Day Holiday. FSA Offices Closed. |
| Dec. 5 | Last day to return voted Ballots in county committee election. |
| Dec. 26 | Christmas Day Holiday. FSA Offices Closed. |
| Continues | Farm Storage Facility Loan Program. |
| Continues | Continuous Conservation Reserve program. |

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

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