



**TOWER OUTLOOK**

## JULY 2012

### Crook County FSA Office

307 283-2870 phone  
307 283-2170 fax  
[www.fsa.usda.gov/WY](http://www.fsa.usda.gov/WY)

#### Hours

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

#### Office Staff

Mike Idler, CED  
Susan Johnson, PT  
Danice Conzelman, PT  
Rob Weppner, Farm  
Loan Manager-Gillette  
Office,(307) 682-8843.

#### County Committee:

Roxie Dacar  
Mervin Peterson  
Ross Garman  
Larry Fowlkes

#### Committee Meetings:

11:00 a.m. as follows:  
March 21<sup>st</sup>  
September 19<sup>th</sup>  
December 10<sup>th</sup>

If you wish to attend a committee meeting you should check with our office first, as a meeting date is subject to change for unforeseen reasons.

Meetings are open to the public for items that are available to the public.

### NAP (Non-Insured Assistance)

The program provides financial assistance to producers of non-insurable crops when low yields, loss of inventory or prevented planting occur due to a natural disaster.

NAP covers losses that are greater than 50 percent of the farms crop historical yield and payments are calculated using 55 percent of the average market price as established by FSA. Service fees are \$250 per crop not to exceed \$750 per producer per county.

*Production Records* for all crops must be reported to FSA no later than the acreage reporting date for the crop for the following year.

### Filing for NAP Losses

Form CCC-576, Notice of Loss, is used to report failed acreage and prevented planting and may be completed by any producer with an interest in the crop. Timely filing a Notice of Loss is required for all crops including pasture grasses. For losses on crops covered by the Non-Insured Crop Disaster Assistance Program (NAP), you must file a CCC-576, Notice of Loss, in the FSA County Office within 15 days of the occurrence of the disaster or when losses become apparent.

### Secretarial Disaster Designation for Drought

Governor Matt Meade has submitted a request for a Secretarial Disaster Designation for Crook County. The request has been forwarded to Secretary of Ag, Tom Vilsack. If approved, this designation will make all farm-sized farm and ranch operators eligible to be considered for low interest emergency loans from FSA when they are not able to obtain credit elsewhere. In addition, if you sell or exchange more livestock in a given year than you normally would because of a

drought or other weather-related conditions, you may be able to postpone reporting the gain from the additional livestock sales until the following year.

All of the following conditions must be met in order to qualify.

1. Your principal trade or business is farming.
2. You use the cash method of accounting.
3. You can show that, under your usual business practices, you would not have sold or exchanged the additional animals this year except for the weather-related condition.
4. The weather-related condition caused an area to be designated as eligible for assistance by the Federal government (Declared Federal Disaster Area).

Always consult with your tax advisor to evaluate your individual situation. As soon as we are notified of the outcome of this request, we will inform you.

### Over the Counter Channel (OTCnet)

FSA/CCC is implementing OTCnet, an electronic method for processing customer check payments. When a check is submitted for payment either in person or through the mail, the check will be converted into an Electronic Funds Transfer (EFT). Within 24 hours, the funds may be debited from the producer's account. Please see the U.S. Department of Treasury notices posted in the Service Center or visit the following Department of Treasury site for detailed information:

<http://fms.treas.gov/otcnet/legal.html>

### What is OTCnet?

OTCnet is a web-based online application process for converting paper checks presented to FSA into electronic debits to the producer's checking account. Benefits include reducing lost/misplaced checks, less paper handling, improved customer relations, more efficient

check clearing process and reducing the potential for human error.

### **How will my check be handled?**

The check will be scanned into the system and voided. The customer will not receive the check back from FSA. FSA will hold checks for up to 14 calendar days to ensure that the item was successfully processed, and then FSA will shred the check

### **How quickly will funds be transferred from my account?**

The transfer of funds from your account could occur within 24 hours. Therefore, you should be sure that you have sufficient funds in your account to process the transaction. If you do **not** have sufficient funds, we may initiate the transaction again.

### **How will this transaction appear on my account statement?**

The transfer of funds reflected on your account statement may be recorded in a different place on your statement. The transaction may appear under “withdrawals” or “other transactions”.

### **What are my rights if there is a problem with the transaction?**

You have protections under Federal law for an unauthorized electronic fund transfer from your account. You should contact your financial institution immediately if you believe that a transaction reported on your account statement was not properly authorized or is otherwise incorrect.

## **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 to purchase or improve farms or ranches.

While all qualified producers are eligible to apply for these loan programs, FSA has provided priority funding for socially disadvantaged applicants.

A socially disadvantaged applicant is a member of a group that has been subjected to racial, ethnic or gender prejudice because of his or her identity as a group member 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 available to applicants who meet all the eligibility requirements and are unable to obtain the needed credit elsewhere.

## **Spousal Signatures**

Husbands and wives may sign documents on behalf of each other for FSA and Commodity Credit Corporation programs in which either has an interest. This option is automatically available unless a written request for

exclusion is made to the county office staff by either spouse.

There are exceptions to the rule, where spouses may not sign on behalf of each other for partnerships, joint ventures, corporations or other similar entities.

Individual signatures are also required on certain Farm Loan Program and Farm Storage Facility Loan documents.

## **FSA COC Nomination Deadline**

County committees (COC) play a crucial role in helping county office staff implement Farm Bill programs. Producers can participate in the FSA county committee election process by nominating an eligible candidate by the Aug. 1, 2012, deadline.

To become a nominee, eligible individuals must sign form FSA-669A. The form and more information about FSA county committee elections is available at: <http://forms.sc.egov.usda.gov/efcommon/eFileServices/eForms/FSA669-A.PDF> or the County Office.

During their three-year terms, FSA county committee members make decisions on disaster and conservation programs, emergency programs, commodity price support programs and more. This year's election is for Local Administrative Area # 3, currently represented by Committee Member, Mervin Peterson.

## **Foreign Buyers Notification**

The Agricultural Foreign Investment Disclosure Act (AFIDA) requires all foreign owners of U.S. agricultural land to report new holdings or their changes in holdings to the Secretary of Agriculture. The Farm Service Agency administers this program for USDA.

All individuals who are not U.S. citizens, and have purchased or sold agricultural land in the county are required to report the transaction to FSA within 90 days of the closing. Failure to submit the AFIDA form (FSA-153) could result in civil penalties of up to 25 percent of the fair market value of the property. County government offices, real estate agents, attorneys and others involved in real estate transactions are reminded to notify foreign investors of these reporting requirements.

## **Farming Operation Changes**

If you have bought or sold land, or if you have added or dropped rented land from your operation, make sure you report the changes to the office as soon as possible. You need to provide a copy of your deed or recorded land contract for purchased property. Failure to maintain accurate records with FSA on all land you have an interest in can lead to possible program ineligibility and penalties. Making the record changes now will save you time in the spring. Update signature authorization when changes in the operation occur. Producers are reminded to contact the office of a change in operations on a farm so that records can be kept current and accurate.

## Highly Erodible Land and Wetland Conservation Compliance

Landowners and operators are reminded that in order to receive payments from USDA, compliance with Highly Erodible Land (HEL) and Wetland Conservation (WC) provisions are required. Farmers with HEL determined soils are reminded of tillage, crop residue, and rotation requirements as specified per their conservation plan. Producers are to notify the USDA Farm Service Agency prior to conducting land clearing or drainage projects to insure compliance. Failure to obtain advance approval for any of these situations can result in the loss of eligibility and all Federal payments.

## Appeal Process

After an FSA official makes a decision on your request for USDA services or application, you will be sent a letter informing you of the decision and options you can pursue if you disagree.

Generally, program participants have three choices: An informal review with the original agency decision-maker; An opportunity for mediation and finally; An appeal to the next level of authority within the agency.

## Adjusted Gross Income

Participants in FSA and NRCS programs are required to submit form CCC-931 (Average Adjusted Gross Income (AGI) Certification and Consent to Disclosure of Tax Information). We are in the process of accepting these forms for program year 2012.

## Farm Loan Programs

The Farm Service Agency is committed to providing family farmers with loans to meet their farm credit needs. 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.

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.

To find out more about FSA loan programs, contact Rob Weppner, Farm Loan Manager in the Campbell County FSA Office in Gillette at (307) 682-8843.

## Rural Youth Loans

The Farm Service Agency makes loans to rural youth 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 \$5,000.

## 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 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 % of the county's median size.

## Sign Up for FSA Fence Post for Daily Updates

The Farm Service Agency Fence Post is an online newsletter that is updated on an almost daily basis. It contains articles of interest on the agency's programs and departments, as well as success stories from the field. To access Fence Post visit <http://fsa.blogs.govdelivery.com/>. Producers can sign up for weekly Fence Post updates by putting an email address in box that says "Get Email Updates."

## 2013 CROP REPORT DATE CHANGES!!!

### MARK YOUR CALENDARS!!!

*The 2013 crop reporting deadline for all rangeland, perennial hay and fall seeded crops will be November 15, 2012.*

Crook County FSA Office  
PO Box 1070  
Sundance, WY 82729



Fact sheets for FSA programs can be found at <http://www.fsa.usda.gov>; click on **Newsroom**, then **Fact Sheets**.

**Important Dates:**

Aug. 1...Last day to file COC Nomination forms.

Aug. 1...Last day to file for Farm Reconstitution.

Nov. 15..2013 Crop Reports due for fall seeded small grains, perennial forage and grazing.

Dec. 1....Deadline for 2013 NAP coverage for rangeland, perennial hay and fall seeded crops.

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