



January 2007

Antrim/Otsego County News

Antrim-Otsego County
USDA Service Center

Antrim-Otsego County FSA
108 Depot Street
Bellaire, MI 49615
231-533-8542 (phone)
231-533-6689 (fax)
www.fsa.usda.gov/

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

County Committee
Mark White, Chairperson
Gary Hoeksema, Vice-
Chairperson
Roger Bolhuis, Member
Barbara Fleming, Member
Deborah Milbocker, Mem-
ber

The County Committee
meets the second Friday of
each month.

County Executive Director
Kathy Y Kozlowski

Farm Loan Manager
James Monroe
231-941-0951 (phone)

County Office Staff
Kathy Johnson
Carylon Hunter
Chester Skop

County Committee Election Results

Congratulations to Roger Bolhuis and Deborah Milbocker! Roger was elected to represent farmers from Local Administrative Area #1: Banks, Central Lake, Echo and Torch Lake Townships. Deborah was re-elected to represent farmers from Local Administrative Area #5: Charlton, Chester Corwith and Dover Townships. Marvin Rubingh will serve as 1st Alternate and David Ritsema will serve as 2nd Alternate for LAA #1. Anthony Prusakiewicz Jr. will serve as 1st Alternate for LAA #5.

Thank you to Thomas Kiessel for over 20 years of service. Tom has been serving on the County Committee representing the farmers in LAA #1. Tom reached the term limit serving 3 consecutive – 3 year terms.

FSA appreciates all of the voters for taking the time to complete the election ballot. The county committee system works only because of your participation.

Natural Disaster Designations

On November 9, 2006 the Secretary of Agriculture designated 43 Michigan counties as natural disaster areas.

1. Twenty-six counties were designated primary natural disaster areas due to losses caused by frost and freeze events that occurred during the period April 25, 2006, through Oct. 15, 2006.

2. Twenty-eight Michigan counties were designated primary natural disaster areas due to losses caused by storms containing excessive rain, flooding, hail, and high winds that occurred from April 26, 2006, and continuing.
3. Nineteen Michigan counties were designated primary natural disaster areas due to losses caused by severe drought that occurred June 1, 2006, through, Sept. 30, 2006.

Counties in Northwest Michigan included in these designations are Antrim, Benzie, Grand Traverse, Leelanau, Emmet, Charlevoix, Kalkaska, Otsego, and Wexford counties.

The designations make all qualified farm operators in the designated areas eligible for low interest emergency (EM) loans from USDA's Farm Service Agency (FSA), provided eligibility requirements are met. Farmers who suffered a 30% loss in crop production due to the weather conditions specified in one of the designations may qualify for Emergency (EM) loan assistance from FSA. FSA will consider each loan application on its own merits, taking into account the extent of losses, security available and repayment ability.

Farmers in eligible counties have eight months from the date of the declaration to apply for loans to help cover part of their actual losses. The deadline for filing an application for an Emergency Loan is July 9, 2007.

FSA has a variety of programs, in addition to the EM loan program, to help eligible farmers recover from adversity. USDA has also made other programs available to assist farmers and ranchers, including the Emergency Conservation Program, Federal Crop Insurance and the Noninsured Crop Disaster Assistance Program.

Interested farmers may contact their local USDA Service Centers for further information on eligibility requirements and application procedures for these and other programs.

The USDA Service Centers in the northwestern part of the Lower Peninsula are located in Traverse City, Bellaire, Cadillac and Petoskey.

Additional information is also available online at: <http://disaster.fsa.usda.gov>.

FSA news releases and media advisories are available on FSA's Web site at: <http://www.fsa.usda.gov>.

Power of Attorney

If you're too busy getting work done around the farm to come into your local FSA office to conduct business and complete your paperwork, here's a solution. Retain an agent to act on your behalf for programs and transactions authorized under the 2002 Farm Bill and most other FSA administered programs. This can be done by completing an FSA-211, Power of Attorney. The form is available at your local USDA Service Center or on-line at <http://forms.sc.egov.usda.gov>. Forms obtained and completed outside USDA Service Centers offices must be notarize.

Bank Account Changes

As of January 1, 1999, all FSA payments are to be electronically transferred into your bank account. In order to make timely payments, you need to notify the county office staff if you close your account or if another financial institution purchases your bank. Payments can be delayed if we are not aware of changes to your account and routing numbers.

DCP Sign Up Underway

Farm producers must apply for the Direct and Counter-Cyclical Program (DCP) on an annual basis. 2007 advance direct payments can now be issued under the Direct and Counter - Cyclical Program. Farmers who want to update their contracts need to address land and business issues, such as:

- Will you continue to rent the same property you rented last year? If not, notify the office so we can update your farm records or perform a reconstitution to add or

remove land from your farming operation.

- If the land in your operation won't change, do you have a signed lease from the landowner? A signed rental agreement indicating you have land cash leased for 2007 is required to receive an advance payment.
- Are you changing the structure of your operation? For example, is the farm converting from an individual to a partnership or Limited Liability Corporation (LLC)? Are you changing shares within the business or is one of the shareholders leaving the business? These questions need to be answered prior to sign-up.

The CCC-509 (DCP Contract) must be submitted by June 1, 2007. All owners and operators who will share in the DCP payments on the farm must sign the CCC-509. Signatures that are obtained after June 1, 2007 but before September 30, 2007 will be accepted, but the farm will be assessed a \$100 late-file fee.

All farmers who produce a crop on the base acres are entitled to share in the DCP payment. Landowners who do not have an interest in the crop are not eligible to receive a DCP payment.

Complaint 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 appeal to the USDA National Appeal Division.

Civil Rights Complaint Process

Any person, class or group of persons may file a discrimination complaint with 180 days of an alleged discriminatory action. Complaints may be filed in writing or orally with the agency head, any designated agency official or the Secretary of Agriculture, U.S. Department of Agriculture, Washington, D.C. 20250. Assistance in filing a complaint can be obtained by calling or visiting any FSA office.

Noninsured Crop Disaster Assistance Program (NAP)

The application deadline date for the majority of Spring Planted Crops is March, 15, 2007. You must pay the applicable fee by the deadline if you wish to have NAP coverage on your crop for the 2007 crop year.

NAP is available on those crops for which Catastrophic (CAT) insurance is not available. Coverage for NAP is 50% of your actual yield at 55% of the established price. The cost of the coverage is \$100 per crop up to \$300 per farm.

Producers who participated in the 2003/2004 Crop Disaster Program (CDP) need to be aware of the "linkage" requirements. If CDP benefits were received on a crop that was not covered by either crop insurance or NAP in the disaster year for which benefits were received, coverage must be obtained for the next 2 available crop years. If the coverage is not obtained, the CDP payments will have to be refunded.

Reminders to NAP participants:

- Submit your 2006 production records in order to keep your yield records updated.
- File a notice of loss within 15 days of an apparent loss.
- Timely file acreage reports.
- Notify office of changes to orchards such as new plantings or removed trees.



Financial Facts Online:

“FSA Financial Inquiries Web Site”

The U.S. Department of Agriculture FSA’s Financial Inquiries Web Site is an Internet-based service that allows agricultural producers and other customers to generate reports showing their current and historical financial information related to FSA programs. *Guaranteed lenders can also utilize this service when working with their FSA customers to obtain historical guaranteed loan making and servicing financial information.*

Authorized customers may view summary and detailed information about specific payments received, collections paid, outstanding debt (at this time, queries do not show loan activity), and information reported on the Commodity Credit Corporation (CCC) Form 1099G.

Benefits of Web Site

The FSA Financial Inquiries Web Site offers the following benefits:

- Availability - Financial information is available 24 hours a day, 7 days a week.
- Convenience – Customers can access their financial information from home or office.
- Improved Customer Service - Reduces the number of trips customers make to local FSA offices or USDA Service Centers, which allows USDA personnel more time to assist others.
- Identity Security - the Web site is only available to registered e-Authentication users. Users can only access information on their accounts.

Eligibility

FSA customers who have Internet access and have an active USDA e-Authentication Level 2 account may use the FSA Financial Inquiries Web Site. To obtain a Level 2 e-Authentication Account, go to Internet site: www.eauth.egov.usda.gov.

Accessing the Web site

Links to FSA Financial Inquiries are provided on the following Web sites:

- FSA Online – www.fsa.usda.gov/pas/default.asp under FSA eGov.
- Service Center Agencies Online Services – www.sc.egov.usda.gov, under "Online Services."
- In addition to the links above, producers may access the Web site using the URL – https://aegean.sc.egov.usda.gov/padesign/public/financial_reports.asp

Customers should check with their local USDA Service Center to obtain detail information concerning the web-site and ensure their account is active.

Commodity Loan Program

Commodity loans are available using harvested crops as collateral. The loan could be use to help with cash flow. The term of the loan is 9 months. The interest rate is the rate in effect for the month the loan is disbursed, subject to change in January. The deadline is March 31st for small grains and May 31st for corn, soybeans and sunflowers. To be eligible the commodity must have been produced by the producer and beneficial interest in the commodity must be maintained through the life of the loan. Beneficial interest is considered to be maintained if the producer has the risk of loss, and title of the commodity. The commodity must be kept in eligible storage and the quality must be maintained. Any quantity of the commodity that will be sold, fed or removed from the designated storage must be repaid before disposition.

For more information, please contact the Farm Service Agency.

Dates to Remember	
Jan. 15	Martin Luther King Jr.'s Birthday. FSA Office Closed
Jan. 31	Final Loan/LDP availability date for wool and mohair.
Feb. 19	Washington's Birthday. FSA offices closed.
Mar. 15	Final application date for Non-insured Crop Disaster Assistance Program.
Mar. 31	Final loan/LDP availability date for small grains.
May 31	Final loan/LDP availability date for corn, soybeans and sunflowers.
June 1	Deadline for DCP enrollment.

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, 1400 Independence Avenue, SW, Washington, D.C., 20250-9410, or call 800-795-3272 (voice) or 202-720-6382 (TDD). USDA is an equal opportunity provider and employer.