

A Message from Ben Brancel, State Executive Director



2008 has been quite a year, ending it with the final newsletter of the year. The year itself was filled with weather related disasters to fantastic growing conditions. Commodities prices sky rocketed to new heights only to turn around and slide downwards. Where input costs are heading is still unknown.

In the midst of all this turmoil was a five year farm bill debate and the passage of the 2007 Farm Bill on May 22, 2008. There are 32 separate regulations to implement, of these 12 are in the must do category. The 20 other regulations, are no less important, but due to program complexities and other factors, will take longer to rollout. Some of the programs are well underway and for some programs we still await guidance from Washington, D.C.

Nationally over \$100 billion in payments were made for all program areas through the 2001 farm bill. Nearly \$23 billion in direct and guaranteed loans were made over that period of time. Wisconsin FSA leads the nation in loan activity to agriculture with over \$204 million in farm loans in 2008. If you know someone with agricultural production credit needs, please let them know to inquire at their local Farm Service Agency Office about available credit options.

This newsletter includes articles that I hope you find extremely valuable. There are articles on specific do's and don'ts for program eligibility, and information and opportunity articles to help better financially support your land use and farming efforts.

As always, please call our offices to make an appointment so that we might better serve you. Have a great holiday season from all of the Wisconsin Farm Service Agency employees to you.

Report Winter Snow Load Damage

Please notify FSA of any structural damage to your facilities due to snow loads. Reporting damage aids county offices in completing damage assessment reports to help secure low-interest emergency loan funds.

Higher Loan Limits Announced

Recently the Farm Service Agency (FSA) made changes to the available loan limits for farmers. The Direct Farm Ownership or Operating Loan maximum increased to \$300,000. The Guaranteed Farm Ownership or Operating Loan increased to

\$1,094,000. A percentage of the loan is targeted towards beginning farmers and minority applicants.

If you are interested or have any questions about the FSA loans, please contact your local county FSA office.



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New Opportunities for Beginning Farmers

The Farm Service Agency Down Payment Program assists beginning farmers, female farmers and minority farmers to purchase farms. In addition, this program benefits retiring farmers by allowing transfer of land to future generations.

To qualify, the potential farmer must make a cash down payment of at least five percent of the purchase price. The maximum loan amount must not exceed 45% of the least of either the purchase price of the farm, the appraised value of the farm, or \$500,000.

The term of a beginning farmer loan is 20 years with a current interest rate of 1.5%. Any remaining balance may be obtained from a commercial lender or private party. FSA can guarantee up to 95 percent if financing is obtained from a commercial lender, and participating lenders do not have to pay a guarantee fee.

If you are interested in the Down Payment Program or have any questions, please contact your local county FSA office.



FSA Guaranteed Lines of Credit for Operating Expenses

The Farm Service Agency (FSA) Farm Loan program works with lenders to assist eligible producers by guaranteeing lines of credit up to 90%, which the maximum guaranteed line of credit is \$1,094,000. In addition, FSA's Lo-Doc program allows for abbreviated lines of credit less than \$125,000. These line of credit advances may be used for annual operating expenses, including but not limited to; feed, seed, fertilizer, pesticides, supplies, cash rent and pay scheduled non delinquent term debt payments on farm related debt obligations.

To apply for the line of credit, applicants must apply through a lender that will apply for the FSA guarantee. A cash flow projection documenting repayment ability is required for a credit line advance as well as repayment of the advance within 12 to 18 months. Security required for a line of credit consists of a first lien on products produced or acquired with the loan funds; a lien may also be taken on other available property.

For more information about guaranteed lines of credit, contact your local lender or county FSA office.

Maturing Commodity Loans

This is a reminder that 2007 commodity loans on stored corn and soybeans are maturing the next few months. Take a moment and plan how you intend to repay the loan.

Don't forget, grain under Commodity Credit Corporation loan cannot be removed without prior authorization or repayment. Unauthorized disposition, which includes selling or feeding, is a violation and is subject to monetary and administrative penalties.

Your loans are subject to spot checks. Determined shortages must be repaid with principal plus interest. Additional monetary penalties plus loss of future loan eligibility may apply.



Farm Bill Changes in Payment Limitations and AGI

The 2008 Farm Bill changed existing payment limitation and eligibility requirements. However, the 2008 Farm Bill brought some changes of which a few more significant ones are listed below.

- Payment limits will no longer be limited by the definition of "person". Payment limitation will be limited by direct attribution to persons, an individual, natural person, and legal entities.
- There are no longer restrictions on the number of entities that an individual can receive payment through as long as the individual payment limitation is not exceeded.
- Payment limitations controlled at the entity level first and once the criteria are applied, then payment earned is attributed to the individual members based on their individual entity shares.

There are also changes in Adjusted Gross Income (AGI).

- If there is an AGI nonfarm income exceeding \$500,000, the person or legal entity is ineligible for all commodity, Non-Insured Disaster Assistance Program and disaster program payments and benefits.
- If there is an AGI farm income exceeding \$750,000, the person or legal entity is ineligible for direct payments under the Direct Counter-Cyclical Program.
- If there is an AGI nonfarm income exceeding \$1,000,000, the person or legal entity is ineligible for all conservation program benefits unless two thirds of the total AGI is average adjusted gross farm income.

The rules regarding what is included in gross farm income has also expanded. Contact your local county office for more details regarding these policy changes.

Loan Deficiency Programs

For the past few years, commodity prices have been well above county loan rates for traditional commodity crops such as corn and soybeans. Yet, as commodity market prices continue to drop this fall the possibility exists that the posted prices may fall below county loan rates. If prices do drop below the loan rates, the Loan Deficiency Program (LDP) provisions will be available again.

Producers must complete and file page 1 of the CCC-633 EZ form at the county office before beneficial interest is lost in the commodity in order to be eligible for possible LDP payments. In order to be eligible for a payment, there must be an LDP rate in effect on the date beneficial interest is lost. Currently, there are no LDP payment rates for the traditional crops. However, there

continues to be an LDP payment rate for wool, mohair and unshorn pelts.

The deadline to apply for 9-month loans and LDPs for unshorn pelts, wool, and mohair produced in crop year 2008 is January 31, 2009.

The deadline to put 2008 crop wheat, small grains, many minor oilseeds, and honey under a 9-month loan or to apply for an LDP is March 31, 2009.

The last day to request a 9-month loan or LDP on 2008 corn or soybean crops is May 31, 2009.

Loan rates are similar to last year. Contact your county office at least a week prior to the time you would like the loan. The current interest rate on a commodity loan for December is 2.250%.



Contacting Your Local County FSA Office

When producers have questions or concerns about Farm Service Agency programs, the best source of information is your local service center. Listed below are the telephone numbers for each county office. You can also find this information online at www.fsa.usda.gov/wisconsin.

Ashland-Bayfield-

Douglas-Iron	715.682.9117	Juneau	608.847.7221	Rock	608.754.6617
Barron	715.537.6545	Kewaunee	920.845.1360	Rusk-Sawyer	715.532.3786
Brown	920.884.3910	La Crosse	608.728.0180	Sauk	608.355.4420
Buffalo	608.685.4454	Lafayette	608.776.4028	Shawano-	
Calumet	920.849.1449	Lincoln-Langlade	715.536.6212	Menominee	715.524.4814
Chippewa	715.723.8556	Manitowoc	920.683.5120	Sheboygan	920.467.9917
Clark	715.743.3164	Marathon	715.848.2330	St. Croix	715.684.4121
Columbia	608.742.5361	Marinette	715.735.6122	Taylor-Price	715.748.4121
Crawford	608.326.7179	Marquette	608.296.2815	Trempealeau	715.538.4396
Dane	608.224.3767	Monroe	608.268.8136	Vernon	608.637.2183
Dodge	920.386.9999	Oconto	920.834.2366	Walworth	262.723.3216
Door	920.743.3595	Oneida-Forest-		Washburn-Burnett	715.635.8228
Dunn	715.232.2614	Florence-Vilas	715.362.5941	Washington-	
Eau Claire	715.839.5081	Outagamie	920.733.1575	Ozaukee	262.335.4860
Fond du Lac	920.923.3033	Pepin	715.672.8663	Waukesha	262.547.8241
Grant	608.723.7697	Pierce	715.273.5522	Waupaca	715.258.7162
Green	608.325.4195	Polk	715.485.3138	Winnebago	920.424.0329
Green Lake	920.294.6474	Portage	715.346.1313	Wood	715.423.3610
Iowa	608.935.2791	Racine-Kenosha-			
Jackson	715.284.4515	Milwaukee	262.878.3353		
Jefferson	920.674.2020	Richland	608.647.8874		

FSA County Committees Seeking 2009 Advisors

County Committee Advisors are appointed to county committees that have significant numbers of minority or women producers and lack such members on the county committees. Advisors play an important role by providing diverse viewpoints and representing the interests of minorities and women in committee decisions.

The FSA State Committee officially appoints advisors who are recommended by county committees or community-based organizations.

For more information about FSA county committees, visit <http://www.fsa.usda.gov> or your local USDA service center.

Snowmobiles on CRP Acreage

It is up to the local FSA county committee to determine whether or not snowmobile trails are allowed to cross acreage enrolled in the Conservation Reserve Program. If this affects any of your CRP acreage, contact your local FSA office to request this particular use prior to allowing a trail on your CRP land.



Twenty-nine Wisconsin Counties Designated as Primary Natural Disaster Areas

The U.S. Department of Agriculture (USDA) designated 29 Wisconsin counties as primary natural disaster areas.

The 24 counties designated as primary natural disaster areas due to flooding losses in June 2008 include; Adams, Columbia, Crawford, Dane, Dodge, Grant, Green Lake, Jefferson, Juneau, Kenosha, Lafayette, Manitowoc, Marquette, Milwaukee, Monroe, Racine, Richland, Rock, Sauk, Sheboygan, Vernon, Walworth, Waukesha, and Winnebago.

Contiguous counties qualifying farm operators for natural disaster benefits include; Brown, Calumet, Fond du Lac, Green, Iowa, Jackson, Kewaunee, La Crosse, Outagamie, Ozaukee, Portage, Washington, Waupaca, Waushara, and Wood.

Additionally, USDA designated Barron, Lafayette, Polk and St. Croix counties as primary natural disaster areas due to losses caused by the combined effects of winter kill, freezing rain and extreme cold that occurred from Dec. 15, 2007, through May 15, 2008.

Farm operators in Burnett, Chippewa, Dunn, Grant, Green, Iowa, Pierce, Rusk, Sawyer and Washburn counties also qualify for natural disaster benefits because their counties are contiguous.

Lastly, USDA designated Door county a primary natural disaster area because of losses caused by the combined effects of drought, freeze and frost that occurred during the period of Jan. 1, 2008, through June 25, 2008. Kewaunee county farm operators also qualify for natural disaster benefits.

Farm operators in the counties listed may qualify for low interest emergency (EM) loans from the FSA, provided eligibility requirements are met. 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. FSA will consider each loan application on its own merits, accounting for the extent of losses, security available and repayment ability.

To help eligible farmers recover from adversity, FSA also has a variety of programs in addition to the EM loan program, including the Emergency Conservation Program, Federal Crop Insurance, Supplemental Revenue Assistance Program and the Noninsured Crop Disaster Assistance Program. Interested producers should contact their local USDA service center for further information on eligibility requirements and application procedures for this and other programs.

Non-Insured Assistance Program Application Deadline Nears

Producers are reminded that the application closing date for the Non-Insured Assistance Program (NAP) sign-up on most spring seeded crops is March 15, 2009.

NAP covers losses caused by damaging weather conditions in excess of a 50% loss of normal yields or the farms yield calculated using actual production history. The cost per policy is \$250/crop/producer with a \$750 cap per county. NAP coverage does not begin until 30 days after your application is filed and the non-refundable \$250 administrative fee has been paid.

Producers are reminded that NAP coverage is only available for crops where insurance coverage is not available under Federal Crop Insurance policies provided by private insurance agents throughout the state.

Interested producers should visit their local USDA Service Center by the March 15 deadline

to complete an application to obtain NAP on their 2009 spring seeded non-insurable crops.

Producers with current NAP coverage or who are interested in coverage need to keep accurate records of their production, report acreage of the crops to FSA annually, and promptly notify FSA when losses occur. An actual yield report is vital to maintaining a yield that reflects their capability.

The deadline date also applies to persons who have a 2008 policy that expires on March 15 and want to renew their coverage for the same crops in 2009.

Producers are encouraged to contact their local county office to obtain NAP coverage or for additional information on the program before the March 15 deadline.

Crop Disaster Programs



The 2008 Farm Bill created permanent disaster programs for a variety of crops and livestock. Many of the disaster programs require some level of crop insurance coverage, or “Risk

Management Purchase Requirements.” Producers must be aware of these requirements for 2009 and beyond if they want to be eligible for benefits once a crop loss or disaster occurs. The five disaster programs and the risk management purchase requirements are described below.

To be eligible for certain permanent disaster programs; crops must be covered by either federal Crop Insurance (CI) or FSA’s Non-insurable Crop Disaster Assistance Program (NAP) coverage. Other crops with CI or NAP availability, such as nursery, honey, aquaculture, and floriculture require coverage. However, producers who meet the definition of “Socially Disadvantaged”, “Limited Resource”, or “Beginning” do not have to meet this requirement.

Supplemental Revenue Assistance Program (SURE), legislated through 2011, provides benefits for crop revenue losses due to natural disaster. It is the 2008 Farm Bill’s successor to the Crop Disaster Program (CDP).

For SURE program purposes, a “farm” refers to all acreage in all counties that is planted or intended to be planted to crops that are for sale by the producer, and all hay crops.

Producer eligibility for SURE payments are available on farms located in a county covered by a qualifying natural disaster declaration by the USDA Secretary or a contiguous county; or actual production is less than 50% of the normal production. In 2008, 31 counties in Wisconsin have a Secretarial declaration or are contiguous to a declared county. Currently sign up dates for 2008 losses have not been announced, but will be declared in the future. Producers need to watch for news releases regarding sign up or watch for information on the www.fsa.usda.gov/wi web site.

To be eligible for SURE, all of the farm’s economically significant crops (planted or intended) must be covered by either federal CI or NAP coverage. Other crops with CI or NAP availability, such as nursery, honey, aquaculture, and floriculture, must be obtained. However, grazed crops do not require coverage.

In order to receive payments, the farm must suffer a 10% eligible production loss on at least one economi-

cally significant crop. Qualifying losses may receive 60% of the difference between the SURE Disaster Program Guarantee, which is determined by totaling the calculated guarantee for each crop, and the Total Farm Revenue.

During sign-up for SURE or any other disaster programs, producers will be required to provide FSA with evidence of crop production on all farms in all counties for which crop insurance or NAP did not perform appraisals or document production to determine total farm revenue. Therefore, start gathering records such as, sales receipts, warehouse scale tickets, ledger of sales harvest records or diaries.

The **Livestock Forage Disaster Program (LFP)** will be available to eligible livestock producers who suffered grazing losses, because of drought on native or improved pasture land with permanent vegetative cover or to a crop specifically for grazing. All crops intended for grazing must be covered by crop insurance or NAP. To be eligible, producers must have cattle located in counties designated by the US Drought Monitor as D2 for 8 consecutive weeks or D3 or D4 drought conditions. No Wisconsin counties qualified for the 2008 crop year.

The **Livestock Indemnity Program (LIP)** will be available to eligible livestock producers that have incurred livestock losses in excess of normal mortality, due to adverse weather, as determined by the Secretary during the calendar year, such as hurricanes, floods, blizzards, disease, wildfires, extreme heat and extreme cold. Once the policies and regulations are in place, FSA will release program details and announce a sign up for 2008 losses occurring after January 1, 2008. In the meantime, producers need to gather or maintain proof of livestock deaths such as rendering truck receipts, insurance records or veterinary records. There is no requirement for crop insurance or NAP with this program.

The **Tree Assistance Program (TAP)** provides assistance to orchardists and eligible nursery tree growers who produce nursery, ornamental, fruit, nut or Christmas trees for commercial sale that lost trees, bushes, or vines, to natural disasters, as determined by the Secretary. Tree vine and bush losses must exceed 15 percent. TAP requires that all crops in all counties be covered by a plan of crop insurance or NAP, which includes all the fruit, nut, Christmas trees, ornamental nursery plus all other crops grown. Program details and sign up dates for this program will be announced in the future.

The **Emergency Assistance for Livestock, Honeybees and Farm Raised Fish Program (ELAP)** provides emergency relief to producers of livestock, honey bees and farm-raised fish, due to losses from adverse weather or other conditions,

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such as blizzards and wildfires, as determined by the Secretary. This program requires that all crops in all counties also be covered for TAP eligibility.

Program provisions and details are still being

developed for these programs. Sign up dates pertaining to 2008 losses will be announced in the future. Producers need to watch for news releases regarding the formal sign ups.

2008 Aerial Maps Available

Recently, Farm Service Agency (FSA) acquired statewide aerial photography to update producer maps used for crop reporting and other business.

County offices will sell section maps of the 2008 aerial photography for \$1 per print or \$30 per CD of Adobe Portable Document Format (PDF) files. Due to 2008 Farm Bill privacy restrictions, farm field boundaries and acreage are not displayed on maps. Contact your local county office for more information about purchasing maps.

For GIS software users, FSA's aerial photography

is available for free download by county from www.WisconsinView.org. However, roads, section lines and other reference information are not included; please see the WisconsinView web site for more information.

The 2008 aerial photography is part of the National Agriculture Imagery Program (NAIP) for acquiring leaf-on imagery for USDA agriculture program management. Financial partners for the project included the U.S. Forest Service, U.S. Geological Survey, and Sauk, Portage, Dodge, Jackson and St. Croix counties.

Annual Notifications

Program and Payment Limits

The following programs are subject to payment limitation and eligibility provisions:

DCP/Direct Payment: \$40,000

DCP/Counter-Cyclical Payment: \$65,000

LDPs and Market Gains: Unlimited

Conservation Reserve Program: \$50,000

Emergency Conservation Program: \$200,000

Noninsured Assistance Program: \$100,000

Reporting Farm Operation Changes

Producers are responsible for notifying the Farm Service Agency of changes in their farm operation or entity status. Changes that may affect the status include, but are not limited to: a change in contract shares, which may reflect change of land lease from cash rent to share rent or vice versa; modification of a variable/fixed bushel rent arrangement; a change in the size of the farm operation due to an addition or deletion of a farm; a change in the structure of the farm operation, including changes in member's shares; a change in the contributions of farm inputs of capital, equipment, active personal labor, or active personal management; and a change of farming interest not previously disclosed to the county office, including the farming interests of a spouse or minor child.

Controlled Substance

Any person who is convicted under federal or state law of a controlled substance violation could be ineligible for USDA payments or benefits. Violations include planting, harvesting, distributing or growing a prohibited plant.

Prohibited plants include marijuana, opium poppies and other drug producing plants.

Conservation Compliance

All USDA program participants are required to have a conservation system in place on all highly erodible land (HEL). Renting new cropland, purchasing new land, breakup additional land, changing crops, and changing or removing existing conservation practices can result in compliance issues.

Contact your Farm Service Agency county office before taking any of the above actions. It is also important that you contact FSA before modifying, tilling, draining, dredging, filling or leveling any wetland or drainage ditches. Failure to obtain advance approval for any of these activities can result in loss of all federal payments and program eligibility.

Direct Deposit

All payments issued by the county FSA office are by direct deposit (electronic funds transfer) to a pre-designated checking or savings account with your financial institution. Forms are available from county FSA offices. If you have already signed up, it is important that you notify your county office of any changes to your account number or financial institution; failure to do so could result in delays of future payments or loss of payment benefits for an extended period.

Leased Land or Equipment

Individuals leasing land or equipment from an individual, joint operation or entity with an interest in the farming operation must make lease payments by the agreement due date. If no date is specified by contract, the lease payment must be made by December 31 of the applicable crop year or the date established by the local county committee if more restrictive.

Annual Notifications Cont...

Report Record and Cropland Changes

If you have bought, sold or have had rental changes, make sure these are reported to FSA as soon as possible after the changes occur. For farm ownership changes you will need to provide FSA with evidence of the change such as a recorded deed, land contract or real estate tax bill.

Operator changes, rental changes, or a change in the general control of a farm must also be reported to insure FSA's records are correct. Producers should provide FSA with evidence such as rental agreements or leases that will be used by FSA to confirm the change.

Landowners and operators must also inform FSA of any cropland changes to the farm. Conversion of cropland to non-cropland, a non agricultural use such as buildings, parking lots, lawns etc., must be reported to FSA to insure program eligibility. Also, croplands that are no longer suitable for producing a crop or are subject to a restrictive or permanent easement that prohibits the planting of annual crops must be reported to FSA.

Foreign Landowner Notification

The Agricultural Foreign Investment Disclosure Act (AFIDA) requires all foreign owners of U.S. agricultural land to report their holdings to the Secretary of Agriculture. FSA administers this program for the USDA. Foreign persons who have purchased or sold agricultural land in the United States are required to report the transaction to FSA within 90 days of the closing. Failure to submit a FSA-153 could result in civil penalties up to 25 percent of the fair market value of the property. County government offices, realtors, attorneys and others involved in real estate transactions are reminded to notify foreign investors of this reporting requirement. It is the foreign person's responsibility to report the land transaction.

Actively Engaged Determinations and Cash Rent Tenant Rules

Any producer who is determined "not actively engaged in farming" will be ineligible for USDA payments under some programs. This includes: Direct and Counter-Cyclical Program (DCP), market gains from marketing assistance loans and loan deficiency payments, Conservation Reserve Program (CRP) annual rental payments and any payment or benefit requiring a determination of "actively engaged in farming."

Any farm operation that cash-rents land is considered a cash-rent tenant and in order to remain eligible for USDA benefits, specific rules must be met. A cash-rent tenant must either make a significant contribution of active personal labor or a significant contribution of both active personal management and equipment to the operation. There are also specific requirements if the equipment is leased to operate the farm.

Special Accommodations

Upon request, special accommodations will be made for individuals with disabilities. If special accommodations are required, contact your local service center so that the necessary arrangements can be made.

Providing Information

Statutory provisions require that all entities, individuals, partnerships, joint operations, corporations, and trusts provide the names, addresses, and ID numbers of the entity's members to local Farm Service Agency (FSA) county committees. Entities must also inform their members of the requirement to designate which operations they want to receive payments.

Spouses may be considered separate "person" for payment limitation purposes as a member of a joint operation. If this determination is requested, all the applicable requirements for a "separate person" must be met.

Producers are reminded that no program benefits will be made until FSA has made all necessary payment limitation and eligibility determinations. Producers will be considered ineligible until all required forms, including entity or partnership papers, pertaining to their farm operations are provided to FSA.

Producers or FSA county committees may initiate the payment limitation and payment eligibility determinations. If the producer requests the determination, the request may be filed anytime before the final date for submitting a CCC-502, Farm Operating Plan for Payment Eligibility Review, form.

Signature Authority

County offices require verification that signature authority is on file before accepting a signature on any program or related documents on behalf of another. Producers can present evidence of signature authority, such as corporate charter, bylaws, court orders of appointment, operating agreements, trust agreements, last will and testaments, or articles of partnership.

The FSA-211, Power -of-Attorney, form can also be completed to grant signature authority to another individual or entity.

Spouses may sign documents on behalf of each other for FSA and CCC programs in which either has an interest, unless written notification denying this authority has been provided to the county office. Spouses may not sign the FSA-211 or as an authorized signatory for partnerships, joint ventures, corporations, or other similar entities on each others behalf. Spouses may sign on behalf of each other for a husband/wife joint venture with a permanent tax ID number.

Please contact your county office for more information on the signature authority documentation your entity must provide.

Dates to Remember

December 25	Offices will be closed for Christmas Day
January 1	Offices will be closed for New Year's Day
January 1	Elected committee members take office
January 19	Offices will be closed for Martin Luther King, Jr Day
January 31	Deadline to apply for 9-month loans and LDPs for unshorn pelts, wool, and mohair
February 16	Offices will be closed for President's Day
March 15	Deadline to obtain 2009 crop insurance for spring seeded crops
March 31	Deadline to apply for 9-month loans and LDPs for wheat, small grains, and honey
May 25	Offices will be closed for Memorial Day
May 31	Deadline to apply for 9-month loans and LDPs for corn and soybean
Continuous	-Conservation Reserve Program continuous signup -Farm Storage Facility Loans

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, sex, religion, age, disability, political beliefs, sexual orientation, or marital or family status. (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, Room 326-W, Whitten Building, 1400 Independence Ave. SW, Washington, D.C. 20250-9410 or call (202) 720-5964 (voice and TDD). USDA is an equal opportunity provider and employer.