



November 2007

Combined Newsletter for Churchill, Nye, Pershing, Storey and Washoe Counties

USDA Service Center

Business Hours

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

Fallon FSA Office

111 Sheckler Rd., Ste. B
Fallon, NV 89406-8951
775-423-5124 (phone)
775-428-1335 (fax)

Fallon COC Members:

Louie Damonte Jr.
Eric Olsen
Michael Laca
Robert James
Raymond Kretschmer

Lovelock FSA Office

110 American Blvd.
Lovelock, NV 89419
775-273-2922 (phone)
775-273-3508 (fax)

Lovelock COC Members:

Karen Wesner
Tim DeLong
Mike Phillips

Staff:

Bob Baldwin, CED
Katie Tipton, COT
Linda King, Fallon
Program PT
Imelda Andersen,
Fallon Program PT
Jan Hronesh
Fallon Program PT
Terry Goldsworthy,
Lovelock Program PT
Carolyn Persinger, FLM

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CDP Signup Starts – LIP and LCP Continue

The Crop Disaster Program (CDP) provides benefits to farmers who suffered quantity and quality losses to 2005, 2006, or 2007 crops. **CDP signup** for quantity loss began **October 15, 2007**.

Losses from natural disasters may qualify for financial assistance if the crop was planted before Feb. 28, 2007, or, in the case of prevented plantings, for crops that would have been planted before Feb. 28, 2007. Producers who incurred qualifying losses in 2005, 2006 or 2007 must choose **only one year** to apply for benefits. Participants may apply for loss benefits on multiple commodities as long as the losses occurred in the same crop year.

Only producers who obtained crop insurance coverage or coverage under the Noninsured Crop Disaster Assistance Program (NAP) for the year of loss will be eligible for CDP benefits. Producers must have suffered quantity losses in excess of 35 percent to be eligible for CDP.

Ranchers and other livestock producers can also apply to receive benefits under the Livestock Compensation Program (LCP) and Livestock Indemnity Program (LIP). LCP compensates livestock producers for feed losses occurring between Jan. 1, 2005, and Feb. 28, 2007, due to a natural disaster. LIP compensates livestock producers for livestock losses during that same time period. For more information on these and other programs simply contact the nearest USDA Farm Service Agency office.

Voting for County Committee Begins

Ballots for this year's county committee election were mailed to eligible voters on November 2, 2007. Voters must complete their ballots and return them to the Farm Service Agency county office by the close of business on December 3, 2007. If mailed, ballots must be postmarked by midnight December 3rd.

The candidates in this year's election are:

Tim DeLong, incumbent; Timmy Lyn DeLong and Vance Vesco are nominated in LAA 3, Pershing County, to serve as a committee member. Washoe County candidates in LAA 1-1 are Robert James and Ralph Dunn; and LAA 1-2 the candidates are Stan Ceresola and Steve Damonte.

Eligible voters in the local administrative areas for this year's election who have not received a ballot should contact the FSA county office staff.

Voter Requirements Persons meeting requirements in **1 or 2, plus 3**, below, is eligible to vote:

- 1.** Be of legal voting age and have an interest in a farm or ranch as either of the following:
an owner, operator, tenant or sharecropper,
or
a partner in a general partnership or member of a joint venture that has an interest in a farm as an owner, operator, tenant or sharecropper; or
- 2.** Not of legal voting age, but supervises and conducts the farming operations on an entire farm; and
- 3.** Eligible to participate in any FSA program that is provided by law, regardless of the status of funding.

Discrimination Prohibited No person shall be denied the right to vote because of race, color, national origin, sex, religion, age, disability, political beliefs, sexual orientation or marital or family status.

e-Forms Available

Producers with Internet access can fill out and print a variety of FSA paper forms at home.

Producers are encouraged to register for secure electronic access that will allow you to e-file (electronically sign and transmit) some forms directly to the county office staff.

To sign and transmit forms electronically, you must sign up and get a user name and password. To sign up in person, visit the county office and complete form AD-2016. The staff will verify your identity and enter your information into the system. You will receive a letter with your temporary ID. You will be sent a second letter with your temporary password and instructions on how to activate your account. You then go to the Activation Web site and select a permanent ID and password.

Submitting an e-Form is convenient. You can access information any-time day or night seven days a week. It's also faster. Forms and applications can be submitted and received in the county office in a matter of minutes, not days or weeks.

Census Gives Farmers a Voice In Their Future

America's farmers and ranchers will soon have the opportunity to participate in shaping the future of agriculture. The National Agricultural Statistics Service (NASS) will begin distribution of the 2007 Census of Agriculture next month.

According to NASS, the Census of Agriculture provides information that is not available anywhere else – information that benefits agricultural producers and their communities in many ways. Policy-makers use Census data for decisions concerning agricultural and rural programs. Community planners use Census information to target delivery of local services. Companies rely on Census data when determining where to locate their operations. And farmers themselves look at Census data when deciding to make changes in their production strategies.

Conducted every five years by the U.S. Department of Agriculture, the Census is a complete count of the nation's farms and ranches and the people who operate them. The Census looks at land use and ownership, operator characteristics, production practices, income and expenditures and other topics. It provides the only source of uniform, comprehensive agricultural data for every county in the nation.

NASS will mail out Census forms on December 28, 2007 to collect data for the 2007 calendar year. Completed forms are due by February 4, 2008. Producers can return their forms by mail or, for the first time, they have the convenient option of filling out the Census online via a secure web site at <http://www.agcensus.usda.gov/>.

Selected Interest Rates for November 2007	
Farm Operating Loans — Direct	4.750%
Farm Ownership Loans — Direct	5.375%
Limited Resource Loans	5.000%
Farm Ownership Loans — Direct Down Payment, Beginning Farmer or Rancher	4.000%
Emergency Loans	3.750%
Farm Storage Facility Loans	4.375%
Commodity Loans 1996-Present	5.125%

Beginning Farmer Down Payment Ownership Program (10-40-50)

Purpose: Obtain help financing the purchase of a farm up to \$250,000 of the purchase price or the appraised value whichever is less. The applicant must put down 10 percent. The Farm Service Agency finances up to 40 percent of the purchase price. The remaining 50 percent of the purchase price can be financed on contract with the seller or through a conventional lender. The lender can obtain a guarantee from FSA if the customer is eligible.

Rates: The FSA loan rate will be locked in for the full 15 years, and currently the rate is 4.0 percent. The loan for the balance will be the rate the contract holder or lender would charge an average customer.

Qualification: Beginning farmer applicants must have been farming for at least three years and not more than ten. Applicants cannot own real estate that exceeds 30 percent of the average farm size for the county.

FSA Farm Loans Available For Beginning Farmers or Rancher

Beginning farmers or ranchers can get a "regular" farm ownership loan by using funds set aside especially for them by the Farm Service Agency. These loans finance up to the \$200,000 loan limit, and the term of the loan can be up to 40 years.

The interest rate is set the first of each month, and is currently 5.375 percent. The rate for "limited resource producers" is 5.00 percent.

The regular farm ownership loan funds may also be used in joint financing where FSA lends up to 50 percent of the amount financed and another lender provides 50 percent or more. FSA may charge an interest rate of not less than 4 percent with terms up to 40 years.

Acreage Spot Check Determinations and Notification

Each year the Farm Service Agency completes spot checks of acreage reports. Acreage reports are the basis for delivery of many farm programs. Acreage spot checks are completed to ensure accurate acreage reports are used for farm programs. FSA will spot check acreages on a selected number of farms in each state. Color imagery flown in summer 2007 will be used to complete all acreage determinations.

All acreage spot checks 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 clarification.

Socially Disadvantaged Farmers

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 and/or purchase or improve farms or ranches.

While all qualified producers are eligible to apply for these loan programs, the FSA has provided priority funding for members of Socially Disadvantaged Applicants.

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

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.

Examples of 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.

CORRECTION

The deadline for NAP for Grazing Sign-up was incorrect in the last newsletter.

December 1, 2007 is the deadline for the 2008 crop year.

Changing Banks

Almost all Farm Service Agency payments are made electronically using Direct Deposit. This innovation has cut down on the number of missing and late payments and reduced the time required to move funds. It has been determined that the chance of having a problem with a payment is 20 times greater with checks than with Direct Deposit. Another benefit is that Direct Deposit to your account can be made within 48 hours.

To keep the system running smoothly, it's critical to keep the county office staff up to date on changes you might make in your financial institutions.

If you have changed accounts or institutions that might affect the direct deposit of your FSA payments, contact the FSA county office so we can update our files to insure continued uninterrupted service.

Dates to Remember	
Nov. 2	County Committee ballots mailed to voters.
Nov. 12	Veteran's Day Holiday
Nov. 22	Thanksgiving Day Holiday
Dec. 1	NAP for Grazing Sign-up Deadline
Dec. 3	Last day to return county committee election ballots
Dec. 25	Christmas Day Holiday
Continues	Continuous Conservation Reserve Program
Continues	Farm Storage Facility Loans

Visit our Web site:
<http://www.fsa.usda/nv>



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