



November 2008

BERRIEN COUNTY FSA NEWSLETTER

**USDA Service Center
Berrien County FSA**
3334 Edgewood
Berrien Springs, MI 49103
(269) 471-9111 (phone)
(269) 471-3773 (fax)
www.fsa.usda.gov/

Hours
Monday – Friday
8:00 am – 4:30 pm

County Committee
Calvin Gnodtke
Mary Wagner
Neal Kreitner

**Farm Loan
Program Technician**
Delores Whitson, PT

Farm Loan Officer
Paul Wagner

Farm Loan Manager
William Hogan

**Farm
Program Technicians**
Barb Dumke, PT
Sue Kraklau, PT
Nova Little, PT
Marquita Sommer, PT
Kathryn Warmbein, PT

Field Assistant
Steve Kraklau

County Executive Director
Lloyd B. Beebe

FARM INFORMATIONAL MEETINGS TO BE HELD!

Michigan State University Extension (MSUE) will be conducting a series of informational meetings on the new 2008 Farm Bill. The 2008 Farm Bill has 15 titles and significant impact to producers. For instance, the 2002 Farm Bill commodity crop producers have a choice to make whether to participate in the new **ACRE** program or to stay with the old **DP (Direct Payment)** and **CCP (Counter Cyclical Payment)** program.

The main emphasis of these meetings will be on the **ACRE** and **SURE** Programs. Farmers will be making choices whether to stay with the **Counter-Cyclical Payments** or opt for the new **Average Crop Revenue Election (ACRE)** program. Farmers that opt for the new **ACRE** program will have a reduction in their DCP Payments. The **SURE** program is designed to provide financial revenue protection in the event of county declared disaster or if a farm's total operation has a yield loss greater than 50%.

Roger Betz, Michigan State University District Extension Farm Management Educator, will present the information. No registration is required however; seating may be limited due to the anticipated number of producers interested in learning more about the bill. These meetings are offered to the public at no charge and will take place from 6:30 pm – 9:00 pm.

<u>Date</u>	<u>Location</u>	<u>Address</u>
Dec 1	Jordan Tatter Conference Center Southwest Michigan Research & Extension Center	791 Hillandale Rd., Benton Harbor
Dec 3	Cass District Library	319 M-62 North, Cassopolis
Dec 11	M-Tech Auditorium	7107 Elm Valley Dr., Kalamazoo

**IF YOU WANT INFORMATION ON THE NEW 2008 FARM
BILL YOU WILL WANT TO ATTEND!**

DCP payments on 10 acres or less allowed for 2008

H.R. 6849 was enacted on October 13, 2008. The legislation provides for suspending the 10.0 acre provision of the 2008 farm bill for the 2008 crop year only. The Direct & Counter Cyclical Program for Farms with 10 acres or less of base acres can be enrolled and approved through November 26, 2008. If you have not enrolled your farm with 10 acre or less base acres for DCP; please make an appointment to do so. **Deadline is 11/26/2008**

Farm Storage Facility Loans

The Farm Storage Facility Loan Program (FSFL) is available to interested producer's who need additional on farm storage or would like to modify existing structures. Basic details of the program are:

- Provide quotes of new structures and/or cost break down of new equipment requested.
- Covers farm storage, grain handling equipment, grain dryers, etc.
- Pay a \$45.00 application fee.
- Provide to FSA an Income Statement and Balance Sheet for review of financial capabilities.
- Purchase crop insurance on the crops grown in the county where the facility is constructed.
- Purchase all peril insurance on the structure listing FSA as the loss payee.
- Complete a title search on the parcel underlying the facility to ensure FSA security is not at risk.

Interest rates are locked in for the 7 year period of the loan.

Annual payments are due starting one year from the date of disbursement.

Loan funding is set at 85% of the total cost and will be disbursed after completion.

You cannot purchase any part of storage facility before requesting Loan!

3.25% is the November loan rate for FSFL.



Marketing Assistance Loans

Marketing assistance loans provide producers interim financing at harvest or shearing time to meet cash flow needs without having to sell their commodities when market prices are typically at harvest-time lows. Allowing producers to store production at harvest or shearing facilitates more orderly marketing of commodities throughout the year.

To be eligible for marketing assistance loans and LDPs producers must:

1. Comply with conservation and wetland protection requirements;
2. Report how they use their cropland acreage on the farm;
3. have beneficial interest in the commodity on the date the loan or LDP is requested and, in the case of a loan, retain beneficial interest while the loan is outstanding; and
4. Ensure that the commodities meet CCC minimum grade and quality standards.

The loan rates for 2008 crops are as follows:
Corn - 1.96 bu, Soybeans - 5.03 bu, Wheat - 2.34 bu, Honey - 0.60 lb, Mohair- 4.20 lb

Contact the Berrien FSA Center to apply today!

Crop Insurance required for 2008 Farm Bill Disaster Programs.

*Producers must purchase at least CAT level crop insurance for all insurable crops, and/or NAP insurance for all non-insurable crops; on all farms in all counties, to participate in the new disaster programs. **The disaster programs requiring insurance on all crops as an eligibility requirement are:***

SURE - Supplemental Revenue Assistance Program

TAP - Tree Assistance Program

ELAP - Emergency Assistance for Livestock, Honey Bees, and Farm-Raised Fish

LFP- Livestock Forage Disaster Program



NAP- Noninsured Assistance Program

DEADLINE to purchase 2009 NAP coverage for some crops is December 1st 2008. With the new 2008 Farm Bill all crops need to be insured to participate in the SURE, TAP, ELAP, LFP (disaster programs). Producers that want NAP coverage for their non-insurable crops such as but not limited to; Apricots, Cherries, Forage, Pears, Plums, Strawberries, Raspberries, etc. need to apply and pay applicable fees by December 1st 2008. Contact the Berrien FSA Service center to set up an appointment to do so. **Mark your calendar!**

Farm Service Agency County Committee Election – All producers in LAA 3 should have received ballots to cast their vote for FSA County Committee Representative. Please be sure and fill out your ballot and mail them to the Berrien County Farm Service Agency by December 1st.

PLEASE VOTE !!

FSA Farm Loans

FSA makes both direct and guaranteed farm ownership and operating loans to family-size farmers who can not obtain commercial credit from a bank or other lender. FSA loans can be used to purchase land, livestock equipment, feed, seed, and supplies. The loans can also be used to construct buildings or make farm improvements. If you're having trouble getting commercial credit, check with Paul Wagner, Farm Loan Officer, as well as questions concerning maximum loan amounts, rates, term and use of proceeds.



LOANS AVAILABLE FOR BEGINNING FARMERS, AND SOCIALLY DISADVANTAGED FARMERS

FSA is authorized to assist beginning farmers and or members of socially disadvantaged groups to finance agricultural enterprises. Under these programs, FSA can provide financing to eligible applicants through either direct or guaranteed loans. FSA defines a beginning farmer as a person whom:

- Has operated a farm for **NOT** more then 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.

Each member of an entity must meet the eligibility requirements. Loan approval is not guaranteed. Socially disadvantaged groups are Women, Hispanics, American Indians, African Americans, Asians, and Pacific Islanders.

Common Land Unit "CLU" Maps are being mailed to all producers. The following may answer some questions you may have. Maps will be mailed to both owners and operators. These maps are to define the boundary of cropland acreage only. If boundary lines are wrong you may dispute them within 30 days. Acreage determinations are not appealable / only boundary lines, if wrong. If boundary lines are not disputed the Geographic Information System "GIS" measurements will be recorded for program purposes. These boundaries and measurements are for USDA program purposes. The new CLU maps will replace the old paper maps formerly used.

Berrien Co. FSA Office
3334 Edgewood Ct
Berrien Springs, MI 49103



United States
Department of
Agriculture

PRESORTED STANDARD
U.S. POSTAGE PAID
LANSING, MI
PERMIT #19

PAYMENT CENTRALIZATION

After December 4th 2008, all program payment requests will be routed to the National Payment Service for processing. Local Farm Service Agency Offices will no longer be able to issue checks out of local office. If a producer does not have a direct deposit account any checks issued through the National Payment Service may take up to two weeks.

Special Accommodations

Special accommodations will be made upon request for individuals with disabilities or handicaps. If accommodations are required please contact the FSA office.

FSA Office Closed:

November 11, 2008 **Veterans Day**
November 27, 2008 **Thanksgiving**
December 25, 2008 **Christmas Day**
January 1, 2009 **New Year's Day**

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its program 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 to USDA, Director, Office of Civil Rights, 1400 Independence Avenue, SW., Washington, DC 20250-9410, or call (800) 795-3272 (voice) or (202) 720-6382 (TDD). USDA is an equal opportunity provider and employer.