



Wexford, Osceola, Benzie, Missaukee County News FEBRUARY 2008

Issue No.1

USDA Service Center
Wexford Osceola Benzie
Missaukee FSA
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Hours

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

Office Staff

Virginia Pulford, CED
Cindy Richard, PT
Patty Salasky, PT
Benita Meekhof, PT
Marsha Musselman, PT
Ron Kamaloski, Field

Farm Loan Staff

Larry Cleary, FLM
Rick Dean, FLM (Osceola)

County Committee

Larry Buning, Chairman
Gary Lathwell, Vice Chair
Mike Clous, Member
Bob Morlock, Member
Bruce Eisenga, Member
Advisor
Karen Westmaas

County Committee Election RESULTS

Larry Buning was re-elected to serve a three year term on the County Committee with Rick Tacoma as the alternate for LAA-2.

At the January County Committee meeting it was determined that Larry Buning will serve as the Chairperson for 2008 and Gary Lathwell will serve as Vice-chairperson.

The regular session committee meeting dates that are open to the public are scheduled for February 26, 2008

March 18, 2008

April 22, 2008

May 20, 2008

June 17, 2008

July 22, 2008

August 19, 2008

September 23, 2008

October 21 2008

November 18, 2008

December 16, 2008

The meetings start at 9:30 a.m. and are held in this building.

2008/ NAP Coverage Deadlines

The final deadline for 2008 Noninsured Crop Disaster Assistance Program (NAP) coverage on annually planted crops is:

MARCH 15, 2008. If you do not purchase coverage by that date for annual crops or add the annual crops to an existing policy that was purchased last fall on perennial crops; you will not be covered for 2008.

Any changes to crop acreage, such as removal of orchards or new plantings should also be reported at this time.

Continuous coverage is available for all 2007 NAP Participants. If you were a NAP participant in 2007 and wish to cover the same crop(s) for 2008 it is possible to sign up without making a trip to the office. Just mail your payment in for the

amount listed on your continuous coverage letter before the final application deadline and your crops will be covered for the 2008 crop year.

For those wishing to enroll in the program, or those wishing to make changes to their crop coverage, please contact the office in Cadillac as soon as possible.

(Please note that the provisions of the current Crop Disaster Program is only available to producers that had NAP or RMA coverage on their crops.)



2005/2006/2007 CROP DISASTER PROGRAM (CDP)

Program signup for quantity loss started on October 15, 2007 and is available to producers that obtained crop insurance coverage or NAP coverage. The ending date has not been announced. The Quality loss program will be available at a later date.

THE PROGRAM HAS BEEN CHANGED TO ALLOW ALL CROPS PLANTED FOR HARVEST IN 2007 ELIGIBLE. IT IS AVAILABLE ONLY TO PRODUCERS THAT HAD RMA OR NAP COVERAGE; THEREFORE 2007 CORN LOSSES ARE NOW ELIGIBLE,

If you already have an application on file for 2005/2006 you may also apply for crop year 2007. If payment has already been issued and the loss for 2007 is greater, the difference will be issued.

Please note that wheat planted in the fall of 2007 for harvest in 2008 is not eligible.

CDP Continued

CDP benefits calculate at the higher of the State historical yield for the crop or your APH. Adjustments are made to the State yield for average age and tree counts on fruit crops before the difference is determined. For apples and peaches insured through RMA, we will not have age and tree information on record. Be prepared to provide planting dates of each block, number of trees planted and live trees remaining for the year in which you are applying for disaster benefits.

CDP requires a 35 percent loss of expected production; therefore, you may be eligible for a payment even if it was determined that the loss was not great enough under NAP or RMA coverage.

The maximum amount of CDP payment to a producer is \$80,000 in CDP benefits.

A producer may apply for benefits in all three years. The year with the greatest amount of benefit will be paid.

Marketing history is required to process applications on insured apples. There is a separate price for fresh and processed. To determine your marketing history you will need to provide production records for the year in which you are applying and the three previous years in order to calculate your marketing history percentage. Please note that juice pounds are considered processed pounds for this program.

Insured corn producers with appraised un-harvested acres will need to provide a certification statement or actual records if you were able to harvest any insured grain corn as silage. Silage is converted to a grain equivalent when processing the CDP application.

DIRECT- COUNTER-CYCLICAL PROGRAM (DCP)

A signup for this program has not been announced.

LIVESTOCK COMPENSATION PROGRAM (LCP) 2005/2006

Unlike the CDP program, you did not have to have insurance to apply for benefits under this program

Osceola County is eligible for crop year 2005 and 2007. Missaukee, Benzie, or Wexford Counties are eligible for 2008/2006/2007.

THIS PROGRAM WAS RECENTLY CHANGED TO ADD THE ENTIRE YEAR OF 2007. Producers that have already applied may re-apply to add their loss for 2007 year; however, only one year of benefits will be paid. All four counties are eligible for 2007.

To be eligible under LCP, livestock must:

- *Be dairy cattle, beef cattle, buffalo, beefalo, equine, poultry, elk, reindeer, sheep, goats, swine or deer that;*
- *Have been physically located in an eligible county on the beginning date of the applicable disaster Period*
- *For 2005 the beginning date is April 1, 2005*
- *For 2006 the beginning date is June 1, 2006.*
- ***For 2007 the beginning date is April 1, 2007.***
- *Not have been produced and maintained for reasons other than commercial use as part of a farming operation.*
- *Producers must have either owned or cash-leased eligible livestock.*
- *Suffered an eligible feed loss from produced or purchased forage, or; incurred additional feed costs.*

Signup has started with no ending date announced.

Contact the office prior to making your visit to apply and we will send you the LCP worksheet to aid you in gathering the required information to make application for benefit.



Farm Loan Programs

Loans Available for Beginning Farmers, Socially Disadvantaged: FSA has special programs and reserved funding to assist beginning farmers and or members of socially disadvantaged groups to finance agricultural enterprises. Under these programs, the 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 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 FSA management program
- For real estate type loans; does not own a farm in excess of 30 percent of the county's median size.

Entity members must meet the eligibility requirements. Loan approval is not guaranteed. Socially disadvantaged groups are Hispanics, American Indians, African Americans, Asian Americans, Alaskan Natives, Pacific Islanders, and women.

Rural Youth Loans: FSA makes operating loans to individual rural youths age 10 through 20 to establish and operate income producing products. These projects must be of modest size and be initiated, developed, carried out by rural youths participating in 4-H clubs, FFA, or a similar organization or with a vocational teacher or county extension agent. The project must be an organized and supervised program at work. It must be planned and operated with the assistance of the organization advisor, produce sufficient income to repay the loan, and provide the youth with practical business and educational experience. Contact Larry Cleary or Rick Dean for more details.

Reporting Changes

It is important to remember to contact the office with any records changes that may have occurred. These changes would include, but are not limited to:

- Address – any contact information as well as temporary address changes should be updated for notification purposes.
- Direct Deposit – to ensure payments are deposited correctly, it is imperative that any changes in bank account information is updated immediately.
- Development – any new parcels of land removed for houses need to be reported.
- Owner/Operator Changes – report any changes in land ownership, tenants or crop share arrangements.
- Reconstitutions – changes that requires farm combinations or separations due to sale of land or change in operators, should be reported as soon as possible.
- Farm Operating Plan – any changes to the farming operation that may have an effect on “person” and/or “actively engaged” determinations.
- Update AD-1026 when you plan to clear, drain, or put in tile on existing cropland. Making these changes without prior approval by NRCS can affect all program
- benefits for the year in which you may have made these changes without prior notification.

E-GOV-initiative

The USDA's e-GOV initiative enables applicants to register online, find forms and complete applications via the internet. You will also find information about farm programs and farm loan programs. We encourage you to register online at <http://www.sc.egov.usda.gov>.

Special Accommodations

Special accommodations will be made upon request for individuals with disabilities, vision impairment or hearing impairment. If accommodations are required, individuals should contact the county FSA office staff directly or by phone at (231) 775-7681 ext. 2.

DATES TO REMEMBER

- Feb 18** Office closed for President's Day
- Feb 26** Regular Session County Committee Meeting
- Mar 15** Final date to purchase NAP coverage on Annual crops



2007 CENSUS OF AGRICULTURE

Report forms for the 2007 Census of Agriculture were mailed to farm and ranch operators 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 option of filling out the Census online via a secure web site.



NASS will release Census data, in both electronic and print formats, beginning in February 2009. Detailed reports will be published for all counties, states and the nation.

EMERGENCY LOANS AVAILABLE 2007 CROPS

All Michigan counties have been designated eligible for emergency farm loans due to losses caused by the drought of 2007.

Applications will be received through July 7, 2008. Eligibility requirements include a 30% loss of normal production. The current interest rate is 3.75 percent.

FARM STORAGE FACILITY LOANS AVAILABLE

- **Interest rate 3.625 percent**
- **Loan term is seven (7) years with one annual payment**
- **15 percent down-payment required which means CCC pays 85 percent of eligible costs.**

For details on this program, contact the office and we will send you the current fact-sheet for eligibility and security requirements and facility loan terms.

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.