



**November 2007**

# **Polk/Dallas County FSA News**

**USDA  
FSA-Polk County**

Karen Stillings  
County Executive Director  
1333 East Broadway  
Bolivar, MO 65613

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[www.fsa.usda.gov/](http://www.fsa.usda.gov/)

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

County Committee:  
Byrian Kramme  
David Agee  
Mary Wheeler

**FARM LOANS**

Brian Hedges, Farm  
Loan Manager  
Kim Mitchell, Farm  
Loan Officer

## **SIGN-UP DATES FOR NEW LIVESTOCK AND CROP DISASTER PROGRAMS**

Sign-up dates for the new Livestock Compensation Program, Livestock Indemnity Program and Crop Disaster Program have begun. Eligible ranchers and other livestock producers can now apply to receive benefits under the Livestock Compensation Program (LCP) and Livestock Indemnity Program (LIP). Eligible farmers can now also sign-up for the Crop Disaster Program (CDP), if they suffered quantity losses to their crops. 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 benefit

LCP compensates livestock producers for feed losses and/or LIP for livestock losses occurring between Jan. 1, 2005, and Feb. 28, 2007, due to a natural disaster. Producers in primary counties declared secretarial disaster areas or certain counties declared presidential disaster areas between Jan. 1, 2005, and Feb. 28, 2007, are eligible. All counties in Missouri are eligible for all 3 years (2005, 2006, and 2007).

For a producer to be eligible for LCP, livestock had to have been owned on the date of the disaster declaration, which is January 1 for both years 2005 and 2006. Eligible livestock include: beef adult and non-adult(over 500 pounds), dairy adult and non-adult(over 500 pounds), buffalo/beefalo adult and non-adult(over 500 pounds), sheep, goat, deer, equine swine, elk, poultry, and reindeer. These livestock also must meet the following conditions:

maintained for commercial use as part of a farming operation, owned or cash leased and physically located in a disaster county.

The eligibility is computed as the lessor of the feed needs for the eligible livestock or the pasture loss. Producers can choose between 2005 and 2006 but not both years. Any payment received under the grant program in 2006 will be deducted from the 2006 payment.

LIP compensates livestock producers for livestock losses between Jan. 1, 2005, and Feb. 28, 2007, that resulted from natural disasters. This does include the ice storm that occurred in January.

The ending date for the signup has not been announced.

We suggest producers contact the county office to schedule and appointment to make application. This will allow us to have all necessary paperwork ready when you arrive.

## **EMERGENCY CONSERVATION PROGRAM – FLOOD**

Polk County has been approved to implement the ECP program to landowners who suffered damage to farmland due to the flood that occurred on August 20, 2007. Practices available include restoring or replacing fence, removing debris that interferes with the normal farming operation and restoring structures that were washed out. Sign runs through November 16, 2007. Even though the county has been approved, no funds are available at this time. Like other ECP programs, producers must incur at least \$1000.00 out of pocket expense before being eligible for assistance. Please contact the county office for further details and to make application.

## County Committee Elections

### USDA FSA-Dallas County

Karen Stillings  
County Executive  
Director  
1225 S. Ash St.  
Buffalo, MO 65622

417-345-7721 phone  
417-345-7129 fax

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

County Committee  
Jack Dill  
Keith Whipple  
Byron Duff  
Bernice Linman

Be watching your mailbox for your official county office committee election ballot starting early next month. Ballots were mailed to all eligible voters starting on November 2, 2007. Voters have until December 3, 2007 to return their properly completed ballots to the county office. Polk County townships of Madison, Union, Southwest Marion, Wishart, Jackson and East and West Looney will be voting this year. Dallas County producers in the townships of Lincoln, Grant, Sherman and Miller will be receiving ballots this year.

**Prospective Voter Requirements** - Anyone who meets the requirements in either, 1 or 2, as well as Item 3, is eligible to vote for county committee members.

1. Voter is of legal voting age and participates or cooperates in any FSA program, or
2. The voter is not of legal voting age, but supervises and conducts the farming operations on an entire farm.
3. The voter must also be eligible to participate in any FSA program 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. If you have questions about your voter eligibility, contact your county office staff.

If, for some reason, you don't receive a ballot, feel free to notify the county FSA office. Completed and signed ballots must be postmarked by December 3, 2007.

## Youth Loans Available Through FSA

Farm Service Agency (FSA) makes operating loans to individual rural youths ages 10 thru 20 to establish and operate income-producing projects. The projects must be of modest size and be initiated, developed, and 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 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.

These loans may be used to finance nearly any kind of income-producing project. The maximum loan amount is \$ 5,000. Interest rates for these loans are determined periodically, based on the cost of money to the Federal Government, however when the loan is made, the interest rate for the loan will not change.

Applicants must sign a promissory note and be responsible for repaying the loan. In addition to the promissory note, these loans will be secured by liens on the products produced for sale and on the chattel property, including livestock, equipment, and fixtures purchased with loan funds.

Additional information and application forms for youth project loans are available from the local FSA offices. You may contact your local USDA Service Center for more information



### ***Funding Available for Socially Disadvantaged Applicants***

The Farm Service Agency can make and guarantee loans to socially disadvantaged applicants to buy and operate family-size farms and ranches. Funds specifically for these loans are reserved each year. 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, and Asian Americans and Pacific Islanders. Direct loans may be made to applicants by FSA for both farm operating and farm ownership loans. Guaranteed farm loans also may be made for ownership or operating purposes, and may be made by any lending institution subject to Federal or state supervision (banks, savings and loans, and units of the Farm Credit System) and guaranteed by FSA. FSA typically guarantees 90 or 95 percent of a loan against any loss that might be incurred if the loan fails.

Persons who are primarily and directly engaged in farming and ranching on family-size operations may apply.

Socially disadvantaged loan applicants *do not* receive automatic approval. In addition to being members of a socially disadvantaged group, individual applicants under this program must meet *all* requirements for FSA's regular farm loan program assistance, including:

- Have a satisfactory history of meeting credit obligations;
- Have sufficient education, experience and/or training that indicates the managerial ability to assure reasonable prospects of success;
- Be a citizen of the United States (or a legal resident alien), including Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa, and certain former Pacific Island Trust Territories;
- Be unable to obtain credit elsewhere at reasonable rates and terms to meet actual needs; and
- Possess legal capacity to incur loan obligations.

Contact the local Farm Service Agency county office or USDA Service Center staff for more information.

## 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.
- ❖ 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 and FAXED forms contact your local FSA office.

## Payment Limitations

USDA payments and benefits are subject to producer eligibility and limitation provisions as defined by law. Documents and forms to determine eligibility and limitation once completed are reviewed on an annual basis.

It is the producer's responsibility to report changes in the farming operation that may affect payment eligibility and payment limitation.

The following limitations apply to Direct and Counter-cyclical Program payments for each contract year. For all covered commodities (except peanuts): \$40,000 for direct payments and \$65,000 for counter-cyclical payments. For peanuts: \$40,000 for direct payments and \$65,000 for counter-cyclical payments.

The Environmental Quality Incentive Program has a \$450,000 payment limitation.

The Conservation Reserve Program annual limit is \$50,000 per person.

Entities such as corporations, limited partnerships, trusts and estates are required to provide names, addresses, and ID numbers of their members. These entities should also identify every payment under more than one entity.

**Adjusted Gross Income** - Effective through 2007, an individual or entity shall not be eligible for certain program benefits during a crop, program or fiscal year if both of the following apply.

- The three-year average of the adjusted gross income for the individual or entity exceeds \$2.5 million; and
- Less than 75 percent of the average AGI is derived from farming, ranching or forestry operations.

## FARM RECORDS CHANGES

Any ownership, operator or address changes should be reported to the FSA office to keep our records up to date.

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, S.W., Washington, D.C. 20250-9410, or call (800) 795-3272 (voice) or (202) 720-6382 (TDD). USDA is an equal opportunity provider and employer.

**Polk County FSA Office**  
**1333 East Broadway**  
**Bolivar, MO 65613**



**FSA DEADLINE NEAR TO BUY NAP COVERAGE**

November 20 is the closing date for producers to purchase or make changes in their Non-Insured Crop Disaster Assistance Program (NAP) coverage for the 2008 crop year. NAP coverage, like regular crop insurance rolls over from one year to the next as long as the service fee is paid by the closing date. Producers will have until November 20 to apply for NAP coverage on Apples, Peaches and Grapes. December 1 is the deadline for Honey.

The NAP program provides coverage equivalent to catastrophic, or CAT level of crop insurance offered by multi-peril crop insurance companies. To be eligible for assistance, applicants must pay a non-refundable administrative fee of \$100 per crop, per county. Fees are capped at \$300 per county, not to exceed \$900 for farmers with interest in multiple counties. Applicants are encouraged to provide production data for prior years to the county office to establish a documented yield history for loss calculations and payments.

If you suffer losses, you must notify the county office within 15 days of the disaster or loss.

**Dates to Remember**

Nov. 2	County committee ballots mailed to voters
Nov. 12	Veterans Day Holiday
Nov. 22	Thanksgiving Day Holiday
Dec. 3	Last day to return county committee election ballots
Continues	Continuous CRP
Continues	Farm Storage Facility Loans

**Interest Rates for November**

Farm Operating - Direct	4.75
Farm Ownership - Direct	5.375
Farm Ownership – Direct down payment, Beginning Farmer or Rancher	4.0
Emergency	3.75
Commodity Loans 1996 to Present	5.250