



April, 2007

Issue No. 2

St. Joseph County Farm Service Agency NEWSLETTER

St. Joseph County FSA

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www.fsa.usda.gov
www.fsa.usda.gov/daftp/psd/
www.sc.egov.usda.gov

Hours

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

County Committee

Daniel Sharp, Chairman
James Struble, Vice Chairman
Timothy Wagner, Member
Ann Kauffman, Advisor

Staff

Robert Avery, FA
Gayle Britten, PT, FA
Phill DeYoung, FLM
Michelle Fambro, PT
Carol Fetterolf, PT
Sharon Hoch, CED
Dana Sherman, PT

DATES TO REMEMBER IN 2007:

Ongoing – Farm Storage Facility Loans
May 28th – office closed for Memorial Day
May 31st – Deadline to apply for corn, soybean, and grain sorghum loans and LDPs.
May 31st – Application closing date for nursery crops for the Non-Insured Disaster Assistance Program.
June 30th – Deadline to report fall-seeded crops.
July 4th – Office closed for Independence Day.
July 15th – Deadline to report all crops, except fall-seeded crops.
August 1st – Final date to request farm combinations or divisions.



ANNUAL DCP SIGNUP

Producers and/or owners are required to sign a contract each year in order to receive payments from the Direct and Counter-Cyclical Payment Program (DCP). Several farms have not been enrolled yet for the 2007 DCP.

The deadline to sign up has been extended to August 3, 2007, for this year only. **If you have not yet signed up, please call today to schedule your appointment. Please inform us of any changes you will be making, when you schedule your appointment, including:**

- Will you continue to rent the same property that you rented last year?
- Are you changing the structure of your operation? For example converting from an individual to a partnership or Limited Liability Company (LLC)?
- Are the shares within the operation changing, or is one of the shareholders leaving the operation?
- Will you be selling or purchasing land?
- Are you going to divide or combine any land?
- Will you be planting fruits or vegetables?



FRUIT AND VEGETABLE RESTRICTIONS

Planting fruits or vegetables on base acres may adversely affect your program benefits.

If you plant these crops on a farm that does not have a fruit and vegetable history, payment reductions, and severe penalties may be assessed.

Please contact this office before you plant or lease land for production of fruits, nut trees, or vegetables.

PLANTING DATES REQUIRED!!

Producers are required to report ALL of their cropland in order to qualify for most payments from the Farm Service Agency. Planting dates will once again be required, so please keep track of these dates and bring them with you when you report your crops. Planting dates are also required for hay and pasture ground!!

The deadlines to report your crops are as follows:

- June 30, 2007 - Fall-seeded small grains, including rye, speltz & wheat.
- July 15, 2007 – All crops, except fall-seeded small grains.

If you are not planting an annual crop, you still need to report your hay, idle ground, pasture, etc., before the July 15, 2007 deadline. Call today for your appointment!!

If you are planting a crop, you will need to report your crops after they are all planted. You will need an appointment to certify!!

MANAGED HAYING AND GRAZING OF CRP

Until 2002 land that was enrolled in the Conservation Reserve Program (CRP) was not allowed to be hayed or grazed. The CRP is a program that takes land out of production for 10 to 15 years. Producers who have land in the CRP are restricted from haying or grazing land that is under contract unless their CRP Conservation Plan of Operations contains the managed haying and grazing option.

Please contact our office if you have any questions about maintaining your CRP.



EMERGENCY LOANS AVAILABLE

Emergency farm loans are available in St. Joseph County to all qualified farm operators as a result of losses caused by the following disasters:

- Frost & freeze that occurred 4/25/06 thru 10/15/06. The deadline to apply is 7/9/07.
- Storms containing excessive rain, flooding, hail, and high winds that occurred 4/26/06 & continuing. The deadline to apply is 7/16/07.

The loans are designed to help cover part of actual losses. FSA will consider each loan application on its own merits, taking into account the extent of losses, security available, and repayment ability. Terms of the loan to recover from production losses will normally be scheduled for up to 7 years. Under conditions of special need, terms of not more than 20 years may be authorized. The current interest rate is 3.75% per annum.



FARM LOAN PROGRAM HIGHLIGHTS

FSA's loan programs are designed to help family farmers who are temporarily unable to obtain private, commercial credit. Several types of farm loans are available to qualified applicants. Interested producers should contact Phill DeYoung or Dana Sherman in the St. Joseph County FSA Office for further information. Some of the available Farm Loan Programs are:

- **Guaranteed Loans:** An approved lender makes the loan at its rates, terms and conditions. FSA guarantees the loan up to 90%, to assist producers with their financial needs.
- **Direct Loans:** Producers unable to qualify for a guaranteed loan from a commercial lender may be eligible for a direct loan from FSA. Direct loans can be used for the same types of purchases as guaranteed loans.
- **Socially Disadvantaged Loans:** This program has been developed to specifically target funding for individuals who are identified as belonging to a socially disadvantaged group. A socially disadvantaged applicant is one who has been subject to racial, ethnic, or gender prejudice. The Agency has identified these groups as African-Americans, Alaskan Natives, American Indians, Asians, Hispanics, Pacific Islanders, and Women.
- **Beginning Farmer Loans:** FSA provides direct and guaranteed loan assistance for beginning farmers who are unable to obtain financing from commercial credit sources.
- **Emergency Loss Loans:** Used for disaster relief.
- **Rural Youth Loans:** Helps youths sponsored by a project advisor, such as a 4-H club.
- **Indian Land Acquisition Loans:** Enables Indian tribes to purchase privately-held lands that lie within their reservations.

DON'T WAIT TO APPLY FOR A COMMODITY LOAN OR LOAN DEFICIENCY PAYMENT

May 31, 2007 is the last day to apply for a 2006-crop corn and soybean loan or loan deficiency payment (LDP).



Loan deficiency payments were in effect for one or more crops on the following dates:

- **Corn – 8/21 - 8/24; 8/28 - 8/30;**
- **Grain sorghum – 8/21 - 8/24; 8/28 - 8/30;**
- **Soybeans – 8/21, 8/28 - 9/3; 9/5 – 9/18; 9/20 – 9/21; 9/25 – 9/28; 10/3 – 10/4**

If you fed, sold, or otherwise lost beneficial interest on one or more of these crops on the dates listed, you may be eligible for a loan deficiency payment. Please submit your production evidence to our office by May 31st.

**Loan Rates: Barley - \$1.68; Corn - \$1.89;
Oats – \$1.40; Soybeans - \$5.00**

ARE YOU ELIGIBLE TO VOTE?

Any person of legal age who has an interest in a farm as an owner or operator is eligible to participate in FSA programs and the FSA County Committee election.

The election of agricultural producers to FSA county committees is important to ALL farmers with large or small operations. It is crucial that every eligible producer participate in these elections, because FSA county committees are a link between the agricultural community and the U.S. Department of Agriculture.

Important Dates for the COC Election:

- June 15, 2007 – Nomination period begins. Request nomination forms from our office or obtain one online at: <http://www.fsa.usda.gov> under News & Events/County Committee Elections.
- August 1, 2007 – Last day to file nomination forms at the local USDA Service Center.

Are you a spouse that owns land? Then notify our office, so you are able to participate in our elections and receive our mailings.

If you or someone you know may be eligible for our programs or would like to be included in our mailings, please contact our office for more information. Additional information on COC elections is available at:

<http://www.fsa.usda.gov/pas/publications/elections>



SIGN UP FROM HOME

Did you receive your DCP advance payment?? Do you want to sign up from home?? Do you want to review the payments that you have received?? Now you can do this on your home computer, 24 hours a day, 7 days a week!!

Here's how:

1. Access your website of interest:
 - USDA Customer Statement – <http://customerstatement.usda.gov>
 - Electronic loan deficiency payment signup – http://www.fsa.usda.gov/egov/eldp_default.htm
 - Electronic direct and counter-cyclical program signup – http://www.fsa.usda.gov/egov/edcp_default.htm
2. Create an online user profile and apply for Level 1 access.
3. Respond to the verification e-mail within 7 days of receipt.
4. Visit the County Office in person and provide a photo identification, in order to receive Level 2 activation.
5. Access Level 2 applications within 1 hour after profile has been activated.

You may also make an appointment if you need assistance to set up your account. Call our office for more details.

NEED STORAGE THIS FALL - APPLY NOW!!

Special low-cost government loans are available now for producers to build or remodel farm storage facilities. The current interest rate for April is 4.5 percent.

The 7-year Farm Storage Facility Loans are available for the purchase and installation of eligible storage facilities, permanently affixed drying or handling equipment, or remodeling existing facilities. Eligible facilities include new conventional-type cribs or bins and new and remanufactured oxygen-limiting and other upright silo-type structures.

All storage facility loans are secured by a promissory note and security agreement. The maximum amount that may be borrowed is 85 percent of the net cost of the storage or handling equipment, up to \$100,000 for each borrower. A minimum down payment of 15 percent is also required.

Apply now, if you are interested in doing something this fall. That will allow us to get the paperwork signed and approved and make sure that you qualify for the type of storage that you intend to install.

REQUEST FARM COMBINATIONS OR DIVISIONS BY AUGUST 1ST

Farm combinations and farm divisions must be requested by August 1, 2007 in order to be effective for farms subject to the 2007 Direct and Counter-Cyclical Program (DCP).

PREVENTED PLANTED CROPS

If you are unable to plant a crop during the established planting period because of a natural disaster, you need to contact our office. **To be considered timely filed, you must report the acreage and complete paperwork in our office within 15 calendar days after the final planting date.**



The final planting dates for St. Joseph County are:

Barley – May 20, 2007
Corn – June 5, 2007
Oats – May 20, 2007
Popcorn – May 31, 2007
Soybeans – June 15, 2007

Producers must be able to show that:

- All cropland feasible to plant, but prevented from being planted, was affected by a natural disaster, rather than a management decision.
- Preliminary efforts made by the producer to plant the crop are evident, such as disking the land, orders for purchase, or delivery of seed and fertilizer.

Late-filed prevented planting acreage claims will be accepted, if certain guidelines are met. Contact our office for more information, if you miss the filing deadline.

CONTINUOUS CRP SIGN-UP

USDA Farm Service Agency's (FSA) Conservation Reserve Program (CRP) is a voluntary program that helps agricultural producers safeguard environmentally sensitive land. CRP participants plant long-term, resource-conserving covers to improve the quality of water, control soil erosion, and enhance wildlife habitat. FSA, in return, provides participants with annual rental payments, financial incentives and cost-share assistance.

Environmentally sensitive land devoted to certain conservation practices may be enrolled in CRP at any time, under continuous sign-up. Offers are automatically accepted, provided the land and producer meet certain eligibility requirements. Offers for continuous sign-up are not subject to competitive bidding.

The following practices are eligible for continuous CRP:

Contour grass strips, filter strips, grass waterways, riparian buffers, living snow fences, shelterbelts, wetland buffers, wetland restoration, wildlife habitat buffers.



UNITED STATES DEPARTMENT OF AGRICULTURE
ST JOSEPH COUNTY FARM SERVICE AGENCY
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Help Prevent Crop Insurance Fraud and Abuse

With the passage of the Agricultural Risk Protection Act 2000, the Farm Service Agency (FSA) and the Risk Management Agency (RMA) are required to coordinate a plan to identify, address, and reconcile discrepancies of all relevant producer-derived information. FSA and RMA are further directed to coordinate a monitoring program, which includes fact finding relative to allegations of Federal Crop Insurance Program (FCIC) fraud, waste and abuse. As a key preventative measure, it is important that the agricultural community be made fully aware of FSA's and RMA's joint efforts to reduce fraud, waste and abuse of the FCIC program by the following methods:

- ◆ FSA will be assisting RMA and insurance providers in monitoring crop conditions throughout the growing season
- ◆ FSA will refer all suspected cases of fraud, waste and abuse about the Federal Crop Insurance Program to RMA
- ◆ Producers may report suspected cases of fraud, waste and abuse to their local FSA County Office, RMA Office, or the Office of the Inspector General
- ◆ FSA will assist RMA with auditing claims.

Non-Discrimination Statement

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, audiotope, 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.

Revised: 6/8/2005

Special accommodations will be made upon request for individuals with disabilities, vision impairments, or hearing impairment. If accommodations are required, please contact Sharon Hoch at 269-467-6336, EXT 2.