



**St. Joseph County Farm Service Agency
NEWSLETTER**

St. Joseph County FSA

693 E. Main Street
Centreville, MI 49032
269-467-6336
269-467-4356 FAX

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

County Committee

Timothy Wagner, Chair
James Struble, Vice Chair
Daniel Sharp, Member
Sally Hackenberg, Advisor

Staff

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

**DATES TO
REMEMBER IN 2007:**

January 15 – Office closed in honor of Martin Luther King Jr.'s Birthday
January 31 – Deadline to request 2006-Crop Wool and Mohair Loans & LDPs and Unshorn Pelt LDPs
February 1 – Deadline to Purchase NAP Coverage for Onions
February 19 – Office Closed in Honor of Presidents' Day
March 15 – Deadline to Purchase NAP Coverage for Spring-Seeded Vegetables
March 31 – Deadline to Request 2006-Crop Barley, Honey, Oats, Wheat Market Assistance Loans & LDPs
Ongoing – Farm Storage Facility Loans

Hours

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



CONGRATULATIONS HOPE !

Hope Gentile accepted a job as a County Operations Trainee, at the end of November, 2006. She will train in several FSA offices throughout Michigan and will eventually become a County Executive Director.

Hope worked as a Program Technician in St. Joseph County for nearly 25 years. During this time, she handled almost every program in the office and was a part of the change from the paper age to the computer age. It was a pleasure to work with Hope during her years of dedicated service to St. Joseph County and we wish her much happiness in the next phase of her career.



GOOD LUCK AND WELCOME!

Due to retirements within FSA, Bill Hogan has been transferred to the Van Buren County FSA Office. He will now oversee the Farm Loan Programs in Berrien, Cass, and Van Buren Counties.

Phill DeYoung, Farm Loan Manager for Calhoun and Kalamazoo Counties, assumed the Farm Loan Program responsibilities in St. Joseph County, effective January 8, 2007.

We would like to wish Bill the best in his new office and would like to welcome Phill to St. Joseph County!

**COUNTY COMMITTEE ELECTION
RESULTS**

Congratulations to Jim Struble! He was re-elected to the St. Joseph County FSA Committee for a three-year term. We appreciate all of the voters who took the time to complete the election ballot and those individuals who are willing to serve on the Committee. The County Committee system would not work without your participation!

APPOINTMENTS RECOMMENDED

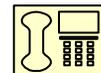
We recommend that you call to make an appointment, before coming to our office to conduct business. This will enable us to prepare any necessary paperwork and research issues before your appointment. We realize how important your time is, and this will reduce the amount of time that you have to wait in our office.

We are planning to set up appointments for DCP sign-up and certification. If you receive an appointment card, please call our office to reschedule your appointment, IF the designated time does not work for you. We appreciate your patience during this period of reduced staffing and look forward to serving you.

ANNUAL PROGRAM REMINDERS

To participate in the Direct and Counter-Cyclical Program (DCP), producers are required to designate shares and sign the DCP contract on a yearly basis. The annual DCP sign-up period runs from October 1 to June 1 of the applicable program year. DCP contracts must be submitted by June 1 of the applicable program year. Contracts with signatures obtained after June 1, but before September 30, will be accepted, but the farm will be assessed a late-filed sign-up fee of \$100. All supporting documentation must be submitted before payments can be issued. Annual acreage reports indicating uses of all cropland on a farm must be filed by the applicable established reporting dates. Acreage reports filed after the applicable final reporting date may be accepted if all requirements are met and a late-filed fee is paid.

Call today to make your appointment!!



WORKING ON YOUR TAXES??

A summary of all earned payments and/or refunds issued during the previous calendar year, will be mailed to producers during the last week of January. This form, CCC-1099 G, will be mailed from the Kansas City Management Office.

If you do not want to wait to receive this form, you may obtain the same information from your home computer. Authorized customers may view summary and detailed information about specific payments received, collections paid, outstanding debt, and information reported on the Commodity Credit Corporation Form 1099G.

This information is available from the customer's home computer, 24 hours a day, 7 days a week. This web site is only available to registered customers, and users can only access information on their own accounts.

Contact our office at (269) 467-6336, EXT 2 for more details.

PLANTING FRUITS AND VEGETABLES

Planting fruits or vegetables on base acres may adversely affect your program benefits. Please contact this office before you plant or lease land for production of fruits, nut trees, or vegetables. We will discuss acreage reporting requirements in order to prevent possible violation of program provisions, payment reductions, and severe penalties.

DCP PAYMENT OPTIONS

Producers may receive a 22 percent advance of the direct payment amount, beginning on December 1 of the program year. Final direct payments will be made on or after October 1 following the contract period. Counter-cyclical payments may also be authorized for one or more covered commodities, depending on the projected and actual market prices.

A change has been made for the 2007 crop-year counter-cyclical payments. Now, one partial payment of 40 percent of the projected payment amount may be authorized, to be made after completion of the first 6 months of the marketing year for that crop. A final counter-cyclical payment for the crop year, if applicable, will be made to producers as soon as practicable after the end of the 12-month marketing year for the applicable commodity. The amount of a counter-cyclical payment is dependent upon the average of the actual prices received by farmers during the marketing year.

MEASUREMENT SERVICE FEE CHANGE

The fee for measuring field acreages and grain bins has been increased to a basic farm visit fee of \$30 plus \$16 for the first hour and \$8 for every 30 minutes after the first hour. The minimum measurement service fee will now be \$46.00.

REPORT CHANGES TO YOUR BANK ACCOUNT

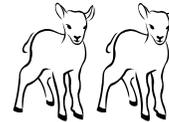
You need to notify this office if you close your account, change banks, or if another financial institution purchases your bank. Payments can be delayed if we are not aware of changes to your account and routing numbers. It is important that any changes be provided to our office promptly to avoid possible delay of payments.

WOOL AND MOHAIR DEADLINES

The 2006 crop year for wool, mohair, and unshorn pelts began on January 1, 2006. Marketing assistance loans and loan deficiency payments (LDPs) are available for 2006 wool and mohair. LDPs are also available for 2006 non-graded wool in the form of unshorn pelts. Eligible producers may take a 9-month non-recourse marketing assistance loan, or choose to forgo the loan for a LDP. LDPs do not need to be paid back.

January 31, 2007 is the final date to request 2006 loans or LDPs on wool or mohair. January 31, 2007 is also the deadline to apply for LDPs on unshorn pelts.

Make sure you have the proper forms on file before you lose beneficial interest in your 2007 wool, mohair, or unshorn pelts. The proper form for 2007 is the CCC-633EZ. You can obtain this form online or from our office.



CHANGES IN FARMING OPERATION

Failure to notify FSA of changes in your farming operation may adversely impact your eligibility for USDA benefits. You should also be aware of Highly Erodible Land Conservation, Wetland Conservation, Payment Eligibility, and Payment Limitation provisions, which impact your eligibility for DCP payments. Changes to your farming operation may include, but are not limited to, a change in the structure of your farming operation or changes in your rental agreement. Any change to your farming operation must be reported to FSA when the change occurs, but no later than September 30 of the program year. Failure to timely report changes, may result in ineligibility for DCP benefits.

If you will be combining or dividing land, please contact our office as soon as possible. This will allow us to complete the necessary paperwork, so you can sign the new farm(s) into the DCP and receive your payment in a timely manner.



ST. JOSEPH COUNTY
APPROVED FOR EMERGENCY LOAN
ASSISTANCE

The Farm Service Agency (FSA) provides Emergency (EM) loans to help cover production and physical losses in counties declared as disaster areas by the President or designated by the Secretary of Agriculture. For physical losses only, the FSA Administrator may authorize EM assistance.

St. Joseph County has been approved for Federal disaster assistance due to losses caused by:

Frost and freeze that occurred April 25, 2006 through October 15, 2006. The deadline to apply is July 9, 2007.

Storms containing excessive rain, flooding, hail, and high winds that occurred April 26, 2006 and continuing. The deadline to apply is July 16, 2007.

If you suffered financial distress caused by a natural disaster and cannot pay all of your family living and operating expenses, debts to other creditors, and your Farm Service Agency (FSA) farm loan payments, you may wish to request assistance under the Emergency Loan Assistance Program. The interest rate is 3.75%.

To apply for the Emergency Loan Program, you must complete an application package, provided by FSA, and income and expense records for the production and marketing period in which the disaster or the low commodity prices occurred. An eligibility determination cannot be made without this information.

For more information about this or any other FSA program, contact your local county office at 269-467-6336, or visit us on the world wide web at: www.fsa.usda.gov.

PROGRAM OUTREACH

FSA is continually striving to seek out persons from minority, female and other under-represented groups to ensure they are informed of the agricultural services and programs that our office administers.

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. 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.

COUNTY COMMITTEE MEETING DATES

January 17, 2007	July 11, 2007
February 14, 2007	August 15, 2007
March 14, 2007	September 12, 2007
April 11, 2007	October 17, 2007
May 16, 2007	November 14, 2007
June 13, 2007	December 5, 2007

These dates are subject to change.

FOREIGN BUYERS' NOTIFICATION

The Agricultural Foreign Investment Disclosure Act (AFIDA) requires all foreign owners of US agricultural land to report their holdings to the Secretary of Agriculture. The Farm Service Agency administers this program for USDA. Foreign persons who have purchased or sold agricultural land in the county are required to report the transaction to FSA within 90 days of the closing. Failure to submit the AFIDA form could result in civil penalties of up to 25% of the fair market value of the property. County government offices, realtors, attorneys, and others involved in real estate transactions are reminded to notify foreign investors of these reporting requirements.

SIGNATURE AUTHORITY FOR SPOUSES

A husband and wife can sign on behalf of each other for most Farm Service Agency and Commodity Credit Corporation programs in which either has an interest. If you do not want your spouse to have the authority to sign for you in our office, you must have a written notification on file in our office, which denies him/her this signature authority. ***This procedure does not apply to the commodity loan and Loan Deficiency Program..*** Spouses must have an FSA-211 on file to sign commodity loan documents on behalf of each other.

MARKETING ASSISTANCE LOANS AND LOAN DEFICIENCY PAYMENTS (LDPs)

To be eligible for 9-month Marketing Assistance Loans and LDPs, you must comply with Sod/Swamp requirements, report all cropland acreage on the farm, 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 ensure that the commodity meets CCC minimum grade and quality standards.

Beneficial interest means you retain the ability to make decisions about the commodity, are responsible for loss or damage to the commodity, and have title to the commodity. Once beneficial interest is lost, the commodity is not eligible for loan or LDP, even if you regain beneficial interest.

You **do not** have to participate in the Direct and Counter Cyclical Program (DCP) on a farm to be eligible for loans or LDPs.

If sales proceeds are needed to repay the loan you must request a "Marketing Authorization" from the County office prior to moving the grain.

Loans can be repaid with cash at the lesser of the posted county price (any market gain goes against the \$75,000 payment limitation) or principal plus interest.

The deadline to apply for a loan or LDP on 2006 crop corn or soybeans is May 31, 2007. The deadline for barley, oats, wheat and honey is March 31, 2007.

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



UNITED STATES DEPARTMENT OF AGRICULTURE
ST JOSEPH COUNTY FARM SERVICE AGENCY
693 EAST MAIN STREET
CENTREVILLE, MICHIGAN 49032

PRESORTED STANDARD
U.S. POSTAGE PAID
LANSING, MI
PERMIT NO. 19

Farm Storage Facility Loans

Special low cost government loans for storage facilities are now available for producers to build or remodel farm storage facilities for a variety of commodities, including wheat, soybeans and corn. The current interest rate for January 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 farm storage facility loans are secured by a promissory note and security agreement. For loans exceeding \$50,000 or where a borrower's aggregate outstanding loan balance exceeds \$50,000, a lien on real estate will be required. 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.

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, 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. 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.