

Mecosta County FSA Updates September 2013



Mecosta County FSA Office

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Next County Committee Meeting: December, 5, 2013
at 1:30 PM

Important Dates to Remember

- **September 30th** - Final date to purchase 2014 NAP coverage for Alfalfa**, Mixed Hay**, Pasture, Rye, and Seed Crops (**NAP coverage is only available if crop insurance isn't offered on that crop in that county)
 - **September 30th** - Final date to certify Christmas Trees, Nursery, and Turf grass Sod
 - **October 14th** - Office closed in observance of Columbus Day
 - **November 4th** - Election ballots mailed to eligible voters.
 - **November 11th** - Office closed in observance of Veteran's Day
 - **November 15th** - Last day to report your **2014** Perennial Forage (Alfalfa, Hay, Mixed Hay, and Pasture), Fall-seeded Wheat, Rye, and all other fall seeded fall grains. *
 - **November 20th** - Final day to purchase 2014 NAP coverage for: Apricots, Asparagus, Blueberries, Caneberries, Cherries, Chestnuts, Cranberries, Currants, Grapes, Nectarines, Peaches, Pears, Plums, Prunes, Rhubarb, and Strawberries
 - **December 1st** - Final day to purchase 2014 NAP coverage for Honey and Maple Sap
 - **December 2nd** - Last day to return completed ballots to your local FSA office
 - **December 5th** - County Committee election ballots counted at 2:30 AM at the local Farm Service Agency Service Center
 - **January 1st** - Newly elected county committee members take office.
 - **January 15th** - Final date to certify perennial orchard crops including Apples, Asparagus, Blueberries, Cherries, Grapes, Juneberries (Saskatoons), Peaches, Plums, and Strawberries.
- * **NOTE:** Beginning with the **November 15, 2013** certification deadline for **2014** Crop Year Fall-seeded Small Grains and Perennial Forage certifications, a late filing fee will be assessed on crops certified after their respective reporting deadlines.

2013 County Committee Elections

The election of agricultural producers to the Farm Service Agency (FSA) county committees is important to all farmers and ranchers. 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.

County Committee (COC) members are a critical component of FSA operations. The intent is to have the COC reflect the makeup of the producers and represent all constituents. This means that minorities, women or lower income producers need to be on the committee to speak for underrepresented groups. County Committee election ballots will be mailed to eligible voters on Nov. 4, 2013. The last day to return completed ballots to the USDA Service Center is Dec. 2, 2013. .

FSA Farm Loan Programs - Microloans

The Farm Service Agency (FSA) developed the Microloan program to better serve the unique financial operating needs of beginning, niche and small family farm operations.

FSA offers applicants a Microloan designed to help farmers with credit needs of \$35,000 or less. The loan features a streamlined application process built to fit the needs of new and smaller producers. This loan program will also be useful to specialty crop producers and operators of community supported agriculture (CSA).

Eligible applicants can apply for a maximum amount of \$35,000 to pay for initial start-up expenses such as hoop houses to extend the growing season, essential tools, irrigation and annual expenses such as seed, fertilizer, utilities, land rents, marketing, and distribution expenses. As financing needs increase, applicants can apply for a regular operating loan up to the maximum amount of \$300,000 or obtain financing from a commercial lender under FSA's Guaranteed Loan Program.

Individuals interested in applying for a microloan or would like to discuss other farm loan programs available, should contact the local FSA office to setup an appointment with a Loan Approval Official.

Electronic Services Available

If a producer has Internet access, program participants can access many services from home 24 hours a day, seven days a week, and receive approval and payment by direct deposit within 48 hours.

To participate in these services, you must meet all program eligibility requirements. Online services have stringent security measures to protect your private information.

To utilize electronic services a producer needs an active USDA eAuthentication Level 2 account, which requires an e-mail address and filling out an online registration form at www.eauth.egov.usda.gov/ followed by a visit to the county office for identity verification.

If you would like assistance establishing your account, just contact your local USDA Service Center.

Selected Interest Rates - September 2013

- 90-Day Treasury Bill: **0.125%**
- Farm Operating Loans - Direct: **1.875%**
- Farm Ownership Loans - Direct: **4.000%**
- Farm Ownership Loans - Joint Financing: **5.000%**
- Limited Resource Loans: **5.000%**
- Farm Ownership Loans - Direct FO Down Payment: **1.500%**
- Emergency Loans: **2.875%**
- Farm Storage Facility Loans:
 - 7 Yr. - **2.000%**
 - 10 Yr. - **2.625%**
 - 12 Yr. - **2.875%**
- Commodity Loans: **1.125%**

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