



FALL 2010

Harrison County Newsletter

Harrison County
USDA Service Center

Harrison County FSA
1400 N. 41st Street
Bethany, MO 64424
(660) 425-7635 – phone
(660) 425-3536 – fax

Hours:
Monday – Friday
8:00 AM – 4:30 PM

County Committee:
Glenn Dale Cox - Chair
Teresa Johnson -Vice
Mike Folgate – Member

Farm Program Staff:
Tony Thompson – CED
Kim Hulett – PT
Bettie Lee – PT
Korissa Robertson – PT
Paula Rinehart - PT
Linda Vandivert –PT

Farm Loan Staff
Charles Meissen, Manager
Teresa Akers, Officer
Pat Barnett – PT

The County Committee meetings are the 3rd Wednesday of every month from 8:00 AM – 12:00PM.



FSA Announces New Conservation Loan Program

The Farm Service Agency is now making direct and guaranteed conservation loans on farms to help conserve our natural resources. The Conservation Loan (CL) Program provides farmers with the credit necessary to implement conservation measures on their land.

FSA's traditional loan programs eligibility loan requirements for family farm size, test for credit, and graduation requirements do not apply to the CL program. These exceptions will allow FSA to provide access to conservation financing to more farmers.

The direct CLs loan limit is up to \$300,000. The guaranteed CLs, up to \$1,112,000, may be available by applying with lenders working with FSA to obtain a guarantee.

Applicants will work with Natural Resources and Conservation Service (NRCS) staff to develop a conservation plan. Conservation practices must be approved by NRCS before FSA can provide financing. Examples of conservation practices include installation of conservation structures; establishment of forest cover; installation of water conservation measures; establishment or improvement of permanent pastures; transitioning to organic production; manure management, including manure digestion systems; etc. Contact Charles Meissen or Teresa Akers for more information.

Farm Storage Facility Loan Program

The Farm Storage Facility Loan (FSFL) program allows producers of eligible commodities to obtain low-interest financing to build or upgrade farm storage

and handling facilities. The maximum principal amount of a loan through the FSFL program is \$500,000. Participants are required to provide a down payment of 15 percent, with CCC providing a loan for the remaining 85 percent of the net cost of the eligible storage facility and permanent drying and handling equipment. Loan terms of 7, 10 or 12 years are available depending on the amount of the loan. Interest rates for each term rate may be different and are based on the rate which CCC borrows from the Treasury Department. Payments are available in the form of a partial disbursement and the remaining final disbursement. The partial disbursement will be available after a portion of the construction has been completed. The final fund disbursement will be made when all construction is completed. The maximum amount of the partial disbursement will be 50 percent of the projected and approved total loan amount. Applications for FSFL must be submitted to the FSA county office that maintains the farm's records. An FSFL must be approved before any site preparation or construction can begin. The following commodities are eligible for farm storage facility loans:

- Corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley or minor oilseeds harvested as whole grain
- Corn, grain sorghum, wheat, oats or barley harvested as other-than-whole grain
- Pulse crops - lentils, small chickpeas and dry peas
- Hay
- Renewable biomass
- Fruits (including nuts) and vegetables - cold storage facilities

For more information about FSFL please contact Paula Rinehart.



NAP Coverage

The Non-Insured Crop Disaster Assistance Program (NAP) was designed to reduce financial losses that occur when natural disasters cause a catastrophic loss of production or prevented planting of an eligible crop by providing coverage equivalent to catastrophic (CAT) insurance. Statute limits NAP to each commercial crop or agricultural commodity, except livestock, for which CAT is not available. The application deadline date for the 2011 NAP coverage for strawberries and fall-seeded small grains is September 30, 2010. Producers who already have coverage on 2010 NAP crops may choose to continue coverage on the same crop or crops for 2011, if the applicable service fee is submitted by the application closing date. A new CCC-471, application for coverage is not required to be signed when applying for continuous coverage of the same crop or crops. Producers who choose to add a new crop(s) or delete a crop(s) from previous year's coverage or changing crop shares must file a new CCC-471 with signatures and pay the applicable service fee. Producers with NAP coverage must remember to complete the following to qualify for benefits:

Timely file acreage reports and keep track of harvested production using acceptable methods. For example, bale weights or other means of determining quantities of hay are required.

File a "Notice of Loss" within 15 days of when a loss is apparent, due to drought, hail, etc.

For more information on NAP coverage please contact Korissa Robertson.

Continuous CRP

The Continuous Conservation Reserve Program is a private lands environmental improvement program that allows participants the opportunity to enroll environmentally sensitive acreages in conservation practices that will reduce soil erosion, improve water and soil quality and provide wildlife habitat and food sources.

The Continuous CRP program is a voluntary enrollment program. Eligible landowners enter into contracts that range from 10 to 15 years in length. In return, the landowners will receive annual rental and maintenance payments, incentive payments for certain activities, and cost share for establishment. To be eligible for enrollment in the Continuous CRP, participants and acreage must meet certain requirements. Provided the eligibility requirements are met, FSA will automatically accept enrollments of acreage into Continuous CRP. Landowners may enroll in the program at any time during the year. For more information on Continuous CRP enrollments, please contact Paula Rinehart.

Beginning and Limited Resource Farmers

FSA assists beginning farmers and or members of socially disadvantaged groups to finance agricultural enterprises. Under these designated farm loan programs, FSA can provide financing to eligible applicants through either direct or guaranteed loans. FSA defines a beginning farmer as a person who:

- 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 management program sponsored by FSA
- Does not own a farm in excess of 30 percent of the county's median farm size.

Each member of an entity must meet the eligibility requirements. Loan approval is not guaranteed. Additional program information, loan applications, and other materials are available at your local USDA Service Center. You may also visit www.fsa.usda.gov



Any Banking Changes?

Since program payments are issued by direct deposit, please remember to timely notify your FSA office of any changes in your banking account. If you forget to inform us of any changes to your account or routing numbers your payments may be significantly delayed.

Livestock Indemnity Program (LIP)

The Livestock Indemnity Program (LIP) provides assistance to producers for livestock deaths that result from extreme adverse weather/natural disaster events. LIP compensates livestock owners and contract growers for livestock death losses in excess of established normal mortality rates due to natural disasters, including losses due to floods, wildfires, extreme heat, extreme cold, tornados, and lightning. The natural disaster must be a direct cause of the livestock death. It will be the producers' responsibility to notify the county FSA office about their livestock deaths. Payments are based on 75% of the fair market value for each type and weight range of livestock as determined by FSA. Producers are reminded that LIP regulations require that they must file a notice of loss within 30 calendar days of when the livestock died in order to be eligible for LIP. Producers are also responsible for providing documentation of proof of death (pictures and veterinary inspections are suggested). Beginning inventory (as of the date of the adverse weather event) is also required. Verifiable evidence of normal mortality throughout the calendar year will be required with an LIP Application.

Deaths due to normal mortality will be used in calculating eligibility percentages when a natural disaster occurs.

The program is intended to compensate producers for livestock deaths that are caused by abnormal weather related events and many losses may have weather as a factor, but not qualify as an eligible adverse weather event.

Highly Erodible Land & Wetland Conservation Compliance

Conservation compliance is still required for participation in farm programs. As you visit your county office this fall make sure to review your Conservation Plan of Operation (CPO) with NRCS. Extra tillage trips to remove ruts and level fields may require revisions to the CPO in order not to be in violation of conservation compliance. Contact your local FSA or NRCS before fieldwork begins to protect program eligibility.

Power of Attorney

For those who find it difficult to visit the county office personally because of work schedules, distance, health, etc., FSA has a power of attorney form available that enables you to designate another person to conduct your business at the office. If you are interested, please contact our office or any Farm Service Agency office near you for more information.

FSA Signature Policy

Husbands and wives may sign documents on behalf of each other for FSA and Commodity Credit Corporation programs in which either has an interest. This option is automatically available unless a written request for exclusion is made to the county office staff by either spouse. There are exceptions to the rule, where spouses may not sign on behalf of each other for partnerships, joint ventures, corporations or other similar entities.

Individual signatures are also required on certain Farm Loan Program and Farm Storage Facility Loan documents. For more clarification on spousal signature authority, feel free to contact Kim Hulett.



Dates to Remember	
September 6	Labor Day – FSA offices closed
Continuous	Farm Storage Facility Loan Program
Continues	Continuous CRP
Selected Interest Rates for September 2010	
90-Day Treasury Bill	0.125%
Farm Operating Loans — Direct	2.375%
Farm Ownership Loans — Direct	4.375%
Farm Ownership Loans — Direct Down Payment, Beginning Farmer or Rancher	1.50%
Emergency Loans	2.375%
Farm Storage Facility Loans 7-yr. term	2.250%
Commodity Loans 1996-Present	1.250%

2010 COC Election Update

County Committees are a critical part of the operations of FSA. They help deliver FSA farm programs at the local level. USDA and FSA is committed to increasing the participation of all farmers including women, minorities, and beginning farmers in the COC election process.

- Nov. 5, 2010** - Ballots mailed to eligible voters
- Dec. 6, 2010** - Last day to return voted ballots to the USDA Service Center
- Jan. 1, 2010** - Newly elected county committee members take office

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, sex, religion, age, disability, political beliefs, sexual orientation, or marital or family status. (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 USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 14th and Independence Avenue, SW, Washington, D.C., 20250-9410, or call 202-720-5964 (voice or TDD). USDA is an equal opportunity provider and employer.