



# Wright County News

October 2010

Wright County  
USDA Service Center

Wright County FSA  
5220 Hwy 5  
Hartville, MO 65667  
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(phone)  
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[www.fsa.usda.gov/mo](http://www.fsa.usda.gov/mo)

Hours  
Monday - Friday  
7:30 a.m. - 4:30 p.m.

County Committee  
Gale Kinser  
Evelyn Livermore-Fisher  
Bonita Raney

County Committee  
meets the 3<sup>rd</sup> Friday of  
each month

Staff  
Clyde Connelly, CED  
Sue Price, P.T.  
Gale Davis, P.T. Temp.  
Mark Aycock, F.L.M.  
Jim Kyle, District Director



## 2010 DCP Final Payments

Final DCP payments for 2010 participants will be issued sometime after October 1, 2010. Producers who received an advance payment will be paid the balance they are due. Those who did not take an advance will be receiving their full payment amount. These payments will be deposited directly into personal bank accounts. If there are any unearned payments, Commodity Credit Corporation will automatically subtract those amounts from the final Direct and Counter-cyclical Program payments you are about to receive.

## FSA Conservation Loan Program

The Farm Service Agency makes and guarantees conservation loans on farms and ranches to help conserve our natural resources. The Conservation Loan (CL) Program provides farmers with the credit necessary to implement conservation measures on their land. The direct CLs loan limit is up to \$300,000 and guaranteed CLs up to \$1,112,000 (amount adjusted for inflation), 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.

## November 1<sup>st</sup>, Deadline

The Missouri Department of Agriculture and the Small Business Development Authority is presently accepting applications for their Dairy Business Planning Grant Program. This funding will enable Missouri's dairy producers to work with qualified dairy business planning professionals to develop a business plan to facilitate startup, improve profitability, increase production and encourage modernization and expansion of dairy farms in Missouri. Funding for the grant is being provided by the Missouri Soybean Association and the Missouri Dairy Growth Council.

"We continue to look for new ways to help Missouri's farmers get ahead," said director of Agriculture Dr. Jon Hagler. "These business planning

grants will help farmers as they seek innovative ways to grow and further develop their existing operations as well as provide needed assistance to those who want to enter the dairy industry". The Dairy Planning Grant shall not exceed \$5,000 or finance more than 90% of the cost of the business plan, whichever is less. The dairy producer is required to pay at least 10% of the cost of the work done. Applications will be scored competitively.

Applications are being accepted now at [mda.mo.gov](http://mda.mo.gov) and must be received no later than 5 p.m. on Nov. 1, 2010. For more information call (573) 751-2129 or [msbda@mda.mo.gov](mailto:msbda@mda.mo.gov).

## Emergency Livestock Assistance Program (ELAP)

ELAP provides compensation to eligible producers of livestock, honey bees, and farm-raised fish for losses due to disease, adverse weather, or other loss conditions, including losses due to blizzards and wildfires. ELAP is for losses that are not covered by Livestock Indemnity Program (LIP), Livestock Forage Disaster Program (LFP), or Supplemental Revenue Assistance Program (SURE). Eligible producers under ELAP may receive assistance for losses that occur on or after January 1, 2008, and before October 1, 2011, during the calendar year in which the loss occurs. Eligible losses include feed losses, physical losses and additional costs incurred in providing feed to eligible livestock.

There are two parts to the ELAP application process:

1. A notice of loss
2. Application for payment

An application for payment cannot be filed without a notice of loss. There are no late filed provisions for ELAP. Producers with eligible losses must timely file an acreage report on grazing land acres, honey bee colonies and farm-raised fish pond acres. Eligible physical losses of honey bees and honey bee hives, lost due to adverse weather or loss conditions are eligible under ELAP. Producers will be required to provide documentation of beginning and ending inventory of honey bee colonies when claiming a physical loss of honey

bees or honey bee hives. Producers must have all crops insured.

Additional ELAP information is available at FSA county offices or on line at [www.fsa.usda.gov](http://www.fsa.usda.gov).

## 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 FSFL 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. Eligible commodities for the FSFL program include: corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley, minor oilseeds, pulse crops - lentils, small chickpeas and dry peas, hay, renewable biomass, fruits (including nuts) and vegetables.

For more information about FSFL please visit your FSA county office or [www.fsa.usda.gov](http://www.fsa.usda.gov).



## Paper Check Conversion – Over the Counter (PCC –OTC)

Over the next year, FSA/CCC is moving toward an electronic method for processing producers' checks. This will allow FSA/CCC to process collections faster. When producers present checks, either in person or through the mail, the checks will be converted into an Electronic Funds Transfer (EFT). The funds will be debited from the producer's account, usually within 24 hours of receipt. Please see the U.S. Department of Treasury legal notices posted in the Service Center or visit the following U.S. Department of Treasury Internet site for detailed information:

<https://www.pccotc.gov/pccotc/pcc/usingpcc/Legal%20Notices/legalnotices.htm>

**Note:** FSA/CCC will begin this process in the coming months.

PCC – OTC is a process for converting paper checks presented to FSA into electronic debits to the producer's bank account. It presents many benefits, such as reducing lost/misplaced checks and paper handling. This improves customer relations, speeds the check clearing process, and reduces the potential for human error.

### How will my checks be handled?

If the check is presented in person, the check will be scanned into the system, voided, and stamped with the words, "Electronically Processed" or "Electronically Presented" and the voided check will be returned to the customer. If the check is mailed to FSA, the check will be scanned into the system and voided. The customer will not receive the check back from FSA. FSA will hold checks for up to 14 calendar days to ensure that the item was successfully processed, and then FSA will shred the check.

### How quickly will funds be transferred from my account?

The transfer of funds from your account could occur within 24 hours. Therefore, you should be sure that you have sufficient funds in your account to process the transaction. If you do **not** have sufficient funds, we may initiate the transaction again.

### How will this transaction appear on my account statement?

The transfer of funds will be reflected on your account statement. The transaction may be recorded in a different place on your statement than where your checks normally appear, such as under "other withdrawals" or "other transactions".

### What are my rights if there is a problem with the transaction?

You have protections under Federal law for an unauthorized electronic fund transfer from your account. You should contact your financial institution immediately if you believe that the transaction reported on your account statement was not properly authorized or is otherwise incorrect.

## Farm Safety Tips

- Don't wear loose clothing around moving machine parts like PTOs, or while entering confined spaces such as grain bins, silos and hoppers.
- Use seat belts while operating farm machinery.
- Do not allow additional passengers on the tractor with you.
- Be a role model for your children by practicing safety and obeying laws.

- Noise is a common factor in farm-related injuries and can lead to hearing loss. Wear ear protection while working around loud noise.

## County Committee Elections

Be watching your mailbox for your official county office committee election ballot starting early next month. Ballots will be mailed to all eligible voters located in Local Administrative Area #2 starting on November 5, 2010. These are the farms located in Elk Creek township east of TT hwy, all of Montgomery and part of Brush Creek and Van Buren townships that lie north of Hwy 38, currently represented by Evelyn Livermore-Fisher. Completed and signed ballots will be due back in the county office by the close of business on December 6, 2010.

## Acreage Spot Check Determinations and Notification

Each year the Farm Service Agency completes spot checks of acreage reports. Acreage reports are an integral part of farm program participation. Acreage spot checks are completed to ensure accurate acreage reports are used in farm program computations. FSA will conduct spot checks on a selected number of farms in each state. All acreage determinations will be completed using the FSA Geographic Information System official acreages. After farms are spot checked, a Notice of Determined Acreage will be sent to the farm operator. Producer notifications will be issued by FSA as spot checks are completed. Questions concerning determined acres should be directed to your local FSA office for further explanation.

## Report Livestock Deaths !!!!!

**Producers need to contact the county FSA office ANYTIME they suffer livestock death losses.** The Livestock Indemnity Program or LIP will compensate producers for livestock death losses in excess of normal mortality rates due to adverse weather. Eligible ranchers and livestock producers must file a notice of loss within 30 calendar days of when the loss of livestock is apparent and an application for payment no later than January 30, 2011. Livestock deaths due to eligible adverse weather events must have occurred no later than 60 calendar days from the ending date of the adverse weather event. Animals born at normal full-term or near full-term shall qualify if both the death was the direct result of an eligible adverse weather event, and the birth produced a fully developed carcass that normally would have survived under normal weather conditions.

## Farm Loan Programs

The Farm Service Agency is committed to providing family farmers with loans to meet their farm credit needs. If you are having trouble getting the credit you need for your farm, or regularly borrow from FSA, direct and guaranteed loans are currently available. Ask your lender about an FSA loan

guarantee if you've had a setback and your lender is reluctant to extend or renew your loan. Farm ownership loans or farm operating loans may be obtained as direct loans for a maximum of up to \$300,000. Guaranteed loans can reach a maximum indebtedness of \$1,112,000. Producers are encouraged to apply early so that a loan can be processed and funded in a timely manner. To find out more about FSA loan programs, contact the county office staff.

## Rural Youth Loans

The Farm Service Agency makes loans to rural youths to establish and operate income-producing projects in connection with 4-H clubs, FFA and other agricultural groups. Projects must be planned and operated with the help of the organization advisor, produce sufficient income to repay the loan and provide the youth with practical business and educational experience. The maximum loan amount is \$5000.

### Youth Loan Eligibility Requirements:

- Be a citizen of the United States (which includes Puerto Rico, the Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands) or a legal resident alien
- Be 10 years to 20 years of age
- Comply with FSA's general eligibility requirements
- Reside in a rural area, city or town with a population of 50,000 or fewer people
- Be unable to get a loan from other sources
- Conduct a modest income-producing project in a supervised program of work as outlined above
- Demonstrate capability of planning, managing and operating the project under guidance and assistance from a project advisor. The project supervisor must recommend the project and the loan, along with providing adequate supervision.

Stop by the county office for help preparing and processing the application forms.

## Beginning and Limited Resource Farmers

FSA assists beginning farmers and 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 size.

Additional program information, loan applications, and other materials are available at your local USDA Service Center. You may also visit [www.fsa.usda.gov](http://www.fsa.usda.gov)

## Loans for the Socially Disadvantaged

FSA has a number of loan programs available to assist applicants to begin or continue in agriculture production. Loans are available for operating type loans and/or purchase or improve farms or ranches. While all qualified producers are eligible to apply for these loan programs, the FSA has provided priority funding for members of Socially Disadvantaged groups. 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, Asian Americans, and Pacific Islanders. FSA loans are only available to applicants who meet all the eligibility requirements and are unable to obtain the needed credit elsewhere.

\*\*\*\****Anytime*** you change information on your checking accounts it is very important that you also notify the FSA Office if you receive payments thru this office.\*\*\*\*

### Dates to Remember

October 11	Columbus Day – FSA offices closed
November 5	County committee ballots mailed to voters
November 11	Veterans Day – FSA offices closed
November 20	NAP application sales closing date for apples, apricots, blueberries, grapes, nectarines, peaches and pears

### Selected Interest Rates for October 2010

90-Day Treasury Bill	0.125%
Farm Operating Loans — Direct	2.125%
Farm Ownership Loans — Direct	4.375%
Limited Resource	5.00%
Farm Ownership Loans — Direct Down Payment, Beginning Farmer or Rancher	1.50%
Emergency Loans	2.375%
Farm Storage Facility Loans 7-yr. term	2.125%
Farm Storage Facility Loans 10-yr. term	2.625%
Farm Storage Facility Loans 12-yr. term	2.875%
Commodity Loans 1996-Present	1.250%

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