

September 2013



Benzie/Missaukee/Osceola/Wexford County FSA Updates

Benzie/Missaukee/ Osceola/Wexford County FSA Office

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Next County Committee Meeting:
December, 4, 2013 9:30 AM

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 4th** - County Committee election ballots counted at 9:30 AM at the local Farm Service Agency Service Center
 - **January 1st** - Newly elected county committee members take office.
 - **January 15th** - Final day to submit 2013 production data for APH purposes
 - **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.

2013 Michigan Frost / Freeze Disaster Declared

WASHINGTON, Sept. 11, 2013 — The U.S. Department of Agriculture (USDA) has designated 12 counties in Michigan as primary natural disaster areas due to damages and losses caused by frosts and freezes that occurred April 1 – June 19, 2013.

Those counties are: Antrim, Huron, Livingston, **Manistee**, Chippewa, Ionia, Luce, Monroe, **Grand Traverse**, Leelanau, Mackinac, and Van Buren.

“Our hearts go out to those Michigan farmers and ranchers affected by recent natural disasters,” said Agriculture Secretary Tom Vilsack. “President Obama and I are committed to ensuring that agriculture remains a bright spot in our nation’s economy by sustaining the successes of America’s farmers, ranchers and rural communities through these difficult times. We’re also telling Michigan producers that USDA stands with you and your communities when severe weather and natural disasters threaten to disrupt your livelihood.”

Farmers and ranchers in the following counties in Michigan also qualify for natural disaster assistance because their counties are contiguous. Those counties are: Alger, Crawford, Kent, St. Joseph, Allegan, Eaton, **Lake**,

Sanilac, Barry, Genesee, Lenawee, Schoolcraft, **Benzie**, Gratiot, Mason, Shiawassee, Berrien, Ingham, **Missaukee**, Tuscola, Cass, Jackson, Montcalm, Washtenaw, Charlevoix, Kalamazoo, Oakland, Wayne, Clinton, Kalkaska, Otsego, and **Wexford**.

All counties listed above were designated natural disaster areas Sept. 11, 2013, making all qualified farm operators in the designated areas eligible for low interest emergency (EM) loans from USDA's Farm Service Agency (FSA), provided eligibility requirements are met. Farmers in eligible counties have eight months from the date of the declaration to apply for loans to help cover part of their actual losses. FSA will consider each loan application on its own merits, taking into account the extent of losses, security available and repayment ability. FSA has a variety of programs, in addition to the EM loan program, to help eligible farmers recover from adversity. Additional programs available to assist farmers and ranchers include the Emergency Conservation Program, Federal Crop Insurance, and the Noninsured Crop Disaster Assistance Program. Interested farmers may contact their local USDA Service Centers for further information on eligibility requirements and application procedures for these and other programs. Additional information is also available online at <http://disaster.fsa.usda.gov>.

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%**

USDA is an equal opportunity provider and employer. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (Toll-free Customer Service), (800) 877-8339 (Local or Federal relay), (866) 377-8642 (Relay voice users).