



**U.S. Department of Agriculture**

**Saratoga County FSA**

50 West High Street  
Ballston Spa, N.Y. 12020

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**Hours**

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

**County Committee**

Albert LaRue, Chairperson  
Patricia Wood, Vice Chair  
Chris Koval, Reg. Mem.

**Staff**

Joanne Scoville, PT  
Janelle Moore, PT

**Loan Manager**

Rebecca DeSorbe,  
518-692-9940 x2

**County Executive Dir.**

Steven A. Ropitzky

Email: Steven.ropitzky@ny.usda.gov

**State Executive Director**

James Barber  
315-477-6301



# November 2009

## Saratoga County FSA News

**2010 DCP Signup**

Enrollment for the 2010 Direct and Counter-cyclical Program (DCP) has begun and will continue through June 1, 2010. USDA urges producers to make use of the eDCP automated website to sign up, or producers can visit any USDA Service Center to complete their 2010 DCP contract. USDA computes DCP Program payments using base acres and payment yields established for each farm. Eligible producers receive direct payments at rates established by statute regardless of market prices. For 2010, eligible producers may request to receive advance direct payments based on 22 percent of the direct payment. USDA will issue advance direct payments beginning Dec. 1, 2009. Counter-cyclical payment rates vary depending on market prices. Counter-cyclical payments are issued only when the effective price for a commodity is below its target price. The effective price is the higher of the national average market price received during the 12-month marketing year for each covered commodity and the national average loan rate for a marketing assistance loan for the covered commodity.

**Marketing Assistance Loans**

Marketing Assistance loans are commodity loans available to producers who share in the risk of producing the crop. To be eligible, you must maintain beneficial interest in the crop through the time of application. Beneficial interest means retaining the ability to make decisions about the commodity; responsibility for loss or damage to the commodity; and title to the commodity. Once beneficial interest in a commodity is lost, the commodity is ineligible for loan — even if you regain beneficial interest.

Commodity loan eligibility also requires you comply with conservation and wetland protection requirements; beneficial interest requirements, report how you use cropland acreage on the farm and ensure that the commodity meets CCC minimum grade and quality standards. For commodities to be eligible they must have been produced by an eligible producer, be in existence and in a storable condition and be merchantable for food, feed or other uses as determined by CCC. The quality of the commodity in farm storage must be maintained throughout the term of the loan. Producers do not have to participate in the Direct and Counter-Cyclical Program to be eligible for commodity loans.

Violating provisions of a marketing assistance loan may trigger administrative actions, such as assessing liquidated damages, calling the loan and denial of future farm-stored loans. The most common violations are removing or disposing of a commodity being used as loan collateral without prior authorization and providing an incorrect quantity certification.

**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 2010 coverage on fruit tree, nut trees & perennial crops is November 20, 2009. For Honey and Maple Sap, the application closing date is December 1. In order to be eligible for disaster assistance programs, like SURE, producers are required to timely purchase, at a minimum, CAT coverage for all insurable crops and/or NAP coverage for all non-insurable crops on their entire farm.

NAP coverage for 2010 costs \$250 per crop, but not more than \$750 per producer per county, or not more than \$1875 total per producer for all counties.

Producers who already have coverage on 2009 NAP crops may choose to continue coverage on the same crop or crops for 2010, 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.

**Selected Farm Loan Interest Rates for November 2009**

Farm Operating Loans — Direct	2.875%
Farm Ownership Loans — Direct	4.75 %
Farm Ownership Loans — Direct Down Payment, Beginning Farmer	1.50 %
Emergency Loans	3.75%

Saratoga County Farm Service Agency  
50 West High Street  
Ballston Spa, New York 12020-0600

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#### **Voting for County Committee Begins**

Ballots for this year's county committee election will be mailed to eligible voters on November 6, 2009. Voters must complete their ballots and return them to the Farm Service Agency county office by the close of business on December 7, 2009. If mailed, ballots must be postmarked by midnight December 7, 2009. The candidates in this year's election are: Albert LaRue, a crop and livestock family farmer located on Charlton Road in the Town of Charlton, and Richard Smith, a crop and dairy family farmer located on Jockey Street in the Town of Charlton. Both men have extensive FSA County Committee experience and are active in community and farm organizations.

Eligible voters are in LAA#1- the Towns of Edinburgh, Hadley, Day, Providence, Corinth, Galway, Greenfield, Saratoga Springs, Milton, Malta, Charlton and Ballston. Those voters who have not received a ballot should contact the FSA county office staff.

**Voter Requirements** Persons meeting requirements in **1 or 2**, plus **3**, below, is eligible to vote:

**1.** Be of legal voting age and have an interest in a farm or ranch as either of the following:

an owner, operator, tenant or sharecropper, *or*

a partner in a general partnership or member of a joint venture that has an interest in a farm as an owner, operator, tenant or sharecropper; *or*

**2.** Not of legal voting age, but supervises and conducts the farming operations on an entire farm; *and*

**3.** Eligible to participate in any FSA program that is provided by law, regardless of the status of funding.

**Discrimination Prohibited** No person shall be denied the right to vote because of race, color, national origin, sex, religion, age, disability, political beliefs, sexual orientation or marital or family status.

#### **Farm Loan Year End Reviews**

Producers that have a farm loan with FSA are reminded they must provide data for their Year-End Analysis (YEA) to their loan officer each year. Borrowers are urged to provide this information timely so that their files can be maintained. The office will contact you for the data you will need to provide us.

#### **NASS News**

Farmers should be expecting a visit or call from enumerators for New York's Agricultural Statistics Service. NASS is collecting Fruit Chemical Use data on apples, grapes and cherries for a look at farm use of chemicals on fruit crops. This data is a component of the Pesticide Data Program and is used by EPA to determine the risk assessment of pesticide usage on America's food supply. The survey gives fruit producers the opportunity to provide first-hand information on their crop production practices. NASS enumerators are also on the phone to gather final production data on all fruits and vegetables. These surveys are in progress now through early December.

#### **Changing Banks**

Almost all Farm Service Agency payments are made electronically using Direct Deposit. This innovation has cut down on the number of missing and late payments and reduced the time required to move funds. It has been calculated that having a problem with a payment is 20 times greater with checks than with Direct Deposit. Another benefit is that Direct Deposit to your account can be made within 48 hours.

If you have changed accounts or institutions that might affect the direct deposit of your FSA payments, contact the FSA county office so we can update our files to insure continued uninterrupted service.

#### **Unauthorized Disposition of Loaned Grain**

If loan grain has been disposed of through feeding, selling or any other form of disposal without prior written authorization from the county office staff, it is considered unauthorized disposition. The financial penalties for unauthorized dispositions are severe and a producer's name will be placed on a loan violation list for a two-year period. Always call the office before any grain under loan is fed or sold.

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For more information about programs in your area, contact your local FSA office or log onto <http://fsa.usda.gov> and click New York under State Offices