



U.P. Ag Connections Newsletter

November 2015

Agricultural News from MSU Extension and AgBioResearch

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Who is my neighbor?

As a frequent contributor to the MSU Extension Ag Connections Newsletter, I enjoy the opportunity to share crop-related technical information, results of on-farm research and demonstration projects, and promote local extension meetings and field days. But this is my first opportunity to offer the front-page 'editorial' comments. I'm stepping back to take a look at U.P. agriculture in as a big picture and offer a few observations from my time with MSU Extension working across the region.

I'm not a native Yooper. However, I chose to settle down here, marry, raise my family and spend nearly all of my worklife here. My plans include retiring, dying and being buried here. Like many Americans, I grew up in several locations, including Michigan, Texas and Illinois. I found the Upper Peninsula a great place to put down roots and stay put. One of the highlights of my years with MSU Extension has been meeting and working with farmers across the region, from Chippewa to Gogebic counties, and most places in between...a very diverse group. Not only different types and sizes of farms and commodities, but different ethnicities, ages, goals and outlooks on life. I find U.P. farmers, like most farmers elsewhere, to be a hardy and persistent group, taking on the challenges in stride, pulling together for each other when trouble comes, and maintaining an optimistic attitude. For most farmers, being a good neighbor is important. But really, who is my neighbor?

One of the great moral and ethical concepts of the ages is the 'Golden Rule', which can be expressed as 'love your neighbor as yourself'. A man once responded to this by asking "Who is my neighbor?" Good question. To a dairy farmer, the obvious answer might be... other dairy farms in the area, maybe close enough to share labor and equipment with, or ride to an industry meeting together. Same thing for potato growers, cow-calf operators, or mixed vegetable producers. Maybe a farmer qualifies as a 'neighbor' if the business has been operating long enough. I'd like to suggest another look at our idea of 'farming neighbors'.

The mix of farm types in the region has changed over the last 25 years. Like the rest of the state and country, farm numbers have declined and farm size has increased in many ag sectors, including dairy, potato and beef. Our agricultural infrastructure (equipment, inputs, services) is of good quality, but widely scattered and stretched compared to more intensive agricultural areas. Finally, there are new people getting started in agriculture, many on smaller operations targeting local markets for fresh produce and meat products. More hoophouse structures are popping up, and the number of local farmers markets has increased rapidly. Nearly every town of any size has one now. Food hubs are under development to facilitate sales of farm products from smaller farms into local markets. New Amish communities are getting established in the eastern UP and developing farms.

I want to encourage farmers across the U.P. to get acquainted with new neighbors, including those outside your commodity, organization or tradition. We all want U.P. agriculture to grow and be strong.

Jim Isleib

Farm Succession Planning Seminars

Do you think about the following questions? I want an heir to eventually own my farm business, but I also want to treat my kids fairly, how do I do both? I know I need to do something regarding an estate or business succession plan, but I don't know how to begin! How have other family farm businesses handled the senior generation transitioning away from active management, particularly if there are other partners? How can the senior generation delegate authority in a business, but still maintain some control?

In an effort to reach farmers from near and far, identical 1.5 hour workshops to discuss the process of farm transition and succession will be held at four different times; November 3 from 1 PM to 3:00 PM and 6:00 PM to 7:30 PM and on November 5 from 1 PM to 3:00 PM and 6:00 PM to 7:30 PM.

Business owners will learn to begin planning the transition of their farm business to a family successor(s) or a non – family successor. Actual farm family cases will be used so participants learn the issues other families face and how they handled them. Topics include evaluating the financial health of the current operation and owners, communicating goals, how to determine if the business is financially viable enough to take on a new partner, building and implementing a plan, evaluating what is fair for the successor(s) versus what is equal, different business arrangements and how to effectively work with a qualified attorney.

Richard Edmonds, an attorney with specialization in agricultural business succession and estate planning, Fortitude Wealth Planners, LLC, a local company with expertise in agricultural business succession and an MSU Extension farm business management educator will present.

The sessions will be held at the Michaywe Club House at 1535 Opal Lake Road, Gaylord, Michigan 49735. In the Woods restaurant is located on site and will be open for lunch and dinner at attendee cost.

Refreshments will be provided by the Law Offices of Richard L. Edmonds, PLC and Fortitude Wealth Planners, LLC. These sponsors and Michigan State University Extension have underwritten all costs and there is no registration fee.



The workshops are open to the public and pre-registration is encouraged, but not required.

While the workshops are aimed at Agricultural businesses, non- farm family businesses go through the same process and are welcome to attend.

To register contact Fortitude Wealth Planners, LLC at 231-947-2920. For more information contact Curtis Talley or Kathy Walicki, MSU Extension at 231-873-2129.

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Tissue testing reinforces U.P. farmer's sulfur fertilizer practice on alfalfa

Tissue samples indicate good sulfur level in alfalfa receiving S fertilizer, but low tissue sulfur in sample from unfertilized field.

By Jim Isleib, Michigan State University Extension

While collecting alfalfa tissue samples for a state-wide project from fields not receiving manure or sulfur fertilizer on George Leckson's Garden, Michigan farm in Delta County, Michigan State University Extension educator Jim Isleib was asked to gather an additional sample from an adjacent field. George indicated that these two adjacent alfalfa fields are on similar soils. However, one of the fields received 100 lbs per acre of 21-0-0 (ammonium sulfate) in the fertilizer program, while the other did not. George was interested to see how the sulfur content in the alfalfa crops from each field would compare. The state-wide project to determine 'baseline' alfalfa tissue sulfur levels is being conducted by extension educator Phil Kaatz with sponsorship from Pioneer Hi-Bred and Huron Materials.

The set of Leckson samples was submitted to a commercial lab for tissue analysis separately from the larger study. The results indicated that the alfalfa sample from the S-fertilized field had 0.39% sulfur, well within the normal range and considered 'sufficient'. The sample from the field without S-fertilizer resulted in 0.24% sulfur, below the normal range, and considered 'low'. Manganese levels were low on both samples. Soil pH in this part of the state is generally high and can result in manganese deficiencies on Mn-sensitive crops.

This side-by-side comparison of tissue sulfur content in two alfalfa fields is not 'research' and cannot be used as a decisive tool in deciding whether or not to use sulfur fertilizer on your alfalfa. However, it does stimulate thought on the subject. Isleib also collected alfalfa tissue samples from Chippewa and Alger Counties, both resulting in deficient tissue sulfur levels.

What about yield? Yield checks were not taken on these fields. Yield comparisons would not be meaningful in this case anyway, considering that the fields were seeded on subsequent years and have had different fertilizer programs, not only the sulfur component. However, George Leckson indicated a 'big-time' difference in yield and quality between the sulfur-fertilized field and the field without sulfur fertilization. A 2000 Wisconsin study of S fertility in alfalfa showed that S fertilization has good potential to improve both yield and protein content on sulfur deficient soils. The questions addressed in this study include:



1) Is a high rate of sulfur needed to improve alfalfa yield and quality? – No. Little benefit to rates of S higher than 25 lbs/acre/year 2) Can a preplant application of sulfur last for the entire life of the stand? – Yes. A moderate rate of S preplant is adequate to carry the crop for three or four seasons 3) Are older stands more likely to show S responses than younger stands? – Probably. Especially if the soils have a tendency toward being responsive and manure is usually not applied to the alfalfa 4) Are we more likely to need S fertilizer in southern and eastern Wisconsin that we were a few years ago? – Yes. The data collected by 2000 suggests it. A report on this study can be viewed at: <http://www.uwex.edu/ces/forage/wfc/proceedings2001/sulfur.htm>

[Sulfur deficiency on alfalfa](#) results in a uniformly yellow appearance, since sulfur is not moved from older to newer plant material. It is easily mistaken for leafhopper damage or other nutrient deficiencies. Tissue sampling is an easy and effective way to determine S deficiency. The samples described in this article were analyzed at [A & L Great Lakes Laboratories](#). There are other reputable labs to choose from.

If a sulfur deficiency is identified in your alfalfa, there are different S fertilizers to choose from, including potassium sulfate, sul-po-mag, ammonium sulfate and calcium sulfate (gypsum). This 2012 article from Carrie Laboski, University of Wisconsin soil scientist gives an interesting comparison: <http://ipcm.wisc.edu/blog/2012/04/2012-sulfur-fertilizer-price-comparison-for-alfalfa/>



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Understanding MSU soil test report basics

Part 2 of 2

These tips on interpreting your MSU soil test report can help you make best use of your fertilizer investment.

By Jim Isleib, Michigan State University Extension

Once you have [submitted your soil sample](#) and received your MSU soil test report, the next step is to use the [Michigan State University Soil and Plant Nutrient Laboratory's](#) information to put together a practical, economical plan for providing the needed nutrients. [Michigan State University Extension](#) educators are qualified to help with this. Many farm supply businesses have knowledgeable people who can provide advice or a "second opinion," but the bottom line is **it is your decision – and you are paying for it.**

To help with the process, here are some of my observations based on many years of helping farmers and gardeners across the Upper Peninsula interpret MSU soil test reports.

Understanding the MSU soil test report

- A good [guide for understanding the details of the MSU soil test report](#) can be found at [MSU Soil and Plant Nutrient Laboratory](#).
- Your report includes information on soil pH and lime index, phosphorus, potassium, magnesium, calcium and a few calculated values including cation exchange capacity and percent of exchangeable bases. The "regular" soil test does not test for soil nitrogen content. Plant-available nitrogen is very mobile in soils, depending on water, soil temperature and other factors. Your report will recommend nitrogen based on the crop and yield goal specified. For corn, nitrogen rate will include consideration of the price of fertilizer and the price of corn.
- The lime index number relates to the soil's resistance to change in pH. The lime index usually falls between 70 and 60. If a soil has a lime index of 70, then lime will not be recommended regardless of pH. As the lime index decreases below 70, more lime will be required to bring the pH back up to 6.5, compared to a soil with a higher lime index.
- You will notice the soil nutrient levels are presented as a number and graphically. The graphic representation includes three sections: "Below Optimum," "Optimum" and "Above Optimum." Any report listing a nutrient level in the "Below Optimum" range will include a nutrient recommendation including nutrients to support the yield goal **and** additional nutrients to build up the nutrient level in the soil. However, when fertilizer prices are high or commodity prices are low, a temporary option when nutrients are in the "Below Optimum" range is to apply only the nutrient removal rate. Nutrient removal information for many crops can be found in ["Nutrient](#)

[Recommendations for Field Crops in Michigan](#)," MSU Extension publication E2904, and ["Fertilizer Recommendations for Vegetable Crops in Michigan](#)," MSU Extension publication E550B.

- Phosphorus and potassium recommendations are generally given in pounds of P_2O_5 and K_2O per acre. This is not the same as pounds of fertilizer per acre. These figures need to be converted into a practical fertilizer application rate.
- Nutrients recommended on the soil test report may not match up with common, locally-available, pre-blended fertilizers. You may need to have fertilizer custom blended by your dealer, settle for a "best-fit" available fertilizer or mix fertilizers yourself. Be sure to consider the cost of all options.
- If manure is applied to the field, it is in your interest to take credit for all nutrients applied in the manure and reduce your fertilizer rate accordingly. A note included on the [soil test information sheet](#) should specify the type of manure, such as liquid dairy, sheep, beef cows, etc., and amount applied per acre (gallons or tons). If a manure nutrient test is not available, "book" values from Midwest Plan Service's ["Manure Characteristics"](#) can be used. Be sure to consider the [Michigan Right to Farm Manure Management and Utilization](#) and [Nutrient Utilization GAAMP](#) (generally accepted agricultural management practices) as you decide how much manure and fertilizer to apply.
- If farming organically, the MSU soil test report is a very useful tool. Be sure to provide a note indicating you are farming organically or "naturally" and don't want to use "chemical" fertilizers. Many Extension educators are familiar with organic farming systems and can provide alternatives for organic plant nutrient sources.
- In case you decide to change the crop to be grown, you can use the same soil test data to generate a fertilizer recommendation for another crop. The [MSU Fertilizer Recommendation Program](#) is a simple, online tool to do this.

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Local Food Summits

November 3rd - 5th, 2015

For the last several years, the U.P. Food Exchange has been hosting well-attended and highly successful regional food summits each November. We are always striving to better meet the needs of those who attend, so we have decided to switch things up a bit this year. Instead of 3 day-long, regional summits this November, we are planning a larger U.P.-wide event for 2016. This larger event will offer more hands-on learning and networking opportunities. This means that this year's "regional summits" will be shorter and designed to help us learn what people would like to see for the 2016 larger event. Come join us for an interactive two-hour session about what is needed to take local food and agriculture to the next level in your community!

Tuesday, November 3rd - Western U.P., 6—8 pm
Calumet, CLK Elementary School Common Room

Wednesday, November 4th - Eastern U.P., 9—11 am
Sault Ste. Marie, LSSU Cisler Center

Thursday, November 5th - Central U.P., 3—5 pm
Marquette, Peter White Public Library Comm. Rm.

Snacks and refreshments provided. Invite your friends, family, neighbors, and colleagues. All eaters, growers/raisers/farmers and supporters of local food are welcome!

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Serenity Garden at Upper Peninsula hospital serves as Master Gardener project

Upper Peninsula Master Gardener brings beauty, peace and solace through The Serenity Garden at St. Francis Hospital in Escanaba, Michigan.

By Rebecca Krans

Michigan State University Extension Master Gardener Sue Wanic has been a Master Gardener since 2002. In order to fulfill the certification requirement of her 40-hour volunteer garden project, she envisioned and then developed “The Serenity Garden” on the grounds of St. Francis Hospital in Escanaba, Michigan. Visitors are freely allowed to come and go within this garden where they can enjoy the beauty of various plants, listen to the waterfall, stop to pray for a loved one or enjoy a rest on one of the benches.

Wanic worked as a medical/surgical/intensive care nursing manager at St. Francis Hospital before retiring, and recognized a need for this type of place, both for visitors and staff. She really envisioned this garden as a place for the community to enjoy and learn from, and this has become a reality. She, along with Ann Roman, project fundraiser, worked diligently to achieve community sustainability of the garden. From local businesses who donated the concrete paths to memorial donations of the waterfall, benches, statues and plants, the garden holds a memory for those past and present.



Michigan Advanced Master Gardener Sue Wanic (left) works with other Master Gardeners, Greta Arntzen, Sue Shepich and Debbie Stearns, within The Serenity Garden. Photo by Rebecca Krans, MSU Extension

An OSF Healthcare employee campaign is held annually that helps support the garden, as well as dedication and memorial bricks that are available for purchase and are featured in a brick walk through the arbor. Local Boy Scouts have also contributed to the garden. Completing Eagle Scout projects, they installed a wrought iron fence and an arbor. An annual plant sale is held each fall with proceeds going back to support the garden.

Open 24/7 along with the neighboring hospital Adoration Chapel, The Serenity Garden is a welcoming feature to many near and far. Other community members comment that, “this is the garden they come to after being away.” Hospital staff enjoy it as a place to get away on a work break. Another community group called Compassionate Friends has adopted a portion of the garden and works to maintain it.

The Serenity Garden has been a featured stop in the annual garden tour. There are also groups that use it as a teaching garden, and Wanic comments, “I would like to see it used more for this purpose.” Another educational resource includes plant identification labels for people wanting to know what kinds of plants are grown there.

An annual spring planting event is open to anyone who wishes to help with planting. Proper care and instructions are provided by Wanic and other Michigan Master Gardeners, Greta Arntzen and Sue Shepich, and University of Wisconsin Extension Master Gardener Debbie Stearns, who are assisting her. This event is a highlight of the new growing season with refreshments, music and fun.

The Serenity Garden is a special place for many people. Thanks to Wanic for her dedication in developing such a wonderful gardening education project for the community!

If you’d like to learn more about the Michigan Master Gardener program, visit the Master Gardener website. For more information on a wide variety of Smart Gardening topics, visit the Gardening in Michigan website at www.migarden.msu.edu or contact MSU’s toll-free garden hotline at 1-888-678-3464.



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Market Report

Choice Steers	\$115-\$135 per 100 lbs.
Holstein Steers	\$110-\$129 per 100 lbs.
Hogs	\$61-\$65 per 100 lbs.
Lambs	\$150-\$175 per 100 lbs.
Cull cows	\$65-\$80 per 100 lbs.
Calves	\$200-\$360 per 100 lbs.
Goats	\$200-\$245 per 100 lbs.

Breeding and Feeder Animals

Grade Holstein cows \$1800 - \$2100/head
Grade Holstein bred heifers \$1650 - \$2000/head

Feed Prices across the U.P.

	Avg. \$/cwt	Avg. \$/ton	Price Range
Corn	\$10.38	\$207.50	\$170-270
Soymeal	\$22.28	\$445.50	\$380-552
Oats	\$12.85	\$257.00	\$170-300
Barley	\$11.64	\$232.75	\$165-296

Average price/100 wt. for 1 ton lots

Upper Peninsula Research and Extension Center

Extension Workshop Series

All workshops are held on-site at the North Farm and start at 2 pm EST. Contact Collin Thompson at (906) 439-5059 or thom1264@anr.msu.edu with questions.

Registration can be accessed at:

www.events.anr.msu.edu/NorthFarmWorkshops15/

Scheduling and Production Planning – November 7

One of the most exciting and challenging parts of farming is production planning. This workshop will focus on planning your crop schedule to provide consistent supply to meet your market or family's demands. We will discuss variety selection, succession planting, crop rotations, and cover cropping. (3 hours)

www.msunorthfarm.org

Apprentice Farmer Program

Applications are still being accepted for the Apprentice Farmer Program—a farm incubator program that aims to serve as the launching point for individuals interested in starting their own farming enterprise. This two-year, residential program provides farming entrepreneurs with the necessary tools and assistance needed to ensure a solid start to their farming career.

Applicants are accepted on a rolling basis, but applications are requested by February 1st.

For additional details and the application, visit the North Farm website at:

www.msunorthfarm.org

MSU Upper Peninsula Research and Extension Center
<http://agbioresearch.msu.edu/centers/uprc>



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Pesticide applicator training session and exams offered at Chatham

MSU Extension is collaborating with the MI Department of Agriculture and Rural Development to offer a study session and exams for people who need private or commercial pesticide applicator certification. The session will provide 4 re-certification credits for currently state-certified private or commercial pesticide applicators (core credits only). The program will consist of review of the National Pesticide Applicator Certification Core Manual and practice exam questions. State exams will be offered following the 4-hour review session. Attending the review session is not required to take a state exam, but past participants have found the review session helpful to refresh their memory about the material and help them pass the exams.

The review session is not a substitute for studying the core manual. It is strongly suggested that participants acquire copies of the National Pesticide Applicator Certification Core Manual and study it thoroughly before the exam. If seeking commercial certification or re-certification, the study manual for the category(s) desired should also be acquired and studied. This program will cover only 'core' manual material, no commercial categories. Manuals are available from the online MSU Extension Bookstore at <http://msue.anr.msu.edu/> or contact your local MSU Extension office.

Friday, December 4, 2015

MSU Upper Peninsula Research and Extension Center, E3774 University Drive, Chatham, MI

Core manual review: 9am – 1pm eastern time
\$10 payable at the door, conducted by MSU Extension
Checks payable to 'MSU Extension'

State exam, immediately following review session, 1:30 pm
\$50 for the private certification fee
\$75 for the commercial certification fee

1/2 hour lunch break scheduled, but meal not provided

Check or money order made payable to 'State of Michigan'.

A waiver from the State of Michigan is offered to honorably discharged veterans seeking private pesticide applicator certification. You must provide a copy of your veteran's federal form DD-214 that indicates honorable discharge status along with your application.

Please register for the core manual review sessions by contacting Jim Isleib, MSU Extension at 906-387-2530 or isleibj@anr.msu.edu. Please register for the state exams at www.michigan.gov/pestexam. If you have questions about the certification process, contact David White, MDARD Pesticide and Plant Pest Management inspector at 906-250-3554 or whited@michigan.gov.

Planning to frost seed pasture in 2016? Start the prep work now.

Frost seeding pastures in late winter can be successful especially if preparation is started in the fall

By Jerry Lindquist, MSU Extension Educator

Improving pastures with late winter frost seedings of certain legumes and grasses can be successful. If the planning and preparation is not started until seeding time however the odds of success may be diminished.

Frost seeding of clovers, birdsfoot trefoils, and some grasses such as annual and perennial ryegrass can be a very economical way to improve pasture forage growth and nutritional quality. Frost seeding is usually performed in late winter typically 40 to 50 days

before grass growth begins in the spring.

Frost seeding works best on clay and loam soils that experience soil movement with the freezing and thawing action that takes place that time of year. Part of the popularity of frost seeding is its ease of implementation and low cost. Producers have to simply buy the seed, broadcast the seed and watch it grow. There is no spraying, tillage, stone picking, nor loss of grazing for a summer that comes with re-seeding a new pasture. And in many cases the end result can be almost as good as a new seeding.

The common practice is to add a red or white clover seeding to a pasture when the legume percentage in the pasture is less than 40 percent. The existing grass pasture is not tilled or sprayed, just the clover seed is broadcast over top with the hope that the clover seedlings will compete and grow with the grass in the summer. Even thin stands of grass can be very

competitive in the spring of the year. These existing grasses can out-compete the new seedlings for moisture, especially during a dry period in the spring, and the frost seeding may fail.

To give the frost seeded plants a better chance in the spring, over-grazing the grass stand in the fall is advised. When frost seeds are planned, it is the one time that Michigan State University Extension forage educators will advise you to weaken, or hurt the pasture stand in the fall before seeding.

Over-grazing does two things to help the success of the frost seeding. First it reduces the root food reserves of the pasture stand that will cause the grasses to be less aggressive in the spring. Secondly, by taking the grasses right down to two inches of stubble in late fall it removes the thatch layer on the soil surface, exposing more soil, which will lead to better soil-

to-seed contact in the spring. Erosion is a slight risk as a result of this practice but the live roots and stubble remain in place preventing the risk of serious erosion. The set back of the stand is only temporary in the spring and the grasses will recover as the frost seeded plants start filling in by June. The benefit of letting the grazing animal be the



plant retardant versus tillage and/or herbicide is quickly realized as pasture grazing does not skip a beat in the spring. The additional stand diversity that the new plants provide will benefit the grazing herd, beneficial insects and soil microorganisms in the pasture environment as well.

Frost seedings are beneficial when they work. To shift the odds of success more in your favor, weaken the pasture stands this fall that you are planning to frost seed. For more information contact me, an MSU Extension grazing educator at atlindquis@msu.edu or at 231-832-6139.

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Calendar of Events

- November 3 Western U.P. Food Summit, Calumet, CLK Elementary School Common Room, 6—8 pm
- November 4 Eastern U.P. Food Summit, Sault Ste. Marie, LSSU Cisler Center, 9—11 am
- November 5 Central U.P. Food Summit, Marquette, Peter White Public Library Comm. Rm., 3—5 pm
- November 7 North Farm Extension Workshop Series—Scheduling and Production Planning, hosted by the North Farm at the Upper Peninsula Research and Extension Center, Chatham (2-5 pm)
- November 26 Happy Thanksgiving!
- December 4 Pesticide applicator training session and exams at the Upper Peninsula Research and Extension Center, Chatham (review 9 am—1 pm, exam at 1:30 pm EST)
- December 8-10 Great Lakes Fruit, Vegetable and Farm Market EXPO, Grand Rapids, Michigan
- March 16-17 Great Lakes Hop and Barley Conference, Grand Traverse Resort, Acme, Michigan





November 2015 - FSA News

FALL CERTIFICATION DEADLINE – NOVEMBER 13, 2015

Producers take notice – All Perennial Forage (Hay and Pasture), Fall Wheat, and all other Fall-Seeded Small Grains need to be certified for the 2015 growing season by November 13, 2015.

ATTENTION PRODUCERS!! - 2015 Production Due

Your 2015 production is needed!! All field visits and crop appraisals need to be completed as soon as possible. Turn your production into the FSA office.

MARGIN PROTECTION PROGRAM – MPP – DEADLINE NOVEMBER 20, 2015

USDA's Farm Service Agency (FSA) announced that the deadline to enroll for the dairy Margin Protection Program for coverage in 2016 has been extended until Nov. 20, 2015. The voluntary program, established by the 2014 Farm Bill, provides financial assistance to participating farmers when the margin – the difference between the price of milk and feed costs – falls below the coverage level selected by the farmer.

Producers are encouraged to use the online Web resource at www.fsa.usda.gov/mpptool to calculate the best levels of coverage for their dairy operation. The secure website can be accessed via computer, smartphone or tablet.

Producers who were enrolled in 2015 will need to make a coverage election for 2016 and pay the \$100 administration fee. Although any unpaid premium balances for 2015 must be paid in full by the enrollment deadline to remain eligible for higher coverage levels in 2016, premiums for 2016 are not due until Sept. 1, 2016. Also, producers can work with milk marketing companies to remit premiums on their behalf.

To enroll in the Margin Protection Program for Dairy, contact your local FSA county office. To find your local FSA county office, visit <http://offices.usda.gov>.

Payments under the program may be reduced by a certain percentage due to a sequester order required by Congress and issued pursuant to the Balanced Budget and Emergency Deficit Control Act of 1985. Should a payment reduction be necessary, FSA will reduce the payment by the required amount.

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. 9, 2015. The last day to return completed ballots to the USDA Service Center is Dec. 7, 2015.

NONINSURED CROP DISASTER ASSISTANCE PROGRAM (NAP) INSURANCE

DEADLINES

Farm Service Agency today encouraged producers to examine the available U.S. Department of Agriculture (USDA) crop risk protection options, including federal crop insurance and Noninsured Crop Disaster Assistance Program (NAP) coverage, before the applicable sales deadline for fall crops.

Deadlines are quickly approaching to purchase coverage for fall-seeded and/or perennial crops. Producers are reminded that crops not covered by insurance may be eligible for the Noninsured Crop Disaster Assistance Program. The 2014 Farm Bill expanded NAP to include higher levels of protection. Beginning, underserved and limited resource farmers are now eligible for free catastrophic level coverage, as well as discounted premiums for additional levels of protection.

Federal crop insurance covers crop losses from natural adversities such as drought, hail and excessive moisture. NAP covers losses from natural disasters on crops for which no permanent federal crop insurance program is available, including forage and grazing crops, fruits, vegetables, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, bioenergy, and industrial crops.

USDA has partnered with Michigan State University and the University of Illinois to create an online tool at www.fsa.usda.gov/nap that allows producers to determine whether their crops are eligible for federal crop insurance or NAP and to explore the best level of protection for their operation. NAP basic coverage is available at 55 percent of the average market price for crop losses that exceed 50 percent of expected production, with higher levels of coverage, up to 65 percent of their expected production at 100 percent of the average market price, including coverage for organics and crops marketed directly to consumers.

Deadlines for coverage vary by state and crop. To learn more about NAP visit www.fsa.usda.gov/nap or contact your local USDA Service Center. To find your local USDA Service Centers go to <http://offices.usda.gov>.

Federal crop insurance coverage is sold and delivered solely through private insurance agents. Agent lists are available at all USDA Service Centers or at USDA's online Agent Locator: <http://prodwebnlb.rma.usda.gov/apps/AgentLocator/#>. Producers can use the USDA Cost Estimator, <https://ewebapp.rma.usda.gov/apps/costestimator/Default.aspx>, to predict insurance premium costs

THE NEXT DEADLINE for purchasing your 2016 policy is:

November 20, 2015 – Apples, Blueberries, Cranberries, Raspberries, Grapes & Strawberries
December 1, 2015 - Honey & Maple Sap

SODBUSTER REGULATIONS

Farmers and ranchers should be aware that if they use highly erodible land for crop production without proper conservation measures, they risk losing eligibility to participate in Farm Service Agency programs. Before producers clear, plow or otherwise prepare areas not presently under crop production for planting, they are required to file an AD-1026, indicating the area to be brought into production. If Natural Resources Conservation Service indicates that the area will be highly erodible, the producer will be required to develop and implement a conservation plan on the affected acreage before bringing land into production.

CHANGE IN FARMING OPERATION

If you have bought or sold land, or if you have picked up or dropped rented land from your operation, make sure you report the changes to the office as soon as possible. You need to provide a copy of your deed or recorded land contract for purchased property. Failure to maintain accurate records with FSA on all land you have an interest in can lead to possible program ineligibility and penalties. Making the record changes now will save you time in the spring. Update signature authorization when changes in the operation occur. Producers are reminded to contact the office of a change in operations on a farm so that records can be kept current and accurate. **REMEMBER: If you carry NAP, all changes in farming operations must be made before filing a Notice of Loss.**

YOUTH LOANS

The Farm Service Agency makes loans to youth to establish and operate agricultural 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
- 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 youth loan applicant, along with providing adequate supervision.

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

GREAT INTEREST RATES: Farm Storage Facility Loans (FSFL)

Remember: these loans are now available for Hay/Forage Storage as well as traditional grain storage!

October Interest Rates: 1.875 percent for 7 years with a loan of \$100,000 or less
 2.125 percent for 10 years with a loan of \$100,000 - \$250,000
 2.375 percent for 12 years with a loan of \$250,000 - \$500,000

Contact your local FSA county office for November's interest rates