

Farm Service Agency Provides Loans For Socially Disadvantaged Persons

WASHINGTON, D.C. — The USDA's Farm Service Agency (FSA) can make and guarantee loans to socially disadvantaged applicants to buy and operate family-size farms and ranches. Funds specifically for these loans are reserved each year.

A socially disadvantaged farmer is one of a group whose members have been subjected to racial, ethnic, or gender prejudice because of their identity as members of the group without regard to their individual qualities. For purposes of this program, socially disadvantaged groups are women, African Americans, American Indians and Alaskan Natives, Hispanics, and Asians and Pacific Islanders.

Direct loans are made to applicants by FSA and include both farm operating and farm ownership loans.

Guaranteed loans also may be made for ownership or operating purposes, and may be made by any lending institution subject to Federal or State supervision (banks, savings and loans, insurance companies and units of the Farm Credit system). Typically, FSA guarantees 90 or 95 percent of a loan against any loss that might be incurred if the loan fails.

Farm ownership loan funds may be used to purchase or enlarge a farm, purchase easements or rights of way needed in the farm's operation, erect or improve buildings such as a dwelling or barn, promote soil and water conservation and development, and pay closing costs.

Farm operating loan funds may be used to purchase livestock, poultry, farm and home equipment, feed, seed, fuel, fertilizer, chemicals, hail and other crop insurance, food, clothing, medical care, and hired labor. Funds also may be used to install or improve water systems for home use, livestock or irrigation, and other improvements.

Individuals, partnerships, joint operations, corporations, and cooperatives primarily and directly engaged in farming and ranching on family-size operations may apply. A family-size

farm is considered to be one that a family can operate and manage itself.

In addition to being members of a socially disadvantaged group, individual applicants under this program must meet all requirements for FSA's regular farm loan program assistance. To be eligible, an applicant must, among other requirements:

- Have a satisfactory history of meeting credit obligations;
- Have sufficient education, training, or at least one year's experience in managing or operating a farm or ranch within the last five years for an operating loan, or, for an ownership loan, have three years experience in operating a farm or ranch;
- Be a citizen of the U.S. (or a legal resident alien);
- Be unable to obtain credit elsewhere at reasonable rates and terms to meet actual needs;
- Possess the legal capacity to incur the obligations of the loan.

In the case of corporations, cooperatives, joint operations, or partnerships, the stockholders, members, or partners holding a majority interest must meet these same eligibility requirements. The borrowing entity must be authorized to operate a farm or ranch in the state where the actual operation is located. In addition, the entity must be owned by U.S. citizens or legal resident aliens, and the socially disadvantaged members must hold a majority interest in the entity.

If the individuals holding a majority interest in the entity are related by blood or marriage, at least one stockholder, member, or partner must operate the family farm or ranch. If they are not related by blood or marriage, those holding a majority interest must operate the farm or ranch.

Repayment terms for direct operating loans depend on the collateral securing the loan and usually run from one to seven years. Repayment terms for direct ownership loans can be as

National Junior Summer Spectacular Set July 3-6 In Louisville

LOUISVILLE, Ky. — Get ready for the fifth annual National Junior Summer Spectacular in Louisville, Ky., July 3-6.

NJSA members from across the country will be joining together at the Kentucky Expo Center in Louisville for one of the largest youth purebred gilt shows in the world.

In addition to the gilt show, educational contests will be held for all members of the National Junior Swine Association (NJSA). Junior members will have the opportunity to compete for top honors, both in and out of the show ring. Contestants can participate in a photography contest and a speech contest in addition to the four other contests offered at the Spectacular — a breeding gilt show, a showmanship contest, a judging contest and a Skillathon. The four main contests will contribute points toward the sweepstakes contest.

Gilts may begin arriving at the Kentucky Expo Center after 5 p.m. on Tuesday, July 2. All gilts must be in place by noon on Wednesday, July 3. Contest registration and junior gilt show check-in will take place from 8 a.m.-noon on Wednesday. All photography contest entries must

long as 40 years. Guaranteed loan terms are set by the lender.

• Interest rates for guaranteed loans are established by the lender.

• Guaranteed loan applications are made with the lender. In cases where a lender is not known to an applicant, personnel at the county offices will help find one and will help with an application, either for a direct loan or a guaranteed loan.

Persons who think they might be eligible are urged to contact their Farm Service Agency County Office.

be checked in by noon. The speech contest will begin at 2 p.m. for the junior, intermediate and senior divisions.

On Thursday, exhibitors can participate in showmanship at 8 a.m. At 1 p.m., the speech contest results will be announced and the winning speeches will be presented in the show ring. At 1:30 p.m., the breeding gilt show will begin.

Friday morning, participants can compete in a Skillathon from 8 a.m.-noon. Then, juniors will participate in a judging contest at 1 p.m. At 6:30 p.m., all NJSA members will be treated to a pizza party during the NJSA annual meeting. At this meeting, candidates will be elected to the NJSA board of directors and awards will be presented to the winners in the photography contest, judging contest and Skillathon.

This exciting event will conclude on Saturday morning with a 7 a.m. breakfast and a 7:30 a.m. Inspiration Service with Ray Perryman. At 8:15 a.m., the awards will be presented to the outstanding winners of the sweepstakes contest. Then, at 9 a.m., the NJSA will hold its annual calendar auction to raise money for the NJSA Scholarship Fund. After the calendar auction, jun-

iors can get ready to bid on their favorite gilts and boars from the Summer Type Conference show held in conjunction with the National Junior Summer Spectacular.

Exhibitors and contestants must be members of the NJSA, and must be 21 years or younger as of Jan. 1, 2002, to compete in the activities. NJSA memberships can be made via the NSR Website at www.nationalswine.com, under Junior Association/Membership Application, or by calling the NSR office at (765) 463-3594.

Registered Duroc, Hampshire, Landrace and Yorkshire gilts are eligible for the Breeding Gilt Show. These gilts must be farrowed on or after Dec. 1, 2001. All gilts must be transferred or registered in the junior member's name, farm name or family name 60 days prior to the date of the show.

Each exhibitor is limited to two gilts. Entries are due May 31, 2002. For entries or more information about the National Junior Summer Spectacular, contact the National Swine Registry, c/o Jennifer Shike, P.O. Box 2417, West Lafayette, IN 47996-2417, access the Internet at www.nationalswine.com, or call (765) 463-3594.

Foraging Around, the official publication of the Pennsylvania Forage and Grassland Council, scheduled February 9 in Lancaster Farming, is scheduled to include a feature on rotational grazing for poultry in addition to work by other leading graziers. A preview and schedule of the upcoming Pennsylvania Forage and Grazing Conference is also scheduled, in addition to news and views of the Council.



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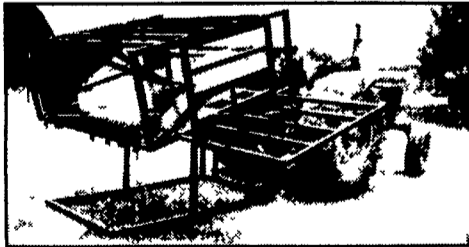
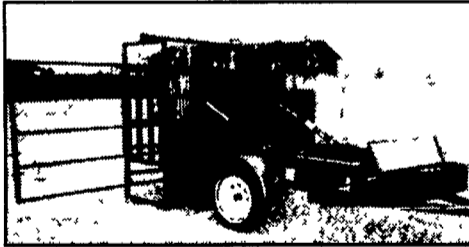
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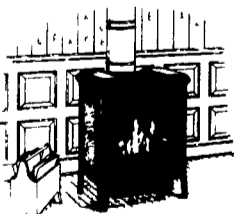
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