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National Headline: Loans for Farmers

The United States Department of Agriculture's Farm Service Agency released its most current fact sheet in January regarding loans for farmers. There are a variety of areas that farmers can receive aid that might be helpful for you or someone you may know. The five

areas listed on the USDA website are as follows:

<u>Direct Ownership Loans</u> "With this loan you can purchase farmland, construct or repair buildings and other fixtures, and promote soil and water conservation."

<u>Direct Operating Loans</u> "You may with this loan purchase items such as livestock, farm equipment, feed, seed, fuel, farm chemicals, insurance, and other operating expenses. They can also be used to pay for minor

improvements to buildings, costs associated with land and water development, family subsistence, and to refinance debts under certain conditions." **Emergency Farm Loans** "This loan helps producers recover from production losses due to drought, flooding, other natural disasters, or quarantine."

<u>Beginning Farmers and Ranchers Loans</u> "FSA provides direct and guaranteed loans to beginning farmers and ranchers who are unable to obtain financing from commercial credit sources. Each fiscal year, the Agency targets a portion of

its direct and guaranteed Ownership and Operating funds to beginning farmers and ranchers."

Socially Disadvantaged Farmers and Ranchers

"FSA makes and guarantees loans to approved socially disadvantaged applicants to buy and operate family-size farms and ranches."

Youth Loans "FSA makes loans to individual rural youths to establish and operate income-producing projects of modest size in connection with their participation in 4-H clubs, Future Farmers of America, or similar organizations."

Learn more at the FSA website about details of these loans, **www.fsa.usda.gov**; or, learn more and/or apply at your local Farm Service Agency, listed under U.S.

Government, Department of Agriculture or Farm Service Agency in the telephone directory.

For **Carroll County** contact: (330)627-5536 (Carrollton). For **Tuscarawas County** contact: (330) 339-5585 (New Philadelphia).



Sustainability: An Agrarían Standard by: Eric Earnhardt

You hear a lot about "sustainability" these days, and not just in environmental circles. Society is starting to realize again what used to be known as a matter of course, that we cannot operate on any level—politically, economically, or culturally—consuming more than we can produce in a healthy and beneficial fashion. Thinking in this far-sighted holistic way, however, is a habit that most agrarians, a term used to describe people who look at the world from the distinct perspective of a cultivator of the land, find pretty familiar. This is so because for traditional farmers concerned about long term productivity, producing what one needs to survive is the name of the game, and working the land too hard for too much of a yield is a sin against the farm and one's own future.

This intimate knowledge of sustainability, held by cultivators of the land for generations, has recently been put to good use. Thinkers from every discipline have begun to realize that in the small farm there is a standard that measures life not in gross domestic products or global market trends, but in one's ability to provide for the needs of one's self and one's community in a cost effective, compassionate, and personalized way. Whether the general public realizes it or not, it is the philosophy of agrarianism that underlies the drive toward energy independence, localized markets for food and goods, organic products, and an

end to overly bureaucratic and industrialized methods of providing the things that people need to survive, methods that more people are realizing contribute not only to environmental issues like erosion, desertification, and pollution, but also to political and cultural issues like terrorism, corporate greed, and exploitation.

In a time where sustainability is on the lips of nearly every reform minded politician in the United States and the world, agrarians can be proud that their more traditional voices have a fresh new resonance with a culture more technologized and industrialized than any the world has seen. To read more about the principles that are shaping modern agrarianism, look for these titles by some of today's well-know agrarian thinkers like Art of the Commonplace: The Agrarian Essays of Wendell Berry, or Becoming Native to this Place by Wes Jackson. A couple of good collections of modern Agrarian thought are The Essential Agrarian Reader, Edited by Norman Wirzba, and The New Agrarianism, Edited by Eric T. Freyfogle. In these, you will find poets, scientists, philosophers, lawyers, writers, and educators, all of whom love farming and many of whom live, work, and write on their own farms.

Area of Focus: Caring for Your Soil This Spring

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When you are starting your planting this spring, try some of these practices! These practices will not only help you economically but also increase your consciousness about the health of top-soil and water resources so that future generations will also be able to farm the land. Information provided is based on the Ohio Agronomy Guide's second chapter, Soil and Water Management, by Dr. Donald Eckert.

Farmers need to know about the soil types on their land and the best management practices that go along with their soil types to boost production. Some of this information may be a repeat for the established farmer, but a good review never hurt anyone—for those just starting or who want to change their practices to better serve their land, here are some important concepts to remember. One word: **Drainage.** When proper methods of drainage are not planned out, those farms will often fall into the category with poor crop performance for that year. Drainage improvements may be expensive but in the long run they can be among the most profitable actions you can take. Ways that drainage can be improved are: grading your land to eliminate low spots and support controlled runoff from your fields; installing surface drains and ditches to collect water and channel it safely off the field; and installing perforated pipe below the topsoil to collect and drain excess water from the soil.

Why should I use the no-tillage method? There are many reasons why this way of planting is beneficial—ultimately, conservation tillage systems that leave crop residue on the soil surface reduce crusting of the soil. 'Crusting' is bad because it hinders seeds from coming up in the spring and can restrict mid-season rainfall from being soaked up into the soil. Crop residues can also help reduce the evaporation of soil water, making moisture more available for crop use. Fall-seeded small grains make good crop cover (in Ohio, rye is most popular). Conservation tillage systems leave at least 30% of the soil surface covered with plant-residue mulch (remains of the previous crop or cover crop) after planting. You also use tillage tools that do not overturn the soil but mix it shallowly. You should try to delay your no-till planting until later morning to allow your residues to dry out from the morning dew. Many farmers have adopted these methods because it saves time and fuel and the mulch left on the soil surface cuts back on soil erosion.

Erosion control is a major concern for most farmers because it reduces field productivity and significantly adds to

water-quality problems. Ohio soils are eroding far more than what can be produced naturally to replace what is being lost. Soil is the number one pollutant of

<u> Upcoming Events:</u> Carroll , Columbiana, Harrison, Jefferson, and Tuscarawas Soil and Water Offices are sponsoring a Grazing School in cooperation with OSU Extension on March 12th, 19th, and 28th. You must RSVP to Carroll SWCD by March 2nd. (330) 627-9852 American water

ways. Erosion control measures are needed on your farm not only to preserve soil resources but also to keep your waterways clean.

In addition, heavy equipment and loads are driven over the soil when it is too wet, it can cause **compaction**. Due to warmer winters in Ohio, this problem seems to be increasing for area farmers. Ways to try to help this problem are: inflating tires to proper pressure, reducing axle loads (especially during harvest) and limiting the area upon which you drive. Rule of thumb, you should delay planting until the soils are crumbly and therefore good seed-soil contact can be made. Compaction should be eliminated before implementing the no-till method.

Besides Conservation Tillage and No-Till practices, here are some other conservation practices for your fields:

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- Contour Cropping: reduces erosion up to 50% compared to up-and-down-hill tillage. Grass waterways are usually necessary to carry runoff water safely from the contour rows.
- **Strip-Cropping:** alternating contour strips of sod and row crops can produce as much as 25% less erosion than up-and-down-hill tillage.
- Terraces: channels and ridges built across slopes to catch and divert run-off water, these are better for longer slopes.
- Grass Waterways: whether natural or constructed. these wide flat channels/waterways, protected by grass cover, serve as a secure path for runoff water from contour rows, terraces, etc.

To learn more, please visit www.ohioline.osu.edu ***********************

Rural Action Sustainable Agriculture Program by: Rosemary Roc

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Rural Action Sustainable Agriculture believes that a thriving local food economy plays a fundamental role in strengthening our their local economy, and buying goods communities. To this extent, we have helped create new farmers markets, increased institutional buying from local farmers, and assisted with the development of can be found on the Ohio Proud website the areas only produce auction. By doing so, we have ensured that more of our dollars stay local, increasing the vitality and capacity of each community.

There are a variety of ways residents within the Huff Run Watershed can support from your local Farm Stands and Farmers Markets is an excellent start! Comprehensive listings of these markets, listed by county at www.ohioproud.com.

Also, Rural Action has created a Forest Landowner Resource Guide designed for landowners interested in creating a long-term woodlands management plan. For more information about Rural Action's Sustainable Agriculture Program, or if you'd like to discuss with us ways to improve your local food system, please visit our website at www.ruralaction.org, or contact us by phone at (740) 767-4938.





