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Applying for Farm Storage Facility Loans

The Farm Service Agency's (FSA) Farm Storage Facility Loan (FSFL) program provides low-interest financing to help you build or upgrade storage facilities and to purchase portable (new or used) structures, equipment and storage and handling trucks.

Eligible commodities include corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley, minor oilseeds harvested as whole grain, pulse crops (lentils, chickpeas and dry peas), hay, honey, renewable biomass, fruits, nuts and vegetables for cold storage facilities, floriculture, hops, maple sap, rye, milk, cheese, butter, yogurt, meat and poultry (unprocessed), eggs, and aquaculture (excluding systems that maintain live animals through uptake and discharge of water). Qualified facilities include grain bins, hay barns and cold storage facilities for eligible commodities.

Loans up to \$50,000 can be secured by a promissory note/security agreement, loans between \$50,000 and \$100,000 may require additional security, and loans exceeding \$100,000 require additional security.

You do not need to demonstrate the lack of commercial credit availability to apply. The loans are designed to assist a diverse range of farming operations, including small and mid-sized businesses, new farmers, operations supplying local food and farmers markets, non-traditional farm products, and underserved producers.

For more information, contact your Park County USDA Service Center at 307-754-9411 or visit fsa.usda.gov/pricesupport.



Attention all Buyers of Agricultural Products



It is required that buyers of agricultural products check or register with the Secretary of State's Office to determine if there are liens against the Seller of the product. If a lien is found, you are required to place the lien holder's name on the check as well as that of the Seller. Ag Products include but are not limited to: livestock (including horses), crops used for feed (hay, silage, oats, etc.), machinery, equipment and all other crops. **Failure to place the lien holder's name on the check may result in civil legal action being taken against the Buyer of the product. Protect yourself as a Buyer!**

You may contact the Secretary of State's Office at 1-307-777-7311.

Maintaining Good Credit History

Farm Service Agency (FSA) loans require applicants to have a satisfactory credit history. A credit report is requested for all FSA direct farm loan applicants. These reports are reviewed to verify outstanding debts, see if bills are paid timely and to determine the impact on cash flow.



Information on your credit report is strictly confidential and is used only as an aid in conducting FSA business.

Our farm loan staff will discuss options with you if you have an unfavorable credit report and will provide a copy of your report. If you dispute the accuracy of the information on the credit report, it is up to you to contact the issuing credit report company to resolve any errors or inaccuracies.

There are multiple ways to remedy an unfavorable credit score:

- Make sure to pay bills on time
 - Setting up automatic payments or automated reminders can be an effective way to remember payment due dates.
- Pay down existing debt
- Keep your credit card balances low
- Avoid suddenly opening or closing existing credit accounts

FSA's farm loan staff will guide you through the process, which may require you to reapply for a loan after improving or correcting your credit report.

For more information on FSA farm loan programs, contact your Park County USDA Service Center at 307-754-9411 or visit fsa.usda.gov.

Conservation Practices Can Protect Livestock from Harmful Algal Blooms This Summer

Summer is the season for freshwater harmful algal blooms, which can produce toxins that are harmful to humans, livestock, working animals, and pets. The U.S. Department of Agriculture's (USDA) Natural Resources Conservation Service (NRCS) has several conservation practices that may help farmers and ranchers protect animals and people by restricting access to contaminated water or providing alternate water sources.



The ABCs of HABs

Freshwater harmful algal blooms (HABs) are usually caused by rapid growth of blue-green algae (known as cyanobacteria) in water bodies such as lakes, ponds, and streams. These organisms can produce toxins (known as cyanotoxins) that are harmful to humans, livestock, working animals, and pets. Contacting or ingesting contaminated water (including water spray or mist) can result in irritation, illness, or even death.

Cyanobacteria are naturally found in water bodies, so they cannot be eradicated. Instead, it's important to understand how and why blooms occur. Cyanobacterial blooms and their potential toxicity often are a result of excess nutrients, such as phosphorus and nitrogen, in water bodies. Excess nutrients can come from adjacent agricultural lands, livestock waste, and leaky septic systems, among other sources. HABs typically form in summer, when warm, nutrient-rich, stagnant waters and more frequent sunlight increase the opportunity for their growth.

Treatment of current HABs involves chemical, biological, or mechanical treatment targeted directly at the contaminated waters. Prevention of future HABs involves changing the conditions that favor cyanobacteria, including nutrient management of the surrounding land and trapping or treating nutrient losses to waterbodies.

Risks HABs pose to livestock, working animals, and pets

Symptoms* of cyanotoxin exposure in animals include:

- vomiting
- excessive salivation
- fatigue
- staggered walking
- difficulty breathing
- weakness
- convulsions
- liver failure

In severe cases, HAB poisoning can lead to death. Therefore, any potential intoxication needs to be immediately addressed by qualified professionals.

NRCS is not the authority on HAB symptoms in animals and humans. Please refer to the Centers for Disease Control (CDC) website for further information on HAB symptoms or contact your state or county health department.

Steps you can take if a potential exposure to cyanotoxins has occurred:

1. Eliminate animal access to the suspected contaminated water source.
2. Wash animals with clean water and monitor for symptoms of exposure to cyanotoxins. Isolate any animals exhibiting symptoms and seek veterinary care as soon as possible.
3. An alternative source of livestock drinking water might be needed.
4. Contact the appropriate state agency for sampling and testing guidance to test the water source for HABs and cyanotoxins. It is not safe for landowners to sample the water themselves without proper personal protective equipment and procedures.
5. If a HAB occurs, there is potential for recurrence. Therefore, the waterbody should be monitored.
6. Adopt conservation practices that reduce the risk of livestock exposure to HABs and prevent and reduce nutrient loading to waters to minimize the risk of future HABs occurrences.

Reduce livestock exposure to HABs

If HABs or cyanotoxins have been detected in a water body, preventing exposure by restricting access is key to ensuring the health and well-being of people, livestock, working animals and pets on the farm.

NRCS has several conservation practices that may be useful to exclude livestock from contaminated waters or provide alternative water sources. Some examples are:

- Fencing
- Pond
- Access control
- Water well
- Watering facility

For more information or assistance: To learn more about how NRCS can help address HAB concerns or other natural resource concerns, visit the NRCS website or contact NRCS at your local USDA Service Center.



Park County USDA Service Center

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County Committee

Emily Karst - Chairperson
Lynn George - Vice-Chairperson
Tim Accord - Regular Member

Next County Committee Meeting: October 25, 2023