

# Agriculture Loan Funds For Minorities, Women

The U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) allocates a portion of its farm loan program funds specifically for socially disadvantaged applicants (SDA) including minority and women producers.

"FSA farm loans are available to all qualified applicants, but by setting aside funds specifically for minorities and women, the Agency ensures members of these specific groups can receive a portion of available funds - assuming they meet FSA loan eligibility requirements," said Tim Respondek, Farm Loan Manager for Colorado County FSA.

By FSA definition, an applicant is considered socially disadvantaged if he or she is a member of a group whose members have been subjected to racial, ethnic, or gender prejudice, without regard to individual qualities.

FSA has identified socially disadvantaged groups as Women, Blacks, American Indians, Alaskan Natives, Hispanics, Asians, and Pacific Islanders.

FSA offers both direct and guaranteed farm loans. Farm loan funds can be used to purchase farms, livestock and equipment.

They may also be used to operate

a farm, build or repair service buildings, pay for soil and water conservation practices, and in some cases refinance debt.

For direct loans made by FSA to purchase a farm the terms may extend to 40 years with a current interest rate of five and one eighth percent.

Direct operating loans may be made for one to seven years with a current interest rate of four and seven eighths percent, which is subject to change.

"Applicants requesting direct real estate loans should be aware that funding for this program is limited and may require a waiting period before funds are available and applications approved," said Respondek.

FSA guaranteed loans are made by banks or other commercial lenders

and are guaranteed by FSA for up to 90 percent of any loss.

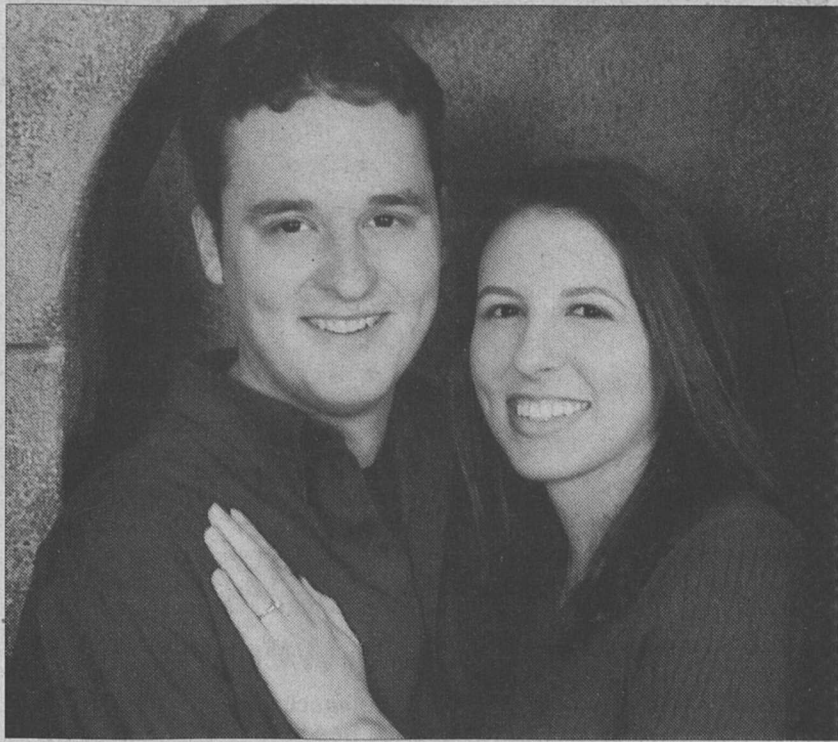
The guaranteed loan program includes both operating and real estate loan programs.

If a loan applicant is able to obtain financing from a private lender equal to 50 percent or more of the total funds needed to jointly finance the purchase of the farm, the interest rate on the FSA direct loan would be fixed at five percent.

SDA loan applicants do not receive automatic approval. Individuals must be U.S. citizens with a satisfactory history of meeting credit obligations, have sufficient education, training or experience managing or operating a farm, possess the legal capacity to incur debt, and be unable to obtain credit through traditional lending means.

"Qualified loan candidates are provided information and assistance to develop sound management practices, analyze problems and utilize available resources essential for successful farming in the ever-changing agricultural environment," said Respondek.

For more information regarding FSA loan programs, contact the Austin County FSA office at 979-865-3138 or visit the USDA Web site at <http://www.usda.gov>.



## Smith, Jobe To Marry

Mitchel and Patsy Smith of Garwood are pleased to announce the engagement and approaching marriage of their daughter, Lori Ann Smith, to Brennan Wade Jobe, son of Victor and Tracy Brewer of Eagle Lake, and the late Kelly Ray Jobe.

The bride-to-be is a 2001 graduate of Rice High School and is currently a Biochemistry and Pre-Pharmacy major at Texas State University - San Marcos. She will be attending University of Texas College of Pharmacy in Austin this fall.

The future groom is a 2002 graduate of Rice High School and currently attends Texas State University - San Marcos where he is an education major seeking teachers certification in Theatre Arts.

The couple will be married at 3 p.m., May 20, 2006 at Christ Lutheran Church in El Campo.

## Stevens names new administrator

Stevens Nursing and Rehab Center of Hallettsville recently welcomed their new administrator, Gayle Shelton, a native of Kentucky.

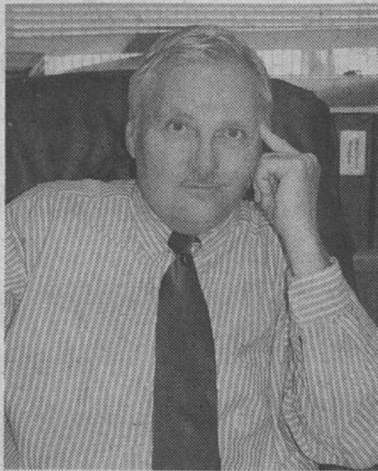
Shelton has been in the healthcare industry for 33 years, previously working as a trouble-shooter for Health Management Resources in South Carolina, maintaining the needs of four of their facilities.

Shelton believes he has always been a good administrator, but when his father suffered a massive stroke in 1988, his perspective changed and he became a great administrator.

"I went from running the facility with my head to running it with my heart," Shelton said. "Since my parents live in Kentucky and I was working in South Carolina, maintaining a long distance relationship was difficult. I had to put a lot of trust in the nursing home my father was admitted to."

His father needed intense physical therapy after the stroke and this made Shelton a strong believer in such programs in nursing homes. "My main focus is the physical therapy program because it gives patients hope," he said.

Shelton also went on to say that Stevens has an excellent



GAYLE SHELTON

physical therapy program with as many resources as full-scale rehab centers.

The administrator's care and compassion are evident, along with his soft-spoken demeanor.

He and his wife, Suzie, have two daughters, three dogs and a cat.

Shelton considers himself an outdoorsman who enjoys tennis, swimming and horses. He also has a passion for karate and owned a school of martial arts in South Carolina.

For more information about Stevens Nursing and Rehab Center, call 361-798-3606 or stop by the facility at 106 Kahn St. in Hallettsville.

## Columbus Livestock Co., Inc.

Todd Keaton, Owner 979-732-2622  
Sale Every Thursday  
10:30 a.m.

THURSDAY, MARCH 9  
CATTLE ON HAND-1,238  
HORSES-18 GOATS-0 DONKEY-0  
# OF SELLERS-213

### PACKER COWS

Higher dressing utility & cutter cows 48-55  
Lower dressing utility & cutter cows 41-47  
Thin Cows 33-40

### PACKER BULLS

Heavyweight bulls 64-72  
Utility cutter bulls 55-63

STEERS	#1	#2
200-300 lbs	165-195	140-163
300-400 lbs	148-170	123-143
400-500 lbs	130-147	115-129
500-600 lbs	116-129	108-115
600-700 lbs	108-118	98-107
700-800 lbs	95-105	85-95

### HEIFERS

	#1	#2
200-300 lbs	150-175	140-150
300-400 lbs	138-148	123-137
400-500 lbs	123-137	110-122
500-600 lbs	112-125	103-112
600-700 lbs	95-109	89-96
700-800 lbs	88-98	80-87

### STOCKER COWS

Good Stocker Cow/calf Pairs	850-1000
Medium Cow/calf Pairs	675-845
Common Cow/calf Pairs	600-670
Good Stocker Cows & Heifers	675-850
Medium Stocker Cows & Heifers	525-660



From left are Dr. Juan Carlos Ortega, M.D.; Ted Stanzel, CFMC Board President; Judy Vire, MSN, RN, FNP-C; David Fike, CFMC Board Vice-President and Bill Hassell, CFMC Board Member.

## Flatonia Welcomes Dr. Ortega

Juan Carlos Ortega, M. D. was greeted with a warm welcome from Flatonia area residents and Judy Vire, MSN, RN, FNP-C was thanked with handshakes and hugs during an open house in their honor, on Friday, March 3, at the Flatonia Community Clinic.

Plants and floral arrangements were sent as a "housewarming" from area residents and businesses to the Flatonia Community Clinic. Food was served from Subway and the Colorado-Fayette Medical Center Weimar Diner.

Bill Hassell, CFMC Board member, shared some FCC history with those in attendance. He welcomed Dr. Ortega and his family to the clinic. He also thanked Judy Vire for her hard work and dedication. David Fike, CFMC Board Vice-President, echoed Mr. Hassell's sentiments and then presented a plaque of appreciation to Mrs. Vire for her years of dedicated service to Colorado-Fayette Medical Center at the Flatonia Community Clinic. Ted Stanzel, CFMC Board President was in attendance, as well, to welcome and

honor Dr. Ortega and Judy Vire.

The Flatonia community was well represented by housewives, families, farmers, bankers, pharmacists, mill & construction workers, city/county officials, school staff, press, nursing home staff, CFMC staff, retirees and the like. Over 70 people were in attendance.

What a warm reception, from a great community. Dr. Ortega and Mrs. Vire are sure to feel welcomed and loved for a long time to come!

## Farm Loan Applications Being Accepted

Applications for emergency farm loans for losses caused by severe drought conditions, above normal temperatures, and an extremely high number of wildfires that occurred on April 1, 2005 and continuing.

Mr. Respondek said farmers may be eligible for loans of up to 100 percent of their actual losses or the operating loan needed to continue the agricultural business, whichever is less.

For farmers unable to obtain credit from private commercial lenders, the interest rate is 3.75 percent.

Colorado County is one of 204 in Texas recently named by the Secretary of Agriculture eligible for loans to cover part of actual production and/or physical losses

due to severe drought conditions, above normal temperatures, and an extremely high number of wildfires that occurred on April 1, 2005 and continuing.

"As a general rule, a farmer must

have suffered at least a 30 percent loss of production to be eligible for an FSA emergency loan," Mr. Respondek said.

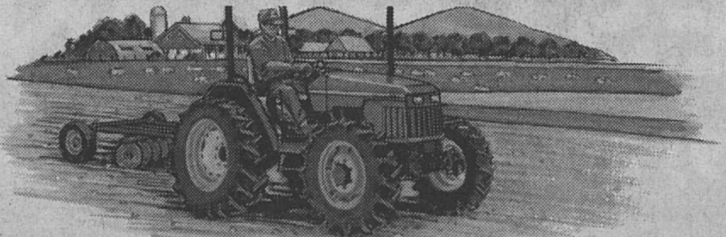
Farmers participating in the Federal Crop insurance program will have to consider proceeds from those programs in determining their loss.

"Applications for loans under this emergency designation will be accepted until Nov. 7, 2006, but farmers should apply as soon as possible. Delays in applying could create backlogs in processing, with possible delays into the new farming season," Mr. Respondek said.

FSA is a credit agency of the U.S. Department of Agriculture. It is authorized to provide disaster emergency loans to recognized farmers who work at and rely on farming for a substantial part of their living.

Eligibility is extended to individual farmers who meet U. S. citizenship requirements and to farming partnerships, corporations, or cooperatives in which U. S. citizenship requirements are met by individuals holding a majority interest.

The FSA office in Bellville is open from 8 a.m. until 4:30 p.m. Monday through Friday.



## National Ag Week

will be observed  
**March 19-25, 2006**

across the Nation  
**Tuesday, March 23,**

there will be an  
**Open House**

at the Colorado County Courthouse from 9 a.m. to 4 p.m. Handouts will be available.

One of Colorado County's top agriculture commodities is row crop production. Colorado County Row Crop Production for 2005 was:

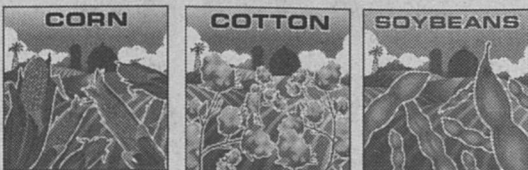
10,688 acres of corn were planted in Colorado County generating \$2,511,680.

1,001 acres of grain sorghum were produced in Colorado County generating \$281,531.

1,254 acres of soybeans were produced generating \$172,425.

3,414 acres of cotton were produced in Colorado County generating \$1,065,168.

Compliments of Colorado County Row Crop's Committee



Extension programs serve people of all ages regardless of socioeconomic level, race, color, sex, religion, disability, or national origin. The Texas A&M University Systems, U.S. Department of Agriculture and County Commissioners' Courts of Texas Cooperating.

**Come see what happens when a Miami boy falls in love with an Eagle Lake girl...**

## Grand Opening

**Saturday March 18<sup>th</sup>**  
**10 am to 4 pm**  
**Exuma Homes Model Center**  
**617 E. Belle Wharton, TX**  
(Behind the Wharton High School)  
**The Daisy Collection**  
(Named After our Mother, Daisy Wagner Aull)  
**2 Bedroom 1 Bath Homes from \$59,900**  
**3 Bedroom 2 Bath Homes from \$79,900**  
**You will LOVE... the homes that were built with LOVE!**  
**979-282-2225**  
**1-866-EXUMA-59**  
**Exuma Construction and Development LLC**  
Texas Builder License #21710  
**Steven J. Griffin**  
Florida Certified General Contractor since 1973 CGC007217

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