

USDA reminds producers of climate-smart opportunities using farm loan programs

The U.S. Department of Agriculture's Farm Service Agency (FSA) reminds agricultural producers that Farm Loan Programs can be used to support a variety of climate-smart agriculture practices, which build on many practices that farmers and ranchers already use, like cover cropping, nutrient management and conservation tillage.

"Farmers and ranchers are already doing their part to be stewards of our land, but some may lack the financial resources to take their efforts to the next level," said FSA Administrator Zach Ducheneaux. "USDA's Farm Service Agency offers a variety of loans that can help those who would like to explore opportunities in their operations to make them more efficient and make a positive impact on our environment."

Climate-smart agricultural practices generate significant environmental benefits by capturing and sequestering carbon, improving water management, restoring soil health and more. Farm loan funding complements other tools to help producers adopt climate-smart practices, such as FSA's Conservation Reserve Program, crop insurance options that support conservation, and conservation programs offered by USDA's Natural Resources Conservation Service (NRCS).

FSA offers multiple types of loans to help farmers and ranchers start, expand or maintain a family agricultural operation. These loans can provide the capital needed to invest in climate-smart practices and equipment including the establishment of rotational grazing systems, precision agriculture equipment or machinery for conversion to no-till residue management. Additionally, for programs like Conservation Reserve Program and NRCS conservation programs where USDA and the producer

share the implementation cost, a farm loan could be used for the producer's share, if consistent with the authorized loan purpose.

Some additional ways farm loans can be leveraged to invest in climate-smart agriculture practices or equipment include:

Precision Agriculture Equipment - Eligible producers could use a Term Operating Loan to purchase equipment like GPS globes, monitors, or strip till fertilizer equipment.

Cover Crops - Eligible producers could use an Annual Operating Loan for seed costs.

No/Reduced Till - Eligible producers could use a Term Operating Loan to purchase equipment.

Livestock Facility Air Scrubber or Waste Treatment - Eligible producers could use a Farm Ownership Loan for capital improvements to livestock facilities.

Cross Fencing - Eligible producers could use an Annual or Term Operating Loan to purchase fencing and installation equipment.

"There are a multitude of ways our portfolio of loans can be used to support climate-smart practices," Ducheneaux said. "In some cases, this may even result in lower input costs, higher yields and a positive impact to the producers' bottom line as well as our natural resources."

Visit the Climate-Smart Agriculture and Forestry webpage on farmers.gov to learn more and see detailed examples of how an FSA farm loan can support climate-smart agriculture practices.

Farm Loan Improvement Efforts

USDA's Farm Service Agency has a significant initiative underway to streamline and automate Farm Loan Program cus-

tomers-facing business processes. For the over 26,000 producers who submit a Direct Loan application to FSA annually, and its 85,000 Direct Loan borrowers, FSA has made many improvements, including:

The Loan Assistance Tool on farmers.gov that provides customers with an interactive online, step-by-step guide to identifying the Direct Loan products that may be a fit for their business needs and to understanding the application process.

An Online Loan Application that is paperless and provides helpful features including an electronic signature option, the ability to attach supporting documents such as tax returns, complete a balance sheet and build a farm operating plan.

An online direct loan repayment feature that relieves borrowers from the necessity of calling, mailing, or visiting a local USDA Service Center to pay a loan installment.

A simplified direct loan paper application, reduced from 29 pages to 13 pages.

More Information

Under the Biden-Harris administration, USDA is engaged in a whole-of-government effort to combat the climate crisis and conserve and protect our Nation's lands, biodiversity and natural resources including our soil, air, and water. Through climate-smart agriculture and partnerships, USDA aims to enhance economic growth and create new streams of income for farmers, ranchers, producers, and private foresters. Successfully meeting these challenges will require USDA and our agencies to pursue a coordinated approach alongside USDA stakeholders, including State, local and Tribal governments.

Public Notice

(First Date of Pub.: Wed., May 29, 2024)
(Dates of Pub.: Wed., May 29, 2024)

LYON COUNTY BOARD OF COMMISSIONERS
Tuesday, May 7, 2024

A Summary of the Proceedings of the Lyon County Board
9:00 a.m. pursuant to notice the Lyon County Commissioners met with the following members present: Commissioners Anderson, Andries, Crowley, Draper, and Graupmann. Also present: Administrator Stomberg and County Attorney Wikelius.

- MSP to approve the agenda as presented.
- MSP to approve the consent agenda as presented.
- MSP to approve the resolution for Peace Officer, Dustin Demuth.
- MSP to approve the Plum Creek Library funding request of \$3,250.
- MSP to approve the sculpture funding request of \$15,000 to the Cottonwood American Legion, for the Cottonwood Veteran's Park, to be added into the county budget for 2025.
- MSP to approve \$100,000 of ARPA funds to the City of Tracy and \$100,000 of ARPA funds to the City of Balaton for their Housing projects.
- MSP to approve the 5 Family Farms On-Sale Liquor License.
- MSP to approve the application for Local Option Disaster Abatement - J.F. Taylor & Sons, Inc. for the tax abatement amount of \$1,018.33.
- MSP to approve the application for Local Option Disaster Abatement - Karin & Robert Elton for the tax abatement amount of \$232.50.
- MSP to approve and sign the Significant Industrial User Agreement with the City of Marshall, Wastewater Plant.
- MSP to approve the Environmental Administrator for \$10,000 from the landfill budget towards the Lyon County Small Grant program, awarding up to \$5,000 per project.
- MSP to approve the landfill department to apply for the PFAS grant up to \$125,000 with a 10% match up to \$12,500.
- MSP to enter the drainage authority.
- MSP to approve the petition for the county ditch 17 project.
- MSP to hire Rinke Noonan Law Firm as legal counsel for the drainage authority and to sign the engagement agreement.
- MSP to hire Bolten & Menk as the engineer on the county ditch 17 project.
- MSP to exit the drainage authority.
- Meeting adjourned at 12:26 p.m.

A copy of these proceedings are available in the County Administrator Office of Lyon County and also available at www.lyonco.org.

(First Day of Pub.: Wed., May 29, 2024)
(Dates of Pub.: Wed., May 29, 2024)

NOTICE OF PUBLIC HEARING

A REQUEST HAS BEEN MADE to the Lyon County Planning and Zoning Administrator by Doug Loyson, Owner/Operator of Loyson Farms Inc., 1967 330th Street, Ghent, MN for a Conditional Use Permit request for a manure storage basin and to hear public comment to fulfill Minnesota Statutes 116.07 subd. 7 (a). The land is zoned agricultural. The land is explained and described as following:

All that property in the West One-half of the Northeast Quarter (W 1/2 NE 1/4) of Section Nine (9) in Township One Hundred Twelve (112) North, Range Forty-two (42) West of the Fifth Principal Meridian, Lyon County, Grandview Township, Minnesota.

Existing Buildings:

(First Date of Pub.: Wed., May 29, 2024)
(Dates of Pub.: Wed., May 29, June 5, 12, 19, 26, July 3, 2024)

NOTICE OF MORTGAGE FORECLOSURE SALE

NOTICE IS HEREBY GIVEN that default has occurred in the conditions of the following described mortgage:

DATE OF MORTGAGE: August 3, 2022
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$124,949.00
MORTGAGOR(S): John M. Otto and Jessica S. Otto, married to each other
MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Rocket Mortgage, LLC, FKA Quicken Loans, LLC, its successors and assigns
DATE AND PLACE OF RECORDING: Recorded: August 8, 2022 Lyon County Recorder Document Number: ER14265
ASSIGNMENTS OF MORTGAGE: And assigned to: Rocket Mortgage, LLC, FKA Quicken Loans, LLC
Dated: March 20, 2024
Recorded: March 21, 2024
Lyon County Recorder Document Number: ER17348

Transaction Agent: Mortgage Electronic Registration Systems, Inc.

Transaction Agent Mortgage Identification Number: 100039035090270777

Lender/Broker/Mortgage Originator: Rocket Mortgage, LLC, FKA Quicken Loans, LLC
Residential Mortgage Servicer: Rocket Mortgage, LLC
COUNTY IN WHICH PROPERTY IS LOCATED: Lyon
Property Address: 1001 Fairview St, Marshall, MN 56258-3305
Tax Parcel ID Number: 27-536003-0

LEGAL DESCRIPTION OF PROPERTY: Lot Three (3), Block One (1), Melissa Addition, City of Marshall, Minnesota
AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$139,636.01

THAT all pre-foreclosure requirements have been complied with; that no action or proceeding has been instituted at law or otherwise to recover the debt secured by said mortgage, or any part thereof;
PURSUANT to the power of sale contained in said mortgage, the above-described property will be sold by the Sheriff of said county as follows:

DATE AND TIME OF SALE: July 16, 2024 at 10:00 AM

The current 995 animal units consist of Beef Slaughter Cattle. There will be no change in animal units.

- 1) 120'x180' Total Confinement Barn
- (1) 60' x 120' Partial Confinement Barn with Open Lots
- (1) 70' x 96' Partial Confinement Barn with Open Lots
- Manure Storage Area - Manure Pack - Confinement Barn and Open Lots

The Proposed Manure Storage Basin to Consist of:
One, 806,500 Gallon Liquid Manure Earthen Basin Storage
Location: 1967 330th Street, Ghent, MN

A Public Hearing on the Conditional Use Permit and Feedlot Public Comment will be held by the Lyon County Planning Commission on Tuesday, June 11, 2024 at 7:00 p.m. in the Commissioner's Room of the Lyon County Government Center, Marshall, Minnesota.

John Biren, Lyon County, Zoning Administrator
Phone: 507-532-8207 Extension 3

PLACE OF SALE: County Sheriff's office, in the lobby of the Law Enforcement Center, 611 West Main Street, Marshall, Minnesota

to pay the debt secured by said mortgage and taxes, if any, on said premises and the costs and disbursements, including attorney fees allowed by law, subject to redemption within six (6) months from the date of said sale by the mortgagor(s), their personal representatives or assigns.

If the Mortgage is not reinstated under Minn. Stat. §580.30 or the property is not redeemed under Minn. Stat. §580.23, the Mortgagor must vacate the property on or before 11:59 p.m. on January 16, 2025, or the next business day if January 16, 2025 falls on a Saturday, Sunday or legal holiday.

Mortgagor(s) released from financial obligation: NONE

THIS COMMUNICATION IS FROM A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

THE RIGHT TO VERIFICATION OF THE DEBT AND IDENTITY OF THE

ORIGINAL CREDITOR WITHIN THE TIME PROVIDED BY LAW IS NOT AFFECTED BY THIS ACTION.

THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR, THE MORTGAGOR'S PERSONAL REPRESENTATIVES OR ASSIGNS, MAY BE REDUCED TO FIVE WEEKS IF A JUDICIAL ORDER IS ENTERED UNDER MINNESOTA STATUTES, SECTION 582.032, DETERMINING, AMONG OTHER THINGS, THAT THE MORTGAGED PREMISES ARE IMPROVED WITH A RESIDENTIAL DWELLING OF LESS THAN FIVE UNITS, ARE NOT PROPERTY USED IN AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

DATED: May 21, 2024
MORTGAGEE: Rocket Mortgage, LLC f/k/a Quicken Loans, LLC

Wilford, Geske & Cook, P.A.
Attorneys for Mortgagee
7616 Currell Boulevard, Suite 200
Woodbury, MN 55125
(651) 209-3300

File Number: 054817-F1

Professional Directory

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