

Agriculture Deputy Secretary Krysta Harden announced a commitment by the U.S. Department of Agriculture (USDA) to prioritize \$5.6 billion over the next two years within USDA programs and services that serve new and beginning farmers and ranchers. Deputy Secretary Harden also announced a new, tailored web tool designed to connect burgeoning farm entrepreneurs with programs and resources available to help them get started.

"Today's announcement is symbolic of the evolution of USDA's efforts to better serve the next generation of farmers and ranchers. What began seven years ago with the recognition that the rapid aging of the American farmer was an emerging challenge, has transformed into a robust, transparent, tech-based strategy to recruit the farmers of the future," said Harden. "No matter where you're from, no matter what you look like, no matter your background, we want USDA to be the first stop for anyone who is looking to be a part of the story and legacy of American agriculture."

The new web tool is available at www.usda.gov/newfarmers. The site was designed based on feedback from new and beginning farmers and ranchers around the country, who cited unfamiliarity with programs and resources as a challenge to starting and expanding their operations. The site features advice and guidance on everything a new farm business owner needs to know, from writing a business plan, to obtaining a loan to grow their business, to filing taxes as a new small business owner. By answering a series of questions about their operation, farmers can use the site's Discovery Tool to build a personalized set of recommendations of USDA programs and services that may meet their needs.

Using the new web tool and other outreach activities, and operating within its existing resources, USDA has set a new goal of increasing beginning farmer and rancher participation by an additional 6.6 percent across key USDA programs, which were established or strengthened by the 2014 Farm Bill, for a total investment value of approximately \$5.6 billion. Programs were targeted for expanded outreach and commitment based on their impact on expanding opportunity for new and beginning farmers and ranchers, including starting or expanding an operation, developing new markets, supporting more effective farming and conservation practices, and having access to relevant training and education opportunities. USDA will provide quarterly updates on its progress towards meeting its goal. A full explanation of the investment targets, benchmarks and outcomes is available at: BFR-Commitment-Factsheet (at www.usda.gov).

Deputy Secretary Harden made the announcements during remarks to more than 60,000 attendees at the National FFA Convention in Louisville, Kentucky. The National FFA Organization is the largest youth organization in the United States, and focuses on preparing students for a wide range of careers in agriculture, agribusiness and other agriculture-related occupations.

As the average age of the American farmer now exceeds 58 years, and data shows that almost 10 percent of farmland in the continental United States will change hands in the next five years, we have no time to lose in getting more new farmers and ranchers established. Equally important is encouraging young people to pursue careers in industries that support American agriculture. According to an employment outlook report released by USDA's National Institute of Food and Agriculture (NIFA) and Purdue University, one of the best fields for new college graduates is agriculture. Nearly 60,000 high-skilled agriculture job openings are expected annually in the United States for the next five years, yet only 35,000 graduates with a bachelor's degree or higher in agriculture over the next five years are expected to be available to fill them. The report also shows that women make up more than half of the food, agriculture, renewable natural resources, and environment higher education graduates in the United States. USDA recently released a series of fact sheets showcasing the impact of women in agriculture nationwide.

Today's announcement builds on USDA's ongoing work to engage its resources to inspire a strong next generation of farmers and ranchers by improving access to land and capital; building market opportunities; extending conservation opportunities; offering appropriate risk management tools; and increasing outreach and technical support. To learn more about USDA's efforts, visit the Beginning Farmers and Ranchers Results Page available at www.usda.gov.

Consumer Complaint Leads to \$76,878.00 in Civil Penalties and Consumer Refunds for Collection Agency

Insurance Commissioner Wayne Goodwin announced that North Carolina customers of the collection agency Stellar Recovery, Inc. may be eligible for refunds if they paid processing fees to the company when making a payment. The North Carolina Department of Insurance began investigating Stellar Recovery, Inc. after it discovered in February 2015 that the collection agency's webpage for consumer payments disclosed that the collection agency charges a \$9.50 processing fee for payments made online or by telephone. Stellar Recovery, Inc. confirmed that it charged a \$9.50 convenience fee to North Carolina residents for each ACH debit and credit card payment made online or by telephone. Stellar Recovery, Inc. has agreed to pay a civil penalty of \$76,878.00 to resolve allegations that the collection agency committed unfair practices in violation of N.C.G.S. § 58-70-115(2) by collecting convenience fees from consumers.

Stellar Recovery, Inc. does not acknowledge any wrongdoing and denies that it has violated N.C.G.S. § 58-70-1 et seq. Rather than face an administrative hearing, Stellar Recovery, Inc. agreed to pay the \$76,878.00 civil penalty and to (1) permanently cease and desist collecting convenience fees or any other fees from North Carolina consumers and (2) promptly and fully reimburse all convenience fees which the collection agencies collected from any North Carolina consumer from January 1, 2012, through April 30, 2015, upon receipt of a written request from the consumer.

Consumers who paid a convenience fee to Stellar Recovery, Inc. during that time, and who wish to request a refund must send a written request to the following address before November 6, 2016: Bob B. Peterson, Chief Compliance Officer, Stellar Recovery, Inc., 1327 Highway 2 West, Suite 100, Kalispell, MT 59901.

For questions about the refund contact Peterson at 406-755-9522 ext. 120 or the North Carolina Department of Insurance at 855-408-1212.

Cheraw Arts Commission Presents *Holly & the Secret Santa*

What present does one get for Santa? Holly the Elf has to come up with the perfect gift. Come enjoy *Holly & the Secret Santa* performances featuring Porkchop Productions on Wednesday, December 9 at the Theatre on the Green in Cheraw as Holly discovers that the best gifts come from the heart. The Cheraw Arts Commission continues its 2015-16 performances for school children with 2 shows, at 9:15 a.m. and 10:30 a.m.

Porkchop Productions is a professional theatre company specializing in audience participation performances. Founded in 1991, the group performs throughout the southeast for schools, libraries, youth groups and special events.

Admission is \$4 per child, with adults free. For additional information about the series contact the Cheraw Arts Commission at 843-537-8420 ext. 12.

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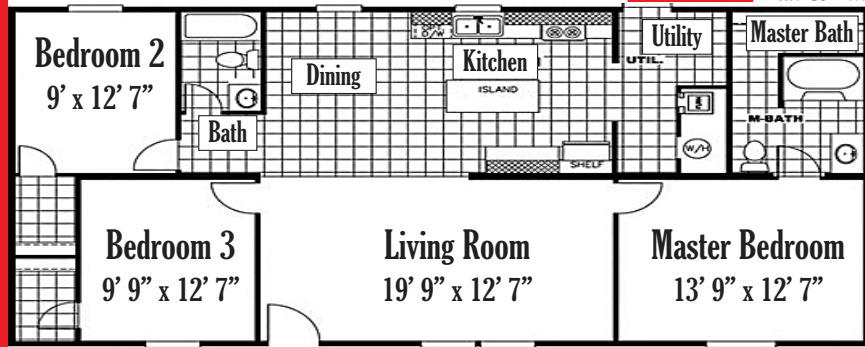
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