

Dr. Scott,

Let me start by telling you a little about myself and my family. I am 30 years old and have been a self-employed farmer for the last four years. Farming has been my lifelong dream. I've helped out on our family farm as far back as I can remember, and while I have only recently become a full-time farmer my education and work experiences have always been focused on agriculture. I have Associate's Degrees in Ag Science and Diesel Tractor Technology from Spoon River College. While in the Diesel Tractor Technology program I completed a summer internship at Caterpillar Inc Tech Center. I also have a Bachelor's Degree from Western Illinois University in Agronomy with a minor in Ag Mechanics. After graduation, I worked as a Production Manager at a custom seed grower for two years before I was able to pursue farming as my primary occupation. I'm now the eighth generation of my family working some of our fields. I am also currently an Adjunct Professor at Spoon River College assisting with courses in agriculture. My dad Dave has been farming full-time for over thirty five years. Like me, he helped on his father's farm from an early age. Unlike me, he started farming full-time straight out of high school. He learned about farming through hands-on experiences both with his dad and on his own. While he has seen farming evolve into the highly technical business it is today, I'm amazed again and again by his intuition on how to adapt to the basic challenges Mother Nature gives farmers every year.

Our family farm consists of approximately one thousand tillable acres and sixty head of cattle. We raise corn, beans, wheat, clover, and hay. The whole family takes an active role in the operation. In addition to handling some of the farming operations, my mom handles the financial and record-keeping requirements for the farm. This is no small task; there are enormous piles of paper that must be moved to keep a farm operating smoothly and in compliance with the law. Dad and I take care of all of the daily operations, from machinery repairs to livestock feeding. In spring mom helps dad mix chemicals and spray while I do the planting. During harvest dad and I both run combines, while mom drives the semi to haul the grain. We also hire a retired neighbor to help drive a grain truck. After harvest is finished, I do the tillage while mom and dad shred the cornstalks on our no-till ground in preparation for planting for next year. When the tillage is done I apply anhydrous ammonia while mom and dad pull the ammonia tanks to the field. When she has time available from her job, my wife will help us move machinery and even bring us a hot meal to the field. A hot meal is extremely welcome and really boosts your spirits after twelve or more hours in a machine. Working everyday with your family has its challenges and isn't always easy. Dad and I don't always have the same opinion on things, but I feel that is one quality that helps the continued success of our operation.

The first and most fundamental step in starting a farm, i.e. securing access to land, has seen some rapid changes in recent years. There is now intense competition for farm ground. Those with a true passion for farming must now compete with those who view farming as an investment no different than stocks or bonds. This factor is making it harder for families to obtain the land that they need to bring in the younger generations and continue the family farm. I consider myself as one of the lucky ones who gets to farm full time. Many of my friends aren't as lucky. As I did a few years ago, they have agriculture-related jobs and use vacation time to help the family with planting and harvest but they aren't able to fulfill their aspirations the way I have. I am also very thankful for having a wife that understands and supports my dreams. I would not be able to farm if she didn't have a non-farm job providing health insurance and stable income for our family.

Once a new farmer has land, one of the next things to consider is the capital required to grow crops. Iowa State University currently estimates the cost to produce an acre of corn is now at approximately \$900. These costs must be paid upfront before any income is produced. This is a classic chicken-and-egg problem that can be very difficult for young farmers to overcome. Fortunately, my first year in operation I was able to borrow all of my input costs through a first time farmer program sponsored by the federal government. This program assists in lowering the interest rates on monies needed for inputs like seed, fertilizer, etc. Without some initial financial assistance starting a farm can be extremely difficult.

A requirement for those in the first time farmer program is crop insurance. On the other hand, my father has been farming for over thirty five years now and 2012 was the first year he has ever taken out crop insurance. Dad and I both feel that it is an important safety net for farmers, especially ones just starting out due to the extremely high costs of production. As with any program intended to help those in need, sadly there are dishonest people that take advantage. This leads to ill feelings among the general public. It also creates a "guaranteed" profit scenario which is enticing investors to pull their money out of riskier investments (e.g., stocks and bonds) and invest in land where they feel that they can see a better, safer return on their investment.

After acquiring land and inputs, the next step is growing the crops. The changes in crop production itself are far too many to list, but I will talk about a few key issues regarding the control of weeds and insects with genetically modified crops. In regards to genetically modified crops (GMO), the European Union and Japan are among many countries that ban or regulate GMO crops and are currently paying premiums for the non-GMO crops. I feel though that many of the seed companies are having a hard time keeping the seed from contamination as the non-GMO crops generally go through the same cleaning plant and are getting contaminated with trait seeds. The tolerance level in the seed industry is at two percent and when hauled to the

elevator ADM requires a less than one percent tolerance level. In the corn crop there are three common genes used to control weeds and insects: the first is the Roundup gene, the second is the rootworm gene and the third is the Bt gene used to protect against European corn borer. Unfortunately, all three genes are becoming less effective over time due to natural and man-made causes. Roundup has been a key tool in weed control in the corn belt for many years, but sadly farmers have over used it and we are seeing weed resistance to a once great product. This is due to farmers planting Roundup Ready beans one year and Roundup Ready corn on the same field the next and not changing the "modes of action" (i.e., the way the product kills the organism) in the chemical that they use. The rootworm genes are starting to see resistance, meaning that the worm eats the root and does not die. Many farmers today are using what I call the "shotgun approach" to many of our insecticides and are spraying the crop just in case they have the problem. This only accelerates the development of resistant pests. I have found that the best course of action is a good Integrated Pest Management program where you use many different modes of action to control pests in a safe and economic manner. On our farm I am in the fields about once a week scouting for potential problems. The trait corn is a nice tool but it is not a "silver bullet" that will cure your problems. As far as non-GMO crops are concerned, there have been in years past many premiums for the grain. Last year I grew a hard endosperm non-GMO corn for the Japanese to use to make beer, corn chips and many other food products. The only stipulation was that I had to be able to store it until January for a buyers call contract. When called I hauled the grain and it was loaded directly on a barge and shipped to Japan. This year I am growing non-GMO soybeans that will be made into baby food. Dad and I like the extra profit these premiums bring, but without Roundup, chemical weed control is a little more difficult and required more time and management. Essentially, you really have to have your head in the game and know what you're doing to be efficient and profitable at this.

During each stage of crop production, the weather is everything to a farmer. No two years are ever the same, so we always have to change our approach and adapt to the situation. The year of 2013 so far has been one of the hardest that I can remember. In central Illinois we started out with too much rain and flooding among many of the rivers and tributaries. This made planting very difficult as you could only work one or two days in a row and then have to wait for the ground to dry. The days we were able to work were very long. After that we slipped into a drought creating the issue of not having enough moisture to sustain the crop. Wind, hail, and heavy rain are always a worry once the crop is out of the ground as these can all damage the crop and create disease issues in the plant. Wet conditions generally give us disease pressure in the plants, while dry conditions give us insect pressure. The farmer is dependent on Mother Nature and can only adapt to what she is willing to give us.

The machinery used in every stage of farming is ever evolving. Machines just keep getting larger allowing one person to do more in a day, but with this come other problems. Many of the machines are getting too large to easily move on public roadways. Along with the added size of the machine is the fact that people are becoming increasingly disconnected with agriculture and see these machines as slow and in the way. This creates the potential for accidents. Modern machines do have their advantages though. They are very efficient, using less fuel and time than ever before to cover acres. Machinery also is becoming more environmentally friendly with stricter emission laws. The days of going down the road and seeing a tractor pouring out coal black smoke are over. Instead we are meeting the EPA guidelines for pollution and helping to protect the environment that makes our living. On the other hand you do not need new machinery to farm, just reliable equipment and the ability to make repairs yourself as many of the equipment companies are charging close to one hundred dollars an hour to come out and make repairs for you. Ego and "keeping up with the Joneses" can sell more machinery than anything and I feel that this is going on a lot in the Midwest. Associated with these large machines is another issue looming on the horizon. The large farms want to trade machinery very often and buy the largest pieces they can get their hands on. Unfortunately, many of these pieces of machinery aren't very well cared for as they are leased and not being owned and the operator generally doesn't maintain them as well as if it were their own. This large machinery is starting to stack up on dealer lots with few potential buyers. Many of the smaller farmers simply can't afford these machines due to their high price and in many cases they are simply too big for us to use on our smaller fields and roadways. With the large farms buying the largest machines and few high-quality smaller used machines it's making a premium market place for the quality used smaller machines out there.

The sprayer is the one machine on the farm that will pay for itself the fastest as you generally make two separate passes with it across the field at a cost of approximately seven dollars an acre. Currently dad and I have been using Farmers Helping Farmers (FHF) located in Hinckley Il. The owner of the company had the idea to sell chemicals wholesale to farmers and keep his overhead low. Unlike the local fertilizer companies, he has no sprayers, only a building and forklifts. Currently on the corn herbicide program that we use FHF is approximately twenty three dollars an acre cheaper than the local competitors and three dollars an acre on soybeans. Considering these price differences, the ability to spray your own crop to us is a must.

Once the crop is grown and harvested, it must be sold. When sold the grain is graded due to moisture, damage, foreign material, test weight and a few other factors. All of these factors affect the price of the grain you get. The better the quality, the closer to full market price you will get. Attached at the end of the paper are the discount schedules for corn and soybeans to allow you to see the amount of money that can be docked from your pay for the grain. There are an enormous number of factors that affect the market place. Some examples

include currency fluctuations in countries where we buy or sell crops, crop production in other countries such as South America and Russia, the price of oil, and other political turmoil in the world. A good example of political turmoil is the Ukrainian conflict this spring with Russia. Ukraine is the number 3 exporter of corn in the world and when Russia took over their port, it almost instantaneously shot our prices up as we were unable to easily deliver. As a nation we can move our crops to the coasts better than any other country in the world, but our infrastructure needs updating to stay competitive. In South America, this is the single biggest issue they have as sometimes the grain can spoil before they can ship it. They physically cannot move the crop the way the United States can. Day traders are also greatly affecting the market place by making the market a more volatile place for the farmer. The days of simple supply and demand are over. Supply and demand still influences the market place but not to the degree they once did. Instead world politics and policies (e.g., ethanol use in gasoline) have the greatest effect on the markets. As family farmers, we look at all of these factors and make the best educated guess that we can (a little luck helps too!). It all boils down to knowing your cost of production per bushel is and deciding on a profit margin that you are willing to accept.

As always agriculture is evolving and at times I don't like what I am seeing. The large and corporate farms are taking over and many of these operators don't care about the land like dad and I do. These farmers are sometimes referred to as the 4x4s. They want to work four weeks in the spring and four weeks in the fall, make a full year's pay and take off to Florida or the Ozarks vacationing all summer leaving the crops to the fertilizer companies to take care of in their absence. They are not truly stewards of the land; all they care about is profits and not necessarily leaving the land better than they received it for the next generation. In a University of Illinois study whose findings were published in the August 18 2014 version of Farm Week, the study shows that more than 95% of farms in Illinois that have more than 1000 acres are classified as "Crop Farms" (no livestock) and 77% of Illinois farms fall into this category. This study just furthers my belief that many farmers are losing connection to the land. This fact first hit home hard to me with the birth of my first child. After Macie was born I found out about the centennial farm program in Illinois and looked into it. I found that a direct ancestor of my family has lived on the 80 acres where I currently live continuously for 131 years. The farm was sold out of the family in October of 1882 and then purchased back on February 1 1883. While we are not sure why it sold we do know it sold to a lawyer in Lewistown Illinois to settle an estate. My friend and attorney Ted Collins told us that during this time period many estates were sold to the attorney and then sold back to settle them. We think this is what happened to our farm, but can't prove it to get to go back any farther and get the sesquicentennial farm status. I started talking to my dad and uncles and found out that my great grandfather built one of the barns on my farm himself when he was a teenager. I now look at that old barn in a different light. I see what grandpa saw in it and why he spent so much money to preserve it, but many people see the barn as an outdated structure. Grandpa always told me that "if you take care of

the land when you are a young man it will take care of you when you are an old man.” I feel that he meant to put in structures to stop erosion and make sure the fertilizer and soil fertility were up and in good shape. I saw this first hand when he and grandma got old and needed help. The farm always provided monies to take care of them. Sadly I have also seen people inherit a farm and instantly sell it. First they buy new vehicles and go on vacations and before you know it they don't have any of the money left. On the other hand, if they kept the farm, you may not make much but it will always provide for you.

When it comes to the soil, we have always used soil tests to get an idea of the nutrient levels of our land. When I started, I decided to implement VRT (variable rate technology) and grid mapping. This allows us to make the nutrition levels more even across the fields. Attached at the end of the paper are color maps showing how VRT works. These maps show the phosphorous, potassium, and ph of the soil on a two acre grid. It has been working so well for me that dad has started using it as well and we are slowly starting to implement it on all of our fields. The maps are a little complicated and I will give a short explanation of them during our presentation as it will be easier for me to explain in person. There are more technologies that I would like to implement in the future like yield monitors/mapping in the combines to work in conjunction with grid mapping, auto row shutoffs on the planter units to allow us to save seed as GMO corn can cost close to four hundred dollars a bag and VRT on our anhydrous ammonia applicator. The reason we don't have them yet is due to the cost and reliability, as a yield monitor can cost six to eight thousand dollars, the autosteer/row shutoff system for our planter I priced at fifteen thousand dollars and I just don't feel that the VRT ammonia is reliable enough. Remember that the last thing you want to do is get your computer in the dirt and while farming there is always dust and dirt around. With the grid mapping, we have been using Key Ag in Macomb Il. I got aquatinted with them while in college and started using them because they are an independent company that gives you agronomic recommendations. The local fertilizer companies will do grid mapping and recommendations for you but remember one thing, at the end of the day they are there to sell fertilizer! With Key Ag we are paying for a service and they are not affiliated with any fertilizer companies, so they have nothing to gain by us applying too much fertilizer.

Today's farmer has to be able to wear many different hats. Not only does he have to till the soil, but he has to be a mechanic, marketer, agronomist, and a forward thinker to be able to stay competitive in the ever changing world. Diversification can be a key to the continued success of a small farm, but many of the operations in the Midwest only want to raise corn and beans and constantly need more acres to make a living. To me and my family, farming is not just another job or career, it's a way of life that we all love and are so blessed to share and pass on to our future generations



# Key Agricultural Services, Inc.

114 Shady Lane • Macomb, IL 61455 • (309)833-1313

## SOIL ANALYSIS REPORT

Dealer

Grower

FERTILITY MANAGEMENT

MATT HOWE  
HOWE FARM

0

FIELD: NS02

DATE OF REPORT: 4/9/2013

PAGE NO. 1

ACRES: 19.7

ID NO. 11708

### Soil Analysis

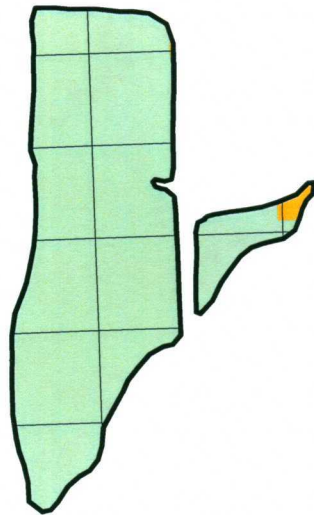
Lab Number	Sample Number	Soil PH	PH Buffer	% Organic Matter	Lbs/A					P. P. M.					
					Phosphorus (P1)	Phosphorus (P2)	Potassium (K)	Magnesium (Mg)	Calcium (Ca)	Sodium (Na)	Sulfur (S)	Zinc (Zn)	Manganese (Mn)	Boron (B)	Copper (Cu)
24307	1	7.4	7.0	1.3	160		340	972	3510						
24308	2	7.0	7.0	1.3	118		338	936	3582						
24309	3	7.1	7.0	1.2	134		398	1008	3825						
24310	4	7.2	7.0	1.5	90		256	945	3438						
24311	5	5.8	6.8	1.3	88		264	549	1890						
24312	6	7.4	7.0	2.2	80		260	900	3933						
24313	7	7.6	7.0	2.6	88		238	936	4329						

Lab Number	Sample Number	Nitrate PPM N	Soluble Salts mmhos/cm	Percent Saturation					CEC meq/100g
				H	K	Mg	Ca	Na	
24307	1			0.0	3.3	30.5	66.2	0.0	13.3
24308	2			0.0	3.3	29.3	67.4	0.0	13.3
24309	3			0.0	3.6	29.4	67.0	0.0	14.3
24310	4			0.0	2.6	30.6	66.8	0.0	12.9
24311	5			15.1	3.9	26.4	54.6	0.0	8.7
24312	6			0.0	2.4	26.9	70.7	0.0	13.9
24313	7			0.0	2.0	26.0	72.0	0.0	15.0





# NS02; 13 (19.73 ac.) - 18-46-0 Recommendation



	(19.7ac.) Field Boundary
	MAP LEGEND
<b>18-46-0 (DAP 18-46-0)</b>	
	0 (19.5 ac.)
	110 (0.0 ac.)
	165 (0.0 ac.)
	220 (0.2 ac.)
	270 (0.0 ac.)
	325 (0.0 ac.)
	435 (0.0 ac.)
	436+ (0.0 ac.)

2 Year Corn/Soybean Recommendation

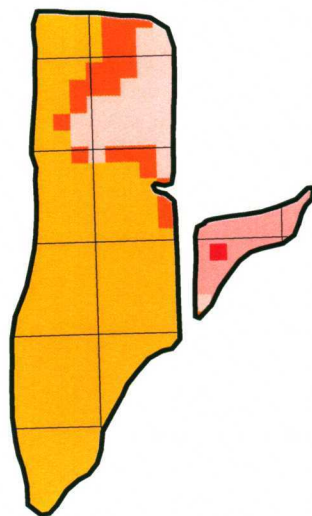
Equation Used: DAP 18-46-0

Date: Apr 25, 2013  
 Field Name: NS02; 13  
 Farm Name: Howe Farm  
 Client Name: M Howe  
 Location: Fulton Co., Illinois, U.S.  
 Section 30, T4N, R3E  
 Total Acres: 19.73  
 Field Boundary Start Location:  
 Latitude: 40.30263000  
 Longitude: -90.20948658

Application Estimates:	
Product: 18-46-0	
Min. Rate:	196.0 Lbs/ac.
Max. Rate:	196.0 Lbs/ac.
Avg. Rate:	196.0 Lbs/ac.
Total 18-46-0:	0.02 Tons
Total P2O5 (46%):	0.01 Tons
Total N (18%):	0.00 Tons
Number of Acres to be Applied:	0.22 Acres



# NS02; 13 (19.73 ac.) - 0-0-60 Recommendation



	(19.7ac.) Field Boundary
<b>MAP LEGEND</b>	
<b>0-0-60 (KCL 0-0-60)</b>	
	0 (0.0 ac.)
	85 (0.0 ac.)
	125 (0.0 ac.)
	170 (13.8 ac.)
	210 (1.8 ac.)
	250 (2.5 ac.)
	335 (1.5 ac.)
	336+ (0.1 ac.)

2 Year Corn/Soybean Recommendation

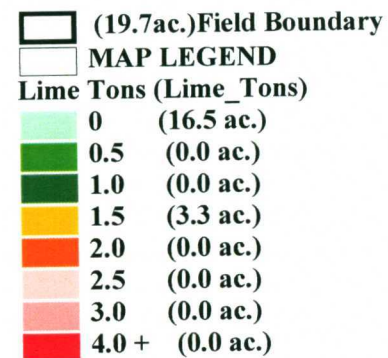
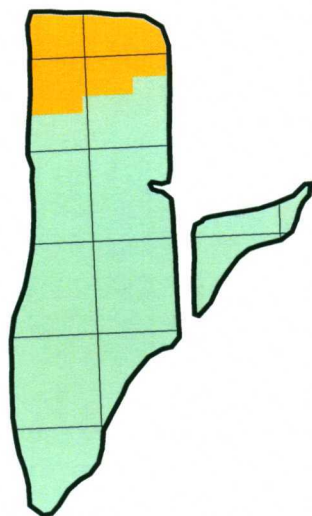
Equation Used: KCL 0-0-60

Date: Apr 25, 2013  
 Field Name: NS02; 13  
 Farm Name: Howe Farm  
 Client Name: M Howe  
 Location: Fulton Co., Illinois, U.S.  
 Section 30, T4N, R3E  
 Total Acres: 19.73  
 Field Boundary Start Location:  
 Latitude: 40.30263000  
 Longitude: -90.20948658

Application Estimates:	
Product: 0-0-60	
Min. Rate:	155.0 Lbs/ac.
Max. Rate:	338.0 Lbs/ac.
Avg. Rate:	182.2 Lbs/ac.
Total 0-0-60:	1.76 Tons
Total K2O (60%):	1.06 Tons
Number of Acres to be Applied:	19.73 Acres



# NS02; 13 (19.73 ac.) - Lime Tons Recommendation



Equation Used: Lime\_Tons

Date: Apr 25, 2013  
 Field Name: NS02; 13  
 Farm Name: Howe Farm  
 Client Name: M Howe  
 Location: Fulton Co., Illinois, U.S.  
 Section 30, T4N, R3E  
 Total Acres: 19.73  
 Field Boundary Start Location:  
 Latitude: 40.30263000  
 Longitude: -90.20948658

Application Estimates:

Product: Lime Tons

Min. Rate:	1.2 Ton/ac.
Max. Rate:	1.2 Ton/ac.
Avg. Rate:	1.2 Ton/ac.
Total Lime Tons:	4.0 Ton
Total PH (100%):	4.0 Ton
Number of Acres to be Applied:	3.26 Acres





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114 Shady Lane • Macomb, IL 61455 • (309)833-1313

## SOIL ANALYSIS REPORT

Dealer

Grower

FERTILITY MANAGEMENT

MATT HOWE

0

FIELD: NS08

DATE OF REPORT: 11/21/2013

PAGE NO. 1

ACRES:

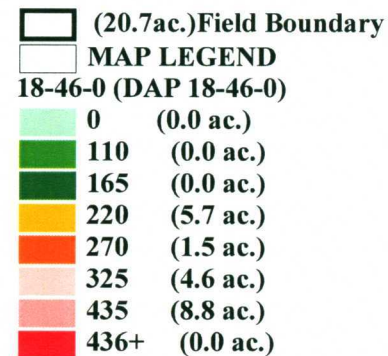
ID NO. 13527

Soil Analysis															
Lab Number	Sample Number	Soil PH	PH Buffer	% Organic Matter	Lbs/A					P. P. M.					
					Phosphorus (P1)	Phosphorus (P2)	Potassium (K)	Magnesium (Mg)	Calcium (Ca)	Sodium (Na)	Sulfur (S)	Zinc (Zn)	Manganese (Mn)	Boron (B)	Copper (Cu)
3412	1	6.2	6.9	1.2	50		368	720	3339						
3413	2	6.7	7.0	1.1	48		388	396	3042						
3414	3	6.7	7.0	0.8	44		406	306	3231						
3415	4	6.6	6.9	0.9	28		356	414	3411						
3416	5	6.6	6.9	0.3	22		314	513	3123						
3417	6	6.4	6.9	0.9	30		338	504	3042						
3418	7	6.8	7.0	1.1	24		338	864	4392						
3419	8	6.9	7.0	0.8	16		310	558	3978						
3420	9	6.8	7.0	1.0	16		294	594	3564						

Lab Number	Sample Number	Nitrate PPM N	Soluble Salts mmhos/cm	Percent Saturation					CEC meq/100g
				H	K	Mg	Ca	Na	
3412	1			9.4	3.6	23.0	64.0	0.0	13.0
3413	2			3.9	4.9	16.3	74.9	0.0	10.1
3414	3			3.4	5.1	12.5	79.0	0.0	10.2
3415	4			4.7	4.1	15.4	75.9	0.0	11.2
3416	5			4.7	3.7	19.7	71.9	0.0	10.9
3417	6			7.3	4.0	19.2	69.5	0.0	10.9
3418	7			2.4	2.8	23.4	71.4	0.0	15.4
3419	8			0.5	3.1	18.3	78.1	0.0	12.7
3420	9			1.7	3.1	20.7	74.4	0.0	12.0



# NS08; 13 (20.69 ac.) - 18-46-0 Recommendation



2 Year Corn/Soybean Recommendation

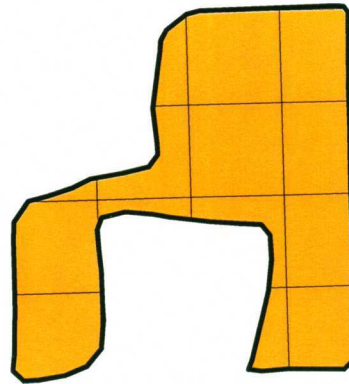
Equation Used: DAP 18-46-0










Date: Dec 3, 2013  
 Field Name: NS08; 13  
 Farm Name: Howe Farm  
 Client Name: M Howe  
 Location: Fulton Co., Illinois, U.S.  
 Section 5, T3N, R3E  
 Total Acres: 20.69  
 Field Boundary Start Location:  
 Latitude: 40.27524830  
 Longitude: -90.19407508

Application Estimates:  
 Product: 18-46-0  
 Min. Rate: 196.0 Lbs/ac.  
 Max. Rate: 348.0 Lbs/ac.  
 Avg. Rate: 286.8 Lbs/ac.  
 Total 18-46-0: 2.97 Tons  
 Total P2O5 (46%): 1.37 Tons  
 Total N (18%): 0.53 Tons  
 Number of Acres to be Applied: 20.69 Acres



# NS08; 13 (20.69 ac.) - 0-0-60 Recommendation



MAP LEGEND	
	(20.7ac.) Field Boundary
<b>0-0-60 (KCL 0-0-60)</b>	
	0 (0.0 ac.)
	85 (0.0 ac.)
	125 (0.0 ac.)
	170 (20.7 ac.)
	210 (0.0 ac.)
	250 (0.0 ac.)
	335 (0.0 ac.)
	336+ (0.0 ac.)

## 2 Year Corn/Soybean Recommendation

Equation Used: KCL 0-0-60

Date: Dec 3, 2013  
Field Name: NS08; 13  
Farm Name: Howe Farm  
Client Name: M Howe  
Location: Fulton Co., Illinois, U.S.  
Section 5, T3N, R3E  
Total Acres: 20.69  
Field Boundary Start Location:  
Latitude: 40.27524830  
Longitude: -90.19407508

## Application Estimates:

Product: 0-0-60	
Min. Rate:	155.0 Lbs/ac.
Max. Rate:	155.0 Lbs/ac.
Avg. Rate:	155.0 Lbs/ac.
Total 0-0-60:	1.60 Tons
Total K2O (60%):	0.96 Tons
Number of Acres to be Applied:	20.69 Acres

330 0 330 Feet





**RIVER CORN DISCOUNT SCHEDULE**  
**EFFECTIVE August 20th, 2014**

**MERCHANDISING OFFICES:**

**Merchandising / Operations**

HAVANA Toll Free:   
BEARDSTOWN Toll Free:   
NAPLES Toll Free: 

**TEST WEIGHT:** 1¢ each 1 pound or fraction under 54# to 50#  
2¢ each 1 pound or fraction under 50# to 48#  
3¢ each 1 pound or fraction under 48# to 46#  
4¢ each 1 pound or fraction under 46# and subject to rejection

**MOISTURE:** 15.1 to 27.0 5.0¢ each half %  
27.1 to 30.0 7.0¢ each half %  
30.1 & above 9.0¢ each half % and subject to rejection

**DAMAGE:** 3¢ each 1.0% or fraction above 5.0% to 7.0%  
4¢ each 1.0% or fraction above 7.0% to 10.0%  
5¢ each 1.0% or fraction above 10.0% to 15.0%  
Above 15.0% subject to rejection

**HEAT DAMAGE:** 2¢ from 0.3% to 0.5%  
2¢ each ½% or fraction above 0.5% to 3.0%  
Above 3.0% subject to rejection

**TOTAL BROKEN CORN &  
FOREIGN MATERIAL:** 3¢ each 1% or fraction above 3.1% to 4.0%  
4¢ each 1% or fraction above 4.1% to 7.0%  
6¢ each 1% or fraction above 7.0%  
Above 7.0% subject to rejection

**MUSTY:** 7¢

**SOUR:** 10¢

**HEATING OR HOT:** 10¢

**COFO:** 10¢ (Subject to Rejection)

**WEEVILY:** Weevily / Infested corn subject to rejection

**All discounts listed above subject to change without notice**





**RIVER SOYBEAN DISCOUNT SCHEDULE  
EFFECTIVE AUGUST 20<sup>th</sup>, 2014**

**MERCHANDISING OFFICES:**

**Merchandising / Operations**

HAVANA  
BEARDSTOWN  
NAPLES



<b>TEST WEIGHT:</b>	1¢ each 1 pound or fraction under 54# to 50#. 2¢ each 1 pound or fraction under 50#.
<b>MOISTURE:</b>	13¢ each ½% or fraction above 13.0% to 15.0%. Above 15.0% subject to rejection or discount as agreed upon by ADM Grain and seller.
<b>DAMAGE:</b>	1¢ each 1.0% or fraction above 2.0%. Above 8.0% subject to rejection or discount as agreed upon by ADM Grain and seller.
<b>HEAT DAMAGE:</b>	3¢ from 0.3% to 0.5%. 3¢ each ½% or fraction above 0.5% to 3.0%. Above 3.0% subject to rejection or discount as agreed upon by ADM Grain and seller.
<b>FOREIGN MATERIAL:</b>	Foreign material in excess of 1.0% shall be deducted by weight up to 8.0%. Total FM above 8.0% subject to rejection or discount as agreed upon by ADM Grain and seller.
<b>SPLITS:</b>	1/2¢ each 5% or fraction above 20.0% to 35.0%. Above 35.0% subject to rejection or discount as agreed upon by ADM Grain and seller.
<b>OTHER COLORS:</b>	1/2¢ each 1.0% or fraction above 1.0% to 10.0%. Above 10.0% subject to rejection or discount as agreed upon by ADM Grain and seller.
<b>MUSTY:</b>	10¢
<b>SOUR:</b>	20¢ (Subject to Rejection)
<b>HEATING OR HOT:</b>	20¢
<b>COFO:</b>	20¢ (Subject to Rejection)

**All discounts listed above subject to change without notice**

# COMMERCIAL PESTICIDE APPLICATION LOG

Patron Name \_\_\_\_\_ Date \_\_\_\_\_

Address \_\_\_\_\_ Time \_\_\_\_\_

Field Name/Location \_\_\_\_\_ Acres Treated \_\_\_\_\_

Chemical(s)	Formulation	EPA Reg.#	Rate/A	Total in Load

Carrier (Water, Fert., Etc.) \_\_\_\_\_ Rate/A \_\_\_\_\_ Total in Load \_\_\_\_\_

\_\_\_\_\_

Crop \_\_\_\_\_ Stage of Growth \_\_\_\_\_

Names of pests to be Controlled: \_\_\_\_\_

\_\_\_\_\_

Application:                      Preplant                      Pre-Emerge                      Post Emerge

Wind Direction \_\_\_\_\_ Wind Speed \_\_\_\_\_ Temperature \_\_\_\_\_

Soil Conditions:                      Level                      Fine Texture                      Rough                      Cloddy

Residue on Surface                      Wet                      Dry

Comments and Re-Entry/Pre-Harvest Interval: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Ticket# \_\_\_\_\_

Accepted By \_\_\_\_\_

Applicator Name \_\_\_\_\_ Phone# \_\_\_\_\_

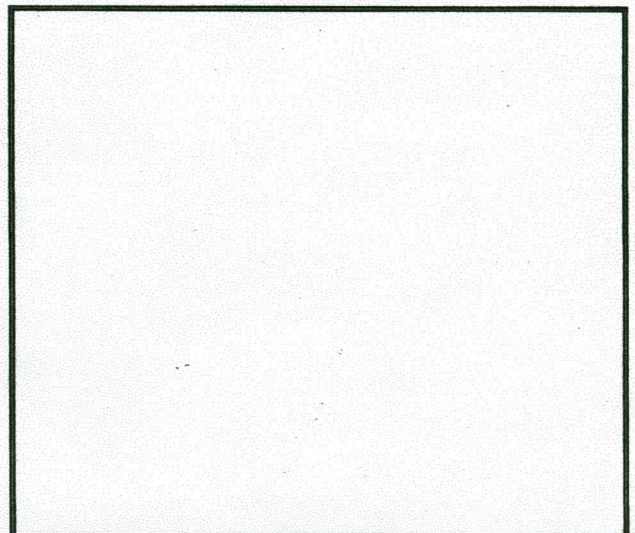
Applicator Certificate# \_\_\_\_\_

M/C Name \_\_\_\_\_

Mixing/Loading Site \_\_\_\_\_

\_\_\_\_\_

## FIELD MAP



Date: 4/25/2014

Check Number: 080601

ADM GRAIN COMPANY

Settlement Number: 034096-P

Vendor Number: 785766-000

HAVANA, IL 62644

  
LEWISTOWN IL 61542-0000

D6-NON GMO YELLOW CORN

Contract	Delivery Sheet	BUSHEL	Price	Extension
012303001	05714001	1,163.22	5.44000	\$6,327.92
012303001	05714401	777.69	5.44000	\$4,230.63
	DELAYED PRICE CHARGE			-\$524.05
	GRAIN ASSESSMENT			-\$12.13
	MOISTURE			-\$330.23

  
Net:

\*\*\*\*\$9,692.14



ADM GRAIN COMPANY (HAVANA, IL)  
 546 S WATER ST.  
 HAVANA, IL 62644  
 309-543-3392

**Settlement Number:** 034096-P  
**FINAL**  
**Settlement Date:** 04/25/2014  
**PURCHASE**  
**Customer:** 785766-000

Customer: [REDACTED]  
 LEWISTOWN IL 61542-0000

**D6-NON GMO YELLOW CORN**

Ticket	Delivery Date		BU	Adjust	BU	Gross	Tare	Net	Contract	Price	Page 1 of 2	
	TEST WEIGHT	MOISTURE									DAMAGE	HEAT DAMAGE
0783845-01	10/26/2013		436.25	0.00	436.25	76420	27560	24430	0123030-01	\$5.4400		\$2,373.20
59.50	18.00	3.00	0.00	2.00	18	0	0	0	0	0	N	N
c	-30c	c		c	c						N	N
Delivery Loc			ADM GRAIN COMPANY (HAVANA NORTH)		057140-01		Elev Ticket #		Shipment ID	IF300783845-1-1		
Sub Vendor			[REDACTED]			Hauler	HOWE, MATTHEW	Vehicle ID	54357			
Ticket Remark			[REDACTED]									
0783852-01	10/26/2013		303.22	0.00	303.22	54060	20100	16980	0123030-01	\$5.4400		\$1,649.52
59.80	16.90	3.00	0.00	2.00	16.9	0	0	0	0	0	N	N
c	-20c	c		c	c						N	N
Delivery Loc			ADM GRAIN COMPANY (HAVANA NORTH)		057140-01		Elev Ticket #		Shipment ID	IF300783852-1-1		
Sub Vendor			[REDACTED]			Hauler	HOWE, DAVID	Vehicle ID	1502			
Ticket Remark			PASS									
0783898-01	10/26/2013		282.50	0.00	282.50	51680	20040	15820	0123030-01	\$5.4400		\$1,536.80
60.80	15.70	3.00	0.00	2.00	15.7	0	0	0	0	0	N	N
c	-10c	c		c	c						N	N
Delivery Loc			ADM GRAIN COMPANY (HAVANA NORTH)		057140-01		Elev Ticket #		Shipment ID	IF300783898-1-1		
Sub Vendor			[REDACTED]			Hauler	HOWE, DAVID	Vehicle ID	1502			
Ticket Remark			PASS									
0783914-01	10/26/2013		141.25	0.00	141.25	43400	27580	7910	0123030-01	\$5.4400		\$768.40
60.90	15.50	3.00	0.00	2.00	15.5	0	0	0	0	0	N	N
c	-5c	c		c	c						N	N
Delivery Loc			ADM GRAIN COMPANY (HAVANA NORTH)		057140-01		Elev Ticket #		Shipment ID	IF300783914-1-1		
Sub Vendor			[REDACTED]			Hauler	HOWE, MATTHEW	Vehicle ID	54357			
Ticket Remark			PASS									
0784338-01	10/27/2013		258.40	0.00	258.40	49220	20280	14470	0123030-01	\$5.4400		\$1,405.70
60.40	16.20	3.00	0.00	2.00	16.2	0	0	0	0	0	N	N
c	-15c	c		c	c						N	N
Delivery Loc			ADM GRAIN COMPANY (HAVANA NORTH)		057144-01		Elev Ticket #		Shipment ID	IF300784338-1-1		
Sub Vendor			[REDACTED]			Hauler	HOWE, DAVID	Vehicle ID	1502			
Ticket Remark			pass									
0784403-01	10/28/2013		254.29	0.00	254.29	48740	20260	14240	0123030-01	\$5.4400		\$1,383.34
59.90	16.20	3.00	0.00	2.00	16.2	0	0	0	0	0	N	N
c	-15c	c		c	c						N	N
Delivery Loc			ADM GRAIN COMPANY (HAVANA NORTH)		057144-01		Elev Ticket #		Shipment ID	IF300784403-1-1		
Sub Vendor			[REDACTED]			Hauler	HOWE, DAVID	Vehicle ID	1502			
Ticket Remark			DP									
0784525-01	10/28/2013		265.00	0.00	265.00	49880	20200	14840	0123030-01	\$5.4400		\$1,441.60
60.40	16.00	3.00	0.00	2.00	16	0	0	0	0	0	N	N
c	-10c	c		c	c						N	N
Delivery Loc			ADM GRAIN COMPANY (HAVANA NORTH)		057144-01		Elev Ticket #		Shipment ID	IF300784525-1-1		
Sub Vendor			[REDACTED]			Hauler	HOWE, DAVID	Vehicle ID	1502			
Ticket Remark			PASS									

<b>TOTALS</b>		1,940.91	0.00	1,940.91						<b>\$10,558.55</b>
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		-524.05
--	--	---------

		-12.13
--	--	--------

		-330.23
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		\$9,692.14
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	<b>CHECK</b>	080601				\$9,692.14
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	<b>Gross Quantity</b>		<b>1,940.91</b>
	<b>Deduction</b>		<b>0.00</b>
	<b>Net</b>	<b>BU</b>	<b>1,940.91</b>

	<b>Extended Amount</b>		<b>\$10,558.55</b>
	<b>Dollar Deductions</b>		<b>-\$866.41</b>

	<b>Settlement Amount</b>		<b>\$9,692.14</b>
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Date: 7/12/2014

Check Number: 081081

ADM GRAIN COMPANY

Settlement Number: 035522-P

Vendor Number: 785766-000

HAVANA, IL 62644

LEWISTOWN IL 61542-0000

11-SRW WHEAT

Contract	Delivery Sheet	BUSHELS	Price	Extension
S02544101	06762701	554.61	5.19000	\$2,878.43
	MONETARY DOCKAGE			-\$17.51
	MOISTURE			-\$52.53

HOWE, DAVID

Net: \*\*\*\*\$2,808.39



ADM GRAIN COMPANY  
546 S WATER ST.  
HAVANA, IL 62644

Delivery Sheet: F30-067627

Purchase

Date: 7/12/2014

Customer: 785766-000

Ship to/from: F08838-222

HOWE, DAVID-DAVID HEDRICK TRUST

Customer: [REDACTED]  
LEWISTOWN IL 61542-0000

**11-SRW WHEAT**

Ticket	Date	Vehicle	ELEV/FARM #	Weight	%	Bushels	Net	Type	Factor	Rate	Amount	Price
01 0809490-01	7/11/2014	1502		51,880	50	263.84	262.78	TW 1	60.20			5.19000
				20,220				MO 1	13.20			
				31,660				DM 1	0.70			
Hauler: DAVID HOWE								DO 1	0.40	0.4 %	-1.06	
Remarks:								DF N	0.70			
								DK 1	0.40			
								VO 1	0.51			
01 0809558-01	7/11/2014	1502		55,740	50	295.67	291.83	TW 1	58.50			5.19000
				20,260				MO 1	15.00	18 c	-\$52.53	
				35,480				DM 1	2.00			
Hauler: DAVID HOWE								DO 1	1.30	1.3 %	-3.84	
Remarks:								DF N	2.00			
								DK 1	1.30	6 c	-\$17.51	
								VO 1	0.66			

Totals: 2 Loads 559.51 554.61

Ap	Contract	Date	Bushels	Price	Factor	Discount / Premium	Total	
01	S025441-01	7/11/2014	554.61	5.19000		-4.90	-\$70.04	\$2,808.39
					1.39	0.00	\$0.00	DF TOTAL DEFECTS
					0.88	0.00	-\$17.51	DK MONETARY DOCKAGE
					1.39	0.00	\$0.00	DM DAMAGE
					0.88	-4.90	\$0.00	DO DOCKAGE
					14.15	0.00	-\$52.53	MO MOISTURE
					59.30	0.00	\$0.00	TW TEST WEIGHT
					0.59	0.00	\$0.00	VO VOMITOXIN
			554.61			-4.90	-\$70.04	\$2,808.39

Total Due: \$2,808.39

Summary of all applications for these tickets

		Apply%	Gross Bushels	Bushels Sold	Bushels Stored	Bushels Loaded Out
785766-000	DAVID HOWE	50 %	559.51	554.61	0.00	0.00
152557-000	HEDRICK TRUST	50 %	559.49	554.59	0.00	0.00
			1,119.00	1,109.20	0.00	0.00



ADM GRAIN COMPANY (HAVANA NORTH)  
 546 S WATER ST.  
 HAVANA, IL 62644

**Settlement Number:** 035522-P  
 FINAL PURCHASE  
**Settlement Date:** 07/12/2014  
**Customer:** 785766-000

**11-SRW WHEAT**

Customer:

LEWISTOWN IL 61542-0000

309-547-3612

Page 1 of 1

Contract	Delivery Sheet	BUSHEL	Price	Extension
S025441-01	067627-01 F30	554.61	5.19000	\$2,878.43
TOTALS		554.61	5.19000	\$2,878.43
	MONETARY DOCKAGE			-\$17.51
	MOISTURE			-\$52.53
	SETTLEMENT AMOUNT			\$2,808.39
CHECK	081081			\$2,808.39

**Net BU 554.61**

**Extended Amount \$2,878.43**  
**Dollar Deductions -\$70.04**  
**Settlement Amount \$2,808.39**