



NEWSLETTER

April 2009

President's Message

Here we are again looking at the upcoming planting season and thinking am I ever glad that winter is over, hopefully. Also with the thoughts of spring planting come the challenges of finalizing your crop rotation. Gone are the high prices that we had at this time last year. Also we are looking at input prices higher than they have ever been and, hopefully, as high as they will ever get.

If it's not one thing it is another in this business that we call farming, decisions are never easy to make whether prices are good or bad. When you look back at 2008 and think what did well for your operation, in most cases the answer may be everything. 2008 was a great year for crop yields as well as great pricing opportunities—we finally got the year that we have needed for so long, hopefully we will get it again soon, with just maybe a little less rain in some areas. Although crop prices are not what they were, they certainly could be a lot worse when you look at the whole economic picture.

When looking at your operation as a whole (and everyone's operation is different) and what's best for your operation, rotation needs to be taken into account as well as looking back at how your crops performed in a year where we didn't get as much rain. Sound results have never been built on just one year's worth of data.

Canada Post Publications Agreement #40013291

Canola fits into a crop rotation ideally. It is a crop that can be seeded early with great results but, over the years, it has proven to be a great performer when planted later in the season too. And maybe its biggest benefit is its early harvest window which allows for very timely winter wheat planting resulting in higher yields due to earlier planting. Some producers claim their best yields come from planting winter wheat after canola.

The OCGA has been working very hard over the past years at restoring grower confidence in canola. We have made progress by talking about the benefits of the crop in rotations with other crops, and by looking at ways to increase yield-per-acre which we have had success with as well. Last year, we provided a grower's guide to all producers with helpful production tips.

OCGA's Best Management Practices trials were run in 2008 with 9 producers farming in various areas of the province. The trials were the first of a multi-year study looking at the benefits of boron and fungicide treatments.

The Best Management Trials are being planned again for 2009 as well as a research project study on grading guidelines for brown seed. The issue of canola grading is always on our minds and the OCGA is working with the Canadian Grains Commission to try and solve some of the tougher issues to help benefit the industry.

As you may or may not know the OCGA created a new District this year. We wanted to give our Canola growers in northern Ontario more representation throughout the industry. Canola

acreage has increased tremendously in the North and we hope it will continue to grow. This, among many reasons, is why OCGA is hosting the 2009 Crop Production Center (CPC) in the north this year. Combining the CPC with the International Plowing Match will showcase agriculture in Northern Ontario and let the northern growers show just what they can do.

In closing, as you make your final planting decisions for 2009, please don't put canola on the back burner. Demand for canola is high. Prices are starting to rise. They are talking about record exports of canola to overseas countries and increased crushing capacity in Western Canada. The markets are there. We need to be on the offensive, plant the crop, manage it right, and be prepared for when the time is right to sell. Good luck to you all.

*Jeff Kobe
President, OCGA*

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New Quebec Crusher

A new crusher, TRT ETGO, is under construction near Trois-Rivieres, Quebec, with plans to crush 60% canola and 40% soybeans with a target of 600,000 tonnes of canola per year. The primary investor is FELDA, a Malaysian government agency which plans to produce oil (pure and blended) destined mainly for the food industry.

Initially, TRT ETCO will purchase most of its canola from western Canada but plans to expand in Quebec, eastern Canada and the north-eastern United States. Opening date is December 2009 with forward contracts being accepted for the 2009 crop.

OCGA Sets Canola Goal at 2500 lbs/ac

Early this winter, the OCGA Directors and Committeemen sat down and discussed what setting a canola goal should do for growers and what that goal should be. Together they decided on a provincial yield goal rather than a tonnage goal. The real measure of success is producer profit, so if the profit is there the tonnage should follow.

OCGA set the goal at an average farm yield of 2500 lbs/ac by the year 2015.

We believe this goal is attainable because of:

1. Improved hybrid genetics

Today's canola seed genetics are not what they were five years ago. Today's hybrids show marked improvements in tolerance to moderate heat and drought stress which is key for many Ontario growing seasons.

2009 BMP Producer Trials

Last year's Best Management Practices trials involved 9 farmers who showed what good canola management can achieve. On average, the participants achieved an incredible 2,538 lbs/ac!

In 2009, OCGA plans to work with producers on nine farms, in the second year of a BMP co-operator trial.

The trial's goal is to study the benefits of foliar fungicide, boron and insecticide

New Director

Welcome to Craig Reid

OCGA is pleased to introduce its most recent board member, Craig Reid.

Craig and his wife, Carlye, farm 200 acres between Chesley and Paisley where they run a beef cow-calf operation as well as cash crop. He works with Sprucedale Agromart in sales. Canola has been a component in Craig's farm operation for over a decade and he's found it to be a good fit.

"Canola has been a profitable crop for us, and I believe it has made our entire rotation more profitable."

2. Improved crop management

Farmers now have a much better understanding of the management tools needed to get the best out of their canola crop. Participants in our Best Management Practices trials and a growing group of Ontario canola growers who already consistently achieve more than 2500 lbs/acre are clear proof that canola is a crop that repays in yield when managed as recommended.

In 2008, the canola average farm yield increased by over 19%. Certainly Mother Nature's hand played a large part in this, but we believe that the average canola producer's increased knowledge of how to best manage the crop was also a large factor.

2500 lbs/acre by 2015? Yes we can!

on canola yield and quality. This year's trials will build upon data collected in 2008 and a smaller trial in 2007.

The effect of boron on increasing yield and seed quality is known to vary greatly depending on moisture conditions. This study will be one more step in quantifying that response as well as the benefits and economics of fungicide and insecticide treatments applications.

Brian Wiley Retires From OCGA Board



Thank You, Brian

A great contributor to Ontario's canola industry is stepping down after many years of hard work on behalf of Ontario canola growers. OCGA extends a huge thank you to Brian Wiley who has retired from the OCGA Board of Directors after serving as President for four years and another year as Past President.

Brian's involvement with OCGA began in 2000 when he was elected as a Committeeman. He joined the Board of Directors in 2003 becoming President in 2004, a position he held until 2008.

As President of the Ontario Canola Growers, Brian was a strong and effective leader guiding the organization through difficult issues, strengthening crop management communications to growers, and building many valuable industry bonds. As a canola farmer himself, Brian set an inspiring example often reaching yields in the 3,000 pounds/acre plus range.

While Brian's presence on the board will certainly be missed, his tireless energy and enthusiasm for the potential of canola in Ontario will live on through his many contributions.

2009 OCGA Crop Tour

Thursday, July 23, 2009, Earlton (New Liskeard area)

The 2009 annual crop tour will be hosted by Dave Schill who farms near Earlton, ON, about 20 minutes north of New Liskeard, home of the 2009 International Plowing Match.

New Liskeard and area is the agricultural gem of Northern Ontario. Occupying Northern Ontario's "little clay belt" the land and its people take on new challenges and foster the entrepreneurial spirit. It never ceases to amaze one after travelling for hours through the Canadian Shield, to arrive and have this vast oasis open up before you. In 2008, this area represented a large part of Ontario's canola acreage and they are positioned to expand. This is a tour that you won't want to miss.

A Look At The Schedule

- Day starts at noon with lunch, followed by the Canola Crop Tour.
- Focus on canola growing systems, analysis and value comparison of each system.
- Showcasing Invigor, DEKALB and Pioneer varieties.
- Speakers and demos in the afternoon.
- 5 pm barbeque dinner, then buses load for a local Soil & Crop tour.
- Demo of canola BMP project, planting speed trial, nitrogen sources trial, and the new Bayer InVigor Strip Trial.
- Day concludes about 9:30 pm.



Be Sure To Mark It On Your Calendar

The Schills Welcome You To Earlton

Born and raised on a cash-crop farm in Southern Ontario we saw big opportunities in the north after a summer trip with my dad Larry in 2002.

My wife, Stephanie and I decided to invest and now farm 8,000 acres of mixed cash-crops with the assistance of our three girls Emma, Claire and Abigail.

Canola has been a huge part of our crop rotation as it is well adapted to the rigors of the cool northern climate, and has proven to be profitable on our farm. We've been growing 3000 pounds per acre plus the last few years.

With my brothers Shawn and Mike winning the Canola yield challenge last season, there is no doubt that the canola farmers in Temiskaming are eager to showcase their abilities to grow some high yields as well.

Stephanie and I are thankful for the opportunity to host the OCGA Production Centre for 2009 and welcome everyone to Earlton in July for the tour.

Dave Schill



A Look At Fertilizer Strategies For The Coming Year

The burning issue this year? Fertilizer costs, that's for sure. We asked four provincial agronomists for advice on what you should consider in making your fertilizer decisions this year.

Jeff Jacques — Cargill, Harriston/Clinton

"I encourage canola growers to explore advances in fertilizer technology.

Canola has high demands for nitrogen, phosphorous and sulphur. New products allow for better placement/distribution and timing of nutrients. You want to make your fertilizer investment count. MicroEssentials Sulphur-Zinc (MESZ) is an "onion leaved" granule containing N, P, S, Zn. It has excellent seed safety, and gives you better nutrient distribution because all nutrients are in each granule. Environmentally Smart Nitrogen (ESN) is a polymer coated urea. Nitrogen is released throughout the growing season as the plant needs it. N release is driven by temperature and moisture; the same factors that drive canola growth. I challenge you to try something new this year. Whether you try a new fungicide, foliar/dry fertilizer, or hybrid, make it a learning experience; give yourself something to compare against and make sure you can repeat the results. Happy Canola Growing!"

Larry Hale — FS Partners

"With higher prices for fertilizer this spring much discussion has been around reducing the amount of fertilizer and other nutrient sources applied to the crop. There are a few important things to consider before doing this:

1. Do you know what nutrients are in your soils? Have you done a soil test? If you haven't, and you decide to cut fertilizer rates you could drastically reduce your yields by not giving the crop enough nutrients.
2. Plowing down clover and alfalfa can give you a significant nitrogen credit

and can help reduce your fertilizer bill, but be careful not to over credit for the amount of nitrogen coming from these plow down sources.

3. Manure is a great source of nutrients that can also reduce your fertility needs. However, manure should be tested so you know exactly the levels of nutrients that are in it. An even application is essential for proper crop development.
4. What yield do you expect to get? If you expect to get a tonne to the acre crop of canola, fertilize for it! Set a yield goal that is achievable and don't under fertilize!

Fertilizer is only one part of a total management package for canola. Ensure that all factors with optimum yield potential have been analyzed."

Terry Phillips — Temiskaming Ag Centre

"The fertilizer business for 2008-2009 sure has been one for challenges.

The first pearl of wisdom I would share would be before we look at any reduction in fertilizer it is essential to have as much information as possible to start. Surprisingly, most of our customers do not even have current soil tests.

Reduction of any needed macronutrients usually translates to immediate yield loss. This year, nitrogen soil tests, despite their flaws, should also have a direct return to time invested. There



are some good models available in the western provinces to predict organic matter N contributions as well.

This being said, use these tools to maximize production on best fields where possible and consider cutting N on viable fields or choosing less expensive, low management crops on these fields.

Don't forget to keep up on all the research available on micronutrient usage but don't be stuck looking for a silver bullet to replace good old fashioned management. Remember, that if required, fertilizer still is one of the best returns on investments we will make."

Jeff Holmes — Holmes Agro

"There are many fundamentals that you need to consider when creating an optimum fertilizer program, particularly in this coming year with higher than average nutrient costs. Sitting down with your local agronomist and reviewing your cost of production requirements is a priority you need to consider when creating your fertilizer strategy. Be sure to ask these questions:

1. What are your soil reserves? Keep an up to date soil test available, make sure you are using all values carried into the coming season and pay attention to where you may have higher P and K levels to minimize your application requirements.
2. Do you have accurate fertilizer placement? Phosphorus moves very little in the soil exchange and placement near the seed can allow you to use only what the crop demands.
3. What nutrient credits can you provide? Make sure you take any manure, forage, and nutrient additions into consideration.

Other elements you should consider are your yield goals, as well as your practices for foliar nutrients and fungicide treatments as these can also assist in improving fertilizer management.

Less Nitrogen Could Increase Profit in 2009

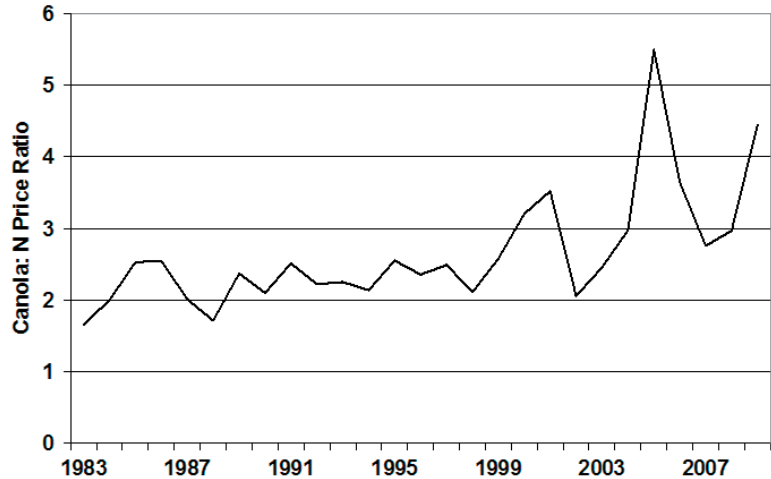
Brian Hall, Canola Specialist, OMAFRA

More fertilizer does not always mean more profit. Whenever the price of nitrogen is high in relation to the price of canola, nitrogen rates should be adjusted down. Ignoring this could reduce bottom line profits.

Cost of Nitrogen compared to Price of Canola (Figure 1)

Historically, it used to cost about 2.3 lbs of canola to buy a pound of nitrogen. So in the 'good old days' when nitrogen cost \$ 0.32 per pound, at a price ratio of 2.3 it would be assumed the price of canola would be \$0.14 lb or \$ 308/t. Today, it costs nearly 4 1/2 lbs of canola to buy the same pound of nitrogen, close to the historic high in 2005 when canola prices averaged only \$192/t.

Figure 1: Pounds of Canola to buy LB of Nitrogen

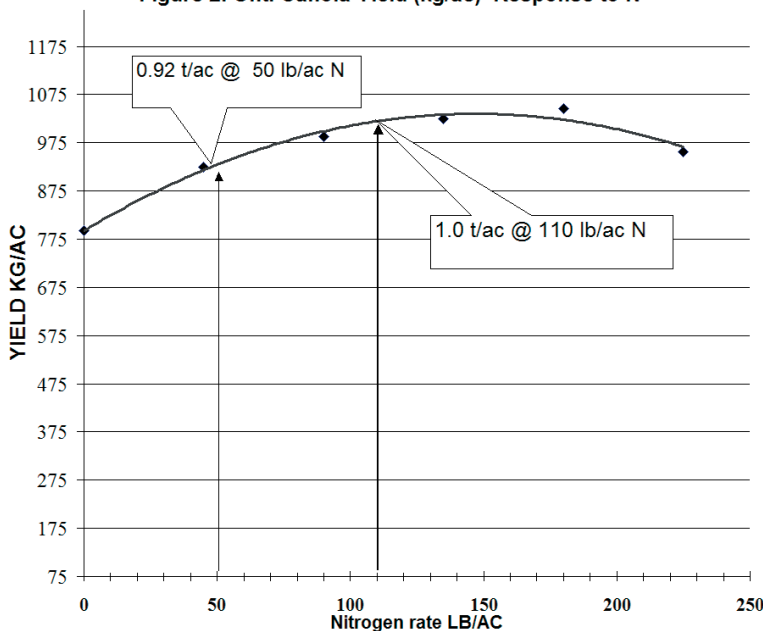


General Nitrogen

Recommendations for Canola.

Nitrogen recommendations for canola were revised in 2004, based on research trials conducted with today's higher yielding hybrid canola varieties (Figure 2). These hybrids are more efficient at using nitrogen than older open pollinated types, meaning they produce more yield when the same amount of N is applied. From Figure 2 it is easy to see that the first 50 lbs of nitrogen is much easier to justify in increased yields than the last 50 units. It can also be shown from this figure that the most profitable rate of N is 110 lb/ac at a canola price of \$397/t and historical nitrogen price of \$0.32/lb

Figure 2: Ont. Canola Yield (kg/ac) Response to N



Most Economical Rate of Nitrogen Is Less in 2009 (Table 1)

In 2009, with a canola price of \$397/t and nitrogen costs of \$ 0.70/lb, the most profitable nitrogen rate is 69 lbs/acre. This is about 20 to 30 lbs/ac lower than last year when canola prices were over \$550/t. Applying a higher N rate that is never limiting to yield, is not the rate that, on average, would produce the highest profit over a number of years.

These nitrogen rates are a starting point to begin sorting through which of your fields are prime candidates for reducing N rates. Some high yielding fields are less responsive to applied nitrogen. These fields often have good organic matter levels, lower topography, or forages/manure in the rotation and are less likely to sacrifice yield with reduced nitrogen rates.

TABLE 1	CANOLA PRICE			
	\$ 352/t	\$ 397/t	\$ 440/t	\$ 484/t
N Cost \$/lb	\$ 8.00/bu	\$ 9.00/bu	\$ 10.00/bu	\$ 11.00/bu
	N Fertilizer Rate to Maximum Returns lb/ac			
0.5	84	91	97	101
0.6	72	80	87	92
0.7	59	69	77	83
0.8	47	58	67	74

What's The Hurry?

Speed of Planting Considerations by Doug Moisey (Canola Council of Canada)

We have all heard the phrase “Speed Kills” and this certainly applies when it comes to seeding canola. Even with today’s great genetics we are still dealing with a very small seed that requires precise seed placement.

As a general rule, about 50% to 60% of both open-pollinated and hybrid seeds will survive to produce viable seedlings, but this survival rate range can be from 20 to 85%. Other than weather conditions, most factors that affect survival can be managed to some degree. Factors that can be managed are seed depth, seed to fertilizer separation, and seedbed quality, all of which can be directly tied back into seeding speed.

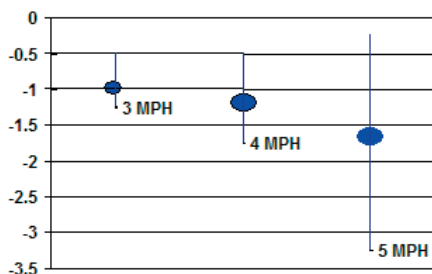
Although there is no ideal seeding speed, the optimum travel speed is the one that ensures the majority of seed is precisely placed into the ½ to 1 inch below the press wheel furrow ensuring proper seed to fertilizer separation and maximizes seed to soil contact.

The Trouble With Speed

As seeding speed increases the ability to control seed depth may be lost resulting in uneven depth which can ultimately mean uneven emergence. Seeds placed below the 1 inch layer may not survive as they are typically in cooler soils which slows growth and lengthens the exposure to diseases, as well as requiring extra energy to reach

Figure 1

Seeding Speed	Average Depth	Depth Range
3 MPH	.75"	0.5–1.25"
4 MPH	1"	0.5–1.75"
5 MPH	1.5"	0.25–3.25"



the surface, which will further weaken the plant.

In a double shoot system, as seeding speed increases the ability of the opener to create a proper seed shelf is reduced. If the shelf is not established seed may fall into the fertilizer row. This can lead to reduced seed germination due to the salt affect of the fertilizer or ammonia toxicity on emerging seedlings. As well the seed may have to emerge from below 1 inch.

Speed And Seed Depth

A demonstration was conducted near St. Paul, Alberta, in conjunction with a local producer. Three seeding speeds were demonstrated: 3, 4 and 5 mph with a 40 ft air drill. After seeding, depth of seed measurements were recorded across the width of the drill in each of the treatments along 10 feet of each seed row. The results show that the average seed depth increased with speed as well as creating a wider range of variation in depth. (See Figure 1.)

As you can see, the 5 mph treatment had the most variability in growth stage 21 days after seeding, with plants staging ranging from cotyledon to 4 leaf stage. The most uniform treatment was at 3 mph where 90% of the plants were at the 4 leaf stage.

The standard recommendation for plant populations ranges from 5-16 plants/ft².

A Meta-analysis conducted by Murray Hartman, Oilseed specialist for Alberta Agriculture Food and Rural Develop-

ment, identified that 5 plants/ft² is the minimum plant population needed. A target of 10plants/ft² is recommended, but what is equally important is stand uniformity.

Aim For A Uniform Stand

Recent research by S.V. Angadi of AAFC Swift Current has shown there were no significant differences in yield when comparing uniform stands ranging from 8 plants/ft² to 4 plants/ft² under normal growing conditions. However significant losses were noted when comparing a uniform stand of 8 plants/ft² against non uniform stands of 4 plants/foot² to 8 plants/ft². Yield losses ranged from 17-26%. It is important to remember that this data was compiled in the semi-arid prairie where maturity, weather, disease can be a minimal issue.

The importance of a uniform, adequate plant stand means an increase in the possibility of *not* requiring a second application of herbicide, *easier* assessment at time of swathing and maturity issues are *minimized*. Take the time to set up the field for success by slowing down to get a uniform stand.



Increasing Seeding Rate Accuracy

Brian Hall, Canola & Edible Beans, OMAFRA

Stand establishment is the greatest challenge in growing canola. In a survey of western Canada canola grower fields, only 40 to 60 percent of planted seeds typically produce viable seedlings. If seedlings emerge rapidly and develop quickly, they can withstand stress and prevent weeds from getting a competitive edge.

Seeding rates are usually given in lb/acre, but a preferred method is to begin with the desired final plant stand. The optimum plant stand is 7 – 10 healthy plants/sq foot. In 7.5 inch (19.5 cm) rows this is equivalent to 4.5 to 6 plants per foot (14.8 – 19.7 per m) of row. The target seeding rate needs to account for large differences in seed size between

1000 Seed Weight gm	Target Seeding Rate /b/ac (kg/ha)	Seeds/ft (m)	Grams of Seed per Opener per 100 feet (30.5 m) of travel
3.5	3.3 (3.63)	5.7 (18.7)	2
4	3.7 (4.07)	5.7 (18.7)	2.3
4.5	4.2 (4.7)	5.7 (18.7)	2.6
5	4.7 (5.2)	5.7 (18.7)	2.8
5.5	5.1 (5.7)	5.7 (18.7)	3.4
6	5.6 (6.2)	5.7 (18.7)	3.4

Note: Seeding rate is based on 72% final stand and target population of 7 plants/sq foot (75 plants/ sq m). Seeding rates should be adjusted 5-10% higher on soils prone to crusting, when seeding very early, or very late.

varieties. An easy way to check conventional drills is to collect seed from individual openers over 100 ft of travel distance. Check several seed openers on each side of the drill.

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Bunge Introduces New Delivery Requirements

With tighter security at Canadian ports, Bunge has introduced new identification requirements for all delivery drivers. To enter Bunge port entrance gates, drivers must display a Personal Security Identification Card (PSAC). The new PSAC card will be phased in over two years.

- In 2009, drivers need the PSAC between 10 pm and 6 am (between 6 am and 10 pm government photo ID is sufficient).
- In 2010, the PSAC will be required at all times of day.

To get a PSAC, bring a completed identification form along with 2 pieces of government issued photo ID to the Port Security Centre at 450 Sherman Ave, Hamilton, ON. The cost for the PSAC is \$30 per driver.

More information and application form on the OCGA website: www.ontariocanologrowers.ca.

“The Sins of Seeding can Haunt you all Season”

Calibrate seeding equipment before heading to the field! A mistake in planting is a costly lesson. On conventional drills the width of the opening on each seed cup needs to be set the same. On some drills grinding of the seed in the seed cup can be an issue, particularly when humidity is low at planting time. Bulking of seed with MAP (11-52-0), pelletized sulphur or corn cob grits are options for improving seeding rate accuracy. Have a Safe Planting Season !

A seeding rate calculator can also be found on the Alberta Agriculture website at:

www.agric.gov.ab.ca/app19/calc/crop/otherseedcalculator.jsp

OCGA Email Alerts—Here To Help

Throughout the growing season the OCGA uses two timely and useful tools — an email alert program and our website — to alert you to issues you should pay attention to in connection with your canola crop.

Our expert panel of agronomists across the province keeps us posted on canola issues they see and hear about. An email from OCGA then gives you the heads-up to get out and check your canola field. Having a few days notice to plan for remedial treatments or to treat an issue early could make a significant difference to your canola yield.

Farmers have more to do in a day than they have time for during the growing season. That’s why this service can really help. We appreciate your hectic

schedules, so we only send out emails when we think it’s warranted. Well, other than a couple of notices about our Crop Tour, but we feel that’s a pretty worthwhile use of your time as well.

The email alerts are short and supported by additional information posted on our website.

If you are not already on our email program, we urge you to send us your email address or give us a call.

Email:
info@ontariocanologrowers.ca

Website:
www.ontariocanologrowers.ca

Office:
519-763-1200

A Look At Producer Financing Options

This year, Ontario producers have access to two crop loan programs administered by ACC Farmers' Financial.

Why finance with ACC?

- Interest rates below industry standard rates
- First \$100,000 interest free (APP)
- Producers use Production Insurance Guarantee or AgriStability as security
- Offers producers credit option other than the bank or suppliers
- Option to roll into a storage loan if crop not sold by repayment date.

How long to get the loan?

Usually 14 to 21 days.

What makes the ACC finance options more attractive this year?

In recent months, there has been a general increase of loan rates throughout the financial industry, with many suppliers moving away from in-house credit to financing with a third party. ACC offers two major loan programs (suitable for a wide range of crop producers), generally at a much lower cost.

Why should I choose a loan administered by ACC?

ACC deals exclusively with farmers and specializes in operating loans for crop inputs and after-harvest storage. Programs are designed for self-completion at home. You are just a toll free call away from help, if needed. Participation costs are generally much less than those available in the general financial market. ACC staff is available (toll free), from 7:45 am until 4:30 pm, Monday to Friday.

What is the difference between the CLP and APP?

The Commodity Loan Program (CLP) offers up to 75% of input costs at bank prime rate to a maximum of \$750,000 with funds available for winter wheat as early as December and spring plant-

Commodity Loan Program (CLP)

- Loans up to \$750,000
- Interest at prime rate
- Repayable by February 28, 2010
- If crop not sold, option to roll loan into interest free storage loan with September 2010 repayment date
- Loan = loan rate/bushel x Production Insurance Guarantee x number of insured acres
- Crop loan rates: 70 to 75% cash costs. Funds advanced in two stages -75%/25%
- Production Insurance required.

Advance Payment Program (APP)

- Loans up to \$400,000
- Up to \$100,000 interest free/ balance at prime rate
- Production Insurance required
- Repayment date December 15, 2009
- If crop not sold, option to roll loan into interest free storage loan with September 2010 repayment date
- Loan = loan rate/bushel x Production Insurance Guarantee x number of insured acres
- Crop loan rates: 50% estimated market value
- Funds advanced in two stages - 60%/40%.

ed crops in late March. The CLP is best suited for producers planting 300 or more acres. The Advance Payment Program (APP) provides input operating capital at 50% of market value for a wide variety of crop inputs as well as livestock. Loans up to \$400,000 are available with up to \$100,000 interest free. Additional advances are charged at bank prime interest rate.

How would I benefit from the loan programs?

The loan programs offer growers the flexibility to use their Production Insurance Guarantee as security for a crop input loan. The programs offers

the grower another option of financing crop inputs rather than traditional bank financing and input suppliers - especially during this tight credit crunch. Repayment occurs when the grower sells the crop or the program expiry date is reached.

When do I repay the loan?

Under the CLP, growers repay the loan when they market the crop or by February 28, 2010. There is an option to roll into an APP storage loan if the crop is not sold. For the APP if the crop is not sold the loan is due December 15, 2009 or it can be rolled into an APP storage loan which is due September 15, 2010, or when the crop is sold.

Is there a management fee?

Yes, a minimal fee. Because management fees differ for CLP and APP (plus a portion of the fee is returned if you file paperwork and repay on time), please contact ACC directly for fee details.

Call ACC Farmers' Financial

1-888-278-8807

Learn more about the loan that best matches your needs and farm operation.