

ROANOKE FARMERS ASSOCIATION

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2019 HARVEST POLICY

CORN

Corn will be shrunk to 15% to sell & 14% to store. Shrink factor will be 1.3% per point with maximum moisture of 34%. Loads will stand on their own for all grade factors.

Storage is 15¢ to Jan 15, 2020 then .001 each day until Aug 31, 2020 (3¢ month). Grain will be considered stored one week after delivery on a load by load basis.

Drying Rates

15.1% to 16%	4¢	21.1% to 22%	16¢	27.1% to 28%	22¢
16.1% to 17%	7¢	22.1% to 23%	17¢	28.1% to 29%	23¢
17.1% to 18%	10¢	23.1% to 24%	18¢	29.1% to 30%	24¢
18.1% to 19%	12¢	24.1% to 25%	19¢	30.1% to 31%	26¢
19.1% to 20%	14¢	25.1% to 26%	20¢	31.1% to 32%	28¢
20.1% to 21%	15¢	26.1% to 27%	21¢	32.1% & above	2¢ per pt

SOYBEANS

Soybeans will be shrunk to 13.0% moisture. Loads will stand on their own for all grade factors.

Storage is 17¢ to Jan 15, 2020 then .001 each day until Aug 31, 2020 (3¢ month). Grain will be considered stored one week after delivery on a load by load basis.

Discount rates

13.1 % moisture	.30 % of weight	14.0 % moisture	3.00 % of weight
13.2 % moisture	.60 % of weight	14.1 % moisture	3.30 % of weight
13.3 % moisture	.90 % of weight	14.2 % moisture	3.60 % of weight
13.4 % moisture	1.20 % of weight	14.3 % moisture	3.90 % of weight
13.5 % moisture	1.50 % of weight	14.4 % moisture	4.20 % of weight
13.6 % moisture	1.80 % of weight	14.5 % moisture	4.50 % of weight
13.7 % moisture	2.10 % of weight	14.6-15.0 % moisture	6.00 % of weight
13.8 % moisture	2.40 % of weight	15.1-15.5 % moisture	8.00 % of weight
13.9 % moisture	2.70 % of weight	15.6-16.0 % moisture	10.00 % of weight

Carryover Charges

2018 grain will continue the daily rate of .001 each day until August 31, 2020 with no minimum and no carryover charges. Accrued storage prior to Sep 1, 2019 will be billed and due Sep 30, 2019.

Billing

Drying & storage will be billed and due by Jan 15, 2020 with an interest rate of 18% per year.