

ROANOKE FARMERS ASSOCIATION

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2016 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, 2017 then .001 each day until Aug 31, 2017 (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, 2017 then .001 each day until Aug 31, 2017 (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

Old grain needs to be sold prior to August 31, 2016 in order to avoid the new minimum charge. There will be a 10¢ carryover charge. All accrued storage, new minimum charges and carryover charges will be due by September 30, 2016.

Billing

Drying & storage will be billed and due by Jan 16, 2017 with an interest rate of 18% per year.