

FS GREEN PLAN® LENDER'S REVIEW
 INTRODUCING LOCAL LENDERS TO
 FS GREEN PLAN CROP PRODUCTION

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General
 Objectives:

1. Increase communications between local lending agency personnel and member company staff.
2. Introduce the FS GREEN PLAN crop production program to lenders. Familiarize them with what FS has to offer their farmer clients.
3. Show lenders how FS GREEN PLAN programs recommend optimum production inputs to maximize crop profits for farmers.
4. Emphasize the availability of economic and net income projections to the farmer and his banker through use of the GREEN PLAN program.
5. Introduce the Limited Funding program as a source of alternative recommendations when operating loans must be curtailed.
6. Increase member company sales through increased association with the lending industry.

Member
 Company
 Participants:

Member Company Personnel
 Member Company Manager
 Member Company Sales Manager
 Member Company Credit Manager
 Member Company Crops Department Manager

Prospects:

Lending Agencies
 Bankers/Staff
 Production Credit Association Personnel
 Farm Operating Loan Agencies

Suggested
 Meeting
 Materials:

Microcomputer and Printer	Patron Field Map Disk
GREEN PLAN software	Limited Funding Software
Herbicide Selection Software	Feed Grain Program Software
Pest Management Software	GREEN PLAN Brochure
Sample Patron Disk	

Demonstration: We suggest this session be conducted by a person who is highly competent in using the microcomputer and GREEN PLAN recommendations.

DEMO I: Using information you have previously entered on a sample patron disk, develop a GREEN PLAN program. This should include:

GREEN PLAN

1. Review Field Records
2. Herbicide Recommendations
3. Fertility (Seed) Recommendations
4. Crop Economics and Alternatives

DEMO II:

GREEN PLAN
Limited
Funding
Program

Explain that the GREEN PLAN exercises we have just run on the microcomputer illustrate that Maximum Economic Yields reduce cost of production per unit and are the most profitable. However, if financing for cropping inputs is limited, intelligent decisions need to be made as to how those funds should be allocated.

The Limited Funding program does that for plant food needs. It determines the best uses of dollars available for plant food purchases based on soil test data and crop needs.

Using the microcomputer and Limited Funding software, quickly run through the program. Point out the similarities to GREEN PLAN and the common sense approach to recommendations and plant food supplied.

DEMO III:

Pest
Management:

Crop monitoring is an important part of the FS GREEN PLAN and can assist in making economic crop decisions year round.

The microcomputer is a tool available to help with production and management decisions during the growing season as well as prior to planting.

We are equipped to help farmers make insect treatment and replant decisions based on maximizing their economic returns. You're not just guessing at recommendations, or making a decision that may cause them to buy unneeded chemicals or seed.

DEMO IV:
(optional)

Feed
Grain Program

If time and circumstances permit, you may want to review the current Feed Grain Program using the microcomputer. Stress our ability to help a farmer analyze his situation and make an informed decision.

Limited Funding Program

G U I D E L I N E S

A guide to prioritizing crop inputs for most efficient use of operating capital. Inputs listed in order of relative importance based on circumstances shown.

Corn Production

1. SEED
 - A. Choose high yielding hybrids adapted to area. Single crosses, although higher priced than three-way or double crosses, usually produce higher yields which more than offset seed cost differences. Some savings may be realized in seed size and grade selected.
 - B. Plant population--correlate to yield goal chosen. A population of approximately 150 plants per acre is recommended for each one-bushel yield of #2 shelled corn. A realistic yield goal should not exceed 20 bushel over the average of the last three corn crops.

2. NITROGEN
 - A. Base nitrogen recommendations on yield goal--from 1.2 to 1.3 pounds N per bushel.
 - B. Prior crop can provide nitrogen credits for following corn crop--
 - soybeans -- 20-40 pounds N
 - alfalfa -- 40-80 pounds N
 - C. Manure-- credit 3 pounds N per ton of manure applied
 - D. Application--N rate to be supplied by surface applied, non-incorporated UAN solution or urea should be increased by 15%.

3. WEED CONTROL
 - A. Use cultural and rotational practices to control weed species.
 - B. Use herbicides if cultural or mechanical control methods are not sufficient--row banding may be more cost effective than broadcast.
 - C. A combination of cultural and chemical practices may be needed for severe weed outbreaks.

4. INSECT CONTROL
 - A. Make maximum use of crop rotations.
 - B. Apply insecticides only where needed.
 - C. Make greater use of crop monitoring and scouting to determine degree of infestations and economic threshold levels.

5. P & K APPLICATIONS
 - A. Base application recommendations on recent or updated soil tests.
 - B. Apply both yield maintenance and soil build-up applications if tests for either nutrient are below optimum levels. Build-up application may be stretched out over more than the normal four year period to reduce annual application rate.
 - C. If test levels are optimum or above, only yield maintenance rates are recommended.
 - D. If P₁ test is 30# over optimum or K test is 100# over optimum level, no application of the nutrient is necessary that crop year.
 - E. It is recommended that some P and K be banded as a starter in the row, two inches to the side and two inches below the seed. If starter attachments are not available, broadcast and incorporate, particularly if recommendations exceed 200# material per acre.
 - F. Credit manure applications with 3# P₂O₅ and 3# K₂O for each ton applied.

6. SOIL pH
 - A. Limestone should be applied for corn if pH is 5.5 or below.
 - B. If pH is close to 6, lime application could be delayed a year, or until soybeans or alfalfa is to be grown.

7. SULFUR & MICRONUTRIENTS
 - A. Use only where visual symptoms and yield response has been observed and a deficiency has been verified by a plant analysis.
 - B. If needed, apply via starter in the row for maximum efficiency.

Soybean Production

1. SEED
 - A. Choose a high yielding variety adapted to area.
 - B. Bin run seed reduces seed cost, but reduced yields usually more than offset the cost of a good commercial processed variety.
 - C. Adjust planting rate to variety recommendations and row width.

2. WEED CONTROL
 - Refer to comments in Corn Production section.

3. DISEASE CONTROL
 - A. Choose varieties which exhibit resistance or high tolerance characteristics to major diseases.
 - B. Use a seed treatment.
 - C. Crop rotation is a natural deterrent to disease cycles.

4. INSECT CONTROL
 - A. Crop monitoring and scouting is the best method of determining the need for insecticides to control or treat infestations.

5. SOIL pH
 - A. If pH is below 6.0, limestone should be applied to correct to 6.3 to 6.5 range.
 - B. If pH is between 6.0 and 6.3, lime application may be delayed a year unless alfalfa is to be sown.

6. P & K APPLICATION
 - A. Refer to comments in Corn Production section.

7. SULFUR & MICRONUTRIENTS
 - A. Not necessary unless visual deficiency symptoms and yield response has been confirmed by a plant analysis.

Crops Division of GROWMARK® Inc. wishes to acknowledge the leadership the Agronomy Extension Staff of Iowa State University has provided in the area of prioritizing crop inputs when capital is limited. This guideline has been developed using some of their recommendations as a basis of information.

BILL STRONG
 BRODMOOR, IL.
 HOME 80
 JOE DOYLE

ACRES ----> 78

LIMITED FUNDING

	<u>RECOMMENDED</u>	<u>COST</u>	<u>SUPPLIED</u>	<u>COST</u>	<u>% OF REQ./SUP.</u>
N LB/ACRE	151	25.71	151	25.71	100.00
P205 LB/ACRE	88	22.93	56	14.44	62.95
K20 LB/ACRE	77	7.71	49	4.85	62.95
LIME TON/ACRE	0.0	<u>0.00</u>	0.0	<u>0.00</u>	0.00
		\$56.35		\$45.00	

**** 2x2 Row Band, some P+K if planter attachments available ****

NOTE - The 'Limited Funding' program will neither maximize yields or profits. It is designed to make the best use of dollars available for plant food. Achievement of yield goals is more likely via the Green Plan Recommendation.

\$/Acre for plant food 45
 Corn or Beans (C,B) C
 Average Corn yield 137
 (last 3 crops)
 Yield goal 145
 Previous crop: S
 Ton of manure applied 0
 N application method 1
 1. injected/incorporated
 2. surface applied only

PH (Water) 5.8
 (Buffer) 0
 Organic Matter 3.5
 Cation Exchange Capacity 15
 P supply power of subsoil M
 P test 39
 K test 295
 No. of Applications 4
 to build soil

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LIMITED FUNDING

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N LB/ACRE	0	0.00	0	0.00	0.00
P205 LB/ACRE	77	19.89	41	10.61	53.37
K20 LB/ACRE	107	10.70	57	5.71	53.37
LIME TON/ACRE	1.9	<u>28.68</u>	1.9	<u>28.68</u>	100.00
		\$59.27		\$45.00	

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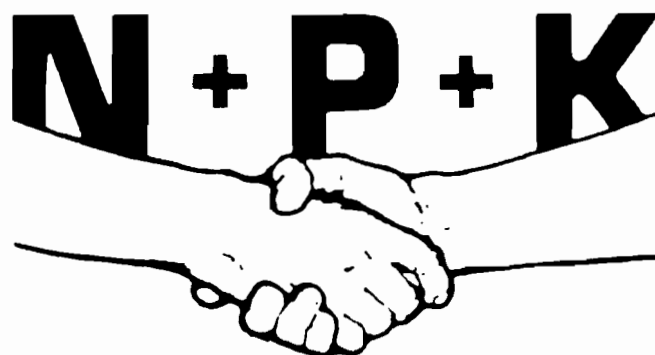
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APPLIED COST OF NUTRIENT PER UNIT

Nitrogen	.17
P205	.26
K20	.1
Lime/ton	15

PROCEEDINGS
OF THE FIFTEENTH
NORTH CENTRAL EXTENSION-INDUSTRY
SOIL FERTILITY WORKSHOP



OCTOBER 30-31, 1985

HOLIDAY INN NORTH
BRIDGETON, MISSOURI