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**What the Farm Bill Means to You**  
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## Agenda

- Overview
- Elections by:
  - Owners
    - Base Acre Reallocation
    - Option to Update Payment Yields
  - Producers
    - ARC and PLC
- Crop Insurance
- Other Farm Bill Items
- ARC-CO, PLC, and ARC-IC examples




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## Overview

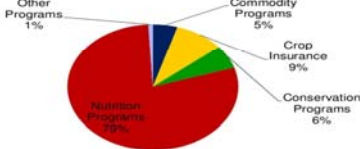
- Direct payments are eliminated immediately; repeals 7 other current commodity programs
- Estimated \$14.3 billion reduction in Commodity Program Payments over 10 years
- Crop Insurance spending up by \$5.7 billion over 10 years
- Adjustments made to:
  - Payment limitations
  - Eligibility rules
  - AGI
- Option to update base acres (Owners)
- Option to update PLC payment yield (Owners)
- One-time choice of Price Loss Coverage (PLC) or Agricultural Risk Coverage (ARC) (Producers)




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## Farm Bill Budget Projected Spending, FY2014-2023



\* HR 2642, the "Agricultural Act of 2014" as reported out of Conference on January 27, 2014 passed the House on January 29, 2014 by a 251-166 vote, passed the Senate on February 4, 2014 by a 68-32 vote, and was signed by the President on February 7, 2014.




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## Payment Limitations & Adjusted Gross Income (AGI)

- One payment cap of \$125,000 (\$250,000 for married couples):
- Old Farm Bill had following caps:
  - Direct payments - \$40,000
  - Counter-Cyclical payments (including ACRE) - \$65,000
  - SURE - \$100,000
- The two-income test approach from the 2008 farm bill (farm and non-farm AGI) is eliminated and a single AGI limitation of \$900,000 is established beginning with the 2014 crop year.
- Currently, FSA is not treating Section 179 deduction as allowed against AGI for S corporations and LLC's taxed as partnership. Allowed for C corporations and individuals.
- USDA has ability to modify Actively Engaged in Farming rules in rule making process-define "significant contribution of active personal management" (likely in late 2015 or even 2016)



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## Owner(s) Elections

- For each FSA "Farm", all owner(s) will make the election to:
  - Reallocate base acres
  - Update Payment Yields
- Both elections must be made by February 27, 2015
- One owner can sign per "FSA" farm
- Letter sent by FSA in summer showing "Payment" yield, base acres and 2008 to 2012 actual plantings (according to their records)

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**FSA Letter RE Acres, Yield, Etc.**

2014 Commodity		Farm Number	2014 Base Acres	2014 CC Yield	Operator	2014 Commodity	2014 Base Acres	2014 CC Yield
Wheat			547.20	59.00				
History		2008	2009	2010	2011	2012		
Wheat	Planted	1156.50	1156.50	1156.50	1156.50	1156.50		
Wheat	Prevented	0.00	0.00	0.00	0.00	0.00		
Wheat	Double	0.00	0.00	0.00	0.00	0.00		
Wheat	Subsequent	0.00	0.00	0.00	0.00	0.00		

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**Base Acres Reallocation**

- One-time choice between retaining old set of base acres (could be 20 years or older) or a new mix of crop bases with no increase or decrease in total base acres
- Not mandatory, voluntary option
- Reallocated based on the average percent of covered commodities planted from 2009-2012
- This decision will be tougher than the yield update decision
- Failure to make decision defaults to current base allocation
- Base can be adjusted for acreage coming out of CRP

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**Example - Base Equal Planted**

Crop	2013 Base Acres	Planted and Considered Planted (P&CP) Acres				2009-12 Average P&CP	Reallocation Percentage	2014 Reallocated Base Acres
		2009	2010	2011	2012			
Barley								
Canola								
Corn	423.00	950.00	975.00	1,000.00	975.00	76.13%	974.97	
Cranberry								
Dry Peas								
Flaxseed								
Grain Sorghum								
Large Chickpeas								
Lentils								
Mustard Seed								
Oats								
Peanuts								
Rapeseed								
Rice (Long Grain)								
Rice (Medium Short Grain)								
Safflower								
Sesame Seed								
Small Chickpeas	590.00	351.00	306.00	281.00	306.00	23.88%	306.63	
Soybeans								
Soybean Seed (AD)	48.00							
Wheat								
<b>Totals</b>	<b>1,281.00</b>	<b>1,281.00</b>	<b>1,281.00</b>	<b>1,281.00</b>	<b>1,281.00</b>	<b>100.00%</b>	<b>1,281.00</b>	

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**Example - Planted Acres Greater Than Base**

Crop	2013 Base Acres	Planted and Considered Planted (P&CP) Acres				2009-12 Average P&CP	Reallocation Percentage	2014 Reallocated Base Acres
		2009	2010	2011	2012			
Barley								
Canola								
Corn	423.00	950.00	1,000.00	900.00	1,000.00	92.50%	891.41	
Cranberry								
Dry Peas								
Flaxseed								
Grain Sorghum								
Large Chickpeas								
Lentils								
Mustard Seed								
Oats								
Peanuts								
Rapeseed								
Rice (Long Grain)								
Rice (Medium Short Grain)								
Safflower								
Sesame Seed								
Small Chickpeas	590.00	600.00	550.00	600.00	550.00	57.46%	479.09	
Soybeans								
Soybean Seed (AD)	48.00							
Wheat								
<b>Totals</b>	<b>1,281.00</b>	<b>1,550.00</b>	<b>1,550.00</b>	<b>1,500.00</b>	<b>1,550.00</b>	<b>1,537.50%</b>	<b>1,281.00</b>	

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**Example - Planted Acres Less Than Base**

Crop	2013 Base Acres	Planted and Considered Planted (P&CP) Acres				2009-12 Average P&CP	Reallocation Percentage	2014 Reallocated Base Acres
		2009	2010	2011	2012			
Barley								
Canola								
Corn	423.00	400.00	550.00	400.00	550.00	51.57%	466.41	
Cranberry								
Dry Peas								
Flaxseed								
Grain Sorghum								
Large Chickpeas								
Lentils								
Mustard Seed								
Oats								
Peanuts								
Rapeseed								
Rice (Long Grain)								
Rice (Medium Short Grain)								
Safflower								
Sesame Seed								
Small Chickpeas	590.00	400.00	550.00	400.00	550.00	51.75%	594.51	
Soybeans								
Soybean Seed (AD)	48.00	40.00	50.00			22.50%	25.88	
Wheat								
<b>Totals</b>	<b>1,281.00</b>	<b>1,330.00</b>	<b>1,800.00</b>	<b>1,330.00</b>	<b>1,100.00</b>	<b>1,115.00%</b>	<b>1,281.00</b>	

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**Payment Yield Update**

- Owners have an one-time option to:
  - Keep current Counter-Cyclical Yields, or
  - Update payment yields to 90% of average 2008-2012 yields
    - Minimum of 75% of county T Yield for any one year
- Not required to update yields
  - If update increases yield, then update
  - Update yields even if producer elects ARC (payment yield only used for PLC in this farm bill)

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## Yield Update Issues

- Owners ability to prove yields
  - Yields have not been required to be reported to FSA (crop insurance only)
  - Landowners of cash rented farms will need production information from tenants (possible friction if not provided before)
  - All owners must agree
  - One owner can sign for all owners on FSA farm
  - If no election made, retain current CC yields

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## Payment Yield Option Example

Payment Yield Update Options			
Year	Yields		
2008	165.00	165.00	165.00
2009	178.00	178.00	
2010	167.00	167.00	167.00
2011	172.00	172.00	172.00
2012	143.00	100.00	143.00
Averages	165.00	162.40	161.75
Payment Yield @ 90%	148.50	146.16	145.58
T yield for county is 173 - 75% is 130			

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## Producer Election

- All producers on a FSA farm will make election by March 31, 2015 between:
  - PLC
  - ARC-CO
  - ARC-IC
- Crop-share landlords are part of the election, cash rent landlords do not participate
- *Must be unanimous, if not, then no 2014 payment and locked into PLC for life of farm bill*
- All producers must sign election
- Election follows the "farm" election
- Separate irrigated and non-irrigated elections if more than 25% of the county is irrigated

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## Payment Acres

- Payment acres will be certain percentage of base acres as follows:
  - PLC – 85%
  - ARC-CO – 85%
  - ARC-IC – 65%
- ARC-IC is at a 23% disadvantage to ARC-CO (farmer's yields should be at least 25% higher than county average or optimum mix of crops)

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## Program Election of PLC, ARC-CO or ARC-IC

- ELECTION is *Farm by Farm* (FSA Farm)
- If ARC-CO or PLC is elected on farm:
  - Each covered commodity will select PLC or ARC-CO
    - 10 FSA farms with corn and beans can have 20 separate elections between PLC and ARC-CO
- RMA's Supplement Coverage Option (SCO) is only an option for PLC selected covered crops

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## Program Election of PLC, ARC-CO or ARC-IC (Cont.)

- If ARC-IC is selected on a *Farm*:
  - All covered commodities planted on the farm are ARC-IC
  - PLC is NOT an option for the farm
  - ARC-CO is NOT an option for the farm
  - RMA's SCO is NOT an option for the farm
  - All FSA farms in a state that elect ARC-IC are combined into one "Farm"



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## Price Loss Coverage (PLC)

- PLC is a risk management tool that addresses deep, multiple year price declines:
  - Compliments crop insurance, which is not designed to cover multiple-year price declines
  - Payments on covered commodity are made:
    - If effective price for crop year is less than the reference price (table on next slide)
    - Effective price is the higher of the midseason price or the national average loan rate for the covered commodity, whichever is higher
  - PLC Payment Rate = Reference Price – Effective Price
  - PLC Payment Amount = Payment Rate X Payment Yield X Payment Acres (85% of base acres)

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## Price Loss Coverage (PLC) Reference Prices

	Per bushel		Per cwt
Corn	\$3.70	Minor Oilseeds	\$20.15
Soybeans	\$8.40	Dry Peas	\$11.00
Wheat	\$5.50	Lentils	\$19.97
Oats	\$2.40	Small chickpeas	\$19.04
Barley	\$4.95	Large chickpeas	\$21.54

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## PLC Example

- MYA = \$3.30/bushel for corn
- Farm's payment yield = 165 bushels/acre
- Corn base = 1,000 acres
- Payment rate: \$.40/bu. (\$3.70-\$3.30)
- Payment = \$56,100 (\$4 x 165 x 1,000 x .85)
- Payment/acre = \$56.10

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## Agricultural Risk Coverage (ARC)

- ARC is a risk management tool that addresses revenue losses:
  - Producers who elect ARC must unanimously select whether to receive county-wide coverage on a commodity-by-commodity basis or choose individual coverage that applies to all of the commodities on the farm
  - Must incur 14% loss before coverage will start (guarantee revenue)
  - ARC coverage occurs between 76% to 86% of benchmark revenue
  - ARC has a maximum limit of 10% of benchmark revenue unlike PLC which has no limit (until loan rate is hit)

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## Agricultural Risk Coverage (ARC)–Continued

- Payment rate is equal to the lesser of:
  - The amount that the ARC guarantee exceeds actual crop revenue, or
  - 10% of the benchmark revenue
- Benchmark revenue is based upon five-year Olympic production times Olympic average mid-year average (MYA) NATIONAL crop price
  - Throw out the high and low of each
- Actual crop revenue equals current year county yield times current year NATIONAL MYA price

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## ARC- CO Benchmark Revenue Calculation Redwood County, Minnesota

	2009	2010	2011	2012	2013	Oly. Ave.
County Yield	187	184	150	162	164	170
MYA Price	\$3.70*	\$5.18	\$6.22	\$6.89	\$4.46	\$5.29

\*MYA Price was actually \$3.55, replaced with reference price of \$3.70 (that is minimum)

Benchmark Revenue = \$899.30 (170 x \$5.29)  
 Maximum payment = \$89.93 (899.30 x 10%)  
 Guarantee: \$774 (\$899 x 86%)

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## ARC-CO Example (based on Redwood Co.)

Farmer Peterson elects county ARC-CO for 2014. The five-year Olympic average for his county is 170 bpa and the five-year Olympic price is \$5.29. His ARC benchmark revenue is \$899.30. 86% of this is \$773.39.

The county final yield was 160 bpa and the average corn price for the 2014 crop year (ends August 31, 2015) is \$3.75. This results in county actual revenue of \$600.00.

The difference between the guarantee of \$773.39 and the actual revenue of \$600.00 is \$173.39. However, 10% of \$899.30 is \$89.93, therefore, the actual payment allowed is \$89.93 times his corn base acres times 85%.

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## Current Benchmark Prices v. Reference Price

Crop	Reference Price	Benchmark Price (2014)	86% of Benchmark	Difference \$
Corn	\$3.70	\$5.29	\$4.54	\$.84
Soybeans	\$8.40	\$12.27	\$10.55	\$2.15
Wheat	\$5.50	\$6.60	\$5.67	\$.17
Oats	\$2.40	\$3.25	2.79	\$.39

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## ARC - IC

- If a farm elects ARC on an individual crop basis:
  - All commodities on farm are included and all ARC-IC FSA farms in one state are aggregated together
  - Separate for irrigated and non-irrigated if enough irrigated acres
  - Allows farm to get payments based on planted acres, not base acres
  - Payment is only on 65% of base acres, not 85% as with ARC-CO and PLC
  - Generally will elect ARC-IC if yields are generally at least 25% or so higher than county
    - Mix of crops may change this requirement

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## Summary of Choices

- Price Loss Coverage
  - Fixed reference target price program (fixed 2014-2018)
  - Maximum payment rate: Reference price - National loan rate (Corn - \$3.70 - \$1.95 = \$1.75)
  - Payments on 65% of a crop's base acres (does not matter what you plant in 2014-2018)
  - SCO is only available on PLC elected crop commodity
- ARC - CO
  - Revenue Program: 5 year Olympic average of county yields and National MYA prices (Benchmark Revenue)
  - Separate guarantee for each crop
  - Guarantee = 86% of benchmark revenue
  - Max payment = 10% of benchmark revenue
  - Payments on 85% of crop's base acres
  - Not eligible for SCO
- ARC - IC
  - Revenue Program: 5 year Olympic average of Farm yields and National MYA prices (Benchmark Revenue)
  - Whole farm program for all covered crops on state wide FSA farm(s)
  - Max payment: 10% of weighted benchmark revenue
  - Payment on 65% of total base acres
  - Not eligible for SCO

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## ARC & PLC Program Overview

- ARC/PLC Program Signup Process has "three steps"
  - Update - Owners can "reallocate" base acres and/or "update" CC Yields (done by February 27, 2015)
  - Election - Once Base Acres and Yields are set, then the "Election" of PLC or ARC takes place on a farm-by-farm basis by each producer (done by March 31, 2015)
    - All operators and owners must unanimously agree, otherwise, no payment for 2014 and locked into PLC for 2015-2018 crop years
  - Enrollment - Once election has been completed then "Enrollment" takes place annually on farm (Sometime between mid-April and mid-Summer 2015 for 2014 and 2015 crop years)
  - It appears that 2015 producer will make election for 2014 producer (if they are different)

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## Which is Better?

- ARC is more likely to make a payment for the 2014 or 2015 crop due to the higher Olympic Average (for corn)
- However, it may be more likely not to make payments in last two years if prices stay low, whereas, PLC will make payments then
- You may want to elect ARC for beans and PLC for corn, but every farm will be different
- The larger the margin between expected prices and references prices, the more you lean toward ARC
- Growers with low farm yields will gravitate toward County ARC
- Growers with high yields compared to county will gravitate to Individual Farm ARC
- ARC-IC will allow farmers to allocate base acres to corn or soybeans based on plantings (ARC-CO locked into base acres only)

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## Crop Insurance Details

- Policy related items
  - Payment limits/eligibility tests debated, but not currently included
  - Conservation compliance included (if you participate in FSA programs already, then you are in compliance)
  - Interaction with commodity programs
- Other crop insurance changes
  - STAX for cotton
  - Permanent approval of enterprise unit subsidy
  - Separate enterprise unit and separate coverage levels for irrigated and non-irrigated production
  - APH adjustment in years of county yield losses of at least 50% (beginning with 2015 spring crops)
  - Premium adjustment for CAT
  - Adjustments to crop insurance Sodsaver provisions
  - Beginning farmer premium subsidy increases (10 percentage points for five years)
  - Organic price provisions
  - Weather index pilot program
  - Whole-Farm Revenue Program to replace AGR and AGR-Lite

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## Crop Insurance - SCO

- Supplemental Coverage Option (SCO)
  - Adaptation of current area-based revenue insurance (ARR previously GRIP)
  - Provides area-based supplement to individual coverage to cover part of deductible
  - Protects losses below allowed coverage level and above individual insurance coverage level
  - Parameters
    - Upper Coverage Level
      - 86% if in RLC or no program
    - Lower Coverage Level
      - Individual coverage level
      - 0% if no individual coverage purchased?
    - 65% premium subsidy rate
  - Impact
    - Protection highly correlated to relationship of individual yields to county yields (the closer the better)
    - Protection is similar to ARC-CO for 76%-86% band, but based on current price instead of 5-year Olympic average price (current much lower than \$5.29 corn Olympic average)

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## Other Farm Bill Items

- Disaster Assistance re-authorized and funded retroactively to 2012
- Programs
  - Livestock Indemnity Program (LIP)
    - Cover abnormal death losses due to agricultural disasters (2013 SD blizzard)
    - 75% of market value
  - Livestock Forage Disaster Program (LFP)
    - Covers drought and fire losses to forage and feed supplies for livestock herds
    - Payments equal 60% of monthly feed costs for number of months based on drought severity
      - 1 month if in D2 for 8 weeks
      - 3 months if in D3 at any time
      - 4 months if in D3 for 4 weeks or D4 at any time
      - 5 months if in D4 for 4 weeks
    - Payments equal 50% of monthly feed cost for duration of the lease up to 180 days for losses due to fire on Federal grazing land
  - Emergency Assistance Program for Livestock, Honey Bees, and Farm-Raised Fish (ELAP)
    - Covers other livestock disaster losses such as adverse weather, disease, etc. that are not covered by LIP and LFP
  - Tree Assistance Program (TAP)
    - Covers disaster losses for orchards and nursery tree owners

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## Conservation

- CRP
  - Enrollment cap reduced to 24 million acres by 2017
  - Current CRP contracts will be more difficult to re-bid into CRP at expiration
  - TIP reauthorized to help transition expiring CRP land to beginning farmers and ranchers
- Working Lands Programs
  - EQIP
    - Budget authority reduced in early years, but projected outlays continue to grow from current funding levels
    - WHIP now included in EQIP - 5% of funding
  - CSP
    - Annual acreage enrollment reduced from 12.8 to 10 million acres
    - Projected outlays will continue to grow through 2018 as new acres are added
  - ACEP
    - WIP, FFP and GRP combined into new easement program
    - Substantial growth in expected outlays
  - Other Programs
    - Several targeted programs and partnerships combined and streamlined with general increase in funding
- Conservation Compliance
  - Conservation compliance or cross-compliance now required for eligibility for crop insurance premium subsidies
    - Conservation plans on highly erodible land/Sodbuster
    - Swampbuster
  - Sodsaver

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## Beginning Farmer Programs

- Loan programs
- Crop insurance premium subsidy increase
- Research and education
- Conservation crop-share assistance
- Transition Incentive Program (TIP) for CRP
- Increased emphasis on veterans

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### Approximate Payments Per Acre For Corn and Soybeans For 2014 and 2015 Crop Year

Corn Price	ARC-CO Payment	PLC Payment	Bean Price	ARC-CO Payment	PLC Payment
\$ 4.50	\$ -	-	\$ 10.50	\$ -	\$ -
\$ 4.40	\$ 18	-	\$ 10.25	\$ 4	\$ -
\$ 4.30	\$ 35	-	\$ 10.00	\$ 17	\$ -
\$ 4.20	\$ 53	-	\$ 9.75	\$ 29	\$ -
\$ 4.10	\$ 70	-	\$ 9.50	\$ 42	\$ -
\$ 4.00	\$ 88	-	\$ 9.25	\$ 54	\$ -
\$ 3.90	\$ 92	-	\$ 9.00	\$ 60	\$ -
\$ 3.80	\$ 92	-	\$ 8.75	\$ 60	\$ -
\$ 3.70	\$ 92	-	\$ 8.50	\$ 60	\$ -
\$ 3.60	\$ 92	15	\$ 8.25	\$ 60	\$ 7
\$ 3.50	\$ 92	31	\$ 8.00	\$ 60	\$ 18
\$ 3.40	\$ 92	46	\$ 7.75	\$ 60	\$ 29
\$ 3.30	\$ 92	61	\$ 7.50	\$ 60	\$ 41
\$ 3.20	\$ 92	77	\$ 7.25	\$ 60	\$ 52
\$ 3.10	\$ 92	92	\$ 7.00	\$ 60	\$ 63
\$ 3.00	\$ 92	107	\$ 6.75	\$ 60	\$ 74

Assumes 170 bpa for corn and 50 bpa for soybeans

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Producer Name: XYZ Farmer State: Minnesota County: Redwood

Farm Number: 00021234 Base Acres: 1,250.00 34 CC Field: 150.00

What is updated PLC Yield: 152.00 Crop Code: 0041 County Code #: 27127

Does County Have Irrigated/Non-Irrigated (Y/N): Yes, is this Irrig. Or Non-Irrig. (Y/N): N

County Yields by Year:

Year	2009	2010	2011	2012	2013
Yield	187.00	184.00	150.00	162.00	164.00

Crop: **Corn**  
Reference Price: \$ 3,700.00

Year	USDA Prices			FAPRI Prices			Farmer Prices			
	County	USDA	FAPRI	Farmer	USDA	FAPRI	Farmer	USDA	FAPRI	Farmer
2014 crop year	180.00	3.50	3.50	3.50	3.29	5.29	5.29	3.29	5.29	5.29
2015 crop year	180.00	3.68	4.09	4.00	5.29	5.29	5.29	4.79	4.92	4.89
2016 crop year	155.00	3.36	4.09	3.25	3.95	4.21	3.99	3.95	4.21	3.99
2017 crop year	185.00	3.47	4.31	3.75	4.00	4.10	3.75	4.10	4.10	3.75
2018 crop year	190.00	3.51	4.21	4.00	3.70	4.10	3.75	4.10	4.10	3.75

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USDA Price Analysis

Year	Payment Rate	Total PFC Per Acre	USDA Payment	USDA Yield	USDA Benchmark	USDA Actual	USDA Payment	Total PFC Payment
2014	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2015	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2016	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2017	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2018	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
Grand Total	0.0000	0.00	0.0000	750.00	0.0000	0.0000	0.00	0.0000

FAPRI Price Analysis

Year	Payment Rate	Total PFC Per Acre	FAPRI Payment	FAPRI Yield	FAPRI Benchmark	FAPRI Actual	FAPRI Payment	Total PFC Payment
2014	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2015	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2016	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2017	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2018	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
Grand Total	0.0000	0.00	0.0000	750.00	0.0000	0.0000	0.00	0.0000

Farmer Estimated Price Analysis

Year	Payment Rate	Total PFC Per Acre	Farmer Payment	Farmer Yield	Farmer Benchmark	Farmer Actual	Farmer Payment	Total PFC Payment
2014	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2015	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2016	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2017	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2018	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
Grand Total	0.0000	0.00	0.0000	750.00	0.0000	0.0000	0.00	0.0000

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**TOMORROW'S Producer**

Producer Name: XYZ Farmer State: Minnesota County: Redwood

Farm Number: 00021234 Base Acres: 1,250.00 34 CC Field: 150.00

What is updated PLC Yield: 45.00 Crop Code: 0081 County Code #: 27127

Does County Have Irrigated/Non-Irrigated (Y/N): N

County Yields by Year:

Year	2009	2010	2011	2012	2013
Yield	45.00	51.00	37.00	45.00	47.00

Crop: **Soybeans**  
Reference Price: \$ 8,400.00

Year	USDA Prices			FAPRI Prices			Farmer Prices			
	County	USDA	FAPRI	Farmer	USDA	FAPRI	Farmer	USDA	FAPRI	Farmer
2014 crop year	47.00	9.75	10.00	9.75	12.27	12.27	12.27	9.75	12.27	12.27
2015 crop year	47.00	8.85	9.81	9.81	12.27	12.27	12.27	8.85	9.81	9.81
2016 crop year	47.00	8.00	10.11	8.00	11.75	11.81	11.75	8.00	10.11	10.11
2017 crop year	47.00	9.05	10.29	9.05	10.55	11.04	10.58	9.05	10.29	10.29
2018 crop year	47.00	9.25	10.54	9.50	9.25	10.13	8.92	9.25	10.54	10.54

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**TOMORROW'S Producer**

USDA Price Analysis

Year	Payment Rate	Total PFC Per Acre	USDA Payment	USDA Yield	USDA Benchmark	USDA Actual	USDA Payment	Total PFC Payment
2014	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2015	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2016	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2017	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2018	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
Grand Total	0.0000	0.00	0.0000	750.00	0.0000	0.0000	0.00	0.0000

FAPRI Price Analysis

Year	Payment Rate	Total PFC Per Acre	FAPRI Payment	FAPRI Yield	FAPRI Benchmark	FAPRI Actual	FAPRI Payment	Total PFC Payment
2014	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2015	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2016	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2017	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2018	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
Grand Total	0.0000	0.00	0.0000	750.00	0.0000	0.0000	0.00	0.0000

Farmer Estimated Price Analysis

Year	Payment Rate	Total PFC Per Acre	Farmer Payment	Farmer Yield	Farmer Benchmark	Farmer Actual	Farmer Payment	Total PFC Payment
2014	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2015	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2016	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2017	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2018	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
Grand Total	0.0000	0.00	0.0000	750.00	0.0000	0.0000	0.00	0.0000

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**TOMORROW'S Producer**

Producer Name: XYZ Farmer State: Minnesota County: Redwood

Farm Number: 00021234 Base Acres: 1,250.00 34 CC Field: 150.00

What is updated PLC Yield: 42.00 Crop Code: 0021 County Code #: 27127

Does County Have Irrigated/Non-Irrigated (Y/N): N

County Yields by Year:

Year	2009	2010	2011	2012	2013
Yield	51.00	49.00	35.00	44.00	54.00

Crop: **Wheat**  
Reference Price: \$ 5,500.00

Year	USDA Prices			FAPRI Prices			Farmer Prices			
	County	USDA	FAPRI	Farmer	USDA	FAPRI	Farmer	USDA	FAPRI	Farmer
2014 crop year	54.00	5.90	5.50	5.90	6.40	6.60	6.60	5.90	5.50	5.50
2015 crop year	54.00	4.35	5.73	5.50	6.67	6.67	6.67	4.35	5.73	5.73
2016 crop year	54.00	4.30	5.72	5.00	6.67	6.67	6.67	4.30	5.72	5.72
2017 crop year	49.00	4.45	5.29	5.75	6.09	6.17	6.09	4.45	5.29	5.29
2018 crop year	50.00	4.60	5.87	5.60	5.63	5.81	5.72	4.60	5.87	5.87

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**TOMORROW'S Producer**

USDA Price Analysis

Year	Payment Rate	Total PFC Per Acre	USDA Payment	USDA Yield	USDA Benchmark	USDA Actual	USDA Payment	Total PFC Payment
2014	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2015	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2016	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2017	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2018	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
Grand Total	0.0000	0.00	0.0000	750.00	0.0000	0.0000	0.00	0.0000

FAPRI Price Analysis

Year	Payment Rate	Total PFC Per Acre	FAPRI Payment	FAPRI Yield	FAPRI Benchmark	FAPRI Actual	FAPRI Payment	Total PFC Payment
2014	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2015	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2016	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2017	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2018	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
Grand Total	0.0000	0.00	0.0000	750.00	0.0000	0.0000	0.00	0.0000

Farmer Estimated Price Analysis

Year	Payment Rate	Total PFC Per Acre	Farmer Payment	Farmer Yield	Farmer Benchmark	Farmer Actual	Farmer Payment	Total PFC Payment
2014	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2015	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2016	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2017	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
2018	0.0000	0.00	0.0000	150.00	0.0000	0.0000	0.00	0.0000
Grand Total	0.0000	0.00	0.0000	750.00	0.0000	0.0000	0.00	0.0000



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Producers Name: XYZ Farmer State: Minnesota County: Redwood

Farm Number: 0000234 Base Acres: 1,250.00 14 CC Yield: 58.00

What is updated FLC Yield: 69.00 Crop Code: 0016 County Code: 27127

Does County Have Irrigated/Non-Irrigated (Y/N): N, N, N, Yes, Is This Irrig. Or Non-Irrig. (Y/N):

County Yields by Year  

Year	2009	2010	2011	2012	2013
Yield	57.00	92.00	64.00	71.00	99.00

Farm Info  

Farm	County	ARC-CD	Benchmark	Total A/C
		MNA		

Crop: Oats  
 Reference Price \$ 2,400.00 \$ 2,400.00 \$ 2,400.00

Projections on Yields and Prices

Year	County Yields		Olympic Prices			
	USDA Prices	FAPRI Prices	Farmer Prices	USDA Prices	FAPRI Prices	Farmer Prices
2014 crop year	85.00	\$ 2.35	\$ 3.25	\$ 3.00	\$ 3.25	\$ 3.25
2015 crop year	70.00	\$ 1.95	\$ 3.21	\$ 2.75	\$ 3.25	\$ 3.50
2016 crop year	78.00	\$ 1.95	\$ 3.21	\$ 2.75	\$ 3.25	\$ 3.41
2017 crop year	72.00	\$ 2.00	\$ 3.27	\$ 3.25	\$ 2.85	\$ 3.41
2018 crop year	80.00	\$ 2.10	\$ 3.28	\$ 3.00	\$ 2.40	\$ 3.25

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USDA Price Analysis

Year	Market	Market	Total A/C	Yield	Basis	ARC-CD	
						Payment	Total A/C
2014	USDA	1.45	1,000.00	61.8	0.21	2,689.38	3,689.38
2015	USDA	2.10	1,250.00	61.8	0.21	1,971.15	3,689.38
2016	USDA	1.10	1,250.00	61.8	0.21	1,321.24	2,421.24
2017	USDA	1.70	1,250.00	61.8	0.21	2,021.24	2,421.24
2018	USDA	2.00	1,250.00	61.8	0.21	2,421.24	2,421.24
Grand Total							13,270.34

FAPRI Price Analysis

Year	Market	Market	Total A/C	Yield	Basis	ARC-CD	
						Payment	Total A/C
2014	FAPRI	2.10	1,000.00	61.8	0.21	2,689.38	3,689.38
2015	FAPRI	3.21	1,250.00	61.8	0.21	3,211.15	3,689.38
2016	FAPRI	1.10	1,250.00	61.8	0.21	1,321.24	2,421.24
2017	FAPRI	1.70	1,250.00	61.8	0.21	2,021.24	2,421.24
2018	FAPRI	2.10	1,250.00	61.8	0.21	2,421.24	2,421.24
Grand Total							13,270.34

ARC-CD Subsidy Price Analysis

Year	Market	Market	Total A/C	Yield	Basis	ARC-CD	
						Payment	Total A/C
2014	ARC-CD	1.45	1,000.00	61.8	0.21	2,689.38	3,689.38
2015	ARC-CD	2.10	1,250.00	61.8	0.21	1,971.15	3,689.38
2016	ARC-CD	1.10	1,250.00	61.8	0.21	1,321.24	2,421.24
2017	ARC-CD	1.70	1,250.00	61.8	0.21	2,021.24	2,421.24
2018	ARC-CD	2.00	1,250.00	61.8	0.21	2,421.24	2,421.24
Grand Total							13,270.34

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TABLE 2. PROJECTED 2014 PRICE LOSS (PLC) COVERAGE PAYMENT RATES  
 BASED ON STATUTORY REFERENCE PRICES, PROJECTED 2014/15 MARKET YEAR AVERAGE (MYA) PRICES AND 2014 NATIONAL AVERAGE LOAN RATES  
 JANUARY 15, 2015 (7)

Commodity	Marketing Year	Publishing Months for the Final 2014/15 MYA Price and 2014 PLC Effective Price	Unit	Statutory Reference Price	Projector's Price	2014 National Loan Rate	Preliminary PLC	PLC	Ratio of PLC to PLC	
									Ratio of PLC to PLC	Ratio of PLC to PLC
Wheat	Jan. 1-Mar. 31	Jan. 26, 2013	Bu/HR	\$5.58	\$6.22	\$2.84	\$6.20	\$0.00	\$2.38	
Barley	Jan. 1-Mar. 31	Jan. 26, 2013	Bu/HR	\$4.95	\$5.25	\$1.95	\$5.25	\$0.00	\$3.00	
Oats	Jan. 1-Mar. 31	Jan. 26, 2013	Bu/HR	\$2.48	\$2.25	\$1.80	\$2.25	\$0.00	\$1.43	
Peanuts	Aug. 1-Oct. 31	Aug. 30, 2013	Foun	\$0.2475	\$0.2100	\$0.1775	\$0.2100	\$0.0225	\$0.2000	
Corn	Aug. 1-Oct. 31	Aug. 30, 2013	Bu/HR	\$3.50	\$3.80	\$1.95	\$3.80	\$0.00	\$1.95	
Soybeans	Aug. 1-Oct. 31	Aug. 30, 2013	Bu/HR	\$5.95	\$5.80	\$3.80	\$5.80	\$0.00	\$3.80	
Large Chickpeas	Jan. 1-Mar. 31	Jan. 26, 2013	Foun	\$0.1100	\$0.1175	\$0.0500	\$0.1175	\$0.0000	\$0.0500	
Small Chickpeas	Jan. 1-Mar. 31	Jan. 26, 2013	Foun	\$0.1000	\$0.1100	\$0.1100	\$0.1100	\$0.0000	\$0.0000	
Lupine	Jan. 1-Mar. 31	Jan. 26, 2013	Foun	\$0.1100	\$0.1100	\$0.1100	\$0.1100	\$0.0000	\$0.0000	
Soybean Meal	Aug. 1-Oct. 31	Aug. 30, 2013	Foun	\$0.2075	\$0.2100	\$0.3000	\$0.2100	\$0.0000	\$0.1300	
Soybean Oil	Aug. 1-Oct. 31	Aug. 30, 2013	Foun	\$0.2114	\$0.2100	\$0.1119	\$0.2100	\$0.0000	\$0.3081	
Canola	Jan. 1-Mar. 31	Jan. 26, 2013	Foun	\$0.2019	\$0.2100	\$0.2100	\$0.2100	\$0.0000	\$0.1300	
Soybean Meal	Aug. 1-Oct. 31	Aug. 30, 2013	Foun	\$0.2075	\$0.2100	\$0.3000	\$0.2100	\$0.0000	\$0.1300	
Soybean Oil	Aug. 1-Oct. 31	Aug. 30, 2013	Foun	\$0.2114	\$0.2100	\$0.1119	\$0.2100	\$0.0000	\$0.3081	
Canola	Jan. 1-Mar. 31	Jan. 26, 2013	Foun	\$0.2019	\$0.2100	\$0.2100	\$0.2100	\$0.0000	\$0.1300	
Soybean Meal	Aug. 1-Oct. 31	Aug. 30, 2013	Foun	\$0.2075	\$0.2100	\$0.3000	\$0.2100	\$0.0000	\$0.1300	
Soybean Oil	Aug. 1-Oct. 31	Aug. 30, 2013	Foun	\$0.2114	\$0.2100	\$0.1119	\$0.2100	\$0.0000	\$0.3081	
Canola	Jan. 1-Mar. 31	Jan. 26, 2013	Foun	\$0.2019	\$0.2100	\$0.2100	\$0.2100	\$0.0000	\$0.1300	
Soybean Meal	Aug. 1-Oct. 31	Aug. 30, 2013	Foun	\$0.2075	\$0.2100	\$0.3000	\$0.2100	\$0.0000	\$0.1300	
Soybean Oil	Aug. 1-Oct. 31	Aug. 30, 2013	Foun	\$0.2114	\$0.2100	\$0.1119	\$0.2100	\$0.0000	\$0.3081	
Canola	Jan. 1-Mar. 31	Jan. 26, 2013	Foun	\$0.2019	\$0.2100	\$0.2100	\$0.2100	\$0.0000	\$0.1300	

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TABLE 3. PROJECTED 2014 BENCHMARK AND ACTUAL PRICE CALCULATIONS FOR COUNTY AGRICULTURAL RISK COVERAGE (ARC-CD)  
 BASED ON 2014/15 MARKET YEAR AVERAGE (MYA) PRICES AND STATUTORY REFERENCE PRICES  
 JANUARY 15, 2015 (7)

Commodity	Marketing Year	Publishing Months for the Final 2014/15 MYA Price and 2014 PLC Effective Price	Unit	Statutory Reference Price	ARC-CD					Ratio of PLC to PLC	
					ARC-CD	ARC-CD	ARC-CD	ARC-CD	ARC-CD		
Wheat	Jan. 1-Mar. 31	Jan. 26, 2013	Bu/HR	\$5.58	\$5.75	\$7.24	\$6.00	\$6.27	\$0.60	\$6.00	\$2.38
Barley	Jan. 1-Mar. 31	Jan. 26, 2013	Bu/HR	\$4.95	\$5.00	\$5.95	\$4.95	\$5.16	\$0.25	\$4.95	\$3.00
Oats	Jan. 1-Mar. 31	Jan. 26, 2013	Bu/HR	\$2.48	\$2.52	\$3.10	\$2.48	\$2.70	\$0.22	\$2.48	\$1.43
Peanuts	Aug. 1-Oct. 31	Aug. 30, 2013	Foun	\$0.2475	\$0.2475	\$0.2475	\$0.2475	\$0.2475	\$0.0000	\$0.2475	\$0.2000
Corn	Aug. 1-Oct. 31	Aug. 30, 2013	Bu/HR	\$3.50	\$3.77	\$4.68	\$3.50	\$3.80	\$0.30	\$3.50	\$1.95
Soybeans	Aug. 1-Oct. 31	Aug. 30, 2013	Bu/HR	\$5.95	\$6.02	\$7.10	\$5.95	\$6.24	\$0.29	\$5.95	\$3.80
Large Chickpeas	Jan. 1-Mar. 31	Jan. 26, 2013	Foun	\$0.1100	\$0.1175	\$0.1175	\$0.1175	\$0.1175	\$0.0000	\$0.1175	\$0.0500
Small Chickpeas	Jan. 1-Mar. 31	Jan. 26, 2013	Foun	\$0.1000	\$0.1100	\$0.1100	\$0.1100	\$0.1100	\$0.0000	\$0.1100	\$0.0000
Lupine	Jan. 1-Mar. 31	Jan. 26, 2013	Foun	\$0.1100	\$0.1100	\$0.1100	\$0.1100	\$0.1100	\$0.0000	\$0.1100	\$0.0000
Soybean Meal	Aug. 1-Oct. 31	Aug. 30, 2013	Foun	\$0.2075	\$0.2100	\$0.2100	\$0.2100	\$0.2100	\$0.0000	\$0.2100	\$0.1300
Soybean Oil	Aug. 1-Oct. 31	Aug. 30, 2013	Foun	\$0.2114	\$0.2100	\$0.2100	\$0.2100	\$0.2100	\$0.0000	\$0.2100	\$0.3081
Canola	Jan. 1-Mar. 31	Jan. 26, 2013	Foun	\$0.2019	\$0.2100	\$0.2100	\$0.2100	\$0.2100	\$0.0000	\$0.2100	\$0.1300
Soybean Meal	Aug. 1-Oct. 31	Aug. 30, 2013	Foun	\$0.2075	\$0.2100	\$0.2100	\$0.2100	\$0.2100	\$0.0000	\$0.2100	\$0.1300
Soybean Oil	Aug. 1-Oct. 31	Aug. 30, 2013	Foun	\$0.2114	\$0.2100	\$0.2100	\$0.2100	\$0.2100	\$0.0000	\$0.2100	\$0.3081
Canola	Jan. 1-Mar. 31	Jan. 26, 2013	Foun	\$0.2019	\$0.2100	\$0.2100	\$0.2100	\$0.2100	\$0.0000	\$0.2100	\$0.1300
Soybean Meal	Aug. 1-Oct. 31	Aug. 30, 2013	Foun	\$0.2075	\$0.2100	\$0.2100	\$0.2100	\$0.2100	\$0.0000	\$0.2100	\$0.1300
Soybean Oil	Aug. 1-Oct. 31	Aug. 30, 2013	Foun	\$0.2114	\$0.2100	\$0.2100	\$0.2100	\$0.2100	\$0.0000	\$0.2100	\$0.3081
Canola	Jan. 1-Mar. 31	Jan. 26, 2013	Foun	\$0.2019	\$0.2100	\$0.2100	\$0.2100	\$0.2100	\$0.0000	\$0.2100	\$0.1300

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