

FARM FORUM

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NEW EQUIPMENT DESIGNED TO BE MORE PRODUCTIVE
HAY PRODUCTION TRENDS

ASSEMBLY PLANT TOURS SHOW CASE IH QUALITY

VIDEO OBSERVATION SYSTEMS

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CASE IH
AGRICULTURE



ON THE COVER:

It takes a timely cutting and a good package to produce high quality hay. The full line of Case IH hay equipment includes new features for improved reliability and greater efficiency. On the cover, a Case IH Magnum 215 tractor pulls an LB433 large square baler.

A VALUABLE PROMOTION

Chances are you've seen references to Case IH's major "Get Into Zero" campaign for zero-percent financing on selected products. We've promoted it in unique new ways, such as on the Weather Channel and other key Web sites as well as on the radio, in magazines, and with special displays at your Case IH dealer.



We want to get the word out on this promotion because it really does provide special value to you. The ability to lock in financing at zero percent interest for up to 60 months, make no payments for 6 months – until after your crop or cash receipts are in – or put no money down, are powerful tools to help you purchase equipment on your terms, according to your needs. Case IH is providing you with a variety of special programming options for the unique challenges of your farming business.

Other aspects include adding no-cost options such as an AFS receiver for Magnum and Steiger tractors; a free loader for new Maxxum and Puma tractors; and a two-year protection plan for Axial-Flow combines as alternatives to the zero-interest financing. There are also cash-back options, plus zero-percent financing on selected tractors and combines.

In each case, Case IH and your dealer have the right equipment and the special purchase terms for this time, whatever your needs.

We encourage you to talk with your Case IH dealer to see how these programs can reduce your costs of owning a new tractor, combine or hay tool. Do so soon; these programs end on July 31, 2009.

Getting new, more productive equipment can make a difference in your operation.

We saw that play out this spring as many farmers in the central and eastern Corn Belt faced persistent rains that delayed planting up to a month or more. Growers who were equipped to plant hundreds of acres a day during breaks in the weather told us their investments in higher capacity Case IH equipment and autoguidance systems were definitely worthwhile.

They also appreciated the prompt response from their Case IH dealers when they needed it, and had the added assurance of the Max Service 24-hour seven day a week customer support service.

Productive equipment, offered at highly favorable terms, and supported by an outstanding dealer network with 24/7 backup . . . this is what Case IH delivers for those who demand more.

Jim Walker

Jim Walker
Vice President
North American Case IH
Agricultural Business



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**ONLINE EXCLUSIVE
FIRST OWNER REPORT**

This 24-row front-fold planter is productive and accurate. www.caseih.com/farmforum



OUR MISSION:

To provide you with information about Case IH equipment, trends in agriculture and growers' experiences to help you successfully manage your farm business.

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NEW EQUIPMENT DESIGNED TO BE MORE PRODUCTIVE

HAY PRODUCTION TRENDS



CASE IH HAY EQUIPMENT ADVANCES FOCUSED ON PRODUCTIVITY

- Damage-resistant disc mower shock hubs.
- Modular disc mower cutterbar drives.
- New high-contact roller and flail conditioner options for mower conditioners.
- Dual-bale ejection system for large square balers lets you completely eject the last bale or leave it in place.
- An optional PhiBer bale accumulator for large square balers lets you gather and place three bales at a time.
- A new hydraulic pump for SC101 sickle mower conditioners makes PTO attachment easier.
- A new full-length auger on the 18-foot RD182 windrower head improves crop feeding. It's the widest windrower head on the market for maximum productivity.



Hay is big business. It doesn't grab the headlines like cash grains do, but hay ranks among the top crops in economic value and acreage.

In the United States, the value of all hay crops trails only corn and soybeans. In Canada, farmers devote over 20 million acres to hay crops. That's second only to wheat in total Canadian crop acreage.

Every hay grower knows that making quality hay is all about timeliness and producing a good package. At Case IH, recent hay product advances have focused on these two points, with products having improved reliability and greater efficiency to help you make the most of tight hay production windows.

Cutting hay

Rotary disc mowers and disc mower conditioners have become the mower of choice for hay growers working with tough, tangled crops and in varying field conditions. They're unaffected by obstacles such as rodent mounds, prior crop residues or foreign materials such as sticks and stones that can clog or damage sicklebar mowers.

And they're fast. Working speeds of 10 mph or more let you

get this first step of timely hay harvest handled quickly.

To help maximize uptime, Case IH has improved rotary disc mower reliability with shock hubs now standard on all models, replacing drive hubs. Shock hubs are more resistant to impacts and are easier to replace if they do get damaged.

Modular cutterbar drives also limit impact damage to the individual disc module, protecting neighboring discs.

Sicklebar mowers remain the choice for smooth clean cuts for highest forage quality. All Case IH sicklebars use hydraulically driven dual sickles for clean cutting and reduced vibration.

Effective hay conditioning requires a combination of aggressive crop crimping to aid the drying process with gentle handling that retains leaves. Case IH now offers high-contact rolls in addition to the traditional rubber-on-rubber and steel-on-steel rolls. The high-contact rolls help cure slow-drying crops.

More new options such as flail conditioning provide more aggressive conditioning of grass crops without stem damage. It's one of several new options Case IH dealers can offer to help tailor mower conditioners to your

specific crop needs.

The news about hay rakes includes higher capacities plus ease of adjustment and transport. For example, each of the 40 spring steel finger tines on the raking wheels of Case IH wheel rakes can be replaced individually, saving time and expense. With widths up to 30 feet 10 inches, these rakes cover lots of ground in short order.

Baling hay

There continues to be high acceptance of all three types of baled hay packages: small square, round, and large square.

The expansion of people choosing a rural lifestyle to own a few horses is keeping demand strong in many areas for small square bales. They can be handled by hand, transported efficiently and retain the value of quality hay.

Round bales continue to be favored by many cattlemen and other livestock producers. Round bales are fast and efficient to make, Case IH balers produce bales that retain hay quality, especially with a mesh wrap, and round bales are easy to handle with the right equipment.

The growth in large-scale dairies continues to drive demand for



large square bales. The choice for high-quality forage, large square bales are well suited for commercial-scale production and long-distance transportation.

Small, round or large, all new balers are delivering improved reliability, reduced maintenance needs, and greater control over the baling process.

The Case IH SB Series small square balers include several productivity improvements. Access to key service points is easier, and twine storage has been increased, with up to eight balls on the two larger models. Optional light kits include brake and turn signals for improved visibility on the road.

Case IH RB 4 Series round balers have earned a reputation for solid, square-shouldered bales. Recent improvements include bale forming roll modifications to aid core formation in tough conditions, and a simpler mesh wrap feeding system.

The large square balers – the Case IH LB333 and LB433 – can be monitored and controlled by the same Case IH AFS Pro 600 display used for Case IH planters and combines. Improvements in stuffer speed and timing accelerate the crop into the prechamber for more consistent bale shape and length, with improved fill on

the bale tops and corners. Add a packer or rotor cutter to reduce hay length prior to baling for higher-density bales. The optional Case IH Thirty-Plus liquid preservative system treats hay as it's baled to maintain hay quality.

Large dairies are also driving demand for chopped forages and silage. Blown into silos or firmly packed into bunk silos, chopped forages are desired for high nutrient value, ease of mixing into a total mixed ration, and mechanized handling.

Case IH makes the FHX300 pull-type forage harvester that delivers substantial chopping capacity at a fraction of the price

of a self-propelled chopper. Match it to a tractor of at least 180 PTO hp and either a 76- or 92-inch-wide windrow pickup or a three-row corn head. An optional crop processor cracks corn kernels and breaks cob pieces for more digestible feed.

Handling hay

Efficient hay systems extend to handling and transport. Case IH has loaders for all row-crop tractors from the Farmall models to the Magnum models. The L300 and L700 loaders can be equipped with buckets, forks, grapples and probes matched to your hay handling needs. The Soft Ride option

on L700 Series loaders improves load control on uneven terrain to help boost load cycle times.

Skid steers also can serve as capable bale movers. Case skid steers all deliver at least 9 feet of lift height and can be equipped with a variety of bale handling attachments.

Hay crops respond to good management. Reliable equipment with ample capacity is a key component for successful hay production. ■

BE EQUIPPED FOR BIOMASS



Case IH recently participated in a switchgrass baling evaluation project conducted by Penn State's Biomass Energy Center. Among the study's findings: The Rotor Cutter option on the LB433 baler reduces switchgrass stems to a particle size better suited for further processing.

Alternative energy discussions often include switchgrass. The tall fast-growing perennial grass is frequently mentioned among renewable biomass energy sources. It's being researched both as a combustible product that could supplement fossil fuels such as coal to fire power plants, or as a feedstock for ethanol production.

If switchgrass becomes a viable crop in your area, studies indicate that it can be handled with traditional hay equipment. Recent studies at the University of Tennessee and Penn State have evaluated switchgrass in both round and large square bales.

The findings indicate that both round and square balers are a viable means of packaging switchgrass. Any differences in handling, storage and dry matter retention are similar to what we see with traditional hay and straw bales.

STRAIGHT SAVINGS

HIGHER COSTS FOR CROP INPUTS MAKE AUTOGUIDANCE SYSTEMS MORE AFFORDABLE

Remember joking that crooked rows held more plants? That might have been a way to make light of an operator's inability to steer straight, but the reality is that variations in row-to-row spacing cut into profitability, rather than aid it. The straight rows and consistent pass-to-pass spacing made possible by autoguidance systems can deliver quantifiable savings.

Overlap is the primary culprit. Studies have shown that overlapping is more prevalent than leaving gaps in pass-to-pass spacing. "Generally, farmers want to make sure a field is covered," observes Kent Shannon, a University of Missouri extension specialist who has studied autoguidance applications.

Shannon's studies, and others, have pegged unassisted steering accuracy to have a 5 percent overlap. This will vary by the field operation. Where visual accuracy is hard to determine, such as broadcast spreading of fertilizer, overlap can average as much as 10 percent. The overlap with a good operator following distinct planter markers will be less. But no one can approach the consistent control of an RTK autoguidance system and its unwavering sub-inch accuracy.

While 5 percent doesn't sound like a huge number, it can add up quickly, even in mid-sized operations. Consider that tilling or spraying an 80-acre field, with 5 percent overlap, means you're actually covering 84 acres. That's a 4-acre investment in time, fuel, equipment wear and input costs for nothing in return.

Case IH has developed an online calculator to help you identify the potential savings possible for various operations with different levels of guidance accuracy. You can find it at www.putyourfarmonthemap.com > Cost Savings Calculator.

This calculator gives you solid estimates based solely on managing pass-to-pass spacing. Adding more GPS-enabled capabilities, such as automatic boom shutoffs on sprayers and row clutches on planters, can further reduce over-applied chemicals and seed.

Missouri's Shannon evaluated automatic boom shutoff control on an irregularly shaped field. Without boom control, the operator applied product on 116.7 acres. With it, the operator applied product on 109.8 acres, a 6.3 percent savings. And, thanks to the automated aspects of the boom control, there was less workload on the operator.

The efficiencies go beyond eliminating the overlap. The as-applied maps on most monitors will show you how much of the field has been covered. If you missed a corner after maneuvering around a waterway, you can see it on the screen. If you've left the field to refill your sprayer, the monitor screen shows you where to return.

Autoguidance users also emphasize how much easier it is to run a full day of planting without having to concentrate on accurate steering. They're better able to monitor all operations, resulting in fewer mistakes. They can run longer, easier.



HERE'S HOW AUTOGUIDANCE SYSTEMS SAVE MONEY

Autoguidance gives consistent pass-to-pass spacing, eliminating gaps and overlaps that occur with manual steering.

Gaps result in the field not being used to its highest potential, leaving potential yield on the table.

Overlaps are more costly. By covering portions of the field twice, you're wasting time and fuel, plus the cost of the overapplied seed, fertilizer and chemicals. Depending on the crop, overpopulation can reduce yield as the crowded plants compete for sunlight, water and nutrients.

It's easy enough to visualize this problem. Less obvious is how costly gaps and overlaps are. Now that we have the ability to eliminate them and measure the difference, you can see the economic advantage of driving straight.

ONLINE CALCULATOR SHOWS YOUR AUTOGUIDANCE SAVINGS

Logic tells you that using autoguidance to eliminate pass-to-pass gaps and overlaps will save you money. You can estimate potential savings in your operation using the cost savings calculator available at the Case IH precision farming site www.putyourfarmonthemap.com.

Autoguidance keeps headers full

On combines, autoguidance brings similar efficiencies as it does to other field operations. Here, not using the full width of the header is the culprit. Assuming the same 5 percent estimate, you're wasting one pass after every 20 passes through the field with a 20-foot grain head ... consuming time, fuel and equipment wear. Plus, combines run at maximum efficiency under full load.

Overall, the accuracy and re-

liability of autoguidance systems has been impressive, and is continually improving. Look for GPS correction signals to become more accessible, especially in more intensive agricultural areas, as more farm suppliers and equipment dealers make signals available to their customers.

"The payback's there," says Shannon. "How much depends on your crops and acreage, but with the rising costs of crop inputs, it's not hard to justify most any type of guidance system." ■

VIDEO OBSERVATION SYSTEMS

PUT YOUR EYES ANYWHERE YOU CAN MOUNT A CAMERA

If you could view any blind spot as you're operating your equipment, where would it be?

Likely your first answer is, "behind you." Having a clear view to the rear as you're maneuvering around other equipment or backing into a shed would remove the anxiety from those tasks.

A new observation system available through Case IH dealers gives you that ability. The Voyager Medium Duty Observation system is a camera and monitor ideally suited for agricultural applications. It's based on a system originally designed for heavy-duty construction equipment, so it's proven rugged and durable. The camera is fully weatherproof; the monitor is ruggedly designed and intended for in-cab mounting.

Don't call this merely a back-up camera. Although the ability to see in the blind spots behind you is an obvious application, you can gain visual confirmation for anywhere the camera will mount. The system comes with a 25- and a 75-foot cable to connect the camera to the monitor. Additional cable is optional. Link them together to run as far as you need to.

With this amount of latitude, the system's applications are limited only by the ability to securely mount the camera and cable.

- Mount the camera on the end of your combine unloading auger to see into tall-sided grain carts as you're unloading.
- Mount the camera on planters or seeders to show the ground surface immediately behind the implement where hoppers or tanks may block rearward vision. You can confirm that there's no buildup of crop residues or other problems.



ACTUAL VIEW FROM CAMERA



EXCELLENT LOW LIGHT VISION



REAR VIEW OF SPRAYERS

- Mount the camera on top of your tractor cab facing rearward for an overall view of implement operation. Reduce the amount of time you spend looking backward.
- Mount the camera in the combine grain hopper to see grain levels and to gauge amounts of foreign matter.

Image clarity is a key feature of this system. The camera uses new technology called Super CMOS that provides high-performance color optics in a miniature package. Its images are clear and detailed in extremely bright conditions as well as in low light. Infrared LED assisted illumination enables the camera to deliver images in total darkness. Its 128-degree viewing angle provides a good balance of close-up detail and a broad field of vision. There's also an audio microphone for sound pickup.

The in-cab monitor has a 7-inch-wide format color LCD display that's covered with an anti-glare, anti-scratch lens. Automatic and manual daylight and night brightness modes help keep the screen visible in all conditions, as does a removable sun visor.

The monitor can handle video

and audio input from two cameras, so you can have two cameras monitoring multiple operations on one vehicle.

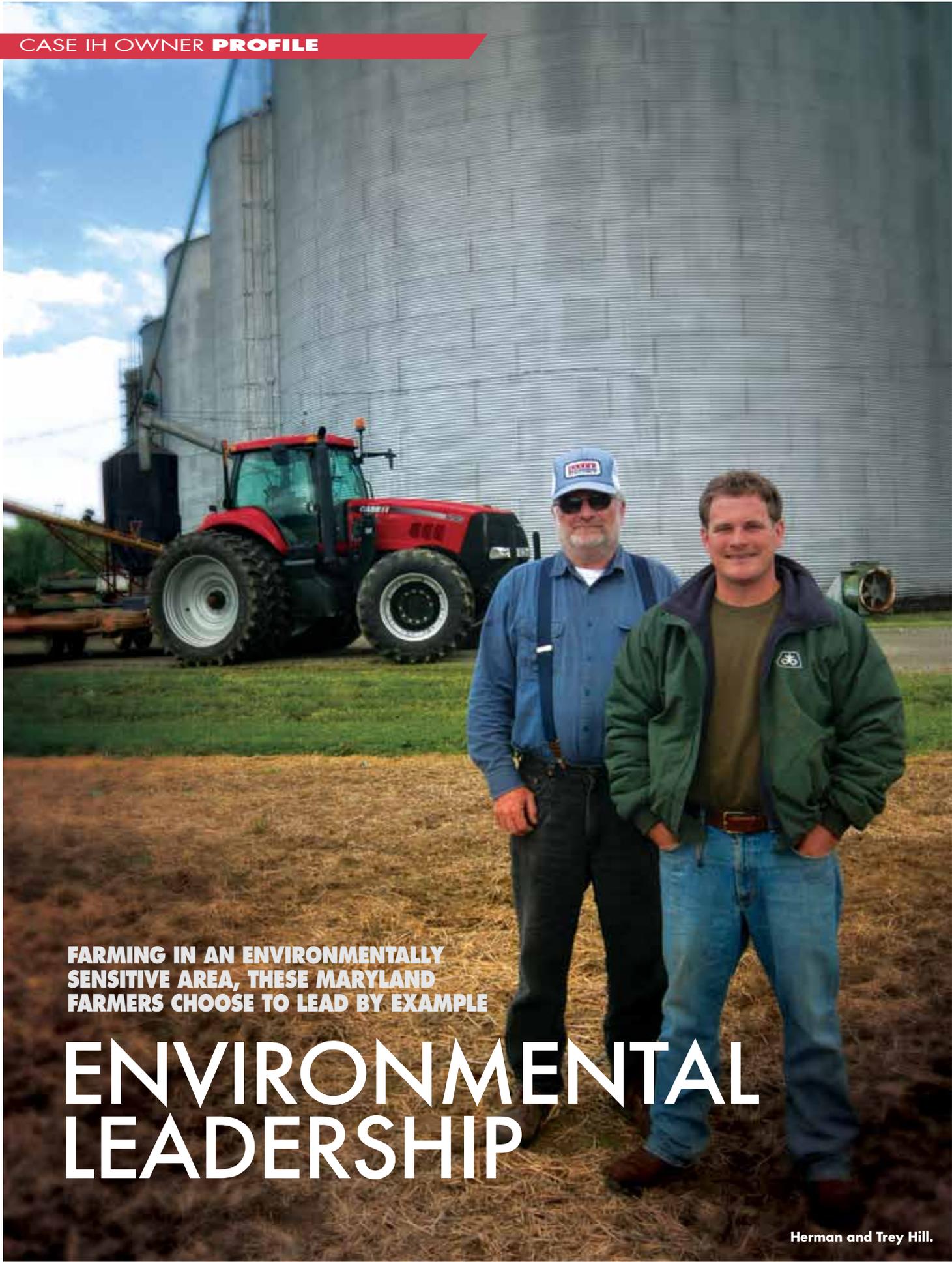
This system has passed environmental durability tests to confirm its suitability for the agricultural environments. Although it's designed

for farm equipment, this system can also be used on trucks, RVs and cab-equipped construction equipment.

See your Case IH dealer for more information about how this observation system can help you operate your equipment with more confidence and ease. ■



Part number
ZAEVOS7MDCL1



FARMING IN AN ENVIRONMENTALLY SENSITIVE AREA, THESE MARYLAND FARMERS CHOOSE TO LEAD BY EXAMPLE

ENVIRONMENTAL LEADERSHIP

Herman and Trey Hill.

As a young farmer, Trey Hill is getting himself established in an agricultural environment that's far different from what his father, Herman, cut his teeth in.

Like his father, Trey continues to look for ways to cover more acres, more efficiently, and to keep the operation viable by adding acreage each year.

But Trey's in the crosshairs of public scrutiny of agriculture and a regulatory era that was in its bare infancy when Herman was taking over the reins from his father back in the early 1970s. He's meeting the challenge with professionalism and the attitude that cooperation and a positive message is the best approach.

"We're under a lot of scrutiny here," Trey says. "We've taken the role of working with people rather than trying to work against them. So far, we've found that's a more effective approach."

The Hills, of Rock Hill, Maryland, farm over 10,000 acres of corn, wheat and soybeans on Maryland's DelMarva Peninsula, a broad expanse of productive farm land across the Chesapeake Bay from Baltimore and Washington, D.C.

The scrutiny Trey refers to includes farming in the Chesapeake Bay watershed. Since 1983, land use in the area has been analyzed and regulated by various groups and agencies aligned with the Chesapeake Bay Program. This is a regional partnership with the charge of leading and directing the restoration of the Chesapeake Bay.

Agriculture has long been on the group's radar as nitrogen, phosphorus and sediment are targeted as detrimental to the Bay's water quality.

The facts that the Chesapeake Bay sees heavy recreation use as well as being close to the nation's capital with its many environmental groups and media representatives makes it a ready example for people looking for stories about environmental stewardship.

Sometimes, these reports focus on agriculture's role in a manner that the Hills are adamant about changing.

"The media always seem to find a few bad apples," Herman says. "They don't check with the people who are trying to do things right."

That's a scenario the Hills are working to change.

"We've been working with environmental groups to educate them on what we're doing, and how we're doing it," Trey says. "We see the opportunity to do our part as environmental stewards and also maintain profitable production agriculture."

For the Hills, this includes everything from embracing new agronomic practices to Trey's participation in panels describing production agriculture's positive environmental gains to audiences including the National Academy of Science and the Maryland state legislature.

They also host tours of their operations to help non-farm groups see the many steps the Hills, and other area farmers, are taking to run an environmentally responsible crop production enterprise.

"They're surprised at how the news media portrays the farmer versus what they think when they leave here. They see we're a bit more intelligent than we're portrayed," Herman says.

As you'd expect, most of the

Hills crops are planted min-till or no-till, with split applications of nitrogen to help it be totally consumed by the crops, rather than finding its way into the Bay.

They have been soil sampling since the early 1980s. They anticipate using these maps together with yield maps and other site-specific technologies to further refine their fertilizer applications.

The Hills have continually expanded their operation, gaining land as it becomes available to them. New practices and new equipment help them and their eight employees keep pace.

The biggest breakthrough in productivity has been their Class 8 combines. Several years ago, they traded two of their three Case IH 2388 combines for two Axial-Flow 8010 combines with 12-row corn heads and 35-foot grain platforms and draper headers replacing 8-row and 30-foot heads. Last year, they replaced the remaining Axial-Flow 2388 with an Axial-Flow 7010.

"These big combines have made the biggest difference in our productivity," Trey says. "Going from 16-row to 24-row planters four years ago helped, but wasn't as big a step.

"Running the two big combines in corn gets us the most production out of the machines and the crew," Trey says. "In beans, we'll run all three."

Reliability of the Axial-Flow 8010s has been excellent. "We put about 700 hours on each machine and maybe there was 10 hours downtime between the two," Trey says.

Other Case IH equipment on the Hill farm includes five Magnum tractors and five

Steiger tractors, two of which are Quadtrac 375s which they pair with 800 and 1050 bushel grain carts on tracks at harvest. "This makes for a fast and comfortable combination with minimal compaction," Trey says.

Two Patriot sprayers, a 4260 and a 4420 handle their spray applications. "These sprayers are top-of-the-line. They're superior," Trey emphasizes. One of their four planters is a 1200 Series Early Riser planter in the 16/31 split-row configuration which they use for corn and soybeans.

The Hills say much of their reason for running red equipment is the relationship they've developed with their Case IH dealer. "They honestly want to see us succeed, and their entire staff looks out for our best interest. We demand a lot from them, and they rise to the occasion," Trey says. "That differentiates them from other dealers."

In fact, he says they count on that kind of relationship from all their key suppliers. "Our biggest challenge is staying educated on everything. We're doing that through strong relationships with people we trust. We have a great team of experts who keep us abreast of what's going on," Trey explains.

That level of competence and trust frees the Hills to work on other issues like getting crops in and out in the most timely manner, and working with each other.

"We tend to get a little intense during the busy times," Trey says, with a knowing nod to his father.

"At one time I was the boss here, and it's tough to give that up," Herman counters.

But their intensity reflects the passion they have for running a good operation, and demonstrating the environmental leadership they believe will keep production agriculture free of groundless regulations.

"We've always done a good job with stewardship," Herman says. "Now we're trying even harder." ■

NEW PROGRAMS BENEFIT FARMERS AND THE BAY

The Hills embrace new programs developed to help improve Chesapeake Bay water quality. One recent initiative involves accepting poultry litter from the large poultry operations concentrated in the southern end of the peninsula.

They apply and incorporate the nitrogen- and phosphorus-rich litter in the spring prior to planting corn. After corn harvest, they plant barley as a cover crop to further consume the litter's nutrients and keep from leaching or running off. Then they'll no-till plant soybeans into the barley.

"There are cost-share funds available for this project, and it's getting good response from farmers and environmentalists alike," Trey says.



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OR

\$4,000 CASH OPTION

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ON ALL MAGNUM TRACTORS

OR

A FREE GPS RECEIVER**

VALUE UP TO \$5,000



OR

\$4,000 CASH OPTION

*** Free loader offer includes a non-self-leveling loader with standard material bucket option, for a total suggested list price not to exceed \$9,000 when you purchase a new Maxxum or Puma tractor or \$6,000 when you purchase a new Farmall tractor. Dealer installation, additional options and accessories above maximum suggested list price, and freight not included.

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OPPORTUNITIES FOUND

A NEW YORK FAMILY GROWS BY TRYING NEW ENTERPRISES

"We keep our eyes open. If we see something that could work, we'll give it a shot."

That's the philosophy Jim Jeffres and his brother, Tom, have followed in their role as the fourth generation of Jeffres to farm near Wyoming, New York.

Under their watch, the farm has grown to multiple enterprises including their farm, a fertilizer business, custom farming services, trucking, an irrigation dealership and a restaurant. Primary crops include corn and alfalfa, plus peas, table beets, carrots, soybeans, snap beans, dry beans, wheat and oats.

With nearly 10,000 acres under cultivation, they count on a large fleet of equipment that includes four autoguidance-equipped Case IH Steiger 535 tractors, two on wheels and two Quadtrac models.

The brothers' father, Robert, started the family's move into diversified operations by buying several pea harvesters in the mid-1970s. "That blossomed into



Jim Jeffres says they continually look for new opportunities that will fit their skills and resources. Options include partnering with other producers when both can benefit.

quite a business for us," Jim says. It's still a key part of their operation. They own a fleet of pea harvesters to custom-harvest about 6,000 acres of peas annually.

In the 1990s, as neighboring dairies expanded, Jim and Tom saw opportunities to supply feed and remove manure.

The Jeffres developed relationships with the dairies based on

them farming the dairies' land to provide their corn silage and haylage. Most of the arrangements give the Jeffres an open hand to farm the dairies' land as if it were their own with the expectation that they'll meet the dairies feed needs.

"That gave us more land than we needed just for the forages, so we began experimenting with



In spite of field sizes averaging just 12 acres, the Jeffres count on larger equipment and autoguidance systems to get fieldwork handled quickly.

A pair of Case IH 1200 Series 12-row planters handle much of their row-crop planting.

the Jeffres kept pace with new equipment and new practices.

The Jeffres acquired their first four-wheel drive tractor, a Steiger 9380, in the mid-1990s. "We used to call them 'ground pounders' and didn't think we needed one," Jim says. After all, their fields average a scant 12 acres. But the greater productivity of the big tractor opened their eyes, and they've run them ever since for primary tillage and for stacking and packing silage. (One Steiger 535 is equipped with a dozer blade.)

The larger equipment has been one big step toward helping them be more efficient. Another positive move has been adding autoguidance systems to their Steiger tractors and several row-crop tractors beginning in 2005.

They identified zone tillage practices including in-row ripping and planting as a way to reduce field trips and make more efficient use of crop inputs while retaining soil on their rolling fields.

"Without autoguidance, it was tough getting the planter to follow the zones. Now, with guidance, it works great," Jim says.

The Jeffres have adopted zone tillage, or strip tillage, for most of their row crops. After fall crops are harvested, they typically plant a cover crop and spread manure. Prior to spring planting, they'll apply a burndown, then strip-till immediately ahead of the

planter. "This is becoming a good system for us," Jim says.

With all the equipment they operate, good dealer support is vital. "Our Case IH dealer has the parts we need on hand, or they can get them quickly. When we need to call them, things happen quickly," Jim says.

Going organic

As more dairies in their region shifted to organic milk production, the brothers saw the opportunity to grow the organic corn these organic dairies needed. They started by identifying several hay fields to withhold chemicals and fertilizers for the required three years prior to starting with organic corn.

"That way, we could still get crops off as we transitioned," Jim notes.

He says they started slowly and carefully with organic corn. "There's a lot more cultivating. You have to get the weeds as they germinate," Jim says. But overall, producing organic corn has been easier than they expected. Now with about 700 acres of organic crops, Jim says it's become a profitable venture for them.

The Jeffres' need for organization and management grew along with their operation. They recently hired a business manager which Jim says has helped immensely. With an ag financial management background, their

business manager has brought new levels of financial control to their operation.

One current initiative is enterprise accounting, where the brothers are tracing all costs of individual crops.

"We're now segregating costs by crops. That's been difficult, because so much of what we do is intertwined," Jim says.

Improved financial management will add confidence to the intuition Jim and Tom have for identifying enterprises that complement their current crops, systems and resources.

Often, they'll partner with another grower for projects where both can benefit. That's the case with their carrots and beets, where the Jeffres provide ready-to-plant land for another grower to plant and harvest.

Underlying everything they do, Jim says, is their desire to sustain a profitable business, provide a good livelihood for their 35 employees, and to sustain the business for the fifth generation of Jeffres.

"Our grandfather said, 'Don't be the first to try something, but don't be the last, either,'" Jim says. "We don't have any specific plans other than to try to do a good job and have some fun doing it. I enjoy coming to work every morning." ■

other crops," Jim explains.

The brothers' grandfather installed irrigation back in the 1950s to bring consistent productivity to some of their valley fields having high gravel content. With this advantage of irrigation plus local markets for vegetables, the Jeffres expanded into table beets, carrots, snap beans and dry beans.

"These are higher-risk, higher-reward crops," Jim says. As the vegetables proved viable, the Jeffres replaced their grandfather's original pipe irrigation system with center pivots. "That made life a lot easier," Jim says.

Looking back, the brothers say the relationships with the dairies raised their operation to the next level, thanks to the land base it added. The dairies have benefited by virtually eliminating the need to deal with crops.

"They can concentrate on the cows and not worry about field work. It's a win-win situation," Jim says.

As their acreage expanded,

WHAT LENDERS LOOK FOR

IN TODAY'S LENDING ENVIRONMENT, THE BASICS STILL COUNT

Agricultural lending, for the most part, has dodged the bullet of the global credit crisis that has greatly constrained funds available to commercial borrowers and general consumers.

But that's not to say ag's been unaffected. Depending on the region and the lender, funds for agricultural loans may be less available. Odds are your lender has asked for more documentation or asked for more collateral to help support his or her decision to make the loan.

This begs the question, just exactly what do lenders look for, anyway?

In a nutshell, they want confidence that the loan they extend will be repaid based on the terms agreed to at the outset of the loan. That's nothing new; it's just that the loosening of lending standards and other excesses in the broader lending markets have led a return to the importance of this most basic tenet of lender/borrower relationships.

The concept of consumer credit scoring has always been a part of making loan approvals and setting loan terms. While personal relationships and proven performance over time drive the decision-making platform for most ag-based lenders, credit score information also provides a good barometer of a borrower's financial viability.

A recent bulletin on Credit Reporting and Consumer Credit Scoring produced by the University of Illinois farmdoc Project includes an overview of typical credit score factors shared by Equifax, a credit reporting agency (see graphic).

Note that "payment history" ranks as the biggest factor in de-

termining a consumer credit score, followed by "amounts owed." Variables to these points include details on late or missed payments, number of accounts with missed payments, number of and types of accounts, and proportion of total credit lines used.

The bulletin notes that the credit score focuses solely on a person's credit history; it doesn't take into account income and assets, or loan histories with individuals such as relatives. In fact, asset information isn't available to credit reporting agencies.

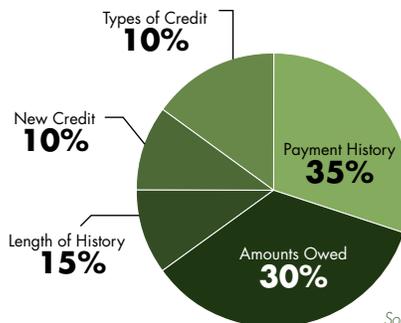
For these consumer credit reports, the Illinois bulletin states that scores range between 300 and 850, with most consumers falling into the 600 to 800 range, with 700 considered to be a healthy number.

While these consumer scores provide a good benchmark, lenders can and do apply other criteria to best meet the needs of their prospective customers.

For example, in agriculture, farmers may have cash flow, loan histories and asset profiles that differ substantially from other types of borrowers.

That's why CNH Capital, which provides financing for Case IH farm equipment through Case IH dealers, has developed its own criteria for determining creditworthiness. With more than 50 years of farm equipment financing experience, CNH Capital recognizes the unique as-

FACTORS DETERMINING CONSUMER CREDIT SCORES



These factors and weighting are used to determine consumer credit scores. Individual lenders may have different criteria in identifying credit worthiness, but payment history and ability to pay are always a key element.

Source: University of Illinois farmdoc, Equifax

pects of its farmer audience.

"We're basically a credit and collateral lender; meaning, we evaluate the credit applicant's probability of loan repayment and loan-to-value position in the equipment collateral," explains Chuck Wise, Senior Director, Retail Credit Underwriting for CNH Capital.

"Credit scoring is a tool we use to help determine an applicant's creditworthiness and repayment probability. But it's a model we've developed based on the historical performance of our own customer loans. It's not related to the credit score numbers the credit bureaus provide, and shouldn't be compared to them," Wise says.

That's not to say there aren't similarities.

"Some of the basics we look for in determining credit worthiness is a history of timely loan payments, no major derogatory items such as tax liens, judgments or collections, and total amount

of loans outstanding," Wise explains.

As a lender aligned with an equipment company, CNH Capital's loan decision-making process includes the incentive to help support the sales of equipment, in addition to extending credit terms that are viable for borrower and lender alike.

"The equipment CNH Capital finances is an income producing asset for farmers, and helps them generate cash flow," says Wise. "That's why we focus on credit quality and loan to value on the specific item being financed."

Lenders extending credit for operating loans or other financing needs will have different criteria, he notes.

Underlying it all is simply giving lenders visibility into the criteria they're asking for, and provide confidence that you can repay them. ■

This article was developed in cooperation with CNH Capital. CNH Capital provides a comprehensive range of services, including wholesale and retail financing, leasing, insurance, asset management, and revolving lines of credit, for the global marketplace. Building on more than 50 years' experience in the equipment finance industry, CNH Capital is helping Case IH dealers and well over half a million customers throughout North America, Latin America, Europe and Australia.

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	Satellite Availability	USDOD & Available GLONASS System	GPS USDOD Only: <i>Prone to service interruptions</i>

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CASE IH NEW PRODUCTS

Case IH continually introduces new and updated equipment. Here's a look at several new products that can bring new efficiencies to your farming operation.

FARMALL COMPACT TRACTORS GAIN CVT TRANSMISSIONS

Cab-equipped models of the Farmall 40, Farmall 45 and Farmall 50 tractors now feature a new Continuously Variable Transmission (CVT).

The CVT offers the smooth, seamless progression of power similar to a hydrostatic transmission, but is more efficient and quieter.

The CVT gives these Farmall models operating qualities very similar to that of a car equipped with an automatic transmission. Depressing the speed control foot pedal increases both engine speed and ground speed. You can also maintain a constant engine speed using



the hand throttle. A forward/reverse shuttle lever on the left side of the steering wheel enables direction changes at any speed.

The CVT makes these tractors extremely easy to use for tasks that require lots of speed and direction changes.

As an electronically controlled transmission, the CVT in these Farmall models offers several operating modes.

An "Anti-Stall" mode keeps the tractor from stalling in high-load situations such as pushing a loader into a dirt pile. A "Reactivity" setting controls the rate of acceleration and deceleration to optimize performance. "Speed Range" modes provide three different maximum speed settings, and a "Cruise" function will maintain a constant engine speed or travel speed.

The CVT provides creeper speeds (0.25 mph at rated engine speed), and maintains constant PTO horsepower regardless of travel speed.

The Farmall 40 is rated at 40 engine hp, the Farmall 45 at 45 engine hp, and the Farmall 50 at 50 engine hp. They're also available in ROPS models with 12 by 12 synchro shuttle shift gear transmissions or hydrostatic transmissions (not available on the Farmall 50).

CASE IH PRODUCTS HONORED

Four Case IH products have been named as winners in the annual AE50 Awards program. Sponsored by *Resource Magazine* which is published by the American Society of Agricultural and Biological Engineers, the AE50 Awards recognize up to 50 of the previous year's best products engineered for the agricultural, food, biological and related systems.

A panel of industry experts judges the entries on their application of new technology or the innovative application of an older technology.

Each engineering development must be intended principally for use in the production, processing, research, storage, packaging or transportation of agricultural and food products, and have the potential for broad impact on an application area or on the industries served by the engineering of food and agriculture. And, each development must be deemed by the AE50 Selection Committee to be a worthwhile contribution to the advancing engineering in food and agriculture.

Here are the winning Case IH products along with some of the AE50 Award's description.

The Case IH Diesel Saver Automatic Productivity Management (APM) System

for Steiger and Quadtrac tractors.

This fully integrated drivetrain management system automatically adjusts both the gear setting and engine rpm to the most fuel-efficient mode for a given load.

In APM mode, the operator uses the engine throttle as a ground speed selector. Once the desired ground speed is attained, the APM system automatically adjusts the engine speed and transmission ratio to provide maximum fuel economy.



Learn more in person or online

See your Case IH dealer for more details on how Case IH equipment can help you be a more efficient producer. You can also find more information and specifications at www.caseih.com.



PATRIOT 3330 DELIVERS BIG-SPRAYER PERFORMANCE

The Patriot 3330 sprayer offers big-sprayer performance to growers looking for the next step up from pull-behind sprayers or smaller self-propelled sprayers. It shares many of the features of the high-performance Patriot 4420 trailing-link sprayer, including the Case IH Surveyor cab, four-wheel independent trailing-link suspension and near-equal fore/aft weight distribution that gives these sprayers the traction to spray in conditions that stop other sprayers ... helping you deliver timely spray applications.

Choose the optional 120-foot spray boom for a 33 percent performance gain over 90-foot booms. It can also function in 60- or 90-foot widths for added versatility. The 120-foot boom includes AutoFold Plus with its one-touch control to move the booms from the cradle to the fully extended ready-to-spray position. Its return-to-height feature retains the previous boom height above the crop.

Add a full range of technology for maximum productivity and spray effectiveness. Examples include AFS AccuGuide autoguidance and AccuBoom section control which automatically shuts off boom sections when they enter areas where applications have been made, and restarts the sections when the boom leaves the applied areas.

Patriot 3330 sprayers are powered by a 6.7-liter Case IH engine with 250 rated hp and 270 peak hp, and have a 1,000-gallon stainless steel solution tank.

ECOLO-TIGER 870 SIZES THE TOUGHEST RESIDUES

The ruggedly built Case IH eco-lo-tiger 870 disk ripper is designed to slice, mix and level fields of tough crop residues including high-population Bt cornstalks.

The eco-lo-tiger 870 uses 24-inch individual disks or optional 26-inch Cushion Gang disks on 12-inch spacings to slice and mix stalks.

Shanks, spaced on 24-inch centers, follow the disk gangs, and are staggered to be at least 36 inches apart to enhance material flow. Two-inch or 7-inch tiger points provide even, full-depth fracture of soil compaction in the root zone.

Optional double-edge reels size clods and fill in soil voids.

Match the eco-lo-tiger 870 to a tractor having 18 to 20 PTO hp per foot of implement width, and run it in the 5- to 7-mph range.



Magnum 180, 190 and 210 tractors.

These three new Magnum tractors – the Magnum

180 at 150 PTO hp, the Magnum 190 at 165 PTO hp and the Magnum 210 at 180 PTO hp – combine features of higher-horsepower tractors such as the largest-in-class Surveyor cab with innovative new technology like the totally redesigned Multi-Control armrest.

The new Magnum tractors have a lighter overall footprint that reflects the ideal weight-to-power ration needed for typical mid-sized row-crop implements and operations.

Saddle suspension for Magnum 335 tractor suspended front axles.

The Saddle Suspension used in the new Class V Suspended Axle on the Case IH



Magnum 335 tractor is a completely new suspension concept that greatly improves trac-

tion control, steering control, ride comfort, and axle weight-carrying capacity of the tractor. The front axle is installed into a saddle that's mounted to the frame. Electronically controlled hydraulic cylinders connect the axle to the tractor's main frame, with pressure and flow maintaining the axle in the neutral position.

In operation, the saddle forces all axle oscillation to take place in the saddle, and all up-and-down motion managed by the saddle moving vertically relative to the frame.

Simplifying the axle suspension motion leads to the superior performance of this suspension system.



88 Series Axial-Flow combines.

The Case IH 88 Series Axial-Flow combines have been redesigned from the ground up, adding the new 325-hp Class VII Model 7088 to the 265-hp Model 5088 (which replaces the 2577) and the 305-hp Model 6088 (which replaces the 2588).

Major new industry innovations have been added to these longer-wheelbase harvesters including a new simplified feeder reverser design that is low weight and requires no maintenance, a unique stationary engine air screen with vacuum system for improved cooling and increased time between cleaning, and new automated quick-fold grain tank covers controlled from the cab. The 88 Series now shares a common feeder/header interface with the Case IH 20 Series Axial-Flow models.



ASSEMBLY PLANT TOURS SHOW CASE



Separately, hundreds of components arrive at CNH assembly plants. Thanks to skilled workers and state-of-the-art assembly processes, these components leave the plant as one – a new Case IH tractor or combine.

Each year, visitors to Case IH assembly plants see that process take place. Some have the chance to meet with plant employees and actually drive their new Case IH tractor or combine off the line.

“Case IH is a global leader in tractor and combine assem-

bly, and we have highly skilled and talented employees,” says Tom Dean, marketing director of tractors for Case IH. “We welcome visitors to our assembly plants and the opportunity for them to meet our people and see Case IH quality firsthand.”

Tours are available at the Racine Manufacturing Plant in Racine, Wisconsin, where Magnum tractors are assembled; the Grand Island Plant in Grand Island, Nebraska, where all Axial-Flow combines are assembled; and the Fargo Plant in Fargo, North Dakota, home to all Steiger tractors.

At Grand Island and Racine, customers have the opportunity to drive their new combine or tractor off the assembly line. At Fargo, customers can view the assembly process and take initial delivery of their tractor



The Goebel family became the 425th members of the Platinum Club as part of taking delivery of their new Steiger 385 tractor at the Fargo Plant from Dallas Jorgenson, lead agricultural manufacturing engineer. From left are Ashley, Sue, Dallas, Mark, Erin and Tyler.



“When you spend this kind of money for a tractor, you like to see how it’s built,” explains Mark Goebel as to why he and his family – took delivery of their new Steiger 385 tractor at the Fargo Plant in March. They were all impressed by the experience.

The amount of metal work performed there, notably the welding of large components, made an impression on Sue. For Mark, it was a chance to see the Steiger tractors from the inside out. He’s owned several Case IH Steiger tractors, including a 9230, a 9330, and a 9270 and says he’s always been interested in the Steiger history.

The Goebel family, of Masonville, Iowa, all wore their TEAMS2000 shirts, named for the first letter of each family member’s name and the millennium year. It’s the name of their manure pumping business, which provides a workout for the Steiger 385 tractor. Mark ordered it with a three-point hitch to handle a 30-foot toolbar that carries a liquid manure applicator. They also farm and raise hogs.

“It was a very interesting experience,” Mark says of the tour and plant delivery. “I’d highly recommend it.”



IH QUALITY

as it's ready to ship.

Tours at all three plants include a walk-through of the entire assembly process. Each plant has unique features. At Fargo, there's more fabrication of metal, using state-of-the-art robotics and machining centers, as well as assembly. The Racine Plant is a high-volume tractor assembly plant. The Grand Island Plant reflects the bigger scale of the harvesting products.

Tours are best arranged through your Case IH dealer, who can provide contact information. They can also make arrangements for new owners to see their tractor or combine at the plant.



DOWNLOAD CASE IH IMAGES

Add to your collection of farm equipment photos with these downloadable images. A new Case IH WD1903 3 Series windrower (left), at 190 engine horsepower, lays a crop down with a DHX Series draper header. In the early 1960s, this 1150 Case windrower (right) was the choice for high-capacity hay making. Download both images at www.caseih.com/farmforum.

NEW GOLD VALUE PARTS FOR OLDER EQUIPMENT

CNH Parts & Service has introduced its new Gold Value line of parts for machines built prior to 1992.



These Gold Value CNH Original Parts cover common replacement components for International Harvester, Case, Ford, David Brown, Fiat, and Hesston equipment. Examples include clutch assemblies, brakes, steering parts, engine parts, electrical parts and gaskets.

The Gold Value line has been developed to give owners of these older machines competitively priced parts available through Case IH dealers.

Gold Value parts quality is equal to or better than competitive parts, and all Gold Value parts are backed by the same industry-leading warranty as on CNH Original Parts.

Watch for an expanding selection of Gold Value parts as CNH Parts & Service continues to grow the Gold Value line.



Gold Value parts, available at Case IH dealers, are competitively priced quality replacement components for various makes of equipment built before 1992. Case IH dealers also offer ROPS for many older tractors.

ONLINE EXCLUSIVE FIRST OWNER REPORT THIS 24-ROW FRONT-FOLD PLANTER IS PRODUCTIVE AND ACCURATE

AN ILLINOIS FARMER GETS PLANTING PRECISION AND 24-ROW CAPACITY IN AN EASY-TO-USE PLANTER

After a 20-year absence, Dixon, Illinois farmer Dave Book is back with a red planter. A Case IH 1250 24-row front-fold Early Riser planter is proving to be an ideal fit for his planting requirements that include precise control of population and depth, ample seed capacity to cover more acres between refills, and overall ease of operation.

Learn more about Book's reasons for choosing the 1250 24-row front-fold planter and how it's working in his operation in the *Farm Forum* online exclusive article. Find it at www.caseih.com/farmforum.



CJ Pfannenstiel, left, with his parents, Linda and AJ, drove their new Case IH Axial-Flow 7088 combines off the line at the Case IH Grand Island Plant.

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