

**Our Vision**

Building a consumer focused, farmer-owned agri-business with innovative people committed to excellence in a global marketplace.

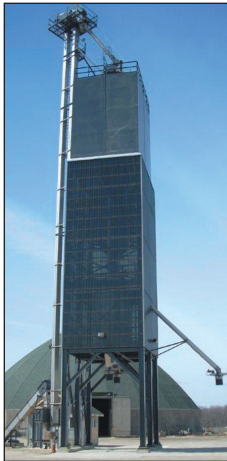
**Our Mission**

To be a progressive, diversified agri-co-operative providing the benefits of ownership.

**Our Motto**

Proud to be farmer-owned.

01/12



Ailsa Craig fertilizer tower will be very similar to the above photo.

**HDC invests in Ailsa Craig area**

A new dry fertilizer facility is currently under construction at the Ailsa Craig location on New Ontario Rd. This will include a dry storage building that will hold more than 2,000 MT of fertilizer and a high speed, high volume fertilizer blending tower capable of mixing in excess of 60 MT per hour. The building is almost completed and the blending tower is scheduled to arrive well in advance of the spring planting season. The total cost of the project is \$1.3 million. Two competitors have recently left the area which has

some customers concerned about fertilizer and crop input supplies. The HDC Board of Directors approved this investment to meet the needs and concerns of the customers in the Ailsa Craig area. The new facility will consolidate our operation at the elevator location on New Ontario Rd., improving our efficiency and customer service. Manager, Merv Carter is excited to supply dry fertilizer, seed, crop protection products and application services all from one site. The Co-op is also adding additional trucking capacity to meet the increased demand from existing and new customers. We are looking forward to working with customers to meet their needs both in the short-term and long-term. Feel free to contact our Ailsa Craig location at 519-232-4449.

**Grower Pesticide Safety Course**

*Are you up for your five year renewal or a first time applicator?*

HDC is sponsoring a course on  
**THURSDAY FEBRUARY 2 • 8:45 AM**  
Exeter Distribution Centre  
210 Wellington St. W., Exeter  
Lunch provided by HDC

Cost \$105.00 paid to University of Guelph

To pre-register call HDC Crops Counter 1-800-265-5190  
Manuals can be picked up at the Hensall Crops Counter



**SPECIAL NOTICE**

**NEW ANHYDROUS AMMONIA REGULATION CHANGES**

All farmers and their employees and family members who will be handling, transporting or applying NH<sub>3</sub> will *require a valid training certificate* indicating that every person has been adequately trained.

Once a certificate has been issued, it will be valid for a period of three years.

Farmers must sign off on their employees (and family members) training cards if they are deemed to be adequately trained in the handling and transporting of anhydrous ammonia.

HDC will provide training to farmers at some special workshops this February and March. HDC will issue a "Training Certificate" to the farmer attending the course. To assist with this new regulation, HDC will be able to provide farm owners with training materials and blank certificates (the farm owner) *to train your employees and family members.*

In 2012 HDC will require each person handling or transporting NH<sub>3</sub> to show a copy of a valid training certificate with each load of ammonia.



**Canada's leading food-grade soybean exporter**

Quality... recognized around the world

**HDC has the best producer delivery acceptance rate on food-grade soybeans in the industry!**

Offering the best premiums on the top yielding varieties!

Variety	HU Rating	Premium (\$/Bushel)*	Contract Availability
S03-W4	2650	\$2.00	OK
S07-D2	2700	\$2.00	OK
S09-L6	2800	\$3.50	OK
ADV Cadet	2900	\$3.50	LIMITED
S18-R6	2900	\$1.50	LIMITED
HDC 1600T	2950	\$2.00	OK
S20-G7	3000	\$2.25	LIMITED
OAC KENT	3050	\$2.25	OK
HDC X790	3075	\$4.75	OK

Contract availability subject to change

**An additional \$0.40/bus premium is available for on-farm storage**

Contact your local Field Marketer or the Hensall Office at:

**1-800-265-5190**



## FLEXIBLE FINANCING AVAILABLE AT HDC FOR PRE-PAYMENTS AND SPRING NEEDS

HDC is now working with Canada's leading agriculture lender, Farm Credit Canada, to provide FCC financing for crop production inputs. The program offers our members the convenience of working with one main point of contact for all your crop inputs. It's easy, flexible and there are no fees to apply.

A crop input loan is set up to purchase crop inputs (including farm fuel) at our outlet. The loan is between the grower and FCC and enables them to prebuy and then defer payment of purchases to extend the marketing window for crops. For example, purchases from spring 2012 through to August 31, 2012 are due March 31, 2013. Interest rates and terms are competitive and the revolving credit option allows for re-advances following paydown. There is no early repayment fee.

Financing is available for up to 100% of the crop input purchase on approved credit. The interest rate is variable until the due date. One of the key benefits is that the credit limit is based on the customer's request, needs and capacity with no maximum loan amount. The service is complimentary to other credit lines. A FCC crop input loan can help you prepay inputs when supply is tight or the price is right. This makes good business sense.

Signing up for the service is as easy as visiting any HDC location and filling out an application. Contact your HDC Field Marketer for more information.

- Competitive interest rates
- More flexible repayment options
- Easy to use
- Covers all crop inputs, including farm fuel
- Make payments at your local HDC outlet

### WHAT GROWERS ARE SAYING . . .

*"The HDC/FCC financing has allowed me to prepay my seed and fertilizer so I can take advantage of early pay discounts without having to sell my 2011 crop to get the cash."*

*"It was easy to get the financing set up and it is really easy to use."*

*"I like the low interest rate because it saves me money."*

## Coloured Bean Growers' Association Bean Update

**TUESDAY, MARCH 6**  
**KIRKTON COMMUNITY CENTRE**  
**9 am - 2 pm • Hot lunch provided**

## New Forest Location Manager



We are pleased to announce that Markus Redmond will be the new Forest Location Manager. Markus has held several positions within HDC and has been the acting manager in Forest since July. Please feel free to contact him at 519-786-5424 or his cell phone 519-955-4390. The Forest location operates with seasonal hours so it is best to contact Markus to make an appointment.

## EDIBLE BEAN ACRES STILL AVAILABLE

HDC is still able to take on more contract acres of:

White Beans • Cranberry Beans • Black Beans • Vine Cans  
 White Kidney Beans • Otebo • Light Red Kidney Beans

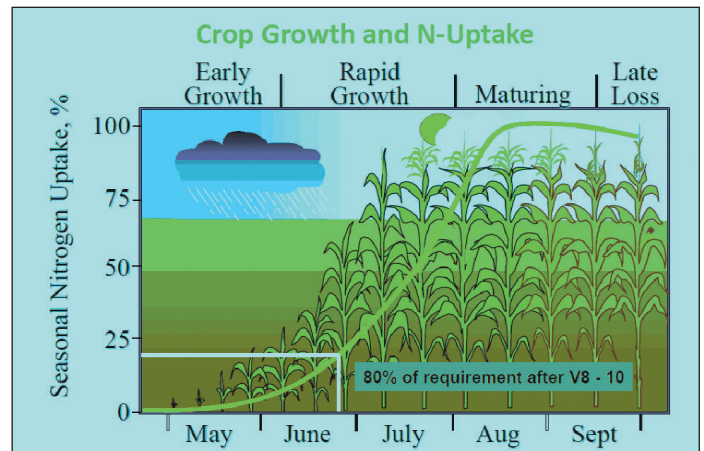
Call your Field Marketer or location for contract pricing!



## Designed for corn, but works great for wheat and dry beans!

ESN is Environmentally Smart Nitrogen. During the first few weeks after planting, corn takes up very little nitrogen. But in a few weeks of rapid growth (mid-season), the corn crop consumes 60 to 80% of its total nitrogen. ESN technology controls the N supply until the growing plants need it most. Additionally, it virtually eliminates N loss to the environment. Using ESN technology is the smarter way to grow.

At HDC, we recommend that 50% of your total nitrogen be put down as ESN, thus providing the most nitrogen to the crop when the crop needs it the most (during rapid growth). Please talk to your Field Marketer and have ESN added to your crop plan for very little extra cost per acre. Breakeven is around two additional bushels of corn.



## Directors' Report

HDC's 74th Annual General Meeting was held at the South Huron Recreation Centre on November 30, 2011.

Peter Dinsmore (Gorrie) was elected to fill the vacant director position. Grant McComb had served the board well and was no longer eligible for election as he had completed four, three-year terms.

At the Board of Directors' meeting, Rob Cornelis (Ailsa Craig) was re-elected as President for another term and Ross McIntosh (Seaforth) was re-elected Vice-President.

Thanks to our entire farmer Board of Directors for providing direction to your co-operative!



**Hensall**  
 519-262-3002  
 1-800-265-5190

**Seaforth**  
 519-522-1000

**Londesboro**  
 519-523-4470

**Exeter**  
 519-235-1150  
 1-800-265-9000

**Ailsa Craig**  
 519-293-3272  
 519-232-4449

**Forest**  
 519-786-5424

**Greenway**  
 519-238-8701

PAPER CONTAINS 50% RECYCLED FIBRE & 10% POST-CONSUMER WASTE

