

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.

11/09

**NEW
FOR
2010!**

HDC is proud to offer you Agrium's ESN –
"A New Generation in Smart Nitrogen".

ESN is a controlled release N fertilizer that reduces N exposure to potential loss until conditions are favorable for plant uptake. ESN is encapsulated within a patented polymer membrane that releases as soils warm.

What's in it for you?

- Smart Nitrogen ensures the crop gets fertilizer when it's needed, not just when you apply it, allowing the crop to reach its full genetic potential.
- Smart Nitrogen saves you money by utilizing more of the available N and reducing the need for multiple in-season applications.

- Smart Nitrogen is less susceptible to losses, keeping excess N out of the water and air and ensuring productive farmland for future generations.
- Smart Nitrogen allows you to take control over when and where N is released, resulting in reduced waste, a higher yielding crop, and greater profits.

Where do we see ESN working for you?

- In a blend with your current wheat spring topdress program
- Corn broadcast programs especially where potential for N loss is extreme
- Broadcast applications in dry beans

Field trial highlights

- Yield increase of 5 bu/ac plus were observed in 60% of the 115 comparisons in corn.
- The average yield increase for corn in environments conducive to N loss was 7.5 bu/ac.

Take a look at where ESN fits into your operation and talk to your local HDC Field Marketer for further details.

Fall is here and so is soil testing season!

 Source: A&L Laboratories

We all know that profitable crop production depends upon applying enough fertilizer to meet the requirements of the crop while taking full advantage of the nutrients already present in the soil. Since soils vary widely in their fertility levels, so does the amount of fertilizer required. Soil analysis is the tool that enables us to predict the optimum fertilizer rates for a specific crop in a specific field. (It's a wonder we don't do more of it!) Soil analysis also assists in diagnosing problem areas and monitoring nutrient levels. The number of samples required to characterize a field depends upon the type of farm and type of crop grown.

Taking Samples

In fields containing more than one soil type, sample each type individually. Sample problem areas separately. Avoid sampling: areas close to gravel or paved roads since dust will influence soil test values, dead furrows, on highly eroded knolls, or where organic waste or lime has been piled, since samples will not be representative of the field. If you are interested specifically in any of these areas, take a separate sample. Where a particular fertility problem occurs, you should sample the area each year until the problem is corrected. Sample the good areas separately from the poor areas. Sampling every three years is enough for most soils, but it may be necessary to sample sandy soils more frequently, as nutrient levels may change rapidly. This is particularly true with crops such as tomatoes, silage corn and alfalfa that remove large quantities of potassium. Samples should be taken to a depth of six inches regardless of the tillage system.

Sampling Strategies

COMPOSITE SAMPLES: The most common strategy is to take one composite sample for every twenty-five acres or less. The number of cores in each composite sample should be at least 20, no matter how small the area. This approach can be appropriate where the value of the crop is low or where there is little variability in soil type or fertility. Results are based on the average of the sampled area. This strategy is cost effective but may miss or mask spots that need attention. Sample in a "Z" or zigzag pattern.

ZONE (SMART) SAMPLING: Zone sampling provides a more accurate representation of the field than composite sampling. This is because areas of similar characteristics are identified and sampled accordingly. Soil type, topography, yield maps and/or satellite imagery can be used to define zones. This approach has some of the advantages of site-specific sampling but at a reduced cost.

SITE-SPECIFIC SAMPLING: As the name implies, sampling is based on specific sites in the field. The goal of this approach is to identify as much variability as possible with the intent of enabling a heightened level of management. Site-specific sampling provides the most accurate representation of a field and, for this reason, is most commonly used in higher value crops where quality as well as yield is desirable. This approach is also well suited to fields where a great degree of soil variability exists. Problem areas can be easily pin-pointed for corrective action.

NOTICE TO ALL CONTRACT GROWERS

QAP Paperwork must be submitted prior to any payments being issued. If you need assistance in completing paperwork, please contact your Field Marketer.

Visit your HDC Test Plots

If you haven't already done so or would like to have another look at maturities etc, please accept our open invitation to visit our plots at Hensall, Londesboro or Seaforth.

2010 NK Brand Seeds Program Highlights

As another harvest season is about to get underway, it is time to think of the 2010 planting season. NK Brand Seeds products have had another great year in the field. Following are the 2010 programs that apply to your NK Brand Seeds purchases.

- NK soybean seed continues to dominate the soybean market. Strong IP demand remains . . . stay tuned for HDC's IP contracts . . . premiums to be determined in the upcoming month(s).
- Introduction of 4 new NK® Brand Genuity™ Roundup Ready 2 Yield™ varieties.
- NK's Agrisure 3000GT hybrids allow you to optimize corn rootworm and corn bore protection and provide the broad herbicide tolerant options you expect with glyphosate and LibertyLink performance.

NK Grower Early Corn and Soybean Order Program

- Growers that sign an order with HDC by *December 15, 2009* receive an additional 7% off HDC retail price for their NK corn and NK soybean order(s).
- Growers that sign an order with HDC by *January 15, 2010* receive an additional 4% off HDC retail price for their NK corn and NK soybean order(s).

Early Payment Discounts

<i>Payment by</i>	<i>% Credit</i>
January 8, 2010	6%
March 31, 2010	3%

Grower Volume Savings

<i>Total NK Brand corn, soybean and alfalfa purchases</i>	<i>Savings on total purchases</i>
\$0.00 - \$999.00	0%
\$1,000.00 - \$1,999.00	2%
\$2,000.00 - \$3,999.00	3%
\$4,000.00 - \$9,999.00	4%
\$10,000.00 - \$19,999.00	6%
\$20,000.00 - \$49,999.00	8%
\$50,000.00 +	10%

NOTES:

- Volume savings will take all early order and in-season purchases/returns into account
- Volume savings will be applied to your HDC account on June 30, 2010

HDC/NK Early Take Program

For those growers that have the capacity to store their soybean seed, HDC is proud to offer the following discounts:

- \$1.50/unit discount for product taken home in the November-December time frame
- \$1.00/unit discount for product taken home by the end of January 2010

NOTE:

There are no returns permitted on seed that is taken home. It is your responsibility to store product properly and securely.

New! NK Grower's Edge Reward

Corn (units) Discount applied to FNS \$ of NK Purchases

500+	6%	6.5%	7%	8%
400 - 499	5%	6%	6%	7%
250 - 399	4%	5%	5%	6%
101 - 249	3%	4%	4%	5%
50 - 100	2%	2%	3%	3%
0 - 49	0%	0%	1%	2%

Soybean (units) 0-299 300-499 500-799 800+

- NK Grower's Edge Reward was established to reward loyal NK corn and soybean customers and to encourage those currently using NK soybean products to introduce NK Brand corn seed to their farm
- Program will be reconciled at end of season and discount applied to your HDC account

What should you be thinking about while harvesting and planning your order?

- IP soybean premiums will be available from HDC on applicable varieties
- CruiserMaxx should be included as a foundation to your soybean planting decision
- NK corn has been a consistent performer again in 2009
- Many exceptional NK Roundup Ready varieties available
- Match your corn hybrids to your crop rotation and soil types
- Select hybrids by maturity - 20:60:20 (early-average-late)
- Think about your herbicide options for next season and select safe herbicides for susceptible hybrids



<i>Hensall</i>	<i>Seaforth</i>	<i>Londesboro</i>	<i>Exeter</i>	<i>Ailsa Craig</i>	<i>Parkhill</i>	<i>Forest</i>	<i>London</i>	<i>Ripley</i>
519-262-3002	519-522-1000	519-523-4470	519-235-1150	519-293-3272	519-294-6252	519-786-5424	519-453-4026	519-395-5955
1-800-265-5190			1-800-265-9000	519-232-4449				1-800-497-8816

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



2010 DEKALB Program Highlights

As harvest is nearly complete, it is time to think of the 2010 planting season. What challenges have you faced in 2009? What have we learned and will improve on for 2010? DEKALB products have had another great year and continue to lead the pack.

Here are some points to think about while you plan for 2010:

- 2010 will see the launch of seven new Genuity™ SmartStax™ corn hybrids ranging from 2550 CHU to 3175 CHU
- Payback from VT Triple-Stacks is incredible . . . average of 2.8 bu/ac on rotated ground and 9.9 bu/ac on corn ground
- Frustrated with post-emerge conventional spraying? Roundup Ready may be an option. Roundup Ready corn provides dry bean producers and IP soybean producers an excellent opportunity to clean up fields and reduce some of the more challenging weeds for your bean crop.
- Technology is paying dividends with yield. Growers are able to plant early with confidence.
- Early-order is the best way to ensure that you get enough of the DEKALB products you are planning to grow.
- Want to see some yield plots? Check out the web at www.dekalb.ca.

1. Early Booking Program

- Growers that sign an order with HDC by *December 11, 2009* will receive an *8%* savings over and above all other savings opportunities for DEKALB corn and soybean purchases.
- Growers that sign an order with HDC by *March 31, 2010* will receive *4%* over and above all other savings opportunities for DEKALB corn and soybean purchases.

<i>Payment by</i>	<i>% Credit</i>
January 8, 2010	5%
March 31, 2010	2%

3. DEKALB Express Program

HDC and DEKALB are pleased to offer a seed delivery service that delivers both savings and convenience for your Roundup Ready soybean purchases.

<i>Order placed by</i>	<i>Seed taken by</i>	<i>Discount</i>
November 27, 2009	December 18, 2009	\$4.00/unit
March 31, 2010	May 1, 2010	\$1.00/unit

Most key DEKALB soybean varieties are available in Express. Check with your local HDC Field Marketer.

NOTE:
There are no returns permitted on unused seed, so please order accurately.

4. DEKALB Tote Program

For those growers that are willing to take totes home early there are additional savings available.

<i>Order placed by</i>	<i>Seed taken by</i>	<i>Discount</i>
November 27, 2009	December 18, 2009	\$3.00/unit
November 27, 2009	April 24, 2010	\$1.00/unit

HiCoat treatment orders

Most key DEKALB soybean varieties are available under the DEKALB Tote Program. Check with your HDC Field Marketer for more program details.

NOTE
There will be no returns permitted for soybean seed packaged through the DEKALB Tote Program.

5. 2010 DEKALB Rebate

Total DEKALB corn and soybean seed sales Volume Discount:

<i>Total DEKALB corn, soybean purchases</i>	<i>Rebate Savings Level</i>
\$0.00 - \$4999.99	0%
\$5,000.00 - \$14,999.99	2%
\$15,000.00 - \$24,999.99	4%
\$25,000.00 - \$39,999.99	6%
\$40,000.00 - \$49,999.99	8%
\$50,000.00 - \$59,999.99	9%
\$60,000.00 - \$74,999.99	10%
\$75,000.00 +	12%

NOTE:
Grower volume discounts will be reconciled on your account for June 30, 2010.

New for 2010 . . . Introducing Genuity™

Genuity™ is the name for Monsanto's first family of traits across corn, soybean, canola and specialty crops. For the first time, many of the traits farmers count on now, and those yet to be introduced, will be organized together under one brand.

Trait benefits:

- Herbicide tolerance
- Insect protection
- Weather protection
- Increased productivity



The next big breakthrough in corn technology is here: DEKALB® brand Genuity™ SmartStax™ Corn!