

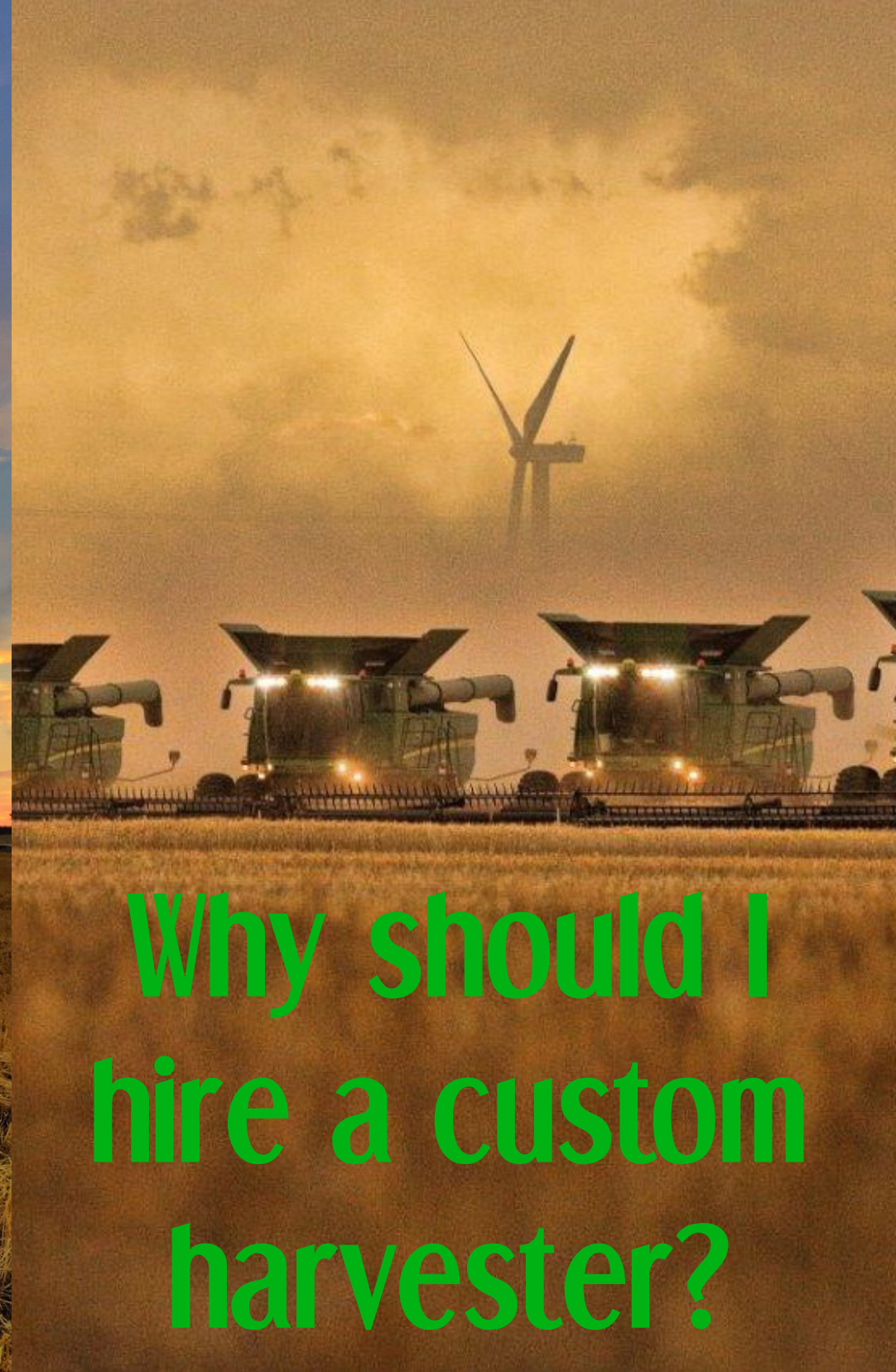


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**Why should I
hire a custom
harvester?**

Financials

Cost to hire a custom harvester

Acres	Crop	Yield	Custom Cost
1000	Wheat	60	\$ 35,000
1000	Irrigated Corn	220	\$ 57,200
500	Dryland Corn	120	\$ 17,000
500	Soybeans	70	\$ 18,750
TOTAL			\$ 127,950

Cost for a farmer to harvest their own crop

	New Machinery	Used Machinery
	S770 JD Combine	2-Yr Old S670 (600 hrs.)
Equipment		
Combine	\$ 395,000	\$ 250,000
40' Flex Draper Head	\$ 96,000	\$ 77,500
Brent 1196 Grain Cart	\$ 78,000	\$ 57,500
JD 612C Corn Head	\$ 98,000	\$ 62,500
Insurance	\$ 3,780	\$ 2,148
Equip. TOTAL	\$ 670,780	\$ 449,648
Annual Expenses		
5 yr. payment	\$ 133,400	\$ 89,500
3% interest	\$ 20,010	\$ 13,425
Fuel	\$ 5,980	\$ 5,980
Combine/Tractor Labor	\$ 8,100	\$ 8,100
Tractor	\$ 15,000	\$ 15,000
Tractor Fuel	\$ 3,680	\$ 3,680
Combine Depreciation	\$ 67,078	\$ 44,964
Tractor Depreciation	\$ 15,000	\$ 15,000
Expense TOTAL	\$ 268,248	\$ 195,649

All figures are based on the 2017 harvest season and economy
Trucking not included in financials

General

Why hire a professional harvester?

- The pros have the modern equipment and labor with the knowledge to operate it. With new bigger equipment, it's more difficult to round up friends and family and put them in the seat.
- With the harvester in the field, the farmer is free to attend to other business interests. The producer's time is available for cattle, haying, irrigation, spraying and other farm operations.
- Professional harvesters can adjust and calibrate their machines and they have the know-how to do repairs in the field. Less time and money is spent waiting on the dealer's mechanics to show up.
- Off-season maintenance and repair costs are eliminated. Keeping headers in good running condition and putting a combine through a dealership program are expensive and time-consuming.
- Everything you pay a custom harvester is tax deductible.
- If you are hailed out and don't have a crop, you don't have a payment to make if you hire a harvester.
- Multiple combines get the job done faster making less stress for family members.

How should you choose a custom harvester?

- Ensure the business has proper insurance. A neighbor is unlikely to have Workers Comp and liability coverage, which the professional custom harvester must have.
- Ensure the business has an adequate crew. Professional harvesters hire and train crew members as an investment in their operation. Field equipment operators should be able to operate without constant supervision, and truck drivers should hold the proper driver's license.
- Ensure the business has the technology you're looking for. In an era of precision agriculture, the ability to utilize GPS and yield-mapping data is desirable, if not essential.
- Ensure the harvester is available when your crop is ready and has a plan for rain delays or other unforeseen circumstances. Harvesters develop a route that they repeat annually, with many of the same customers for decades. If the harvester is in your area, make sure your expectations match their plans, and if the next stop encroaches on your crop's readiness, make sure the harvester has backup in place.
- Ask for references.
- Remember, the cheapest cutter is not always the best. As in everything, you get what you pay for!

**Are there crews available?
Call the USCHI office at 620-200-1381.**