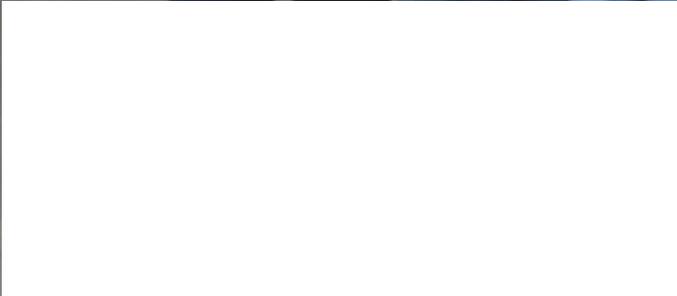


goldenhorseshoe



Inside This Issue:

- Elm Bend Farms
- OSCIA Program Update
- FarmSmart & Summer Events
- Cash Crop Insurance
- CROP TALK
- OSCIA News



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GOLDEN HORSESHOE SOIL AND CROP IMPROVEMENT ASSOCIATION

c/o Janice Janiec

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Rockwood, Ontario, N0B 2K0

If you are interested in receiving this newsletter or want to change your address, please contact the editor. Comments, ideas and sponsorship welcome.

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#harvest16

Hopefully the fall edition of **goldenhorseshoe** finds you progressing nicely on #harvest16 and recording decent yields despite the dry growing season.

This edition is arriving in your mailboxes later than planned due to a complete meltdown of my computer system when the issue was about 90% complete. It's taken some time to rebuild the computer and access and recreate the content, but I hope you will find the info worth the wait.

This edition contains an overview of summer events in local counties, weather data, OSCIA program update, and a very informative article about cash crop insurance considerations. Along with OMAFRA's Crop Talk and the OSCIA news, there's something for everyone.

Inside you will also find ads from a couple of our newsletter sponsors. These sponsors, along with those recognized on the back cover, allow us to bring you the high quality magazine-style newsletters you have become accustomed to. Please consider supporting our generous sponsors!

Soon winter meeting season will be upon us. Mark your calendars for FarmSmart on Saturday January 21 in Guelph. FarmSmart Friday this year is CompactionSmart: We All Have It, Let's Manage It!, taking place Friday January 20 in Waterloo. Watch the website and Twitter account for dates and locations of your local annual meetings.

Harvest safe!

Janice J.

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A quarterly newsletter representing one of 11 Regional newsletters produced 4 times a year in conjunction with the Provincial Newsletter and OMAFRA Crop Talk.

GHSCIA President's Message

It finally has rained enough to make the crops look better but the tiles still are not running as we head into harvest this fall. The drought of 2016 sure has taken its toll in places around the province and here the corn doesn't look wonderful but rains came in time to make a decent bean crop. The combine bin will tell the true story. It will be a learning experience again this fall harvesting and seeing what was done right and where we can improve for years to come.

There have been some excellent meetings around the Golden Horseshoe late this summer and early fall, and I hope you all had time to attend at least one of them. They were enlightening and good to have interaction with other growers in the field of what works and what hasn't worked in the past.

Have a safe fall harvest 2016!
Steve Sickle, GHSCIA President

PS Leave the \$20/acre tillage tool in the shed and use \$12/acre cover crop seed and \$8 /acre broadcast expense for a chosen weed (cover crop). Just try it on a few acres ahead of a rain and watch the roots open the soil up.



My Views from the Tractor Seat

What a year it has been. In some of our region we probably have not seen it this dry in decades and in other parts they might have been fortunate enough to receive some rain. On top of it all, it is the hottest summer on record with many days over 30C.

I don't know what this fall and winter are going to be like but you would think we would be in for a large amount of rain or snow to make up for all the missed precipitation.

The directors at OSCIA had our summer meeting up in Sudbury with various items on our agenda. The hot topics are soil health and cover crops. You can read more about it in the newsletter under Development of an Agricultural Soil Health and Conservation Strategy. Details of the summer meeting are also in the newsletter.

By the time you read this, some of the local clubs will have had summer and early fall meetings with good attendance and interesting topics. Be sure to read the newsletter for more information.

I will be meeting you at your fall meetings, so have a safe harvest!

John Sikkens
Provincial Director

Farming for the Future: How Pam & Terry Charlton Updated Elm Bend Farms

The Charlton family reached the point where there were no more feasible options to update the existing farm and needed to make some decisions about the future of their dairy operation - update and expand to allow for continued growth and profitability, or sell out and do something different with their farm. The decision triggered implementation of the family succession plan, and also needed to consider the future of the family, particularly their four young girls. This is their story.

Terry Charlton represents the fifth generation farming at Elm Bend Farms. The farm was settled by his great, great, great grandparents in 1862, the house built in 1879 and the barns in 1896. Terry and his wife Pam officially took

over the operation on January 1, 2015. The need for change was largely the driving force for implementing the succession plan, and openness and transparency within the family made the process fairly simple. Terry has three sisters, two of whom work in agriculture but off the farm, and Terry's mother has recently stepped away from the operation.



Pam and Terry have four girls whom are all involved in the farm. Raechel, at 14 years old, is most involved with feeding, milking, clipping and some work on the tractor. She started raising chickens four years ago as a 4H project and has turned her flock of 200 into a summer job. Raechel also runs the farm's Instagram account. She's thinking of a career in agriculture, starting at Ridgetown and perhaps



finishing at Olds College in Alberta. Reagan is 12 and likes the barn, but is more into the technical stuff. She mapped all the cows for the robotic milker on move-in day in the new barn. Reagan and Cailyn have also been raising pigs. Cailyn is 10 years old and is mostly involved with feeding the calves and clean up. Kelsey is six and loves to show calves and tries hard to keep up with everything her sisters are doing. She pushes feed, bottle feeds the calves, sweeps the aisle, looks after the kittens and the dog, and patrols the barn on her pedal tractor.

Milking cows in the 120 year old barn worked for four generations, with many redesigns and renovations, but as the farm grew and cash crop and forage acres expanded, it became more and more labour intensive. The operation needed a new barn to move forward with the ability to expand profitably, or a decision to sell out and move the operation in a different direction. In the words of Terry's dad, the family chose to 'work smarter, not harder', build a new barn with a DeLaval Voluntary Milker System (VMS) on the recently purchased neighbouring farm, and implement the succession plan.

Terry and Pam officially took over the farm on January 1, 2015. In deciding about next steps for the operation, they needed to take into account the role the girls might want to play in the farm in the future. There was no chance the girls would come home to farm in the old

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barn, as it was too labour intensive and physically-demanding. The new barn features state-of-the-art technology, including the VMS and computer-monitored feeding, breeding and record-keeping, alley scraper liquid manure system and camera monitoring, which allows the barn to be monitored from the house or tracked via cell phone from anywhere in the world. Milking in the new barn requires the same amount of workload hours, but it's a different type of work. It's not as physically demanding, requires more computer work, and is designed such that one person can manage. Pam also felt this was important for her, as she wouldn't have been able to take over the original operation if something ever happened to Terry. Ideally the new, less physically demanding system is improving quality of life and longevity for Terry and Pam, too.

Cows were moved into the new, free stall barn in January 2016. They milk 50 cows plus keep some dry cows, close up cows and calves in the new barn, while replacements plus steers for freezer beef are in the old barn, for a total of about 140 animals on farm. They have a 100% home bred Holstein herd, achieving their Master Breeder Shield in 2004. All breeding is done through AI and they sell the bulls as breeding bulls at auction. Terry works closely with the vet and runs herd health checks every 2 to 3 weeks, as well as pregnancy checks via ultrasound for management.

While there was a huge learning curve with the new barn for the cows and the Charlton's - from the temperature controlled curtains to the alley scrapers to the VMS and computerized system - overall the new barn has resulted in such a huge improvement in cow comfort and herd health that they rarely need to call to the vet anymore. The individuality of the VMS, improved ventilation and lighting all together result in mostly unassisted calvings (C-sections not required). This new system is off the charts when it comes to herd health compared to the old barn built in 1896.

Water quality is another huge component of herd health and the Charlton's have learned to manage the high sodium and sulfur levels in their water, which have a negative impact on pregnancies,

continued on page 6...

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conception and mastitis. The new barn contains a water treatment system consisting of a 3000 gallon cistern that fills from the well, and an iron filter, peroxide treatment system and water softener, as well as a reverse osmosis (RO) system for the calf barn. The RO water allows the calves access to free choice water earlier, otherwise they would rely on feeding milk longer to keep them healthy. Tip troughs offer fresh water to cows in the free stall area, and feed is also supplemented with selenium to compensate for the water quality issues. All private labs do livestock suitability water analysis, providing a complete breakdown of macro and micro nutrients, and livestock health specialists can adjust feed according to results.



The Charlton's also crop about 450 acres of corn, soybeans, wheat and hay. Usually they have a field in hay for 4-5 years after corn, and being dairy

farmers their hay acres dictate the rest of the acres. Typically they have about 150 acres of corn, 60 acres of wheat, 50 acres of beans and the rest in hay. They have some fields that are light, loamy soil that have typically yielded more than 200 bu/ac corn for the last 40 years. These fields can typically be planted on or about April 21 each year, seemingly dictated more by the calendar than the weather. The rest of their land is clay with lots of rolling topography to boot. Terry tends to follow the words of his dad when planting the clay: "There's three days to plant on heavy ground - the day before it's ready, the day it's ready and the day after. If you don't hit that, park it!"

Their fields are mostly tiled, except for about 50 acres. This, plus the crop rotation, makes for better soil conditions. They plant no-till except when going into corn. They occasionally have to burn down hay twice in order to plant no-till wheat and will plant no-till wheat into corn silage ground with fusarium control. Terry typically uses red clover in winter wheat and is starting to look at more cover crops. This year he planted 30 acres to new seeding oats, peas and barley under-seeded to alfalfa and is waiting to see how that goes.



In terms of fertilizer regime, Terry typically uses 150 lbs of starter fertilizer plus 200-250 lbs of N at planting corn and 50 lbs/ac potash when planting beans. The nutrient program is changing though, with the introduction of liquid manure. This fall was the first manure application, via custom applicator, and they applied 3000 gal/ac on hay and 5000-6000 gal/ac on wheat ground. The preference for manure use is on corn silage, followed by fields going into wheat then hay, and that will evolve over time. They are using agronomists from FS Partners and expanding their soil sampling program to make best use of the manure.

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Three to four cuts of hay are standard for Elm Bend Farms. Terry has also used biosolids, typically after first cut of hay, and has been quite happy with that. The moisture provided to the hay crop seems to be the biggest benefit, particularly in a year like this one. He has been very happy with Wessuc's services, and refers to their operation as 'a clean, class act'.



The Charlton's feed total mixed ration, consisting of their own corn silage, high moisture grain corn (stored in the Harvestore silo), their hay (dry or baleage) plus supplements. They sell the rest of their corn dried as grain corn, along with the beans and wheat.

Pam is an integral part of the operation, doing what's needed and keeping things running, as well as managing the farm books, handling the animal registrations, CQM requirements and marketing via the farm Facebook page. She is also a regional Workshop Leader for OSCIA,

running workshops and promoting the variety of programs OSCIA offers. This is almost a fulltime role September through May, but Pam finds that it provides enough flexibility for the farm and the busy family. Pam has also been the secretary for Brant Soil and Crop for the last two years and is involved with Brant 4H. She started volunteering with 4H about 16 years ago, then took a break when the girls were small. As they reached 4H age, she became involved once again, running a variety of clubs, and more recently coordinating the Interprovincial Club to Club exchange for 4H Canada. Raechel, Reegan and Cailyn are all currently involved in 4H, while Terry retired after running the dairy club in the area for more than 15 years. Pam is also a committee member for the West Central Junior Dairy Show and sits on the planning committee for the Ontario Holstein Annual Meeting being held in Brantford in February.

It's been the better part of a year in the new barn and, despite the learning curve, things are going well at Elm Bend Farms - for the cows and the family. Even the crops did fairly well given the drought conditions. The Charlton's celebrated their new barn with a well-sponsored open house on October 27. Farm decisions made with the future in mind are working well for this busy farm family right now. And, if the girls decide to farm, they can work smart and have more options for future expansion.



For more information and pictures, visit Elm Bend Farms on Facebook.



OSCIA Program Update for Regional Fall newsletters

Margaret May
Regional Program Lead
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@may_margaret on Twitter

Species at Risk Farm Incentive Program

Want to plant trees? Erosion control that outlets into water? Creating Habitat? Rotational grazing? Fencing livestock out of woodlots and watercourses? Submit applications ASAP. Projects must be complete by Dec 15/16 with the exception of tree planting (can use Tree Service Contract with local CA)

<http://www.ontariosoilcrop.org/oscia-programs/sarfip/>

Grasslands Stewardship Program

Funding to renovate ESTABLISHED pasture areas. Submit your costs and what you are willing to accept as cost share. Opens again for bids in January and April of 2017.

<http://www.ontariosoilcrop.org/oscia-programs/sarpal/>

Farmland Health Incentive Program

The program will open again for the 2017 crop year. **No dates yet.** Program requires EFP completed within the last 5 years AND a Farmland Health Check up completed with a trained CCA BEFORE APPLICATION. This process is free. Contact a CCA listed on the website and arrange for a check up. NOW is a good time to get this done!!

<http://www.ontariosoilcrop.org/oscia-programs/glasi/farmland-health-check-up/cca-list/>

As always, OSCIA program staff is available to discuss projects. Please contact us if we can be of help. I wish a Safe harvest to you all. I hope to see you at your Annual meetings during the fall and winter.

Niagara South Weather Data 2016

April 16, 2016 - September 4, 2016

Summers 2016

	CHU	GDU	mm
April	132.7	87.6	23
May	487.4	356.1	18.2
June	714.3	549.2	27.4
July	890.7	761.9	45.5
August	915.7	794.7	72.4
September	92	63.9	
October			
Total	3233	2613	186.5

Koabel 2016

	CHU	GDU	mm
April	141.6	95.4	16.4
May	458.9	328.3	20.3
June	672.7	508.6	34.5
July	850.7	700.1	29.6
August	874	737.3	96.5
September	84.9	58.9	
October			
Total	3083	2429	197.3

Veldhuizen 2016

	CHU	GDU	mm
April	117.6	75.	12.1
May	424	275.4	24.2
June	667.9	471.7	43.3
July	837.5	662.3	44.1
August	876.9	727.6	50.1
September	81.1	54.3	0
October			
Total	3005	2266	173.8



FarmSmart Expo 2016

Tweets gathered from Twitter

Anne Verhallen @ONCoverCrops · Jul 14

Awwh it's over #FarmSmartExpo great teamwork planning and setting up. And fun to talk #SoilHealth!



Terry Daynard @TerryDaynard · Jul 14

@cowbrough and @Spray_Guy discuss sprayer nozzle dictates for use with dicamba-tolerant soybeans, at #FSExpo16



FarmSmart @FarmSmart17 · Jul 14

Colour is an indicator in Soil fertility #Tedytaylor #FSExpo16



Heartland Soil&Crop @HeartlandSCIA · Jul 14

@TrentUniversity 's interseeded corn trials in Elora #FSExpo16 @cropguy_Matt



Brad Garlough @GarloughB · Jul 14

Great sprayer presentation by @Spray_Guy & @cowbrough. #farmsmart16 Hands down the Orange group was the brightest!



Marion Davies @mariondaves17 · Jul 15
 Learning about edible bean production in Ontario! Yummy! #FarmSmartExpo #EdibleBeans



Anne Verhallen @ONCoverCrops · Jul 14
 Beautiful evening to talk soil erosion rotation & tillage with 4-H members at FarmSmartExpo 2016 with Adam Hayes



FarmSmart @FarmSmart17 · Jul 14
 How much N is in Soil organic matter pool to 6" depth? 2000lbs/ac! @atOMAFRA's Jake Munroe #FSExpo16

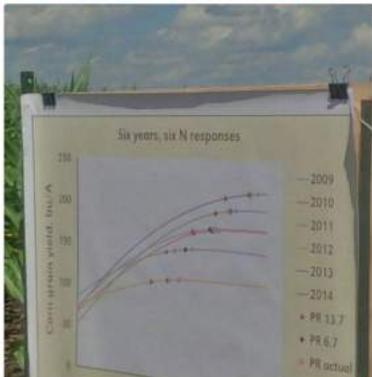


Jason Deveau @Spray_Guy · Jul 14
 @cowbrough captivating audiences (and teaching me tonnes) at #farmsmart16 #brutalgrasspressure



FarmSmart @FarmSmart17 · Jul 15
 Many thanks required after another successful #FSExpo16. First, thanks to yesterday's attendees, all 200 of you!

FarmSmart @FarmSmart17 · Jul 14
 Need more N to maintain yield potential in today's high-yielding hybrids @UofGuelphOAC's Bill Deen #FSExpo16



Around the Golden Horseshoe Summer 2016

Dealing with Drought in Brant

A good crowd attended the Brant SCIA Twilight tour themed Dealing with Drought on August 18 at Steve Sickle's farm. Participants examined soil pits, looking at the physical, biological and chemical aspects of soil under dry conditions. Conventional fields were compared with fields under continuous cover, with the positive impact on moisture holding capacity due to healthy, cover cropped soils being more than evident. Participants got their hands dirty in soil pits, and compared runoff from covered and uncovered soil through the use of the OMAFRA rainfall simulator.



Niagara South Summer Meeting

About 40 members attended the Niagara South SCIA summer meeting tour on September 7 that tackled several timely topics. The group toured James Reesor's corn plots, and used a soil penetrometer to demonstrate the impact to soil of planting in a variety of spring conditions on clay soil. They then examined the newest technology and tips and tricks for spraying the newest dicamba products on soybeans with RR Xtend Representatives. Finally, the tour wrapped up at Gerry Veldhuizen's farm and elevator operation, where agronomists Michelle Baker and Melody Robinson from Clark Agri Service demonstrated bait traps for wire worms and grubs, discussed the requirements relating to use of neonicotinoids, and answered agronomic questions. The meeting wrapped up with questions and answers, good discussion and pizza and wings.



The 'Perfect' Cash Crop Farm Insurance Program

At Duliban Insurance Brokers, we work with the Provinces Top Rated Farm Insurance Carriers and have them compete against each other to provide tailored farm insurance programs for our clients. We customize this to meet every farms' needs and in many cases are able to provide significant increases in coverage while providing thousands of dollars in premium savings. During our review process we often come across common issues pertaining to missing coverages, inadequate limits and deductibles. We achieve and contribute to our long standing client relationships through frequent contact and advice for the best Farm Insurance Protection.

One of the issues we encounter time and time again when we discuss and review coverage with cash crop farmers, is that with harvested crops with potentially huge value, it is either not insured at all or is severely underinsured. As your on-farm storage capacity grows over the years, it is easy to neglect thinking about the cost of the additional storage capacity and the increased value of the commodity inside. In our review process, our team will often discover that additional storage has been added in the recent past and neither the bin itself nor the increased crop values stored have been acknowledged in the farm insurance program. This can eventually result in an unpleasant or financially devastating situation in the event of a claim.

The farmer's thought process is often explained as "I don't hold harvested grain for very long", or "the values change so often it is difficult to set a real insurance limit", or "I don't want to be insurance poor, so I took that risk myself". Our office farm insurance professionals agree with the philosophy that assuming some risk yourself is a reasonable cost saving option, however, we always propose that

there are alternatives to leaving assets either uninsured or underinsured. We emphasize and encourage insuring all the farm assets for their full value, and placing a deductible the farmer is comfortable with to keep the premium cost down. The client accomplishes his goal of assuming additional risk themselves, but there is proper coverage for a disastrous loss, and a relatively manageable deductible or pre-determined financial risk in the event of a claim.

Since we never know when a loss might happen, it is important to think about the "worst case" scenario. Imagine that you've just finished the harvest and your entire crop is in the bins. You need to sell the crop to fund your input costs, to pay the machinery loans, the truck loans, the farm mortgages, to feed the family and establish a financial foundation for future years. If a fire destroyed your grain storage complex at this exact moment, how could you possibly recover from a whole season's lost income

continued on page 14...



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without sufficient insurance coverage? How would you cope with the additional costs of safeguarding any undamaged crop?

It is easy and convenient to properly insure your harvested crop by using a monthly reporting form. The insurance limit for the harvested crop is set by calculating the real maximum value of the commodity in storage at any one time, and this limit of coverage is always in place for the whole term of the policy. A deposit premium is initially charged based on this maximum limit. To assist in making the reporting process as easy as possible, our farm insurance service team will call, text or email you at the beginning of every month to ask you to provide the current value of the crop, which will fluctuate due to price changes and the amount of the crop you have already sold. At the end of the policy term the Insurer will do a calculation based on the average actual values that were at risk, and the premium is adjusted accordingly. In this way, you have full coverage for the “worst case” scenario, but pay a premium only for the coverage you actually required. Even in a season like the one we are now enduring, when yields are expected to be low, the final premium will be based on the actual values that were at risk.

Extra Expense Coverage is an inexpensive but potentially valuable coverage in the event of an insured loss to your grain handling and storage facility. This additional insurance would provide reimbursement for the additional costs of transporting, drying, and storing of your crop in other locations while your facility is being rebuilt.

It is also important to periodically review the limits of insurance on farm machinery. As pieces of equipment are bought, sold, and traded from time to time, these changes need to be reported to your insurance provider. The insurance limit for recent model equipment can be set at the original purchase price for items that are less than 5 model years of age, as claims for losses on this new equipment will be settled without depreciation. As the equipment gets older, the limit can be reduced to the comparable advertised value of similar used equipment. This coverage adjustment is typically part of our annual review process with our clients.

One more component of your coverage is essential, especially for those who farm multiple parcels of land. Your Farm Liability insurance requires regular review and maintenance too. The Liability coverage provided by your policy needs to be extended to all the parcels of land you own or rent, and the Insurer will charge a small additional premium for each of these. Of course you may add and delete specific parcels periodically as the situation changes, but it is important that this be reviewed regularly to be accurate in the event of an incident. The more locations you have, the more exposure there may be to a roadway incident as you and your machinery travel from farm to farm. It is always a good idea to consider a higher Farm Liability insurance limit to better protect your farm assets. The peace of mind is well worth the relatively small additional premium.

We invite you to give a Duliban Farm Insurance Professional a call today for a no obligation review of your current Insurance Program. We would love to hear from you and look forward to servicing your coverage as your ‘Hometown Broker’.

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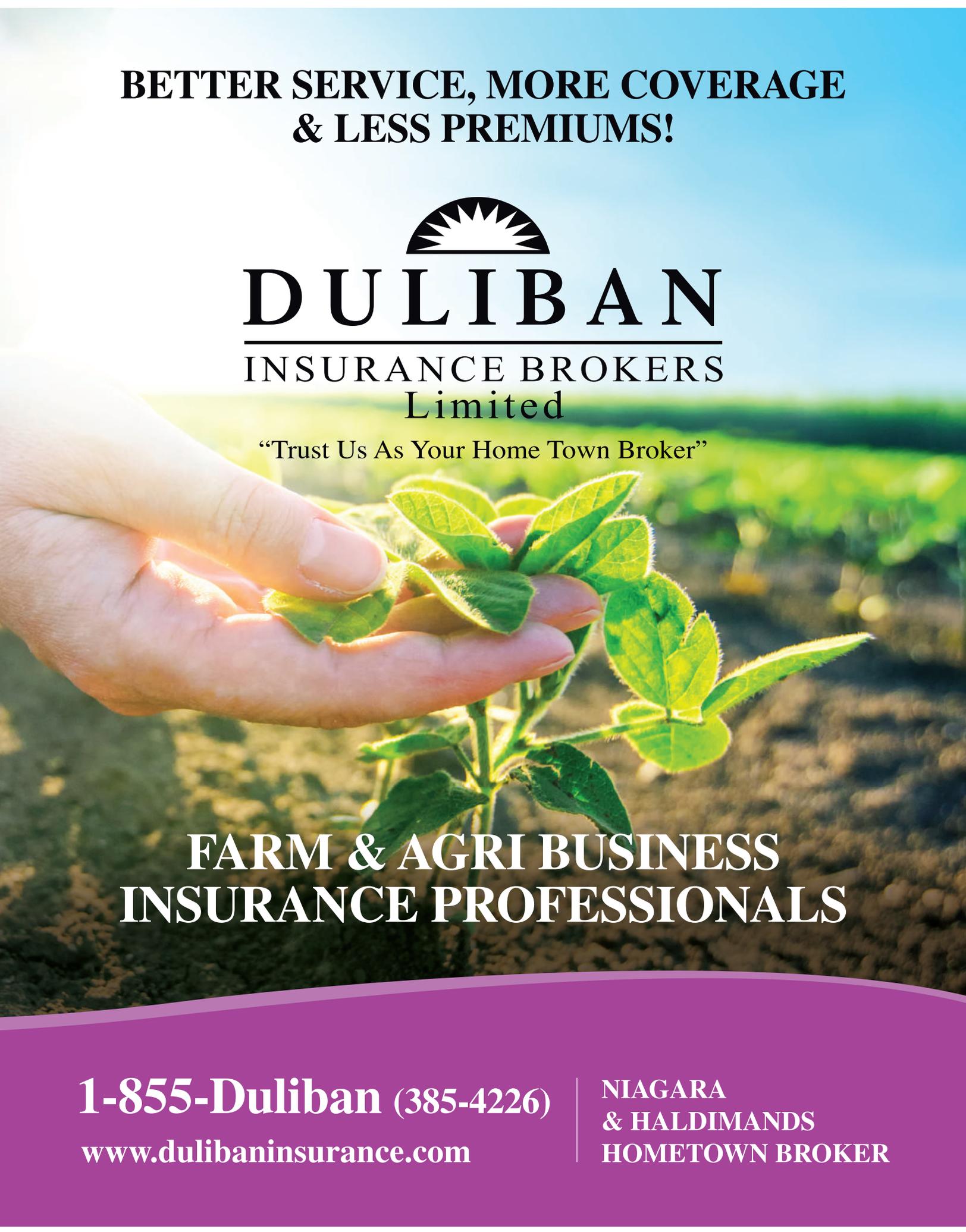
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<http://www.topairequip.com/about-us/>

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