



Do you realize how much money you're losing because your banker isn't a farmer?

Imagine the impact on your farm to have a banker who's also a farmer working for you. Myself along with 67% of our Ag Lenders are actively involved in farm operations.



Adam Lawson, Agricultural Lender, at his family farm in Chambersburg.

Other banks don't offer that, we're unique. We've walked in your shoes and can tailor and customize solutions to reduce your expenses or increase revenues like no one else can. And turnaround time is unrivaled.

Other banks don't offer that, we're unique. We've walked in your shoes and can tailor and customize solutions to reduce your expenses

Worn-out, out-dated, inefficient equipment hurting your bottomline?

You could lease new or used equipment, save on taxes and become more profitable.

Leasing offers money-saving tax advantages that aren't available on a conventional loan depending on your tax situation. Farmers State Bank is the only local bank that offers leasing.

You can lease all types of farm equipment; tractors, combines, grain carts, tillage tools, planters and grain bins. Don't keep struggling with run-down equipment.

Consult your tax advisor to determine if leasing is better than borrowing for your tax situation. Of

course one of our experienced lenders can customize a loan if leasing isn't right for you.



Call the office nearest you to get started on a farmer-banker solution or a lease today!

www.farmersstate.com

Pittsfield, IL
108 E. Adams St.
217-285-5000

Hull, IL
Rte 106 & Walnut
217-432-8311

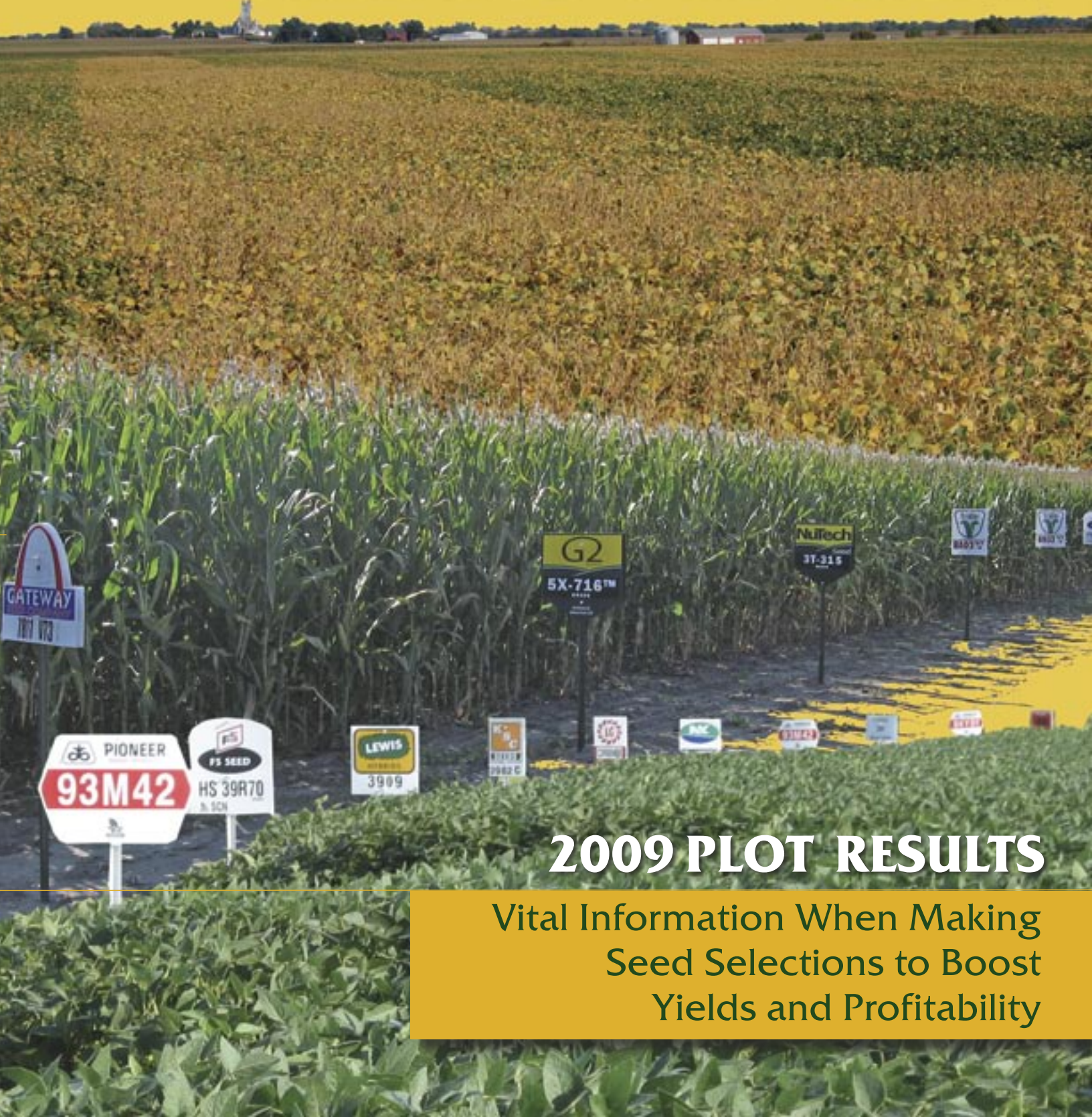
Winchester, IL
25 E. Cherry St.
217-742-9505

White Hall, IL
133 N. Main St.
217-374-2200

Jerseyville, IL
712 W. County Rd.
618-498-2299



HELPING YOU GROW



2009 PLOT RESULTS

Vital Information When Making
Seed Selections to Boost
Yields and Profitability

Customers tell us the results of our plots are vital when making seed selections to boost yields and profitability. That's exactly what was envisioned when we had the first plot in 2003.

Seed representatives are invited to participate in the plot and to provide their latest and most promising seed varieties. After harvest, the bank records yields for each seed variety and publishes the results in an honest, independent, unbiased manner.

In 2009, the bank had two plots; soybeans were featured in the Pittsfield plot and corn in Jerseyville. Over 30 varieties of soybeans were tested in the Pittsfield plot and 28 varieties in Jerseyville.

A special thanks to the owners of the Irick farm in Pittsfield, and to Denny Dell and Eugene Myers who are the farmer tenants. Also to Clint Warford who farmed and owns the land in Jerseyville. None of this would have been possible without their participation.

I hope this information will assist you in your future farming endeavors.

Sincerely,

Lewis M. Grigsby, Jr.
President

Reach us at 217-285-5000
www.farmersstate.com

READY TO PLANT



COUNTING PODS



SOYBEAN PLOT RESULTS

Planting Information
Previous Crop – Corn
Planting Rate – 185,000
Row Width – 18"
Planting Date – 5/22/09
Harvest date – 10/20/09

WEATHER FACTORS

Typical weather patterns in West Central Illinois include abundant spring rains with planting occurring by mid-April. The summer gets hot and builds up heat units with a little rain thrown in for a nice growing period.

The 2009 growing season was anything but normal for both Pittsfield and Jerseyville. Frequent and heavy spring rains along with cool temperatures kept the fields wet and caused planting delays. The summer never really got hot; with only a few days when the temperature reached the 90's.

The impact on both corn and soybeans was a late harvest and problems with moisture levels that delayed getting the crop out of the field.

COMPANY	VARIETY	MOISTURE	ROW LENGTH
LG	C3418R2	14.4%	870
Maverick	6343RR	13.6%	879
Asgrow	AG 3439	14.2%	885
Power Plus	34B9	13.4%	888
Pioneer-Check	93M42	13.7%	888
NK	534-R2	13.7%	891
Nutech	7359	13.7%	876
Lewis	3780	13.7%	852
Willcross	R2379N	13.8%	852
Pioneer-Check	93M42	13.5%	846
Nutech	7379	13.7%	846
Pioneer	93Y70	13.9%	864
Stone	3A378NRR	13.2%	891
Maverick	7376RR	13.3%	912
Pioneer-Check	93M42	13.6%	948
FS	HS 3766	13.7%	984
NK	S37-PS	13.5%	1056
Dyna Grow	37P37	13.7%	1104
Asgrow	3803	13.3%	1134
Pioneer-Check	93M42	13.1%	1140
NK	S37-F7	13.3%	1143
Trisler	3874RR	12.9%	1152
Crows	3817	12.8%	1143
Stone	A3388NRR	13.0%	1143
Pioneer-Check	93M42	12.8%	1137
KSC	KCS3876CRR	12.7%	1140
Crows	C3916R	12.7%	1134
Pioneer	94Y01	13.0%	1125
Power Plus	39G9	13.0%	1122
Pioneer-Check	93M42	12.7%	1110
NK	S39-A3	12.5%	1107
LG	C3988NRR	12.5%	1095
Kitchen	3982CRR	12.6%	1089
Lewis	3909	12.7%	1074
FS	HS 39R70	12.5%	1056
Pioneer-Check	93M42	12.6%	1038
Trisler	T-3977RR	12.7%	1023
Dyna Grow	32X39	12.7%	1002
Willcross	RR2409N	12.8%	975
Pioneer-Check	93M42	12.7%	939

Pittsfield Plot Chemical Application Schedule: • May, 7 – 110#/ac DAP, 130#/ac Potas LI 700-Penetrant, acidifier, surfactant, & deposition aid, 6oz/ac Intensity One- generic sim

COMPANY	VARIETY	MOISTURE	ROW LENGTH
Stine	9626VT3	14.9%	665
Stine	9806VT3	16.9%	665
Burrus	7D51	15.2%	665
Burrus	573T	16.8%	665
Crows	210-57VT3	14.7%	665
Crows	5292VT3	16.0%	665
FS-Check	62JV3	15.4%	665
Dekalb	DKC63-42VT3	15.2%	665
Dekalb	DKC61-69VT3	14.8%	665
Wyffels	W9121	16.1%	665
Wyffels	W8681	15.7%	665
FS	65BV3	15.9%	665
FS	61BV3	14.5%	665
FS-Check	62JV3	15.7%	665
Bojac	9444-3000GT	14.5%	665
Bojac	7811VT3	15.6%	665
Nutech	5X-716RR/HXT	15.9%	665
Nutech	3T-315VT3	16.9%	665
Trisler	T-8A02VT3	16.0%	665
Trisler	T-6N52VT3	15.1%	665
FS-Check	62JV3	15.4%	665
LG	2641VT3	15.8%	665
LG	2620VT3	15.5%	665
Lewis	914VT3	15.0%	665
Lewis	1009VT3	14.6%	665
Golden Harvest	H-9145-3000GT	15.2%	665
Golden Harvest	H-9127-3000GT	15.8%	665
FS-Check	62JV3	15.5%	665
Dyna Grow	57V40	16.0%	665
Dyna Grow	57V38	16.3%	665
NK	N73V-3000GT	17.1%	665
FS-Check	62JV3	16.0%	665

Jerseyville Plot Chemical Application Schedule: • November 10, 2008 – 155# Mat DAP

CORN PLOT RESULTS

Planting Information
Previous Crop – Corn
Planting Rate – 32,000
Row Length – 665"
Planting Date – 04/24/09
Harvest date – 11/05/09



MEASURING ROWS



WEIGHING THE RESULTS



HT (FT.)	HARV WIDTH (IN.)	TEST WEIGHT	HARV WEIGHT (LBS.)	YIELD BU/A	60.00	62.00	64.00	66.00	68.00	70.00	72.00	74.00
234	56.5	1570	66.11									
234	55.5	1625	68.35									
234	56.0	1660	68.87									
234	55.0	1620	67.61									
234	56.0	1680	69.87									
234	56.0	1550	64.25									
234	56.0	1605	67.67									
234	55.0	1460	63.29									
234	56.0	1475	63.86									
234	56.0	1525	66.73									
234	56.0	1475	64.39									
234	57.0	1555	66.31									
234	56.0	1610	67.12									
234	55.5	1665	67.74									
234	57.0	1770	69.03									
234	57.0	1835	68.87									
234	57.0	1790	62.75									
234	56.0	1975	66.07									
234	56.0	2125	69.53									
234	56.0	2135	69.65									
234	56.0	1990	64.60									
234	56.0	1970	63.74									
234	56.0	1890	61.70									
234	56.5	2145	69.87									
234	56.0	2120	69.58									
234	56.0	1920	62.92									
234	56.0	2105	69.35									
234	56.0	2055	68.01									
234	56.5	1915	63.54									
234	55.0	2120	71.35									
234	55.0	1955	66.13									
234	56.0	2085	71.30									
234	57.0	1990	68.35									
234	56.0	2145	74.61									
234	56.0	1935	68.61									
234	56.0	1975	71.16									
234	56.0	1905	69.57									
234	56.0	1945	72.52									
234	56.0	1790	68.51									
234	55.0	1765	70.22									

h, • June 10 –7oz/ac Weather Gard-water conditioner, anti drift, anti foam, 32oz/ac Makaze-glyphosate 4#/gal plus surfactant, 5oz/ac
 ilar to Select Max for vol. RR corn. • July 8 – 7oz/ac Weather Gard, 5oz/ac LI 700, 48oz/ac Maddog Plus-glyphosate 4#/gal plus surfactant

HT (FT.)	TEST WEIGHT	HARV WEIGHT (LBS.)	YIELD BU/A	170.00	180.00	190.00	200.00	210.00	220.00	240.00
54.0	2350	183.47								
54.2	2700	205.84								
58.2	2670	207.72								
54.5	2228	170.06								
58.4	2630	205.81								
56.7	2744	211.46								
58.5	2770	214.99								
55.0	2578	200.56								
55.2	2650	207.14								
58.6	2872	221.06								
56.0	3050	235.88								
55.4	3002	231.62								
54.8	2700	211.79								
57.5	2750	212.68								
55.5	2730	214.14								
56.4	2632	203.80								
59.2	2850	219.89								
57.5	3024	230.54								
57.5	2670	205.76								
58.2	2776	216.22								
58.0	2780	215.77								
54.1	3086	238.38								
56.1	3160	244.97								
54.6	2604	203.06								
55.6	2840	222.51								
53.5	2846	221.41								
54.5	2850	220.15								
58.0	2802	217.22								
55.6	2650	204.22								
55.4	2744	210.71								
55.7	2860	217.51								
58.6	2730	210.38								

95# Mat Potash, May 24, 1.5 qt Degree Extra, 1 qt AAtrex, Roundup Power Max 2002, AMS

