



*MIDWESTERN U.S.*

**FARMER**

Chance Card



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## EQUIPMENT FAILURE

Your planter appears to be having mechanical troubles.

***Did you buy new equipment?***

### IF YES

Good news! Your planter is in good condition to finish planting.

### IF NO

Darn, your planter needs repairs resulting in a delayed planting.

**SUBTRACT 5 from your yield due to delayed planting.**

## EQUIPMENT FAILURE

Your combine broke down during the middle of the harvest and you weren't able to repair it before an early frost set in.

***Did you buy new harvesting equipment?***

### IF YES

Early frost isn't a problem for you!

### IF NO

The early frost prevented you from harvesting all of your crops.

**SUBTRACT 5 from your yield due to early frost.**

## WEATHER EVENTS

It's looking like a dry growing season!

***Did you buy an irrigation system?***

### IF YES

Awesome! You're in good shape.

### IF NO

The prolonged hot sun is stressing your crops

**SUBTRACT 40 from your yield due to drought.**

## WEATHER EVENTS

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## WEATHER EVENTS

You need to plan your fertilizer application between rainfalls.

***Did you purchase precision agriculture software for GMO seeds, or did you plant cover crops?***

### IF YES

#### FOR PRECISION AG

Good call! You were able to apply fertilizer during a dry period, allowing your plants to benefit from the added nutrients.

#### FOR COVER CROPS

While you weren't able to plan your fertilizer application for a dry period, the cover crops help provide some nutrients.

**SUBTRACT 5 from your yield due to denitrification.**

### IF NO

Bad timing! A summer storm just washed all your fertilizer away, resulting in your crops not having enough nitrogen.

**SUBTRACT 20 from your yield due to denitrification.**

## WEATHER EVENTS

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## WEATHER EVENTS

Years and years of farming are having an impact on your soil, and you're experiencing soil erosion.

***Did you plant cover crops this year?***

### IF YES

Cover crops are great for revitalizing your soil.

### IF NO

Your plants aren't growing well because of unhealthy soil.

**SUBTRACT 5 from your yield.**

## WEATHER EVENTS

Old Man Winter is sticking around this spring.

***This means you'll have to wait to plant your crops, resulting in a shorter maturity time.***

**SUBTRACT 10 from your yield due to delayed planting.**



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## POSITIVES

*The weather is in your favor this growing season! Perfect amount of rain, perfect temperature for healthy corn.*

## POSITIVES

*It's harvest time! And your crops are right on target.*

## POSITIVES

*A hard winter killed off insects you normally have to worry about. Lucky for you!*

## OTHER CHALLENGES

(Associated with Nature or Technology)

Uh oh, you have an infestation of weeds.

***Did you buy herbicide?***

**IF YES**

Good choice!

**IF NO**

**SUBTRACT 10 from your yield due to weed infestation.**



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## OTHER CHALLENGES

(Associated with Nature or Technology)

What's that chewing away at the roots of your young corn plants?  
It's the devastating corn rootworm!

**Did you buy insecticide or GMO seed?**

**IF YES**

FOR EITHER  
Good choice, you dodged a bullet!

**IF NO**

You don't have any protection  
against rootworm!  
**SUBTRACT 10 from your yield  
due to corn rootworm and lack  
of insecticide or GMO seed.**

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## OTHER CHALLENGES

(Associated with Nature or Technology)

Even though you just applied insecticide to your fields, the rain washed it away and the corn rootworm is back with a vengeance.

**Did you buy GMO/traited seed?**

### IF YES

This is an example of technology at work! Your corn is safe from the rootworm now.

### IF NO

**SUBTRACT 15 from your yield due to corn rootworm and lack of GMO/traited seed.**

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## OTHER CHALLENGES

(Associated with Nature or Technology)

April showers bring ... more showers? The heavy rains this growing season are causing your fertilizer to runoff, which is negatively affecting your soil's nutrients.

**Did you purchase something to help mitigate the effects?**

### IF YES

If you bought  
microbials

**SUBTRACT 10 from your yield.**

If you bought 50%  
synthetic fertilizer

**SUBTRACT 5 from your yield.**

If you bought 100%  
synthetic fertilizer

**SUBTRACT 0 from your yield.**

### IF NO

**SUBTRACT 20 from your yield.**

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