United States Department of Agriculture



Federal Crop Insurance Corporation



Risk Management Agency



Product Administration and Standards Division

FCIC-25430 (07-2010) FCIC-25430-1 (06-2011) FCIC-25430-2 (12-2012)

SMALL GRAINS LOSS ADJUSTMENT STANDARDS HANDBOOK

2013 and Succeeding Crop Years

UNITED STATES DEPARTMENT OF AGRICULTURE WASHINGTON, D.C. 20250

TITLE: SMALL GRAINS LOSS	NUMBER: 25430 (07-2010)
ADJUSTMENT STANDARDS	25430-1 (06-2011)
HANDBOOK	25430-2 (12-2012)
EFFECTIVE DATE:	ISSUE DATE: December 6, 2012
2013 and Succeeding Crop Years	
SUBJECT:	OPI: Product Administration and Standards
	Division
Provides the procedures and instructions	APPROVED:
for administering the Small Grains crop	/S:/ Tim B Witt
insurance program	
	Tim B. Witt
	Deputy Administrator for Product Management

REASONS FOR AMENDMENT

Major changes: See changes or additions in text which have been highlighted. Three stars (***) identify information that has been removed.

- 1. Subsection 6 C, After Heading Method: Clarified instructions when less than five representative heads are found in a sample.
- 2. **Subsection 8 C, After Heading Appraisal Method:** Changed instructions for the "after heading" appraisal method due to a perceived flaw in the calculation method. Also, revised the appraisal worksheet forms to agree with the item instructions.
- 3. Subsection 10, Reference Material, Table S: Revised the moisture adjustment for 27.3 percent moisture.

SMALL GRAINS LOSS ADJUSTMENT STANDARDS HANDBOOK CONTROL CHART

	Control Chart	For: Small C	Grains Loss Ac	ljustment Stan	dards Hand	book
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
	1-2				6-2011	FCIC-25430-1
Perrova			17-18		7-2010	FCIC-25430
Keniove			25-30		7-2010	FCIC-25430
				85-86	7-2010	FCIC-25430
	1-2				12-2012	FCIC-25430-2
Insort			17-18		12-2012	FCIC-25430-2
msert			25-30		12-2012	FCIC-25430-2
				85-86	12-2012	FCIC-25430-2
	1-2				12-2012	FCIC-25430-2
		1-4			6-2011	FCIC-25430-1
			1-2		7-2010	FCIC-25430
			3-10		6-2011	FCIC-25430-1
			11-16		7-2010	FCIC-25430
			17-18		12-2012	FCIC-25430-2
			19-24		7-2010	FCIC-25430
			25-30		12-2012	FCIC-25430-2
Current			31-42		7-2010	FCIC-25430
Index			43-44		6-2011	FCIC-25430-1
muex			45-46		7-2010	FCIC-25430
			47-48		6-2011	FCIC-25430-1
			49-52		7-2010	FCIC-25430
			53-54		6-2011	FCIC-25430-1
			55-64		7-2010	FCIC-25430
			65-66		6-2011	FCIC-25430-1
				67-84	7-2010	FCIC-25430
				85-86	12-2012	FCIC-25430-2
				87-97	7-2010	FCIC-25430

- (d) For damage due to hail: Small grain in the seedling to tillered stage very rarely suffers damage due to hail. What appear to be cutoff stems is simply leaf material that will regenerate. Delay inspection 7 to 10 days after damage. Plants should then be showing signs of new shoots or tillers at the base of the plant.
- (e) For damage other than hail:
 - <u>1</u> WHENEVER POSSIBLE, delay appraisals when damage occurs before tillering is complete until the number of potential tillers can be identified. Use judgment as to the number of tillers that will produce a normal head.
 - 2 If an immediate release is requested, use the "TILLERING-INCOMPLETE APPRAISAL METHOD."
- (2) Before Heading Tillering Complete for Barley, Oats, Rye or Wheat (Tillered Through Boot Stage).

If less than 50% is headed, use Before Heading Appraisal Method, if 50% or more has reached the headed stage use the After Heading Appraisal Method.

- (a) This method is based on the number of LIVE TILLERS with potential to produce a normal head in a 10 ft. row length.
- (b) For the type of small grain being appraised, convert each tiller counted to potential bushels per acre (**TABLE K**).
- (c) For damage due to hail, delay inspection 7 to 10 days after damage. DO NOT ATTEMPT to determine the potential of LIVE plants damaged by hail after tillering is complete. Defer the appraisal to the after-heading method. If deferral is not practical (such as the insured's need to graze the acreage), explain to the insured that ALL LIVE tillers with potential to produce a normal head of the insured crop (or insurable mixture) will be considered to have yield potential, and will be counted to determine the appraisal.
- (d) For uneven stands, where most plants are fully tillered, determine the average number of tillers per sample.
- (e) If the sample contains scattered late seedlings but the majority of the plants are fully tillered or in the jointing stage, count each seedling as one tiller.

C. AFTER HEADING METHOD

Use Part II, After Heading, of the appraisal worksheet to record appraisal determinations for this appraisal method for wheat, barley, oats, and rye.

(1) Use this method to appraise small grain from the heading stage through maturity. Base after-heading appraisals on:

- (a) The number of harvestable heads in a 10 ft. sample row length. Harvestable heads are those that can be mechanically harvested. Do not include any empty or barren heads (e.g., heads which failed to fill or do not contain any harvestable kernels) in the number of harvestable heads. Terrain and the insured's farming practices must be considered when determining cutting height.
- (b) The average number of kernels per head determined from **FIVE** representative heads in the sample. If there are less than 5 heads in the sample, the number of kernels in all heads in the sample will be counted.
- (c) The average number of kernels from the five representative heads converted to bushels per acre by dividing the average number of kernels per square foot (Part II, item 32 of the appraisal worksheet) by the number of kernels in one square foot that equal ONE bushel per acre (TABLE L).
- (2) Selection of representative heads.
 - (a) When the kernels are all filled, select FIVE sample heads from the AVERAGE HEAD LEVEL in the sample row. If there are less than 5 heads in the sample, the number of kernels in all heads in the sample will be counted. Do not select large heads and sucker heads to get an average. Do not include any barren heads when selecting the five representative heads (e.g. heads which failed to fill or do not contain any harvestable kernels).



- (b) IF KERNELS ARE NOT YET FILLED, use average number of kernels per head (**TABLE M**). Unless you have valid justification to apply the kernel-to-bushel yield factor for shriveled wheat or thin barley, assume that unfilled kernels will not be shriveled after they fill and mature.
- (c) Appraising unharvested production after a crop has reached maturity may be done by arranging with the insured to harvest representative areas. Use production harvested to determine yield per acre.
- (3) Use the following method(s) to appraise windrowed (swathed) grain after heading for Barley, Oats, Rye or Wheat:
 - (a) Inspect the field or subfield for representative rows of standing grain (spots missed in the field, corners, etc.) and appraise the standing grain using the "After-Heading" method.

C. <u>WORKSHEET ENTRIES AND COMPLETION INFORMATION FOR</u> <u>WHEAT, BARLEY, OATS, AND RYE</u>

Verify or make the following entries:

Item

No. Information Required

Company: Name of AIP, if not preprinted on the worksheet. (Company Name).

Claim Number: Claim number as assigned by the AIP.

- 1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
- 2. **Policy Number:** Insured's assigned policy number.
- 3. **Unit Number:** Unit number from the Summary of Coverage after it is verified to be correct.
- 4. **Crop:** Barley Feed, Barley Malt, Oats, Rye, or Wheat.
- 5. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.

PART I - BEFORE HEADING

For samples not yet tillered, partially tillered and where tillering is complete. AFTER A SMALL GRAIN HAS REACHED THE HEADING STAGE, USE PART II.

- 6. **Field ID:** Field or subfield identification symbol.
- 7. **Drill Space:** Row width to nearest one-half inch. If broadcast, enter "B." Refer to Subsection 5C for row width determination information.
- 8. **Tillering Incomplete Column No. Plants:** Number of live plants capable of producing grain in each sample where tillering is **incomplete**. If tillering is complete on the sample, MAKE NO ENTRY.
- 9. **Total:** Total number of plants in all samples from item 8.
- 10. **Tiller Factor:** Using the Tiller Factor (**TABLE J**) convert single plant counts to tillers to count for the type of small grain being appraised. Document in the remarks section or on a Special Report the type of wheat being appraised.
- 11. **Tillers to Count:** Multiply total plants (item 9) by tiller factor (item 10) and enter to the nearest WHOLE number.

12. **Tillering Completed Column No. Tillers:** Number of live tillers capable of producing grain in each sample where tillering is **complete**. If tillering is incomplete on the sample, MAKE NO ENTRY.

Scattered late seedlings in the sample row are to be counted as ONE tiller per seedling.

- 13. **Total:** Total number of tillers in all samples from item 12.
- 14. **Total No. Tillers:** Sum of items 11 and 13.
- 15. **Total No. of Plots:** Total number of sample plots in item 8 and 12.
- 16. **Avg. No. Tillers:** Results of dividing item 14 by item 15, rounded to the nearest tenth.
- 17. Sq. Ft. Factor: Square foot factor from TABLE B in relation to row spacing.
- 18. **Avg. Till. Per Sq. Ft.:** Result of dividing item 16 by item 17, rounded to the nearest tenth.
- 19. Yield Factor: Tiller to Bushel Yield Factor TABLE K.
- 20. **Bu. Per Acre Appraisal:** Result of multiplying item 18 by item 19, rounded to the nearest tenth.

PART II - AFTER HEADING

- 21. **Field ID:** Field or subfield identification symbol.
- 22. **Drill Space:** Row width to nearest one-half inch. If broadcast, enter "B." Refer to Subsection 5C for row width determination information.
- 23. **No. of Kernels (Five Heads) From Each Sample Plot:** Total number of kernels in FIVE representative heads from each sample plot. Do not include any empty or barren heads when selecting the five harvestable heads. If there are less than 5 heads in the sample, count the number of kernels in all heads in the sample.
- 24. **No. Heads Sampled:** Number of representative heads sampled ("5" is preprinted on the appraisal worksheet). If there are less than 5 heads sampled, line through "5" and enter the number of heads actually sampled.
- 25. Avg. No. Kernels Per Head: Result of dividing item 23 by item 24, rounded to the nearest tenth.
- 26. Total Number Heads From Each Sample Plot: Number of heads counted in each sample plot. Do not include any empty or barren heads when counting the number of harvestable heads.
- 27. **Total Kernels Per Sample:** Result of multiplying item 25 times item 26, rounded to the nearest tenth.
- 28.Total Kernels All Samples:Total number of kernels in all samples from item 27.DECEMBER 201226FCIC-25430-2 (SMALL GRAINS)

- 29. **No. Samples:** Total number of sample plots.
- 30. Avg. Kernels Per Sample: Result of dividing item 28 by item 29, rounded to nearest tenth.
- 31. **Sq. Ft Factor:** Square Foot Factor from **TABLE B**.
- 32. **Avg. Kernels Per Sq. Ft.:** Result of dividing item 30 by item 31, rounded to the nearest tenth.
- 33. **Yield Factor:** Enter the Kernels to Bushel Yield Factor from **TABLE L** for "Not shriveled" (even if the kernels are not yet filled), unless you have sufficient justification to apply the "shriveled" small grain factor.
- 34. **Bu. Per Acre Appraisal:** Result of dividing item 32 by item 33, rounded to the nearest tenth.

The following required entries are not illustrated on the Appraisal Worksheet example below.

- **35. Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, (or insured's authorized representative's) particularly explaining codes, etc., which may not be readily understood.
- 36. Code No., Adjuster's Signature, and Date: Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

Page Number: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

								APPR	AISAL WO	DRKSH	EET (W	heat, Ba	rley, Oats	, Rye, F	Rice)			Claim No.:	XXXXXXX	XX	
COMPANY						1. INSURE	D'S NAME						2. POLIC	Y NUMBE	R	3. UNI	I NUMBER	4. CROP		5. CR	OP YEAR
Any Con	npany					I.M.	Insured						XXXX	XXX		0001	-0001 BU		Wheat	YYY	YY
													PART I	BEFO	RE HEADIN	١G					
6. Field ID	7. Drill Space		8. Jilleti No. Plants	ng Incomplete - Block Equal	e Column Is 1 Sample	2	10. Tiller Factor	11. Tillers To Count		12. Já No. Tillers	illeting Com - Each blo	pleted Colun ck = 1 Samp	n le Plot		14. Total No. Tillers	15. Total No. of Plots	16. Avg. No. Tillers	17. Sq. Ft. Factor	18. Avq. Till Per Sq. Ft.	19. Yield Factor	20. Bu. Per Acre Appraisa
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Field ID	Unit Space				=-		=+	=	=	=	· ·	- =	=-	- Tot	al Kemels All Samples	No.	Avg. Kemels Per	Sq. Ft.	Avg. Kemels Pe	Yield Facto	Bu. Per Acre
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This form example does not illustrate all required entry items (e.g., signatures, dates, etc.)

				APPR	AISAL V	VORKSH	IEET (Wh	ieat, Barley,	Oats, Rye	e, Rice)				Claim	No.: XXX	XXXXX				
COMPANY	APANY 1. INSURED'S NAME Any Company					I.	M. INSURE	D			2. POLIC	Y NUMBER XXXX	, XXXX	3. UNI 00(NUMBER 01-0001 BU	R 4. CROP)1 BU Wheat		5. CR	OP YEAR YYYY	
				- h								PARTI	BEFO	RE HEADIN	IG		-			
6. Field ID	7. Drill Space	8. Tillet No. Planta	og incomplet - Block Equa	e Column als 1 Sample		10. Tiller 11. Tillers 12. Tilleting-Completed Column Factor To Count No. Tillers - Each block = 1 Sample P				n le Plot		14. Total No. Tillers	15. Total No. of Plots	16. Avg. No. Tillers	17. Sq. Ft. Factor	18. Avg. Till Per Sq. Ft.	19. Yield Factor	20. Bu. Per Acre Appraisal		
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This form example does not illustrate all required entry items (e.g., signatures, dates, etc.).

D. WORKSHEET ENTRIES AND COMPLETION INFORMATION FOR FLAX

Verify or make the following entries:

Item <u>No.</u>	Information Required
	Company: Name of AIP, if not preprinted on the worksheet. (Company Name).
	Claim No.: Claim number as assigned by the AIP.
1.	Insured's Name: Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
2.	Policy No.: Insured's assigned policy number.
3.	Unit No.: Unit number from the acreage report after it is verified to be correct.
4.	Crop: "Flax."
5.	Crop Year: Four-digit crop year, as defined in the policy, for which the claim has been filed.
	PART I - BEFORE BOLL DEVELOPMENT
6.	Field ID: Field or subfield identification symbol.
7.	Row Space: Row width to nearest one-half inch. If broadcast, enter "B." Refer to Subsection 5C for row width determination information.
8.	No. Plants: Number of live plants capable of producing flaxseed in each sample.
9.	Total Plants: Total number of plants in all samples from item 8.
10.	No. Samples: Total number of sample plots from item 8.
11.	Avg. No. Plants: Result of dividing item 9 by item 10 (to tenths).
12.	Sq. Ft. Factor: Square Foot Factor from TABLE B.
13.	Avg. Plants Per Sq. Ft.: Result of dividing item 11 by item 12 (to tenths).
14.	Bu. Per Acre Appraisal: Result of multiplying item 13 by .80 (yield factor), rounded to nearest

tenth.

TABLE R - OATS MOISTURE ADJUSTMENT FACTORS

Whole Percent		TENTHS OF PERCENT MOISTURE													
Moisture	0	0.1	0.2	0.3	0.4	0.5	0.6	0.7	0.8	0.9					
14	1.000	.9988	.9976	.9964	.9952	.9940	.9928	.9916	.9904	.9892					
15	.9880	.9868	.9856	.9844	.9832	.9820	.9808	.9796	.9784	.9772					
16	.9760	.9748	.9736	.9724	.9712	.9700	.9688	.9676	.9664	.9652					
17	.9640	.9628	.9616	.9604	.9592	.9580	.9568	.9556	.9544	.9532					
18	.9520	.9508	.9496	.9484	.9472	.9460	.9448	.9436	.9424	.9412					
19	.9400	.9388	.9376	.9364	.9352	.9340	.9328	.9316	.9304	.9292					
20	.9280	.9268	.9256	.9244	.9232	.9220	.9208	.9196	.9184	.9172					
21	.9160	.9148	.9136	.9124	.9112	.9100	.9088	.9076	.9064	.9052					
22	.9040	.9028	.9016	.9004	.8992	.8980	.8968	.8956	.8944	.8932					
23	.8920	.8908	.8896	.8884	.8872	.8860	8848	.8836	.8824	.8812					
24	.8800	.8788	.8776	.8764	.8752	.8740	.8728	.8716	.8704	.8692					
25	.8680	.8668	.8656	.8644	.8632	.8620	.8608	.8596	.8584	.8572					
26	.8560	.8548	.8536	.8524	.8512	.8500	.8488	.8476	.8464	.8452					
27	.8440	.8428	.8416	.8404	.8392	.8380	.8368	.8356	.8344	.8332					
28	.8320	.8308	.8296	.8284	.8272	.8260	.8248	.8236	.8224	.8212					
29	.8200	.8188	.8176	.8164	.8152	.8140	.8128	.8116	.8104	.8092					
30	.8080	.8068	.8056	.8044	.8032	.8020	.8008	.7996	.7984	.7972					
31	.7960	.7948	.7936	.7924	.7912	.7900	.7888	.7876	.7864	.7852					
32	.7840	.7828	.7816	.7804	.7792	.7780	.7768	.7756	.7744	.7732					
33	.7720	.7708	.7696	.7684	.7672	.7660	.7648	.7636	.7624	.7612					
34	.7600	.7588	.7576	.7564	.7552	.7540	.7528	.7516	.7504	.7492					
35	.7480	.7468	.7456	.7444	.7432	.7420	.7408	.7396	.7384	.7372					
36	.7360	.7348	.7336	.7324	.7312	.7300	.7288	.7276	.7264	.7252					
37	.7240	.7228	.7216	.7204	.7192	.7180	.7168	.7156	.7144	.7132					
38	.7120	.7108	.7096	.7084	.7072	.7060	.7048	.7036	.7024	.7012					
39	.7000	.6988	.6976	.6964	.6952	6940	.6928	.6916	.6904	.6892					
40	.6880	.6868	.6856	.6844	.6832	.6820	.6808	.6796	.6784	.6772					

TABLE S - RYE AND BUCKWHEAT MOISTURE ADJUSTMENT FACTORS

Whole Percent		TENTHS OF PERCENT MOISTURE													
Moisture	0	0.1	0.2	0.3	0.4	0.5	0.6	0.7	0.8	0.9					
16	1.000	.9988	.9976	.9964	.9952	.9940	.9928	.9916	.9904	.9892					
17	.9880	.9868	.9856	.9844	.9832	.9820	.9808	.9796	.9784	.9772					
18	.9760	.9748	.9736	.9724	.9712	.9700	.9688	.9676	.9664	.9652					
19	.9640	.9628	.9616	.9604	.9592	.9580	.9568	.9556	.9544	.9532					
20	.9520	.9508	.9496	.9484	.9472	.9460	.9448	.9436	.9424	.9412					
21	.9400	.9388	.9376	.9364	.9352	.9340	.9328	.9316	.9304	.9292					
22	.9280	.9268	.9256	.9244	.9232	.9220	.9208	.9196	.9184	.9172					
23	.9160	.9148	.9136	.9124	.9112	.9100	.9088	.9076	.9064	.9052					
24	.9040	.9028	.9016	.9004	.8992	.8980	.8968	.8956	.8944	.8932					
25	.8920	.8908	.8896	.8884	.8872	.8860	.8848	.8836	.8824	.8812					
26	.8800	.8788	.8776	.8764	.8752	.8740	.8728	.8716	.8704	.8692					
27	.8680	.8668	.8656	<mark>.8644</mark>	.8632	.8620	.8608	.8596	.8584	.8572					
28	.8560	.8548	.8536	.8524	.8512	.8500	.8488	.8476	.8464	.8452					
29	.8440	.8428	.8416	.8404	.8392	.8380	.8368	.8356	.8344	.8332					
30	.8320	.8308	.8296	.8284	.8272	.8260	.8248	.8236	.8224	.8212					
31	.8200	.8188	.8176	.8164	.8152	.8140	.8128	.8116	.8104	.8092					
32	.8080	.8068	.8056	.8044	.8032	.8020	.8008	.7996	.7984	.7972					
33	.7960	.7948	.7936	.7924	.7912	.7900	.7888	.7876	.7864	.7852					
34	.7840	.7828	.7816	.7804	.7792	.7780	.7768	.7756	.7744	.7732					
35	.7720	.7708	.7696	.7684	.7672	.7660	.7648	.7636	.7624	.7612					
36	.7600	.7588	.7576	.7564	.7552	.7540	.7528	.7516	.7504	.7492					
37	.7480	.7468	.7456	.7444	.7432	.7420	.7408	.7396	.7384	.7372					
38	.7360	.7348	.7336	.7324	.7312	.7300	.7288	.7276	.7264	.7252					
39	.7240	.7228	.7216	.7204	.7192	.7180	.7168	.7156	.7144	.7132					
40	.7120	.7108	.7096	.7084	.7072	.7060	.7048	.7036	.7024	.7012					