

In the fall of 2008 as we drew grain out of a 5000 bushel bin next to our seed plant the bin collapsed. The impact damaged both the building and cleaning equipment.

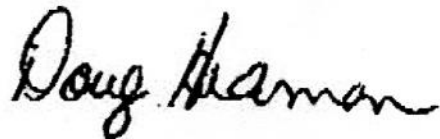
During the reconstruction process we were unfortunately involved in a liability claim due to a serious accident which injured two of the contractors. Our farm was named in the liability suit which followed.

Fortunately for us, we were enrolled in Farrell Agencies Ltd.'s "Seed Industry Plus" insurance program.

The liability suits settled at \$434,000.00. The property damage claims totaled over \$156,000.00. The business interruption portion will be in addition to these payments.

The claims were professionally handled by Farrell Agencies Ltd. and the insurance companies.

Our farm would recommend the "Seed Industry Plus" insurance program to fellow seed growers.

A handwritten signature in black ink that reads "Doug Heaman". The signature is written in a cursive, flowing style.

Doug Heaman
Clearview Acres Ltd.