



UPPER MIDWEST DAIRY NEWS

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Supply Plant Systems

The list of supply plant systems for August 2018 through July 2019 has been released and is available on our website at:

<http://www.fm30.com/Publications/SysLetterSupp18-19.pdf>

As has been the case for the last several years, there are two systems. One has 3 plants, while the other has 44 plants.

CME Cheese Prices Up Sharply in Last Month

The price for barrel cheddar cheese on the Chicago Mercantile Exchange (CME) on August 24 was \$1.60 per pound, with 40-pound blocks at \$1.67. The barrel price was up 20¢ from a month earlier, but 1¼¢ below a year ago, while the block price was up 14¢ from a month earlier, but 2¾¢ below last year.

The barrel cheese price has fluctuated significantly since late June (see below), ranging from as low as \$1.20½ to as high as \$1.67½. Those prices represent the high and the low barrel prices so far in 2018.

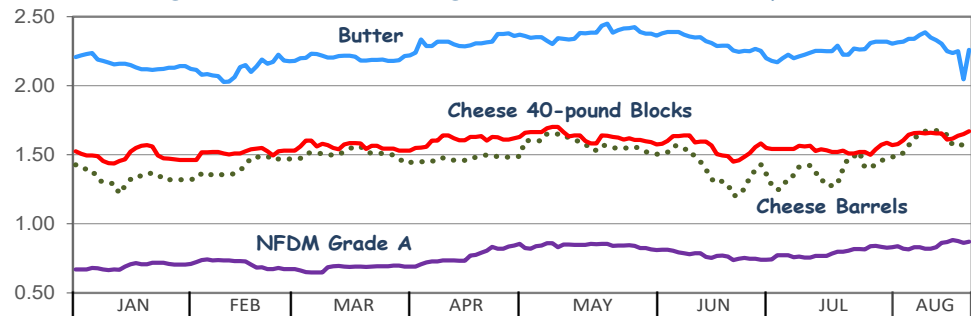
The CME butter price on August 24 was \$2.26 per pound, up 3½¢ from last month,

but 36¾¢ below a year earlier. The butter price has traded in a range from \$2.02¾ to \$2.45 per pound in 2018.

The price of nonfat dry milk (NFDM) on the CME on August 24 was \$0.87 per pound, up 7¼¢ from last month and 2½¢ above a year ago. Since falling to a historically low level in early March, the price has risen more than 30¢.

The July Federal order Class III price was \$14.10 per cwt., down \$1.11 from June and \$1.35 below last year. The CME Class III futures on August 24 had the price at \$15.03 for August, and at over \$16.20 for the next few months.

Chicago Mercantile Exchange - Selected Commodity Prices*



* Prices depicted are per pound for each day that trading occurred from January 1, 2018 through August 24, 2018.

Pool Summary

- In July, producer milk totaled 3.25 billion pounds, up from last month and last year because of a smaller volume of milk not pooled. In July, an estimated 299 million pounds of eligible milk was not pooled because of class price relationships.
- Class I utilization totaled 234 million pounds, down 3.3% from June on a daily basis and 4.1% below last year. In July, Class I usage accounted for 7.2% of producer milk. Both the

volume and the percentage of Class I are record lows for the market, for the second consecutive month.

- The July Producer Price Differential (PPD) was \$0.27 per cwt.
- The Statistical Uniform Price was \$14.37 per cwt., down \$1.03 from June and \$1.43 below July 2017.
- Market statistics for July are shown on Pages 3, 4 and 5.

July 2018 Producer Milk by Class

	Percent	Product Pounds	Price \$/cwt.
Class I	7.2	233,896,122	17.16
Class II	1.4	47,222,024	15.20
Class III	87.9	2,856,259,500	14.10
Class IV	3.5	113,036,601	14.14
Total		3,252,414,247	

Calculation of Federal Order Prices (Part 3)

Federal milk orders, including the Upper Midwest Order, establish minimum prices that must be paid to producers for milk and its components. Most Federal orders use Multiple Component Pricing (MCP). The components priced in the MCP orders are butterfat, protein, and other solids.

In the May 2018 issue of this newsletter, the *Upper Midwest Dairy News*, the calculation of minimum prices paid to producers in MCP orders was illustrated. The July 2018 issue had Part 2 of the price series, covering the Class III and Class IV prices. Those newsletters are available here:

www.fmma30.com/DairyNews.html

This article will conclude the series, with details on how the Class I and Class II Federal milk order prices are calculated. These prices, as is the case with the Class III and Class IV prices, are calculated the same across all 11 Federal orders, but the Class I prices vary by location.

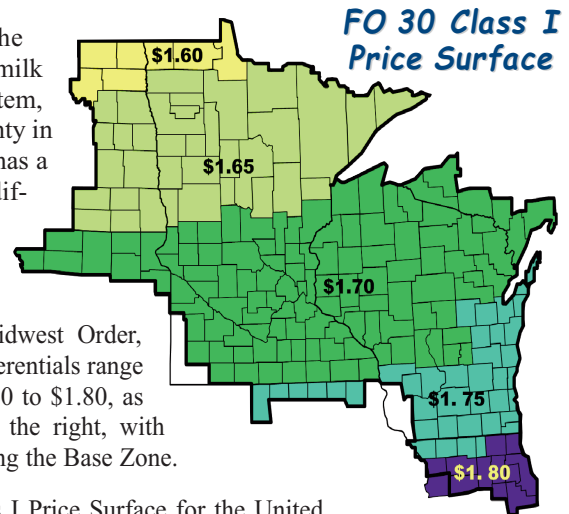
Class I utilization includes milk sold to consumers in fluid form, and accounted for 10% of producer milk in F.O. 30 in

2017. Class II use primarily includes fluid cream products, ice cream, cottage cheese, and yogurt. Class II accounted for 5.5% of producer milk in 2017.

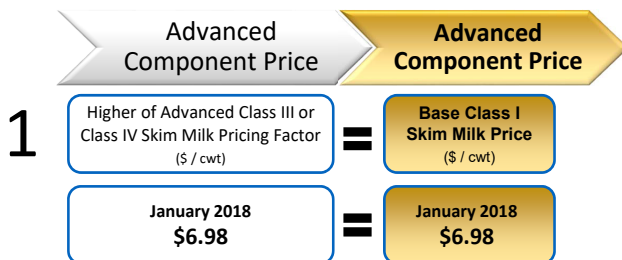
Under the Federal milk order system, each county in the U.S. has a Class I differential assigned.

In the Upper Midwest Order, those differentials range from \$1.60 to \$1.80, as shown to the right, with \$1.80 being the Base Zone.

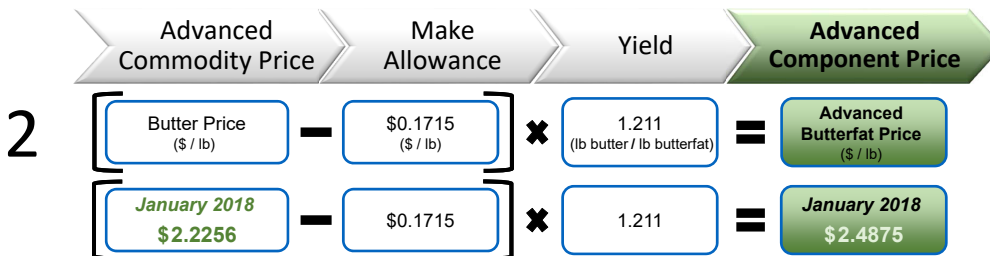
The Class I Price Surface for the United States is shown on Page 3.



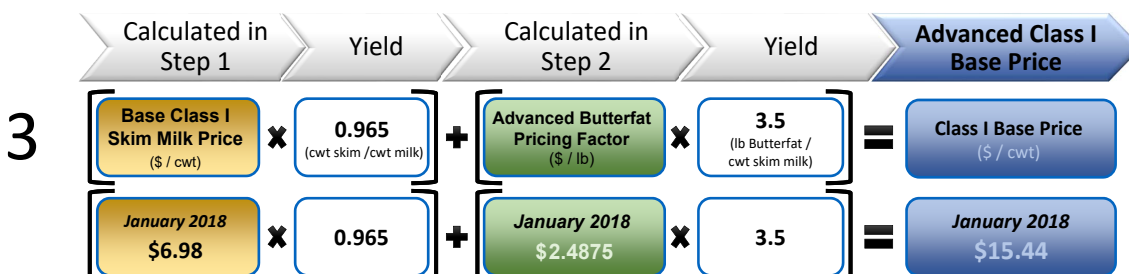
Calculating the Base Class I Price

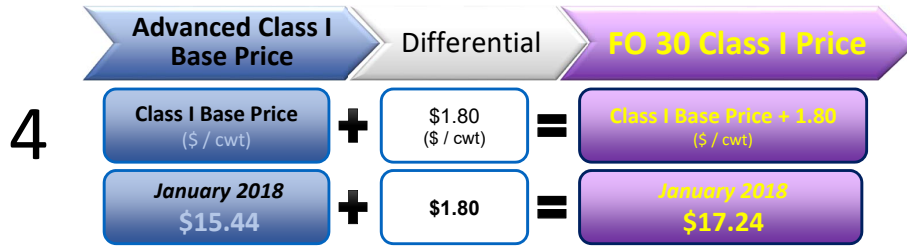


To calculate the Base Class I Skim Milk Price, both the Class III and the Class IV Advanced Skim Milk Pricing Factors must be calculated. These calculations are identical to those used to compute the Class III and Class IV Skim Milk Prices announced on or before the 5th of the following month, but use a different time period of data. (See Part 2 of this series for those calculations.) The Advanced Prices and Pricing Factors are released on or before the 23rd of the preceding month and use the most recent two weeks of price data available at that time. The Class and Component Prices are released on or before the 5th of the following month and use the most recent four or five weeks of price data available at that time. As shown to the left, the higher of the Advanced Class III or Class IV Skim Milk Pricing Factors is used to determine the Base Class I Skim Milk Price. In January 2018, the Advanced Class III Skim Milk price was highest.

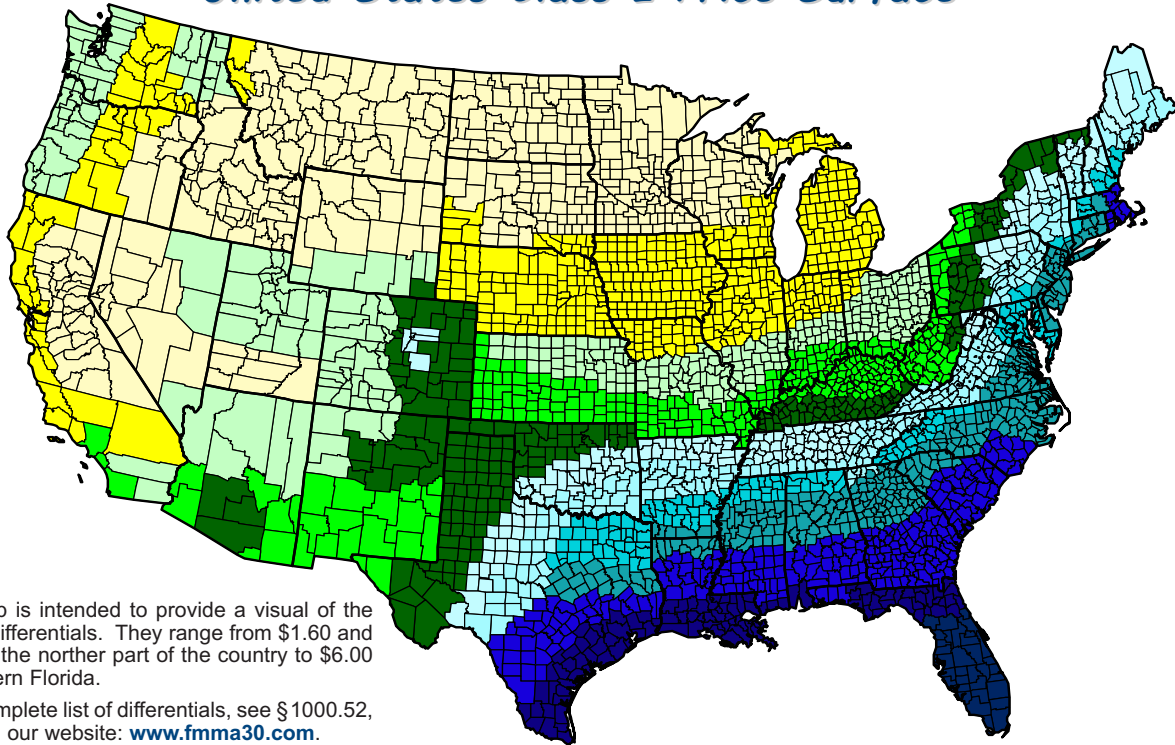


To calculate the Advanced Butterfat Pricing Factor, use the Butter Price from the Advanced Prices and Pricing Factors series released on or before the 23rd of the preceding month and uses the most recent two weeks of price data available at that time.





United States Class I Price Surface

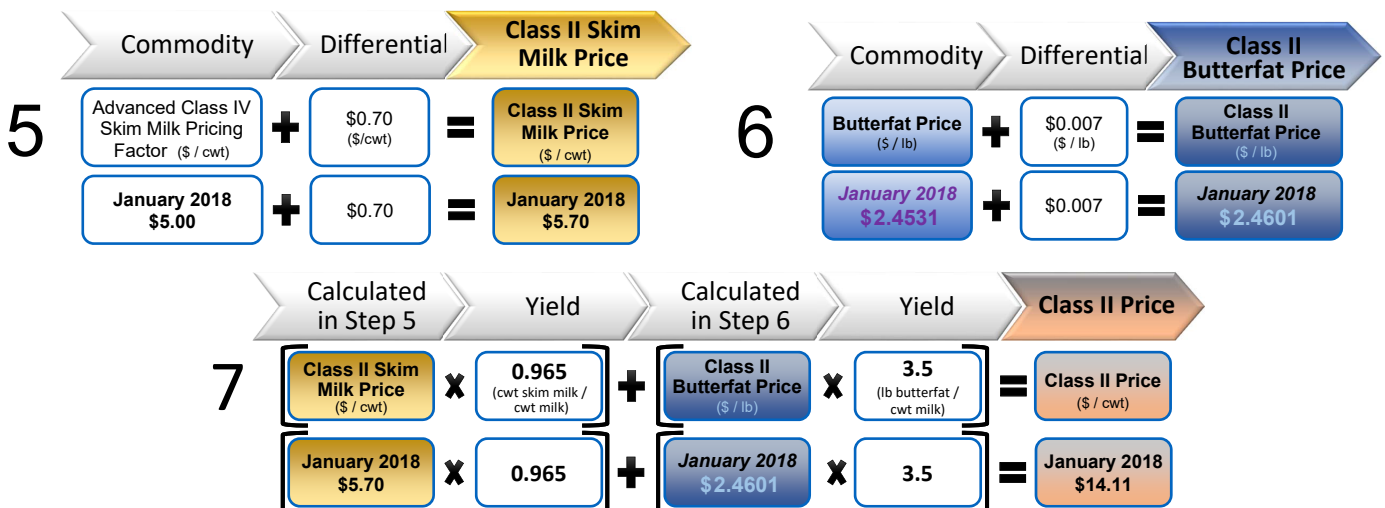


This map is intended to provide a visual of the Class I differentials. They range from \$1.60 and \$1.70 in the northern part of the country to \$6.00 in southern Florida.

For a complete list of differentials, see § 1000.52, found on our website: www.fmma30.com.

Also see the Florida Order website: www.fmmatlanta.com.

Calculating the Class II Price



Computation of Producer Price Differential - July 2018

		Utilization Percentage	Product Pounds	Component Pounds	Rate	Value
Class I	Differential Value					\$ 4,061,601.94
	Product	7.2%	233,896,122			
	Skim Milk			229,825,167	\$ 6.2500	14,364,072.95
	Butterfat			4,070,955	2.6641	10,845,431.22
Class II	Product	1.4%	47,222,024			
	Nonfat Solids			3,705,055	0.7278	2,696,539.04
	Butterfat			6,425,431	2.5357	16,292,965.37
Class III	Product	87.9%	2,858,259,500			
	Protein			85,927,796	1.4827	127,405,143.15
	Other Solids			166,071,741	0.1422	23,615,401.60
	Butterfat			99,901,472	2.5287	252,620,852.25
Class IV	Product	3.5%	113,036,601			
	Nonfat Solids			9,187,249	0.6085	5,590,441.01
	Butterfat			11,462,504	2.5287	28,985,233.86
SCC Adjustment (Class II, III, and IV)						3,358,133.67
Total Producer Milk			3,252,414,247			\$ 489,835,816.06
Add:	Overage					33,421.56
	Inventory Reclassified					(33,447.76)
	Other Source Milk \$.60(h)					2,015.50
	Other Source Milk \$.60(i)					0.00
Subtract:	Transportation Credit					9,169.51
	Assembly Credit					185,225.77
	Credit for Reconstituted FMP					0.00
	Producer Milk Protein					144,489,337.43
	Producer Milk Other Solids					26,790,238.42
	Producer Milk Butterfat					308,148,297.36
	Producer Milk SCC Adjustment					3,608,165.53
Total Milk and Value			3,252,414,247			\$ 6,607,371.34
Add:	Location Adjustment -- Producer and Unregulated Supply Plant Milk					2,478,342.15
	One-Half Unobligated Balance Producer Settlement Fund					1,257,645.56
Total Value					0.318021	\$ 10,343,359.05
Subtract:	Producer Settlement Fund Reserve				0.048021	1,561,840.58
Producer Price Differential **					\$ 0.27	\$ 8,781,518.47

* An estimated 299 million pounds of milk was not pooled.

** Producer Price Differential is dollars per cwt. at the Base Zone of Cook County, Illinois.

Upper Midwest Pool Statistics - July 2018

Market Class I Differential Rate	Pool Plants	Received at Pool Plants	Diverted to Pool and Nonpool Plants	Total	Location Adjustment to Producers	Class I Differential to Handlers
<i>Cwt.</i>	<i>Number</i>	<i>Pounds</i>	<i>Pounds</i>	<i>Pounds</i>	<i>Value</i>	<i>Pounds</i>
\$1.80	4	71,255,318	5,210,055	76,465,373	\$ 0	65,374,467
\$1.75	30	103,777,825	1,406,819,814	1,510,597,639	755,299	52,212,201
\$1.70	26	200,438,223	1,349,529,171	1,549,967,394	1,549,967	104,083,979
\$1.65	3	15,658,328	99,725,513	115,383,841	173,076	12,225,475
Total	63	391,129,694	2,861,284,553	3,252,414,247	\$2,478,342	233,896,122
						\$4,061,602

Utilization and Classification of Milk

	July 2018		June 2018	July 2017
	Product Pounds	Butterfat Pounds	Product Pounds	Product Pounds
Class I Utilization:				
Packaged Disposition				
Milk	45,882,181	1,506,871	46,287,976	46,561,184
Flavored Milk	2,612,364	85,893	2,445,164	2,451,825
Reduced Fat Milk	91,386,459	1,758,773	90,779,026	95,990,881
Lowfat Milk	41,897,105	401,582	43,492,556	44,516,745
Fat Free Milk	32,851,152	29,403	33,223,395	37,217,899
Flavored Reduced and Fat Free Milk	16,660,780	166,611	18,246,988	18,136,399
Buttermilk	2,207,712	21,772	2,228,688	2,117,353
Total Packaged Disposition	233,497,753	3,970,905	236,703,793	246,992,286
Total Ending Inventory	20,240,352	303,139	19,976,889	17,300,039
Bulk to Nonpool Plants	1,949,148	42,186	1,724,232	1,237,304
Shrinkage	1,404,177	122,161	700,510	838,948
Total Class I Utilization	257,091,430	4,438,391	259,105,424	266,368,577
Other Order Plants	(2,843,878)	(49,518)	(3,014,022)	(2,113,170)
Beginning Inventory	(19,976,889)	(312,017)	(21,885,733)	(19,620,933)
Reused Products	0	0	0	0
Other Source Milk	(347,378)	(4,890)	--	(526,163)
Overage	0	0	0	--
Interhandler Adjustment	(27,163)	(1,011)	(38,413)	(190,710)
Class I Producer Milk	233,896,122	4,070,955	234,167,256	243,917,601
Class II Utilization:				
Total Class II Utilization	57,634,322	6,539,407	71,584,702	47,797,494
Other Order Plants	--	--	--	--
Beginning Inventory	(1,256,070)	(58,690)	(372,243)	--
Reused Products	(9,106,845)	(5,903)	(6,175,325)	(5,986,065)
Other Source Milk	(49,383)	(49,383)	--	0
Overage	--	--	--	0
Class II Producer Milk	47,222,024	6,425,431	65,037,134	41,811,429
Class III Utilization:				
Total Class III Utilization	2,867,070,529	100,214,649	2,615,784,000	2,711,741,756
Other Order Plants	(2,153,607)	(26,269)	--	(2,435,731)
Beginning Inventory	(3,601,568)	(168,127)	(1,176,456)	(5,122,897)
Reused Products	--	--	--	--
Other Source Milk	(2,793,265)	(115,975)	(3,178,547)	(3,783,485)
Overage	(262,589)	(2,806)	(100,500)	(73,590)
Class III Producer Milk	2,858,259,500	99,901,472	2,611,328,497	2,700,326,053
Class IV Utilization:				
Total Class IV Utilization	216,518,869	15,552,886	252,174,953	145,574,498
Other Order Plants	(5,036,665)	(245,562)	(6,674,541)	(16,816,945)
Beginning Inventory	(11,200,282)	(663,583)	(15,458,474)	(8,480,977)
Reused Products	--	--	0	0
Other Source Milk	(87,238,466)	(3,176,601)	(90,204,236)	(86,511,994)
Overage	(6,855)	(4,636)	(102,785)	(16,277)
Class IV Producer Milk	113,036,601	11,462,504	139,734,917	33,748,305
Total Producer Milk -- All Classes	3,252,414,247	121,860,362	3,050,267,804	3,019,803,388

-- Restricted Information

Commodity Prices

Month/Year	Weighted Monthly Average Prices						Weighted Two-Week Average Prices					
	Cheddar Cheese			Nonfat			Cheddar Cheese			Nonfat		
	Blocks	Barrels	Average	Butter	Dry Milk	Dry Whey	Blocks	Barrels	Average	Butter	Dry Milk	Dry Whey
	<i>Dollars per Pound</i>						<i>Dollars per Pound</i>					
Jul 2017	1.6106	1.4406	1.5430	2.6039	0.8991	0.4514	1.5997	1.4190	1.5266	2.6256	0.9026	0.4489
Aug	1.7297	1.5667	1.6664	2.6578	0.8733	0.4345	1.7404	1.5634	1.6698	2.6728	0.8785	0.4324
Sep	1.6744	1.6176	1.6608	2.5298	0.8499	0.4167	1.6747	1.6291	1.6668	2.5315	0.8565	0.4211
Oct	1.7170	1.7032	1.7254	2.3718	0.8099	0.3790	1.6801	1.6751	1.6932	2.3849	0.8274	0.3829
Nov	1.7475	1.7450	1.7617	2.2810	0.7553	0.3587	1.7457	1.7511	1.7641	2.2636	0.7563	0.3561
Dec	1.6085	1.6587	1.6481	2.2319	0.7237	0.3030	1.6241	1.6500	1.6513	2.2256	0.7290	0.2995
Jan 2018	1.5296	1.4760	1.5175	2.1972	0.6966	0.2755	1.5193	1.5259	1.5391	2.2339	0.6926	0.2792
Feb	1.5305	1.3862	1.4727	2.1112	0.7084	0.2525	1.5316	1.3794	1.4694	2.0983	0.7123	0.2516
Mar	1.5718	1.5078	1.5542	2.1759	0.6963	0.2531	1.5628	1.5024	1.5468	2.1741	0.6964	0.2467
Apr	1.5997	1.5185	1.5737	2.2452	0.7134	0.2592	1.5890	1.5284	1.5730	2.2175	0.7004	0.2575
May	1.6624	1.5790	1.6363	2.3382	0.7937	0.2711	1.6702	1.5878	1.6438	2.3246	0.7993	0.2712
Jun	1.6470	1.5549	1.6150	2.3756	0.8150	0.3086	1.6500	1.5859	1.6324	2.3714	0.8249	0.3041
Jul	1.5756	1.3796	1.4868	2.2596	0.7824	0.3372	1.5830	1.3736	1.4849	2.2659	0.7806	0.3361
Aug	1.5886	1.4912	1.5544	2.3192	0.8111	0.3681	1.5771	1.4766	1.5418	2.3282	0.8109	0.3709

Month/Year	Chicago Mercantile Exchange					USDA Dairy Market News				
	Butter	Cheddar Cheese		NFDM	Whey	NFDM Low/Medium Heat		Whey Powder		
	Grade AA	Blocks	Barrels	Grade A	Extra Grade	Central & East	West	Northeast	Central	West
	<i>Dollars per Pound</i>									
Jul 2017	2.6195	1.6586	1.4396	0.8616		0.9023	0.8788	0.4266	0.4258	0.4329
Aug	2.6473	1.6852	1.5993	0.8491		0.8952	0.8633	0.4075	0.3970	0.4040
Sep	2.4370	1.6370	1.5691	0.8320		0.8775	0.8531	0.3904	0.3721	0.3873
Oct	2.3293	1.7305	1.6970	0.7761		0.8355	0.8052	0.3607	0.3355	0.3543
Nov	2.2244	1.6590	1.6656	0.7234		0.7555	0.7452	0.3417	0.3095	0.3295
Dec	2.2078	1.4900	1.5426	0.6759		0.7161	0.7006	0.3206	0.2796	0.2794
Jan 2018	2.1587	1.4938	1.3345	0.6926		0.6986	0.6879	0.2856	0.2375	0.2558
Feb	2.1211	1.5157	1.4096	0.7097		0.7217	0.7158	0.2772	0.2375	0.2545
Mar	2.2011	1.5614	1.5071	0.6808	0.2848	0.7183	0.6928	0.2701	0.2577	0.2684
Apr	2.3145	1.6062	1.4721	0.7656	0.3038	0.7345	0.7397	0.2711	0.2673	0.2746
May	2.3751	1.6397	1.5870	0.8441	0.3452	0.8101	0.8302	0.2969	0.2951	0.3033
Jun	2.3270	1.5617	1.4145	0.7790	0.4030	0.8191	0.8052	0.3317	0.3231	0.3467
Jul	2.2361	1.5364	1.3707	0.7783	0.4118	0.7996	0.7752	0.3687	0.3343	0.3675

Market Statistics

Month/Year	Distributing Plants	Supply Plants	Coop .9(c) Handlers	Producers	Total Producer Milk	Est. Average Daily Delivery Per Producer	Class I Utilization	Butterfat Test	Protein Test	Other Solids Test	Weighted Average SCC
					Mil. lbs.	Pounds	Percent	Percent	Percent	Percent	
										(000)	
Jun 2017	17	48	12	9,389	2,740	9,721	9.1	3.73	3.04	5.77	199
Jul	16	47	11	10,043	3,020	9,693	8.1	3.70	3.03	5.76	208
Aug	15	50	12	10,541	3,220	9,828	8.3	3.74	3.07	5.78	205
Sep	16	49	12	10,716	3,190	9,897	8.4	3.80	3.10	5.79	196
Oct	17	50	12	8,729	2,192	8,099	12.7	3.86	3.13	5.75	182
Nov	18	49	12	8,663	2,099	8,067	13.4	4.00	3.21	5.73	168
Dec	18	49	12	8,956	2,582	9,292	10.6	4.01	3.21	5.74	164
Jan 2018	17	48	12	9,180	2,850	10,005	9.9	4.02	3.20	5.73	173
Feb	18	48	11	9,499	2,879	10,820	8.7	4.00	3.19	5.74	173
Mar	16	47	12	8,673	2,688	9,995	10.0	3.95	3.15	5.75	167
Apr	17	47	11	8,599	2,597	10,062	9.8	3.96	3.14	5.75	165
May	16	47	12	8,459	2,590	9,879	10.0	3.84	3.05	5.77	171
Jun	15	47	12	9,821	3,050	10,346	7.7	3.75	3.01	5.79	189
Jul	16	47	12		3,252		7.2	3.75	3.00	5.79	200

Class Prices

Month/Year	Class I Price Mover			Class I Price at Cook County, IL			Class II Price			
	Butterfat	Skim Milk	3.50%	Butterfat	Skim Milk	3.50%	Butterfat	Nonfat Solids	Skim Milk	3.50%
	<i>lb.</i>	<i>cwt.</i>	<i>cwt.</i>	<i>lb.</i>	<i>cwt.</i>	<i>cwt.</i>	<i>lb.</i>	<i>lb.</i>	<i>cwt.</i>	<i>cwt.</i>
Jul 2017	2.7212	7.32	16.59	2.7392	9.12	18.39	2.9526	0.8233	7.41	17.48
Aug	2.9719	6.55	16.72	2.9899	8.35	18.52	3.0179	0.8056	7.25	16.57
Sep	3.0291	6.33	16.71	3.0471	8.13	18.51	2.8629	0.7811	7.03	16.80
Oct	2.8580	6.67	16.44	2.8760	8.47	18.24	2.6716	0.7600	6.84	15.95
Nov	2.6804	7.28	16.41	2.6984	9.08	18.21	2.5616	0.7311	6.58	15.32
Dec	2.5335	8.30	16.88	2.5515	10.10	18.68	2.5021	0.6600	5.94	14.49
Jan 2018	2.4875	6.98	15.44	2.5055	8.78	17.24	2.4601	0.6333	5.70	14.11
Feb	2.4976	5.71	14.25	2.5156	7.51	16.05	2.3560	0.5978	5.38	13.44
Mar	2.3334	5.38	13.36	2.3514	7.18	15.16	2.4343	0.6197	5.55	13.88
Apr	2.4251	5.82	14.10	2.4431	7.62	15.90	2.5183	0.6011	5.41	14.03
May	2.4777	5.98	14.44	2.4957	7.78	16.24	2.6309	0.6056	5.45	14.47
Jun	2.6074	6.35	15.25	2.6254	8.15	17.05	2.6762	0.7033	6.33	15.48
Jul	2.6641	6.25	15.36	2.6821	8.05	17.16	2.5357	0.7278	6.55	15.20
Aug	2.5363	5.46	14.15	2.5543	7.26	15.95	2.6079	0.6844	6.16	15.07
Sep	2.6118	5.92	14.85	2.6298	7.72	16.65		0.7144	6.43	

Month/Year	Class III Price					Class IV Price			
	Butterfat	Protein	Other Solids	Skim Milk	3.50%	Butterfat	Nonfat Solids	Skim Milk	3.50%
	<i>lb.</i>	<i>lb.</i>	<i>lb.</i>	<i>cwt.</i>	<i>cwt.</i>	<i>lb.</i>	<i>lb.</i>	<i>cwt.</i>	<i>cwt.</i>
Aug 2017	3.0109	1.5536	0.2425	6.25	16.57	3.0109	0.6984	6.29	16.61
Sep	2.8559	1.6988	0.2241	6.59	16.36	2.8559	0.6753	6.08	15.86
Oct	2.6646	2.1084	0.1853	7.63	16.69	2.6646	0.6357	5.72	14.85
Nov	2.5546	2.3412	0.1644	8.23	16.88	2.5546	0.5816	5.23	13.99
Dec	2.4951	2.0378	0.1070	6.95	15.44	2.4951	0.5503	4.95	13.51
Jan 2018	2.4531	1.6612	0.0787	5.61	14.00	2.4531	0.5235	4.71	13.13
Feb	2.3490	1.6265	0.0550	5.37	13.40	2.3490	0.5352	4.82	12.87
Mar	2.4273	1.8066	0.0556	5.93	14.22	2.4273	0.5232	4.71	13.04
Apr	2.5113	1.7810	0.0619	5.89	14.47	2.5113	0.5401	4.86	13.48
May	2.6239	1.8609	0.0742	6.21	15.18	2.6239	0.6196	5.58	14.57
Jun	2.6692	1.7478	0.1128	6.08	15.21	2.6692	0.6407	5.77	14.91
Jul	2.5287	1.4827	0.1422	5.44	14.10	2.5287	0.6085	5.48	14.14
Aug	2.6009	1.6245	0.1741	6.06	14.95	2.6009	0.6369	5.73	14.63

Producer Prices

Month/Year	Producer Price	Statistical Uniform Price	Butterfat Price	Protein Price	Other Solids Price	SCC Adjustment	Producer Mailbox Price
	Differential	(at 3.50%)				Rate	(at test)
	<i>\$ per cwt.</i>	<i>\$ per cwt.</i>				<i>\$ per lb.</i>	<i>\$ per lb.</i>
Jun 2017	0.12	16.56	2.7066	1.7545	0.3014	0.00081	17.85
Jul	0.35	15.80	2.9456	1.2248	0.2599	0.00077	17.15
Aug	0.23	16.80	3.0109	1.5536	0.2425	0.00083	18.22
Sep	0.18	16.54	2.8559	1.6988	0.2241	0.00083	18.19
Oct	(0.03)	16.66	2.6646	2.1084	0.1853	0.00086	18.60
Nov	(0.21)	16.67	2.5546	2.3412	0.1644	0.00088	19.09
Dec	0.13	15.57	2.4951	2.0378	0.1070	0.00082	17.75
Jan 2018	0.26	14.26	2.4531	1.6612	0.0787	0.00076	16.38 *
Feb	0.19	13.59	2.3490	1.6265	0.0550	0.00074	15.70 *
Mar	0.03	14.25	2.4273	1.8066	0.0556	0.00078	16.14
Apr	0.07	14.54	2.5113	1.7810	0.0619	0.00079	16.48
May	0.07	15.25	2.6239	1.8609	0.0742	0.00082	16.76
Jun	0.19	15.40	2.6692	1.7478	0.1128	0.00081	16.33
Jul	0.27	14.37	2.5287	1.4827	0.1422	0.00074	

* Revised

Summary of Federal Order Data - July 2018

Federal Order Number / Name	Producer Deliveries <i>— Thousand Pounds —</i>	Class I Producer Receipts <i>— Thousand Pounds —</i>	Class I Utilization <i>Percent</i>	Class I Price <i>— Dollars per Cwt. —</i>	Producer Price Differential <i>— Dollars per Cwt. —</i>	Uniform or Statistical Uniform Price at 3.5% Butterfat		
						FOB Market <i>— Dollars per Cwt. —</i>	FOB Cook Cty. Illinois <i>— Dollars per Cwt. —</i>	Change From Previous Year
1 Northeast	2,311,467	672,099	29.1	\$ 18.61	\$ 2.04	\$ 16.14	\$ 14.69	\$ (1.87)
5 Appalachian	446,708	308,470	69.1	18.76	n/a	17.52	15.92	(1.83)
6 Florida	197,800	160,419	81.1	20.76	n/a	19.57	15.97	(1.88)
7 Southeast	394,913	289,503	73.3	19.16	n/a	18.12	16.12	(1.52)
30 Upper Midwest	3,252,414	233,896	7.2	17.16	0.27	14.37	14.37	(1.43)
32 Central	1,571,148	366,299	23.3	17.36	0.68	14.78	14.58	(1.74)
33 Mideast	1,664,660	482,426	29.0	17.36	1.12	15.22	15.02	(1.79)
124 Pacific Northwest	769,115	144,326	18.8	17.26	0.63	14.73	14.63	(1.87)
126 Southwest	1,118,565	317,517	28.4	18.36	1.67	15.77	14.57	(1.52)
131 Arizona	427,695	101,445	23.7	17.71	n/a	15.03	14.48	(1.99)
All Market Average or Total *	12,154,485	3,076,400	25.3					

n/a = Not applicable.

* May not add due to rounding.

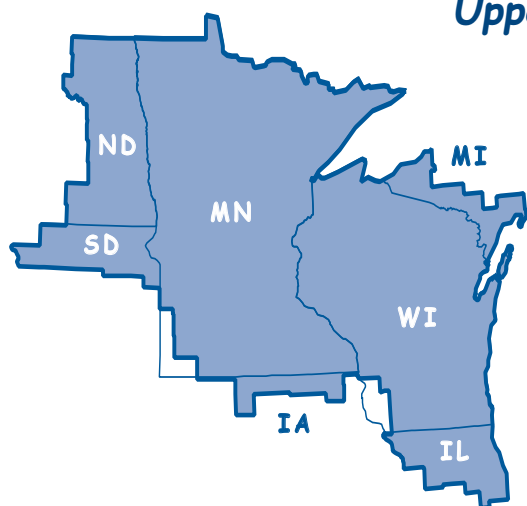
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