AgBiz Logic (ABL) is a suite of economic, financial, and environmental decision-support tools that enable producers to increase or assess profitability while assessing environmental trade-offs.

Acknowledgements:
This project is made possible by contributions from:

- Oregon State University
- Oregon State University – College of Agricultural Sciences
- Oregon State University – Department of Applied Economics
- USDA Forest Service Northwest Regional Climate Hub
- USDA National Institute of Food and Agriculture – Award #2014-51181-22384

http://www.facebook.com/AgBizLogic

@AgBizLogic
AgBiz Logic Platform

- Climate Data
  - Climate indicators and metrics
- AgBizClimate™
  - AgBizProfit™
  - AgBizLease™
  - AgBizFinance™
  - Net Returns, NPV, IRR, Cash Flows, Whole Farm Financial Ratios and Performance Measures
- Environmental Data
  - Environmental outputs and metrics
Who Benefits from Using AgBiz Logic?

- Producers of
  - Crops
  - Livestock
  - Nursery
  - Forest
  - Seafood
  - Direct farm sales
  - Custom operations
  - Managing resources, such as land, equipment, etc.
Farm-level Data is “King” in *AgBiz Logic*

- Cost and return (enterprise) budgets are the foundation of *ABL*

---

85 percent of agricultural producers do not have adequate accounting data to complete an accurate, meaningful capital investment analysis!
Complexity in Record Keeping

Cropping System
Annual Crops vs. Perennial w/ a Long Establishment Period
(Cereal Grains vs. Hazelnuts (13 years to full production))

Production Cycles to Initial Point of Sale
Single Phase vs. Multiple Phases
(Cereal Grains vs. Greenhouse Nursery)

Mechanization of Field Operations
Combines, balers, etc. vs. Manual Labor
(Cereal Grains vs. Wine Grapes >200 hours of labor/acre)
Farm-level Data is “King” in AgBiz Logic

- Cost and return (enterprise) budgets are the foundation of ABL.
- Three methods of data collection within ABL:
  - ✔ Schedule F (Form 1040) Federal tax returns
  - ✔ Import data from accounting system via .csv/.exe files
  - ✔ University & industry enterprise budgets
Data Collection – Schedule F

Transfer your business data to AgBiz Logic

The first step toward utilizing AgBiz Logic decision tools is to populate AgBiz Logic with income and expense data generated from your business. Once this information is entered, you’ll be able to allocate income and expenses to create enterprise budgets for custom scenarios.

We provide two methods for collecting your business data - Schedule F and accounting system or spreadsheets. Select one of these two to collect data now. Use the third option - University Budget(s) - for enterprises you do not have data. Note: Not all enterprises may be found in this list.

- Enter information from your Schedule F/Form 1040
- Import data from your accounting system or spreadsheet
- Select existing University Budget(s) (if you don’t have your own data)

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Summary of information entered from Schedule F (Form 1040)

Step 4 of 4

Review the data you entered and confirm Net Profit or Loss in AgBiz Logic matches your Schedule F form. If you need to make changes, click the Back button.

Gross Income: $4,224,000
Total Expenses: $2,072,000
Net Profit or Loss: $2,152,000

Income

<table>
<thead>
<tr>
<th>Line Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Line 1a. Sales of livestock and other resale items:</td>
<td>$350,000</td>
</tr>
<tr>
<td>Line 1b. Cost or other basis of livestock or other items:</td>
<td>$50,000</td>
</tr>
<tr>
<td>Line 1c. Subtract line 1b from line 1a:</td>
<td>$300,000</td>
</tr>
<tr>
<td>Line 2. Sales of livestock, produce, grains and other products you raised:</td>
<td>$3,500,000</td>
</tr>
<tr>
<td>Line 3a. Cooperative distributions (1099-PATR):</td>
<td>$3,000</td>
</tr>
<tr>
<td>Line 3b. Taxable amount:</td>
<td>$1,500</td>
</tr>
<tr>
<td>Line 4a. Agricultural program payments:</td>
<td>$60,000</td>
</tr>
<tr>
<td>Line 4b. Taxable amount:</td>
<td>$60,000</td>
</tr>
<tr>
<td>Line 5a. Commodity Credit Corporation (CCC) loans reported under election:</td>
<td>$0</td>
</tr>
</tbody>
</table>
Data Collection – Import from Accounting System

Transfer your business data to AgBiz Logic

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- Import data from your accounting system or spreadsheet
- Select existing University Budget(s) (if you don’t have your own data)

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Data Collection – Import from Accounting System

Convert your accounting data to AgBiz Logic

Drag income & expense items highlighted in green on the left to the AgBiz Logic standardized categories on the right, as demonstrated here.

Note: Negative values convert to positive, per standard accounting practices.

Select an AgBiz Logic Income/Expense Category:

- Income
  - Sales of livestock, produce, grains and other products
  - Cooperative distributions received
  - Agricultural program payments
  - Commodity Credit Corporation
  - Crop insurance proceeds & federal crop disaster payments
  - Specified custom hire (machine work) income
  - Other income

- Expenses
  - Cost of goods sold
  - Car and truck expenses
  - Chemicals
  - Conservation expenses
  - Custom hire (machine work)
  - L-T asset replacement and section 179 expenses
  - Employee benefit programs
  - Feed
  - Fertilizers and lime
  - Freight and trucking
  - Gasoline, fuel, and oil
  - Insurance (other than health)
  - Interest on loans and mortgages
  - Labor hired (less employment credits)
  - Pension and profit-sharing plans
  - Machinery, equipment or vehicle rent or lease
  - Land and animal rent or lease
  - Repairs and maintenance
  - Seeds and plants
  - Storage and warehousing
  - Supplies
  - Property taxes
  - Utilities
  - Veterinary, breeding, and medicine
  - Other expenses

Mayberry Farms 2015 Expenses by Category

<table>
<thead>
<tr>
<th>Category</th>
<th>Total for Category</th>
</tr>
</thead>
<tbody>
<tr>
<td>L-T asset replacement and section 179</td>
<td>$50,000.00</td>
</tr>
<tr>
<td>Veterinary, breeding,...</td>
<td>$60,000.00</td>
</tr>
<tr>
<td>Utilities</td>
<td>$40,000.00</td>
</tr>
<tr>
<td>Supplies</td>
<td>$10,000.00</td>
</tr>
<tr>
<td>Storage and warehousing</td>
<td>$25,000.00</td>
</tr>
<tr>
<td>Seeds and plants</td>
<td>$60,000.00</td>
</tr>
<tr>
<td>Sales of livestock to be resold</td>
<td>$350,000.00</td>
</tr>
<tr>
<td>Sales of grains and oil crops</td>
<td>$850,000.00</td>
</tr>
<tr>
<td>Repairs and maintenance</td>
<td>$30,000.00</td>
</tr>
<tr>
<td>Rent or lease (field, animals, etc.)</td>
<td>$170,000.00</td>
</tr>
<tr>
<td>Property taxes</td>
<td>$15,000.00</td>
</tr>
<tr>
<td>Pension and profit-sharing plans</td>
<td>$15,000.00</td>
</tr>
<tr>
<td>Other income</td>
<td>$12,500.00</td>
</tr>
<tr>
<td>Other expenses</td>
<td>$50,000.00</td>
</tr>
<tr>
<td>Other expenses miscellaneous</td>
<td>$10,000.00</td>
</tr>
<tr>
<td>Mach. eqy, vehic. rent or lease</td>
<td>$52,000.00</td>
</tr>
<tr>
<td>Labor hired (less employment)</td>
<td>$202,000.00</td>
</tr>
<tr>
<td>Interest on loans and mortgages</td>
<td>$85,000.00</td>
</tr>
<tr>
<td>Insurance (other than health)</td>
<td>$50,000.00</td>
</tr>
<tr>
<td>Gasoline, fuel and oil</td>
<td>$100,000.00</td>
</tr>
<tr>
<td>Freight and trucking</td>
<td>$280,000.00</td>
</tr>
<tr>
<td>Fertilizers and lime</td>
<td>$35,000.00</td>
</tr>
<tr>
<td>Feed</td>
<td>$13,000.00</td>
</tr>
<tr>
<td>Employee benefit programs</td>
<td>$200,000.00</td>
</tr>
<tr>
<td>Custom hire (machine work) income</td>
<td>$140,000.00</td>
</tr>
<tr>
<td>Custom hire (machine work)</td>
<td>$15,000.00</td>
</tr>
<tr>
<td>Crop insurance proceeds</td>
<td>$200,000.00</td>
</tr>
<tr>
<td>Cost of goods sold</td>
<td>$50,000.00</td>
</tr>
<tr>
<td>Cooperative distributions</td>
<td>$15,000.00</td>
</tr>
<tr>
<td>Conservation expenses</td>
<td>$25,000.00</td>
</tr>
<tr>
<td>Chemicals</td>
<td>$160,000.00</td>
</tr>
</tbody>
</table>
Allocate your business information

To begin, select all enterprises that apply to your business:

- Crop
- Livestock
- Nursery
# Business Allocation

## Income

<table>
<thead>
<tr>
<th>Category</th>
<th>Total</th>
<th>Crop</th>
<th>Livestock</th>
<th>Whole Farm</th>
<th>$ or %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales of livestock, produce, grains and other products</td>
<td>$3,800,000</td>
<td>$3,000,000</td>
<td>$800,000</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>Cooperative distributions received</td>
<td>$3,000</td>
<td></td>
<td></td>
<td></td>
<td>$3,000</td>
</tr>
<tr>
<td>Agricultural program payments</td>
<td>$60,000</td>
<td>$60,000</td>
<td></td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>Commodity Credit Corporation</td>
<td>$0</td>
<td>$0</td>
<td></td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>Crop insurance proceeds and federal crop disaster payments</td>
<td>$200,000</td>
<td></td>
<td></td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>Specified custom hire (machine work) income</td>
<td>$150,000</td>
<td></td>
<td></td>
<td></td>
<td>$150,000</td>
</tr>
<tr>
<td>Other income</td>
<td>$12,500</td>
<td></td>
<td></td>
<td></td>
<td>$12,500</td>
</tr>
</tbody>
</table>

Data is Always in Season.
**Business Allocation**

### Summary

Here is a summary of your allocated business income and expenses.

<table>
<thead>
<tr>
<th>Category</th>
<th>Crop</th>
<th>Livestock</th>
<th>Whole Farm</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales of livestock, produce, grains and other products</td>
<td>$20</td>
<td>$20</td>
<td>$20</td>
</tr>
<tr>
<td>Cooperative distributions received</td>
<td>$15</td>
<td>$15</td>
<td>$15</td>
</tr>
<tr>
<td>Agricultural program payments</td>
<td>$15</td>
<td>$15</td>
<td>$15</td>
</tr>
<tr>
<td>Crop Insurance proceeds and federal crop disaster payments</td>
<td>$15</td>
<td>$15</td>
<td>$15</td>
</tr>
<tr>
<td>Specified custom hire (machine work) income</td>
<td>$10</td>
<td>$10</td>
<td>$10</td>
</tr>
<tr>
<td>Other income</td>
<td>$10</td>
<td>$10</td>
<td>$10</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$85</strong></td>
<td><strong>$85</strong></td>
<td><strong>$85</strong></td>
</tr>
</tbody>
</table>

### Income

<table>
<thead>
<tr>
<th>Category</th>
<th>Crop</th>
<th>Livestock</th>
<th>Whole Farm</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost of goods sold</td>
<td>$0</td>
<td>$50,000</td>
<td>$0</td>
</tr>
<tr>
<td>Car and truck expenses</td>
<td>$9,200</td>
<td>$800</td>
<td>$0</td>
</tr>
<tr>
<td>Chemicals</td>
<td>$160,000</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Conservation expenses</td>
<td>$25,000</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Custom hire (machine work)</td>
<td>$20,000</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>LT asset replacement and section 179 expense</td>
<td>$187,500</td>
<td>$62,500</td>
<td>$0</td>
</tr>
<tr>
<td>Employee benefit programs</td>
<td>$270,000</td>
<td>$15,000</td>
<td>$15,000</td>
</tr>
<tr>
<td>Feed</td>
<td>$0</td>
<td>$13,000</td>
<td>$0</td>
</tr>
<tr>
<td>Fertilizers and lime</td>
<td>$73,500</td>
<td>$1,500</td>
<td>$0</td>
</tr>
<tr>
<td>Freight and trucking</td>
<td>$20,000</td>
<td>$8,000</td>
<td>$0</td>
</tr>
<tr>
<td>Gasoline, fuel and oil</td>
<td>$75,000</td>
<td>$15,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Insurance (other than health)</td>
<td>$40,000</td>
<td>$0</td>
<td>$10,000</td>
</tr>
</tbody>
</table>
Enterprise Budget for Winter Wheat, can be at the Field level!

Winter Wheat, Conservation Tillage, 12 to 18 inch Precipitation

Please fill out the following information about this budget:

Budget Name:
Winter Wheat, Conservation Tillage, 12 to 18 inch Precipitation

State:
Oregon

County:
North Central

Budget Unit:

Market:

Length of Time for this Budget:

Time Periods for this Budget:

Notes:
This enterprise budget estimates the typical costs and returns of producing winter wheat after following conservation tillage production practices in a 12-18 inch precipitation zone. It should be used as a guide to estimate actual costs and returns and is not representative of any particular farm. Source: http://oregonstate.edu/depts/Sheehy/AG0035.pdf AEB 0035. (copy of Winter Wheat, Conservation Tillage, 12 to 18 inch Precipitation).

Income

<table>
<thead>
<tr>
<th>Gross Return</th>
<th>Unit Sold by/as</th>
<th>Quantity Sold</th>
<th>Price per Unit Sold</th>
<th>Total Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Winter Wheat</td>
<td>Bushel</td>
<td>65.00</td>
<td>$5.50</td>
<td>$357.50</td>
</tr>
</tbody>
</table>

Total Gross Returns

$357.50

General Cash Costs

<table>
<thead>
<tr>
<th>Name</th>
<th>Unit</th>
<th>Quantity</th>
<th>Price per Unit</th>
<th>Total Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chemicals</td>
<td>Acre</td>
<td>1.00</td>
<td>$22.00</td>
<td>$22.00</td>
</tr>
<tr>
<td>Conservation Expenses</td>
<td>Acre</td>
<td>1.00</td>
<td>$0.30</td>
<td>$0.30</td>
</tr>
<tr>
<td>Depreciation and Section 179 Expenses</td>
<td>Acre</td>
<td>1.00</td>
<td>$50.03</td>
<td>$50.03</td>
</tr>
</tbody>
</table>
Access Your Data from Anywhere!
For the most part, agricultural producers are climate change skeptics. They have heard that with climate change temperatures will increase but no information on how climate change will affect their particular geographic region.

Weather Variability Impacts on a county basis
Site specific to a location:

<table>
<thead>
<tr>
<th>State</th>
<th>County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama</td>
<td></td>
</tr>
<tr>
<td>Alaska</td>
<td></td>
</tr>
<tr>
<td>Arizona</td>
<td></td>
</tr>
<tr>
<td>Arkansas</td>
<td></td>
</tr>
<tr>
<td>California</td>
<td></td>
</tr>
<tr>
<td>Colorado</td>
<td></td>
</tr>
<tr>
<td>Connecticut</td>
<td></td>
</tr>
<tr>
<td>Delaware</td>
<td></td>
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<tr>
<td>Florida</td>
<td></td>
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<tr>
<td>Georgia</td>
<td></td>
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<tr>
<td>Hawaii</td>
<td></td>
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<tr>
<td>Idaho</td>
<td></td>
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<tr>
<td>Illinois</td>
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<tr>
<td>Indiana</td>
<td></td>
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<tr>
<td>Iowa</td>
<td></td>
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<tr>
<td>Kansas</td>
<td></td>
</tr>
<tr>
<td>Kentucky</td>
<td></td>
</tr>
<tr>
<td>Louisiana</td>
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<tr>
<td>Maine</td>
<td></td>
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<tr>
<td>Maryland</td>
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<td>Massachusetts</td>
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<td>Michigan</td>
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<td>Minnesota</td>
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<tr>
<td>Mississippi</td>
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<tr>
<td>Missouri</td>
<td></td>
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<tr>
<td>Montana</td>
<td></td>
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<tr>
<td>Nebraska</td>
<td></td>
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<tr>
<td>Nevada</td>
<td></td>
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<tr>
<td>New Hampshire</td>
<td></td>
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<tr>
<td>New Jersey</td>
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<tr>
<td>New Mexico</td>
<td></td>
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<tr>
<td>New York</td>
<td></td>
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<tr>
<td>North Carolina</td>
<td></td>
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<td>North Dakota</td>
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<td>Ohio</td>
<td></td>
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<td>Oklahoma</td>
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<td>Pennsylvania</td>
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<td>Rhode Island</td>
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<td>South Dakota</td>
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<tr>
<td>Texas</td>
<td></td>
</tr>
<tr>
<td>Utah</td>
<td></td>
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<tr>
<td>Vermont</td>
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<tr>
<td>Virginia</td>
<td></td>
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<tr>
<td>Washington</td>
<td></td>
</tr>
<tr>
<td>West Virginia</td>
<td></td>
</tr>
<tr>
<td>Wisconsin</td>
<td></td>
</tr>
<tr>
<td>Wyoming</td>
<td></td>
</tr>
</tbody>
</table>

**Region Selection**

Select the state (and county) where your enterprises are located in order to gather accurate climate data from weather stations.

**Region Selection**

Select the state (and county) where your enterprises are located in order to gather accurate climate data from weather stations. Only data from Umatilla County in Oregon is available in pre-release.
Specific to user crops and livestock enterprises:

**New AgBizClimate Scenario**

To begin an AgBizClimate analysis, name this scenario, add notes, and select budgets from your existing database or university budgets. You are allowed to add up to 5 budgets per scenario.

**Basic Information About Your New AgBizClimate Scenario**

**Name of Scenario:**
Evaluate Impacts of Climate Change on Current Crops and Livestock Enterprises

**Notes for this Scenario:**
This scenario shows the current cropping and livestock enterprises for Mayberry Farms. Focus group results, when available, will be the driver to change yields/weights and quality of products sold. I will adjust inputs accordingly.

**Select Budgets for this AgBizClimate Scenario**

**Budgets Selected**

<table>
<thead>
<tr>
<th>Title</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beef Cattle - Weaning - owned grazing</td>
<td></td>
</tr>
<tr>
<td>Beef Cattle - Stocker/Yearling - owned grazing</td>
<td></td>
</tr>
<tr>
<td>Cereal Grains - Wheat - Soft White Winter</td>
<td></td>
</tr>
<tr>
<td>Cereal Grains - Barley - Spring</td>
<td></td>
</tr>
</tbody>
</table>
Users determine how climate change may impact crop or livestock yields/weights, quality of products, input costs, etc.
You determine how weather variability/climate change may impact your crop or livestock yields/weights, quality of products, input costs, etc.

Weather Variable Selection

Variable Selection

Oil - Canola yields and/or product quality are the factors most likely to be affected by climate change. Select the 3 most important weather variables you think will impact these factors.

Selected Variables

- Number of Nights Below Freezing
- Number of Consecutive Wet Days
- Accumulated Growing Degree Days
AgBizClimate provides climate change model projections for your county:

How will Number of Nights Below Freezing affect your enterprise?

Based on this information, how do YOU think these climate changes will affect your yields or quality?

20% Change
Crop Models and Grower/Industry Focus Group Input for AgBizClimate

Researchers, producers and industry leaders provide input as to how climate change could impact crop and livestock yields and/or quality of products produced based on projected climate models of low and high emissions.

<table>
<thead>
<tr>
<th></th>
<th>Winter Wheat</th>
<th>Winter Canola</th>
<th>Dry Peas</th>
<th>Camelina</th>
<th>Spring Barley</th>
</tr>
</thead>
<tbody>
<tr>
<td>Crop Modeling</td>
<td>+ 20.3%</td>
<td>+ 8.3%</td>
<td>+10.0%</td>
<td>+ 3.3%</td>
<td>+ 4.2%</td>
</tr>
<tr>
<td>Grower Focus Groups</td>
<td>+15.0%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>+10.0%</td>
</tr>
<tr>
<td>Weather Var. 1: Nights below Freezing</td>
<td>+20.0%</td>
<td>+10.0%</td>
<td>+15.0%</td>
<td>+10.0%</td>
<td>+10.0%</td>
</tr>
<tr>
<td>Weather Var. 2: Accumulated GDD</td>
<td>+15.0%</td>
<td>-10.0%</td>
<td>-15.0%</td>
<td>-10.0%</td>
<td>+10.0%</td>
</tr>
<tr>
<td>Weather Var. 3: Yearly Precipitation</td>
<td>+25.0%</td>
<td>+15.0%</td>
<td>+10.0%</td>
<td>+15.0%</td>
<td>+10.0%</td>
</tr>
<tr>
<td>Your Changes</td>
<td>+20.3%</td>
<td>-10.0%</td>
<td>-5.0%</td>
<td>-10.0%</td>
<td>+10.0%</td>
</tr>
</tbody>
</table>
Yields and Gross Returns will change based on grower input

Growers can then modify inputs that change with yields!
Notes: Observing the before and after effects of climate change on per acre net returns of growing current cropping system of winter wheat and fallow and annual cropping system in the future.

View results as a: Table ○ Graph ●

Net Returns

Budget 1: Winter Wheat
Budget 2: Winter Canola
Budget 3: Dry Peas
Budget 4: Camelina
Budget 5: Spring Barley

Before considering climate change impacts
After estimating yield changes due to climate change
So, How Does an AgBizClimate Analysis Integrate with the Other ABL Modules?

**AgBizProfit:** Can I make money implementing this adaptation strategy?

**AgBizLease:** How might my lease agreement change with this strategy?

**AgBizFinance:** How will my business’ liquidity and solvency change?

**AgBizEnvironment:** What are the economic and environmental tradeoffs if I adopt this strategy?
Future Additions to AgBizClimate

https://climatetoolbox.org
Future Additions to AgBizClimate
Future Additions to AgBizClimate

Seasonal Forecasts
Location: 44.9451° N, 122.8209° W

Variable:
- 1 Month Average
- Mean Temperature

Mean Temperature
1-Month Averages for (44.9378N, 122.8139E)

Forecast Average
Forecast Range
Historical Average (1981-2010)

Data is Always in Season™
Future Additions to AgBizClimate

Seasonal Forecasts
Location: 44.9451° N, 122.8209° W

Variable:
- 1 Month Average
- Precipitation

Precipitation
1-Month Averages for (44.9378N, 122.8139E)

- Historical Average (1981-2010)
- Forecast Average
- Forecast Range

Data is Always in Season™
Future Additions to AgBizClimate

Seasonal Forecasts
Location: 44.9451° N, 122.8209° W

Variable:
1 Month Average
Mean Temperature Difference from Average

Mean Temperature Difference from Average
1-Month Averages for (44.9378N, 122.8139E)

Forecast Average
Forecast Range
Future Additions to AgBizClimate
https://www.agbizlogic.com

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Questions or Comments?