



UNITED FARMERS COOPERATIVE'S MISSION STATEMENT

"To Provide Innovative Services, Products and Knowledge, for the Benefit of our Members, while Exploring Opportunities for the Future"

A Vision of Growth



by John Pruss, general manager

When United Farmers Cooperative's (UFC) fiscal year ended on August 30, it was clear that growth defined your cooperative. UFC's sales were comparable to the previous fiscal year. We also saw growth in corn volumes, and our feed volumes continued to increase. This growth reflects your continued support of UFC. Thank you for putting your trust in us and for growing with us.

Speaking of growth, your cooperative is excited about an opportunity to grow, strengthen our position in the agronomy, energy, feed and grain marketing industries and to add an exceptionally talented group of individuals to our team. In recent months, UFC has been moving forward with a proposed unification between UFC and South Central Coop (SCC). On August 7, the UFC board approved a motion to move ahead with this opportunity and conduct our due diligence. This merger will only require a vote by SCC members, which will occur on September 9. If the merger is approved, the unification will be completed by October 1, 2019.

SCC is a \$40 million company focused on grain, agronomy, feed and energy. The cooperative is in an area known for livestock production, which fits well with our retail feed business. If approved, the merger will bring five new locations into UFC, including four in Iowa (Lacona, Humeston, Lamoni and Chariton) and one in Missouri (Cainsville).

Unifying with SCC makes a lot of sense, because their business fits with UFC's core business units. In addition, SCC's general manager is retiring, and the company is looking for new opportunities going forward. The assets from SCC will enhance UFC's eastern territory and will help grow UFC's sales.

"UNIFYING WITH SOUTH CENTRAL CO-OP MAKES A LOT OF SENSE, BECAUSE THEIR BUSINESS FITS WITH UFC'S CORE BUSINESS UNITS."

You might be wondering about the impact of growth on the service currently provided to you. I assure you that providing quality service to our existing territories is our number one priority. After conducting a series of meetings with SCC employees, we are strongly impressed with the quality of their current employees and will rely on them to be the backbone of support to that territory, allowing UFC to continue its focus on providing and enhancing service to its existing customers. We are also in the process of implementing innovative technology to improve the efficiency and accuracy of agronomy services, which will be very important as we serve a larger footprint.

We look forward to updating you on this process in the fall and are looking forward to a successful harvest season with you! 

Welcome Staci Sunderman

Lumberyard Accounting/Payroll

When a long-time employee retires, finding someone to fill that role isn't always easy. Ann Jenkins had served nearly 25 years in accounting for the Cooperative's Red Oak lumberyard. Knowing that she planned to retire in July, we chose Staci Sunderman to begin training with Ann on June 24 to ease the transition.

Sunderman is no stranger to southwest Iowa or agriculture. This Villisca native worked at New Balance Commodities north of Nodaway for almost six years before joining UFC. "I was looking for an opportunity to grow and was attracted to the supportive team environment at UFC," said Sunderman, who has 27 years of experience in private, public and governmental accounting.

Staci will serve as the lumber and hardware accounting manager. "It has been interesting to learn about the cooperative world and how the lumberyard works. I'm a small-town person and am glad to be here at UFC."



Editor's note: Sunderman and her husband, Brad, have two grown children and live north of Villisca.

Shifting Roles Boosts Efficiencies

As we look for the best ways to serve you, that sometimes means adjusting employees' roles:

- **Staci Sunderman** recently joined UFC as the lumber and hardware accounting manager.
- **Amy Vukonich** in Red Oak is now the human resources (HR) generalist for the west side of the company, in addition to working in grain accounting.
- **Kalli Hildebrand**, in Creston, is the HR generalist for the east side of the company. Both Amy and

Kalli will help with job requests, interviewing, reviews, new hires and more.

- **Kim Hardisty** isn't new to United Farmers Cooperative, but she is our new petroleum accounting manager. Call her if you have any questions related to your energy bill.

Making these changes will help UFC add value for our customers, become more efficient, support growth and increase profitability.

Get Your Money Faster

Did you know there's a simple way to get your money fast from UFC, without worrying that your check will get lost in the mail? Just sign up for our automated clearing house (ACH) service, which is also known as direct deposit.

We started testing ACH last fall, and it worked really well. Now we've rolled out the program and encourage you to consider this handy option. (If you sign up for ACH, you can still opt for a paper check as needed.)

To get started, just contact your nearest UFC location, or call Judy Scott in Red Oak at 712-829-7427. After you fill out a simple form, we'll enter you into the system.

Not only will this allow you to take advantage of direct deposit, but we can also email your grain settlements and grain contracts. This service works especially well for absentee landlords who live in other states. Contact us for more details.



Top 3 Reasons to Consider Early Weaning

by Rod Greiner, retail feed sales

Wouldn't it be great to have one less thing to worry about during harvest? That's a big reason why more cattle producers throughout our trade territory are switching to early weaning. In my experience, anyone who has tried early weaning never goes back.

There are three big reasons why cattle producers and livestock benefit from early weaning:

- 1 Improved body condition for cows.** Removing calves reduces the nutrient requirements on the cow by 30% to 50%, allowing the cows to maintain their body condition on less feed, according to Iowa State University (ISU) Extension.
- 2 Greater reproductive efficiency.** It's important to get cows back into condition before breeding season and winter. If cows aren't already cycling, early weaning can make them return to estrus sooner and improve pregnancy rates.
- 3 Reduced demand on pastures.** Early weaning in our area usually takes place between August 15 and September 15. This gives pastures time to grow back and come through the winter more successfully.

While you didn't hear much about early weaning around here 10 years ago, times have changed. Today, we can't afford to have an open cow. Economics also show we can wean calves early and come out ahead financially.

Calves as young as 90 days old can successfully be weaned, although most early weaning programs focus on calves 100 to 120 days old, according to ISU. While early weaning may not work for all producers, it's one management tool to control feed requirements and costs, ISU adds.

How to get started

A key to success with early weaning is to start calves on feed slowly and provide plenty of clean, fresh water. High-energy feed is essential, since it helps with disease management.

Hay alone is not adequate to meet calves' nutritional requirements. There's just not enough protein to get the youngster off to a good start. A calf never gets over a bad start.

The most inexpensive cost of gain comes in the first 30 to 40 days after weaning. We recommend feeding Purina® starters with RX3™ Immune Support Technology. The RX3™ Immune Support Technology is a precise combination of prebiotic, probiotic and plant extracts designed to prime the immune system, help

support calves' overall health, reduce costs, and set calves up for a healthy future. The RX3 nutraceutical is already included in our self-fed feed products and hand-fed products.

Along with high-energy starters for calves, we also offer mineral programs and more for your cows, including a number of new products. We can help you develop a customized plan for your cattle operation.

We appreciate your business and look forward to working with you. 🍀

Let's talk

For more information about early weaning or your other feed needs, contact our feed team:

- **Rod Greiner**, Outside Feed Sales, 402-650-1062
- **Rachel Bergren**, Retail Feed Sales, Red Oak, 712-623-2575
- **Dan King**, Creston area, 641-782-7202
- **Randy Pettit**, Afton area, 641-347-8428
- **Troy Goretska**, Outside Sales, Osceola area, 641-344-2087



Need New Windows or Doors?



by *Blaine Steffen,*
Red Oak Country Store lumberyard manager

If you've lived in your house for a number of years, or you move to a different house that's not quite new, there comes a time when your windows and doors will age beyond repair. Instead of wasting time and money on repairs that won't really solve the problem, how do you know when it's better to replace them? Here are five signs:

- 1 You're feeling a draft.** As the years pass, doors and windows may become less tightly sealed, which means they can let unwanted air in while also letting out the warm or cold air that your heating or air conditioning system circulates throughout your house.
- 2 Your energy bill has been increasing.** The weaker the seals on your windows and doors, the more outdoor air makes its way into your home.
- 3 Too much outside noise is getting inside.** If you can hear a lot of noise coming from outside, like cars passing by or birds chirping when your windows are closed, it's a sign that your windows may need to be replaced.
- 4 Your doors or windows are damaged and unattractive.** If your doors and windows have become an eyesore due to deterioration, chipped paint, water stains or other factors, replacing them will not only dress up your home's curb appeal, but can enhance your home's resale value.
- 5 Your doors or windows are difficult to open or close.** If you're having a tough time opening or closing your doors and windows, or if they seem to refuse to stay open when you want them to, it might be time for a replacement. Over time, you may have gotten used to trying to force a warped door to open or close all the way, or to prop up part of a window to keep it open, but it shouldn't be that way.

ENERGY BILLING QUESTIONS? CALL KIM

Contact her at our Afton office at 641-347-8428.

Discover new options at the Red Oak Country Store

If it's time for new windows and doors, whether you're remodeling or building new, we carry a wide variety of high-quality options from trusted brands like Anderson® windows, ThermaTru® doors and Masonite® doors.

Anderson® windows are available at a variety of price points, from economy options to a high-end series. Anderson® windows also offer low-maintenance exteriors, Smooth Control™ hardware for easy operation, High-Performance™ Low-E4™ glass and a limited warranty.

Interested in doors? Durable, energy-efficient ThermaTru® doors can be more affordable than you might expect, plus they come in a variety of attractive styles, including low-maintenance fiberglass doors that offer the look and feel of real wood—no painting or staining needed. If you want to see for yourself, we can run a computer program to show you the various styles of doors in different colors in different house styles.

The biggest tip I can offer for choosing new windows and doors, is to use a qualified installer, to avoid air and water leaks. If you're not sure who to trust, we have a list of local contractors we use. Just stop by our store in Red Oak, or call us at 712-623-2575. We look forward to working with you. 🌿



Meet Angie Britten

Marketing Manager



Staying in touch with you is more important than ever, especially as UFC grows. That's why we've hired Angie Britten to lead our marketing efforts. Angie knows the local area and brings a unique marketing perspective to her new role.

Q: What's your background?

A: I grew up in Red Oak and graduated from Red Oak High School in 1997. After I earned my degree in organizational communication from Northwest Missouri State University in 2001, my career took me to Omaha and Glenwood. I moved back to Red Oak eight years ago. I love the people in this area and appreciate their work ethic. I'm also inspired by how people around here truly care about their community.

Q: How will your previous experience help in your new role at UFC?

A: I volunteered with the Red Oak Chamber of Commerce for several years and then served as the chamber director for two years before joining UFC in mid-August. The Chamber is membership-based, just like UFC, so I can relate to a member-driven organization that's guided by board members. My goal with the Chamber was to promote small business development and local businesses. I encouraged people to look local first for employment, services and shopping opportunities, and I'll do the same at UFC. I'll also draw on my previous experience handling marketing and business development for Miller Financial Group in Red Oak and Bellevue to educate UFC members and customers about all of the ways that we can support their agricultural production, fuel and energy, lumber and home improvement and C-store needs.

Q: What do you look forward to in your new role?

A: I admire the long history of value that the many locations of United Farmers Cooperative have built and the vision for the future that our leadership has. I look forward to getting to know all of UFC's locations, employees and departments. I'm based in Red Oak and travel to UFC's various locations to be present at local events and help the cooperative build a stronger presence in the communities we serve. I'm also helping UFC build our social media presence and online communication. I am excited to engage the youth in our communities through groups such as our local FFA chapters, and also look forward to promoting the benefits of a career with United Farmers Cooperative to the industry's top talent. With all our marketing and communications, I'll look for ways to help the cooperative tell our story effectively, build a unified culture within our team, look for new opportunities and get the biggest bang for UFC's marketing buck.

Editor's note: Angie has two children, including Conor, 13, and Caitlin, 10. 🌿

Get 'Er Done:

Meet Marvin Shrimpton, Refined Fuels Driver

Marvin Shrimpton can remember when there used to be a farmhouse every mile in the Clearfield area. Now you might drive two miles or more without seeing a farmstead, but that doesn't mean there's no business in the country.

"Far from it," says Shrimpton, a UFC refined fuels driver based in Clearfield who picked up five new customers in one week in late July. "Our billing is simple and straightforward, with no hidden fees. People appreciate that."

Shrimpton knows his customers well, since he's a Clearfield native. He has worked for the local cooperative since 2001, back when it was Taygold Coop. After driving the propane delivery truck for a few years, he handled outside grain operations and loaded semi-trucks. There's not too much he can't do at the cooperative,



although he enjoys his current role as a UFC refined fuels driver.

Marvin plans his own delivery routes and covers a wide territory, from Corning to Interstate 35, and from the Missouri state line to Interstate 80. He delivers road diesel, premium Ruby Fieldmaster® farm diesel, gasoline and heating oil. Today's delivery trucks are a big switch from the ones he drove in years past.

"My current truck has a capacity of 4,200 gallons, compared to the old truck that could only hold 2,100 gallons," said Shrimpton, who fills

up the truck with various fuels from UFC's bulk tanks in Clearfield, Osceola and Corning.

Modern equipment makes it easier for Shrimpton to get the job done and provide the reliable service UFC customers expect. "We are fortunate to have lots of good, loyal customers. I enjoy working with them."

Editor's note: In his free time, Shrimpton enjoys spending time with his daughter and two young grandkids who live in Atchison, Kansas.

Did You Save 30 Cents Per Gallon on Diesel?



by *Darin Schlapia,*
energy department manager

It's no secret that contracting fuel at the right time can save you money. You might be surprised, though, by how much some UFC customers saved this year on diesel when they contracted in December and January.

Diesel prices rose this spring from March to May. By the time prices peaked, our customers who contracted diesel last winter saved approximately 30 cents per gallon.

We made the recommendation to contract diesel back in early December 2018. If you'd like to be notified when we make these recommendations, all you have to do is sign up for UFC's grain market updates, which are sent three times daily via text messages. Then, you'll also be on the list to receive updates from UFC's energy department.

We won't bombard you with texts from the energy department. We usually reach out about five times a year.

While it is impossible to foresee all market movements and guarantee the lowest price, our goal is to make recommendations based on the most current market knowledge to help our customers lock in rates that make sense for the profitability of their farming operations. If you'd like to get on our text message list, contact UFC's grain office in Red Oak at 712-623-2575.

Propane business grows

The propane market in the month of June allowed a great opportunity to lock in rates for this upcoming fall and winter with our summer propane contracting program. We booked a record amount of propane and have picked up many new customers. They appreciate our reliable service, competitive prices and straightforward billing with no hidden fees or upcharges.

You can still get a last-minute propane booking. We look forward to serving you.

Managing Through Uncertainty



by *K.C. Nash,*
grain department
manager

Saying there's tremendous uncertainty in the market seems like an understatement. It has been such a weird year for grain marketing, from the ongoing trade war with China to crazy weather conditions in the Corn Belt in 2019. Then the U.S. Department of Agriculture threw a curve ball into the grain markets with the August 12 crop production report.

USDA is predicting 90 million acres of corn nationwide, versus the trade's expectation of 88 million acres. There were also more than 11 million acres of prevent-plant corn acres, so farmers had intended to plant 101 million acres to corn in 2019.

Also, USDA pegged its national corn yield projection at 169.5 bu/A, versus market expectations of

164.9 bu/A. It seems unlikely that the U.S. will achieve the 169.5 bu/A national corn yield when so many acres were planted in June.

In the days immediately after the August 12 report, the corn market was bearish near term. Some comparisons have been made to 1993, where USDA forecasted a decent crop in August, only to be disappointed by the final yields. Will history repeat itself? Time will tell.

Soybeans

On the soybean side, USDA's forecast for planted acreage was quite a bit less than the market anticipated. USDA is predicting 76.7 million acres of soybeans, compared to the trade's projection of 81 million acres. USDA set its national yield estimate of 48.5 bu/A, compared to the trade's expectation of 47.6 bu/A.

With lower acres, the soybean carryout next year is estimated to drop to 755 million bushels. While

that's still a big surplus, it's less than this year's estimate of 1.070 billion bushels.

Unfortunately, the trade war with China continues. This trade war has lasted much longer than I ever expected. Some believe there will be no resolution until after the 2020 election. As we have seen, it will be difficult for soybean prices to rally without China demand.

What's next?

As you plan your marketing strategy this fall, consider minimum price contracts if you want to keep your upside price potential open. Talk to your local UFC location for details. You can also contact K.C. Nash (712-829-7420) or Tony Hoskins (712-782-9495) to develop a marketing strategy to fit your needs.

We appreciate your business and hope you have a safe, productive harvest this fall. 🍂

Information at Your Fingertips!

Send us your email address and mobile number to receive UFC updates, grain/fuel prices updates, account service communication and product promotions! We won't flood your inbox, but we will get you important information to serve you better! Email Angie Britten, Marketing Manager, at abritten@united-farmers.com with your contact information to receive updates!



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Opening Soon for Harvest

Macksburg, Morton Mills, Arispe and Stanton grain locations will re-open for harvest deliveries. The official date will be announced soon. For immediate announcements, email Angie Britten, Marketing Manager, at abritten@united-farmers.com with your email and mobile number to be sure to get notified!

AFTON
641-347-8428

CORNING
641-322-4310

DIAGONAL
641-734-5303

HAMBURG
712-382-2016

MOUNT AYR
641-464-3821

SHENANDOAH
712-246-2474

ANITA
712-762-3217

CLEARFIELD
641-336-2311

ESSEX
712-246-2474

LENOX
641-333-2202

OSCEOLA
641-342-2139

STANTON
712-829-2117

ARISPE
641-347-8428

**CRESTON FEED
RETAIL**
641-782-7202

FARRAGUT
712-385-8176

MACKSBURG
641-768-2436

RED OAK
712-623-2575

VILLISCA
712-826-2232

We're Here for Your Harvest Needs

We've got you covered from fuel to tires to food to make your harvest as easy and efficient as possible.

- Stop by our c-stores in Red Oak, Corning and Clearfield, which offer an array of meal options, snacks, beverages and more to keep you going.
- Count on our tire shops in Clearfield, Corning and Villisca. UFC's Villisca location also offers a full-service NAPA store, along with our popular on-farm tire service.

- Fill up at UFC's fuel pumps in Creston, Mt. Ayr, Afton, Ellston, Clearfield, Corning, Villisca and Red Oak. Use your UFC fuel card and get a 1-cent discount per gallon.

Thanks for your business and stay safe this harvest. 



UFC's Corning c-store