THE COOPERATIVE FARMERS ELEVATOR NEWSLETTER

125 YEARS CFE Views

Sharing New Perspectives & Information From Your Co-op



These kids are the future of agriculture.

CELEBRATING COUNTY FAIRS
PAGE 23

VOL.9, NO.3 2024

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CELEBRATING COUNTY FAIRS

This summer was filled with washing livestock, selecting the garden's top-performing produce, perfecting pie recipes and more for many of the young members of CFE families. We know firsthand how these experiences turn into defining moments for young leaders. We enjoy seeing the next generation of producers embrace the opportunities found at local fairs, and we appreciate being involved ourselves, whether having a table, judging a contest or sponsoring events.

See more on *page 23*.







CFE
COOPERATIVE FARMERS ELEVATOR

ABOUT CFE

Cooperative Farmers Elevator (CFE), is a member-owned cooperative, serving 4,975 members at 27 locations in Iowa, Minnesota and South Dakota. The cooperative provides products, services and expertise in the areas of grain, agronomy, feed and lumber.

BOARD OF DIRECTORS

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Dave Helms, *VP Lumber*

Sarah Ranschau, *HR Director*

Darren Fehr, *Director of Sales*

John Kane, *CIO*

ABOUT THE PUBLICATION

CFE Views is the official news publication of Cooperative Farmers Elevator (CFE) and distributed to co-op members and customers. The publication serves as the source for stories, highlights and features about the people, places and industries that encompass CFE.

A CornerPost publication.

CONTRIBUTE TO CFE VIEWS

Your ideas are welcome! Submit stories and topics for future publication issues by emailing news@coopfe.com.

www.coopfe.com

The Power of Resiliency

A MESSAGE FROM ROB JACOBS, CEO.



As you all know, CFE's communities and many places our friends and families call home have faced incredible hardships recently. The last few months have been a challenging time as northwest Iowa, southern Minnesota and even eastern South Dakota begin to rebuild from the tremendous loss caused by devastating floods. On behalf of the entire CFE family, our thoughts are with those affected.

Early this spring, we predicted wetter weather this year, but we could have never prepared for what was in store this summer. The impact from the flooding will most likely affect the overall performance of the cooperative this year and the year to come due to reduced acres of crop and lower production in some areas. Nonetheless, that's secondary to the safety and well-being of our community. We have been down hard roads before when it comes to challenges with weather or markets outside of our control, and once again we will come out of these situations stronger for it.

> ***The resiliency of our employees and our customers cannot be overstated.***

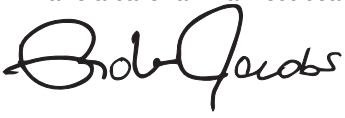
Like many local companies, we had multiple locations take on water to varying degrees. Our focus was to remain operational to continue serving our members, and that's just what we did. The resiliency of our employees and our customers cannot be overstated. With the flooding that occurred at the Rock Rapids fairgrounds, we also made the difficult decision to cancel our 125th anniversary celebration. It was very disappointing that we had to postpone this event, as our team and community had put months of hard work into creating a walk-through time from the very beginnings of what would come to be Cooperative Farmers Elevator. Regardless, the celebration is being rescheduled to next summer!

In the meantime, CFE shifted priorities to focus on extending a helping hand to those in need. From fund and grant matching programs, community meals, supplies gathering and more, we were happy to concentrate our resources on our most valuable commodity instead: the incredible people of our communities.

Overcoming hard times is not new to this industry but seeing the incredible response to such a terrible event is why we live here. It's why we work here. It's why we do business here. The people here are resilient, and we will overcome the loss together.

With the end of summer also comes the end of our fiscal year. Thanks to the dedication and hard work of our employees, your patronage and support of your cooperative, CFE will have another strong year. We appreciate your continued business and look forward to sharing the results with you soon.

Have a safe fall harvest season.



STRONG ROOTS, *Strong Leadership*

ELECTING A BOARD OF DIRECTORS TO SERVE YOU.

From a presidential election to our board election, and of course, harvest, this November is shaping up to be a busy one. Entering the fall season is a great reminder of the duty cooperative members have to vote on your board of directors. This year's annual meeting will be held on Tuesday, November 26, 2024, in which election results will be announced.

With the goal of empowering the cooperative through sound decision-making and equal representation, the board strongly influences CFE's business objectives. When it comes to the election of the board, an election committee reviews nominated members whose values reflect the needs of the cooperative, while ensuring directors represent each region throughout the cooperative's territory.

Voting class A members will receive an announcement via mail that will include a ballot and instructions. B members will receive an announcement noting the election details. Both mailings will include further information on the annual meeting. To those running and those voting, thank you for playing such a significant role in ensuring that this cooperative continues to serve you with our members' needs at the forefront of our operation.

As CEO Rob Jacobs puts it, "We've been blessed to have great board members who have done a fantastic job at representing us as a co-op. As always, we want to make sure there are people who want to serve and have the chance to run to do so. This is a right and a privilege of being a member-owned cooperative where you can run for the board to help best position the cooperative for success and vote for those who you think will help get us there."

From the East area, incumbent Jeremy Howard will be running against candidate Brandon Ehret. From the West region, incumbent Vaughan Ranschau will be running against candidate Andrew Rens. From the central region, incumbent Nate Schulte is running against candidate Chad Te Slaa. You can expect to receive more information about these candidates with your ballot mailing soon. We are excited for this upcoming election and for the year to come! <<

CLASS A MEMBERS:
Look for your ballots arriving in the mail soon.

SEAT 1	SEAT 2	SEAT 3
Jeremy Howard *(Incumbent)*	**Vaughan Ranschau** *(Incumbent)*	**Nate Schulte** *(Incumbent)*
Brandon Ehret	**Andrew Rens**	**Chad Te Slaa**



NAVIGATING FARM POLICY

WHAT'S AHEAD FOR U.S. FARMERS AND COOPERATIVES.

As the harvest season approaches, several legislative issues are set to impact U.S. agriculture. From the upcoming farm bill to the reauthorization of Section 199A and updates to trade agreements and biofuel tax credits, these policies will shape the future of farming operations, agribusinesses and cooperatives. Here is an overview of the issues at hand; to read the full article, scan the QR code at the bottom of the page.

FARM BILL: The one-year extension of the 2018 Farm Bill expires on September 30, 2024. Stakeholders are waiting for another extension or a new bill to drive rural economies, ensure food security and sustain farm safety net programs. Ongoing political disagreements, budget constraints and differing priorities could delay its passage beyond 2024. Key areas of focus for the new farm bill include crop insurance, conservation programs and rural development.

SECTION 199A: Section 199A, a crucial tax provision for farmer cooperatives, allows them to pass a portion of their tax savings to members. This deduction has helped cooperatives remain competitive, invest in capital improvements and support members. However, this provision is set to expire next year. Many advocates, including AGP, are pushing for the permanent extension of Section 199A, recognizing its role in maintaining the financial health of cooperatives. Without renewal, cooperatives would face higher taxes, reducing dividends and benefits passed on to farmers.

TRADE: Trade plays a critical role in U.S. agriculture, with a large portion of farm income reliant on export markets. In 2023, agricultural exports totaled nearly $175 billion. Maintaining strong trade relationships with key partners, including Canada, Mexico and Southeast Asian countries, is essential for long-term stability. The expansion of soybean processing capacity across the U.S. is leading to a surplus of soybean meal, driving the need for new markets. However, challenges remain, including rising protectionism and trade disputes. Advocates are calling for a renewed focus on strengthening trade agreements, expanding market access and addressing barriers that hinder agricultural exports.

BIOFUELS: The biofuel industry continues to drive demand for U.S. corn and soybean oil, with tax credits playing a key role. The Inflation Reduction Act of 2022 extended biofuel tax incentives, such as the biodiesel and renewable diesel income tax credit (BTC). Starting in 2025, the familiar BTC will transition into the 45Z Clean Fuel Production Credit. However, the future of these tax credits is uncertain due to the lack of regulatory guidance from the U.S. Treasury. At the same time, imported feedstocks with lower carbon intensity scores are exerting pressure on soybean crush margins and farm gate bids for soybeans. These feedstocks have the potential to displace soybean and corn oil, further complicating market dynamics.

The outcome of these tax policies is crucial. Without continued support for biofuels, demand for domestic crops like soybeans could weaken, affecting the entire supply chain. These outcomes will have far-reaching impacts on cooperatives and their members. <<



THE EXPERT:

MICHAEL DOLCH

AGP Director of Government Affairs

AGP Ag Processing Inc

Michael is the Director of Government Affairs for Ag Processing Inc (AGP). In this role, he is responsible for developing and executing government relations strategies supporting AGP's cooperative members and their farmer owners.

Michael began his career in farm policy with Syngenta in Washington, D.C., during the 2014 Farm Bill. He then served as a legislative assistant for Senator Joni Ernst (IA), advising on agriculture, trade and biofuels issues. Most recently, Michael led policy development and grassroots advocacy at the Iowa Soybean Association as the Senior Director of Public Affairs.

He studied Agricultural Communications at Iowa State University and remains actively involved on his family's farm near Villisca, Iowa.

This is an abbreviated version of Michael's legislative update. Scan here to read the full article.

ANYTHING BUT *TYPICAL*.



WHEN DID ALL THE SEED COMPANIES FORGET ABOUT **THE REST OF THE ACRE?**

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CFE COOPERATIVE FARMERS ELEVATOR

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ASK JIM



A FEW EXTRA STEPS MAY MAKE A DIFFERENCE IN YOUR HARVEST SEASON.

By: Jim Jensen, CFE Director of Risk & Safety

Machinery fires scare the heck out of me. What can I do to ensure I don't have one this fall?

JIM SAYS: Every year we see several combine fires. Because of the dryness of fall, we will sometimes have days with "Red Flag" wind warnings when the potential for fire is high. Modern combines run with higher temperature emissions and components that burn or melt easier. Here are some easy ways to avoid a fire:

Inspect – Look for leaking hydraulic hoses or potential bearing and belt issues; replace marginal hoses before they blow out.

Keep It Clean – Most fires start in the engine area. The temperature of exhaust components and turbo chargers can reach 900 to 1,000 degrees. Crop residue can ignite at 500 degrees. Use compressed air to remove crop residue and dust from those critical areas ***at least once a day***. A leaf blower might be an option for an in-field blow down. Power washing might be necessary to remove leaked oil or fuel.

Fire Extinguishers – Have a 10-pound fire extinguisher in the cab and a 20-pounder mounted near the ground. Also carry fire extinguishers in the tractor, grain cart, semi and pickup.

Smell – Walk around the equipment frequently to detect any smoke.

Monitor Temps – Keep an eye on the temp indicators and monitor for issues developing with bearings. A handheld temp gun can be used to monitor bearings and other components from a safe distance.

It seems every year people are less safe on road ways when approaching farm machinery. What can I do to avoid an accident?

JIM SAYS: Farm vehicles and the public need to share the road during harvest. Unfortunately, patience seems to be less of a virtue these days. According to the Iowa Department of Transportation, more than 1,100 accidents occur between drivers and farming vehicles in Midwest states each year. Here are some steps to help avoid traffic conflicts in the fall:

- Ensure that lighting is working properly and is positioned to show the actual width of the equipment. It would be a good idea to carry a couple of magnetic flashing lights that can be put on equipment if needed. Do not travel on the roadway at night without adequate warning lights.
- Reflectors, reflective tape and slow-moving vehicle signs also enhance visibility. The reflective capabilities can fade over the years, so make sure they reflect brightly.
- Cameras are valuable to see traffic approaching from the rear.
- Blinkers are critical. Turning off the road at an intersection or field driveway can be hazardous as other traffic may not be expecting it. Check that the blinkers are working before heading out.
- Sometimes, breakdowns occur on the roadway. If this happens at night, it is especially dangerous. Carry reflective vests in case you need to work in areas with high traffic. They show up a lot better than a dark coverall.
- Preplan the route. Be mindful of times when traffic is typically heavier. If possible, try to avoid heavily traveled roads during those periods.

Drive defensively and expect the unexpected! There are a lot of driving distractions. Some drivers do not use common sense and patience when sharing the road with farm equipment. <<

CFE AIR DRONE DYNAMICS



To learn more about CFE Air, scan this QR code with your phone.







The rapid acceleration of precision technology is transforming the agriculture industry. This year marks CFE's biggest leap in emerging technology with the launch of our own innovative drone program, CFE Air. Aimed at revolutionizing the way our members care for and monitor their crops and livestock, the consensus among customers has been overwhelmingly positive.

NOT JUST A PILOT PROJECT

Unlike typical pilot projects, this initiative has taken off with a full-scale commercial launch from day one. The program is not only about implementing new technology but also about aggressively learning and adapting to ensure continuous improvement and customer satisfaction. The team behind the program has been working tirelessly to keep operations smooth and effective, a true testament to this venture's immediate success.

Thanks to the dedication of our team, CFE Air has already demonstrated exceptional quality and coverage in its first year. Initially focused on spraying and scouting, the scope of operations quickly expanded due to increased demand and weather conditions. To date, drone applications have ranged from large flat fields to small topographically challenged areas and everything in between. This program has exceeded expectations, covering more than twice the number of acres originally anticipated. We are excited about these results and look forward to continuing to learn and grow.

EXPANDING APPLICATIONS

In addition to more traditional agronomic applications, CFE Air has had notable success with a new single drone service spraying for flies and mosquitoes on farms and acreages, especially with recent wet weather. Looking ahead, the program is set to expand its spray applications and dive into animal health monitoring research this fall. Partnerships have been established to identify the best practices for using drones before this offering is fully available to the public.

As the program continues to grow, plans are also in place to add more pilots and trainers to meet the increasing needs of customers. The CFE Air team has been working long days and long hours as this inaugural year is underway, with a great sense of support and encouragement. Employees are locked into having a great attitude about working hard to continue expanding this program and ensuring its success. We look forward to the opportunity to expand the CFE team as CFE Air continues to grow.

The success of this program in its opening year lays a strong foundation for the future, promising even greater advancements and benefits for members. As the industry continues to evolve, CFE is proud to capitalize on drone technology to transform agriculture practices and boost efficiency for our customers. <<





A Farmer AT HEART

MEET KEVIN SCHMIDT, NEW CFE ASSOCIATE BOARD MEMBER.

Growing up on a farm outside Ocheyedan, Kevin Schmidt always planned to work in the agriculture industry, just maybe not as a farmer. However, what we think we want to do in life doesn't always turn out how we thought. You might say the soil in Kevin's 138-year-old family farm runs way too deep in his blood to keep him from being a farmer.

After earning a degree in agronomy with a minor in animal science from South Dakota State University, Kevin stayed in South Dakota to begin his career as a seed salesman. However, within less than a year he realized, "I wasn't meant to sit behind a desk."

After this admission, Kevin moved back home to farm with his father and uncle. He now lives just one mile from where he grew up, residing with his wife, Danika, and two sons, Cody (13) and Blake (10). Along with row crops, Kevin's family farm consists of a feedlot and cow/calf operation as well as a barn of finisher pigs.

Along with his family farm heritage, Kevin also has a family history with CFE. For as long as he can remember, CFE has been a partner to his family farm's operation. Kevin, himself, interned with the cooperative for two summers, learning the ins and outs—including the dirty jobs—and making him all the more committed to CFE.

> ***"I also believe that CFE's dedication and loyalty to members is bar none."***
> KEVIN SCHMIDT

Understanding the fundamentals of how the cooperative works not only encouraged him to step up to be a part of the CFE board, but also intrigued him to be committed to learning more about the cooperative. "I really want to learn more about the industry and what I can glean from it personally and professionally," Kevin shares.

Besides his internships, Kevin also had a front row seat to those possibilities when he participated in CFE's Core program, which was developed for young farmer members to help them grow in their operations as well as encourage them to become more involved in the cooperative.

Just as Kevin now brings a younger viewpoint to his family farm, Kevin considers bringing a new perspective to be his role with the CFE board. "I think it's beneficial to bring a different point of view into the industry to help CFE continue to reach the younger farmers who may not have had the family history with them as I did," he shares. "I think it's important to help farmers my age understand the significance a thriving cooperative can have on their operations. I also believe that CFE's dedication and loyalty to members is bar none. In my experience with them, they always put their members' interest first."

Welcome Kevin to CFE's Board! <<

RESCHEDULED



125 YEARS

CFE
COOPERATIVE FARMERS ELEVATOR



NEXT SUMMER

Due to flooding across Northwest Iowa this June, our 125th celebration has been rescheduled for next summer. Stay tuned for more information. <<







THE FLOODING UNFOLDED

A REFLECTION ON COMMUNITY RESILIENCE AND RESTORATION.











June 2024 brought unimaginable damage to much of northwest Iowa and southwest Minnesota. Over two days, the area experienced an unprecedented 15 inches of rainfall, causing extensive flooding. Between overflowing waterways, broken dams and breached levees, local communities were left grappling with loss and devastation. Record-breaking storms plagued the region, overtaking river systems and drainage infrastructure quickly, inundating the surrounding areas with historic water levels.

For many locals, these events brought back painful memories of The Great Flood of 1993. Reminiscent of the uniquely extreme weather conditions then, the torrential downpour led to significant property damage and widespread displacement. This multi-day catastrophic event prompted disaster declarations and emergency evacuations, an eerie similarity to the flooding over 30 years prior. Rob Jacobs, CFE CEO, said, “Many of our communities and its residents had tremendous loss which takes months, if not years to recuperate from.” But just as the area did in the ‘90s, these resilient communities immediately began the process of recovering and rebuilding.

CONT'D ON NEXT PAGE...





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While much of the CFE territory felt the effects of the floods in some form, the devastation centered around our Doon, Rock Rapids, Sibley, Ocheyedan, Ashton and Hawarden locations. With goals to remain operational for our members, our team worked tirelessly to assess damages, begin repairs and offer support to our customers. Beyond maintaining the functionality of our facilities through this challenging time, CFE also set out to ensure our employees were well taken care of during this tragedy. “CFE had several employees throughout the company who lost their homes, basements and belongings as well. In support of our coworkers, we launched the CFE Fund Matching Program allowing employees to give back to our CFE family in their time of need” announced CFE senior leadership. Through generous donations and fund-matching programs internally, CFE was able to raise $54,000 for our employees impacted by this natural disaster.

To not only support our employees but the entire community affected, CFE participated in various events to help give back. Partnering with local county cattlemen associations, we were able to host a burger feed in Rock Valley, grilling over 3,500 burgers to offer a free lunch for locals and volunteers as they worked to return to their homes and businesses. We also joined forces with other area organizations to provide free buckets with donated cleaning supplies for all flood-impacted residents as they began their own clean-up processes.

Our support for our communities came down to offering a helping hand even if just to gather pallets or operate a forklift to move supplies as we navigated these difficult times together. We are proud to have been a part of several fundraising efforts as well as coordinating with volunteers from across the Midwest to restore the place we call home.

Just as we’ve seen many times before, in the face of adversity, CFE’s communities have demonstrated remarkable resilience. Faced with the daunting task of reclaiming homes and businesses, CFE is dedicated to being a partner to those in need. We are committed to continuing to build out our services to best support our members and cannot wait to see the region return to the vibrant and productive area we know it to be.

The flooding of June 2024 has been a stark reminder of the power of nature, the vulnerability of our communities and the havoc it can wreak on our industry specifically. By learning from the past and investing in the future, we are confident our region will rebuild stronger and better prepared for the challenges that lie ahead. <<








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Contact your local agronomist or Kristi Habben to learn more about this financing option.

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CFE Cooperative Farmers Elevator

A SEASON OF GROWTH

CFE HOSTS ANNUAL INTERN WRAP UP DAY.

On August 6, 2024, Cooperative Farmers Elevator interns gathered for a culmination of their internship program. This Intern Wrap Up Day is an opportunity for these student workers to present on their summer projects, reflect on their experiences and give feedback to improve the program in the future.

This year, CFE extended eight internships to students from four different colleges focusing on feed, accounting and agronomy. The eager group of 2025 and 2026 graduates included Bruce Van De Stroet, Madison Stief, Brooklyn Beery, Nathan Brumm, A.J. Bomgaars, Cael Schulte, Hunter Kruger and Teddy Van Gelder. The internship experience provided more than just technical knowledge. It sharpened their leadership skills, patience, agility, flexibility, teamwork, communication, accountability and initiative. Through their work in various departments, one thing remained clear—the customer is always the priority, and they saw firsthand how a cooperative operates to support its members.

Throughout the summer, these interns were not just participants; they were active contributors. Each intern dove into their respective projects with enthusiasm, supported by welcoming mentors and the community at CFE. The cooperative's emphasis on supporting both our members and employees left a lasting impression, teaching these future leaders the value of community-driven efforts in the agricultural sector, and that there are opportunities for them to flourish in this industry.

Looking ahead, these passionate individuals provided valuable insight on how to make the next crop of internship opportunities even more rewarding. They passed along wonderful ideas on how to best recruit talent in the years to come including sharing what attracted them to CFE at career fairs and how to make the application process more appealing for future interns. Cooperative Farmers Elevator is proud of these incredible young leaders, and we are excited to see all they accomplish moving forward. <<



AJ BOMGAARS
Northwestern College



BROOKLYN BEERY
South Dakota State University



BRUCE VAN DE STROET
South Dakota State University



CAEL SCHULTE
Dordt University



HUNTER KRUGER
South Dakota State University



MADISON STIEF
Iowa State University

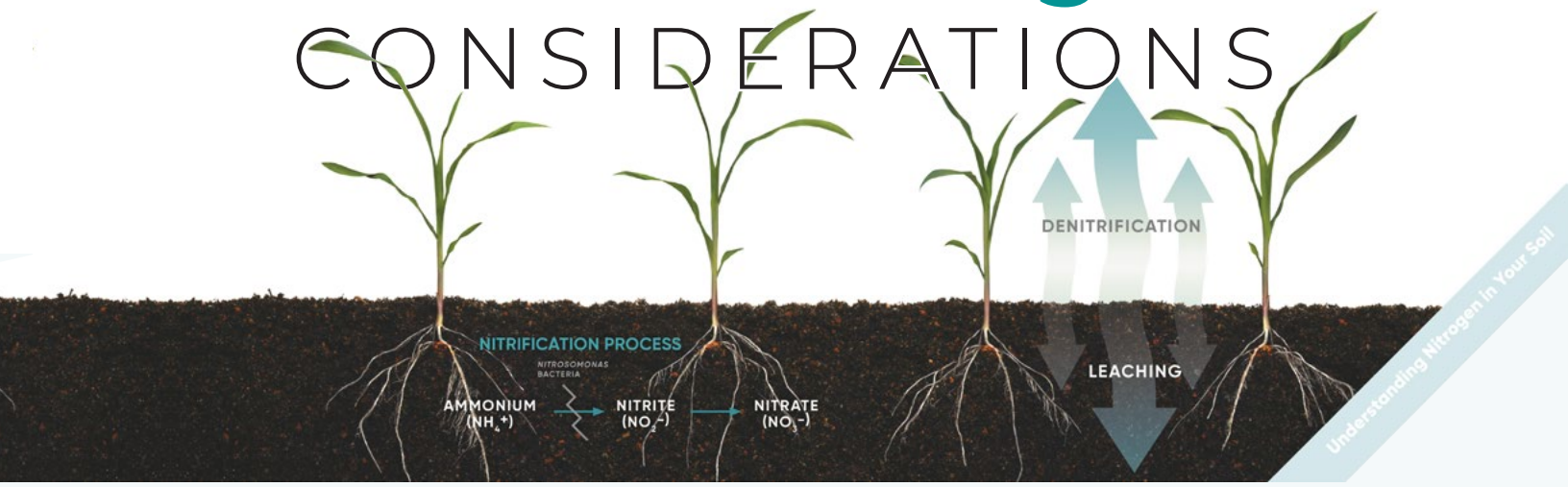


NATHAN BRUMM
Iowa State University



TEDDY VAN GELDER
South Dakota State University

Fall Manure Management CONSIDERATIONS



With fall manure application season nearing, you may be asking how you can maximize the profitability of your manure application. As a producer you have a large investment using manure as a primary nitrogen source, it is important to give some consideration to make sure you are not losing nitrogen from that manure application. This past growing season posed many challenges, and managing nitrogen was no exception.

Instinct NXTGEN™ nitrogen stabilizer maximizes liquid manure applications in fall and spring for maximum profit at harvest. Working below ground to reduce the amount of nitrogen lost through leaching and denitrification, Instinct NXTGEN™ will allow you to get the most out of your nitrogen investment. Corn uses nitrogen in the ammonium and nitrate forms, however ammonium is much more efficient for the crop to use while being less susceptible to leaching and denitrification. Instinct NXTGEN™ inhibits the nitrification which is the conversion of ammonium to nitrates. Keeping nitrogen in the ammonium form longer leading to more readily available nitrogen.

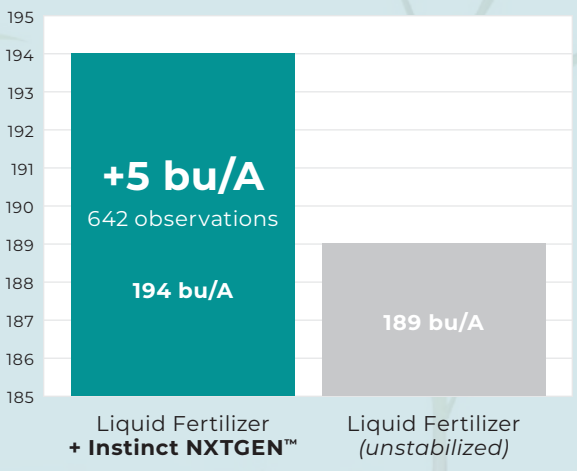
There is a range of best management practices to compliment the use of a stabilizer to get the most out of your manure. Its best to have a strong manure management plan in place by soil testing and knowing your nutrient values of your manure. Setting realistic yield goals for each field and selecting proper hybrids and plant populations to attain your established yield goals.

Instinct NXTGEN™ nitrogen stabilizer can provide a boost to your bottom line with its proven return on investment. Over the past 40 years more than 1,000 field trials and university studies have proven that the Optinyte™ technology in Instinct NXTGEN™ delivers results. <<

Instinct NXTGEN™
Optinyte™ technology
NITROGEN STABILIZER

Overall Corn Yield Averages Across U.S., 2008-2021 Liquid Fertilizer Applications

(Dow AgroSciences/Corteva Agriscience Trials)



REBUILDING *Our Community*

THE CFE LUMBER DIVISION GIVES BACK.

Serving the best interest of our communities is not just feel-good statement for CFE—it's what we live. When flooding in June destroyed several CFE communities, CFE leadership and the board of directors immediately came together and asked, "What can we do to help alleviate their suffering and best serve them?"

The obvious answer: "Let's get to building."

CFE Lumber has a long-standing history of building communities. We work with the best contractors in our area, provide quality materials and offer exceptional customer service to ensure every project is completed to the highest standards. When coming together to find solutions for more than 200 destroyed homes in the Rock Valley community, CFE decided to build on the already established success of constructing custom built homes at the George Lumber location.

Over the past six decades, the George location has been the starter spot for 130 custom home builds. The houses range in size, but they can easily span up to 1,500 square feet. Depending on the timing of purchasing the home, owners can choose to have our team completely customize the home or have it delivered to a separate location to complete the interiors with their own sweat equity.

"The custom homes being built in George right now offer another option for people who have been affected by the flood disaster," states Dave Helms, VP of CFE Lumber. "Because of all the damage in our area, contractors are booked. Our hope is to get at least five homes built and set on their foundations before winter."

The custom homes can be built up to 32' x 60', which can provide a comfortably sized three-bedroom home. As stated, if purchased early enough in the building stage, an owner can select everything from cabinetry, to paint and siding. For do-it-yourselfers, once the main construction has been completed, a custom home can be moved, set on its foundation, and the owners can do everything from painting to finishing out cabinetry. The homes even offer an option to leave one end open for the inclusion of an attached garage.

Besides providing another housing option to the CFE area, these custom built homes will provide an affordable option for flood victims or anyone else who is interested in building a new home. If a custom built home is something you would be interested in, please give CFE Lumber a call at (712) 475-3700. <<

Scan here to learn more about CFE's custom built home services.



"When our communities are hurting, we hurt too. We want to do whatever we can to help them get back on their feet and in their own home."

- ROB JACOBS, CEO OF CFE

CENTER STAGE

WITH CFE IN LARCHWOOD

A HIGH LEVEL VIEW OF ONE OF CFE'S LOCATIONS.

While every CFE location offers a unique array of services and facilities, one constant across all locations is the presence of great people who are dedicated to their members and their work. Here are some details about our Larchwood location.



LARCHWOOD

THE TEAM:

- **Terry DeBeer**, *Location Manager*
- 7 Full-Time Employees
- 1 Part-Time Employee
- 2 Agronomists

KEY SERVICES:

- Agronomy & Grain

BEST KNOWN FOR:

CFE Larchwood has long been known for its agronomy work. Their agronomists have a reputation for helping farmers make the most of their yields, and their team is known for their reliability and trustworthiness. Member's can count on Larchwood employees to show up on time and treat each field as they would treat their own.

"Teamwork is very important here," states location manager Terry DeBeer. "We count on everyone showing up and helping. Whether it's to fix equipment or clean out the grain pits, we depend on each other to get the work done, and our members depend on us to be there for them."

WHAT'S HAPPENING IN LARCHWOOD:

If you live in the Larchwood area, you can't help but notice the changes that have been happening at the CFE location. The site now boasts a new state-of-the-art agronomy facility. Along with fertilizer and seed, the building will have a room dedicated to bulk tanks with liquid fertilizer. What takes them up a level with the new build is the precision technology that will be available in the spring.

"Farmers will be able to bring in their sprayer, and we will be able to directly inject their exact input needs into their sprayer," states Terry. "It's something we've been wanting to implement for quite a while, and now we can provide farmers with a whole new level of technology."

Just in time for harvest, two new scales have also been added with a new grain pit. The new additions will provide greater efficiencies for farmers delivering and dumping their grain. The new inbound and outbound scales will help keep farmers moving, along with the new large 1,300 bushel grain pit. No longer will farmers have to wait for the pit to clear after unloading one hopper; now, they will be able to dump both hoppers into the pit. <<





Celebrating County Fairs

INSPIRING YOUTH AND SUPPORTING LOCAL TRADITIONS.



Blue ribbons, funnel cakes and livestock shows—what isn't there to love about county fairs? No matter your age, there is always something for everyone to enjoy. At CFE, our favorite fair-time activity is watching area youth participate in events, whether it's a home project, raising chickens or showing a prize hog. These kids are the future of agriculture, and we love watching them learn and work hard.

We also appreciate the opportunity to send our CFE team out to be judges and help with their local county fairs. Here are just a few photos of our team, as well as the children of our members, participating in local county fairs. <<











HARVEST POLICIES

Grain Handling Rules & Rates Effective 9/10/24.

Grain will be received on a first come, first served basis. Hours will be flexible on an as needed basis during harvest.

You will have 10 days from the last delivery date to dispose of your grain. Grain after the 10 days will automatically be settled to House Receipts. Maximum of 20 day delivery window from first load. Storage charges start on average delivery date.

GRADE REQUIREMENTS:	MOISTURE	TW	FM	DAMAGE
Corn				
Cash Sales Contract, Price Later, Extended Price	15%	54#	3%	5%
Warehouse & House Receipts, Condo, Grain Bank	14%	54#	3%	5%
Soybeans				
Cash Sales Contract, Price Later, House & Warehouse Receipts	13%	54#	1%	2%
Oats				
Cash, House & Grain Bank Receipts	13%	36#	2%	0.1%

DISCOUNT SCHEDULES:

Corn

Moisture: *(Bought on a dry basis only.)*
All corn loads per settlement sheet will be averaged together.

Test Weight: *(Averaged by lot.)*
2¢ per lb. 54-50 lbs.
3¢ per lb. 50-48 lbs.
4¢ per lb. 48-46 lbs.
Rejected below 46 lbs.

Foreign Material: *(Averaged by lot.)*
3¢ each percent from 3% to 4%
4¢ each percent over 4%

Damage: *(Discounted by load.)*
2¢ each percent from 5% to 10%
3¢ each percent over 10%

Shrink & Drying:
(All loads will be averaged per sheet.)
Moisture Shrink of 1.18% & handling shrink of 0.32% per point, drying charge of $0.0475 per point of moisture removed.

Sour or Weevils: 10¢ per bushel

Musty: 5¢ per bushel

COFO: 25¢ per bushel

Soybeans

Moisture: *(Less than 12% will be figured at 12% for averaging.)*
Soybeans 12% to 15%: averaged as one lot.
Soybeans 15.1% above: each load will stand on it's own.
13.1% to 15%: 3% shrink per point, discounted per tenth.
Above 15.1%: 4% shrink per point, discounted per tenth.
Discount will be taken off of weight.
Over 16% must be sold upon delivery. 17% will be rejected.

Test Weight:
53.9 to 53: $0.005 per bushel
52.9 to 52: $0.01 per bushel

Foreign Material: *(Discounted by load.)*
Any fraction over 1% will be deducted from the gross weight.

Damage: *(Discounted by load.)* Market Scale.

Sour or Weevils: 10¢ per bushel

Musty: 5¢ per bushel **COFO:** 25¢ per bushel

Oats

Moisture: *13.1 & above: 2.5¢ per point*

Test Weight: 32 to 35.9: 1¢ per lb.
31.9 & under: 2¢ per lb. & subject to rejection.

Warehouse & House Receipts: *(Pro-rated daily).* $0.0725 per bushel per month.

Price Later Contracts: *(Pro-rated daily).* $0.0675 per bushel per month until contract matures on October 15, 2025.

Custom Drying: Handling fee of 15¢ per bushel. Grain not removed the same day will be charged 0.002¢ per bushel per day until removed *(6¢ per month).*

Grain Bank: *(Pro-rated daily).* Free storage for 30 days then 5¢ per bushel per month & charged out as it is used. Unprocessed grain taken out will be assessed a 15¢ per bushel penalty plus storage charges.

Storage & Service Charges: House Receipts, Warehouse Receipt, Price Later & Grain Bank will be billed out monthly.

Deferred Payment Contract: Contracts are always available.

NO quantities of less than 100 bushels may be placed on Price Later Contract, House Receipt or Warehouse Receipt.
Late delivery of contracts may be subject to a minimum of $0.25 per bushel penalty.
We can not accept treated grain, as they are illegal to sell. If treated grain are received, they are subject to a minimum discount of $1,000.00 plus any subsequent penalties should they occur.

All rates are subject to change without notice.



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BAYER PLUS REWARDS

FIND YOUR FIERCE



Savory Snacking

The perfect snack for any tailgate whether at the game or in the field! Tried and true, Aunt Marilee's snack mix is a family favorite 'go to' at the Schmidt house and a must have for vacations and road trips.



Kevin his wife, Danika, and two sons, Cody (13) and Blake (10) live on the family farm outside of Ocheyedan. Along with row crops, the Schmidts raise cattle and swine. This recipe is from Kevin's Aunt Marilee.

Aunt Marilee's Snack Mix

INGREDIENTS:

- 1 bottle Orville Redenbacher's® butter flavor popping oil
- 1 Tbsp. onion salt
- 1 tsp. garlic powder
- 3 Tbsp. Hidden Valley® ranch packet (dry)
- 2 bags Cheetos®
- 2 bags Frito® chips or Bugles™
- 1 box Ohs!® cereal or Quaker® Oatmeal Squares
- 1 bag of pretzels
- 1 box Cheez-It® crackers
- 1 bottle honey roasted nuts

INSTRUCTIONS:

1. Mix oil, onion salt, garlic powder and ranch together.
2. In a large brown paper bag mix all the crackers, cereal and nuts.
3. Pour oil seasoning a little at a time, shaking the bag to ensure an equal spreading of seasoning on mix.
4. Place in an airtight container. This makes a very large batch and can be frozen to store for later.



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* Word, A.B., et al. (2022). The effect of supplementing CLOSTAT® 500 (*Bacillus subtilis* PB6) to yearling steers in a commercial feedyard on health, *Salmonella* spp. prevalence, feedlot growth performance and carcass characteristics. Translational Animal Science. https://doi.org/10.1093/tas/txac131.

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