THE COOPERATIVE FARMERS ELEVATOR NEWSLETTER

CFE Views

Sharing New Perspectives & Information From Your Co-op



If we want barns, houses and ag buildings to keep going up, we need to invest in the people who build them.

THE LIMITING FACTOR
PAGE 10

VOL.10, NO.2 2025

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VOL.10, NO.2 CONTENTS

FEATURES

12
PEOPLE & PLACES
The experiences of a long-time CFE member.

19
TECHNICALLY SPEAKING
The strategy behind dairy/beef crossbred cattle.

20
COMMUNITY FOCUS
Kicking off the third class of CFE Core.











DEPARTMENTS

5
CEO'S DESK
Notes from your cooperative CEO, Rob Jacobs.

7
EXPERT VIEWS
Reducing nutrient runoff into waterways.

9
SAFETY
Protect yourself against summer heat.

10
LUMBER
Lack of labor threatens the future of lumber.

15
AGRONOMY
Optimizing nutrient applications.

About The Cover

THE LIMITING FACTOR

Materials are in good supply and interest rates are stable, so what's the holdup in construction? The shortage of skilled tradespeople is becoming the biggest challenge facing rural builders, and we dug into the reason. Find out what's behind the labor gap, why it's hitting rural communities harder and how we're working to rebuild the pipeline, starting with students. From hands-on high school programs to employer partnerships, the groundwork is being laid for a new generation of builders, because progress depends on more than materials—it depends on people.

Read more on ***page 10***.



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.

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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

Strong Start, Steady Focus

A MESSAGE FROM ROB JACOBS, CEO.



Thankfully, CFE and our patrons saw a very good spring planting season across our territory. Once it started, we seldom saw issues with weather delays or product supply. What a difference a year can make! This spring shaped up to be one of the better early seasons we've seen in quite some time. All indications of spring seem to be favorable, especially as we experience more planted corn acres than predicted. Now, we hope weather conditions keep up during the growing season.

We welcomed this early spring even with the uncertainty from tariff impacts and potential tax policy changes. While performance in the field has been strong, we remain mindful of the broader pressures facing agriculture. Tariffs and trade tensions continue to influence the markets, with added uncertainty around ag policy and taxation. Tax law and policies such as Section 199A and Section 179 and biofuels have all been critical for producers and cooperatives. These policies have helped support reinvestment and growth of your cooperative and our rural communities. We are committed to staying engaged in those conversations and working with lawmakers to make sure our voices are heard in Washington.

Our goal is simple: protect the tools that allow our members to succeed and ensure our voice is heard in the policy decisions that affect our everyday operations.

Similarly, protecting the success of our members means changes and upgrades that allow us to grow as a cooperative.

In the interest of protecting our success, CFE has made the difficult decision to change our ERP, or Enterprise Resource Planning—better known as the accounting platform on which businesses like CFE operate. This change will modernize how we serve our members and bring more efficiency, visibility and consistency to the data used in your operation and CFE.

The company we have chosen to partner with is Agvance. Agvance is used by more than 50% of the top 100 cooperatives in the country. Its platform will transform how CFE does business with real-time, highly comprehensive data that will support the decisions we make to operate your cooperative. As with any change of this type, it will not come easily. We have several key teams working on the initial discovery and design of our new platform. This will take several months to accomplish. Our targeted go-live is February of 2026. Look for more information in the months to come.

Thank you for your continued patronage and support of your cooperative.



The Cooperative Spirit

NOMINATIONS THAT SHAPE OUR FUTURE.

A defining goal of CFE is to grow strong crops and strong relationships, and that starts with a board of directors focused on such strength. As the growing season progresses, we enter another season of board member nominations. The nomination and election process empowers our members to feel heard in the governance of our cooperative, and it is utterly important to best serve you.

We pride ourselves on being a member-led organization. Our board of directors is made up of members from across our territory who bring diverse experiences, sound judgment and a shared commitment to the success of our cooperative. Their leadership guides the direction of CFE and plays a critical role in ensuring we stay aligned with our members' needs.

One of the ways the board continues to provide value to members is through consistent benchmarking against others in the industry. This isn't just about keeping score, it's about identifying where we excel and where we can do better. From strategic investments to operational improvements and long-term capital planning, the board stays focused on driving performance that benefits every member. Our strong financial position, solid balance sheet and emphasis on high-value service are all reflections of that ongoing effort.

This year, we've seen encouraging signs, including strong prepays, and while we are intently monitoring this, our accounts receivable remain in excellent shape; this serves as a confidence boost if it is any indication of the season to come. There is a great team here at CFE navigating finances and, despite expense management becoming increasingly more difficult with these markets, we will do our best to make the most of these times. With the complexities of cost management in today's markets, the steady hand of our board and finance team is more important than ever.

That's why the nomination process matters. When you nominate a board member, you're not just checking a box. You're helping choose the voices that will speak for all of us in the boardroom. These voices will help shape decisions around investment, innovation, sustainability, member services and long-term stability.

Now is the time to begin identifying individuals who embody the cooperative spirit, have a good business mindset and actively support CFE through a Class A membership. These are the leaders who will continue building on the strong foundation we've established. Nominating and electing our board members isn't just a right, it's a responsibility. It's how we honor our cooperative principles and ensure that every member's voice is heard in shaping CFE's future. Together, let's continue to lead with purpose, build with vision and serve with integrity. <<

Scan the QR code to find out more about the nomination and election process.



BRANDON EHRET
Lake Park Location Manager



DOMINIC BROWN
Rock Rapids Location Manager



CONNOR HAZUKA
Hawarden Location Manager

This year, we had a special situation unfold on the board. One of our associate board members, Brandon Ehret, became a CFE employee, taking on the role of location manager at our Lake Park location. While this leaves a vacancy on our board we are thrilled with the knowledge and dedication Brandon will bring to our cooperative in a new way. From customer to board member to teammate, Brandon embodies the trust and deep roots we value here at CFE. Joining him in new location manager positions are Dominic Brown in Rock Rapids and Connor Hazuka in Hawarden.



BECOMING NUTRIENT STEWARDS

KEEPING NUTRIENTS IN THE FIELD AND OUT OF WATERWAYS.

The Iowa Nutrient Reduction Strategy was adopted 12 years ago by the Iowa Department of Agriculture, Department of Natural Resources and Iowa State University to assess and reduce nutrients to Iowa waters and the Gulf. The three organizations have stayed coordinated ever since, with IDALS supporting the adoption of science-based practices on farms, DNR helping cities address wastewater discharges and ISU researching new practices and promoting proven practices.

The nutrient reduction strategy's goal is to reduce nitrogen and phosphorus loss into waterways by 45% to reduce the dead zone (hypoxia) in the Gulf. Nutrient runoff fuels excessive algae growth, which eventually die and consume oxygen as they decompose. Not a good situation for aquatic life!

Nutrient reduction does not mean starving crops of nitrogen and phosphorus. It means better stewardship by keeping the nutrients in the field and out of the water. This increases nutrient use efficiency, enhances profitability and improves soil health and water quality—something all farmers can benefit from.

Nutrient reduction also improves local waters such as the Floyd River and the Iowa Great Lakes, protects drinking water, including private wells, and supports soil health and nutrient cycling. Coordinated efforts at the local level show improvements much more quickly than at tremendous scales, like the Mississippi River's drainage, which includes parts of 32 states. However, it's not just Iowa farmers and residents who see the impact. With connected waterways stretching across all areas of CFE's territory, improved water quality benefits members across the region.

While many states have begun adopting nutrient reduction strategies, Iowa remains a leader in progress. The Iowa Nutrient Research & Education Council has surveyed hundreds of randomly selected ag retail locations since 2017 (thank you, participating CFE locations!), and great progress has been made by Iowa farmers in several areas:

- Cover crop acres have more than doubled from 1.6 million in 2017 to 3.8 million in 2023.
- No-till use has increased from 33.5% in 2017 to 40.1% in 2023.
- Nitrogen rates for continuous corn have decreased from 200.4 lbs/ac in 2017 to 185.7 in 2023.

But there's much more to do to reach the enormous scale of 45% reduction. There's plenty of room to increase the adoption of cover crops, reduce tillage and improve nutrient use efficiency by fine-tuning rates, timing and incorporation. Edge-of-field practices such as wetlands, bioreactors and saturated buffers reduce nitrogen loss from tile drainage. Land use can be improved by farming the best acres and considering other uses for marginal acres.

Two easy and free things you can do:

1. Test your private well.
2. Participate in a nitrogen rate trial with the Iowa Nitrogen Initiative.

Participating in these efforts can help preserve our land and waterways for the next generation while improving your yields at the same time. Together, we're creating a more sustainable future for Iowa and the surrounding areas and waterways. <<



THE EXPERT:

BEN GLEASON

Executive Director

IowaNREC

Ben Gleason is the Executive Director of the Iowa Nutrient Research & Education Council as well as the environmental and agronomic staff lead for the Agribusiness Association of Iowa. Previously, he worked for the Iowa Corn Growers Association and the Iowa Department of Agriculture and Land Stewardship. Ben resides in Ankeny and has a degree in Ecology from Iowa State University. He grew up in Charles City, Iowa, near his family's farm on the Little Cedar River.

IowaNREC

IowaNREC is dedicated to providing resources that benefit Iowa water quality and conservation, including the nutrient reduction strategy.

Scan the QR code to watch a short video series providing a behind-the-scenes look at the Iowa Nutrient Reduction Strategy.

iowanrec.org

DO YOU STABILIZE YOUR NITROGEN?



NO I DON'T STABILIZE

I LOST
approximately

$38/A[2]

of my fertilizer cost

- My nitrogen is prone to loss & unstabilized
- I'm NOT maximizing yield potential

YES I DO STABILIZE

I MADE
an additional

$35/A[1]

of revenue

- Nitrogen applications increased my yields*
  7% with fall applications
  5% with spring applications
- Soil nitrogen retention increased by **28%***
- Leaching reduced by **16%**
- Greenhouse gases reduced by **51%***
- Protected spring applied nitrogen for 6-8 more weeks in the soil.
- EPA registered nitrogen stabilizers are part of nationwide Nutrient Reduction Programs
- **Instinct®** nitrogen stabilizer is the winner of the 2016 EPA Green Chemistry Award

NITROGEN STABILIZER

N-Serve®
Optinyte™ technology

Instinct NXTGEN®
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[1] Based on 2008-2023 Corteva Agriscience field trials resulting in an average 7bu/A yield increase at $5/bu.

[2] Based on 180 lbs of anhydrous per acre at $0.75 per pound or 28% of my nitrogen

*__Wolt, J.D. 2004__. A meta-evaluation of nitrapyrin agronomic and environmental effectiveness with emphasis on corn production in the midwestern USA. doi:10.1023/B:FRES. 0000025287.52565.99. Numbers cited are average results comparing nitrogen applications applied with Optinyte® technology vs no nitrogen application. Results may vary.

Performance, profits and yield may vary

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Even regular field visits put you at risk for heat illness, especially in direct sunlight on hot summer days.

ASK JIM

HOT JOBS, COOL HEADS. PREVENTING HEAT ILLNESS.

By: Jim Jensen, CFE Director of Risk & Safety

Working in hot conditions can pose serious health risks, especially for individuals in labor-intensive jobs like farming or construction. Heat illness occurs when the body cannot cool itself adequately by sweating. Severe heat illnesses can lead to mental confusion, seizures or death. Here's a look at the different types of heat illness and how serious each one can become.

What are the main types of heat-related illnesses, and how can I recognize them?

JIM SAYS: Heat illness occurs when your body can't cool itself effectively, usually through sweating. Here's a quick breakdown:

- **Heat Fatigue:** Feeling unusually tired due to lack of acclimation to the heat.
- **Heat Rash:** A red cluster of pimples or small blisters caused by sweating; move to a cool area and keep skin dry.
- **Heat Cramps:** Muscle pain or spasms in arms, legs or abdomen; drink water or a sports drink and rest.
- **Heat Collapse:** Dizziness or fainting, often from standing in the heat too long; lie down in a cool place and hydrate.
- **Heat Exhaustion:** Heavy sweating, weakness, nausea or fainting. Rest in a cool place, drink fluids and seek medical help if symptoms persist.
- **Heat Stroke:** A medical emergency. Symptoms include confusion, slurred speech, chills or dry, hot skin. Call for help immediately and use cool compresses while waiting for medical attention.

What's the best way to prevent heat illness on the job?

JIM SAYS: Hydration and planning are key. Here's what to keep in mind:

- Drink water frequently—about one cup every 20 minutes, even if you're not thirsty.
- Avoid alcohol, caffeine and sugary or salty drinks.
- Wear lightweight, loose-fitting clothes and a hat.
- Try to schedule hard labor for early morning or cooler parts of the day.
- Take regular breaks in the shade or a cool area.
- Check in on coworkers, especially those who may be more at risk, like older adults or those with medical conditions.

Remember, heat illness is preventable. Pay attention to how you're feeling, stay hydrated and speak up if something doesn't feel right. Let's look out for one another and keep safety top of mind this summer. <<

The Limiting Factor

IT'S NOT TARIFFS. IT'S NOT RATES. IT'S BOOTS ON THE GROUND.

If you've driven through just about any community in the Midwest lately, you've probably noticed something: new construction is picking up steam. There's plenty of interest. Farmers are ready to expand. Families want to build. Contractors want to keep rolling. And materials? Despite headlines about tariffs on lumber, supply is in better shape than you might think, thanks to stocking up before the policies hit.

"Honestly, we're in a good spot," Dave Helms, VP of CFE Lumber, reports. "Most of our yards are well-stocked. Lumber's not holding anything up. Windows and hardware might be a little tighter, but nothing that's going to shut down a project."

The Bottleneck

The reality is, there just aren't enough good laborers to go around. Contractors are booked solid, and they can only move as fast as the crew they've got—and right now, good help is hard to find. When you're short on dependable workers, progress slows down. Add in electricians or plumbers who are booked out for weeks, and timelines start to stretch.

It's a challenge playing out across the country, but it hits differently in rural areas where the bench is smaller to begin with. When a top-notch local contractor says he can't get to your project until winter or next year, you believe him. And the problem is deeper than just not having enough workers. There's a deeper shortage in the pipeline, especially when it comes to instructors.

Where's the Next Generation?

Shane Peterson sees the problem from two sides. Now serving as the Dean of Applied Technology at Northwest Iowa Community College (NCC), Shane helps oversee programs that prepare students for careers in heavy equipment operation, electrical, welding, diesel technology and more. But before that, he spent years in the high school classroom as an industrial tech teacher.

That's where the cracks started to show.

"It's a two-fold issue," Shane says. "There aren't enough instructors, and the people who could teach can make significantly more working in the industry."

Without licensed instructors, high schools are forced to cut back on shop and construction classes—if they can offer them at all. And without that early exposure, students aren't given the opportunity to even take a look into the trades.

"The interest is there," Shane says, "but if you can't give kids the chance to try it out, how can they ever picture themselves doing it?"

Early Exposure Makes a Difference

There's reason for optimism. In addition to its college programs, NCC works closely with area high schools to give students early access to hands-on learning. Through partnerships, juniors and seniors can take college-level trade classes for credit while still in high school, getting experience in areas like welding, automotive, engineering design and manufacturing.

"It opens their eyes," Shane says. "They realize they don't have to wait until after graduation to start learning this stuff. And it helps them see there's a real future in it."

It's not just NCC. Schools and technical colleges across Iowa are launching or expanding similar programs. The infrastructure is beginning to take shape. What's needed now is continued momentum and strong support from employers willing to bridge the gap between education and employment.

CFE Lumber Steps Up

That's why CFE Lumber hasn't waited for someone else to solve the problem. For years, CFE has run a hands-on student work program that connects high schoolers with job site and lumberyard experience, giving them a direct line into construction careers.

"We're trying to meet them where they're at," offers Dave. "That means putting them in a real environment—not just shadowing, but actually learning how this work gets done."

Students in the program assist with material handling, basic estimating, inventory control, tool usage and even some on-site prep work. More importantly, they get a taste of what the trades offer: structure, teamwork, real results and a career path that doesn't always require a four-year degree.

"We're not saying every kid should be in construction," Dave adds. "But we want them to know it's an option. A good one."

Some students who started in the program have returned in summer months or after graduation. A few have enrolled in building trades or construction management programs at schools like NCC. Others have gone straight to work.

It's a Start

Shane applauds the effort. "That kind of real-world exposure makes a huge difference," he says. "Kids need to see that the trades are valuable. That it's not a fallback, it's a future."

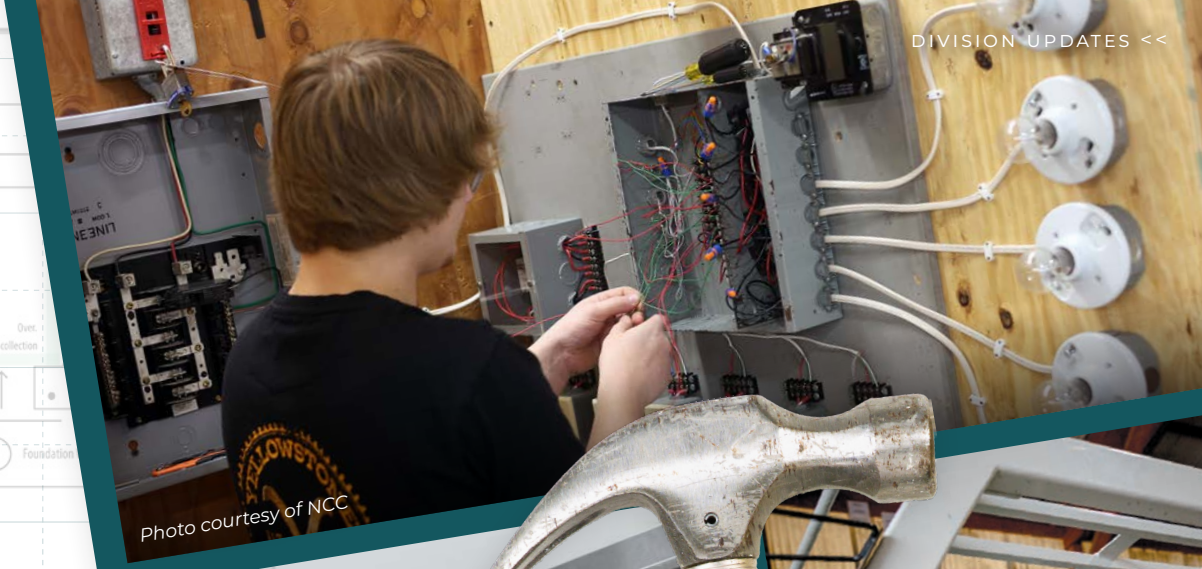


Photo courtesy of NCC



Photo courtesy of NCC

Colleges like NCC are helping close the trades gap with hands-on programs in construction, electrical, plumbing and more. CFE Lumber also offers students real-world experience right in our lumberyard.

He's also hopeful that increased awareness—and efforts like CFE's—will inspire more industry professionals to consider part-time teaching, mentoring or program support roles, helping to bridge the instruction gap.

"Communities have to invest in their own pipeline," Shane says. "The demand isn't going away. If we want barns, houses and ag buildings to keep going up, we need to invest in the people who build them."

For CFE, that investment has already begun—one student, one hammer, one project at a time, because you can't build barns, homes or livestock buildings without boots on the ground. While interest rates and materials may grab the headlines, it's skilled labor that keeps progress rolling. If you have a student in your life who's good with tools, pays attention to detail and wants to make real money without heading off to a big city, talk to them about a future in the trades, and what CFE can offer.

In the meantime, CFE's lumberyards are ready to help with what isn't holding things up—quotes, materials, delivery and service. We're stocked. We're steady. And we're working every day to ensure the next generation of builders is ready to go when their time comes. Because building doesn't stop out here, and neither do we. <<



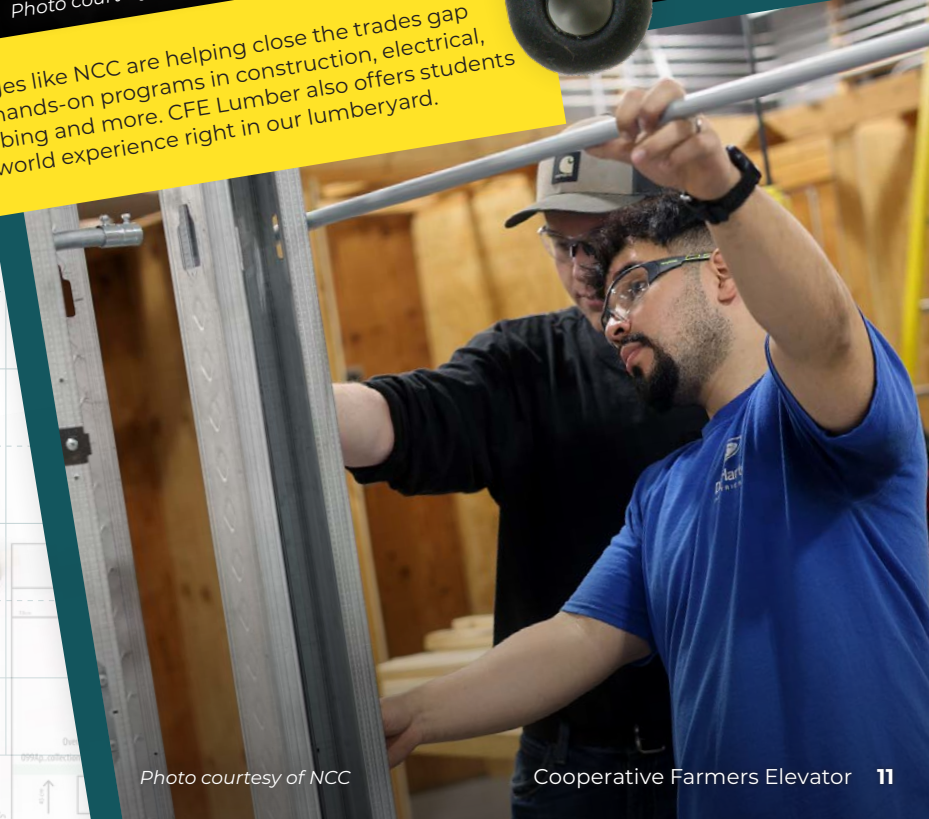


Photo courtesy of NCC

LEGACY IN ACTION



Vaughan Ranschau's passion for farming was instilled by his father, Billie, at a young age and still carries him through today.

LIFE ON THE FARM AND IN THE BOARDROOM.

Fourth-generation farmer Vaughan Ranschau embodies the spirit of progress while honoring the rich legacy passed down to him. His story goes beyond growing corn and raising cattle—it's a story of grit, legacy, community and vision. Farming isn't just Vaughan's career; it's part of his identity, deeply rooted in the northwest Iowa soil and the generations who farmed before him.

Vaughan Ranschau Farms sits on Sioux County, Iowa land owned by Vaughan alongside his mother and sister, and independently operated by Vaughan. Before he even finished high school, Vaughan officially partnered with his father, Billie, and they formed their own operation together. From the beginning, the bond between father and son was more than familial—it was a relationship built on trust and mutual respect.

The Ranschau operation has evolved over the decades, adapting to market conditions, technological advances and family priorities. While cattle have always been a cornerstone of the business, earlier generations diversified with hog production. Eventually, the focus narrowed, and today, the farm concentrates on cattle, corn and soybeans.

WEATHERING THE STORMS

Like any farming operation, Vaughan's family has faced their share of storms. Economic fluctuations, such as the volatile 2014 cattle market and the '80s farm crisis, have tested the farm's resilience. Vaughan meets these challenges with grit. "A lot of things are out of your control, but you grin and bear it," he says, reflecting a mindset that embraces adversity as an inevitable part of farming.

That resilience was tested during his father's lengthy battle with cancer. For over a decade, Billie managed his illness while Vaughan assumed more responsibility on the farm. When he passed away four years ago, it was both a personal and operational loss. However, Vaughan credits his father for instilling a sense of independence in him. From the early 2000s onward, Billie gave Vaughan autonomy to make his own decisions. "If I wanted to do something, he backed me up on it. If it failed, he'd use it as a lesson," he says.

That trust and mentorship proved invaluable. Over the years, Vaughan added new structures, modernized equipment and made key decisions on livestock and grain sales. His father didn't just offer advice—he handed over real responsibility. And when the time came for Vaughan to operate on his own, he was ready.

His father also ensured that Vaughan owned his own equipment, fostering financial independence and ensuring he had something on the balance sheet. He didn't want Vaughan to simply work for him, Billie wanted his son to build something of his own. "To get started, we bought together, we did some trading, but he wanted me to be ready for when he was gone," Vaughan explains. This foresight gave him the stability and independence to step into his role as the farm's sole operator.



A LIFELONG PARTNERSHIP

Part of what has enabled Vaughan to navigate the ups and downs of farming is his long-standing relationship with CFE. His connection to the cooperative system runs deep—almost as deep as his roots in farming itself. As a child, Vaughan would accompany his father on trips to the local elevator. It goes beyond simple transactions. By age 14, he made his first investment, writing a $100 check to buy a share in one of CFE's legacy cooperatives, Farmers Elevator Cooperative—one of the first checks he ever wrote.

This early investment reflects his deep commitment to the cooperative and his understanding of its role in the agricultural community. As he learned from his father, "getting started farming meant being part of the cooperative." The cooperative became more than a place to transact business. It became a trusted partner—one that offered resources, community and opportunities for leadership.

Vaughan's commitment continued as he served on FEC's board of directors before merging to form CFE, and he continues to serve on the CFE Board of Directors as the current Board Secretary. His 13 years of service on the board have been driven by a sense of duty and desire to see CFE thrive.

FROM THE BOARDROOM TO THE BARN

Serving on the Board of Directors has provided Vaughan with a unique perspective. He's learned the values and processes of planning, insurance and strategic management in ways that have enabled him to implement such practices in his own operation. One of the most significant lessons has been differentiating between a farmer's perspective and a board member's perspective. In the boardroom, he emphasizes the importance of putting the cooperative's interests first, a perspective that has influenced his approach to his own farm. "Sometimes you have to take your farmer hat off and think about it from a business perspective," he says.

His service on the board has continued because of the positive experiences and valuable knowledge he has gained throughout his tenure. Vaughan's time as a director has provided him with important industry insights, meaningful friendships and a deeper understanding of the planning process that shapes the future of CFE. Being involved in this process inspires him to see the organization's vision through. Vaughan emphasizes the importance of lessons learned through strategic planning, especially as rising costs have challenged the industry. Observing how the board has addressed these issues and implemented cost-saving measures has not only informed him in this role, but has also offered a fresh perspective that he applies to his own farming operation.

Vaughan is especially proud of the merger that formed CFE, combining three legacy cooperatives into one strong, unified entity. He also takes pride in the projects undertaken by CFE. "I'm proud of the things we've done and the projects we've built, like the new feed mill. It comes with its cost, but it's to better serve the members."

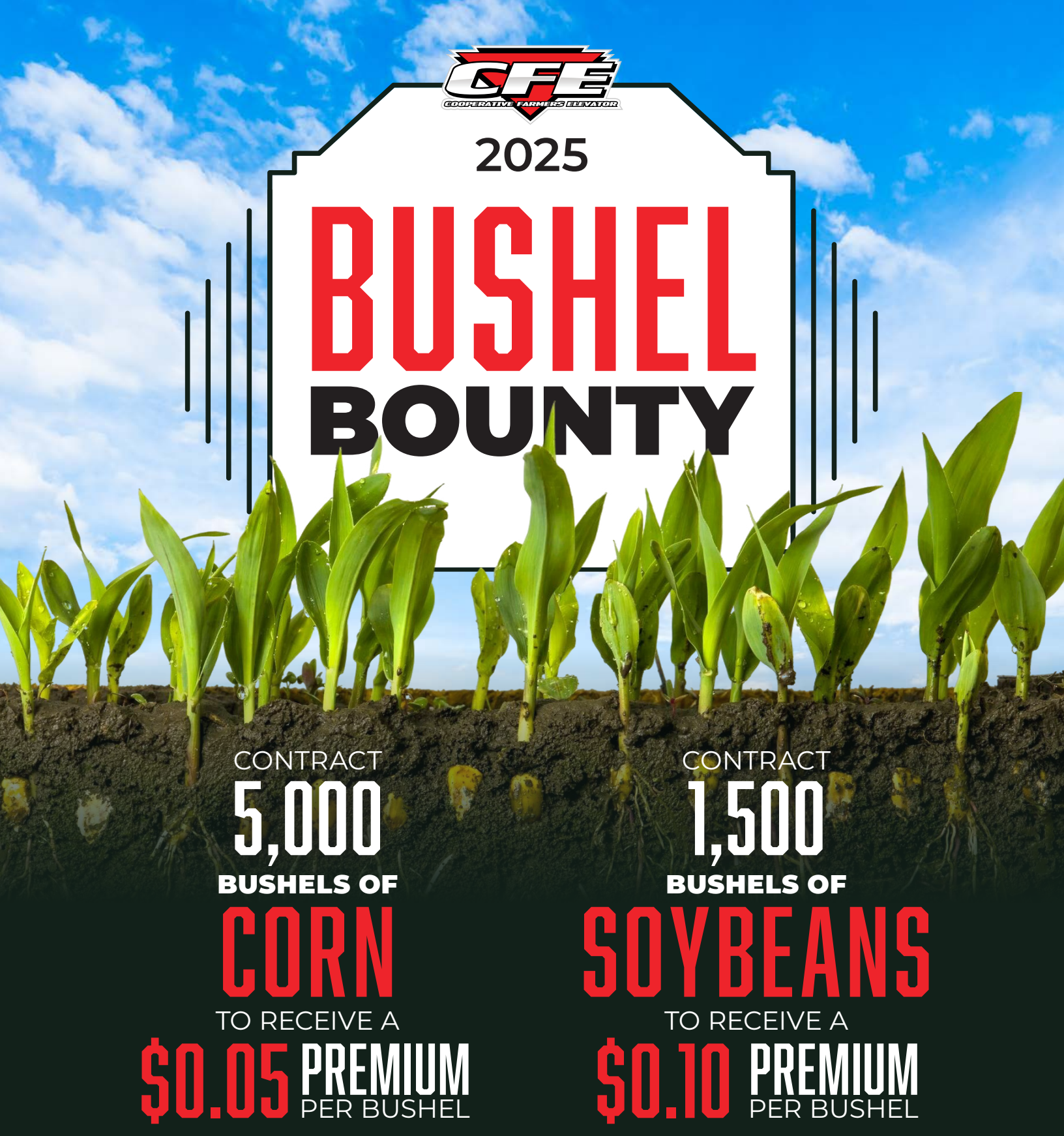
COMMUNITY AND CONNECTION

Vaughan's loyalty to CFE extends beyond his role on the board. It's rooted in relationships and community. He trusts the people as he's known them for years—some since childhood. "CFE has been good to me," he says, adding, "I trust the people that work there. It's a community, and they're always looking out for you." This deep trust stems from long-standing relationships and shared experiences. Vaughan has grown up with many people within the cooperative system, highlighting the community ties that bind him to CFE.

He believes CFE's longevity is a testament to our dedication and integrity. "You're not in business for 125 years without being good at what you do," he asserts. Vaughan values the expertise and knowledge that CFE provides, highlighting the critical role this plays in his operation.

In every row of corn, every head of cattle and every boardroom decision, Vaughan Ranschau is living proof that honoring the past and embracing the future don't have to be mutually exclusive. On his Iowa farm, tradition and progress grow side by side. <<





To Apply Towards Your 2026 Seed Purchase!
Growers may also quality for 0% financing on entire seed purchase.

>> SCAN CODE TO LEARN MORE >>

Ends July 31.

STRATEGY BEHIND NUTRIENT APPLICATIONS

NUTRIENT STRATEGY THAT BENEFITS YOUR CROPS AND YOUR WALLET.

As we think about crop, soil, financial and environmental health, nutrient management plays a critical role in yield, profitability and longevity. CFE's agronomy team is helping producers fine-tune their application strategies, ensuring that every input delivers a meaningful return.

Currently, the agriculture industry is experiencing record-high input costs and an increased emphasis on conservation, which makes a strategic nutrient plan incredibly important. Strategic applications can save money in wasted resources and help optimize soil health. Having a proper strategy helps ensure applications place nutrients where they're needed without causing imbalances in nutrient or pH levels that can be challenging and costly to mitigate in terms of field efficiency, yield performance and financial operations.

THE RIGHT APPLICATION

Strategic nutrient management begins with a simple yet powerful framework known as the 4Rs. Apply the **Right Source** of nutrients at the **Right Rate**, at the **Right Time**, in the **Right Place**. This practice helps ensure that the needs of your crops and fields are specifically being met to improve performance and minimize waste.

When it comes to strategic nutrient applications, rarely is a one-size-fits-all approach sufficient. Geography, weather, soil and crop types all affect the right source and placement of nutrients for your operation. Similarly, applying at the right time can have a positive impact on yield and budget, just as the right rate can. By planning and working with your agronomist, you can customize your applications to gain the most benefit for your crops and your bottom line.

THE SMART FIRST STEP

To determine the most accurate course of action for your fields, data is essential.

CONT'D ON NEXT PAGE...



Soil sampling provides a snapshot of existing nutrient and pH levels in the soil to best plan your 4Rs.

This is a crucial step in building a management plan that produces high-yielding crops. At CFE, our agronomy staff uses this information to help growers identify gaps in their soil profiles so nutrients can be added where and when they are needed, aiding in cost efficiency and crop performance.

Manure sampling plays a role here, too. With the right information, growers can adequately manage this input and its effects on their management strategy. This allows the farmer to know if this source of nutrients will cover the needs of their fields based on soil sampling or if other supplements will be necessary.

PRECISION MEETS PRACTICALITY

With the latest innovations in technology, methodology and practices, getting the most out of your nutrient applications is more accessible than ever before. Several processes can be valuable on your farm and in your fields.

Variable rate applications allow nutrients to be applied where they're needed most, down to the acre. The CFE team can build customized application maps based on soil test results or field data to maximize your yields.

Split nitrogen applications, or applying N at two or more points during the season, can help align nutrient availability with crop uptake, especially for corn. This can help reduce nitrogen loss and improve yield consistency.

In-season applications are another important tool, giving the plants nutrients during their growth. This reduces the chances of volatilization, leaching or nitrification.

CFE AIR

As the need for precise and accessible applications grows, CFE is excited to continue offering our drone service, CFE Air. Using advanced technology, CFE Air allows for timely, targeted applications that are especially helpful during wet or compacted conditions where traditional equipment may cause more complexity. There are several services our drones provide to add flexibility and precision to your application and management plans.

A PART OF THE PLAN

The ability of plants to utilize nutrients also depends on the soil's ability to retain nutrients. There are several processes that aid in nutrient retention and soil conservation that can play an important role in your nutrient application strategy. Practices like strip-tillage, banding or subsurface injection place nutrients where roots can reach them, reducing losses and erosion. Likewise, cover crops, reduced tillage and buffer strips support nutrient retention and water quality while improving long-term soil structure. As a bonus, you may be eligible for financial incentives for implementing such conservation practices. CFE has experts in conservation and carbon; contact Ashilyn Hulstein, CFE Conservation Agronomist, for more information.

While Iowa and South Dakota currently have fewer restrictions on nutrient applications and management compared to states like Minnesota, regulations are always possible. In the future, specific management styles may be mandated, so being aware of these practices now may have real returns later on. Getting ahead of these potential changes and building a resilient nutrient plan puts growers in a stronger position for years to come.

THE BOTTOM LINE

Just like you reap the rewards of planning ahead with conservation practices and other programs like CFE's Bushel Bounty, planning ahead when it comes to nutrient management and applications pays off in reduced input costs, optimized soil health and improved crop yields.

When it comes down to it, intentionality is key. From soil testing to drone applications, from timing to placement, each decision adds up. At CFE, we're committed to helping our growers make informed, profitable and sustainable nutrient choices, because good stewardship pays off both in the bin and beyond the field. <<

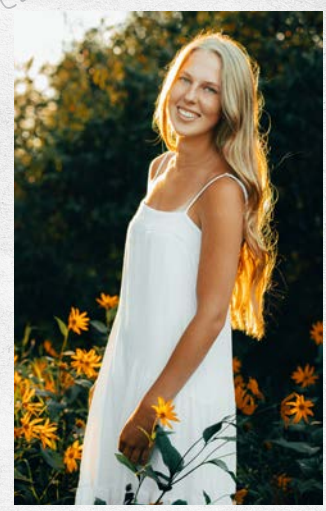


ASHILYN HULSTEIN
CFE Conservation Agronomist
Scan here for Ashilyn's contact Info!

FUNDING THE FUTURE

CFE AWARDS SCHOLARSHIPS TO LOCAL YOUTH.

One of CFE's core cooperative values is giving back to our communities. Through mutual support, we trust that our futures are stronger together. Since 2018, CFE has awarded scholarships to high school seniors pursuing agricultural-related majors, either at a technical school or college. These young leaders are paving the way for the future of CFE, and we are honored to support them on their journeys. <<



ALYVIA BLEEKER
Western Christian High School



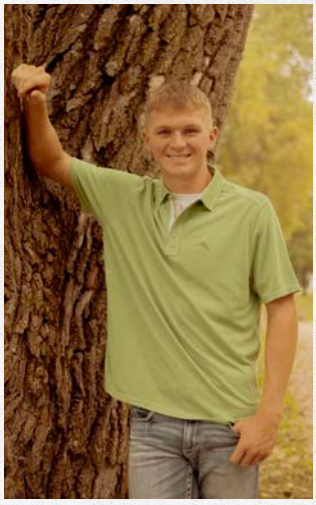
AUTUMN LUINENBURG
Worthington High School



BRYCE FEDDERS
Unity Christian High School



ETHAN BOVILL
Alcester-Hudson School



JACK BERENDS
Spencer High School



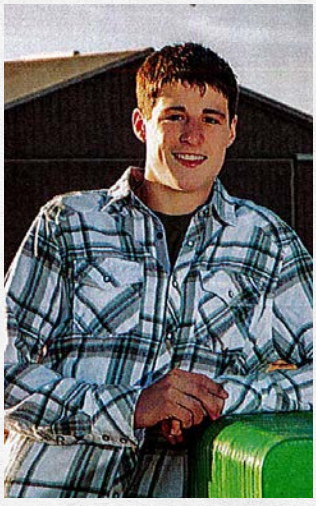
KAVRI VAN KEKERIX
Rock Valley Community School



KELSEY EHRET
Harris-Lake Park High School



THOMAS HERBERT
Central Lyon High School



TORRIN CLARKE
Fulda High School



ZAC VAN MEETEREN
Hamlin High School

THE BEST

HOW BEEF-DAIRY CROSSES CAN FILL YOUR FEEDLOT.





Beef-on-dairy cattle are becoming more common in feed yards, and for good reason. These feeders combine various beef and dairy traits that perform well when managed properly. While these crossbreds offer advantages, success with them depends on understanding their health needs and knowing their source.

With many feedlots facing tight cattle supply, beef-on-dairy crosses offer another solution to improve inventory. Producers have an alternative option to fill their pens amidst a shrinking beef cattle herd, while still maintaining efficiency and profitability.

ECONOMICS & BENEFITS

Cost is a clear differentiator for crossbred calves. Beef-on-dairy calves tend to be a more affordable option to fill lots than traditional beef calves, allowing producers to maintain volume while managing input costs. Looking at the dairy industry, there is also a steady stream of cattle that can be placed in market operations to avoid supply constraints.

For CFE customers like John Tiedeman, adding these crosses just made sense economically. Having raised both straight Holsteins and full beef cattle, John finds the price point, feedability and supply ease of beef-dairy crosses extremely valuable. In addition to a more accessible supply of these cattle in general, he's also noticed there aren't seasonal lulls with the dairy industry like there are for the beef calf crop, making it easier to fill pens at any point throughout the year.

"We've found a nice little niche with these crosses that's been very profitable," John says. "It seems like they are becoming more and more popular as beef feeders are harder to get." John notes that these cattle are docile and good to handle, as well. In terms of feed efficiency, the feed program tends to be more intensive early on, but their operation hasn't noticed any significant reduction in efficiency from full beef cattle, and these crosses certainly don't require as much energy as a straight Holstein. From a finishing standpoint, John says, "We're always happy with the steaks on the grill, and all in all, they perform really well for us."

While rations might change, most operations can utilize the same feedstuffs for crosses as they do for full beef cattle, making integrating beef-on-dairy easier and less costly. "They're good to feed, you just need to know what you're getting," says CFE Beef Sales Manager, Joe Nilles. Many nutritionists and feeders have found that beef-on-dairy crosses perform well on high-protein, high-energy rations, but the balance of nutrients may need to be adjusted depending on their specific background.

SOURCING MATTERS

Not all beef-on-dairy cattle are the same. The term covers several combinations of breeds from both the beef and dairy sides, which means the crosses can perform differently based on their genetics. Knowing the source of your cattle can help you feed and care for them more efficiently.

Some farms raise beef-on-dairy calves from birth and sell them in larger loads. These cattle tend to be more predictable to feed out. Buying a group of cattle that come from various backgrounds might prove more difficult since there will be numerous genetics, rations and health statuses for those cattle, all of which can make feeding these crosses less effective.

Understanding the sourcing of these crosses can also help determine key health factors. Beef-on-dairy tend to

have more sensitive guts, and knowing their feed regimen, including colostrum, milk and rations prior to being put on the truck can set your operation up for success once they hit your farm. Our expert team at CFE is ready to help you with a nutritional feed strategy for all livestock including beef-on-dairy cattle.

PERFORMANCE & SUSTAINABILITY

From the dairy side, crossbreds will finish faster than a straight dairy steer, which reduces the input cost for the market animal, making them more efficient both economically and environmentally. This cross is specifically known for its reduced carbon footprint in comparison to typical dairy cows. On an individual level, a beef-dairy cross is contributing to both the milk and beef industries, spreading emissions over numerous food groups, ultimately lowering the impact that animal has and making it highly sustainable.

Looking at the effect of beef-on-dairy from a sustainability point of view, we can take a two-pronged approach. Ashilyn Hulstein, CFE Conservation Agronomist, works with various carbon markets and conservation practices as a whole to give CFE customers a well-rounded view of sustainability. "We look first at environmental efficiency, followed by financial efficiency," Ashilyn points out. The environmental portion is the first prong of the approach–looking at how sustainably the cattle are raised, including certain feed additives, low carbon intensity feed, animal health practices and more. These factors dictate the carbon or methane programs, incentive opportunities and markets that can be made available to the livestock producer. The second prong is the financial portion, where producers can be more financially efficient—identifying opportunities for financial incentives related to conservation practices.

From another sustainability perspective, beef-on-dairy cattle feed extremely well in comparison to dairy cattle, reducing the input of resources and emissions. "This efficiency helps offset the impacts of the smallest beef herd in nearly 70 years by keeping a steady supply of beef to meet an increasing demand," notes Ashilyn. The traceability of beef-on-dairy in terms of grocer knowledge is also a highlight. In a time where more and more consumers are interested in where their products come from, beef-on-dairy crosses are an excellent local-raised protein option.

EFFICIENCY & QUALITY

When producing high-quality protein sources like beef, many cattlemen look for fast-growing and high-yielding market animals. Beef cattle meet these expectations, but combining them with dairy can add excellent marbling to the meat while still providing the larger cuts of meat typically seen in full beef cattle. Beef-on-dairy crosses combine strengths, resulting in market products that frequently meet USDA Choice or higher carcass standards.

Ultimately, beef-on-dairy cattle can be a profitable addition to feedlot programs when adequately sourced and properly managed. These cattle offer a consistent supply for producers without compromising performance. While there are some differences in management, beef-on-dairy can consume the same feed and live in the same conditions as traditional beef, lowering income costs without sacrificing beef quality.

Beef-on-dairy crosses are reshaping many Midwest feedlot strategies. The combination of feedability, sustainability and affordability makes these animals a terrific option for producers looking to continue expanding their operations amidst uncharted territory in cattle prices and beef inventory. <<

> ***We've found a nice little niche with these crosses that's been very profitable.***
>
> JOHN TIEDEMAN





OF BOTH

GROWING FORWARD WITH CFE'S CORE CLASS III

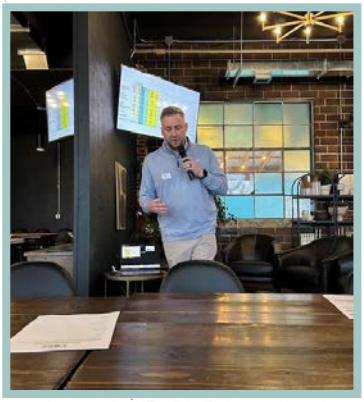
THE NEXT GENERATION OF AG LEADERS IS BACK.

CFE's young farmer leadership program, Core, is officially back for its third class, continuing its mission to support and connect the next generation of farm leaders. The first meeting took place on April 3 at Breu Haus in Sheldon, Iowa, where participants kicked off the program with insightful discussions and a look at the opportunities ahead.

First launched in 2020, Core was created to give young, engaged farm decision-makers a deeper connection to CFE and one another. Each class meets every other month and covers a wide range of topics selected specifically to help producers sharpen their skills, strengthen their operations and grow their leadership abilities. But more than that, Core creates space for conversation, community and long-term relationships among the next generation of agricultural leaders.

This time around, the group is CFE's largest yet, with 40 young farmers and their spouses joining Core Class III. Some familiar faces from previous classes were also in attendance at the April meeting, bringing a sense of continuity and shared investment in the program's success. Their presence reinforced one of Core's foundational principles: building a network that lasts beyond any single event.

The April kickoff focused on grain and livestock marketing, with presentations from Jake Moline of StoneX and Jeff Hoogendoorn of Professional Ag Marketing. Both





One of the foundations of Core is providing access to industry experts, creating opportunities for members' questions to be answered and receive next-level knowledge to advance their operations. At Core Class III's first meeting, Jake Moline of StoneX (left) and Jeff Hoogendoorn of Professional Ag Marketing (right) shared their expertise.





Core Class III gathered for their first meeting on April 3 in Sheldon, Iowa, joined by members of Core Classes I and II. StoneX's Jake Moline and Professional Ag Marketing's Jeff Hoogendoorn also joined to share insights with the group.

speakers brought industry-level expertise on tariffs, market outlooks and risk management strategies. CFE's own Deric Den Hartog and Austin Behrendsen rounded out the evening with insights into the grain contracts available through the cooperative.

Each Core class tailors its content to participant interests, collected through pre-program surveys. Previous groups have explored everything from tax planning and land transition to livestock performance analytics, with several speakers returning based on feedback and interest.

"Being part of Core was a valuable experience that helped me better understand all that CFE has to offer," shares Matt Mydland from Core Class I. "The most beneficial aspect was the educational content, which covered a wide range of topics—from marketing strategies to farm transition planning. CFE made it a fun and engaging learning experience."

CFE leadership sees Core as a long-term investment—one that supports young producers not just in the field, but in their future roles as community leaders and cooperative members.

"When we started Core, we wanted it to be more than just another set of meetings," says Rob Jacobs, CFE CEO. "It's about connection. It's about helping these young farmers feel equipped and supported—not just by the cooperative, but by each other."

Spouses continue to be a welcomed and encouraged part of the program, adding to the collaborative feel and giving both partners in the operation a chance to learn and grow together. And with interest only growing, CFE's commitment to the program remains strong.

Plans for upcoming meetings are already underway, with the next gathering happening soon. The full 18-month calendar includes a mix of in-person sessions, educational workshops and informal opportunities to build relationships within the group.

As agriculture continues to evolve, programs like Core help ensure the people behind the work are equipped for what's ahead—personally, professionally and cooperatively.

"We're not just trying to teach," Rob explains. "We're trying to build something—something these members carry with them long after the program ends." <<

> "Being part of Core was a valuable experience that helped me better understand all that CFE has to offer."
>
> **MATT MYDLAND**
> *CORE CLASS I MEMBER*

CENTER STAGE
WITH CFE IN OCHEYEDAN

CFE SOLAR IS INTRODUCED AT ONE OF CFE'S LOCATIONS.

Because of its size and scope of services, Ocheyedan is one of the largest users of power in the CFE footprint. This opened doors to explore a new opportunity for on-site generation with the addition of the first site for CFE Solar.



KEY PARTNERS:

ARTISUN SOLAR

Alliant Energy

IN THE KNOW:

"This project represents the future of how we think about power–generating it right where we need it, and using the sun to do it," said Rob Jacobs, CEO of CFE. "Our Ocheyedan site is the largest energy user within CFE, and this solar project gives us the ability to produce our own power, reduce our energy costs and reinvest those savings back into the cooperative."

OPPORTUNITY IN OCHEYEDAN:

Cooperative Farmers Elevator is proud to announce an exciting new initiative in our energy generation. This spring, CFE began construction on a solar site at our Ocheyedan, Iowa, location–home to one of the cooperative's most energy-intensive facilities. The project, known as CFE Solar, is the result of a collaborative effort between CFE, Artisun Solar and Alliant Energy. It marks an important step forward in sustainability, self-sufficiency and long-term value for our members.

The solar project in Ocheyedan is designed to power the facility directly, offsetting a significant portion of its daily energy needs. Even more promising, any unused energy generated will be sold back into the grid, helping offset costs and creating a new revenue stream over time.

ROOTED IN RURAL INNOVATION

CFE Solar wouldn't be possible without strong partnerships. Artisun Solar, a solar development company based in Kansas City, has been instrumental in bringing this vision to life. Artisun Solar specializes in solar installations, with a strong background in agriculture and rural projects. Spanning projects in over 20 states, Artisun Solar places emphasis on helping customers understand and capitalize on the efficiency and long-term affordability of solar energy.

Artisun Solar came with experience, transparency and a desire to listen, and that has made all the difference for our new solar program. CFE Solar is more than just panels and power. It's about values, partnerships and investing in solutions that make sense for rural communities like ours.

"From our very first conversation, CFE made it clear that this project needed to provide real, measurable benefits to the members," says Tyler Putnam, President and General Manager at Artisun Solar. "That level of commitment has shaped every step of this project, from planning and permitting to installation."

The collaboration also includes Alliant Energy, who has worked closely with Artisun Solar and CFE to ensure that CFE Solar will integrate efficiently into the local energy infrastructure. The partnership has run smoothly thanks to shared goals of reducing energy costs, supporting sustainability and investing in community-focused solutions.

BUILT TO LAST

For CFE, this isn't just another opportunity that came along– it's about doing what's right for members. "We're a business, yes, but we're a cooperative first," Rob emphasizes. "Every dollar we can save or earn through smarter energy use is a dollar we can put back into our member services and our communities."

Artisun Solar echoed this sentiment, noting that organizations like CFE are ideal partners because they prioritize practical benefits, aligning with the similar goals of Artisun Solar. "We focus on making solar easy and accessible, which matches how cooperatives like CFE serve their communities," explains Peter Whitney, Artisun Solar's VP of Sales. When partnerships form based on shared values, it makes the impact and outcomes that much greater.

> ***We're proud to lead the way and excited for what comes next.***
>
> ROB JACOBS

A long-lasting business model is only as strong as the product it revolves around, and solar investments are known for their longevity. With minimal maintenance after construction, a more-than-30-year panel lifespan and an ever-growing efficiency standard, the Ocheyedan solar project is poised to be successful for decades to come.

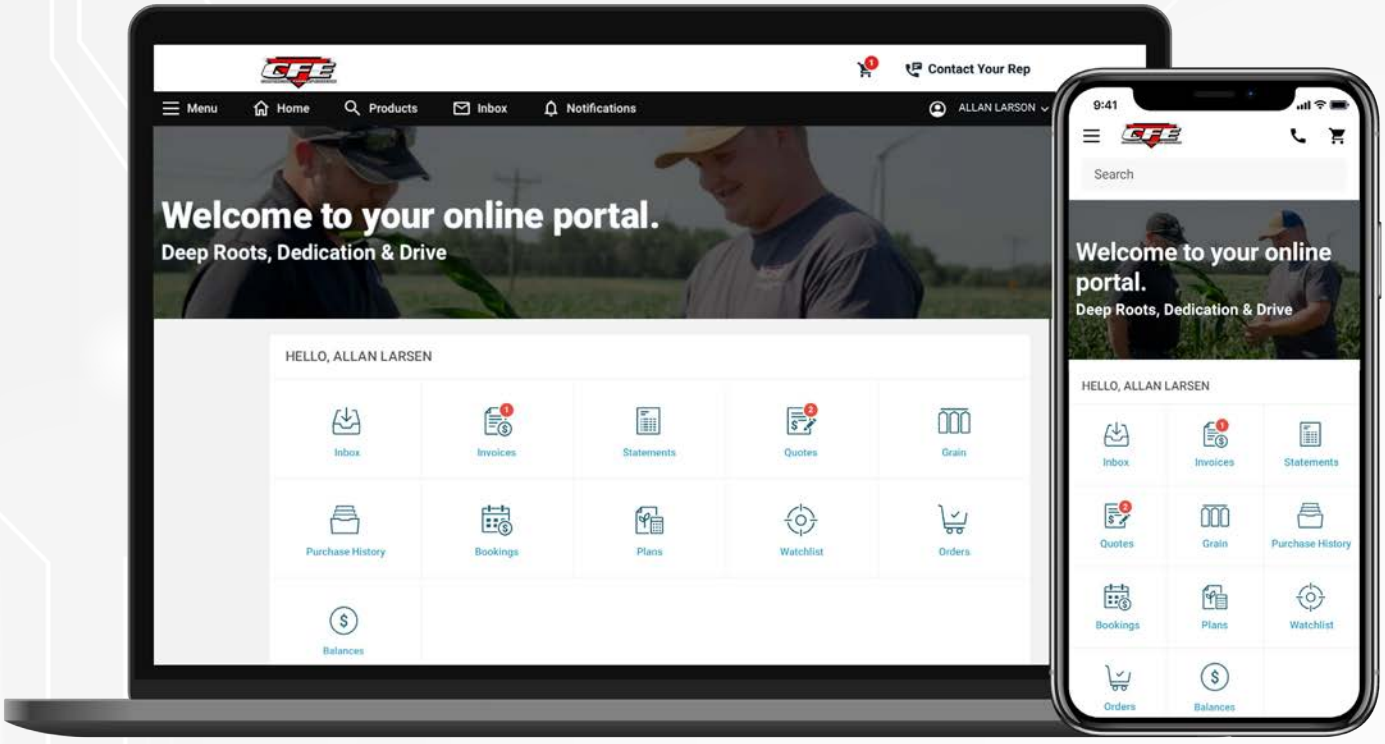
This opens the door for potential expansion in the future. As Artisun Solar and CFE finalize the Ocheyedan solar site this summer, it will act as a testing ground for other sites. Just as cooperative leadership did for this pilot of CFE Solar, ongoing evaluations of energy usage and power draw at other locations will dictate the evolution of this program and installation beyond Ocheyedan in the coming years. As with all CFE projects, scalability is part of the long-term strategy in this investment: start smart, prove the value and continue to build.

A BRIGHT FUTURE

As CFE Solar becomes operational, members can expect to see the benefits as energy cost savings and additional revenue accrue to reinvest into the cooperative. While the solar panels themselves may sit quietly in the sun, the work they will be doing to reinforce CFE's commitment to innovation will be loud and clear.

"This is just the beginning," Rob says. "We're proud to lead the way and excited for what comes next." Stay tuned for more updates as CFE Solar comes online and sets the stage for a brighter, more sustainable future for our operations, our members and our communities.

It means taking control of our energy, much like we've always taken control of our crops, our inputs and our markets. And as farmers know well, you don't plan just for this season, you plan with the future in mind. That's exactly what CFE Solar is doing. In the end, CFE Solar is more than a project; it's a reflection of our values: stewardship, innovation and commitment to the communities we serve. Thanks to thoughtful partnerships, a strong plan and plenty of sunny days ahead, the future is bright in more ways than one. <<



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Cattlemen's Choice

CFE board member Vaughan Ranschau stays true to his roots, valuing efficiency and simplicity on and off the farm. In true cattleman fashion, Vaughan's favorite meal is a home-grown, home-grilled steak, but when the weather doesn't cooperate, here's a tried-and-true recipe for bringing the steak inside! <<

Steak Rolls

INGREDIENTS:

- 2-3 lb. round steak (minute steaks), tenderized
- 1-2 Tbsp. Crisco Shortening
- 8 oz fresh mushrooms, sliced
- 1-2 Tbsp. butter
- 1 medium onion, chopped
- 2 packs (tubes) regular crescent rolls
- 1 cup sour cream
- Egg Wash: 1 egg and 1-2 Tbsp. water, beaten together

INSTRUCTIONS:

1. Cut tenderized steak into 8 rectangular pieces.
2. Brown steak in shortening for approximately 5-8 minutes over medium heat on the stovetop. Remove from pan when both sides are browned. Pat dry with paper towel and set aside.
3. With paper towel, remove fat in frying pan and melt 1-2 Tbsp. butter in pan.
4. Sauté onion in the same pan on medium low heat until translucent and add mushrooms. This will take 5-8 minutes.
5. Using two crescent rolls, seam them together to make a rectangle. Place steak on top and add a portion of mushroom and onion on top. Seal roll over steak. Repeat for 8 rolls. Seal top and cover with egg wash.
6. Bake at 375 degrees for 12-15 minutes until golden brown.
7. Warm sour cream and 1 Tbsp. butter together on the stovetop and serve as sauce over the steak rolls.



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