



Views

Sharing New Perspectives & Information From Your Co-op

WOMEN in AG

POWERED BY 



You cannot gain clarity on the road ahead if your eyes are glued to the rearview mirror. Move forward; you do not need permission.

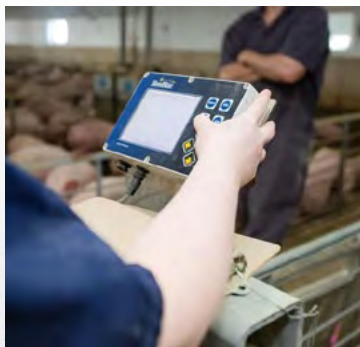
WOMEN IN AG
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AHEAD OF THE CURVE.



Celebrating 12 Years of Serving Pig Farmers.



A premier partner of CFE's Feed team, IDEAL Animal Nutrition strives to provide research ahead of the curve in a fast-paced and ever-evolving swine industry.

THEIR RESEARCH FEATURES:

- 42-30 head test pens
- A Big Dutchman Feed Exact Pro feeding system
- The ability to conduct water additive trials utilizing up to four water treatments
- A pen scale to determine live weight growth performance



QUESTIONS ABOUT IDEAL RESEARCH?
REACH OUT TO THE CFE FEED TEAM

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CELEBRATING WOMEN IN AGRICULTURE

CFE was proud to host our third annual Women in Ag event, gathering more than 200 women for a day of learning and community-building. Read more on [**page 14**](#).



2026 FOOD DRIVE

Thank you to everyone who contributed to our January food drive. Together, we collected 4,649 items to give back to our local communities.



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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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 Next Steps

A MESSAGE FROM ROB JACOBS, CEO.

The new calendar year brings new objectives for the cooperative. Heading into spring, the cooperative is off to a strong start financially, thanks to a good fall and good volumes in grain, feed, lumber and agronomy. As leadership, we feel well-positioned to have a solid season despite an ag economy that is still facing continued stress. This has, and will have, a continued impact on CFE and our patrons as uncertainty and unrest remain in the industry.

That said, CFE is still well-positioned to continue making improvements and investments that support the betterment of service and capacity of our cooperative and its facilities. In 2026, we have several plans rolling out to support infrastructure and business solutions across the territory and various departments.

Over the next two years, CFE is taking a significant step to enhance our application capabilities through a new initiative with RTK GPS technology. RTK mapping provides centimeter-level accuracy, leading to unmatched precision and unparalleled documentation. This allows CFE to achieve the industry's most precise application to ensure proper placement of crop nutrients and chemicals. It also provides historical information needed to participate in many current and future grain or carbon marketing opportunities for our patrons and your cooperative.

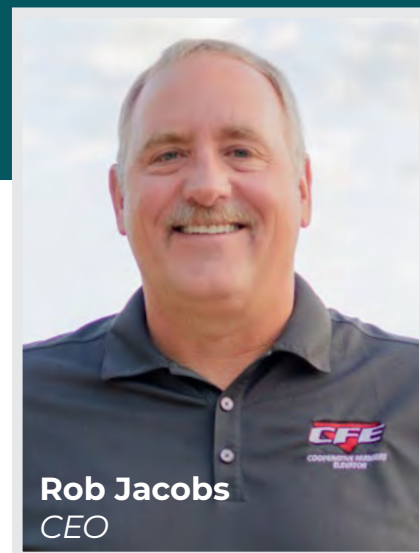
In terms of 2026 location improvements, the board of directors has approved the addition of a new 2-million-bushel soybean bunker in Lake Park and a 750,000-bushel bin in Hudson. We'll also be expanding the bunker in Hawarden to accommodate over 1 million bushels, and we have several maintenance capital projects scheduled to be completed this year and fully functional for harvest season.

We've also implemented one of our most challenging changes, the transition of our ERP accounting system to Agvance. This project is an extremely large undertaking, one of the largest in cooperative history. It has been an intense transition, but it will leave a long-lasting impact on the success of our organization.

Your patience is greatly appreciated as we continue to transition to new capabilities of Agvance and fully adopt all the benefits this platform has to offer. Even early on, we are pleased with the reporting and workflow advantages it has already brought to the cooperative. In full transparency, we still have a way to go as far as full implementation of the system, but I am extremely proud of the efforts from our employees as they have led the change. The engagement from our employees in supporting this change is truly appreciated. They have all done an amazing job.

This gives your cooperative the foundation to continue building upon, and its significance cannot be understated.

It has required a tremendous amount of work and willingness from our staff to own and engage in this new system, and we could not have done it without team members across the board, from every level. This gives your cooperative the foundation to continue building upon, and its significance cannot be understated. While change can be difficult at times, we are confident in the positive impact this will have on the future of CFE. We greatly appreciate your trust, loyalty and partnership throughout this transition and beyond. <<

Capitalizing ON GROWTH

A CONTINUED COMMITMENT TO OUR MEMBERS.

This year, CFE is proud to announce several projects underway that not only enhance cooperative efficiency but our customer experience, as well. Through diligent board decisions and strong leadership, the 2026 calendar year has many new initiatives in store to benefit our cooperative community as a whole.

Beginning this year, our cooperative plans to map all custom application acres using RTK (Real-Time Kinematic) GPS technology, **totaling over 450,000 acres**. As with all of our projects, this is a strategic move forward to continue serving our growers with exceptional service and value.

Our patrons can expect greater transparency, better outcomes and long-term value from the **introduction of RTK mapping**. Growers will gain access to detailed maps to see directly where and how products were applied, as well as have more historical data to track crop performance and input ROI to support strategic planning and profitability analysis.

Lake Park

With historically strong grain receipts along with the repositioning and piling of grain in recent years, CFE has contracted the addition of a new **2-million-bushel bean bunker** at

our Lake Park location for this year. The storage building will feature dual pits **with 40,000 bushel per hour receiving capacity**, replacing an outdated system. One 160,000-bushel bin will be taken out of service to accommodate the expansions, **tying into an existing 600,000-bushel storage facility**.

This is part of a long-term, regional approach and is modeled after the success in our Bigelow location. Today, many customers haul to Bigelow or beyond, but this improvement in Lake Park will allow growers and the cooperative to reposition bushels with speed and space top of mind. This ultimately will put Lake Park and the surrounding area in a great position for efficiency moving forward.

Hudson

Hudson is also on the docket for infrastructure investment to the tune of a new **750,000-bushel bin addition**. With the strong grain receipts at this location, speed and capacity must remain at the forefront of our customer service. When the current facility was built throughout 2016 and 2017, the idea was always to expand as the business came, and that's where we are at now. This is the next step in supporting Hudson customers and the location's long-term strategic needs.

The new bin site will be completed this summer and fully operational for this fall's harvest. Future considerations for Hudson include opportunities to continue optimizing traffic and customer flow, especially as the feedmill is taken out of service. CFE is committed to the long-term needs of our farmer customers we serve in the area.

Hawarden

The Hawarden location is set to undergo a bunker expansion this year, as well. This update will push capacity to over a million bushels, complete with a **25,000 bushel per hour dual drive over conveyor**, which will significantly improve customer speed. These enhanced capabilities will be especially important to this location's fall grain receipts.

Aside from these investments, the cooperative has several maintenance capital projects in the works. "We know we have other capital needs in grain or otherwise," states Rob Jacobs, CEO. "We are constantly prioritizing the needs of each location." Ensuring CFE has safe, operational and efficient facilities is of the utmost importance to the cooperative, but these measures are significant investments, so preparation and prioritization are key. <<

2M BUSHEL

Bunker at Lake Park

750K BUSHEL

Bin at Hudson

1M+ BUSHEL

Bunker at Hawarden

PRIORITIZING PROTEIN

EVEN IN TIGHT TIMES, CONSUMERS MAKE ROOM FOR MEAT.

Data shared at the recent Cattle Industry Convention shed important light on consumer meat consumption trends from 2025 and the purchasing behaviors shaping today's protein marketplace. The latest industry review showed encouraging momentum for beef, pork and poultry, with increases in both total volume sold and overall dollar value (Figure 1). Even in the face of inflationary pressures and a complex economic environment, consumers continued to prioritize meat protein, driving higher retail values and demonstrating resilience in demand.

One of the most notable takeaways is the broader consumer shift toward protein. Demand for all animal proteins has increased, as reflected by higher per capita expenditures (Figure 2). Consumers are prioritizing protein as an essential part of their diets, recognizing its role in satiety, nutrition and overall health. While competition within the protein case remains strong, beef continues to perform well because it delivers on taste, quality and versatility.

At the same time, broader consumer behavior trends highlight important realities. Over the past six months, consumers report spending more on essentials such as food, gas and housing. Consumers plan to focus more on ground beef and chicken while cutting back on higher-priced items like steak. This shift underscores how carefully households are prioritizing their dollars. Price will continue to be a major factor in purchasing decisions, and some movement toward less expensive proteins is to be expected in a value-conscious environment.

However, current trends clearly show that consumers continue to value beef's great taste, strong nutritional profile and unmatched versatility. Even as they navigate tighter budgets, consumers are making room for beef in their meal plans. That sustained demand is a positive signal for our industry and a reminder that the work of beef farmers and ranchers truly matters at the dinner table. <<



THE EXPERT:

ADAM WEGNER

*Director of Marketing,
Nebraska Beef Council*



Adam Wegner is the Director of Marketing for the Nebraska Beef Council, where he leads promotion, advertising and communications for the Beef Checkoff program. With more than 20 years of marketing experience and a lifetime rooted in agriculture, Adam brings both strategic insight and real-world industry perspective to his work on behalf of Nebraska's cattle producers. Since joining the Nebraska Beef Council in 2010, Adam has helped guide integrated marketing programs that leverage consumer research, retail and foodservice partnerships, digital and traditional media and public relations to build demand for beef. His work focuses on translating producer investments into measurable results by highlighting beef's taste, convenience, versatility and nutritional benefits.

Figure 1: Fresh Meat Retail Sales Insights & Consumer Expenditures

Retail Fresh Meat Sales, 2025		VALUE: \$ 52 Weeks ending 12/28 versus YAGO	VOLUME: lbs. 52 Weeks Ending 12/28 versus YAGO
+9.1% \$ Sales Growth	Beef	+12.4% \$45B v. \$40.1B	+4.3% 6.2B v. 6.0B lbs.
	Poultry	+6.5% \$20.7B v. \$19.4B	+3.2% 6.5B v. 6.3B lbs.
+3.0% lbs. Sales Growth	Pork	+3.3% \$8.72B v. \$8.5B	+1.1% 2.7B v. 2.64B lbs.
	Plant-Based Protein	-11.1% \$223M vs. \$262M	-8.8% 34.3M v. 37.6M lbs.

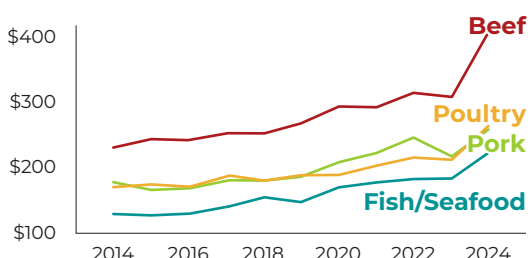
Beef continues its record setting pace as both beef volume and total value of fresh beef sales at retail are **up to 4.3% and 12.4%**, respectively.

Figure 1 Sources: Circana, Fresh Beef Sales by Volume and Value, Data Ending 12/28/2025.

Figure 2 Sources: U.S. Bureau of Labor Statistics. 12/2025.

Analysis: National Cattlemen's Beef Association, a contractor to the Beef Checkoff.

Figure 2: Protein Expenditures Per Capita





Forcivo™

FUNGICIDE

**FUEL YOUR FIELD
& GROW MORE
YIELD POTENTIAL**

Forcivo™

FUNGICIDE

With the power of three effective modes of action,

Forcivo™ fungicide protects acres with overlapping preventive and curative activity against key diseases. It controls multiple diseases, including tar spot, Southern rust and frogeye leaf spot, giving growers a powerful disease management tool that bolsters plant health and yield potential.

See how you can force control over crop disease at **Corteva.us/Forcivo**



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ASK JIM

ATV SAFETY ON THE FARM.

By: Jim Jensen, CFE Director of Risk & Safety

There are roughly 11 million ATVs in the U.S., and about one in four of them are being used on farms and ranches. ATVs come in many forms, from four-wheelers and quads to smaller models designed for kids, and each comes with its own set of hazards. While these vehicles can be handy for getting work done, their instability makes rollovers a serious risk—and often a fatal one.

As the Western Center for Agricultural Health and Safety warns, “The ATV death rate is 100 times higher in the agricultural industry than in any other industry in the U.S.” It’s a stark reminder that safety should always come first when using these machines on the farm.



Most of these incidents result from:

- Loss of control of the vehicle
- Riders thrown from the ATV
- Colliding with trees or other objects
- Not wearing appropriate safety equipment
- Inexperienced riders
- Rollovers



What makes ATVs risky, and how can I stay in control?

JIM SAYS:

ATVs have a center of gravity (COG) just above the axles and slightly behind the midpoint. Adding weight from cargo, attachments or even passengers can shift the COG, making rollovers more likely. Experienced riders adjust their body to counter these shifts—lean forward when climbing steep hills, shift weight inside curves and lean uphill on side hills. If you start losing traction and start rolling backwards, apply the front brakes first, then the rear. When going downhill, use the low gear and apply the rear brakes first. Avoid braking in turns, go slow over uneven ground and never attempt maneuvers beyond your skill level. Paying close attention to how the ATV reacts to your movements can help prevent accidents before they happen.



How do attachments and terrain affect ATV safety?

JIM SAYS:

Attachments like sprayers, blades and spreaders change weight distribution and can increase the risk of tipping. Sprayer attachments alone are linked to over one-third of farm ATV fatalities because liquid can move around, altering balance unexpectedly. Uneven terrain, low branches, rocks, fence wires and excessive speed all add to the danger. Riders should always inspect terrain ahead, secure any payload properly and operate at a speed that allows full control over the vehicle. Knowing your environment is just as important as knowing your machine.



What preparations keep riders safe?

JIM SAYS:

Proper safety gear is essential: a helmet, goggles, gloves, long sleeves, long pants and sturdy boots to protect against injuries. A thorough pre-ride inspection—including tires, fuel, brakes, suspension, lights and cables—can prevent mechanical issues from turning into accidents. Young or new riders should receive formal training, and ATV manufacturers often provide brand-specific safety guidelines. There are a lot of videos available for new rider education.

When driving on roads, remember you may be less visible to other vehicles, and never tow loads heavier than the ATV and driver combined. Preparation, awareness and protective gear together greatly reduce the risk of serious injury. <<

2026

CROP DISEASE

OUTLOOK

INSIGHTS FROM CFE AGRONOMY
TECHNOLOGIST SPECIALIST JEFF BLAUWET.

By now, hydraulics have been checked, filters and oil changed and seed is stacked on pallets in the shed, all ready for the 2026 spring planting season. Now comes the waiting: for soil temperatures to warm, fields to dry and for spring rains to show up in the forecast.

Technology today has taken preparing for spring planting beyond the grease gun and field prep. With a smartphone and an app, farmers can check two-week weather forecasts in seconds, taking much of the guesswork out of when that first seed can go in the soil.

Forecasting crop disease, however, isn't nearly as simple. According to Jeff Blauwet, CFE Agronomy Technology Specialist, while tools and computer models continue to improve, disease forecasting still relies heavily on biology. What matters most is knowing which diseases can survive here, whether they're already present and if the weather is lining up to let them get going. From there, growers can better gauge what risks are realistic and where management decisions might pay off.

FORECASTING BIOLOGY

Crop disease forecasting starts with biology. Agronomists rely on what's known as the disease triangle,

which outlines the three conditions that must align for a disease to develop:

- A host crop
- Disease inoculum (spores or pathogens)
- The right weather conditions

If any one of those pieces is missing, disease doesn't develop. Some diseases overwinter (survive cold winter temps) in crop residue and are already in the field when the season starts. Others, like southern rust, typically cannot survive cold winters and have to be carried north on air currents from the southern U.S. or Mexico.

Weather then becomes the wild card to forecasting. Temperature, humidity and leaf wetness all determine whether a disease stays quiet or explodes. Cooler, damp conditions favor some diseases. Warmer, wetter canopies favor others.

Hybrid selection adds another layer. Different hybrids have different disease tolerances, which can help growers prioritize where fungicide dollars will provide the most return.

LESSONS FROM THE PAST FEW SEASONS

The last two years may have reshaped how many growers think about disease risk, especially when it

comes to southern rust. Historically, southern rust has been rare in northwest Iowa. That's why its return in 2025, and at even higher severity, caught many by surprise.

"Southern rust has always been a low-probability disease for us because it doesn't overwinter here. We'd only seen it once in about 30 years before 2024. But having it show up two years in a row, and worse the second year, really caught everyone's attention," states Jeff. "At the same time, tar spot is now here, and it can overwinter, which changes the long-term risk if the weather lines up."

While southern rust drew attention recently, tar spot has quietly re-entered the picture. First detected locally in 2024, infections remained light and did not impact yield. However, because tar spot can overwinter in crop residue, its presence carries longer-term implications. After two consecutive seasons, inoculum is now assumed to be present across much of the CFE area, increasing future risk if late-summer conditions turn cool and wet.

Your CFE agronomist can help you understand the disease risk factors in your fields and make fungicide decisions accordingly.

WHAT'S BREWING FOR 2026? ||||

Looking ahead to the 2026 growing season, the odds of another severe southern rust outbreak remain low. A cold January pushed freezing temperatures far south, making it harder for southern rust inoculum to survive and reach Iowa. While back-to-back years are possible, history suggests the risk is minimal.

Tar spot, however, is a different story. Because it can overwinter in residue, cold temperatures do not reduce its presence. If late summer turns cooler and damp, tar spot has the potential to escalate quickly. Other familiar diseases like Goss's wilt, gray leaf spot and northern corn leaf blight, which also overwinter, remain weather-dependent and will continue to surface when conditions are right.

One thing that hasn't changed in forecasting crop health is unpredictability. July moisture, dense canopies, hail damage and wind events can all create ideal entry points for disease. Think of a leaf like your skin. If you have an open wound, that wound is more apt to get infected if not protected. The same with a leaf, hail and wind damage can make a plant more susceptible to disease.

MANAGING RISK ||||

Disease forecasting will always involve some level of probability, but there are ways growers can manage risk without treating every acre the same.

Focus on diseases that can overwinter. Southern rust grabbed headlines the last two seasons, but from a planning standpoint, the bigger concern are diseases that are already here if weather conditions turn favorable. Think Goss's wilt, gray leaf spot, northern corn leaf blight and now tar spot.

Understand your seed's limitations. Once disease risk becomes clearer, hybrid ratings become a management tool. If conditions begin to favor disease development, fields planted to hybrids with weaker tolerance are more likely to move to the top of the list for closer monitoring and, if needed, fungicide applications.

Think preventatively, but selectively. Most fungicides work best as prevention. Once disease is visible, yield loss may already be occurring. At the same time, spraying every acre by default may not be realistic or economical. The goal is to identify which fields are more likely to respond and focus inputs where they have the best chance to pay.

Watch weather trends, not just symptoms. Extended leaf wetness, cooler temperatures and dense canopies are often better indicators of disease risk than what's immediately visible in the field. Short-term forecasts help identify when conditions are lining up before symptoms fully show.

Factor in real-world application timing. Unfortunately, in-season decisions don't happen on a schedule.

Weather delays and application backlogs all affect timing. Waiting until disease is confirmed in a field can mean missing the window entirely, which is why proactive planning often outperforms purely reactive approaches.

ELIMINATING THE CRYSTAL BALL ||||

No one can predict the season with complete certainty. But as Jeff notes, today's technology is doing a better job of forecasting disease risk. Tools like those from the Crop Protection Network help growers assess the probability of disease developing in their fields and track how diseases are moving across the region. This information supports better planning before problems show up.

Disease forecasting is not about knowing exactly what will happen. It is about understanding what could happen and being prepared when conditions line up. After the past two seasons, growers have a clear reminder that rare does not mean impossible, and that preparation still pays.

As Jeff puts it, "It's all probability. But the better you understand the biology and the environment, the better decisions you can make when it counts."

If you would like more information about preventing disease in your fields this growing season, contact your CFE agronomy team to discuss what makes sense for your acres. <<

TAR SPOT



FAVORS:
Cool & Wet Conditions

GOSS'S WILT



FAVORS:
Warm & Wet Conditions

GRAY LEAF SPOT



FAVORS:
Warm & Wet Conditions

NORTHERN CORN LEAF BLIGHT



FAVORS:
Cool & Wet Conditions



CENTER STAGE WITH CFE IN HUDSON

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

The Hudson location has seen some change over the last decade, in part thanks to strategic planning and in part at the hands of Mother Nature. From pit expansions to storm damage repairs, efficiency and operational success have always been the priority.



HUDSON IS BEST KNOWN FOR:

CFE's Hudson location was one of four original elevators located in town, and remains the only one standing to this day. With that comes longstanding historical significance to the local community. That same sense of community runs deep for the employees at this location, who are known for their customer service and dedication to efficiency. From coffee and popcorn in the office to a seven-minute average dump time, convenience and care are top priorities here.

While one chapter closes as the Hudson feed mill is no longer operational, new opportunities arise in the form of a 750,000 bushel bin that will take productivity to new heights. This comes soon after severe storm damage required expedited

repairs to remain functional for harvest 2025. The dedication of this team overcame limited resources to ensure growers were served promptly and to the best of their abilities, something many customers have always praised staff for and continue to do so.

Between agronomy and grain services, as well as some bagged feed and cracked corn, CFE in Hudson is proud to be a staple of the town and is especially excited for the expansion coming this summer. The main office may not have changed much since it was established in the '80s, but the Hudson location is a great example of how changes—both planned and unplanned—can always be an opportunity to continue serving our customers and the community. <<



CONTACT HUDSON:

ADDRESS:

**309 Hubbard Street,
Hudson, South Dakota 57034**

PHONE:

(605) 984-2224



SERVICES OFFERED:

Grain

Agronomy



THE TEAM AT HUDSON:

LOCATION MANAGER OF 13 YEARS:

Greg Schiefen

FULL-TIME
EMPLOYEES:

6

PART-TIME
EMPLOYEES:

1

DEPARTMENT
EMPLOYEES:

3



RECENT UPGRADES:

200,000 Bushel Bin at Pit 2
Replaced in 2025

3 Load Out Spouts at Pit 5
Replaced in 2025

Reclaim Updated in 2025

Pit 5 Completed in 2017

750,000 Bushel Bin (**Coming in 2026**)

Two Tools, ONE GOAL

Agvance is Now Live!

THE AGE OF AGVANCE

IMPROVING THE EXPERIENCE FOR CFE MEMBERS.

CFE is proud to announce the successful transition to our new ERP accounting system, Agvance. This change was an immense venture, but one that opens new doors for the cooperative to grow and innovate well into the future. Our staff has been working meticulously to understand the capabilities of this powerful platform, including robust reporting metrics and data organization. Despite the unfamiliarity, this is a challenge our team has openly embraced, knowing the positive impact it will have on our strength as an organization.

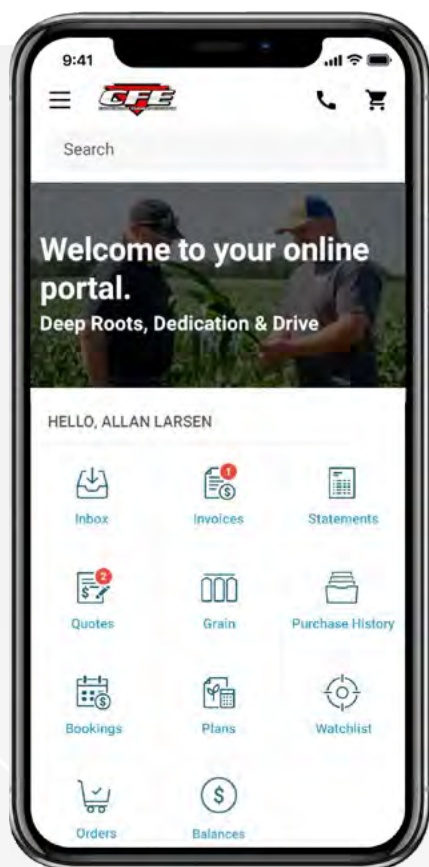
As with any significant transformation, there will be a period of adjustment. We encourage customers to take note of discrepancies, be understanding and ask questions, as your patience and diligence on this matter will be instrumental.

What You'll Notice:

Statements and scale tickets will likely look different moving forward, and small changes may still need to be made

to fully implement each feature of the platform. Expect differences, but know that our team is open to your feedback and ready to answer any questions.

With all things in our cooperative, continuous improvement is essential. We welcome recommendations and suggestions for areas of development surrounding this system, and we are always looking towards advancing CFE with the customer in mind. Please reach out to your location manager or any CFE representative with questions, comments or concerns.



CFE CONNECT

THE ONLINE PORTAL
JUST FOR CFE.

Download
Now



The introduction to Agvance means a stronger, more efficient system that better supports our locations, team and most importantly, customers. One great tool to help navigate this new platform is CFE Connect, our online customer portal.

Because of the well-built Agvance system, it integrates seamlessly with other existing resources, like CFE Connect. Our online- and app-based portal exists to make managing the business you do with our cooperative easier than ever, and will certainly be helpful in the new era of Agvance.

We're proud to have a solution like CFE Connect already available at your fingertips to help bridge any gaps you experience during the accounting system change. For customers not already signed up, this portal allows for quote tracking, purchase history, bookings, grain information as well as invoice and payment review amongst other services. If you have any questions about the CFE Connect portal or getting registered, the team is glad to assist. <<

CONNECT.COOPFE.COM



WOMEN in AG

SHARING INSIGHT, BUILDING CONNECTIONS
AND LIVING WITH INTENTION.

What happens when 230 women with a shared passion for agriculture gather together? A community is created.

On February 20 in Sheldon, Iowa, women of all ages from across the CFE territory gathered for the third annual CFE Women in Ag event. What began just a few years ago as a way to intentionally create space for women in agriculture has quickly grown into something much bigger. It has become a community and, for many, a reset button.

From the first cup of coffee that morning to the final conversations that evening, the room remained energized and engaged.

A timely message resonated through each presentation and panel discussion: self-awareness. Knowing when to pause, when to step forward and

when to ask for help. Beyond that, recognizing what you can control and what you cannot, and perhaps most importantly, knowing your value in agriculture.

In a year that has tested many in agriculture, the messages offered a positive perspective. A reminder that women in ag are not alone—not in their businesses, not in their families and not in their challenges.

SETTING THE TONE

Julie Kenney, CEO of Agribusiness Association of Iowa, served as emcee and set the tone for a day focused on growth and connection. Throughout the morning, women introduced themselves, shared what they do, whether on or off the farm, and talked openly about their hopes for the future.

One encouraging observation stood out. Women of all ages were present, with a strong showing from younger generations. For many, this was not simply professional development. It was an affirmation that they have a place in the future of agriculture and a role in shaping it.

Rob Jacobs, CFE's CEO, kicked off the event by sharing opening remarks with the audience. He emphasized CFE's continued commitment to supporting women across the cooperative's tri-state footprint and investing in people as part of CFE's long-term strategy.

Return on investment, he noted, is not always measured in dollars. Empowering employees, strengthening communities and building something sustainable for the long haul—that too, is a return on investment.



The morning's first keynote, Calli Thorne, delivered a message centered on awareness of mental health with humor and frankness. A rancher and entrepreneur from North Dakota, Calli understands firsthand the unique challenges women face in agriculture. Even that first step of going home to your family farm, heading to your husband's family farm or creating an entirely new operation can have a resounding impact on your role in the business and in the industry.

Calli compared mental health first aid to CPR. You hope you never need it, but you train for it anyway. In a world where both kids and adults are struggling to cope, understanding risk factors and protective factors matters. Trauma increases risk. Self-care decreases it.

One of the most powerful examples she shared was to hold a bottle of water out in front of you. The weight itself is not the problem. It is how long you hold it. Pressure is not always bad, but prolonged pressure can take a toll.

Calli encouraged women to identify their core values and prioritize them intentionally, referencing that if you do not define what matters most, someone else will. She also nudged women to pause and take life in. The agricultural lifestyle is rare and worth noticing. Be in the family photos. Walk slowly through the crowd. Say hello at the grocery store instead of racing to the checkout. You never know when you might miss the chance to help someone or be helped.

ADVOCACY & INDUSTRY OUTLOOK

Katie Hall from the Iowa Soybean Association shifted the conversation toward advocacy, policy and awareness of outside forces impacting agriculture. As ISA's lead for advocacy efforts and executive director of the Soy Aquaculture Alliance, Katie offered insight into the rapidly changing landscape surrounding soybean markets and regulation.

She addressed current conversations around seed oils and how that debate presents a communication opportunity

for the soybean industry to tell its story more effectively. With the 2026 election cycle approaching, including a new Iowa governor and legislative seats up for change, she emphasized that engagement matters. Policy decisions ripple directly into farm operations.

ISA's current focus on removing barriers for continued growth in value-added agriculture, as well as emerging innovations such as soy-based firefighting foam that is non-toxic, biodegradable and free of PFAS, and soy's growing role in feeding U.S. shellfish production, were a few examples Katie shared of how the industry continues to adapt.

Perhaps most practical was Katie's strategy for effective advocacy—ask questions to gain understanding and discover what the other side's intent and desires are. Then mirror their concerns and respond with solutions. “I understand you feel this way. This is what I see, help me understand.” It was a reminder that influence begins with listening.

CONT'D ON NEXT PAGE...



CLAIMING YOUR PLACE

The expert panel, titled Finding Your Place on the Farm, brought together Leah Smith of CFE, Sara Preston of There's a Farmer in My Classroom, influencer Rita Vander Kooi of Married and Farming and fourth-generation farm wife and nurse Melanie Wagner.

Their conversation was honest and relatable. Each woman spoke about navigating multiple roles—professional, spouse, parent and partner—and carving out space on the farm that reflects their strengths. Much of their training, they agreed, happened hands-on and on the job.

As Sara shared, “Sometimes it takes doing the thing that scares you.” She then encouraged women to take that first step, even when it feels

uncomfortable. The panelists echoed a shared belief that with the right attitude and willingness to learn, there is room for everyone to contribute meaningfully to farm operations and ag businesses.

Following the panel with a lot of laughter, Elizabeth Hagen presented a topic that many women understand yet still find overwhelming—clearing the clutter. Her talk, Organized for a Purpose: Clear the Clutter and Live with Clarity, tackled a subject that drew knowing nods from across the room.

Clutter, she explained, often comes with a list of excuses for why it remains. Clarity in our homes and in our priorities requires decisions. Cluttered spaces create angst. Organized spaces create peace.

Her three-step principle, Name It, Flip It, Claim It, offered a simple starting

point for women feeling overwhelmed. Identify what is not working. Shift perspective. Take the steps to get it done. And lastly, always celebrate the accomplishment with a self-reward.

Beyond physical spaces, Elizabeth emphasized mental and emotional clutter. Women often put themselves last. Clarity requires acknowledging that your time and well-being matter. “You cannot gain clarity on the road ahead if your eyes are glued to the rearview mirror,” she said. “Move forward, you do not need permission.”

Closing the day, Brenda Clark Hamilton delivered a high-energy message titled Take the Bull by the Horns. Known for her humor and practical strategies, Brenda challenged attendees to bring courage and excellence into every area of life.

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She encouraged reframing internal dialogue, shifting from “I have to” to “I get to.” That simple change, she noted, can dramatically alter mindset and outcomes. Positive framing influences resilience and long-term success.

Gratitude was another cornerstone of her message. Writing down three things each day you are grateful for trains the brain to notice what is going right. Over time, that habit reshapes perspective. Brenda also urged women to be the influencer rather than the influenced. Make a list of what you want to do and start with step one.

CONTINUING THE CONVERSATION

As the formal program concluded, the social hour gave women a chance to continue conversations that had started

at their tables earlier in the day. Instead of heading straight for the parking lot, many chose to stay, connect and reflect. It was a natural extension of what the event has become, not just a lineup of speakers, but a space where relationships are formed and strengthened.

If there was a consistent takeaway woven throughout the day, it was the importance of awareness and what we do with it. Awareness of when the pressure we are carrying has gone on too long. Awareness of the priorities that truly matter, both at home and in business. And awareness of the influence each woman has within her own operation, workplace and community.

The women who gathered in Sheldon represent a wide cross-section of

agriculture. They are involved in row crop and livestock operations, ag retail, education, healthcare and communications. Some married into farming. Some returned to the farm. Others are carving out entirely new roles. Many are raising the next generation while helping sustain the current one.

What made the day meaningful was the recognition that growth requires intention, support and a willingness to step forward even when the path is not perfectly clear. The third CFE Women in Ag event reinforced that women have both a place and a voice in shaping the future of agriculture, and when they gather to learn from one another, the impact extends far beyond one day. <<

62%

of Iowa's Annual Corn Crop
is Converted into Ethanol



FROM FIELD

To Fuel



HOW ETHANOL IS MADE.

Iowa stands at the forefront of America's energy landscape, leading the nation in ethanol production. According to Iowa Corn, approximately 62% of Iowa's annual corn crop is converted into ethanol, contributing to the state's generation of roughly 30% of the total ethanol produced in the United States. With an abundant corn supply and advanced processing

facilities, Iowa has become the pulse of the country's biofuel industry.

The state's ethanol production capacity supports Iowa's lead in the industry, with the ability to produce more than 4.1 billion gallons annually, using 1.3 billion bushels of corn. Iowa currently has 42 corn ethanol plants and two cellulosic ethanol plants in operation. Neighboring Minnesota also plays a key

role as it is home to 18 ethanol plants with a combined annual production capacity of more than 1 billion gallons. Heading west, South Dakota adds even more strength to the region's output with 15 ethanol plants capable of producing about 1 billion gallons annually. Together, these three states represent a significant portion of national ethanol production.



Each year, CFE members deliver roughly 10-15% of corn to area processors, creating value-added markets for growers.

Corn Supply to Ethanol Facilities

Behind each gallon of ethanol lies a robust partnership between farmers and cooperatives. Corn for ethanol production is sourced from farmers and grain-handling organizations such as CFE. Each year, CFE members deliver roughly 10-15% of corn to area processors, creating value-added markets for growers.

Ethanol plants typically source corn within a set geographical proximity to manage transportation costs and ensure consistent supply. Facilities outside major corn-growing regions generally receive corn by rail.

Production Process

Ethanol can be produced from a variety of feedstocks, but corn remains the basis of U.S. production due to its high starch content and established infrastructure. Starch and sugar based materials require fewer processing steps than cellulosic feedstocks, which are derived from fibrous plant material like corn stover. Across the nation, about 90% of ethanol plants use dry-mill technology, valued for its efficiency and lower operating costs.

The Renewable Fuels Association outlines several key steps in the dry-mill ethanol production process, which represents the majority of ethanol produced in the United States and Iowa. First during grain receiving and storing, corn is delivered to the ethanol plant, tested for quality and stored until processing. In the milling stage, the corn is ground into a fine flour referred to as “meal.” Next, the cooking process mixes the meal with water to form a “mash.” During liquefaction, enzymes are added, and the mash is heated to begin breaking down starches. Additional enzymes are added in the enzymatic conversion stage to convert the starch into fermentable sugars. The mash is then cooled.

Yeast is added in the fermentation tanks, converting sugars into alcohol and carbon dioxide. The fermented mixture, known as “beer,” is distilled to separate ethanol from remaining solids, referred to as stillage. Stillage is processed separately and used to produce distillers grain, commonly used as livestock feed, and corn distillers oil, which may be used in feed or other industrial applications. The ethanol then undergoes dehydration to remove any residual water to achieve

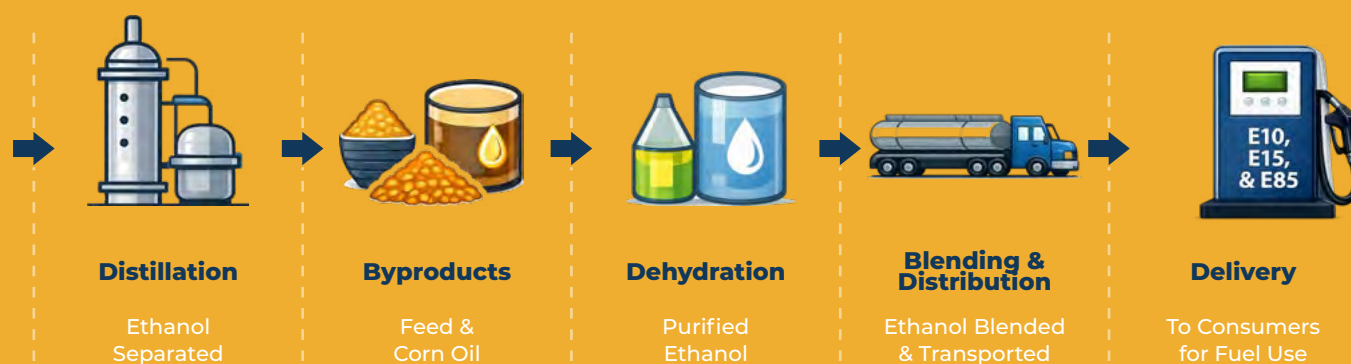
near-pure ethanol. Approximately 2% denaturant, usually gasoline, is added to render the ethanol unfit for human consumption.

Once complete, the ethanol is stored on-site before being delivered to fuel terminals where it is blended with gasoline into E10, E15 or E85 fuels for consumers. From there, it travels through the existing fuel infrastructure to power vehicles across the country.

Innovating for the Future

As energy markets evolve, ethanol producers are expanding into cellulosic ethanol and carbon management technologies that increase production efficiency. Iowa’s two cellulosic plants, for instance, convert crop residue into fuel to maximize the value of harvest.

Ethanol’s journey from field to fuel tank reflects the innovation within the agriculture industry. With leadership from Iowa, Minnesota and South Dakota and support from cooperatives like CFE, the Midwest continues to transform homegrown corn into energy that fuels America. <<



Building The Framework

NEW ADDITIONS TO THE CFE LUMBER TEAM.



CFE Lumber is the hidden gem of our cooperative. From blueprints to final builds, our lumber team has the resources and expertise you need for your next project. Meet Lydia Hustedt, our latest addition to the team.

Growing up on the family farm near Sutherland, Iowa, Lydia Hustedt was never far from agriculture. Helping her dad on the family's row crop operation was simply part of life. From chores to time spent outdoors, agriculture shaped much of her formative years.

While farming was familiar, Lydia found herself drawn to the creative world. "I've always liked anything having to do with art," she shares. During the COVID-19 pandemic, that creative interest grew stronger. Like many others, she found herself watching home remodel shows—but for Lydia, it sparked curiosity. She began researching schools and strongly considering interior design as a career.

Her search led her to Iowa State University, where she studied interior design. An internship with a residential interior

design firm in Ames introduced her to the world of home design. This experience turned into continued work throughout college, giving Lydia hands-on opportunities to learn more before she graduated.

After earning her degree, Lydia felt the pull to return home. So when she learned about the opportunity at CFE's Okoboji Design Center, it felt like the right fit. "I had only ever known CFE for the ag side and didn't realize they offered lumber and design service," she explains. "It's neat to have that option, especially in a more rural area." Like Lydia, many people may not know CFE offers these services, but we have skilled professionals in kitchen, bath and whole-home design.

In January of 2026, Lydia stepped into her role as Kitchen & Bath Designer, where she focuses primarily on kitchens and baths while also working on whole-home projects. Since joining CFE, she has been able to jump into a variety of projects. With nearly two years of prior experience at a residential firm, she brought an understanding of how the design process flows from initial

consultation to vendor coordination. While she's still learning and growing, that foundation has helped her hit the ground running.

For Lydia, designing a space goes far beyond the finishing touches. "Most clients know what they want their space to look like," she says. "My job is to listen to how they're going to use it and make sure it functions properly." Creating a space that is both aesthetically pleasing and practical requires attention to every detail.

What Lydia enjoys most about her role is the balance between creativity and technical precision. "It's more than decorating," she shares. "There are a lot of technical aspects that go into creating a design that functions well and looks nice." Working hands-on with clients, listening carefully and turning their ideas into reality is what makes the job rewarding.

Among the projects she's looking forward to is a "shouse"—a shop-house combination she never expected to work on but is eager to see come to fruition. She's also working on a home

Lumber Leadership

It's more than decorating. There are a lot of technical aspects that go into creating a design that functions well and looks nice.



featuring two kitchens and multiple bathrooms, each space requiring her thoughtful planning and technical coordination.

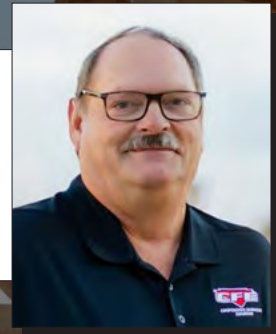
Through CFE's design services, clients have access to a wide range of resources including cabinetry, countertops, hardware, flooring and guidance on selecting elements like sinks and fixtures. Whether planning a full kitchen remodel or designing a new home, clients can work directly with Lydia and the design team to create a cohesive plan tailored to their goals.

Lydia works in collaboration with our full CFE Lumber team, which also has a recent addition. Doug Woelber started with CFE Lumber in February 2025, working as a sales representative out of our George Location. With a personal background in construction, Doug brings hands-on knowledge and experience to help you make informed purchase decisions for your next project. Whether you're building a new home for your chickens, your machinery or your family, CFE Lumber can help. Visit us at any of our CFE Lumber locations. <<

Dave Helms

Vice President of
Lumber Department

☎ 712.336.6124



Jerry Schoo

George Lumber
Location Manager

☎ 712.475.3700



Chad LeStrange

Hartley Lumber
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Brian Hoekstra

Ocheyedan Lumber
Location Manager

☎ 712.758.3181



Jared Engel

Spirit Lake Lumber
Location Manager

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Otto Cattle Co.

HIGH QUALITY CATTLE, HIGHER QUALITY PEOPLE.

An Iowa farm boy, a small town Minnesota girl and a shared passion for growing an elite Angus herd. That's just part of the story for Jason and Sara Otto and Otto Cattle Co centered right here in Ocheyedan, Iowa.

Jason grew up farming with his family, and at just eight years old, he purchased his first sheep. That first livestock purchase was the catalyst for a full-time career growing crops and animals on his home farm. Once out of college, Jason expanded from his original childhood sheep herd to include hog barns, bottle calves and row crops in his farming venture.

The farm wasn't the only thing to expand; the family did too. When Jason and Sara met in 2011, they quickly became inseparable and were married a few short years later in 2014. Both previously single parents, their marriage officially joined each of their three children into their "Brady Bunch" family, as they lovingly refer to themselves. A path that was uncertain and a little messy ultimately turned into a very happy ending.

Sara grew up on a quiet acreage in central Minnesota, and though not very experienced in ag operations, quickly adapted to life on the farm. Sara cared for their home and six

children, all while working as an office manager in town, and always jumped at the opportunity to learn something new and work beside Jason, whether that meant branding calves, driving the combine or anything in between. With a growing family and a growing operation, farm life was always front and center for the Ottos.

A Milestone Moment

For the Ottos, what began as a way to offset poor corn prices turned into a whole new business—Otto Cattle Co. In 2018, the Ottos established Otto Cattle Co. to create a value-added product in the midst of an unfriendly grain market. They purchased their first set of bred cows on a sale barn whim with the initial intention of selling locker beef, but as they've grown, that idea has long since been replaced.

What may seem like just a handful of "nothing-special" cattle turned into the foundation of a dream, goal and eventually reality. Jason and Sara purchased four older, commercial cows without any idea what they bred to. Those four cows calved in nice weather, giving the Ottos a taste of a smooth, healthy calving season, and from there, they were hooked.

Quickly realizing how much they enjoyed calving and having the pairs, Otto Cattle Co. set its sights on continuing to breed and expand. For the next year, they rented a friend's Angus bull to rebreed their commercial cows, which eventually solidified their interest in the breed. The calf crop that followed led them to purchase their own Angus bull, then a registered bred heifer and a few more Angus cows from local producers—all cementing the Otto's place in Angus production.

The Ottos found themselves in a unique position. Building their herd from the ground up meant the ability to create a set of specific selection criteria for their program. Otto Cattle Co. focused their breeding on a balance of good maternal qualities and carcass traits. Top-notch genetics from premier Angus herds throughout the U.S. helped them further grow their herd. Some notable breeding contributors include Connealy Ranch in Nebraska, Sitz Ranch in Montana, Hoover Angus in southern Iowa, Reverse Rocking R in New Mexico and Benoit Angus in Kansas.

From Dream to Reality

Building a herd from the ground up is no easy feat, especially one that continues to grow in size and prestige

nearly a decade later. Today, their herd consists of over 60 Angus females and a pair of premium herd sires: Connealy Cashflow and KM Big Glory, along with a handful of AI bulls. The Ottos attribute their success to shared pride, perseverance, work ethic and a profound respect for the land and future generations. As the herd has multiplied, the opportunities this business has brought them have too. Otto Cattle Co. is gearing up for its first-ever production sale this spring.

On April 25, 2026, Otto Cattle Co. will offer approximately 15 top-tier registered Angus bulls for sale, along with a few high-quality bred heifers as well as select bred cows and pairs. From a small group of commercial cows to a superior production foundation less than a decade later, the Ottos have created something very special with their herd.

Aside from tremendous growth, Otto Cattle Co. has much more to offer. Their commitment to quality is clear in being named an AHIR Bronze Level Data herd and Maternal Plus herd, as well as owning a 7th-generation Pathfinder cow as a staple of their breeding program. The Ottos maintain active membership in the American Angus Association, Iowa Cattlemen's Association and the Iowa Angus Association.

Their excellence doesn't end with the animal either. The business has also been recently approved to sell home-raised beef by the cut directly off the farm, as well as meat available for purchase by the quarter, half or whole.

Stronger Together

The growth of their farm, and particularly the cattle business, means an all-hands-on-deck approach for their family. From the upcoming sale, newly approved beef offerings, and normal ranch work like fencing, calving, processing, weaning, moving, branding and more, trusted off-farm partnerships also remain paramount.

CFE is proud to be one of those partners. Jason has been a part of the CFE family for as long as he can remember, his membership in the cooperative and legacy cooperatives dating back to the late '90s. Not only is Jason a loyal member and customer, but he also worked within the cooperative for several years in the feedmills at our Hartley and Ocheyedan locations—still CEA at the time—before turning to farming full-time. He fondly remembers his time working within the cooperative and is still good friends with many of his former coworkers. Every time he heads to the Hartley location specifically, he feels like he's going to visit friends; there is always a familiar face there ready to help.

While Jason no longer works for the cooperative, the Otto family maintains strong ties to CFE. From the hog barns Jason built in the early 2000s to present day, all the feed for those two facilities, starting from the very first group of pigs, has come from CEA and now CFE. Aside from feed, the majority of grain has gone to CEA and CFE throughout Jason's entire farming career. The Otto family also works with CFE for all their seed and

fertilizer needs and has even begun working with CFE Carbon.

Paving The Way

Our cooperative is proud to have people like the Otto family among our ranks—individuals dedicated to overcoming obstacles, defying the odds and making a real, local impact on their community and the industry. It's for that exact reason that CFE takes our duty of providing resources to our patrons and community members so seriously. One of those resources being our annual Women in Ag event.

For the last two years, Sara was able to attend this event, and this year brought along their daughter, Abigail. Abby is currently a college student working towards an agricultural education degree, and she was a recipient of a CFE scholarship in pursuit of that degree. She is currently the only Otto child with plans to work full-time within the agriculture industry, so an event like Women in Ag is a great opportunity to connect with other women from different perspectives, occupations and generations, like the Ottos.

From supporting the development of women in agriculture through CFE events to maintaining the growth of our member farms, our cooperative is proud to play such a diverse role in not only operations like the Ottos but for families throughout our footprint. CFE looks forward to future events supporting our customers, their production and the wellbeing of our communities. <<





Eat Like a Pig

CFE BRINGS AGRICULTURE TO LIFE FOR LOCAL STUDENTS.

Last fall, third graders at Central Lyon got a fun and educational look into the world of agriculture thanks to CFE Swine Specialist Amanda Eben. Amanda visited Tana Meyer's classroom to lead a lesson she created called "Eat like a Pig."

The catchy title caught the students' attention right away, engaging all students, and not just those interested in agriculture. Amanda compared the nutritional requirements of pigs and humans, showing how both rely on balanced diets to stay healthy and grow. Students learned about pigs' many uses beyond food and then got to "mix" their own feed rations using snacks like crackers, peanuts and candies. The interactive activity prompted plenty of laughter and several curious questions about pigs, farming, CFE and Amanda's role with the cooperative.

The visit came about after Tana, a teacher who does an exceptional job weaving agriculture into her classroom throughout the year, invited Amanda to talk to her students. Tana and her

husband, Sid, are also valued customers of CFE and strong advocates for connecting youth with agriculture.

Agriculture touches every part of daily life, yet many people have limited exposure to how food and fiber are produced. CFE considers this an opportunity to step in and help bridge the gap. Experiences like Amanda's "Eat Like a Pig" lesson inspire curiosity and understanding among the next generation. When youth gain an early appreciation for agriculture, we're investing in the future of our communities and our cooperative.

Our team members are eager to assist local schools that would benefit from a classroom visit, lesson or agricultural presentation. If you're interested in bringing a program like this to a local school or event, contact your CFE location or fill out the contact form on our website to learn more. <<





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Full Days & Full Plates

With the tremendous success of Otto Cattle Co. and their self-made Angus herd, the Otto family is no stranger to quality beef. So it's no surprise that a family favorite in their household involves steak. This recipe comes highly recommended from Jason and Sara Otto's soon-to-be son-in-law and even uses an often-overlooked, budget-friendly cut of meat. After a hard day's work on the farm, give this hearty steak strip meal a try. <<

Country Fried Steak Strips

INGREDIENTS:

FOR THE STRIPS

- 1 cup all-purpose flour
- 1 tsp garlic powder
- 1 tsp onion powder
- ¼ tsp paprika
- ½ tsp cayenne pepper
- Kosher salt
- Freshly ground black pepper
- ¾ cup milk (preferably whole or 2%)
- 2 large eggs
- 1 ½ lb cube steak or tenderized round steak, sliced into 1-inch thick strips
- Vegetable oil or beef tallow for frying

FOR THE GRAVY

- 4 Tbsp. butter
- 1 ¾ cups milk (preferably whole or 2%)
- Kosher salt
- Freshly ground black pepper

INSTRUCTIONS:

1. In a shallow bowl, whisk together flour and spices and season with salt and pepper. Set aside 3 tablespoons for gravy. In another shallow bowl, whisk together milk and eggs. Season steak generously with salt and pepper. Working in batches, dredge steak thoroughly in flour mixture to coat, then dip in egg mixture. Return steak to flour mixture and dredge once more.
2. In a large deep-sided skillet over medium heat, heat 1/2 inch oil until shimmering (about 350°). Using tongs, add steak strips, one by one, and cook, in batches, until completely golden, about 2 minutes per side. Drain on a paper towel-lined plate.
3. For the gravy, in a small skillet over medium heat, melt butter. Whisk in reserved flour mixture and cook until golden, 1 minute. Gradually whisk in milk and bring mixture to a boil. Reduce heat to low and simmer until gravy is thick. Season with salt and pepper.
4. Serve steak strips or "fingers" with gravy for dipping.



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