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On the Cover:

Steve McKaskle has farmed in the Missouri Bootheel since 1973, but after a tornado destroyed everything, he took the farm in a new direction. *Photo by Jason Jenkins*.



A Great Place to Work

IN LATE MARCH 2020, WE NOTICED A DECREASE IN OUR JOB

applications even as unemployment spiked to an all-time high. Fast forward to today and finding talent is still a huge challenge for many companies. The job market is steadily recovering, and unemployment claims are falling. Yet, many companies are still struggling to find workers. At MFA Oil and our retail businesses like Break Time and Big O Tires, we have experienced the same difficulties recruiting new employees.



Jon Ihler

Why is the labor market so challenging now? It's complicated, and there doesn't seem to be one simple reason. The pandemic has undoubtedly played a role, and the past 18 months have felt like a roller coaster ride for employers. Some people are fearful of contracting COVID. Some may have been content to collect the enhanced unemployment benefits, though those expired on Sept. 6. Others who lost their jobs during the pandemic may be patiently searching for better or different job opportunities before they commit to something new. These are just a few of the many dynamics at play in the current labor market.

Demand for workers remains strong in spite of resurgent COVID cases, and many companies' recruiting needs currently outpace their pool of applicants. More and more job seekers are looking for companies that can afford a good mix of pay, strong benefits, scheduling flexibility and a relatable company culture.

I am biased, of course, but MFA Oil is a great place to work. It's the people that make any business great, and we have some of the best folks you can find. Our employees care greatly for our customers, take pride in the services we provide and are ingrained in their local communities.

Throughout the years, we've received countless letters, emails and phone calls from appreciative customers commending our staff for their work ethic, friendliness and ingenuity. Whether it be a fuel driver rescuing a customer who had fallen through an icy pond, a customer service associate and her husband plowing a customer's driveway so that we could deliver propane during a winter storm, a Break Time associate digging through trash to find a customer's lost eyeglasses or Big O Tires employees who stay late to help a stranded motorist, there are so many stories that illustrate our employees' commitment to going above and beyond the call of duty.

As a company, we have prioritized maintaining open communication, recognizing employee achievements and seeking input from all MFA Oil stakeholders. Communication with both our customers and employees is vital to our success. Keeping the lines of communication open on both ends keeps people interested and invested in what we are doing.

Beyond the individual contributions of our employees, MFA Oil believes in giving back to the communities we serve. We support many non-profit organizations through corporate donations and grants made by the MFA Oil Foundation, which has distributed more than \$2.84 million in cash to organizations serving education, youth, humanitarian services and civic endeavors.

There are many good places to work. A great place to work is one that inspires the passion of employees and allows them to maximize their talents. It focuses on the needs of its customers and communities. At MFA Oil, we strive for this daily.

Jon Ihler, President and CEO



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Delivering Happiness in a Cone

SELECT BREAK TIME LOCATIONS

now serve delicious scoops of premium, Missouri-made ice cream from Ice Cream Factory. Visitors to Break Time stores in Ashland, Clinton, Lebanon, Lee's Summit and Macon can treat themselves to unique ice cream flavors like gooey butter cake, blackberry cobbler, Cobalt Cookie and more.

Ice Cream Factory, founded by Shannon Imler, began as a local ice cream scoop shop in Eldon, Mo. The idea was born from Imler's desire to make better quality ice cream for the people of mid-Missouri. But what began with opening a single ice cream parlor in April 2019 quickly grew into something more. Imler's ice creams are now available at 650 wholesale locations in 11 states, and he's opened a second scoop shop in Jefferson City, Mo.

"No matter where you are in the world, people love ice cream," Imler said. "It makes them happy. It's fun to see your product put a smile on someone's face."

The process of creating each of the Ice Cream Factory's more than 30 flavors took research and trial and error. Along the way, Imler learned the three keys to making great ice cream: high butter-fat content, large inclusions (cookies, cake pieces, candy, etc.) and low overrun. Ice creams with higher butter-fat content taste creamier and more flavorful. Inclusions such as the chunks of made-from-scratch brownies in Ice Cream Factory's Brownie Blast have the double benefit of boosting taste and creating visual interest.

"Appearance is important with ice cream," Imler said. "I knew from the beginning that I wanted our ice cream to be fun, colorful and to have easily visible inclusions."

Overrun is an industry term used to judge ice cream quality. It refers to the amount of air pushed into the ice cream while





Shannon Imler, founder of the Ice Cream Factory.

it's being made. Lower overrun means less air and higher quality. The difference is evident in richer flavors and heavier containers.

"If you pick up a pint of our ice cream and compare that to a similar amount of lower quality ice cream, you will notice the difference in weight," Imler said. "Our ice creams are denser, which means you're getting more ice cream and less air in each bite."

Ice Cream Factory's commitment to producing premium ice cream caught the attention of Break Time Food Service Development Manager Stephanie Mahoney.

"We had been looking for local vendors to partner with for new foodservice concepts in our stores, and Ice Cream Factory stood out," Mahoney said. "We loved their flavors, their dedication to quality and the devoted following they built with their fans."

Mahoney worked with Imler to select the eight flavors available at each of the participating Break Time locations. Customers can expect to find a mix of Ice Cream Factory's unique flavors like Tiger King, a cake batter ice cream with swirls of buttercream icing layered among pieces of chocolate sandwich cookie, alongside old standards like vanilla, chocolate and strawberry.

Break Time is planning to bring Ice Cream Factory service to two additional locations in 2022. Meanwhile, Mahoney is evaluating potential sites for the future.

"It's a great draw that brings more customers to our stores at night and on the weekends," Mahoney said. "We also like how the program is easy to manage, requires little preparation and has minimal waste. The only challenge is making sure we have enough freezer space."

Imler appreciates new opportunities like the partnership with Break Time. Embracing new ideas has helped Imler grow his business from a local ice cream shop to a regional brand that's on track to sell a million pints of product in 2021.

"It's phenomenal to have our ice cream available by the scoop at Break Time stores," Imler said. "We're excited for what the future holds." M

To learn more about Ice Cream Factory and its premium ice cream flavors, visit icecreamfactoryco.com.

BRAGGING ON After Years of Struggles, One Bootheel Farm Family Found Success Growing Organic Crops

Photos and Story By Jason Jenkins





In a post-pandemic world, the video teleconference has become an essential tool for conducting business—even for farmers like Steve McKaskle of Braggadocio, Mo. He's found unique ways to use the technology to his advantage.

"We're going to do a little show-andtell this afternoon," he said in a recent pitch meeting, propping a stalk of white corn against the wall behind his desk. He positioned his webcam so that the plant could be seen over his shoulder. Soon, he was chatting with a buyer for a well-known multinational retailer. "I'm guessing they've never had anyone do this before."

Just a few short minutes into the call, Steve stood up and started his pitch.

"Can you see this OK? I just pulled this stalk out of the field behind our house. It's where our organic white corn grits come from. Let me show you," he said, pulling an ear from the stalk and removing the husk. "This is what it looks like before we grind it and make grits. Our grits have a wonderful, rich flavor because we keep the germ. We don't remove it like a lot of store-bought grits."

Stone-ground organic white corn grits are just one of nearly a dozen organic grain products that are grown, processed and packaged by McKaskle Family Farm. Steve and his wife, Kaye, launched the Braggadocio line of products more than a decade ago. Today, it also includes organic brown and white long-grain rice, brown and white basmati rice, brown and white rice flour, popcorn, popcorn cornmeal, popcorn polenta, and white corn cornmeal.

While the name of their hometown may mean "empty boasting," the McKaskles are humble about what they've accomplished. The fifth-generation farmers didn't start out raising organic crops in Pemiscot County, but it's where they've found their niche and their success.

"We first got into organics to make more money, but now we do it because we think it's the right thing to do," Steve said.

COTTON CONUNDRUM

While Kaye's family had farmed for generations, Steve had no experience

raising crops. The son of a physician, he intended to follow in his father's footsteps. After graduating from Caruthersville (Mo.) High School, he attended the University of Mississippi.

"I started off as pre-med, but let's just say that organic chemistry had different plans for me," he said with a laugh. "Kaye and I got married in 1971, and I switched to political science, thinking I'd go to law school. After I graduated, my father-in-law—who farmed some but also ran a cotton gin and a country store right here in Braggadocio—suggested we come back and try farming. So, we started off with 300 acres in 1973."

Because the family operated a gin, the McKaskles raised conventional cotton, rotating with soybeans, for the next two decades. Steve recalled tough times.

"1980 was probably the worst," he said. "We were in line with everybody else getting food stamps that year. It was frustrating, but we kept farming."

Then, in the winter of 1992, Steve learned of a new opportunity. Esprit, a clothing manufacturer, was seeking farmers to grow organic cotton for its products.

"I was real interested in anything different than what we had been doing because nobody was making any money. It was horrible," Steve said. "At the time, we were getting about 35 to 40 cents a pound for cotton, and Esprit offered us \$1 per pound. I was in like Flynn."

The McKaskles planted 40 acres of organic cotton in 1993, and the crop did well. "We made a lot of money that first year," Steve said. "It was great, so we did more."

For the remainder of the 1990s and into the 21st century, McKaskle Family Farm would become organic cotton suppliers for several clothing manufacturers, including Nike and Patagonia. Steve describes the organic industry at the time as a "puppy," still growing and developing.

By 2006, they were farming 1,500 acres organically and experimenting with other organic crops, including popcorn and blue corn. Steve had even approached an Arkansas-based rice mill about the possibility of supplying organic rice.

Then, in an instant, everything changed.









CLOCKISE FROM TOP LEFT: During a video teleconference with a buyer for a well-known multinational retailer, Steve McKaskle does a little "show-and-tell" explaining exactly where Braggadocio White Corn Grits originate; Since 2015, the McKaskles have milled their own rice in a facility built on the farm. They mill rice 15 hours a day, five days a week; Popcorn was one of the first crops the McKaskles raised as they transitioned their operation toward organic production; With nearly a dozen different organic grain products, the Braggadocio brand can be found on grocery store shelves nationwide.

TRIUMPH AFTER TRAGEDY

On the afternoon of April 2, 2006, a squall line of severe storms that developed as a cold front tracked across the central United States. The clash of deep low pressure and warm, humid air spawned a total of 66 confirmed tornadoes across seven states, including Missouri.

One of the most powerful twisters that day carved a path of destruction across the Bootheel. Along that path was Braggadocio and McKaskle Family Farm. "I saw it coming. It was a mile wide," Steve recalled. "Kaye had a cousin nearby with a basement, so we drove to their house. We barely made it there in time."

The McKaskles emerged from that basement to a new reality.

"Everything on the farm—the barn, the shop, the grain bins, our two-story farmhouse—was destroyed," Steve said. "We couldn't grow cotton. The gin was gone. The only thing left of our cotton pickers were the heads. The tornado blew everything away."

While cotton was no longer an option, organic rice was still a possibility. He had one 80-acre field that was precision graded and capable of being flooded for rice production. Steve called the Arkansas mill and got a contract.

"We grew our first 80 acres, and it went great. We made a profit," said the 70-year-old. "From there, we started grading more ground and adding more acres and different varieties of organic rice."

CHIPOTLE'S 'RICE WHISPERER'

For several years, the McKaskles raised organic rice and popcorn, selling it to companies who then packaged and sold it at retail. In 2010, the couple decided to cut out the middleman, so to speak, and created their Braggadocio brand.

"We started with the popcorn and got into Whole Foods in Memphis," Steve said. "Then we started doing the same thing with our rice."

In 2012, Steve secured a meeting with corporate representatives from Chipotle Mexican Grill. The restaurant chain was seeking suppliers of non-GMO ingredients, and McKaskle Family Farm's organic rice fit the bill.

"We flew out to Denver, where their corporate headquarters were located at the time, and had a meeting," said Steve, who Chipotle dubbed the "Rice Whisperer" in an advertising campaign. "Two weeks later, we were shipping rice to the Chipotle in Little Rock, Ark. Now, we supply 60 locations, and they'd like us to expand to 110. We're their only non-GMO organic rice supplier."

To gain more control of processing and further their fledgling company's vertical integration, the McKaskles built their own rice mill on the farm in 2015. Today, the mill runs 15 hours a day, five days a week. In addition to Chipotle and their Braggadocio-branded products, Steve and Kaye also market their rice under two other brand names: Texas Best and Hard Bargain. Their products can be found in major grocery stores across the country, including Whole Foods, Publix Super Markets and H-E-B Grocery Company.

The line of organic corn products also has expanded during the past decade. Alongside Braggadocio whole-kernel popcorn, which they now also package for other private labels, the McKaskles sell popcorn cornmeal and polenta. White corn, most commonly used to make tortillas and tortilla chips, is grown and processed into both cornmeal and grits.

While growing organic crops has had its challenges, it's also allowed Steve and Kaye to create real opportunities for future generations. The couple has









CLOCKWISE FROM TOP: McKaskle Family Farm employee Lupe Munoz uses a stitching machine to close a 50-pound bag of organic long-grain white rice; The McKaskles raise several varieties of rice, including long-grain, basmati and jasmine; After rice enters the mill, the first step is to remove the hull from each grain. The hulls are sold as poultry bedding; Rice passes through a separator, which helps sift out broken grains as well as those that retained their hulls.

two daughters, Emily Ellis, who lives in nearby Blytheville, Ark., and Anne Marie McKaskle Goad, who lives in Tupelo, Miss., along with five grandsons. Son-in-law Carter Ellis works on the farm, overseeing the rice mill and overall farming operations, and the Ellises' three sons help as well.

"We truly are a family farm," Steve added.

Looking toward the future, the McKaskles already have their eyes on the newest trend in food: sustainability.

"Our new product is going to be 'climate friendly' rice, and we're real excited about it," Steve said. "It's focused on soil regeneration and carbon credits, which is getting a lot of talk these days. It's more than a buzzword." M

To learn more about McKaskle Family Farm's organic rice and corn products, visit mckasklefamilyfarm.com or call 573-757-6653.

BIGPLANS for Little Augusta

Investor Seeks to Revitalize Community. Create National Tourism Destination

By Adam Buckallew



The streets of small-town Augusta, Mo., are bustling with activity in early September. Harvest season for the local vineyards among the rolling hills of the Missouri Rhineland is quickly approaching, and work crews are busy preparing for the annual influx of tourists. But anyone familiar with Augusta who returns this fall likely will notice a few things have changed in the last year.

The town of 293 now has a gas station. The local general store has been reopened and refurbished, trollies are shuttling visitors among area wineries, several city buildings have new roofs and fresh coats

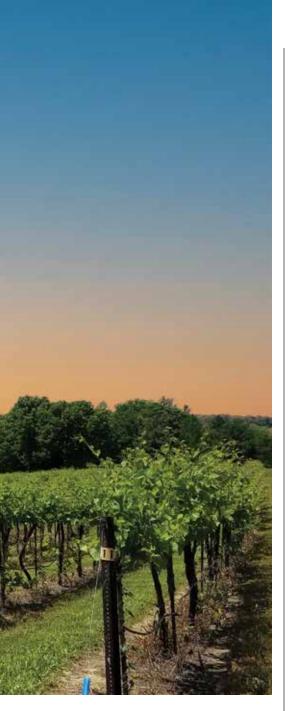
of paint, and more improvements are coming soon.

Funding for the revitalization efforts comes from a \$125 million investment by the Hoffmann Family of Companies, which wants to turn charming Augusta into a national tourism destination. The company has gone on a buying spree that includes four Augusta-area wineries, six vineyards, 1,500 acres, and nearly 45 buildings and structures in and around Augusta.

David Hoffmann, CEO of the Hoffmann Family of Companies, and his wife, Jerri, were born and raised in nearby Washington, Mo. The couple has fond memories of their time growing up in

Missouri, but their roots are only part of the reason for their willingness to invest in the St. Charles County community and the surrounding area. They see potential in making Augusta known for what it is, the oldest and first nationally recognized wine region in America.

"This is a treasured part of America that a lot of people don't know about," Hoffmann says while referring to the rich history of Augusta's wineries that date back to the 1800s pre-prohibition area and the city's designation as the first American Viticultural Area (AVA) in the United States in 1980. "We hope to change that."



RESTORING HISTORIC AUGUSTA

Ashley Hesjedal, who moved back to Augusta not long before the recent changes, is helping manage several pieces of the effort to rejuvenate the 185-year-old community for the Hoffmanns. She serves as director of specialty retail for Hoffmann Commercial Real Estate and is helping bring the Hoffmanns' vision for Augusta to fruition.

Hesjedal oversaw renovations to the Augusta Emporium, a downtown building constructed in the 1860s that had most recently served as an antique shop. The





LEFT: Augusta was designated as the first American Viticultural Area in 1980 because of its unique soil, climate, historical significance and quality of wines produced from grapes grown in vineyards that date to the 1800s. TOP: The Kickstand offers bike rentals, service and snacks to visitors near the Katy Trail. BOTTOM: Several buildings throughout Augusta have received new siding, paint and roofing following their acquisition by the Hoffman Family of Companies.





LEFT: A new gas station with fuel provided by MFA Oil Company opened in Augusta in September. RIGHT: Vintage 1950s trucks such as this one parked at Mount Pleasant Estates represent the Hoffman Family of Companies commitment to restoring the properties they have acquired throughout the Augusta area.

Emporium now serves as a general store offering coffee, food, wine and sundries to visitors. In early September, Hesjedal was coordinating with asphalt crews, electricians and MFA Oil Company to ready the opening of the town's new and only gas station just across the street from the Emporium.

"The momentum and enthusiasm that the Hoffmann family has brought with them to Augusta are refreshing," Hesjedal said. "As a resident, I'm excited for the bright future of the town."

A collection of vintage 1950s Chevrolet trucks parked outside many of the Hoffmann-owned properties is symbolic of David and Jerri Hoffmann's approach to renovating the wineries and other buildings they have acquired in Augusta.

"We're bringing (the buildings) back to their original grandeur," David Hoffmann told podcast host Abby Llorico, during a recent episode of Abby Eats St. Louis. "We don't tear anything down; we restore. And that's pretty unique in the developing world."

For example, recent renovations to Mount Pleasant Estates, the oldest winery in the Augusta Appellation, included replacement of termitedamaged floors, mold removal in the cellars, improvements to the winery's drainage and ventilation systems, and a new coat of rosé and merlot paint – restoring the winery to its original color from the 1800s.

Hesjedal said the overwhelming majority of her fellow Augusta residents appreciate efforts to bring new life to the community. "The people I've talked to are relieved to know the town will be able to survive and thrive moving forward," she said.

Joyce Holtmann, whose father once owned the general store where the Emporium now operates, approves of the changes she observed in her former hometown this summer.

"Augusta was dying, and now it is coming back to life," Holtmann told the Boone Country Connection during the ribboncutting ceremony for the Emporium in July. "My dad would be elated to see his old store looking so fresh and serving the public again."

MORE TO COME

Many of the developments the Hoffmanns have planned for Augusta will be opening in the fall. The Kickstand, a bike shop with rentals, service and snacks at the Katy Trail State Park Augusta Trailhead is already operational and expanding to nearby Defiance. Vineyard tours by ATV, cellar and production tours are coming soon, a coffee shop will open before the holidays, cottage style guest houses are now available to the public plus a trail side Hostel is opening soon. Other plans include a cigar and wine bar, restaurants, high-end boutique hotels, an amphitheater, and a 12-hole golf course designed by famous golf course architect, Rees Jones.

In a bid to take advantage of the city's proximity to the Missouri River, the Hoffmanns are bringing in a three-story 105-foot luxury yacht, Miss Augusta, to set sail from the nearby Klondike Park Boat Ramp. The vessel is now booking

sightseeing tours that will begin in the upcoming weeks and private events.

The Hoffmann Family of Companies is partnering with St. Charles County to expand the pier 120 feet. The county will maintain ownership of the dock, and the company will pay a per-person fee to the county parks department for its usage in addition to splitting the cost of the construction.

Groundbreaking for a hotel in Augusta, which will be called the Hoffmann Lodge & Spa, is slated to break ground this fall and take about a year-and-a-half to open. The 5-star hotel will feature 40-60 rooms and suites, a conference center, a wedding venue, luxury spa, restaurant, swimming pools, and other amenities.

A smaller, 18-room luxury hotel will open 13 miles down the road in Marthasville, Mo., at the Emmaus Home Complex, a former seminary. The site will also offer employee housing for the staff from both hotels.

In a press release, the Hoffmann Family of Companies said the hotels will "help make the area an overnight destination where visitors can come to enjoy the wineries and shops for the weekend and help put Augusta on the map as a tourist destination."

"There is a certain charm to Augusta that makes it so unique," David Hoffmann says. "It deserves to be recognized for making outstanding wines and for its history being the first wine region in America. We're going to let the world know about Missouri wines and put Augusta on the map. We're not going to be the next Napa Valley, we're going to be better. We have more to offer."



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Q&A with Jake Taylor, Vice Chairman of the MFA Oil Board of Directors



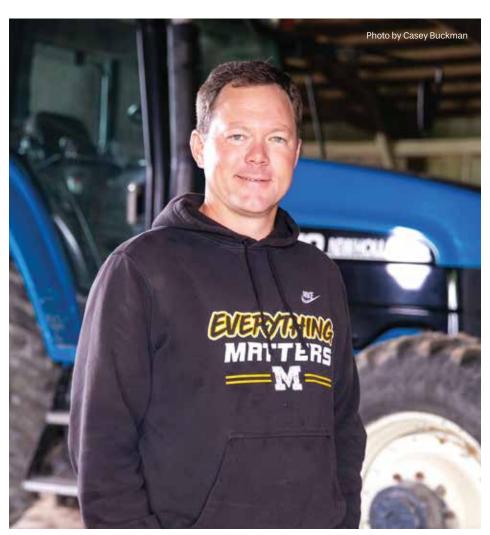
How would you describe yourself and your farming operation?

I didn't grow up on a farm.

Through a series of life events and experiences, in 2014, I decided to make the leap, follow my dreams and start a farming operation at the age of 36. As a first-generation farmer, I knew I would have to go the non-traditional route to make the economics work. I chose to build an organic row crop operation. In the 7 years since, we've grown and expanded using technology and specialized equipment. Our future looks bright.

What motivated you to serve on the Board of Directors?

Shortly after I began farming, I was invited to attend a young farmer and rancher networking event sponsored by MFA Oil. It was during that conference that we talked about the importance of getting involved in the governance of your cooperative. I had never considered participating in such a capacity until this event. After careful consideration, I decided I would run for the Board of Directors during the next election cycle. I enjoy working with the Board to represent our fellow farmers' interests.



What is your approach as vice chairman when it comes to helping govern the cooperative?

A cooperative is like a democracy in many ways. We have a board of eight elected directors who all put the company before ourselves. Each director brings their own unique set of experience, skills and viewpoint to the Board. In recent years, the Board and management

have worked hard to realign the company and create a greater focus on serving members' and customers' needs.

I view organizational health as a key to being able to move quickly and adapt to the changing business climate. When the co-op is healthy, it can perform at its highest level. The management team has worked diligently with our Board to ensure the company is providing excellent service while delivering value

We have a board of eight elected directors who all put the company before ourselves. — Jake Taylor

to our member-owners. Our members deserve and expect us to provide strong leadership, and that's what we are committed to giving them.

I try to look at each decision I make as a Board member from the perspective of my delegates. What would they want me to do based on the situation? While it can be hard to find 100 percent consensus on all issues, I vote with what I feel best represents my 120 fellow delegates who elected me to this role.

What do you view as the most important issue MFA Oil is facing?

There's growing pressure from the public sector to move away from petroleum-based products, but I don't believe that's going to happen on the farm in the short-term. As a Board, we work with our leadership team to look at business trends, where the world is headed and how we can strategize to best position the cooperative for the future. We're committed to being at the forefront of changes that are happening in the energy business, but not too far out. We want to be on the cutting edge, not the bleeding edge.

From a membership perspective, inflation and supply chain issues are

important concerns. We're seeing a variety of supply chain disruptions that are affecting product availability and pricing across the marketplace. Inflation can be both good and bad for farmers. It can boost the prices we see for our commodities, but it can also raise our operating costs and put financial pressure on some producers. M

» Jake Taylor of Ashland, Mo., is a firstgeneration grain and cattle farmer. He was elected to the MFA Oil Board of Directors in 2018 and elected vice chairman in 2020.







Shedding Light on **Nocturnal Pollinators**

FOR MILLIONS OF YEARS, THERE

has been a night shift at work pollinating flowering plants and fruit trees. But only recently have these workers started to get a little credit for their contributions to agriculture.

Moths may not produce a sweet treat like their daytime counterparts, the honeybees, but pollination research on apples conducted by Arkansas Agricultural Experiment Station researchers shows nocturnal pollinators are equally as important to nature's system with flowering plants.

Highlighted in July 2021 by the Journal of Economic Entomology and the Entomological Society of America, the three-year study led by Stephen Robertson, former University of Arkansas graduate assistant in the department of entomology and plant pathology, found nocturnal pollinators like moths are just as capable of pollinating apple trees at night as are bees during the day.

"They are the unsung heroes of pollination," Robertson said. "If you look at the diversity and the sheer numbers of moths out there, the other pollinators pale in comparison. So, you're talking about a massive group of animals that probably contribute not just to fruit crops or crops in general ... but to pollination overall they may just be the most important pollinators as a group."

The entomologist noted in his dissertation that the world's food growers are shifting to more food crops that require pollination, including soybeans. His study sheds valuable light on the night flyers as being more beneficial to production stability than previously recognized.

Evidence that moths are not given much credit as pollinators can be seen in a June 2021 U.S. Environmental Protection Agency website posting with the headline "Pollinator Health Concerns." Of all the pollinators mentioned by the EPA—from

wild bees and ants to wasps, lizards, birds, bats and butterflies—moths are excluded.

Robertson points out in his study that there have been several mentions of the importance of nocturnal moths as pollinators in scientific literature since the mid-1980s, but the overall lack of studies on their impact on crop production has generated a bias in understanding.

Robertson credits a study led by Romina Rader at the University of New England as a backup. Rader and her fellow researchers found that non-bee insects positively contribute to crop pollination. The Rader study published in January 2016 showed that non-bee pollinator services equaled those provided by bees. Although the non-bees were less effective than bees on per-flower visits, they made more visits to compensate. Non-bee pollinators mentioned by Rader included "flies, beetles, moths, butterflies, wasps, ants, birds and bats, among others."

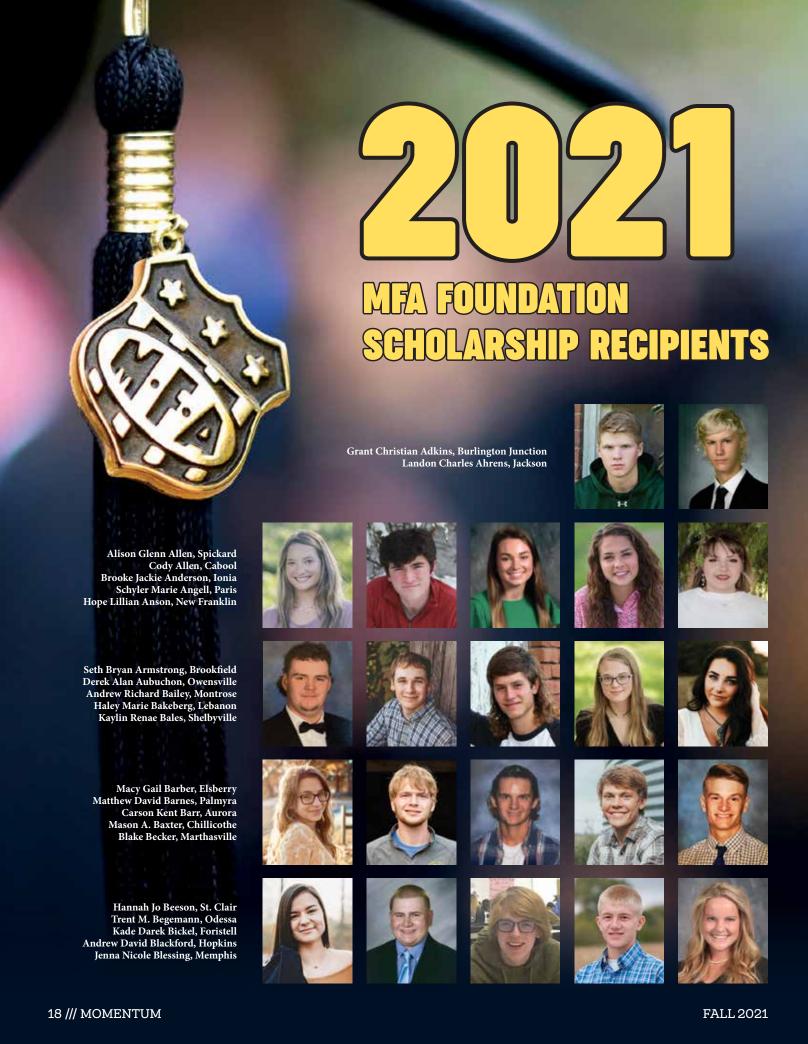
Moths are highly specialized insects for pollination. Some nocturnal moths even have a specific relationship with some plants that depend on them for reproduction. Robertson said the classic example of this is between Darwin's star orchid and the hawkmoth. Other plants are attractive to daytime pollinators, but receive the best inputs from nocturnal moths, he added.

Robertson said more studies are needed on nocturnal pollinators to get a better grasp of their abilities.

"It's a wide-open door," Robertson said. "Because of the impact of apples, I think this kicks the door wide open. I suspect everything that has been done on diurnal pollinators can be done with nocturnal pollinators, so we're talking a massive branch of unstudied, unsung heroes." M

- BY JOHN LOVETTT. UNIVERSITY OF ARKANSAS SYSTEM **DIVISION OF AGRICULTURE**

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Anna Ruth Fairchild, Mexico Marilyn Makenna Farmer, Rock Port Maggi Jean Fernandez, Livonia Olivia Lauren Fischer, Clark Josie Fitzwater, Altamont











Meagan Elizabeth Forck, Jefferson City Ethan Lee Fort, Martinsburg Abigail Louise Friedli, Windsor Callie Jean Fuehring, Alma Natalie Ann Gaches, Stilwell, OK











K. Keoni Gaud, Marceline Lillian Marie Gildehaus, Washington Dillon Ross Gilmer, Polo Carlie Paige Grace, Savannah Brooke Nicole Gray, Elsberry











Kidridge Hobus Griffin, Trenton John W. Haines, Mexico Carlee Hamilton, Van Wert, IA Jenna Claire Hasekamp, Madison Elly Ann Haun, Lamar











Ian Mitchell Hedlund, Fairfax Malcolm Eli Henke, Princeton Joseph Herron, Rock Port RyAnne Grace Herron, Rock Port Bryce Charles Himmelberg, Glasgow











Kaylyn Alaine Hinkle, Clifton Hill William Patrick Hodges, New Madrid Ethan Andrew Hoerr, Hale Grant William Hoevelmann, Union Jaclyn Suzanne Hutchison, Freeburg











Jordan D. Jenkins, Pickering Reagan Elizabeth Jenkins, Russellville Leah Hope Jennings, LaGrange Martina Irene Joseph, Cairo Macy Rae Kamler, Bonne Terre











Ashley Kelley, West Plains Zane Keith Kelley, Urbana Jayme Ann Kemper, Barnard Melayna (Lanie) Dawn King, Clever Anthony D. Kingston, Lonedell













Jared Jerald Milligan, Ridgeway Caleb Morton, Stockton Brining James Mulkey, Cuba Cole Allan Murphy, Houstonia Lindsey Naeger, Ste. Genevieve





Gabrielle Louise Porter, Warsaw Jenna Broox Rains, Gallatin Lydia Margaret Reed, Union Sophia Lynnae Rethman, Emporia, KS Jocelyn Paige Reynolds, Peculiar

Dale Lloyd Riley, St. James Sydney Lane Ritter, Higginsville Jadon Keith Robertson, Grovespring Carrie Elizabeth Roe, Herington, KS Emma Jo Ross, Center

Hadley Elizabeth Sanders, Glasgow Olivia Jo Sanders, Belle Trevor Jay Sanders, Glasgow Madeline Kimberly Saunders, King City Zoe Skye Savat, Poplar Bluff

Lauren Elaine Schallert, Purdy Anne Marie Schieber, Ravenwood Avery Kimber Schiereck, El Dorado Springs Corby William Schmitz, Parnell Ann Elizabeth Schroer, Montgomery City

Dylan Joseph Schupp, Pilot Grove Rachel Irene Scrivener, Rockville Hannah Marie Shanks, Vienna Lakyn Elise Shelton, Conway Emily Alicen Sherman, New Boston





















































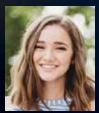
































Kansas State University researchers have completed a study that looks at the potential value of carbon credits—and whether it's an opportunity for farmers in Kansas to earn some extra income.

"There are starting to be a few more concrete opportunities for producers to sign up for carbon credits, and especially some opportunities in Kansas right now," said Micah Cameron-Harp, a K-State graduate student in agricultural economics who was involved with the study.

Carbon credits refer to a tradable permit or certificate that offsets the emission of one ton of carbon dioxide or another greenhouse gas by the credit holder. Large corporations like McDonalds and Microsoft have recently announced voluntary efforts to reduce carbon emissions by contributing to a carbon credit market.

"They're making corporate pledges to reduce how much they're emitting," said K-State Research and Extension agricultural economist Nathan Hendricks, who was also involved in the study. "They're going to reduce their emissions, but in order to get to their goals, they're going to buy some offsets. That's what's driving this market; it's completely voluntary on the part of corporations."

Agriculture is one of several industries that could benefit from the offsets sought by corporations. In effect, a farmer could be paid for implementing practices on their land that reduce carbon emissions.

"The most common (practices) that people talk about are no-till, and planting cover crops, but there are others out there," Cameron-Harp said. "These are practices that sequester carbon from the air and store it in the soil in order to offset carbon emission from the corporations that are buying credits."

Cameron-Harp said the university's work was geared toward helping farmers better understand how to enter the carbon market. He said researchers looked at what is available and analyzed factors that should go into making a decision.

"We are taking this abstract marketplace where there are many players and distilling it down to what's pertinent to a Kansas producer," he said.

Cameron-Harp said most buyers in the carbon market are paying \$15 per carbon removal ton, and the price "is not fluctuating. Right now, there is not an interplay between supply and demand, so that is what you're going to get at this point in time."

"Ultimately, the goal is that this will become a free market," he added. "In such a case, we would see the price fluctuate as companies like Microsoft make large commitments. That's what these marketplaces are hoping to achieve in the next couple years."

In the European Union, buyers are paying as much as \$55 per carbon removal ton, Cameron-Harp said.

"Something that would drive the price higher in the United States is if there was a point where some kind of regulatory pressure was put on companies to reduce their emissions," Hendricks said, noting a carbon tax placed on businesses in the European Union. "If other companies had that, it would drive up the demand for how much they're willing to pay for carbon credits."

Farmers considering getting into the carbon credit market should ask some key questions before signing a contract, including:

- How long of a commitment are you making?
- Is there a tenant-landlord relationship to consider?
- What data will you be required to provide?
- How will the buyer use the data you provide?

"There are a lot of factors to consider; it's not just sign up for the highest payment and go with it," Hendricks said. "You need to look at the data requirements for each place you go to, and each producer needs to use their best understanding of where this market is going to go."

"It's really important to look into each of the contracts and realize each of these is different and not just go for the highest price."

Hendricks and Cameron-Harp recently presented their team's findings at the K-State Risk and Profit conference in Manhattan, Kan. Their full presentation is online at agmanager.info. M



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TAPPING INTO A HISTORIC RIVALRY TO FUND FFA ACTIVITIES

Brookfield wins! Brookfield FFA, that is. The prize: a cowbell.

Not just any cowbell; the FFA version of the Bell Game prize. The annual Bell Game, between the high school football teams of Brookfield, Mo., and nearby Marceline, is one of the oldest sports rivalries in America. It is called the Bell Game because the winner gets to keep a 1930s brass fireman's bell for a year. The game was voted the No. 1 high school football rivalry in the country by USA Today about a decade ago, and thousands attend the game every year rain or shine.

While the Brookfield 11 don't always triumph, Brookfield FFA consistently does, thanks to Jessica Dobrzenski, agriculture educator and FFA advisor with the Brookfield R3 School District.

Dobrzenski grew up in Linn County and went to high school in Marceline, so she was acutely aware of the rivalry before she began teaching.

"And I thought, 'Why can't FFA do something with this?" she said. "We decided to do a cookoff before the game." The FFA chapter that sells the most food wins the coveted cowbell, and Brookfield FFA rakes in more than \$1,000 every year. That's good, because going to county and state fairs; buying supplies for the ranch, barn, greenhouse and welding shop; and all the other FFA activities cost money.

But the money is only part of the benefit.

"The students don't always realize they are also being taught real world skills," said Dobrzenski. "Then, later, they'll say, 'Oh yeah! I learned that in ag class." Food science is one area where Dobrzenski teaches practical life skills. She runs ham curing clinics with her students, who take the hams home to cure. The students then enter their hams into the competition at the Missouri State Fair, where the hams can be sold at a hefty profit. In her first year of teaching, her students cured 15-20 hams. This year, the number was well over 100.

The ham curing also teaches students about history. "Curing hams gives them some idea of how their grandparents and great-grandparents lived," Dobrzenski said. "They couldn't just go to the fridge and get what they wanted."

As the number of producers declines and each generation gets further from the farm, staying in touch with these rural roots is important, she said. Dobrzenski estimates one in five of her students will be employed in some capacity in the ag industry, and of those, less than 2 percent will become farmers. So, she's learned to be flexible in her teaching, meet students halfway and teach them to advocate for the industry.

It's an approach that works. Brookfield FFA was recently awarded an FFA Gold Emblem, placing third out of 351 Missouri chapters. Only 10 percent of state chapters are awarded gold, those that fulfill the FFA mission and emphasize "growing leaders, building communities and strengthening agriculture ... providing educational experiences for the entire membership," according to FFA.

Jenna Stark, now a freshman in biomedical sciences at Northwest Missouri State University in Maryville, is one of those members. She credits Dobrzenski with pushing her outside her comfort zone.





TOP: Jessica Dobrzenski, agriculture educator and FFA advisor, Brookfield R3, with students at the national FFA convention. Brookfield FFA was recognized as a three-star chapter. BOTTOM: Dobrzenski and Abby Turner, who won the state Farm Bureau speaking contest, the second year in a row a Brookfield student won the contest.

"Oh, she pushed me," Stark said. "Pushed me out of my shell to do stuff I was not that comfortable with, pushed me to be the best person I could be." Stark was ultimately elected chapter FFA president. "And I ended up loving every minute of it! She takes the time to sit down, practice with you, stay after school. She will push you to be the best you can be."

"I try to teach them life is not all about money," Dobrzenski said. "You have to have meaning in life.... I don't teach ag with the intent of making farmers but what will suit them as human beings, make them happy and productive.

"This is what I want to do in life," she said. "This is it." M

- BY NEAL FANDEK

Agriculture teachers are vital to developing their students' understanding and appreciation for the agricultural industry. In recognition of their important role, MFA Oil is profiling the amazing work ag teachers do to prepare the next generation of leaders in agriculture.

MFA Oil Raises More than \$1 Million for Military Families

Donations from the Annual MFA Oil Charity Golf Scramble and Concert Provide Over \$1 Million of Support for Operation Homefront Over Seven Years

IN JUNE, MFA OIL ANNOUNCED ITS

Seventh Annual Charity Golf Scramble and Concert benefitting Operation Homefront had raised \$150,000 in donations and more than \$1 million of support for America's military families since the inaugural event in 2015.

Operation Homefront is a national nonprofit that provides financial assistance to the families of U.S. military service members and veterans. The organization's mission is to "build strong, stable and secure military families so that they can thrive—not simply struggle to get by—in the communities they have worked so hard to protect."

"MFA Oil has great respect for the brave men and women who serve in the U.S. military, and we are proud to have given Operation Homefront more than a million dollars of support for military families over the last seven years," said Jon Ihler, MFA Oil president and CEO.

The Seventh Annual MFA Oil Charity Golf Scramble and Concert was held at The Club at Old Hawthorne on June 7 in Columbia, Mo., with more than 220 golfers. In addition to the golf tournament, event participants and guests were treated to dinner and a private concert by country music singer and songwriter Jordan Davis. MFA Oil thanks the tournament participants, sponsors, employees and customers for helping to make the event a success.

"I am absolutely thrilled to report our amazing MFA Oil partners have exceeded the \$1 million mark in support of our efforts to help our military families overcome their financial hardships," said Brig. Gen.



FROM LEFT TO RIGHT: Ashley Bower, MFA Oil Senior Marketing Services Manager; Jon Ihler, MFA Oil President and CEO; AJ Kahn, Operation Homefront Area Manager— Region 2; Jennifer Bach, Senior Director of Break Time Operations; and Kenny Steeves, MFA Oil Senior Vice President of Operations.

(ret.) John I. Pray Jr., president and CEO of Operation Homefront. "An incredible achievement and a clear demonstration of their unwavering commitment to helping us care for this very special and deserving group of our fellow citizens in their time of need."

Founded in 2002, Operation Homefront provides military and veteran families with relief through critical financial assistance, transitional housing programs, resiliency through permanent housing and caregiver support services, and recurring family support programs and services throughout the year that help military families overcome the short-term bumps in the road, so they don't become long-term chronic problems.

The 2021 sponsors of the MFA Oil Charity Golf Scramble and Concert include platinum sponsor CHS; gold sponsor Highline Warren; silver sponsors Little Dixie Construction, MidContinental Chemical Company, Inc., and McLane Company; bronze sponsors Columbia Freightliner, Crockett Engineering, Fiscal Systems, Growmark, MFA Incorporated, NGL Supply, Pepsi, Smith Lewis LLP, and TBC Corporation; breakfast sponsor Zimmer Radio and Marketing Group; lunch sponsor Double Check; dinner sponsors CoBank and Lockton; and premium tee gift sponsor Commerce Bank.

The MFA Oil Foundation provides cash grants to nonprofit organizations that are working to improve communities where MFA Oil has a significant concentration of members and employees. In June, the foundation approved \$80,507 in grants to 19 different organizations.

Audrain County 4-H - Mexico, Mo.

Tri-County Alternative Energy Education & Visitors Center - Maysville, Mo.

Schuyler County Ambulance District - Queen City, Mo.

Every Child's Hope - Jefferson City, Mo.

Open Door Service Center, Inc. -Sedalia, Mo.

Ozark Sheltered Industries, Inc. -Pomona, Mo.

Monroe City Sheltered Workshop - Monroe City, Mo.

Macon Diversified Industries - Macon, Mo.

Missouri Farmers Care Foundation - Jefferson City, Mo.

Ripley County Resource Ministries -Doniphan, Mo.

Appanoose County Coalition for the Arts - Centerville, Iowa

Harrison County Sheltered Workshop Association - Bethany, Mo.

Harrisburg Lions Club - Harrisburg, Mo.

Blair Oaks R-II School District - Jefferson City, Mo.

Lafayette County Enterprises, Inc. -Higginsville, Mo.

Nodaway-Holt R-VII - Graham, Mo.

Town of Keota - Keota, Okla.

Brookfield Parks and Recreation - Brookfield, Mo.

Salt River 4-H Club - Gibbs, Mo.

>>> Delegate Profile

Where Rice Reigns

OVER THE YEARS, RANCE DANIELS

has tried his hand at several cash crops. He's cultivated corn. He's grown and baled cotton. But here in southern Dunklin County, Mo., just a stone's throw from the Arkansas border, one crop excels where others struggle.

"This is rice ground," the third-generation Bootheel farmer said matter-of-factly as he drove west on Highway 164, crossing over one of the many diversion ditches that helped drain this region and transform it from swamp to farmland more than a century ago. "If it wasn't for the rice, there'd be a lot fewer of us farmers around here."

Since the mid-1990s, the Daniels family has focused its farming operation on long-grain rice production. The ground they manage comprises mostly gumbo, a heavy clay soil that becomes practically impervious when wet. While this characteristic is a challenge for crops that prefer well-drained soils, it's suited for rice.

"We farm about 2,700 acres, and in most years, roughly two-thirds of it will be in rice with the rest in soybeans," he said. "All of our fields are precision graded, and we can irrigate 99 percent of it."

The Danielses raise rice in two different ways. A majority is grown on zero-grade fields that are engineered to be flooded. With no slope, the field is like a shallow bathtub, holding water that irrigates the crop while providing weed control. The family also grows "row rice."

"We started doing that about seven years ago on fields with a grade," Rance explained. "Instead of building levies across a field to flood it, we use furrow irrigation. The rice is planted on the same



raised beds that we grow our soybeans. It's really helped us reduce tillage expenses and made it easier to rotate crops."

Typically, the growing season for rice runs from late March through early September. Yields range from 150 to 220 bushels per acre. "Rice farmers want 200-bushel rice just like corn farmers want 200-bushel corn," added the 48-year-old.

While Daniels Farms has many fuel, oil and lubricant needs, it was MFA Oil Company's willingness to supply the farm with bulk oil that secured Rance's business.

"Nobody else around here wanted to fool with it, so that's how Perry converted me," Rance said with a laugh, referring to MFA Oil Area Manager Perry Sample. "Now, they take care of everything for us."

Rance began serving as an MFA Oil delegate in 2017. It's one of his many volunteer positions. He currently is a director for the USA Rice Federation. He also devotes time to the Missouri Rice Research & Merchandising Council, the Missouri Farm Bureau Rice Committee, the Elk Chute Drainage District and the University of Missouri Fisher Delta Research Center Advisory Board.



"There's a lot that goes on past my property line that can greatly affect my livelihood, so I've learned that you've got to be involved," he said. "If you're not in the room sharing your opinion, somebody else will be there, and that's whose voice will be heard."

Rance added that being involved allows him to be "in the know" sooner about opportunities that could benefit his farm. One such example is solar energy, which the MFA Oil business trends committee is currently exploring.

"At our last meeting, I learned what MFA Oil is doing with solar," he said. "So, now we're taking a look at it here, running the numbers to see if it could help offset the cost of running our grain bin dryers."

Rance and his wife, Robin, have three children—26-year-old Taylor, 17-year-old Chase and 16-year-old Emma. In August, Taylor and her husband, Gunter Bell, welcomed their first child, Cooper. The family plans to continue its farming tradition.

"Chase is a senior this year, and after he graduates, he's attending trade school to learn diesel mechanics," Rance said. "After that, he wants to come back and farm. He's got big ideas." M

-STORY & PHOTOS BY JASON JENKINS

-NOTICE

MFA OIL COMPANY ANNUAL MEETING

MONDAY, DEC. 13, 2021

10 a.m. • Holiday Inn Executive Center Columbia, Missouri



Notice is hereby given that the Annual Meeting of MFA Oil Company, as represented by delegates elected in accordance with the bylaws, will be held at the Holiday Inn Executive Center, 2200 Interstate 70 Dr. SW, Columbia, Missouri, on Monday, December 13, 2021, at 10:00 a.m. for the purpose of receiving the annual report, approving the 2020 Annual Meeting Minutes and the transaction of such other business as may come before the meeting.

Ten percent (10%) of the Members or ten percent (10%) of the Delegates may request that a matter be placed on the agenda at an Annual Meeting provided such request is in writing and delivered to the Board of Directors at least thirty (30) days prior to the date of the Annual Meeting.

Tami Ensor, Corporate Secretary

raini Ensor, Corporate Secretary



>> Market Commentary

Propane Supplies Lower Than Normal Heading Into Winter

YOU HAVE LIKELY SEEN MANY

signs from employers seeking workers lately. Bloomberg reports that thousands of cities and states across the United States are facing the most acute labor shortage in recent memory. The high demand for workers is across the board in a wide range of industries. The U.S. labor market is down about 5.7 million jobs from February 2020. The difficulty hiring has impacted the trucking industries, and that is a concern as winter looms.

Winter is coming, and propane demand is sure to rise. Like clockwork, the first cold snap generates a rush of propane tank refill requests all at once. While it's true winter and colder temperatures come every year, getting everyone to properly prepare in advance is an annual challenge. There are just not enough drivers, trucks and hours in the day to haul all the propane that is needed within such a constricted timeframe. A shortage of drivers will only add to the difficulty. If you've yet to fill your tank, I encourage you to act now.

Current stock levels are low and are unlikely to build up enough to reach typical storage levels prior to winter. As of Sept. 2, current U.S. total propane supplies sit at 69.282 million barrels. This is at the bottom of the three-year average range. At the same point in time last year, there were 95 million barrels. We would need to see roughly 20 million barrels of propane added to storage reserves in the next five weeks to get close to what the industry would consider normal pre-winter levels. This will be a challenge for the industry.

My advice to anyone with room in their propane tank would be to do yourself a favor and fill it up now. MFA Oil has had a good year with propane contracting, and many of our customers have signed fixed



price contracts. That should help eliminate resistance to ordering propane now instead of waiting on the possibility of better prices, which are unlikely to come.

Acting now can help everyone avoid issues caused by a logistical bottleneck down the road. We work hard to keep all our customers' tanks well stocked with propane, but some preparation from customers is helpful and appreciated. If you've yet to check your tank levels, please do so soon and give us a call if you need a delivery. Propane suppliers can have a hard time keeping up with an avalanche of calls from customers who allow their tanks to run lower than they should. When you add the current shortage of drivers on top of that type of event, it creates legitimate concerns for this year.

Even if the outlook for the winter forecasts above-average temperatures, you can usually count on one or two cold blasts to challenge the propane distribution system.

When these blasts hit, everyone wants propane at the same time. Those who plan ahead, by filling your tank now or signing up for our Auto-Fill Program, gain peace of mind knowing they won't have to worry about their tanks running out.

As I mentioned before, the national supply situation is not great, and I doubt it will drastically improve between now and the arrival of colder temperatures. Given those dynamics and upcoming seasonal demand, propane prices are more likely to rise than fall. The best time to beat peak demand is well in advance. That time is now, and the answer is simple. Give your local MFA Oil office a call and get your propane delivery scheduled. Please don't wait until it's too late. I promise you won't regret it. M



>>> Tim Danze is the hedging manager for MFA Oil.



MFA Oil Company Acquires American Propane Inc.

MFA Oil Company announced it acquired American Propane Incorporated, an independent propane retailer based in Pevely, Mo., on June 30.

"The acquisition of American Propane fills a gap in our operational footprint and will help us solidify our operations in the southern St. Louis metro area," said Kenny Steeves, senior vice president of MFA Oil operations. "We welcome American Propane's customers and appreciate the opportunity to serve them."

Customers may continue to visit the office at 8647 Commercial Blvd. in Pevely or call (636) 475-9450 to place propane orders.

"We chose to sell to MFA Oil largely because of the respect we have for how they do business," said Kevin Epperson, president of American Propane. "We know they will take care of our customers and employees in a way that honors what we have built here in Pevely. We are excited we found such a good fit for everyone involved."

MFA Oil will continue to evaluate strategic acquisition opportunities in its existing market areas and other regions.

MFA Foundation Supports Building Ashland Workforce Development Center with \$100,000 Grant

The MFA Foundation, a nonprofit organization focused on providing greater educational opportunities for youth, announced a grant of \$100,000 for a workforce development center in Ashland, Mo.

"The MFA Foundation's mission has always been to provide opportunities to individuals living within the trade-area we serve to further their education," said Ernie Verslues, CEO of MFA Inc. and Jon Ihler, CEO of MFA Oil, in announcing the Foundation's support. The well-respected industry leaders added that "while this contribution is not directly to students, it provides interested students an opportunity to develop technical skills in fields demanded by local employers."

Addressing the workforce development needs of central Missouri employers is why Southern Boone R-1 School District, the Mid-Missouri Regional Planning Commission, City of Ashland, and Ranken Technical College are partnering to build a satellite campus of Ranken Technical College in Ashland. The college will serve adult and high school students from Boone, Callaway, Cole, Cooper, Howard and Moniteau counties, offering training in construction trades, health and medical, industrial engineering technology, and information technology.

These initial programmatic areas were chosen based on recent survey responses and subsequent discussion with industry partners throughout the region. "Coordinating curriculum with area employers' needs ensures opportunities exist upon program completion," emphasized Ihler and Verslues in announcing the Foundation's generous \$100,000 support for the Investing in Tomorrow's Workforce Capital Campaign.

Gifts to the campaign will be matched by a State of Missouri \$1.5 million budget allocation and used to build the workforce development center. To participate in the Investing in Tomorrow's Workforce Capital Campaign, go to tomorrowsworkforce.org. M





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- Derive a minimum of two-thirds of their income from farming

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Applications are due by October 31, 2021.

Participants will be selected and notified by November 15. You do not have to be an MFA Oil customer to qualify.





