



**MOMENTUM**

*green*

**FRIDAY FRENZY**

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**Piscine Purveyors**

For More than a Half-Century,  
Hopper Hatcheries has Supplied Quality  
Sport Fish to Anglers Nationwide

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When Butch and Tootsie Augspurg opened The Branch Ranch, they wanted it to be more than just a place to buy a Christmas tree—they wanted to share their love of the holiday. Photo by Jason Jenkins.



## Focusing on Employees

### DURING MY TIME AS PRESIDENT

of MFA Oil, I've had the opportunity to recognize many employees with awards celebrating their service milestones with the company. Some of these individuals have been with the cooperative for 30 or 40 years—a rare achievement in today's workplace where job hopping is commonplace.

I always make it a point to ask our employees who've been with us for multiple decades what has kept them with us for so long. The answers are usually variations of the same theme: MFA Oil is a great place to work with wonderful people.

While this is always encouraging to hear, we know we can't grow complacent. We have worked hard in recent years to re-establish a strong company culture based on the values and beliefs that serve as the guiding light for our cooperative. Culture is the glue that holds us together. Without an appropriate action plan to maintain it, the glue begins to fall apart.

Putting our customers first is the cornerstone of the company's core values and our heritage as a farmer-owned cooperative. The best way to ensure our farmers and customers receive the service they need and deserve is to hire and hold on to high-quality employees.

Part of our plan at MFA Oil has been to put a strategic priority on developing our employees. We want to ensure we provide appropriate motivation, incentives, learning and growth opportunities, and safety measures to attract and retain talented employees.

Some companies view investing in employees in this fashion as risky. They worry that the resources they put into employee development could make their staff more

likely to be poached by competitors. Companies that think this way are missing the point. They would be better off asking themselves whether they can afford not to invest in their personnel.



Jon Ihler

We want to provide our staff with positions that feel more like a career than just a job. Those terms may sound similar, but there's a crucial difference. A job is something you do to earn money to meet your basic needs. A career is a long-term professional journey based on your passions and personal ambitions.

One of our recent retirees, JoAnn Wilborn, who worked a combined 45 years at MFA Incorporated and MFA Oil, expressed a view that we hope becomes a familiar refrain for all our employees.

"I know some people dread getting up in the morning and going to work, but that has never been my experience," Wilborn said.

"This is a great place to work, and the people are amazing. I have learned so much over the years and had lots of fun. One of the most important lessons was to take pride in your job and do the best work that you can. I have always tried to approach my work that way—doing everything I can to help people."

At MFA Oil, we will continue focusing on employees and providing long-term career opportunities. Because we know the best way to ensure a great customer experience is by creating a great employee experience.

Jon Ihler,  
President and CEO



## MOMENTUM

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This magazine comes to you courtesy of MFA Oil Company, a farmer-owned cooperative providing energy solutions to customers for more than 90 years. We deliver high-quality propane, fuels and lubricants to farmers and other customers across an eight-state region stretching from Indiana to Kansas. *Momentum* is an information service for farm families, published by MFA Oil.

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## Proof of Concept

### A GROVE OF CEDAR TREES STANDS OUT AMONG

the fields of corn and soybeans along U.S. Highway 36 in northeastern Missouri. Here, amid the flat, fertile farm ground just outside of Monroe City, Sweetwater Distillery sits tucked behind the evergreens.

Owners Andy and Heather Utterback opened the doors to the distillery in May 2020. From the start, business has been brisk. The couple has sold nearly 20,000 bottles of alcohol in two years, and they estimate they've served more than 60,000 cocktails from the bar that provides a view of their production area.

### Local Flavor

Before jumping into small-batch distilling, Andy was a tank welder by trade. He and his wife, Heather, attended Moonshine University in Louisville, Ky., to train in the art of spirit making. Andy's welding skills allowed him to build Sweetwater's still on his own in eight months. While Andy was assembling the still, Heather took care of the state and federal registrations and other paperwork necessary to open the distillery.

The couple began by fermenting locally grown grain to make whiskey and vodka. Their custom yellow corn whiskey mash bill, or recipe, calls for a medley of 95 percent corn, 4 percent barley and 1 percent rye. The high percentage of yellow corn creates a unique flavor profile. It opens with traditional whiskey flavors and mild sweetness then finishes with hints of buttery corn on the cob.

The buttery flavor of the yellow corn brings a distinctive taste to Sweetwater's vodka, which some people say reminds them of cake or butterscotch.

"Our vodka has its own flavor that's different from almost any other vodka you will drink," Andy said. "Making our own vodka was one of our best decisions. It's got a signature taste that comes from our all-corn grain mash."

The yellow corn is grown by Heather's parents, Marvin and Wuanita Hathaway, of North River Farms in Monroe City. The barley is also Missouri-grown, and only the rye comes from out of state.

Another locally grown grain has become a focal point of the Utterbacks' distilling strategy. Jimmy Red corn, an heirloom variety rescued from near extinction, is the star of Sweetwater's other whiskey and a soon-to-be-distilled vodka. The rare blood-red, flint-hard dent corn variety has an unusually large and flavorful germ. Jimmy Red corn was once a prized ingredient for moonshiners before heirloom varieties fell out of favor for higher-yielding modern corn hybrids. Whiskeys and bourbons made from Jimmy Red benefit from the corn's high Brix (sugar) content.



Distillery owners Andy and Heather Utterback (bottom left) make whiskey and vodka from Missouri-grown grains. The couple uses heirloom corn (bottom right) to create unique flavors in their Jimmy Red whiskey.

"It has a sweetness to it that stands out and a bit of a spice note," Andy said. "It goes down smooth."

"Heirloom varieties provide unique tastes different from what you get from mass-market distillers," he continued. "I also love the rich storylines and history behind heritage corns like Jimmy Red. Its roots can be traced back to Native American cultivation. Everything's better when it has a story to go with it."

Monroe City farmer Todd Hays has grown the Jimmy Red corn for the past two years for the Utterbacks on a farm roughly two miles from the distillery. In 2021, he started with 17 acres and expanded to 27 acres of the crop this year. The heirloom corn lacks the uniformity and predictability of modern hybrid corn, with stalks ranging from eight to ten feet in height, but Hays appreciates the challenge of growing it.

### Expansion Plans

The Utterbacks are looking to expand their distilling operations—which are powered by propane supplied by MFA Oil. Andy wants to build a cooling system for the distillery this fall and, eventually, the state's biggest pot still. The couple is also gradually working to increase the length of time their spirits are aged, with plans to introduce a three-year straight bourbon and other aged products in the future. **M**

To learn more about Sweetwater Distillery, visit [Sweetwater-Distillery.com](https://Sweetwater-Distillery.com) or call 573-406-4051.



# green

## FRIDAY FRENZY





Butch Augspurg takes a load of visitors on a ride around The Branch Ranch on "Green Friday."



## For Many, Christmas Traditions Begin With an Annual Pilgrimage to The Branch Ranch

Photos and Story By Jason Jenkins

Across the nation, the day after Thanksgiving—known to most as “Black Friday”—is one of the busiest shopping days of the year. Retailers of all kinds attempt to lure shoppers into their stores with limited, money-saving specials on everything from tube socks to TVs.

Customers line up, often in the wee hours of the morning, for the chance to snatch up doorbuster deals before they disappear. Frenetic and sometimes frustrating, shopping for Christmas on Black Friday may be a thrill for some. But in northeast Missouri, many avoid this consumer chaos and opt for an alternative outing.

“We call it ‘Green Friday,’” said Butch Augspurg, owner of The Branch Ranch Christmas tree farm. “We get to start the Christmas season with about 600 families every year.”

For the past 26 years, Butch and his wife, Darlene, known to most as “Tootsie,” have welcomed generations of families to their farm in Marion County. Here, just outside the tiny hamlet of Philadelphia, the couple provides more than just fresh-cut Christmas trees. They offer their customers an opportunity to make memories, forge traditions and enjoy the magic of the season.

“How much excitement can there be walking into Lowe’s and walking out with a tree?” Butch wryly asked. “Out here, the kids can run around, play hide-and-seek in the trees, eat a cookie, drink some hot chocolate and pick out their very own Christmas tree to take home and decorate.”

### TREE FARM FANCY

When the Augspurgs bought their 120-acre farm, Butch already had a full-time career as a kitchen designer. They knew traditional row crops weren’t in their future, but the idea of raising Christmas trees appealed to Tootsie.

“I absolutely love Christmas,” she said. “We used to drive past a Christmas tree farm on our way to Columbia, and it was

just beautiful. I told Butch that I thought some trees would be fun. I had no idea what we were getting ourselves into.”

Butch and Tootsie planted their first trees in 1990 and immediately began learning all the things that can go wrong. Some of them did.

“The first year, cows ate the tops off all the trees. The next year, we learned that fescue can choke out your seedlings,” Butch recalled. “It wasn’t until about the third year that we could see that we were in the tree business.”

To learn more about raising trees, Butch joined the Missouri Christmas Tree Association, an organization for which he has served as president on two occasions. He also received some advice from his local state forester. Soon, he knew how to prevent damage from sawflies, spider mites and bagworms and how to control diseases such as brown spot needle and diplodia tip blight. By 1997, the Augspurgs were ready to sell their first trees.

“We sold about 25 trees that year; that’s all the family we had,” Butch said jokingly. “Rather than cut them and bring them to town, we decided then to let folks come out, choose their own tree and then cut them. Otherwise, if you cut it and didn’t sell it, it was just ditch fill.”

Today, roughly 15 acres of the 120-acre farm are devoted to Christmas trees. At one time, the farm comprised 10,000 trees, ranging up to 16 feet tall. These days, Butch says he doesn’t let any trees grow taller than 8 feet.

“I didn’t like growing those big trees,” he said. “The longer they’re here, the better the chance they’ll get disease. And they are more trouble to handle. A 10-foot tree will weigh about 100 pounds until it rains or snows. Then, it’s a 400-pound tree.”

The Augspurgs grow three varieties of Scotch pine, which Butch said are hardy enough to grow in their clay soils even





during the hottest of years. “A Scotch pine will grow out of a rock, where the rest of them—the firs and the spruces—you have to water them and shade them and talk nice to them,” he quipped.

The pines are planted as 18-inch-tall bareroot seedlings. When they reach 3 feet tall, the pruning process begins. It’s important to prune the top growth, called the primary leader, as it determines the distance between each row of limbs, Butch explained.

“That leader can grow up to 30 inches in a season, but you don’t want that much space between the rows of limbs,” he said, adding that the trees are also trimmed to create the familiar conical Christmas tree shape. “You need to go through and trim it back to 12 to 14 inches.”

Each October, trees that have reached at least 5 feet tall receive a coating of a green vegetable-based sealant to ensure their needles remain a deep verdant color for the Christmas season.

“I’m as green as a leprechaun by the time I get them all sealed,” Butch said.

## COOKIES, COCOA & CHRISTMAS MEMORIES

While procuring a Christmas tree is the primary purpose for a visit to The Branch Ranch, there’s much more to the experience. When the gate opens at 9:30 a.m. on “Green Friday,” the fun begins.

Families pour into the property, park their vehicles and begin to explore. Some start by hopping on the “Tree Trolley,” a wagon pulled by an antique John Deere Model A tractor, to make their way to the Christmas tree fields. Others begin at the “Baumhaus,” the original 12-by-16-foot shed where Butch and Tootsie first started selling their trees off the farm. Inside, visitors find antique tools, more than 700 Christmas decorations and the “Christmas Tree Express,” a model train that circles the structure’s interior perimeter.

Once the ideal tree is found, a family may elect to harvest it themselves using a hand saw or allow one of the farm’s sawyers to cut it with a chainsaw.

“It’s become a family tradition for us,” said Cathy Page, a neighbor who lives in nearby Emerson, Mo. Her family has harvested a tree at The Branch Ranch annually since



CLOCKWISE FROM TOP: There are more than 15 acres of Christmas trees at The Branch Ranch for families to explore at their leisure; a young visitor gleefully accepts one of Tootsie’s sugar cookies; the sign welcoming visitors to The Branch Ranch reminds them of the reason for the season; Butch and Tootsie Augspurg planted their first trees in 1990 and their last ones in 2021.



2013. “Even if our kids and grandkids can’t be home for Thanksgiving, they try to be here to pick out the Christmas tree every year.”

Other families have similar experiences. Richard and Debbie Adair moved from New Jersey to Missouri in 2011 and fell in love with The Branch Ranch experience.

“They’re such nice people, and the Christian atmosphere starts the season off well,” Richard said. “The first time we say, ‘Merry Christmas’ is usually here.”

**It’s become a family tradition for us. Even if our kids and grandkids can’t be home for Thanksgiving, they try to be here to pick out the Christmas tree every year.”—Cathy Page**

In preparation for the season, Tootsie bakes homemade Christmas cookies to share with everyone who visits The Branch Ranch. The Augspurgs also offer hot chocolate and cinnamon cider.

“I make right at 250 dozen cookies. That’s 3,000!” Tootsie said. “It takes me about two months to get them all baked. This is our Christmas party, and we consider it a mission, too, because Jesus is the reason for the season.”

This year, the Augspurgs will have 800 Scotch pines ready for harvest. Butch also is bringing in 160 pre-cut Fraser firs from Michigan.

While making memories at The Branch Ranch will continue for several more years, the Augspurgs made the decision to plant their last trees in 2021.

“I’m 78 now, and Tootsie’s 81, so when we start selling that last batch, I’ll be 84 and she’ll be 87,” Butch said. “We’ve had a ball doing this, but I think by then, we’ll be ready to be done fooling with trees.” **M**

**The Branch Ranch, located at 2551 County Road 159 northeast of Philadelphia, Mo., will open for its 2022 season at 9:30 a.m. on Nov. 25. For more information, call 573-439-5789 or visit [www.thebranchranch.com](http://www.thebranchranch.com).**



CLOCKWISE FROM TOP: Brody Maynard of Ursa, Ill., uses a bow saw to harvest a Christmas tree; the Page family from nearby Emerson, Mo., searches for the perfect Christmas tree; Gary Page and his grandson, Knox Lawrence, carry their tree back to the truck; a Branch Ranch employee shake loose needles free from a freshly cut Christmas tree.



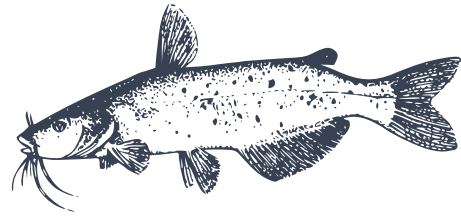
# Piscine Purveyors



For More than a Half-Century,  
Hopper Hatcheries has  
Supplied Quality Sport Fish  
to Anglers Nationwide

Photos and Story By Jason Jenkins





It's a scene that plays out every spring and fall at local agricultural cooperatives and farm supply stores across the country. A single-file, serpentine line of pickup trucks and trailers forms in the parking lot, often before the start of business hours. Loaded down with stock tanks, garbage cans and assorted barrels full of water, this seasonal procession gathers for a singular purpose.

“Fish Days” have arrived.

Like an aquatic Johnny Appleseed, a truck from the local fish farm appears, pulling up at the head of the line. Its tanks teem with fingerlings of all species of fish—bass and bluegill, catfish and crappie—destined for farm ponds and other impoundments in the area. As orders are filled and the line disappears, the fish truck heads down the road to make its next delivery.

While some of the fish sold during “Fish Days” may have been produced locally, it's quite likely that most of those freshwater fighters began their lives in Arkansas. Considered the birthplace of warmwater aquaculture, the state's first commercial fish farms were built in the 1940s. Today, the state ranks second in aquaculture production, according to the Arkansas Department of Agriculture.

For more than 50 years, the Hopper family of Lonoke, Ark., has helped meet the ever-growing demand for fish. Each year, Hopper Hatcheries produces millions of sport fish that are distributed to customers nationwide from their operation east of Little Rock.

“This area is nothing but fish and rice,” said second-generation fish farmer Jon Hopper. “It's ideal for it. There's lots of clay soil, an ample supply of underground water that's easy to access and a climate to grow a full crop of warmwater species of fish.”

## **TAKING THE BAIT**

The Hoppers' foray into fish farming began in the late 1960s when Jon's father, Bob, went to work for Leon Hill, a local farmer who had decided to try his hand at raising catfish.

“Leon was mainly a row-crop farmer growing cotton and soybeans, but he had a big reservoir that he had cut into smaller ponds to try growing some catfish,” Jon said. “He went to Andrew Hulse, who was the director of Arkansas Game and Fish at the time, and asked who their best catfish guy was. Hulse replied, ‘Bob Hopper.’ So, Leon spent about three months trying to talk my dad into working for him. I guess he finally made a good enough deal.”

Throughout the 1970s and 1980s, Bob Hopper and another employee, Mark Stephens, helped Hill grow his fish-farming operation. As a teenager, Jon Hopper spent his summers working on the farm under his father's tutelage.





TOP: Jon Hopper began working under his father's tutelage as a teenager. Today, he oversees an 1,100-acre operation where they raise eight fish species. BOTTOM: Hatchery workers seine fingerling channel catfish out of a "fry pond." The fish will be measured and then stocked into another pond where they will grow out to the desired size for sale.

"One of my jobs back then was collecting the catfish eggs from the ponds to bring back to hatch in the shed," Jon recalled. "We used old 10-gallon cream cans to give the catfish a place to nest, and my job was to check those cans. You'd stick your hand in, chase out the male catfish and then collect the eggs he had been guarding. I thought I had the greatest job in the world."

As they became more successful with their channel catfish production, Leon continued adding more pond acres and began raising other fish species—including fathead minnows, golden shiners, goldfish and bluegill. In the 1970s, they added grass carp as an option for vegetation control. They'd later add black crappie, hybrid bluegill and largemouth bass.

"We kept getting phone calls. 'Do you raise this? Can I get that?'" Jon said. "When people call so many times asking for hybrid bluegill, you figure out how to raise hybrid bluegill. There was a lot of trial and error."

In 1990, Hill retired, selling his operation to his trusted employees, who renamed it Hopper-Stephens Hatcheries. The two families would remain in partnership for more than 30 years. Mark Stephens passed away in 2018, and this year, his family divested its interest in the business.

"So, we're now Hopper Hatcheries," said Jon, who oversees production while his wife, Debbie, manages the office. "We're farming about 1,100 acres of water, raising eight species of fish that we provide to customers in various lengths. Probably half of our fish go to Texas. The rest find their way throughout the Northeast and Midwest. We even have a few customers on the West Coast."

## FISH FARMING 101

While fish farming might seem to be vastly different than other forms of agriculture, it integrates goals familiar to both livestock producers and row-crop farmers.

"We're trying to increase our feed efficiencies while maximizing our production per acre," Jon said. "That begins with our water. You have to watch your water and farm it the best that you can. If a pond vegetates too quickly, for example, your water chemistry can fluctuate, making it harder for the fish to spawn. When your water quality isn't good, problems with disease and bacteria also can show up."

For some species, such as channel catfish, grass carp and largemouth bass, eggs are collected and brought into the hatchery where the fry are allowed to grow before being released into ponds. Others, including the bluegill and redear sunfish, wild spawn directly in the ponds.

"For those fish, you're really dependent on the water conditions, the condition of the brood stock and then the survival of the fry once the fish have spawned," Jon explained. "If your pond is rich in zooplankton for the fry to feed on, you can get tremendous survival. But, if your pond has a lot of larger aquatic insects, they'll feed on the small fry and reduce survival. So, you're trying to balance all of these different factors."

Much like a cattle producer works to improve herd genetics, a fish farmer also works to improve the piscine gene pool. Individuals that grow faster or larger by converting feed more efficiently, along with heartier fish that survive diseases and other



stresses, are kept for brood stock. Jon credits longtime hatchery manager Tommy Pack with improving the farm's production.

"I'm the detail-oriented guy micromanaging everything, but Tommy is more of a visionary," he said. "He's always experimenting with ways to do it better."

Other parallels also can be drawn between fish farming and row cropping. Just as a field might be double-cropped with soybeans following winter wheat, a pond can also produce two fish crops in one year, Jon said.

"If our bass spawn early, we can grow them out and then follow with bluegill in those ponds," he said, noting that a majority of the farm's impoundments are five to 15 acres in size. "We won't stock them as heavy, so they'll grow out quicker. Then we can put that pond back into bass the next spring."

Some species can be grown in the same pond simultaneously. Jon said bluegill and grass carp can be reared together, then separated using a seine net that captures the larger carp while allowing the bluegill to swim away.

Like row crops, weather poses challenges for fish production. Especially troublesome are thunderstorms and cloudy days that can limit the production of oxygen within the water, requiring the pond to be aerated with large paddlewheels to prevent fish kills. Predators also can wreak havoc, especially wading birds such as herons and egrets and diving birds such as pelicans and cormorants.

## FUTURE FISH FANCIES

As Hopper Hatcheries enters a new era under singular ownership, the farm continues to expand its production capacity to meet the demands of current customers. The COVID-19 pandemic had a positive effect on the business, as pond owners stocked more fish for both food and recreation. Jon said that demand has been so strong that they haven't been able to take on any new customers.

Earlier this year, the farm added new concrete holding vats to its hatchery facility, increasing its total number to 56. An addition to the feed shed is also underway.

Whereas technology and automation have reduced the number of employees many farms require, the same isn't true for aquaculture.

"There's no working remotely in the fish business," Jon said. "It's all about being out there with your feet in the mud. Labor is our biggest expense, followed by feed and electricity."

After raising fish for more than four decades, Jon said he can't imagine doing anything else. His father, who is now 81 years old, still comes to the farm every day to drive the feed truck. Jon admitted that even after raising fish for more than 40 years himself, he looks forward to coming to work on Monday mornings.

"We've been fortunate to build a business with loyal customers," he said. "Our fish may be a little more expensive than some of our competitors, but our customers come back because they know they're getting quality fish. Bargain fish aren't a bargain if they don't stay alive. Paying a few cents extra is worth it for quality." **M**

To contact Hopper Hatcheries, call 501-676-2435.



TOP: Brood stock channel catfish are transferred to another pond where they can spawn. MIDDLE: Hatchery workers sort and separate largemouth bass fingerlings by size in one of the hatchery's 56 vats. BOTTOM: Aeration is critical to fish survival, especially on hot and cloudy summer days. Paddlewheels churn the water, adding oxygen.



# Q&A with Tony Dameron of the MFA Oil Board of Directors



**Q** What motivated you to serve on the MFA Oil Board of Directors?

**A** My grandad was an ardent supporter of the farm co-op system, and he taught me the benefits of co-op membership at an early age. I have been an MFA Oil member since I started farming. My local manager encouraged me to sign up for the delegate election so that I could have a voice in how our cooperative served its members. After becoming a delegate, I realized how important good governance is to running a successful cooperative. When my board member passed away in a tragic accident, I decided to run for the special election to finish his term. I felt like I could bring the perspective of an active farm operator to the boardroom.

**Q** How would you describe yourself and your farming operation?

**A** My farming operation began in 1989 as an FFA project and a dream on my parents' farm in Pike County, Mo. I always knew I wanted to be a farmer, but the 1980s left some deep scars across farm country, and it was a difficult time to enter agriculture as a beginner.

I was fortunate, however, that with guidance and support from my family, I



Photo by Keith Borgmeyer

was able to grow my project to a substantial size. Upon graduating high school, I started farming full-time.

My wife, Shera, and I have been married for 25 years. We have two daughters and a son-in-law who are involved with our farming operation.

We grow corn, soybeans, hay and have a cow/calf herd on about 5,000 acres of land

in Audrain, Ralls, Pike, Montgomery and Lincoln counties in Missouri. Additionally, we operate a small feedlot operation where we finish our calves. Our finished cattle are marketed predominantly through U.S. Premium Beef in Tama, Iowa.

**Q** What's something you think more members of the cooperative should know?



**A** I serve on your Board of Directors with seven other farmers and ranchers. We weigh every decision that we make with this question: Does this decision lead to an outcome that serves our members? We have a professional management team that is closely aligned with our values and wholeheartedly strives to carry out our stated purposes and goals daily.

We have delegates who come together a few times each year to hear updates, elect directors, share feedback and help us see things we may have missed. What we need is more of you. We need members to attend their local annual plant meetings. We need you to vote in delegate elections, or better yet, ask your managers how to become a delegate. We need your feedback on what we are doing right and what we

could do to better serve you. Together, we can build on the strong foundation of past success and keep our cooperative vital long into the future.

**Q** What do you think sets MFA Oil apart from its competitors?

**A** Our people are what sets us apart from our competition. We have great employees throughout the company who strive to deliver top-quality products and first-rate customer service every day. A cooperative whose sole reason for existence is serving its members is a marketplace phenomenon that is hard to beat.

**Q** What have you learned about the cooperative since becoming a director that you didn't know before?

**A** One of the biggest surprises to me after becoming a director is the colossal amount of work that is done behind the scenes on days, nights and weekends to make sure our customers receive the products and services they expect in a timely and efficient manner. **M**

» Tony Dameron of Vandalia, Mo., raises row crops and cattle with his wife. He is a third-generation MFA Oil member and has served as a delegate for the cooperative since 2015. Dameron was elected to the MFA Oil Board of Directors in September 2018.

# NOTICE

## MFA OIL COMPANY ANNUAL MEETING

**MONDAY,  
DEC. 12, 2022**

**9 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 12, 2022, at 9:00 a.m. for the purpose of receiving the annual report, approving the 2021 Annual Meeting Minutes and the transaction of such other business as may come before the meeting.



Tami Ensor, Corporate Secretary





# Fall Brings Renewed Threat of Virulent Bird Flu

**WHEN MIGRATORY GEESE AND OTHER WATERFOWL** fly south this fall from their Canadian breeding grounds, they will bring with them an uncharacteristic specter of dread. There's a chance that the migration may reignite a wave of highly pathogenic H5N1 avian influenza outbreaks that spread across the North American continent earlier in the year.

A record 99 species of wild birds contracted the highly contagious virus in 2022. As wildfowl finished their seasonal migratory journeys, H5N1 cases largely subsided. But the virus did not completely vanish as it did in the summer of 2015, during the last avian influenza outbreak in North America. Wild birds and poultry flocks in the United States and Canada have continued contracting the viral infection.

“While the immediate (H5N1) concern is dampened, the risk of an outbreak this autumn remains elevated,” said Brian Earnest, lead animal protein economist with CoBank.

Commercial poultry farms in Minnesota and Ohio have already reported late summer bird flu outbreaks. Shauna Voss, a senior veterinarian on the Minnesota Board of Animal Health, said the virus returned “sooner than we anticipated,” but that the state has been preparing for a resurgence.

H5N1 has introduced significant havoc and devastation to the U.S. poultry industry this year. Through the first seven months of 2022, the virus has been confirmed in 430 commercial and backyard poultry flocks across 39 states. The U.S. outbreaks have





wiped out nearly 44 million birds in total. Table egg and turkey producers have been hit the hardest with flock losses of 9.5 percent and 2.5 percent, respectively.

As poultry losses have mounted, the price of eggs and turkey—particularly turkey breast—have spiked. Egg prices have tripled, and turkey breast meat is up 60 percent to historic levels this year, according to an analysis from CoBank.

A recent study from the European Food Safety Authority, which described the 2021-22 season as the worst ever epidemic of H5N1, warns the virus may now be endemic in wild birds. In a world where H5N1 presents a consistent, year-round danger, the deadly virus would pose a looming threat to all avian species—wild and farmed.

“Undoubtedly, this won’t be the last highly pathogenic avian influenza outbreak the U.S. commercial poultry sector will have to manage,” Earnest said. “As (H5N1) typically occurs during the wild bird migratory season and carries to commercial flocks through dust particles, fecal matter or other foreign objects, stamping out highly pathogenic avian influenza is particularly complicated.”

Biosecurity is paramount to stopping the spread of H5N1 and other viruses and diseases. Flock owners large and small, from commercial operations to backyard flocks, should review and tighten their biosecurity measures to maintain the health of their birds. [M](#)

– BY ADAM BUCKALLEW



# 2022

## MFA FOUNDATION SCHOLARSHIP RECIPIENTS

Every year, the MFA Foundation distributes hundreds of thousands of dollars to high school seniors. The Foundation is a nonprofit, philanthropic organization jointly administered by MFA Oil Company and MFA Incorporated with the primary purpose of providing educational opportunities to youth located throughout the trade territories of the two companies. Since 1965, the Foundation has awarded scholarships to nearly 15,000 students, totaling nearly \$17 million.

One scholarship is offered annually at each high school in whose town a participating MFA Agri Services Center, MFA Oil Company propane plant, MFA Oil Company bulk plant or other MFA agency is located. MFA Oil funds its contributions to the Foundation through unclaimed member equities.

Students interested in applying for a scholarship should contact their school counselor to see if one is offered in their area. Counselors obtain applications from participating locations. Local committees select the scholarship winners, who are announced at graduation ceremonies. The majority of the scholarships are \$2,000 and may be used at any college or university. This year, 245 high school seniors received a total of \$490,000 in scholarships.

Kerrick Michael Adkins, Dover  
John Alan Adkisson, Osceola, AR



MaKinley Reese Aeschliman, Lancaster  
Baylan Marie Alexander, Ava  
Joselyn Faye Alkire, Bevier



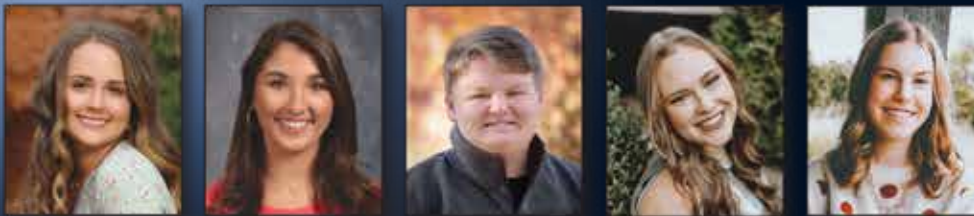




Emma Nicole Anderson, Lonedell  
Anniston Paige Armer, Green Forest, AR  
Autumn Laine Arndt, Center  
Addison Hannah Ruth Arnold, Maryville  
Lauren Olivia Aust, LaCygne, KS



Jacob Samuel Ballard, Hartville  
Justine M. Barb, Edwards  
Sydney J. Barger, El Dorado Springs  
Camryn Basler, Bloomsdale  
Kristy Irene Beene, Fort Scott, KS



Sydney Lynn Bell, Rich Hill  
Molly Caroline Below, Dexter  
Landon Zachary Belstle, Fayette  
Caroline Clarice Bentley, Caulfield  
Amber Berhorst, Westphalia



Dalton Jacob Berhorst, Canton  
Brian Joseph Besand, Perryville  
Brenton Michael Bilyeu, Golden City  
Samuel Dean Bishop, Bunceton  
Kayla Marie Blankenship, Gerald



Ellie LeeAnn Bock, Appleton City  
Samantha Megan Boedges, Hermann  
MaKayla Marie Bohart, Oregon  
Eric Borgman, Marshall  
Hannah Joy Bowe, Laredo



Charlie Louis Bowen, Frankford  
Heidi Marie Brennecke, Russellville  
Samantha Jo Brockett, Miller  
Saylor Madge Brown, Hopkins  
Kirsten Nicole Bruegel, Seneca



Emma Dru Bruno, Macon  
Blakecom Allen Buchanan, Orrick  
Caroline Rose Buechter, St. Elizabeth  
Allison Nicole Buschmann, Vienna  
Samantha Callahan, Centerville



Levi Christian Campbell, Lincoln  
Erica Dawn Carney, Weaubleau  
Mackenzie Lea Carron, Ste. Genevieve  
Jayden Rose Carrow, Bonne Terre  
Justin Joe Chadwell, Norwood



Kourt M. Cheek, Preston  
 Ennis Edward Childs, Vandalia  
 Gracen Maun Clark, Jamesport  
 Carly Marie Clarkson, Laclede  
 Kyrsten Nachele Collins, Gallatin



Keyanna Marie Colvin, Glasgow  
 Tre Mikel Cowans, New Franklin  
 Olivia Laine Coy, Kirksville  
 Quincy Lee Crone, Pattonsburg  
 Kyle Daniel, Elsberry



Regan Darby Darbyshire, Hartford, KS  
 Ashlee Nadine David, Lenox, IA  
 Hali Marie Deatherage, Concordia  
 Maggie Marie Deeken, Westphalia  
 Haylee Elizabeth Deitch, Norborne



Austin Michael Eddy, New Madrid  
 Zane Alvin Edelman, Lebo, KS  
 Chloe Kathryn Eiberger, King City  
 Olivia Alice Eichelberger, Boonville  
 Emma Elizabeth Eiken, Russellville



Anna Kate Eitel, Novinger  
 Andrew Luke Elliott, Ash Grove  
 Maren Faith Elmore, Kirksville  
 Landon Kyle Engelage, Wentzville  
 Harley Lucille Engelmeyer, Iberia



Ava Hadley Engemann, Hermann  
 Emily Mae Evans, Center  
 Brooke Erin Falconer, Linneus  
 Abigail Dawn Farmer, Atlanta  
 Clayton Scott Ferguson, Adrian



Jadyn Lea Foster, Weaubleau  
 Briana Claire Frerking, Higginsville  
 Laci Elizabeth Fuhlage, Fayette  
 Zachery Lloyd Fuwell, Bucyrus  
 Davian Trevor Gall, New Cambria



Lili Yi-Lin Graue, Neosho  
 Trent Michael Grossman, Tina  
 Autumn Jubilee Grover, Licking  
 Dixie Lauren Gruber, Windyville  
 Charles Henry Grumke, Higginsville







Tevi Annetta Gurley, El Dorado Springs  
 Reagan Jade Hagey, Burlington Jct.  
 Marissa Rae Haller, Linn  
 Chloe J. Hamaker, Van Wert, IA  
 Alyssa Grace Hancock, Bois D'Arc



Tierra Hawken, Tuscumbia  
 Gage Kenneth Hawkins, Bethel  
 Quade L. Hays, Nevada  
 Etta Marie Heller, Ste. Genevieve  
 Trevor Cole Henggeler, Parnell



Julia Elizabeth Henry, Ava  
 Robert Chandler Hicks, Allerton, IA  
 Tyler Donald Hilgedick, Hartsburg  
 Benjamin James Hines, Walnut Grove  
 Adalee Mae Hodges, Preston



Jorden Noelle Hodges, Preston  
 Derek Todd Hoelting, Olpe, KS  
 Jolene Marie Hollensteiner, Martinsburg  
 Danielle Amanda Howard, Uniontown, KS  
 Aleena Jo Huber, Golden City



Timothy Dale Hudson, Aurora  
 Ryelin James Hulet, Pattonsburg  
 Curtis Paul Humphreys, Fulton  
 William Cole Hunter, Annada  
 Kendall Elaine Hux, Mound City



Chandler Alan Jacquinet, Platte City  
 Jillian E. Johanning, Glasgow  
 Allyson Grace Johnson, East Prairie  
 Irvin Randle Johnson, Salem  
 Ella Marie Jordan, Savannah



Loretta Anne Joseph, Cairo  
 Karagan Grace Koechner, Tipton  
 Alexis Ida Koelling, Bowling Green  
 Clayton Avery Kohler, Pleasant Hill  
 Calen Jackson Kruger, California



Christine Marie Kussmann, Brunswick  
 Keeley Grace Lechten, Bourbon  
 Morganne Elise Ledbetter, Richland  
 Riley Paige Linville, Clearmont  
 Corey Grant Littleton, Keytesville



Abby Rae Loesing, Labadie  
 Carlee Mae Long, Paris  
 Cole Edward Lovercamp, Sweet Springs  
 Alyssa H. Manning, Owensville  
 Samuel Grant Marshall, Franklin



Katlin Elizabeth Martin, Knob Noster  
 Jesse Walter Matthes, Pleasant Hill  
 Avery Elizabeth Matthews, Norborne  
 John Glover McCauslin, Marceline  
 Dawson Tate McCown, Mexico



Emma Suzanne McIntire, Adrian  
 Shelby Paige McMurry, Sparta  
 Marissa Ryann Meek, Ridgeway  
 Rylee K. Meneely, Wheeling  
 Ethan Merrell, Farlington, KS



Joshua Daniel Meservey, Chula  
 Benjamin M. Messner, Stanberry  
 Paige Elizabeth Meyer, Benton City  
 Seton Lynn Miller, Moberly  
 Deacon Ryan Mitchell, Clarksville



Mackenzie Rose Moss, Hannibal  
 Katie Elizabeth Mossbarger, New Cambria  
 Garrett James Mullen, Steelville  
 Zachary Munsterman, Warrensburg  
 Colton Lane Neumeyer, Cape Girardeau



Payton R. Nix, Mountain Grove  
 Andrew G. Norris, Mountain Grove  
 Elizabeth Caroline Northcutt, Laddonia  
 Owen Christian Oesch, Mooresville  
 Aaron Joseph Ogle, Richland



Adam Jacob Owen, Maysville  
 Laney R. Owsley, Chilhowee  
 Justin Parker, Grovespring  
 Taylor Leann Pearman, Sparta  
 Kaci Lynn Persell, Trenton



Lexy Ann Phegley, Marshall  
 Baileigh McKena Phillips, Memphis  
 Reid Jefferson Piersol, Williamsburg, KS  
 Bryton Matthew Plenge, Kahoka  
 Carter Matthew Plenge, Kahoka







Miranda Lynn Quennoz, Preston  
Harm Reed Rademacher, Owensville  
Madilyn Mae Ragar, Palmyra  
Emily Rains, Halfway  
Will Garrett Rapp, Rockville



Elizabeth Ray, Cassville  
Madison Jane Rechtermann, Polo  
Damon J. Redeker, Olpe, KS  
Taylor Renea Rich, Macks Creek  
Ben Otto Ridder, Marthasville



Joseph Matthew Riley, New Madrid  
Noah William Riley, Harrisonville  
Kaitlyn Renee Rindom, Hannibal  
Quin Ryan Robbins, Bunch, OK  
Kamden G. Robertson, Eagleville



Adrianna Robinson, Wellsville  
Jodi Grace Robinson, Richmond  
Kylee Grace Rockhold, Allerton, IA  
Lane Michael Rogge, Wellington  
Laura Roth, Blackwater



Adam Rowald, Saint Clair  
Sadie Runde, Ravenwood  
Madelyn Shelby Rutledge, Centertown  
Corbin Darren Sampson, Kirksville  
Drew William Sanders, Glasgow



Aaron Matthew Schlueter, Tarkio  
Allison Rose Schneider, Silcox  
Grace Schnelle, Unionville  
Evan Christopher Schoenthal, Jamestown  
Katelynn Jade Schreiman, Waverly



Delaney Michelle Schwantz, Poplar Grove, AR  
Jacob Charles Scott, Scammon, KS  
Wrigley Eugene Shanks, Humeston, IA  
Nicole Austin Sjostrand, Hartsburg  
Ted Joseph Skalsky, Hartford, KS



Kalie J. Slack, Holden  
Oliver Jacan Smith, Fairfax  
Paige Marie Smith, Bolckow  
Zach Layne Southern, Steele  
Mickelly Lynne Soyez, Marion, KS



Charlotte Jo Anne Sparks, Oak Ridge  
 Railey Brooke Spears, Hartshorne, OK  
 Claire J. Starbuck, Warrensburg  
 Candice Jade Sterner, West Plains  
 Madison Renee Stewart, Ewing



Heather Marie Stille, Bellflower  
 Dalton Andrew Stoecklein, Eldon  
 Annamarie Jeannette Stone, Centralia  
 Ashton M. Stuber, Niangua  
 Victoria E. Swank, King City



Kiley Jean Taber, Birch Tree  
 Riley Jane Taber, Birch Tree  
 Corbin Eddy Terry, Calhoun  
 Taylor Grace Thompson, Moundville  
 Erin Kate Threlkeld, Shelbina



Bryar James Thurber, Stilwell, OK  
 Josie Elizabeth Toombs, Fair Play  
 Brice Andrew Triplett, Phillipsburg  
 Alexandra Taylor Trowbridge, Fulton  
 Rebecca Ann Urich, Laredo



Jacob Matthew Uthe, Winston  
 Cheyenne Marie VanMeter, Lewistown  
 Brooke Autumn Wagner, Hartsburg  
 Madilyn Jayne Wall, King City  
 Jolee Ann Ward, Gilman City



Cloey May Waterbury, Gallatin  
 Johnathan Weaver, Lenox, IA  
 Caden Edward Weinmann, DeKalb  
 Aubrey Eve Wheeler, Sikeston  
 Hadley Rita Diane Whittenburg, Des Arc, AR



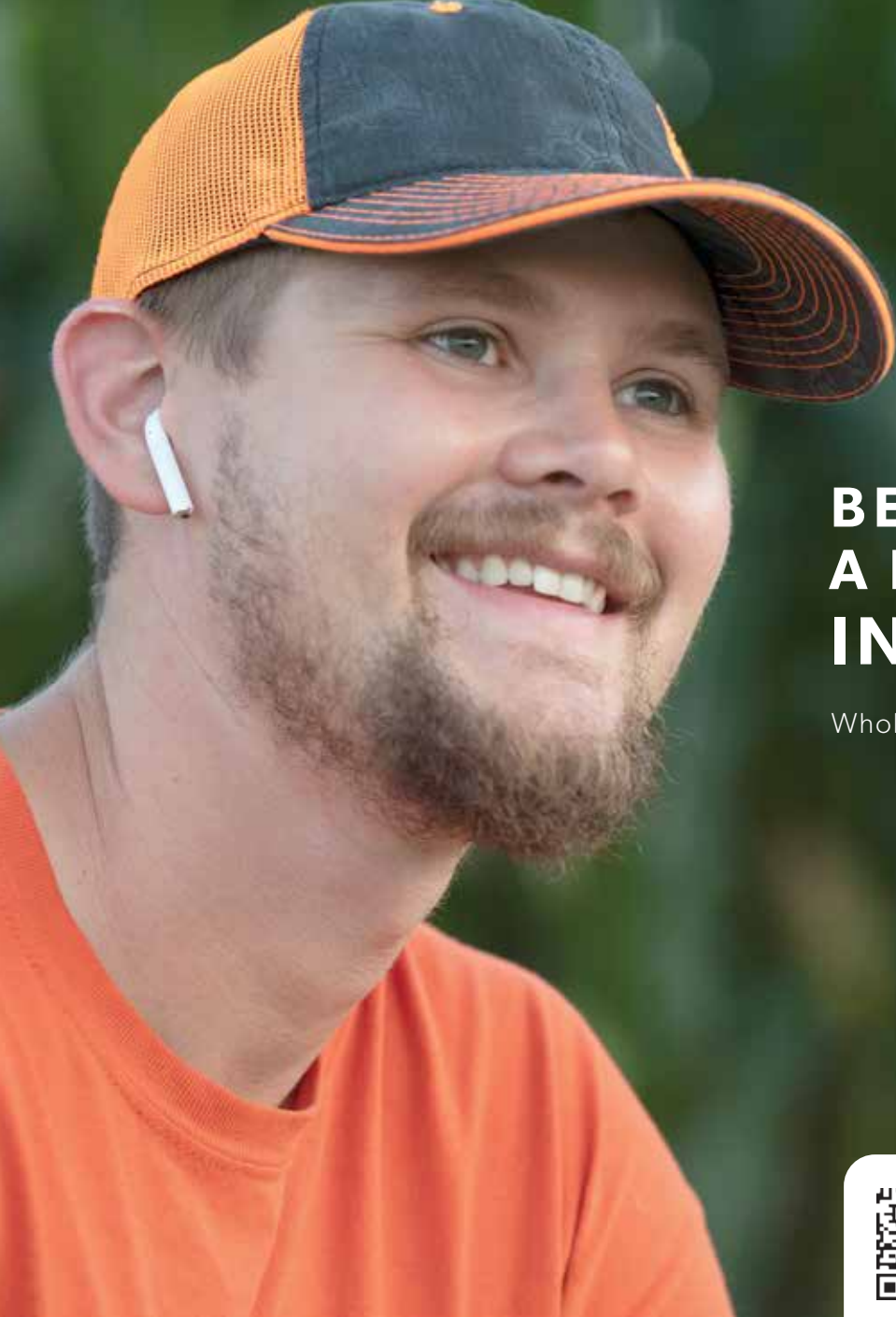
Stephen Blake Wilhite, Clark  
 Jade Nicole Williams, Buffalo  
 Elizabeth Grace Wilson, Altamont  
 Justina Deanne Wimer, Grant City  
 Braelyn Marie Windham, Maysville



Olivia Maxine Wofford, Farmington  
 Cory J. Word, Frohna  
 Rebekah Jean Yarick, Rich Hill  
 Erica Lynn Young, Warsaw  
 William Augustus Young, Mound City







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## ELSBERRY FFA EMPHASIZES DIVERSE AG EXPERIENCES

“There’s a little bit of everything for any type of personality or interest group,” ag teacher Sarah Ray said of the Elsberry (Mo.) FFA Chapter, which she leads with Jason Vandivort. That may be an understatement.

Elsberry FFA students have one of the widest ranges of hands-on learning opportunities, which results in a broad scope of products and services.

There’s the fresh-picked corn, \$5 a dozen. Benches and cornhole boards for sale in fundraisers. Carnivals and catered events ranging from poker runs and fish fries. Quilts and wreaths. Lemon and coconut meringue pies. Spider plants and dragon wing begonias nurtured in greenhouses.

Then there are the first-place wins in entomology, food science, fruit production and more at the state and other fairs in recent years. The students who show their prize hogs, lambs, Suffolk ewes, rams and goats have their own trailers to stay at the fairs. They don’t have to buy or rent grooming chutes, trimming stands, blowers and clippers, either; the chapter owns these.

Ray and Vandivort provide courses in exploratory ag, ag power implements and construction, ag structures, horticulture, ag science, ag business for personal finance credit, food science, and veterinary science. This leads to unique, once-in-a-lifetime educational trips both domestically and internationally.

The chapter recently completed an East Coast road trip covering more than 3,000 miles. They have also toured coffee plantations, a Dole plantation and a macadamia nut farm in Hawaii. They have gone on ag-focused trips to Costa Rica and Panama. They have visited the late

Queen of England’s herd of cattle at her Windsor estate and a French farm with its own vending machines. Speaking of fairs, they helped show English dairy goats at the Royal Cheshire County Show in Cheshire, England, reputedly the world’s oldest fair. Students who can’t afford these trips on their own work for the chapter’s catering business to earn the funds.

“From trapshooting to catering for fundraising to international travel and our show team, there is very little we don’t offer,” Ray said. “We have such a diverse group! And they’ll try just about anything. Some are not farm kids, but they’ll jump in and work. We have a very diverse group of students interested in doing many things, and very rarely do we present something to the students, and they say no.”

This combination of hands-on experience and broadened horizons saw the Elsberry FFA named an outstanding nationwide program by the National Association of Agricultural Educators a few years back. Ray was named an outstanding young teacher by the Missouri Vocational Agriculture Teachers Association last year. The program also partners with organizations ranging from St. Jude’s Hospital to the National Wild Turkey Federation to the Missouri Department of Conservation. Other partners include the Lincoln County Democrat and Republican clubs, MFA Oil, and Lincoln County first responders.

Both teachers quickly credit Elsberry resident and longtime volunteer George Nieters, who oversees the catering program and helps students in the greenhouses and school farm. “George is here just as many hours as we are, and the program wouldn’t be what it is without him,” Ray said.



TOP: Sarah Ray and an Elsberry FFA student perform an ultrasound on a sow at the school's farm. BOTTOM: Elsberry FFA volunteer George Nieters guides a horticulture class making holiday-themed arrangements.

“Jason, Sarah and George spend a tremendous amount of time trying to provide students with opportunities through our FFA program,” said Mike Boedeker, Elsberry High School principal. “They are extremely passionate about the FFA organization and always looking for ways to support students and our community.”

Vandivort is closing in on two decades of teaching, and he’s still enthused. He said he was motivated by watching his Mountain Grove, Mo., high school ag teachers and their visible enjoyment of their work. “I truly enjoy helping others and have a passion for agriculture. I love teaching about the diversity and importance of agriculture.”

Because ag powers the world—including Costa Rica, England and eastern Missouri. **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 Foundation Gives More than \$219,000 to Community Groups

**THE MFA OIL FOUNDATION** announced it awarded \$219,943 in grants to 132 nonprofit organizations during its 2022 fiscal year, which ended on Aug. 31, 2022. The grants were distributed to 108 communities throughout a seven-state region where MFA Oil Company, a farmer-owned energy-supply cooperative, operates.

“Our vision is to empower local organizations working to make a difference in the communities where MFA Oil operates,” said James Greer, chairman of the MFA Oil Foundation. “We are proud to provide these non-profit groups with resources to address their needs.”

The MFA Oil Foundation provides cash grants to local entities seeking to improve lives. The foundation’s goal is to assist rural communities through donations to organizations dedicated to education, youth, human services or civic endeavors.

**Our vision is to empower local organizations working to make a difference in the communities where MFA Oil operates.”**

—James Greer

This year’s grants include more than \$96,000 for education (schools), nearly \$52,000 for human services (food banks, senior centers, etc.), more than \$45,000 for civic endeavors (fire and police departments, libraries, etc.) and more than \$26,000 for youth (playgrounds, youth sports, etc.). For a full list of the 132 grants awarded by the foundation in 2022, go to [www.mfaoil.com/foundation-2022](http://www.mfaoil.com/foundation-2022).

Since its founding in 1998, the MFA Oil Foundation has awarded more than \$3.3 million in grants. Organizations interested in applying for future grants can find program guidelines and eligibility requirements at [www.mfaoil.com/foundation](http://www.mfaoil.com/foundation). **M**







## Bovines & Baitfish

WHEN ROGER MCCALLIE TELLS people he's in the feeder business, some assume the central Arkansas farmer is talking about cattle.

They'd be partially correct.

While he does raise about 750 head of feeder calves annually, that number pales in comparison to the millions of "feeder" fish he produces each year. Located north of Carlisle in Lonoke County, the McCallies' 72 ponds cover roughly 700 acres and contribute to the region's unofficial designation as the "baitfish capital of the world."

"To raise minnows up from eggs to sellable fish takes quality water," Roger said. "Lonoke County is the place. Our water is awesome."

Had it not been for the 1980s farm crisis, the McCallies might not have ventured into aquaculture. When Roger was growing up, the family primarily ran a row-crop operation.

"We grew soybeans, rice and milo and kept some cows, but we struggled," he recalled. "We couldn't make ends meet. That's when a friend showed my dad, Bill, how to get started with minnows. We put in 150 acres of ponds. From there, we just kept adding more."

Roger left the farm after high school to attend Arkansas Tech University, but Lonoke County beckoned him home. He and his wife, Brenda, put down roots nearby, living in what was once his great-grandmother's home.

"Brenda came from a dairy, so we decided to get into cattle," Roger said. "We had about 300 cows and were running 700 feeder calves. Those mommas had



beautiful babies, but I couldn't make any money off cows and calves at the time."

After two years of struggling, Bill McCallie offered to help his son get started in the minnow business. He gave Roger two ponds to manage.

"They were just five-acre ponds, but those two ponds made as much in one year as all the cattle," Roger said. "It didn't take a rocket scientist to figure that one out. I like being diverse. If the cattle market isn't good, fish sales can make up for it, and vice versa."

The McCallies have raised other fish species, but today the operation focuses on two: golden shiners and fathead minnows, also known as "tuffies." The shiners are sold as live bait, marketed mostly to crappie anglers. The tuffies are forage fish, raised to feed sport fish such as bass and bluegill.

McCallie says the biggest challenge in aquaculture—other than finding adequate labor—is keeping the water in good condition for the fish. Humid, overcast days in the summer can reduce oxygen production in the pond's warm water, potentially causing die-offs. The



farm uses paddlewheels to churn the water and add oxygen.

"If you don't get up out of bed and get those paddlewheels going, you can be out of the fish business as fast as you got in," Roger said.

The McCallies rely on oil, diesel fuel and propane from MFA Oil Company to keep those paddlewheels churning. They also use propane to heat water inside their minnow hatchery.

"We use MFA Oil for just about everything on the farm," said Roger, who serves as a delegate representing the bulk plant in Lonoke, a location once owned by his uncle and known as McCallie Oil Co. "They're fair to us and help us keep the price down by buying in bulk."

Fish farming is physically demanding. After decades of standing in water and mud, pulling on seining nets and handing up buckets of fish, the 58-year-old admits that his joints tend to ache at the end of the day.

"I do feel it, but I love it," Roger said. "The fish have been good to my family. The Lord has blessed us." **M**

—STORY & PHOTOS BY JASON JENKINS



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# Inventory and Recessionary Concerns Drive Prices

## TWO OPPOSING MARKET FORCES

—low inventories and recessionary concerns—are battling to determine the direction of diesel fuel prices in the near term. From a supply standpoint, total distillate inventories stood at 116.020 million gallons as of the week of Sept. 9, 2022. At the same time last year, there were 131.897 million barrels, so we are down about 15.877 million barrels year-over-year. The current level is down 33 million barrels from the three-year average. If there is any semblance of normal demand, these supply levels will certainly present challenges. There are a couple of possibilities that could help this situation. Either prices stay high and create demand destruction or a recession that hurts demand sets in. Of course, it could be argued that inventories have been below the three-year average low for all of 2022, and the market has made it this far and could continue to squeak by as it has.

Gasoline is in a similar situation, with total inventories at 213.040 million barrels—a 5.102-million-barrel deficit compared to this date in 2021 and a 13.410-million-barrel deficit below the three-year average.

As is always the case with these markets, many things can and will influence the direction prices move. I believe that the factors mentioned above are key, but there is still an ongoing war that many of us have pushed to the backburner. Russian President Vladimir Putin could create turmoil in Europe if he limits natural gas supplies, which would have a ripple effect across energy markets. Putin's tactics already have created more demand for distillates as European countries have been buying more diesel as an alternative to natural gas in case Russia cuts off supplies. Another factor that could support prices in



the longer term is the December deadline for Europe to ban the purchase of Russian oil. At this time, it is still a question of whether the EU can pull this off, but it is another item that could increase the purchase of crude oil and distillate supplies and support prices.

Futures for ultra-low sulfur diesel on the New York Mercantile Exchange hit their high for the past year in September 2021 at \$5.85 per gallon, while the recent low for October 2022 is \$3.15 per gallon—a drop of \$2.70 per gallon. Prices have come down despite all the bullish fundamentals, so it's fair to wonder if prices were too high. Was the market overdone to the upside because of war fears? Prices could continue to trend lower, but it might take a worsening economy and demand destruction to make it happen. All this market needs to derail more downside is a hurricane that hits refinery row in Texas and Louisiana or a resilient economy that just keeps rocking along despite higher interest rates.

On the propane front, total U.S. inventories stood at 70.816 million barrels as of Sept. 9, an increase of 7.062 million from last year at that time. This is encouraging, but the three-year average is 82.813 million barrels for this point in the year, so inventories are still lagging recent trends. Midwest inventories stood at 22.800 million barrels, down 1.243 million from last year's level of 24.043 million barrels. Inventories at the Gulf Coast are up 9.912 million barrels from the previous year. This is an acceptable level, but with the Russian invasion of Ukraine and bans on buying Russian energy, propane exports have been strong from American producers. If natural gas supplies for Europe get cut off this winter, that will increase exports of U.S. propane and diminish our inventory. There are still plenty of upside risks for propane this winter. **M**



» **Tim Danze**  
is the hedging manager  
for MFA Oil.





Zach Studer

## MFA Oil Laboratory Leader Certified for Lubricant Expertise

Zach Studer, who oversees the MFA Oil laboratory, is now part of a select group of experts in the lubricant industry. He has been recognized by the Society of Tribologists and Lubrication Engineers as a Certified Lubricant Specialist. He is now one of 1,003 lubricant professionals worldwide to hold the designation.

The certification reflects Studer's experience and expertise as a lubricant professional. He has performed lubricant and fuel analysis services for MFA Oil members and customers for the last 13 years, and he serves as a trusted resource for anyone seeking lubricant recommendations.

Studer earned his certification by passing a 150-question exam that tested his knowledge across a wide range of subjects, including bearings fluid conditioning and

power, gears, lubricant analysis, lubrication fundamentals, lubricant programs, pneumatics, seals, storage, handling and application of lubricants, and lubricant transport, among other topics.

"The CLS is difficult and requires a lot of technical understanding to pass," said Don North, Studer's professional mentor and the retired director of MFA Oil product development and quality control. "When people in our industry see a CLS certification, they know you know what you are doing."

Studer possesses a deep knowledge of all MFA Oil lubricants and is available to answer questions or make product recommendations.

*For more information about MFA Oil lab services, such as fuel or oil analysis, call (800) MFA-LUBE or email [MFAOilLab@mfaoil.com](mailto:MFAOilLab@mfaoil.com).*

## The Petro-Card 24 Network Grows

MFA Oil continues to expand its Petro-Card 24 network of unattended fueling stations. The latest additions include Missouri locations in Deering, Hardin and Wheaton. Additional locations are planned for construction in the near future.

There are 180 Petro-Card 24 sites conveniently located throughout Missouri, Arkansas, Iowa and Kansas that are open 24 hours a day, 365 days a year. To find a Petro-Card 24 near you, visit [www.mfaoil.com/store-locator/](http://www.mfaoil.com/store-locator/).

## Break Time Opens Truck Stop in Bolivar, Mo.

MFA Petroleum Company, a subsidiary of MFA Oil, opened a new Break Time truck stop in Bolivar, Mo., on Aug. 26. The store is located at 2505 S. Killingsworth Avenue, just off MO Highway 13 in southwest Bolivar.

The 5,800-square-foot store is Break Time's fourth truck stop and features many amenities for truck drivers, including six diesel canopy fueling positions, diesel exhaust fluid pumps, a laundry center, showers, a lounge with free WiFi, and plenty of parking spaces for big rigs.

The store features many food service options such as burnt ends, pulled pork and ribs from Smokestack Bar.B.Q; premium, Missouri-made ice cream from Ice Cream Factory; Hunt Brothers pizza; breakfast sandwiches; and many grab-and-go items.

"We are excited to bring Break Time to the Bolivar community and expand our presence in southwest Missouri," said Curtis Chaney, senior vice president of retail for MFA Oil. "We believe the Bolivar area was underserved from a diesel refueling perspective, and we're happy to address that need."

The company currently operates more than 70 Break Time convenience stores, including nearby locations in Strafford, Mo., and on E. Grand Street in Springfield, Mo. Break Time plans to open another Break Time store on W. Republic Road in Springfield in late 2022. **M**



# Have an idea for a story?

Send it to [editor@mfaoil.com](mailto:editor@mfaoil.com)





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**Applications are due by Oct. 31, 2022.**

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

