



MOMENTUM

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for Incorporating
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in Land Leases**
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On the Cover:

Mikka Felty, a former labor and delivery nurse from Stanford, Ark., raises irrigated rice and soybeans in the heart of the Arkansas Delta. She is the third generation to lead her family's farm. *Photo by Whitney Vasser Photography.*

Advocating For You

THIS SUMMER, MFA OIL COMPANY

participated in the National Council of Farmer Cooperatives' Washington Conference. Chairman Glen Cope, Member Relations Manager Adam Buckallew, and I visited Capitol Hill in Washington, D.C., where we met with Midwest House and Senate members and their staff. Our visits had three primary objectives.

First, we advocated for farmer-owned cooperatives. Co-ops like ours play a crucial role in providing America with abundant, safe, and affordable food, feed, fiber, and fuel. MFA Oil, with its 95-year history, is proud of its deep-rooted heritage. Sharing the story of our history and our role in supplying our farming communities with energy is one of the most gratifying parts of the job.

Second, we sought to support the continuation of the Section 199A tax provision introduced by the Tax Cuts and Jobs Act of 2017. Although MFA Oil is not directly affected by Section 199A, it is vital for our member-owners. This provision ensures that small businesses and cooperatives receive benefits similar to those of large multinational companies, which saw their corporate tax rates reduced permanently in 2017. Given the unique risks farmers face, extending these tax provisions is smart economic policy that will reduce uncertainty for producers planning future investments.

The third objective was to advocate for the renewal of the Farm Bill. This bill addresses various aspects of agricultural policy, including commodity programs, conservation, trade, nutrition, and rural development. Typically renewed every five to six years, the Farm Bill significantly impacts farming livelihoods,



Jon Ihler

food production, and rural communities. Farmers and ranchers need the certainty of a new five-year bill to address the current farm economy. With the complexities and political climate affecting the bill's future, timely updates and critical funding for farms and ranches are essential.

As MFA Oil representatives, we highlighted specific concerns related to the farm economy and their implications for producers in our region. We urged congressional members to address the deteriorating financial conditions among agricultural producers. We are proud to advocate for you, the tens of thousands of MFA Oil member-owners we represent, and the rural communities we support.

Jon Ihler,
President and CEO




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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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Go Paperless to Avoid Mail Delays

LIVING IN RURAL MISSOURI HAS ITS PERKS: THE FRESH air, wide-open spaces, and most importantly, the strong sense of community. However, for a growing number of rural residents, it also comes with a familiar frustration: slower mail delivery.

In recent months, concerns about rural mail delivery have intensified, with lawmakers voicing their frustrations over delays that affect residents and businesses alike. In September, U.S. Representatives Jason Smith, Sam Graves, Ann Wagner and Blaine Luetkemeyer sent Postmaster General Louis DeJoy a letter demanding an audit to determine why mail delivery has been “significantly delayed and inconsistent in communities across eastern Missouri, especially in rural areas.”

Delivery statistics from the Postal Regulatory Commission reveal that timely mail delivery in western Missouri is also an issue. The data shows that only 83% of first-class mail in Kansas and Missouri arrived on time in the first three months of 2024, the sixth-worst rank in the country.

To make matters worse, the U.S. Postal Service unveiled a plan in late August that could exacerbate the problem for rural Missourians. The proposal, aimed at cutting costs through logistical overhauls, would add an additional 12 to 24 hours to rural deliveries.

In their letter to Postmaster General DeJoy, the four U.S. Representatives for much of eastern Missouri said they feared the changes “would effectively create a two-tiered mail system, wherein rural Americans are treated like second-class citizens and subject to even more egregious delays.”

The lawmakers continued: “While we are all incredibly thankful for the vital service that our letter carriers provide, we are concerned that their hands are tied because of unacceptable failures occurring at Sorting and Delivery Centers due to ineffective USPS leadership. It defies common sense that there is anyone in USPS leadership that can still honestly believe the best path forward is to further consolidate operations at these failing Sorting and Delivery Centers without any real plan to improve service.”


MFA Oil has a deep appreciation for the hardworking rural mail carriers who serve our communities. Their dedication is invaluable, and MFA Oil recognizes the vital role they play in providing critical deliveries, such as Social Security checks and prescription medications. However, the cooperative is wary of USPS leadership’s plans to further degrade service quality.



Delays to rural mail can be particularly worrisome for MFA Oil members. Time-sensitive documents like invoices and statements could be held up in the mail, creating confusion and potentially causing late payment fees. Recognizing the importance of timely communication and billing, MFA Oil has launched a push for paperless billing. This initiative allows members to receive their statements and invoices electronically. By enrolling in paperless billing at mfaoil.com/paperless, members can ensure they receive their information promptly.

Transitioning to paperless billing not only addresses delivery concerns but also presents significant financial benefits for both MFA Oil and its members. MFA Oil spent over \$650,000 on statement mailings in the past year alone. By choosing paperless billing, you can not only ensure timely access to your information but also help MFA Oil redirect these resources to improving its services, investing in its employees and rewarding member-owners with patronage dividends.

The process is simple and secure. Just visit mfaoil.com/paperless and complete the paperless billing enrollment form. Your statements and invoices will be sent directly to your email and will be accessible anytime, anywhere. No more waiting for the mail or worrying about lost or delayed statements.

As the Postal Service moves forward with its plans to cut costs at the expense of rural mail delivery, the importance of efficient, reliable alternatives becomes increasingly clear. MFA Oil’s commitment to paperless billing is a step toward a more economically viable future. In a time when every penny counts for members and the cooperative, making the switch to paperless is a win-win for everyone involved. 





A Dream Takes Root

Third-Generation Arkansas Farmer Steps Up for Her Family

By Adam Buckallew • Photos by Whitney Vassar Photography

In the flat, fertile farmland of Greene County, Ark., where the horizon stretches unbroken and the sky can seem endless, Mikka Felty farms the same land her family has cultivated for three generations. Here in the heart of the Arkansas Delta, vast, irrigated fields of rice and soybeans are precision-leveled to perfection. During the growing season, the fields are a lush sea of green; by fall, they turn a golden hue, mirroring the soil's richness. For Mikka, this land represents not only her family's past but also its future—a future she's committed to building with the same care and resilience that has sustained the family farm for over 70 years.

Felty Farms, located northwest of Paragould, was founded by Mikka's grandparents, Bonnie and Emma Lou Felty, who married in 1949 with 10 acres of land and just \$200 to their name. From those humble beginnings, they built the multigenerational farm that Mikka now steers through a period of change and growth.

The farm has grown exponentially in size and technology. Alongside her uncle, Philip Rowe, Mikka and her family raise about 5,000 acres of row crops, primarily rice and soybeans, with some rotational corn and wheat. Ninety-nine percent of the acreage is irrigated, with much of the land precision-leveled to zero grade to create uniform, flat fields perfect for flood-irrigated rice.

FOLLOWING HER HEART

Mikka, 34, grew up dreaming of farming but took an unconventional path back to the family farm. After high school, she attended the University of Tennessee at Martin, where she earned a degree in nursing.

"I always knew I wanted to farm, but the question was when the timing would be right," Mikka says.

Mikka enjoyed working as a labor and delivery nurse for eight years, but farming remained her ultimate goal. After her first four years in nursing, she began working part-time in the hospital, allowing her to spend more and more time helping on the farm.

When her grandfather died in 2019, and her father, Gary's, health began to decline due to a long battle with prostate cancer, Mikka knew the time for her return to farming full-time drew close. She officially jumped into full-time farming in 2020.

"I was nervous about leaving nursing behind, but I knew in my heart it was the right thing for me, and it felt like the right time," Mikka says.

Her grandfather, Bonnie, had always believed in Mikka's ability to return to the farm, and with the support of her family, Mikka embraced the change wholeheartedly.



TOP LEFT: Mikka Felty is the third generation to manage the farm founded by her grandparents with assistance from her cousin, Karey Joe Felty. TOP RIGHT: Mikka has steered her family's farm through a period of change after the passing of her grandfather and father. MIDDLE LEFT: Farming has been a lifelong goal for Mikka, who worked for eight years as a labor and delivery nurse before returning to the farm full-time. MIDDLE RIGHT: Precision-leveled fields of irrigated rice and soybean make up the majority of Felty Farms annual production. BOTTOM LEFT: Karey Joe helps maintain the farm's equipment and manage operations. BOTTOM RIGHT: Mikka refuels a tractor with diesel fuel. She relies on MFA Oil to deliver the fuel her farm needs to operate efficiently.

BIG CHANGES

Mikka's return to farming coincided with a period of personal loss. In 2021, her grandmother, Emma Lou, the matriarch of the family, died, followed by her father, Gary, in 2022. Suddenly, Mikka found herself at the helm of the family farm, balancing the emotional weight of loss with the practical realities of running a business and navigating the complexities of the estate plan.

"There was so much change in such a short time," she recalls. "I'm lucky my family had put together a plan. That helped us navigate the estate side of things while I was busy running the farm."

One moment that stands out to Mikka was the day of her father's passing, when she realized she needed to order fuel for the farm—something her father had always done. Mikka and her family rely on diesel fuel to keep their equipment running and power the many irrigation pumps that keep their crops watered. They have two, 10,000-gallon bulk fuel tanks that need to be refilled multiple times a year to keep up with the demands of their nearly 5,000-acre operation.

"I'd never ordered fuel before," she says. "I called MFA Oil in Lake City, and they were so helpful in walking me through the process. It was one of those small things I hadn't even thought about until I had to do it myself."

Though much has changed in recent years, Mikka is committed to preserving the agricultural legacy her family built over the decades.

"We haven't made drastic changes, but we're always looking for ways to improve and make things better," she says. "Farming has changed so much, and the numbers are huge now. The input costs are big, and you can't get complacent. If you do, you risk falling behind."

Mikka takes pride in working the same land where she used to pull weeds as a child alongside her grandpa.

"We have made some small changes from the way my dad and grandpa did things, but those little improvements have made a big difference," she says.

Mikka is quick to credit her mother, Vicky, and especially her cousin Karey Joe, a



There was never a question of whether Mikka would return to her family farm, only a question of when the timing would be right. After her grandfather's passing in 2019, she knew in her heart the time had come.

dedicated farm manager, for supporting her as she's taken over the family farm. She is adamant that without the encouragement and support she received from family and friends, her journey would have been much more difficult.

"I've had the most wonderful people in my corner," Mikka says. "They've helped me realize my capabilities. They also helped me realize I need to delegate more often. There's a tendency to want to do things myself, but trusting the people who work alongside you is key. You can't do it all."

Among other lessons, Mikka has learned it's okay to ask for help, to seek others' opinions, but also to trust her gut instincts.

SEEING THE BIG PICTURE

One of the most substantial parallels Mikka has found between delivering babies and managing a farm is how both professions rely heavily on data.

"I'm a numbers person," Mikka explains. "In nursing, you're constantly looking at vital signs like heart rate—numbers that can alert you if something is wrong. Farming is the same way. We monitor many things like soil health, yields, labor costs, insurance rates and other expenses. The numbers don't lie. They're the vital signs of the farm. If your numbers get out of line, that's a warning sign."

Just as a nurse reads a patient's vitals to gauge health, Mikka relies on the data she collects to keep the farm running smoothly. But while the numbers provide

clarity, farming is rarely straightforward. With volatile markets, unpredictable weather, and the high cost of inputs, there are many challenges to overcome.

"You can't get too comfortable in farming," she notes. "There's always something unexpected around the corner."

Yet, for all the challenges, Mikka remains optimistic and finds immense satisfaction in the tangible results of her and her family's hard work. Watching the crops grow and reach harvest each year fills her with pride.

I'd never ordered fuel before. I called MFA Oil in Lake City, and they were so helpful in walking me through the process. It was one of those small things I hadn't even thought about until I had to do it myself. —Mikka Felty

"There's so much pleasure in raising a crop and knowing the hand you had in it," she says.

For Mikka, farming is far more than a profession—it's a calling deeply rooted in her family's history. As she navigates the present and looks toward the future, she's determined to honor the past while embracing innovation.

"Being a third-generation farmer is incredibly meaningful," Mikka says. "It's always been my goal ever since I was a girl. Once it's in your blood, there's not much else you think about doing." **M**



KEY CONSIDERATIONS FOR INCORPORATING CONSERVATION IN LAND LEASES

By University of Missouri Extension

Despite the benefits of conservation practices on farmland, differing goals and expectations can create tension between landowners and tenants when talking about incorporating them into a land lease.

According to University of Missouri Extension agribusiness specialist Jacob Hefley, thoughtful conversations and clearly outlined provisions between the two parties can ease this tension.

“Often, both the landowner and the tenant want what is best for the leased ground and its productivity,” Hefley said. “Landowners are often more focused on long-term productivity, while tenants are more concerned about short-term productivity. When considering incorporating a conservation practice into a farmland lease, the landowner and the tenant need to come to the table with an open mind about how the practice can be beneficial to all involved.”


Hefley noted that there are three major topics to discuss before incorporating conservation practices into a farmland lease:

1. Outside contracts with government agencies or ecosystem markets. Several agencies at the local, state, and federal levels, as well as ecosystem markets and nongovernmental organizations, have programs that may incentivize farmers to incorporate conservation practices. These programs often require contracts that specify what conservation practices are allowable, as well as payment provisions and timelines for activities. To avoid financial penalties or compliance violations, landowners and tenants should discuss potential or existing outside contracts, including their terms and obligations.

2. The responsibilities of each party to incorporate a successful plan. Conservation practices often involve an initial investment and subsequent maintenance activities, which can vary in required labor and cost. Landowners and tenants should discuss who is responsible for the costs associated with these activities, what is permissible in the lease agreement, and the potential liability held by each party. These details should be agreed upon and documented in the lease agreement.

3. The life of the conservation practice relative to the duration of the lease. Activities and responsibilities might require a multiyear commitment depending on the type of conservation practice and structural changes required. This commitment can evoke hesitation from both parties as they weigh the impact on production and return on investment. A written lease is critical to avoid misunderstandings and clarify how a conservation practice will affect production each year as well as during extenuating circumstances such as death or land sales.

“By discussing contractual obligations, each party’s responsibilities, and the timeline of implementing conservation practices relative to lease duration, landowners and tenants can walk away feeling informed and more prepared to develop a lease agreement desirable to both parties,” Hefley said.

MU Extension has a new guide to help landowners and tenants navigate these conversations along with legal considerations. “Incorporating Conservation Provisions in Leases” is available for free download at <https://extension.missouri.edu/publications/g433>. 



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Q&A with Doyle Oehl of the MFA Oil Board of Directors



Q How would you describe yourself and your farming operation?

A Being raised on a family farm, I was the first generation of my family to go to college. After I received an agribusiness degree, I worked for the farm credit system for six years. I've been farming for 44 years and feel very blessed to have farmed with my father, and I am now in partnership with my son, John.

The farm has evolved throughout the years. We have grown from around 350 acres of row crops to about 2,000 acres of cropland today. We raise corn, soybeans, wheat, hay, and this year, canola. We have more than 100 head of cattle. We sell mostly feeder calves and some fat cattle.

I am active in my church, St. Paul Lutheran Church of Jackson, Mo., where I have served on several boards and am an usher. I also like to stay involved in local community organizations.

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

A Marion Kertz, my predecessor on the MFA Oil Board of Directors, is one of my lifelong friends. For years, Marion has told me how great MFA Oil is and how proud he was to represent the



Photo by Amanda Sly

farmers of the Southeast District. When Marion retired from the board, I wanted to get more involved because energy is important to farmers.

Our need for a reliable supply of energy is just as important today as it was when a group of Missouri farmers came together in 1929 to form the cooperative. MFA Oil is a leader in the energy sector and has been diligent in exploring new options, such as solar power and other renewables. With the changing political climate, maintaining access to a variety of energy options to fuel our farms is essential.

I've always enjoyed talking with fellow farmers to share ideas, and I am happy to represent the interests of southeast Missouri farmers in the boardroom.

Q Since its founding in 1929, MFA Oil has evolved with the times to meet its members' needs. What must the co-op do to continue to serve future generations of farmers?

A These days, everything is becoming increasingly technological. We must keep up with that so that we don't fall behind. We need to stay in tune with the expectations of our next-generation farmers to ensure we understand their needs and wants and that the cooperative works for them.

We must also continue to find ways to engage the younger generations of farmers. As the farming community has become increasingly older, the same is true of our

MFA Oil delegation. We need to recruit an influx of young people now to ensure we have leadership candidates for the future.

Q What is something you think more members of the cooperative should know?

A Our members should know they have a top-notch management team overseeing the cooperative and a dedicated group of employees. The energy sector is big and competitive, and we are fortunate to have an exceptional team that prevents us from falling behind.

MFA Oil has a strong financial portfolio. This enables us to take a conservatively aggressive approach. If management identifies opportunities to enhance the co-op's member services, we can act on them. That's a great situation for our membership and something we should all appreciate.

Q You have experience serving on the board of directors for other organizations. How will that experience serve you as a director on the MFA Oil Board?

A I have been a director for my local electric co-op, Citizens Electric, for over 20 years and also serve on the MFA Incorporated Board of Directors. I have received extensive formal board training through classes and seminars, and informal training by dealing with nearly every challenge a board of directors can face.

Serving as a director with these other cooperatives has given me invaluable experience. I've voted on major investments, service expansions and other important decisions. Every board is different, and each cooperative faces its

own unique challenges, but I feel confident that my experience will be an asset when it comes time to make tough decisions for the good of our member-owners. **M**

» Doyle Oehl of Jackson, Mo., raises corn, soybeans, wheat, hay and cattle with his son, John. He is a member of the Missouri Cattlemen's Association and St. Paul Lutheran Church of Jackson. Oehl serves on MFA Incorporated's Board of Directors and as vice president of the Citizens Electric Board of Directors. He was elected to the MFA Oil Board of Directors in 2024.

—NOTICE—

MFA OIL COMPANY ANNUAL MEETING

**MONDAY,
DEC. 9, 2024**

**9:30 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 9, 2024, at 9:30 a.m., for the purpose of presenting the annual report, approving the 2023 Annual Meeting Minutes, and the transaction of such other business as may come before the meeting.



Tami Ensor, Corporate Secretary



» The Big Picture





Missouri Net Farm Income Takes Another Dip in 2024

MISSOURI'S NET FARM INCOME IS PROJECTED TO DECLINE IN 2024 for the second consecutive year. That's the latest from the University of Missouri's Rural and Farm Finance Policy Analysis Center's (RaFF) Fall 2024 Missouri Farm Income Outlook.

The report is published biannually and provides statewide projections of key farm financial indicators for the Show-Me State. Cash receipts, production statistics, government payments and other elements pertaining to agricultural profitability are evaluated to project the state's net farm income.

Despite its projected \$697 million decline to \$3.66 billion in 2024, net farm income is still the fourth highest on record in Missouri's history, following 2021 (third highest), 2022 (record high) and 2023 (second highest). The report projects that farm receipts will decline an overall \$1.66 billion, mostly driven by lower crop receipts and farm-related income (crop insurance indemnities).


According to the RaFF report, Missouri net farm income is projected to drop 16% in 2024, compared to the 6.2% decline in the U.S. net farm income projected by Mizzou's Food and Agricultural Policy Research Institute.

Other projections from the fall 2024 Missouri Farm Income Outlook include:

- Crop receipts will decline \$1.4 billion in 2024, as lower crop prices in 2023 and 2024 led to more than 1 million fewer acres in production in 2024.
- Missouri's cattle and hog inventories and marketings will decline throughout 2024, resulting in a combined 3% reduction in cattle and hog receipts. However, Missouri's livestock receipts remain stable in 2024 at \$6.5 billion, as other livestock receipts increase by a combined \$117 million.
- Despite the increase in purchased livestock, production expenses are estimated to decline 4% in 2024 as fertilizer, feed, seed and fuel expenses retreat. Production expenses are projected to decrease even further in 2025.

Looking ahead, the report states that Missouri's net farm income will continue to contract in 2025.

Missouri's Farm Income Outlook is one of multiple state-level farm income analyses published by RaFF this fall. The center co-publishes farm income projections with land-grant institutions in Arkansas, Kansas and Nebraska, and offers additional state-level analyses for key Midwestern and Southern geographies.

"Unfortunately, farm income is projected to decline in calendar years 2024 and 2025," said Alejandro Plastina, an associate professor of agricultural finance in Mizzou's College of Agriculture, Food and Natural Resources and director of RaFF. "It will be critical for farmers and ranchers to take actionable steps to protect their profit margins and secure sufficient liquidity in order to get through the downturn. MU Extension provides plenty of resources to help with the planning process." 

2024

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 more than 15,500 students, totaling more than \$17.5 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, 290 high school seniors received a total of \$580,000 in scholarships.

Sidney Rain Aeschliman, Lancaster
Anna Ahrens, Jackson
Collin William Althoff, California
Hagan Fay Arnold, Corydon, Iowa
Landon Wesley Arnold, Kahoka

Dalanie Laura Anne Auffert, Parnell
James Hugh Andrew Baker, Memphis
Gretchen Teresa Banes, Sheldon
Anslee Grace Barnes, Lexa, Ark.
Kara Renee Bastion, Meta





Willis Bearden, Forsyth
Hadley Bell, Weldon, Iowa
Winstin Berry, Green Ridge
Kinsey Marie Biggerstaff, Canton
Chloe Elizabeth Billups, Ridgeway



Natalie Bingham, Trumann, Ark.
Aydan Blackford, Hopkins
Abby Rose Blakemore, Aldrich
Luke Edward Blanchard, Corning, Ark.
Spencer Stephen Blanchard, Corning, Ark.



Andrew Joseph Blankenship, Gerald
Austin Wayne Bodenstein, Cape Girardeau
Luke Warren Bott, Liberal
Josh Timothy Botta, Roach
Preslee LeAnn Bower, Deerfield



Katharyn G. Brennan, Mountain Grove
Brian Keith Brinker, Washington
Elijah Andrew Broos, Mountain Grove
Jaden Donald Brotherton, Willow Springs
Adrian Renee Brown, Auxvasse



Laynie Mae Brown, Sikeston
Saryn Dale Brown, Hopkins
Jeremiah Allen Bruemmer, Jefferson City
Lenora Grace Brumm, Saint Joseph
Leah Brunner, Lost Springs, Kan.



Ragan Lynne Buck, Oakland City, Ind.
Asher A. Buggs-Tipton, Green City
Ericka Ranae Burke, Gilman City
John Andrew Busch, Washington
Kadence Ann Campbell, Slater



Nicole Avaneil Carney, Weaubleau
Aaron Robert Carter, Martinsburg
Rachel Marie Case, La Plata
Morgan Blair Chandler, Senath
Landon Brock Chaney, Wheatland



Dane Howard Christy, Atlanta
Kaylei Mage Clanton, Blanchard, Okla.
Lane M. Close, Windsor
Maggie Elizabeth Collins, Ravenwood
Kaydence Elaine Coram, Browning

Kelsey Lynn Crabtree, Pattonsburg
 Hannah Mae Critten, Gallatin
 Courtney Sue Crose, Gallatin
 Justin Wesley Davis, Mountain Grove
 Abigail Diggs, Lamar



Tanner W. Dohrman, Marshall
 Shelby Jo Dotson, Sedalia
 Brooklyn Kate Dougherty, Clark
 Ava Elizabeth Dumke, Maryville
 Jack Michael Dunard, Union



Vivian Zeda Eaton, Harrisburg
 Alison Louise Eichelberger, Boonville
 Megan Elaine Eilenstine, Richland
 Braden Lucas Engelage, Wentzville
 Isabelle L. Enke, St. Clair



Carson Andrew Erwin, Brashear
 Sadie Lynn Evans, Richland
 Wyatt Joe Evans, Center
 Troy Adam Ewigman, Marceline
 Grant Daniel Fallert, Ste. Genevieve



Tyler Fenner, Sweet Springs
 Olivia J. Finch, Shell Knob
 Lacey May Fisher, Brashear
 Gabe Hagan Fizette, Golden City
 Emma Grace Forst, Lamar



Morgan Lynn Foster, Laredo
 Alexus Mattie Freeman, Saint James
 Evan Freiburger, Verona
 Noah Pierce Freiburger, Verona
 Madalyn Elise Frerking, Higginsville



Brynlee Marie Frieden, Mindenmines
 Leah Fritsche, Perryville
 Byron Davis Fry, Fort Scott, Kan.
 Adrian Lynn Gaches, Stilwell, Okla.
 Kaden Owen Gaither, Summersville



Kelly Elizabeth Garceau, Hollister
 Coleton James Gardner, Clever
 Caitlyn Joy Garrett, Oronogo
 Abbygail Kelly Gates, Oakland City, Ind.
 Nickolas Kyle Gendle, Ava





Wyatt Warren Goldinger, Philadelphia
Scarlett Rae Gonz, Ste. Genevieve
Gavin Kenneth Graham, Farmington
Brady Don Graskewicz, Keytesville
Caleb Lane Graver, Bowling Green



Brock Matthew Gray, Mansfield
Brady Michael Grosse, New Florence
Cassadie Jo Haden, Stockton
Nicholas E. Haines, Mexico
Mikayla Brook Haldiman, Jamestown



Ryan Dale Hartley, Hamilton
Dillon H. Hartschen, Eagleville
Olivia Logan Haskamp, Glasgow
Ryan Joseph Hays, Monroe City
Collin Bryant Hedlund, Fairfax



Kennedy Chrisanne Heil, Norborne
Sophia Harlan Held, Franklin
William (Oscar) L. Hilgedick, Hartsburg
Hallie Kaye Hill, Rogersville
Quincy Jean Hodges, Preston



Liberty Faith Hoerr, Hale
Dayton Paige Hoffman, Archie
Lola Hofmann, Trimble
Adryan Matthew Holden, Birch Tree
Wyatt Hubert Homann, Livonia



Tyler William Howard, Mora
Calvin Hudak, Marriionville
Collin Isaac Humphreys, Fulton
Bly Erin Hunt, Grand River, Iowa
Levi Jeffries, Boonville



Emily Christine Jennings, Browning
Makayla Elizabeth Joggerst, Ste. Genevieve
Bethany Nicole Johnson, Columbus, Kan.
Ella Johnson, Lebanon
Olivia Shae Johnson, Halfway



Trevor Jack Johnson, Stockton
Abby Jade Jones, Chillicothe
Zack Gene Kelley, Urbana
Mason John Kempker, Henley
Evan Bradley Kenedy, East Prairie

Gary Lee Kenedy, Matthews
 Abigail Leigh Kennedy, Advance
 Lexi Jo Kerwin, Ravenwood
 Allie Lee Keuper, Lincoln
 Emma A. Kickhafer, Herington, Kan.



Delanie K. Kieffer, Chillicothe
 Carol Ann King, Rolla
 Cambrian Lee Koch, Sullivan
 Jack Brody Kohler, Pleasant Hill
 Kelli Danielle Kussmann, Brunswick



Seth Arthur LaFrenz, Wyaconda
 Peyton Gregory Lager, Rock Port
 Trevan Ryan Lager, Maryville
 Matthew Austin Lakey, Ava
 Mallory Mae Lambert, Purdin



Larissa Lane Larrick, Shelbina
 Kendra Lee Lawson, Centralia
 Doralynn Elizabeth Lee, Truxton
 Aliya Nstiaslia Lee, Stilwell, Okla.
 Maleigh Elizabeth Lemings, Gideon



Andrew Michael Lightner, Burlington Junction
 Madison Grace Linneman, Salisbury
 Austin B. Livengood, Warrensburg
 Brayden Logsdon, Lewistown
 Daisy Loyd, Broseley



Ella Gene Lucas, St. Elizabeth
 Tori Ella Luebbering, Stover
 Molly Malter, Marshall
 Luke Patrick Mansfield, Willow Springs
 Kali Jean McCarty, Urbana



Slade Christian McCauslin, Marceline
 Maddy Lynn McDowell, Lexington
 Alexis Madisyn McGhee, West Plains
 Briar Chase McIntire, Adrian
 Grant Mason McIntyre, Ravenwood



Josey Jo Meier, Jackson
 Case Moreland Melzer, Harrisonville
 Reece Eugene Merrell, Farlington, Kan.
 Ean Miles Meyer, Conception Jct.
 Jaxon Nail Miller, Orrick





Ethan Zane Miller, Olean
Alicen Ray Mitchell, Higbee
Sutton Rene Mitchell, Weaubleau
Lexie Moore, LaCygne, Kan.
Jacob Aaron Morgan, East Prairie



Taylon M. Morgan, Lexington
Shelby G. Morrow, Russellville
Lucy Moseley, Marceline
Carson Lee Mullen, Steelville
Bridgett Kay Murphy, Bedford, Iowa



Aubrey Neumeyer, Cape Girardeau
Clancy Vernon Noe, Brashear
Kendall E. Noland, Oregon
Lexi Jo O'Dell, Norborne
Grant Thomas Oaks, Harris



Eli Mathew Olson, Loma Linda
Kiersten Dawn Palmer, Milo
Hayden Elizabeth Parker, Carlisle, Ark.
Steven Colt Parker, Sikeston
Lilly L. Parks, Emporia, Kan.



Emma Faith Parrigon, Stotts City
Maggie Grace Parsons, Warrensburg
McKayla Christine Pecaut, Perryville
Brooklyn Grace Penn, Smithville, Ark.
Marli Perkins, Steelville



Tatum June Peterson, Albany
Luke Petrus, Carlisle, Ark.
Cooper Nicholas Pettigrew, Tipton
Paige Marie Potteiger, Grovespring
Lily Grace Poynter, Buffalo



Sydney Hope Radford, Mountain View
Rayce Merik Ragar, Palmyra
Aidan Ball Reading, Ashland
Rachel Reagan, DeKalb
Kali Ann Redden, Stanberry



Eric Anthony Retz, Sikeston
Coby Andrew Rhoads, Windsor
Caroline Elizabeth Rhode, Prairie Home
Gavin James Rhode, Stewartsville
Dawson Cole Riddle, Parma

Annika Marie Riekhof, Higginsville
 Taylor Payton Roberts, Lancaster
 Emma Rose Robinson, Republic
 Kale Logan Rockhold, Allerton, Iowa
 Cadance Sue Rogge, Wellington



Mikaela Elise Rojas, New Boston
 Lauren Alice Rowden, Vienna
 Riley Breanne Rowe, New Cambria
 Alex Kendal Rowen, Sheridan
 Hayden Aubrey Royer, Purdy



Riley Rupp, Sarcoxie
 Miranda Lorraine Sanders, Belle
 Nathan James Sarsany, Savannah
 Serena Rose Sartin, Knob Noster
 Olivia Danielle Schafer, Benton City



Gracie Alma Scheve, Olpe, Kan.
 Jillian Nancy Schmidt, Russellville
 Kadyr Marie Schmidt, New Florence
 Thayne Schmidt, Olpe, Kan.
 Blair Schnarre, Centralia



Bailey Renee Schneider, Warrenton
 Henry Dean Schnelle, Lockwood
 Charlie Matthew Schutt, Berger
 Grace Ellen Shanks, Centerview
 Anna Michelle Sheets, Falcon



Dixie Shoemaker, Oran
 Carter Everett Short, Lonedell
 Faith Ann Siemer, Princeton
 Abby Grace Simpson, Trenton
 Blake William Skalsky, Hartford, Kan.



Connor Smith, Carrollton
 Jasey Michelle Smith, Fairfax
 Kadence Elizabeth Sontheimer, Ash Grove
 Molly Beth Sportsman, Marceline
 James William Stahl, Olathe, Kan.



Heather Stegner, Centerview
 Coy Matthew Stephan, Montrose
 Jackson Thomas Stewart, Ewing
 Marysa Kay Stoecklein, Eldon
 Clara Marie Stone, Laddonia





Kameron Strawn, Harrisburg
Jaelee Grace Stricklan, Vienna
Logan G. Stubenrauch, Bell City
William Ross Stuber, Niangua
Kaleigh Jean Sullivan, Fayette



Kyle Alexander Tapley, Elsbury
Preston Paul Thies, Glasgow
Chase McCall Thompson, Carthage
Kasia Dawn Thurber, Stilwell, Okla.
Seth Harrison Timm, Boonville



Madysen Alizabeth Trobough, Centerview
Zoe Ruth Tunks, King City
Sara Emily Tuschhoff, Cuba
Margaret Rose Unerstall, Washington
Lydia Danielle Uptegrove, Appleton City



Amelia Christine Uthlaut, New Florence
Maria Ellen Vedder, New Haven
Jeromie Viana, New Haven
Abigail Christine Walker, Steele
Emma Elizabeth Walker, Baxter Springs, Kan.



Henry Walker, Tarkio
Laina Jane Ward, Gilman City
Declan Thomas Weaver, Marshall
Lilly Marie Westhues, Cairo
Parker Ellen White, Macon



Emma Jo Whitlock, Milan
Colton Barrett Whitney, Preston
Ashley Williams, Mansfield
Austin Wilson, Shelbyville
Grace Wilson, Everton



Noah Randall Wilson, Marthasville
Tysen James Wilson, Anabel
Natalie Wiseman, Franklin
Matthew Daniel Witherow, Kingston
Lanie Nicole Witt, Bevier



Sydney Rae Wolf, Jonesboro, Ark.
Kierstin Kendra Wood, La Plata
Hayden Wayne Wooldridge, Salisbury
Maelyn Wright, Neosho
Jaylynn Marie Zerr, Montgomery City

SOLVING THE AG EDUCATOR SHORTAGE

The agriculture and natural resources industries are arguably among America's most productive and foundational sectors. A strong educational system is a key contributor to the country's success in agriculture.

However, there's a growing concern: There aren't enough teachers to prepare the next generation of agricultural educators in Missouri or across the country.

As of mid-July 2024, ten schools in Missouri still had agricultural education teacher vacancies, according to Pam Rowland, teacher recruitment and retention coordinator for Missouri Agricultural Education and the Missouri STAR (State Teach Ag Results) Program, both aimed at promoting agricultural education careers. "We have never had that many open positions at that point in the new school year," Rowland said, noting that the school year for ag teachers began July 1. "It's never happened before. If positions aren't filled on time, there's a fear that schools could put long-term subs, alternative certification teachers or whoever they can find in there."

Rowland points to several factors contributing to the shortage:

- A nationwide teacher shortage, not just in agriculture, worsened by Baby Boomer retirements
- Challenges of the teaching profession, often coupled with suboptimal pay
- Perceived lack of support from administrators and parents
- A slow recovery in education following COVID-19
- Fewer students attending college at a time when the agriculture industry offers well-paying careers outside of teaching

Rowland, who graduated with a degree in agricultural education in 1985, spent nearly three decades as an agricultural teacher and FFA instructor. "As a female ag teacher, I was a rarity," she said. "Now, 80-some percent of postsecondary ag teaching students are female."

One of those bucking the trend is Colin Boyd, an agricultural education major at Missouri State University and a Missouri Agricultural Education Teach Ag Ambassador. Ambassadors, selected from six universities, conduct workshops and promote ag education to high school students at FFA Camp and the State FFA Convention, aiming to inspire future ag educators.

"The amount of time I've sat down and talked to people about ag ed for hours on end is just crazy!" Boyd said. "I've spent a good part of my four years in college simply advocating for agricultural education in Missouri. A lot of it is just talking, meeting people, showing them the path forward."

Boyd's dedication is paying off. He's already received several teaching offers and is leaning toward a smaller school—one that



High schools in Missouri are finding it increasingly difficult to fill open agricultural teaching positions. Colin Boyd, a Teach Ag Ambassador for Missouri State University, has helped encourage youth to consider a career in agricultural education.



LEFT: Pam Rowland (right) with Katie Martin, vocational ag instructor at Winston R-VI. Rowland is the teacher recruitment and retention coordinator for Missouri Agricultural Education, a group dedicated to promoting agricultural education as a career. RIGHT: Lindsey Ball, a Teach Ag Ambassador and a student at the University of Central Missouri, was inspired by her high school ag teachers to follow the same career path.



Missouri Agricultural Education chooses two Teach Ag Ambassadors from each of the six Missouri universities that offer agricultural education classes. The ambassadors are sent statewide to promote agricultural education teaching careers.

has struggled to maintain an ag teacher in recent years. “Smaller schools tend to be overlooked because they can’t pay as much as larger ones,” he noted, but they also offer him the opportunity to make a real impact.

Job security, Boyd said, is another strong selling point. “There are a lot of openings, and it’s nice to hear you’ll always have a job as long as you have the degree and are willing to relocate.”

While job security is a strong selling point for future ag teachers, the challenge of low pay is an issue educators across all disciplines face. Dr. Jim B. Hutter, associate professor with the School of Hospitality and Agricultural Leadership at Missouri State University, emphasized that teaching agricultural education is about more than just earning a paycheck.

“I’ve spent a good part of my four years in college simply advocating for agricultural education in Missouri. A lot of it is just talking, meeting people, showing them the path forward.”—Colin Boyd

“Honestly, if students are solely in the profession for financial reasons, they probably are in the profession for the wrong reasons,” Hutter said. “Student success and accomplishments cannot be measured financially.”

While Hutter emphasized the importance of motivation beyond financial gain, Rowland underscored the unique impact that agricultural education can have on students.

“Teaching is not something where you see results right away,” she said. “It’s years later, when those students message you about getting a big scholarship or becoming a professional. Those are the payoffs ... Ag teachers are different. A math teacher might see them in class, but we are the ones who take them to Washington, D.C., to the National FFA Convention, on their first plane ride, first time away from home ... There’s nothing more impactful than building those personal relationships and making a difference in students’ lives.”

Lindsey Ball, a Teach Ag Ambassador and junior at the University of Central Missouri, also sees the long-term rewards of teaching. She was inspired by her high school ag teachers and was driven to pursue the same path. “I want to help kids grow, learn about agriculture, and find their passion like my ag teachers did for me.”

However, attracting new students to ag education can be a challenge, especially when fewer young people have farming backgrounds. The Missouri Department of Elementary

and Secondary Education estimates nearly half of the students enrolled in the University of Missouri’s College of Agriculture, Food and Natural Resources come from urban, non-farm backgrounds.

Ball believes introducing agriculture through school farms, even modest ones without livestock, could be a solution. “For kids who don’t have access to a garden or backyard, a school farm offers them a chance to learn about agriculture. It’s a great way to introduce them to the field.” **M**

— BY NEAL FANDEK

AGRICULTURAL EDUCATION PATHWAYS IN MISSOURI

Agricultural education became part of the U.S. public school system in 1917 with the passage of the Smith-Hughes Act. In Missouri, the Missouri Vocational Agriculture Teachers Association was formed in 1923, and the state launched its Teach Ag program in 2010. That year, Missouri became one of the first states to receive a grant from the National Association of Agricultural Educators to address the ongoing shortage of ag teachers.

According to the Missouri Department of Elementary and Secondary Education (DESE), more than 1 million students from grade seven onward participate in agricultural education programs across all 50 states and three U.S. territories.

To become an agricultural education teacher in Missouri public schools, candidates must earn a bachelor's degree in agricultural education, which includes a teaching certificate and one semester of student teaching under an experienced ag educator. Scholarships are available through various organizations, and DESE also offers alternative certification for those without an agricultural education degree.

Missouri is home to six institutions offering agricultural education programs: the University of Missouri, Missouri State University, University of Central Missouri, Northwest Missouri State University, Southeast Missouri State University and the College of the Ozarks.

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 Grant Recipients

THE MFA OIL FOUNDATION

provides cash grants to non-profit organizations that are working to improve communities where MFA Oil has a significant concentration of members and employees. In May 2024, the foundation approved \$154,050 in grants to 57 organizations.

- Bill Rice Ranch—Murfreesboro, Tenn.
- Boone Center Inc.—St. Peters, Mo.
- Callaway Cares—Fulton, Mo.
- Carroll County Extension Council—Carrollton, Mo.
- Carroll County Fair Board—Carrollton, Mo.
- Charlestown Fire Department—Charlestown, Ind.
- Choral Arts Alliance of Missouri—Columbia, Mo.
- City of Fulton Fire Department—Fulton, Mo.
- Clearwater High School—Piedmont, Mo.
- Community Action Partnership of Northeast Missouri—Kirksville, Mo.
- Crawford Youth Expo—Marengo, Ind.
- CrossWinds Counseling and Wellness—Emporia, Kan.
- Cultural Corner Arts Guild & Gallery—Chillicothe, Mo.
- Dade County Library—Greenfield, Mo.
- Emporia Child Care—Emporia, Kan.
- Fordland R-3 School District—Fordland, Mo.
- Graham Fire Protection District—Graham, Mo.
- Grand River Area Family YMCA—Carrollton, Mo.
- Grandma's House Children's Advocacy Center, Inc.—Harrison, Ark.
- Greenfield R-IV School District—Greenfield, Mo.
- Hallsville R-IV—Hallsville, Mo.
- Hamilton Middle School—Hamilton, Mo.
- Harrisburg Lions Club—Harrisburg, Mo.
- Harrisburg R-VIII School District—Harrisburg, Mo.
- Hero's Rest—Rogersville, Mo.



The MFA Oil Foundation is proud to award grants to local non-profit organizations like the Graham Fire Protection District for equipment upkeep.

- Homeschool Enrichment and Teaching—Columbia, Mo.
- Lafayette County Extension—Higginsville, Mo.
- Lewis County 4-H Council—Monticello, Mo.
- Lexington R-V School District—Lexington, Mo.
- Liberty Township Fire Protection District—Livonia, Mo.
- Lighthouse Learning Center—Gallatin, Mo.
- Macon County Town & Country Fair—Macon, Mo.
- Mississippi Valley Therapeutic Horsemanship—Oak Ridge, Mo.
- Missouri Farmers Care Foundation—Jefferson City, Mo.
- Muhlenberg County Opportunity Center—Greenville, Ky.
- New Bloomfield R-III—New Bloomfield, Mo.
- North Lyon County Veterans Memorial—Bushong, Kan.
- Oregon County Sheriff's Office—Alton, Mo.
- Osage Co. R-I Schools—Chamois, Mo.
- Ozark County Sheriff's Office—Gainesville, Mo.
- Ozarks Summit Ministries—West Plains, Mo.
- REACH, Inc.—Lancaster, Mo.
- Scotland County Hospital Foundation—Memphis, Mo.
- SERVE, Inc.—Fulton, Mo.
- South Central Buchanan County Fire Protection District—Agency, Mo.
- Southern Indiana Junior Rodeo—Salem, Ind.
- St. George School—Hermann, Mo.
- Stanberry Main Street—Stanberry, Mo.
- The Food Bank for Central & Northeast Missouri—Columbia, Mo.
- The Randolph County Fair Board—Moberly, Mo.
- Together We Foster—Paragould, Ark.
- Van-Far R1 School District Special Education Department—Vandalia, Mo.
- West Plains Sunrise Rotary Club—West Plains, Mo.
- White Memorial Camp Management Group—Council Grove, Kan.
- Wonderland Camp Foundation—Rocky Mount, Mo.
- Yadkin Creek 4-H Club—Cuba, Mo.
- Youth Livestock Beef Club—Ste. Genevieve, Mo. **M**



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Construction, Cattle and Commitment

LAWRENCE “JUNIOR” EICHLER, FOUNDER OF DO-RITE

Construction and Excavating in Lincoln, Mo., built his business from the ground up, quite literally. Since 1982, Do-Rite has grown from humble beginnings into a key player in infrastructure projects across central Missouri.

Getting started wasn't easy.

“The first five years were tough,” Junior recalls. “I had to make a name for myself. I had to demonstrate dependability and earn people's trust.”

Starting with an old backhoe and a dump truck, Junior slowly built his reputation. Word of mouth spread, and soon, he was landing more jobs. A strong track record and a solid work ethic helped Eichler grow Do-Rite into a trusted name in mid-Missouri.

Today, Do-Rite has 20 employees and offers various services, including grading, excavating, hauling, concrete, underground utilities and general contracting. Recent projects include upgrading the rural wastewater facilities for the City of Lincoln, as well as site and utility work for the new Center for Advanced Agricultural & Transportation Technology at State Fair Community College. The company also has a contract to work on the Missouri State Fairgrounds' new indoor arena, which will be named after Gov. Mike Parson.

Filling a Need

As Do-Rite has expanded, so has the scale and complexity of the jobs the company tackles—moving from residential and small-scale agricultural projects to more extensive public contracts.

“There was a need in our area for a public sector contractor,” Eichler says. “There's so much infrastructure work to be done. We have helped fill that void.”

A prime example is a water utility project that was out for bid in Ulrich, Mo. In the Do-Rite office, Eichler has a detailed map of the city spread across a table, outlining the 29,000 feet of new water lines required for the job. The project, funded by the American Rescue Plan Act (ARPA), involves a complete replacement of the city's aging water infrastructure.

In such a project, Do-Rite's role would be comprehensive. They would handle every aspect of the Ulrich job, from digging out the old water lines and laying new pipes to backfilling the trenches,



Bryan, Junior and Kyle Eichler

installing new water meters and connecting the updated system to homes. Do-Rite has built its reputation through similar projects, helping meet the increasing need for updated infrastructure across central Missouri.

Agricultural Roots

Though Eichler built a successful career in construction, his agricultural roots run deep. He was raised on a farm, and one of his earliest jobs was working for a rancher, where he developed a passion for working with cattle.

In 2017, Eichler returned to agriculture after decades of growing his construction and excavating business. He handed over management of Do-Rite's day-to-day operations to his sons, Kyle and Bryan, and shifted his focus back to raising cattle. Today, he runs a cow-calf and hay operation and has served as an MFA Oil delegate for the Cole Camp bulk plant for the last four years.

Eichler and his sons rely on the cooperative's bulk fuel and oil deliveries to keep the farm and their business ventures running efficiently.

“We buy lots of bulk fuel,” Eichler says. “Our projects are big enough that we will have a couple of 1,000-gallon bulk tanks set, and MFA Oil will come and refill them daily. That's in addition to the bulk fuel and oil tanks outside our equipment shop. We see an MFA Oil truck here at least twice a week.”

Eichler's connection to MFA Oil extends beyond fuel and lubricant purchases. Do-Rite Construction has completed several projects for the cooperative, including dirt work, plumbing and concrete pads for several Petro-Card 24 locations.

With Do-Rite's day-to-day operations in the capable hands of his sons and his wife, Debra, managing the company's finances, Eichler has more time to spend working cattle and representing his community as an MFA Oil delegate. He wouldn't have it any other way. **M**

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Market Factors to Watch

THE GLOBAL ENERGY MARKET IS FACING MYRIAD concerns that could influence prices in various directions. Some of these issues have been ongoing, while others have emerged recently, all contributing to the uncertainty about where energy markets are headed.

Key Factors Impacting Energy Markets

- 1. U.S. Economy Questions:** Adjustments to job creation figures from April 2023 to March 2024 have been significant, shifting downward by 818,000. Additionally, there is concern about a potential U.S. recession, though interest rate cuts by the Federal Reserve in September and November offer some relief.
- 2. Libyan Crude Production Shutdown:** The ongoing internal conflict in Libya threatens the production of around 1.7 million barrels per day of crude oil.
- 3. Weaker Economic Conditions in China:** China is experiencing a sharp decline in housing prices, reduced industrial output, a drop in export and investment activity, and rising unemployment.
- 4. Trump's Election:** Donald Trump's return to the White House gives him the chance to fulfill the "drill, baby, drill" and "repeal, baby, repeal" promises he espoused on the campaign trail—but the president-elect's plans to boost the industry could be coming too late, as some industry experts say global oil demand may have already started to peak.
- 5. Geopolitical Tensions:** Fighting continues in the Middle East, including Hezbollah's drone and missile attacks on Israel and Israel's subsequent airstrikes. Houthi rebels attacking shipping vessels off Yemen add to regional instability. The ongoing fighting between Russia and Ukraine also continues to impact global markets.
- 6. OPEC+ Production Cuts:** OPEC+ has cut production by 5.8 million barrels per day to support prices, with a plan to return 2.2 million barrels to the market starting in October. However, this decision has been delayed by two months, and market analysts suggest OPEC+ may need to do more to manage supply.

Market Outlook and Considerations

Various factors influence markets, and the markets' behavior becomes even more complex as the global economy grows more interconnected. Given the array of issues at play, energy markets can move up or down quickly. My recommendation is to know the pricing levels that work for you and your business.

Identifying a number that works for your fuel budget—no matter the market conditions—is a solid strategy. While everyone wants to buy low and sell high, this goal can sometimes lead to missed opportunities due to the fear of missing out. As of mid-September, a forward fixed-price contract for ULSD BOSS Diesel for March 2025 through October 2025 prices out at what I would say is a good value. It is worth your time to check with your local plant to see what



a contract for that timeframe looks like or ask about a contract that more closely fits your needs. Contract prices are always moving with the markets and subject to change, but the current cost is reasonable for hedging against future increases on some portion of your needs, and any further correction lower would only enhance the chance to protect future gallons from a price increase.

Price Trends and Future Outlook

Current sentiment is negative, driven by economic concerns and decreased global demand. This has led to lower diesel prices and expectations of high energy inventories in 2025. Recent price movements have been substantial: ULSD futures are down \$1.4065 per gallon from their September 2023 highs, while WTI crude oil is down \$27.86 per barrel. RBOB futures also saw a decline of \$1.1138 per gallon from their peak. Despite the current negative outlook, the size of these corrections could present buying opportunities. Markets tend to revert to the mean over time, so there may be potential for value-seeking buyers to drive prices higher.

Bullish Factors to Watch

Bullish factors that could influence prices positively:

- The Department of Energy refilling the Strategic Petroleum Reserve
- Potential refinery outages during hurricane season
- Ongoing Iranian sanctions
- OPEC+ maintaining production cuts
- China's slow economic recovery

Give some thought to the pricing level that makes sense for your situation. The current sell-off and lower prices might offer good long-term value. **M**



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



Photo by Starboard and Port

Petro-Card 24 Upgrade Progress

MFA Oil is working to upgrade the pumps and payment technology at Petro-Card 24 sites. The new pumps are similar to those seen at modern convenience stores where transactions are handled at the pump, and customers will have various payment options, including MFA Oil's Petro-Card 24 and Preferred Customer credit cards, plus all major credit or fleet cards.

Upgrades have been completed at the following locations:

- Ash Grove, Mo. (204 E Boone St.)
- Aurora, Mo. (20536 Bus. Hwy 60)
- Bernie, Mo. (4740 State Hwy 25)
- Brunswick, Mo. (28346 Hwy 11)
- California, Mo. (1105 W Buchanan St.)
- Carrollton, Mo. (900 S Main St.)
- Dadeville, Mo. (259 N Clompton Ave.)
- Glasgow, Mo. (100 Hwy 87 South)
- Golden City, Mo. (774 S Hwy 37)
- Kirksville, Mo. (3715 N Baltimore St.)
- La Plata, Mo. (712 E Clark St.)
- Lockwood, Mo. (400 Main St.)
- Macon, Mo. (1805 N Missouri St.)
- Marceline, Mo. (1010 S Missouri Ave.)
- Marmaduke, Ark. (7556 Hwy 34 East)
- Marshall, Mo. (US 65 South & CR 304)
- Marshall, Mo. (24017 N Hwy 41)
- Meadville, Mo. (500 Macon St.)
- Moberly, Mo. (1352 Hwy 24 East)
- New Cambria, Mo. (190 Main St.)
- Perryville, Mo. (1042 Industrial Dr.)
- Purdy, Mo. (8911 Farm Road 1080)
- Reeds, Mo. (4790 State Hwy 96)
- Sarcoxie, Mo. (5910 Bucktail Lane)
- Versailles, Mo. (13397 Hwy 52)
- Weaubleau, Mo. (11633 US-54)

MFA Oil is posting regular updates on Petro-Card 24 upgrades on its Facebook and Instagram accounts. Follow us for the latest news.

Will Reniker Joins MFA Oil Executive Team

On Sept. 1, MFA Oil named Will Reniker as vice president of enterprise risk management. He oversees safety, maintenance, construction, environmental health, and the BluSphere Energy solar division. He reports directly to Jon Ihler, MFA Oil president and CEO.



Will Reniker

"Will has worked in many roles across the company, giving him a great understanding of the risks the cooperative and our employees face," Ihler said. "I look forward to working with Will to build on our strong culture of safety."

Since 2004, Reniker has held various positions within MFA Oil including eastern region vice president of BPLP operations, senior director of sales and marketing, director of distribution and procurement, senior warehouse manager, BPLP training agent, and Jiffy Lube store manager.

Reniker is a graduate of William Woods University in Fulton, Mo., with a degree in business administration and management. He also earned an MBA from the University of Missouri.

MFA Oil Acquires the Propane Operations of Hamilton Produce

On Aug. 28, MFA Oil Company announced the acquisition of the propane operations of Hamilton Produce Company, located in Bloomfield and Ottumwa, Iowa. The deal includes customer accounts, trucks, storage tanks, an office in Ottumwa and employees.

"We are excited to welcome Hamilton Produce energy employees to our team," said Kenny Steeves, senior vice president of MFA Oil operations. "This is a great opportunity to extend our propane service farther north into Iowa, and we look forward to delivering the same high level of service that Hamilton Produce propane customers have come to expect."

MFA Oil will continue to operate the propane office at 502 N. Forrest Ave. in Ottumwa. Customers can call (641) 682-7531 or (888) 292-3639 to order propane and schedule service. The acquisition adds to the cooperative's established presence in southeast Iowa, with a Petro-Card 24 fuel station in nearby Bloomfield and a bulk fuel and propane plant in Centerville.

This was the second acquisition of MFA Oil's 2024 fiscal year, which began on Sept. 1, 2023, and ended on Aug. 31, 2024. In December 2023, MFA Oil acquired Platte-Clay Fuels, a self-service retail petroleum company. The company will continue to evaluate strategic acquisition opportunities within its trade territory. **M**



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