



**MOMENTUM**

**STRONG  
FOUNDATIONS,  
BRIGHT  
FUTURE**

PAGE 10

**MORE THAN**

*Milk*

PAGE 6



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**Spring 2026**

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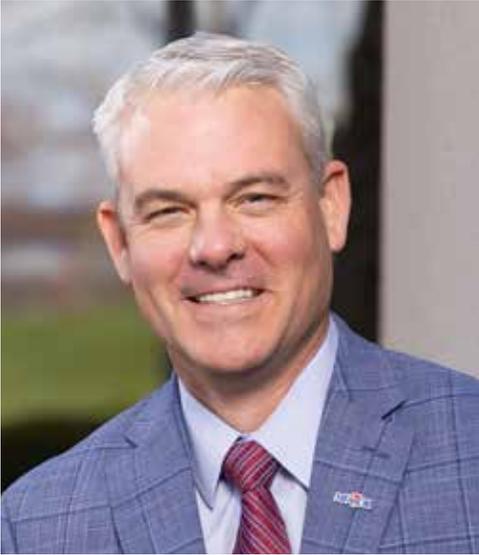
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## Standing Together

**F**armer-owned cooperatives are built on a simple but powerful idea: We're stronger together than we are alone. It's a principle that has sustained rural communities and agricultural co-ops across America for well over a century and continues to drive our commitment to maintain the viability of the cooperative model.

Recently, I had the privilege of joining our Board of Directors at the National Council of Farmer Cooperatives' (NCFC) Annual Meeting in San Antonio, Texas. It was a valuable opportunity to connect with other cooperative leaders and focus on the issues that matter most to our members.

There was much to discuss. We are in the midst of a tumultuous time in agriculture. Input costs are high, crop prices are weak and there's plenty of uncertainty in the trade markets and policy environment, all of which are weighing on farm operations across the country.

The situation in Washington, D.C., is unsettled in ways that go beyond the usual political noise. This has complicated efforts to pass critical legislation, such as a new Farm Bill. Congress introduced a new Farm Bill proposal in February with important updates to credit, conservation, research and rural development programs, but its passage is far from guaranteed. In times like this, progress doesn't happen by hoping things will sort themselves out. It takes steady involvement and clear judgment. That's exactly what NCFC provides for MFA Oil and for the millions of farmers and ranchers across America who belong to cooperatives like ours.

NCFC gives us a seat at the table in conversations that directly affect your livelihoods. Through NCFC, we help shape decisions that determine whether cooperatives can continue to deliver on their mission. NCFC ensures that a unified voice for farmer-owned cooperatives is heard when it matters most.

Collaboration among cooperatives is one of the seven principles that guide everything we do. NCFC embodies this principle, providing strong leadership and support for the cooperative business model and ensuring policymakers understand and protect it, even if they may not fully grasp its importance to rural America.

Even with all the noise in Washington, there are real opportunities ahead that can only be achieved through strategic collaboration. The work continues, and so does our commitment to standing with you and standing up for you. That's what cooperatives do.

Jon Ihler,  
President and CEO



**Spring 2026 • Vol. 11 No. 2**

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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# Rolling Out Value

## Big O Tires Extends Commercial Tire Discount to MFA Oil Members

**M**FA Oil was founded by a group of Missouri farmers determined to secure a reliable and affordable supply of petroleum products. The cooperative was built on the idea that the collective purchasing power of individual farmers could secure better rates on fuel and lubricants.

Decades later, that same commitment to member value continues to drive the cooperative forward. The latest example can be found at the 36 Big O Tires stores owned and operated by MFA Petroleum Company, an MFA Oil subsidiary. Big O Tires is now offering discounted commercial tires exclusively for MFA Oil members.

**Members can choose between in-store pickup or delivery, giving them flexibility depending on their location and schedule.**

“We want to be the go-to tire resource for our members,” says Derek Albertson, Big O Tires regional operations manager. “We know that many farmers need heavy-duty tires, and we know we can help source them at an appealing price. Any time we can provide value to our member-owners, that’s a win for everyone involved with the cooperative.”

### Value and Convenience

Big O Tires has acquired a limited stock of Sailun commercial tires. The tires are



rated for heavy load capacities and built for high-mileage, daily use. Albertson says the Sailun lineup offers a good blend of value and dependability. The special pricing on Sailun commercial tires is available through March 31. Members interested in taking advantage of the discount are encouraged to contact Big O Tires soon to secure availability.

Members can choose between in-store pickup or delivery, giving them flexibility depending on their location and schedule. Installation is available for in-store pickup orders only for an additional fee. Delivery orders require a minimum purchase of four tires and can typically be fulfilled within two to four business days.

“We know that many of our farmers don’t have time for extra trips, especially during planting and harvest,” Albertson says. “That’s why we’ll deliver directly to your

farm. We want to make this as easy and convenient as possible for our members.”

Beyond the Sailun commercial line, Big O Tires can also source tires for agricultural implements and light-duty trucks for interested members. Delivery timelines for those orders range from next day to about a week, depending on availability. **M**

### How to Order

Any MFA Oil member with an account in good standing can purchase commercial tires on credit through Big O Tires. To get pricing information, ask a question about the program or place an order, members can reach Derek Albertson directly at 573-554-6619 or [dalbertson@mobigtires.com](mailto:dalbertson@mobigtires.com).



**MORE THAN**  
*Milk*

**How a Fourth-Generation Dairyman  
Built a Future Beyond the Farm**

**BY ADAM BUCKALLEW**

David Foster couldn't believe it. The \$20,000 he had wired overseas for a farm implement was gone. What seemed like a promising deal from a Chinese manufacturer turned out to be a scam.

For many people, a mistake like that would have ended any thought of doing business internationally. It would have been a lesson learned the hard way, a reason to stick with familiar suppliers and safer bets.

Instead, Foster bought a plane ticket to Turkey.

## TAKING A CHANCE

Why fly more than 6,000 miles from his family's Kansas farm? Foster, a fourth-generation dairyman, had been searching for a replacement manure spreader. The options available didn't impress him. As he weighed his choices, he kept coming back to the same thought: If he couldn't find a spreader that met his standards, then other farmers probably faced the same problem.

If the right equipment didn't exist, maybe he could build it.

Foster found a promising manufacturer in Konya, Turkey, but after his experience with the Chinese scam, he wasn't about to take another risk sight unseen.

"I knew I had to go there, kick the tires and make sure it was legit because I had already been burned once," Foster said.

He toured the factory, met with company leaders and confirmed the business was legitimate. Satisfied, he negotiated a contract manufacturing agreement based on his own specifications, and TerraKat, his manure spreader equipment company, was founded in 2019.

Two years later, he returned to Konya to finalize a deal with a partner to open his own factory. Today, the facility employs six people who weld and assemble spreaders, which are shipped to the United States. The equipment travels by boat to Newark, N.J., then by rail to Kansas City, Mo., before being trucked to Fort Scott, Kan., where Foster completes final assembly.

TerraKat now offers seven models and has sold spreaders in 25 states and three Canadian provinces. Foster holds a trademark on the TerraKat name and



**OPPOSITE PAGE:** Photo courtesy Foster Farms. **ABOVE:** Fourth-generation dairyman David Foster with TerraKat manure spreaders. Foster started the company after recognizing a need for better equipment options at competitive prices for farmers like himself. Photo by Adam Buckallew.

logo and has a patent pending on the back beater assembly. The business is lean; Foster and a secretary are the only employees in the United States, but demand and interest in TerraKat continue to grow.

## THE FAMILY BUSINESS

Foster's entrepreneurial streak didn't come from nowhere. It was honed growing up on the dairy farm, where he learned that problems worth solving on one farm are usually worth solving on other farms.

The Fosters' dairy has been in continuous operation since the late 1940s. David's parents, Gary and Lynda, returned to the farm in 1978, and the family has been milking cows every day for nearly five decades. Their operation spans about 1,000 acres, split evenly between row crops and dairy production.

Foster joined his parents on the farm after earning dual degrees in animal science and agricultural communications from Kansas

State University. He and his wife, Addi, have four children—Ansley, Mayla, Davina and Tabor. They have all grown up on the farm, and several already play active roles in daily operations.

In 2016, the family made one of its biggest changes yet by installing robotic milkers. The technology allowed cows to be milked voluntarily rather than on a fixed schedule, increasing production while reducing labor by 10 to 12 hours a day.

"It may seem counterintuitive, but if you leave the cows alone, they will come in more frequently than we were milking them on our set schedule," Foster said.

The cows now average 2.7 milkings per day, up from twice daily under the old system. Each animal wears a collar that communicates with the robots, tracking weight, temperature, activity levels and milk production. Data collected from each cow provides early warnings of illness or stress.



TOP LEFT: TerraKat manure spreaders are assembled overseas and shipped to the U.S. RIGHT: David Foster stands with his daughters, Ansley (left) and Davina (right), members of the fifth generation involved in the family's dairy operation. BOTTOM LEFT: Though he has stepped out of day-to-day dairy operations, David still hauls feed for the family dairy. All photos by Adam Buckallew.

“We use the time we’ve saved with the robotic milkers to take better care of the cows,” Foster said.

His oldest daughter, Ansley, began working on the dairy at age 12 and now helps manage herd health and computer systems when she’s not teaching preschool. Her younger sister, Davina, also lends a hand, and Ansley’s fiancé, Marcus, handles much of the feeding work.

**Foster’s business philosophy is simple: If it’s a good deal for his farm, it’s probably a good deal for someone else, too.**

Keeping an operation that size running requires reliable partners. Foster connected with MFA Oil through the Emerging Leaders in Agriculture conferences and eventually switched fuel service from another cooperative to MFA Oil, which offered a better deal

on fuel and lubricants. He tried BOSS Performance Diesel and didn’t look back.

“The fuel was better quality, and we noticed we had fewer issues with it,” Foster said.

**THE CRAIGSLIST KING**

Foster has never been content to let the dairy fully define him, and that inclination goes back further than TerraKat. His initial foray into running his own business was sparked by necessity. In 2010, the family dairy needed more buildings for hay and equipment storage. While searching for building materials, Foster discovered an interesting angle.

“I found out that if I bought a whole farm’s buildings, I could get a better deal,” Foster said.

There were more metal buildings on the property than he needed, but he made some calls to neighbors and found willing buyers. The Fosters kept what they needed, and the sales of the extra materials covered their costs.

That experience led to the creation of Cash Cow Enterprises LLC, a business Foster continues to run. The company focuses on reclaiming used poultry and hog barns across Arkansas, Kansas, Missouri and Oklahoma, then reselling the materials to farmers and ranchers through online marketplaces.

In 2017 alone, he dismantled 1.7 miles of buildings.

“They are pretty simple structures,” Foster said. “It’s easy and economical to take them down.”

Often, he has the materials sold before deconstruction even begins. He contracts with building owners; subcontracts labor for each project; and sells reclaimed trusses, sheet metal and other components to customers looking for affordable construction options.

Through his online sales, Foster built a reputation on Craigslist, where he jokingly referred to himself as the “King of Craigslist,” before later expanding to Facebook Marketplace.



**LEFT AND BOTTOM RIGHT:** The Fosters installed robotic milkers in September 2016, transforming their operation. The system allows cows to come in voluntarily—currently averaging 2.7 visits per day—while tracking weight, temperature and activity data. **TOP RIGHT:** Fencing guards dairy calves from predators, and each calf has its own shelter for protection from the elements. *All photos by Adam Buckallew.*

Today, he owns 18 semi-trailers used to transport materials.

Foster's business philosophy is simple: If it's a good deal for his farm, it's probably a good deal for someone else, too.

"I've always been entrepreneurial," Foster said. "I've learned a lot from the dairy, including the most important lesson: If it's not profitable, it doesn't work."

### THINKING PAST TODAY

Foster's drive to build businesses outside the dairy comes from a practical place. Farming margins can be thin, and he has seen firsthand how easily a lifetime of work can remain tied up in land and equipment.

"My parents have no retirement accounts—all their money is wrapped up in the dairy," Foster said. "I didn't want that to be the same for me."

He still helps with the dairy, hauling feed like hominy and soybean meal or sand bedding for the free-stall barn and filling in when needed, but he has stepped back from daily operations to focus on growing his other ventures.

Foster is a planner by nature, but plans for the dairy's long-term future are still in discussion. Though he and his parents have had conversations about succession, which can be a complex topic, they have yet to establish a clear path forward together.

"That's not enough to map out the dairy's future," Foster said, referring to relying solely on his parents' will, which is an important first step. "We are doing what we do today because that's what we did yesterday, and it's working for now. It's what's comfortable, but it's also what leads to complacency."

A recent four-wheeler accident underscored the urgency for more defined succession planning. Foster's father, Gary, was hit by a car while crossing the highway. The collision sent him flying into a ditch in front of the dairy barn. Gary was lucky to come away from the accident with only cracked ribs, a few dislocated bones and a lot of bruising.

"We could have lost my dad," Foster said quietly. "I like to have control of

things, and there was nothing I could do in that situation. It was completely in God's hands."

While he's thankful that his father will recover from his injuries, questions about the dairy's future linger.

### CHARTING HIS OWN COURSE

Meanwhile, Foster has focused on building other opportunities.

His businesses—Cash Cow Enterprises, TerraKat and whatever may come next—represent more than additional income streams. They offer the potential of a different kind of inheritance for the next generation.

Foster has learned that not everything works out as planned. Ask him about the scam that cost him \$20,000 or the challenges of succession planning. But those experiences have shaped his approach to life and business.

When he needed a future that wasn't entirely dependent on milk prices, weather or circumstances beyond his control, he built one himself. **M**

# STRONG FOUNDATIONS, BRIGHT FUTURE

BY ADAM BUCKALLEW  
PHOTOS BY CASEY BUCKMAN



More than 320 farmer-owners convened in Columbia, Mo., on Dec. 14-15 for MFA Oil Company's 96th Annual Delegate Meeting, where they received updates on the cooperative's financial performance and heard about significant investments in infrastructure and technology.

The meeting brought together delegates from across MFA Oil's eight-district territory to review the fiscal year that ended Aug. 31, 2025, and chart the course for the cooperative's future.

## WEATHERING MARKET PRESSURES

Glen Cope, chairman of the MFA Oil Board of Directors, acknowledged the difficult conditions many members faced in 2025.

"Much of our trade territory experienced drought issues. Input prices are high, and grain prices have been tough," Cope said.

The cooperative reported a net income of \$19.1 million for fiscal year 2025, down from \$50.3 million the previous year. Rising input costs, squeezed margins and limited income opportunities were the primary reasons for the year-over-year drop in net income.

President and CEO Jon Ihler drew parallels between the cooperative's experience and that of its farmer-owners.

"It was a productive year, a busy year, a customer-focused year, but not necessarily a profitable one," Ihler said. "We may not have seen the financial results we were hoping for last year. But we saw progress, purpose, commitment and character."

Based on earnings, the MFA Oil Board of Directors approved the retirement of 2012 equities totaling \$3.4 million and approved \$3.5 million in non-qualified member equity for fiscal year 2025. Combined, the cash and equity distribution reaches \$6.9 million. Over the past five years, MFA Oil has returned \$44.4 million in cash to its member-owners.

MFA Oil members earn patronage based on a percentage of the money they spend on gasoline, diesel, propane and lubricants purchased through the company's refined fuel and propane plants and Petro-Card 24 stations.

Farmers who purchase at least \$1,000 of product from MFA Oil during its fiscal year are eligible for membership in the cooperative.

## MAJOR PETRO-CARD 24 UPGRADES CONTINUE

A significant focus of the meeting was the ongoing modernization of MFA Oil's more than 190 Petro-Card 24 locations. The co-op addressed members' concerns about card reader reliability by installing CRIND (Card Reader in Dispenser) units, in which each pump has its own card reader rather than a single reader controlling all pumps.

At the time of the meeting, 92 locations had been upgraded, with many more sites scheduled for completion in 2026. The total investment for CRIND upgrades is expected to exceed \$30 million, with \$14.2 million spent through fiscal year 2025.

"Through this major investment, MFA Oil has shown that we are committed to taking care of the rural areas of our geography that depend on us to meet their energy needs," Cope said.

In addition to serving the co-op's farmer-members, the upgrades benefit rural municipalities, school districts, county road departments and emergency response services that depend on Petro-Card 24 locations for fuel.

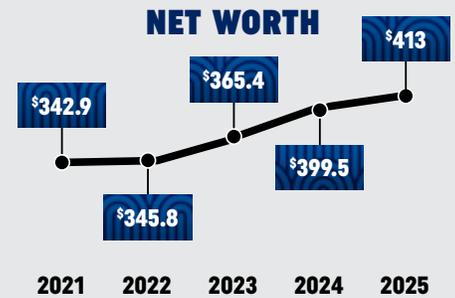
## TECHNOLOGY TAKES CENTER STAGE

During the meeting, MFA Oil formally unveiled My MFA Oil, its new online customer portal designed to modernize member access to their accounts.

My MFA Oil, which is now live at [mymfaoil.com](http://mymfaoil.com), allows members to access all accounts linked to their

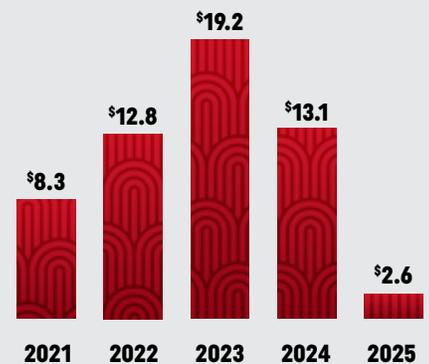
# FINANCIALS

IN MILLIONS OF DOLLARS

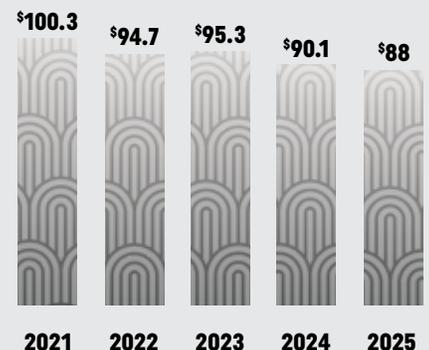


## EARNINGS ON MFA OIL OPERATIONS

EXCLUDING PATRONAGE

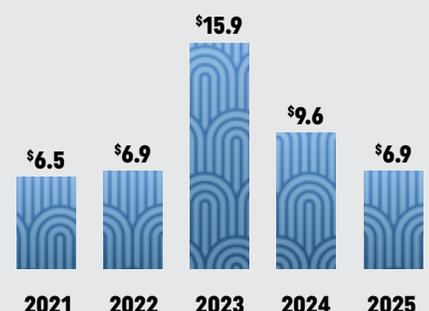


## WORKING CAPITAL



## PATRONAGE

RETIRED PAST EQUITIES AND CASH PAYMENTS



LEFT: MFA Oil President and CEO Jon Ihler updated delegates about the cooperative's operations in Fiscal Year 2025.



**TOP LEFT:** MFA Oil Chairman Glen Cope addresses delegates at the company’s 96th Annual Delegate Meeting. **TOP RIGHT:** More than 320 farmer-owners attended the meeting. **BOTTOM LEFT:** During a trade show, delegates had an opportunity to sign up for My MFA Oil, the co-op’s new customer portal. **BOTTOM MIDDLE:** Attendees heard presentations from Chairman Cope, MFA Oil President and CEO Jon Ihler, Missouri Governor Mike Kehoe, and University of Missouri Extension ag economist Ben Brown. **BOTTOM RIGHT:** Magician and comedian Mike Bliss performed for guests the night before the business meeting.

taxpayer ID, monitor fuel levels, review sales, make payments, and download invoices and statements from any mobile or desktop device. Future enhancements will allow users to sign contracts digitally, update contract information, manage paperless billing preferences and more.

Ihler acknowledged it was time for MFA Oil to catch up with its technological capabilities.

“To be candid, our performance in data technology had lagged behind, and that’s on us,” he said. “People have grown accustomed to doing business online, and we’ve worked hard to bring that same level of convenience to MFA Oil members.”

He emphasized the importance of member feedback in shaping the portal and future services.

“Your voice will shape the future of this tool and the future of our service,” Ihler said.

## LOCAL IMPACT

In his comments, Ihler highlighted the cooperative’s commitment to giving back to the people and communities it serves, which is reflected in its motto, “We Live Where You Do.”

Through the MFA Oil Foundation, the cooperative invests in projects that directly benefit members and their neighbors, supporting local schools, emergency services, food pantries, youth programs and other community needs.

During its 2025 fiscal year, the MFA Oil Foundation awarded \$341,450 in Community Betterment Grants to 150 nonprofits, strengthening 103 communities across the seven states where MFA Oil Company operates.

Building on that tradition of local support, Ihler announced that the foundation is introducing Community Development Grants, offering larger funding opportunities to help

community organizations complete projects that create lasting impact for members and the rural communities they call home.

## LOOKING AHEAD

In closing remarks, Chairman Cope expressed confidence in the cooperative’s direction and gratitude for member engagement.

“Strong grassroots involvement in the company’s governance is crucial, and that’s something only you, our delegates, can provide,” he told attendees.

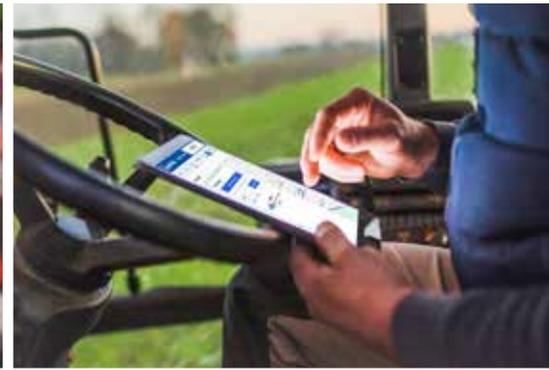
As MFA Oil approaches its centennial in 2029, Cope emphasized that the cooperative’s success stems from staying true to its founding principles.

“Our continued focus is on maintaining a strong balance sheet coupled with effective growth, all while taking care of the farmer-members who are at the forefront of all that we do.” **M**



# **my MFA OIL**

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# Preparing the Next Generation *of farmers*



**Guest column by University of Missouri Extension agricultural business specialists Wesley Tucker, Denice Ferguson and Mary Sobba, and Robert Jones, director of Integrated Marketing Communications for MU Extension.**



Every farmer understands a basic truth: A good harvest does not happen by chance. It takes planning, preparation and decisions made long before crops ever emerge from the soil.

Farm succession works the same way.

Across the Midwest, farm families are entering a season of transition that will shape not only individual operations but also the future of rural communities and the nation's agricultural economy. For many families, the question is no longer if transition will happen, but how, and whether the next generation will be ready to step in when the time comes.

The urgency is real. An estimated 70 percent of U.S. farmland will change hands in the next 20 years. At the same time, agricultural census data show farmers age 65 and older are the fastest-growing segment of the farm population, now representing nearly 40 percent of producers. Together, these trends make it clear why succession planning matters now more than ever.

## **MORE THAN A FINANCIAL TRANSACTION**

Farm succession is the process of preparing the next generation to step into farm management and ownership while helping senior operators move into new roles, either on or off the farm. It is often treated as a legal or financial exercise, but for most families, it is much more personal and complex.

Families often struggle to find solutions that feel fair when some family members work in the operation and others do not. At the same time, there are real concerns about the farm's long-term viability. While land values have increased significantly, farm income has not kept pace. In many cases, land no longer generates enough cash flow for a beginning farmer to purchase it outright, even when part of the operation is inherited.

Retiring farmers must balance retirement income needs, tax implications and the desire to keep the farm intact. Just as challenging are the emotional realities. For many producers, farming is more than a business. It is identity, purpose and daily rhythm. Letting go of control can feel like losing

part of oneself, which is why planning is often delayed until illness, death or conflict forces decisions.

Like skipping field preparation and hoping for a good yield, avoiding these conversations rarely leads to a successful outcome.

## **HELPING RETIRING FARMERS PREPARE**

Navigating this transition requires creating space for honest conversations and realistic planning. Estate planning attorneys and agricultural extension programs can serve as trusted third parties, helping families talk through sensitive issues that are easy to avoid. Because they are not part of the family or the operation, these professionals can help keep discussions focused, productive and forward-looking.

Many families benefit from seeing succession as a gradual process rather than a single handoff. Transferring responsibility over time allows senior operators to step back at a manageable pace while building the next generation's confidence. This approach reduces fear around letting go and creates clearer expectations for everyone involved.

Just as important, retiring farmers benefit from thinking intentionally about what comes next. Instead of viewing succession as walking away, many find meaning in mentoring or coaching successors. Others step fully away to focus on family, community involvement or personal interests. Planning for life after transition helps maintain a sense of purpose while giving successors room to lead.

## **PREPARING THE NEXT GENERATION**

Preparing succeeding farmers for the realities of running an operation requires long-term development. Skills, confidence and experience must be built well before formal succession planning begins.

That preparation often starts in youth. Programs such as 4-H help young people develop leadership, communication and problem-solving skills while exposing them to agriculture as a viable career path. These early experiences encourage

**“Keeping family farms viable is about more than preserving tradition. It sustains our nation’s food system, strengthens rural economies and protects land that has been stewarded for generations.”**



entrepreneurial thinking and show that modern farming extends far beyond production.

On the farm, a gradual transfer of responsibility works best. Rather than treating successors only as hired labor, families are encouraged to assign management of specific enterprises or business functions. Managing a livestock enterprise, cropping system or marketing plan allows young farmers to make decisions, learn from mistakes and build confidence in real-world conditions.

Research-based education in crop and livestock management supports this process. From agronomic decisions and animal health to risk management and marketing strategies, producers can access practical guidance that strengthens productivity and resilience as responsibilities grow.

Innovation also plays a growing role in long-term viability. Families exploring

value-added enterprises such as specialty livestock, agritourism or on-farm processing can generate additional income and support multiple family members. These opportunities help farms adapt in a changing agricultural economy.

### **COMMUNITY MATTERS**

For many young people, returning to the farm is about more than the operation itself. They want to know whether they can build a life in the surrounding community.

Reliable internet, health care, schools and social connections all influence that decision. Community development efforts in broadband access, workforce development and local leadership help make rural areas attractive places to live and work. Reliable internet in particular helps families stay connected, pursue education and access remote work opportunities that can supplement farm

income. These factors make rural life not just possible, but attractive.

### **INVESTING IN A FUTURE HARVEST**

Keeping family farms viable is about more than preserving tradition. It sustains our nation’s food system, strengthens rural economies and protects land that has been stewarded for generations. With so much farmland poised to change hands, the future depends on whether today’s farmers plan ahead and whether tomorrow’s farmers are prepared to lead.

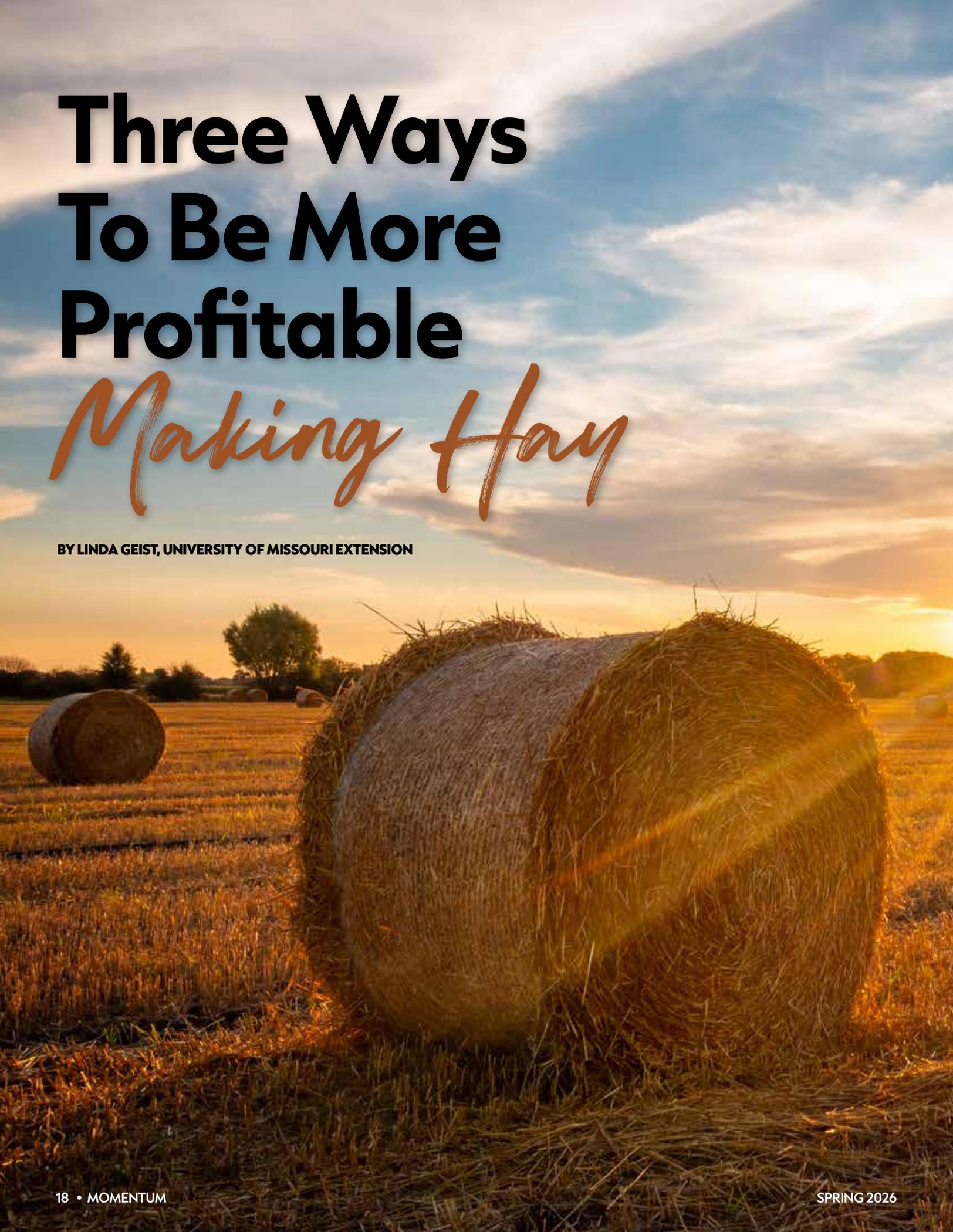
Succession planning is not a single decision made at retirement. It is a long-term investment in people. As with any crop, the harvest depends on what is planted and tended today. By planning early and intentionally, farm families can help ensure their operations continue to grow for generations to come. [M](#)

# ~~GOOD~~ GREAT MORNING!



 **BreakTime**

At participating locations.  
Find one near you.



# Three Ways To Be More Profitable *Making Hay*

BY LINDA GEIST, UNIVERSITY OF MISSOURI EXTENSION



Haymaking is a game of threes, says University of Missouri Extension state forage specialist Carson Roberts.

To be profitable, producers must manage three key factors: equipment expenses, quality and yield.

Haymaking grew in popularity in the 1970s with the introduction of the large round baler. Large bales improved efficiency and reduced the labor required to handle and store small square bales. But just because producers can make more hay, it doesn't mean they should, he says.

Skyrocketing equipment costs are forcing producers to take a harder look at haymaking economics. Machinery prices have far outpaced calf sale prices. Since the 1970s, the cost of a baler has increased tenfold, while calf prices have only increased a little more than fivefold.

A producer must understand this inflation issue and how to better leverage equipment to run a profitable haying enterprise.

To manage this, a producer has several options: 1. Reduce equipment to match the acreage; 2. Spread equipment costs across higher yields; 3. Spread equipment costs across more acres. The second option has the greatest potential for increasing profitability if the cost of increasing yield isn't too high.

Fifty years ago, a 500-pound calf sold for about \$71 per hundredweight, and a new round baler cost roughly \$5,000, enough to support 14 calves per baler. Today, producers average 29 calves and a baler that costs around \$58,000.

The typical cow-calf producer in Missouri manages 45 to 60 cows and makes hay on about 75 acres. In high-yield years, producers may spend around \$60 per bale. In low-yield years, that cost can climb to \$120 per bale due to fixed costs and overheads.

While haymaking is steeped in tradition and gives producers a sense of control over feed inventory, it is an expensive enterprise. Roberts encourages producers to consider the economics of selling equipment and transitioning hayfields to grazing opportunities.

Producer attitudes have also shifted over the past five decades. In the past, many producers focused on making as much hay as possible, regardless of quality.

"This is not always the best strategy," Roberts says.

Early first cuttings contain fewer coarse stems and mature seedheads. They are typically leafier and more digestible, with significantly higher protein content than later cuttings.

For producers who continue to make hay, Roberts suggests improving profitability by managing in-field traffic. Feeding hay back onto hayfields when the ground is frozen allows nutrients to return to the soil. He also recommends rotating fields through a graze-graze-hay system.

Ultimately, haymaking requires careful management of machinery costs to remain profitable. Roberts urges producers to sell excess or unused equipment and match machinery size to acreage.

Moving away from haymaking can be uncomfortable, he says, especially for those who value the tradition and sense of control it provides. However, purchasing hay can also offer control over the quality fed to the herd.

"You can control the quality of the hay you purchase," Roberts says. "But you cannot always control the quality of the hay you make." 





# Built for the Road

## Break Time Truck Stops Deliver Convenience, Comfort and Rewards

**B**reak Time has established itself as a reliable destination for professional drivers and travelers alike through its growing network of full-service truck stops among its more than 70 locations. With six truck stops in Bolivar, Jefferson City, Moberly, Sedalia, Sikeston and Warrensburg, Break Time continues to expand its footprint while delivering convenience, comfort and value to customers traveling the state's highways.

Break Time entered the truck stop market in 2017 with the opening of its Moberly location. Since then, the company has steadily added truck stop locations as opportunities have arisen, building a network designed to meet the evolving needs of today's professional drivers. Each location is equipped with high-flow diesel dispensers that help drivers fuel efficiently and get back on the road quickly. The sites also offer diesel exhaust fluid (DEF) pumps and ample parking for tractor-trailers.

In addition to fueling services, Break Time truck stops have a variety of amenities to enhance drivers' experience. Truckers have access to clean showers, laundry facilities, comfortable lounges, WiFi and certified truck scales. These features provide drivers with opportunities to refresh, relax and stay connected while traveling.

Break Time has also expanded its food and beverage options, now serving a wide selection of convenient, satisfying meals. Many locations feature Chester's Chicken, Hunt Brothers Pizza, AnyTime Eats breakfast sandwiches and a broad selection of grab-and-go items, allowing customers to quickly find a meal or snack that fits their tastes.

Drivers who make Break Time a regular stop can take advantage of additional savings through the company's MyTime Rewards loyalty program. Customers earn points based on dollars spent, gallons of fuel purchased and number of store visits, earning added value and incentives to keep coming back.

Break Time is also a member of AMBEST, a member-owned, nationwide network of independent truck stops and service centers. As part of this network, Break Time offers professional drivers who fuel at any of the six Missouri truck stop locations an opportunity to earn AMBUCK\$ rewards. Drivers receive points for every gallon purchased and can redeem those rewards at any AMBEST location nationwide, which gives drivers added flexibility and savings while on the road.

Jennifer Bach, vice president of Break Time operations, says the truck stop locations play a significant role in the company's overall success.

"These truck stops are our highest-performing locations, delivering excellent fuel volumes and strong inside sales," Bach says. "They provide tremendous value to our customers and represent an important benefit to the cooperative as we continue serving professional drivers and communities across Missouri." **M**

# FROM REJECTION TO RECOGNITION

BY NEAL FANDEK

Tim Davis didn't get the first teaching job he applied for.

"And I became determined to prove them wrong," he says.

Eight years later, Davis is the Missouri Vocational Agriculture Teachers Association's outstanding early career teacher for 2024, has been twice voted most valuable teacher at North Shelby High School, and serves as advisor to an FFA program that consistently ranks among the best statewide.

Not bad for someone who started teaching on an alternative certificate.

Davis graduated from the University of Missouri with a degree in animal science, hoping to become a veterinarian. But his struggles with chemistry led him to consider other options. When a job teaching agriculture opened in his hometown of St. James, Mo., it seemed like a perfect match. Except he didn't get the job.

When the St. James teaching position fell through, he interviewed everywhere from Iowa to Arkansas before landing a job in Green City, Mo., with one condition: earn his teaching degree within two years.

He did so, balancing coursework with full-time teaching, family responsibilities and duties as a sergeant in the Missouri National Guard.

"I'm a success story in how an alternative certificate can go right," Davis says, who now has his eye on a doctorate.

After two years in Green City, Davis returned to St. James, where he taught from 2020 to 2023. Renowned ag educator Harold Eckler then recruited him to North Shelby, where Eckler still teaches part-time with adult agricultural education instructor Jenny Bradley. The three advise the FFA program together.

"They hold my feet to the fire, mentor me and make me a better teacher, person and FFA advisor," Davis says. "Moving here raised my standards as an educator."

Those high standards show. The hallway leading to North Shelby's ag classroom displays an array of local, state and national FFA awards. In 2025, the school's FFA teams placed first nationally in agricultural knowledge, agricultural mechanics and swine facility management. In 2024, they won first place in ag mechanics and agronomy—and all four of the top national winners in ag mechanics came from North Shelby.

Davis credits the school's laser focus on education, a demanding administration and strong community support for the chapter's success. Recent grants provided a germination chamber,



Tim Davis is a co-vocational agriculture teacher and FFA advisor at North Shelby High School. RIGHT: He also serves in the National Guard as a military police sergeant. BOTTOM: Davis instructs his students in the evaluation of meats.

entomology identification sets and a modern greenhouse water controller—tools that have helped prepare students for careers in agricultural science and technology.

"There's a reason we consistently rank in the top 2 percent of schools in Missouri," Davis says. "Year after year, we rise to the top in test scores and FFA achievement."

North Shelby principal Landon Daniel says Davis's impact extends beyond competition wins.

"His work in the classroom with all our students from the junior high to the high school level has been impressive, to say the least," Daniel says. "Tim's ability to connect with students and increase their excitement and engagement in vocational agriculture has been the most exciting thing to watch as his supervisor."

Andi Belt, a 2024 North Shelby graduate and former Missouri FFA president, credits Davis with shaping her success. "He has been a mentor who believed in me, pushed me when I needed it and helped shape the person I am today—and he continues to support me long after I graduated," she says. "One of my favorite things is his ability to know exactly when to push, when to listen and when to crack a joke to ease the stress."

Between teaching, advising FFA, performing National Guard duties, coaching junior high basketball, and maintaining family life, Davis must constantly adjust to keep everything balanced.

"It's a juggling act," he says. "Sometimes my wife questions my sanity."

And he's still pursuing that doctorate. **M**

**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.**



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# Books and Beyond

BY NATALIE KIENTZY

While public libraries may be best known for their shelves of literature—from classic novels to nonfiction to everything in between—their services extend beyond books.

In Unionville, Mo., the Putnam County Public Library has served as a valuable community resource for 80 years. Director Christy Allen says the library's goal is to keep patrons engaged.

This is accomplished through a variety of programs including a summer reading program and an afterschool craft and STEM program, which Allen eventually hopes to extend to assisted living homes.

The library is a resource for many older adults who may not be familiar with or have access to modern technology.

"In a rural community, you typically have an older population," Allen says. "They're often more comfortable with books as opposed to the digital resources available today. We offer those familiar resources and computer help."

Allen feels that the various resources local libraries offer are especially important in rural areas.

"It's easy to feel stuck in a rural community," Allen said. "Libraries offer opportunities to broaden your horizons through reading and more."

These opportunities may be offered to Putnam County residents at no cost, but they aren't free. That is where contributions from organizations like the MFA Oil Foundation come in. In early 2025, the library received funding to purchase a book covering machine that helps protect the library's paperback collection, giving the books a longer shelf life.

"I wanted to invest in a machine that would make our reading material last for



Seniors and children enjoy a meal at the library in La Cygne, Kansas. An MFA Oil Foundation grant provided the library with reusable, microwavable containers that patrons can take home and reheat.

generations," Allen says. "I'm very thankful for the grant. It allowed us to save time and money to devote towards other initiatives."

Lacey Autrey, president of the Dwight Public Library in Dwight, Kan., also expresses her gratitude for the MFA Oil Foundation's support.

"The first grant we received came right after our building was destroyed by mold," Autrey says. "With the help of the MFA Oil Foundation, we were able to replenish our children's collection."

More recently, the library received funding to replace an old door with both a crack that let in outside air and outdated locks that made the entrance difficult to use. The new door allows staff to easily access the building and keeps the library energy efficient, Autrey says.

In Linn County, Kan., another library is utilizing the help of the MFA Oil Foundation to serve the community in a unique but important way.

While conducting various children's programs at the La Cygne Library, Janet Reynolds, a staff member of 46 years, noticed that kids were showing up hungry. She wanted to change that. After testing various solutions, the library decided to prepare fresh meals for the children in-house. They recruited a retired restaurant owner to cook and expanded the library to include a commercial kitchen and additional seating.

When the local senior center closed, the library began providing meals for seniors as well.

While the program was doing incredible work, there were still some bumps in the process. The library had been serving meals in Styrofoam containers that filled the library's dumpster and were unsafe for patrons to use to reheat leftovers at home.

In 2022, Reynolds applied for a grant from the MFA Oil Foundation to purchase microwave-safe, reusable containers that are still used today.

"We're blessed to have those," Reynolds says. "They've really improved our lunch program."

However, there was more to be done.

"We needed a way to keep the hot food hotter and the cold food colder," Reynolds says. "So, I applied for another grant and purchased a steam table and a cold table."

Now, the La Cygne Library can keep dishes at safe temperatures, meaning all participants receive fresh, high-quality meals.

"We're excited to have the tables," Reynolds says. "We really appreciate the opportunities the grants have provided us."

In small towns throughout the Midwest, public libraries provide education, community engagement and valuable resources. The MFA Oil Foundation is proud to support these efforts. **M**

# Local Support That Makes a Difference

## MFA Oil Foundation Supports 63 Community Organizations

The MFA Oil Foundation provides cash grants to nonprofit organizations that are working to improve communities where MFA Oil has a significant concentration of members and employees. In October 2025, the foundation approved \$111,405 in grants to 63 organizations.

1. Albany Community Development Corporation—Albany, Mo.
2. Alton R-IV School District (Elementary Kitchen)—Alton, Mo.
3. Atchison County Fair—Rock Port, Mo.
4. Boone County Fire Protection District—Columbia, Mo.
5. Buffalo Township Fire Protection District—Louisiana, Mo.
6. Caring Hearts and Hands of Columbia—Columbia, Mo.
7. Children's Advocacy Center of Benton County—Little Flock, Ark.
8. Cincinnati VFD Association Incorporated—Cincinnati, Iowa
9. City of Alma—Alma, Mo.
10. City of Garden Grove—Garden Grove, Iowa
11. City of Keytesville—Keytesville, Mo.
12. City of Marionville Fire Department—Marionville, Mo.
13. City of McFall—McFall, Mo.
14. City of Republic (Fire Department)—Republic, Mo.
15. Clark County Council on Aging—Kahoka, Mo.
16. Clinton County Sheriff's Office—Plattsburg, Mo.
17. Cooper County 4-H—Boonville, Mo.
18. Daviess County Multi-Purpose Senior Center, Inc.—Gallatin, Mo.
19. DeKalb County Public Library Association Inc.—Maysville, Mo.
20. Dixon R-1 School District—Dixon, Mo.
21. Elsberry FFA Alumni—Elsberry, Mo.
22. Fayette Senior Center, Inc.—Fayette, Mo.
23. Friends of Open Door Youth Services Inc.—New Albany, Ind.
24. Grand River Multipurpose Center—Chillicothe, Mo.
25. Greene County 4-H Shooting Sports—Strafford, Mo.
26. Hale Library and Museum—Hale, Mo.
27. Humansville Volunteer Rural Fire Protection Association—Humansville, Mo.
28. Johnson County 4-H Council—Warrensburg, Mo.
29. King City R-I School District—King City, Mo.
30. La Plata Community Fire Protection District—La Plata, Mo.
31. Macon County Ministries—Macon, Mo.
32. Madison C-3 School—Madison, Mo.
33. Marionville R-9 School—Marionville, Mo.
34. Milan Recreation Association—Milan, Mo.
35. New Franklin PTO—New Franklin, Mo.
36. Newtown-Harris R-III School District—Newtown, Mo.
37. Northeast R-IV Fire Protection District—Cairo, Mo.
38. Novinger Renewal Inc.—Novinger, Mo.
39. Ohio County Emergency Management—Hartford, Ky.
40. Oregon-Howell R-III School District (HS Vo Ag Shop)—Koshkonong, Mo.
41. Palmyra Parks & Recreation—Palmyra, Mo.
42. Parks Work—Marceline, Mo.
43. Pilot Grove Area Fire Protection District—Pilot Grove, Mo.
44. Pleasant Valley 4-H—Carthage, Mo.
45. Polk County 4-H—Bolivar, Mo.
46. Putnam County Senior Citizens Organization, Inc.—Unionville, Mo.
47. Putnam County University of Missouri Extension Council—Unionville, Mo.
48. Restoration House of Greater Kansas City—Harrisonville, Mo.
49. Rinker 4-H Club—Emporia, Kan.
50. Scotland County Ambulance District—Memphis, Mo.
51. Senior Citizens Community Center—Paris, Mo.
52. Serve Mercer County—Mercer, Mo.
53. Shelby County R-IV School (FFA)—Shelbina, Mo.
54. St. Clair XIII School District (Science Class)—St. Clair, Mo.
55. St. Robert Police Dept.—St. Robert, Mo.
56. Sunflower Senior Citizens, Inc.—Tampa, Kan.
57. Three Rivers Endowment Trust—Poplar Bluff, Mo.
58. Tri-Creek Fire Protection District—Marceline, Mo.
59. University of Missouri Caldwell County Extension—Kingston, Mo.
60. Verona R-VII School District (FFA)—Verona, Mo.
61. Victory Life Church—Pittsburg, Kan.
62. Warren County R-III School (FFA)—Warrenton, Mo.
63. Westran R-1 School District (FFA)—Huntsville, Mo. **M**



MFA Oil plant manager Kelly Van Dusen (center) and District Manager Tony Johnson (right) present a check to Parks Work in Marceline, Mo., to help purchase new playground equipment.

# The Road and the Ranch

BY ADAM BUCKALLEW

Larry Triplett has been around cattle since he was old enough to follow his grandfather through a pasture. That was a long time ago. In the decades since, he has built a career that took him around the world and figured out how to run a ranch almost single-handedly while holding down a travel-intensive corporate job. He's nearly 80 now, with 200 cows and a system so efficient he hardly needs to ask for help. He'll tell you that didn't happen by accident.

The Sarcoxie, Mo., native spent 40 years with Leggett & Platt, rising through the ranks to become vice president of manufacturing before retiring in 2002. It was a career that took him to plants across the country in Kentucky, Indiana, Massachusetts, Florida and Alabama, with occasional trips to Europe and Mexico. He was on the road up to 40 weeks out of the year. But he never gave up the cattle.

"I've always had cattle since I was 20," Triplett says. "Even when I was working and traveling, I kept a small herd."

With so much time spent away from the farm, Triplett did what any good manufacturing man would do: He engineered a solution. Over the years, he designed his operation to run on as little labor as possible. His corrals are fitted with large hay feeders that hold four or five bales at a time. His weaning system requires little manpower, and his small feedlot allows him to move cattle off grass and back to the pasture again with minimal effort. The whole system, as he describes it, is built for efficiency without sacrificing results.

"My cattle are just as fat as anyone else's," he says with a laugh. "I just don't go buying a bunch of fancy tubs and high-dollar inputs to get there."



Photo by Katelyn Rogers

Today, Triplett operates 800 acres outside Sarcoxie with a mix of purebred Angus and Charolais crosses grazing on fescue, red clover and about 60 acres of Bermuda grass. He rotates pastures regularly and handles most of the work himself, calling on his sons when he needs an extra set of hands.

Building the operation took decades of patient thinking. Triplett began buying land in the 1970s and 80s, picking up farms at \$317 to \$500 an acre in an era when many people weren't looking at ground as a long-term investment. He developed a straightforward business plan: When cattle prices were strong, he would sell and use the proceeds to buy more land. He would then rebuild his herd and repeat.

"I always disagreed with people who said a farm had to pay for itself right away," he says. "I figured that if I could cover the interest and some of the principal, the land appreciation would handle the rest. I've found that to be true."

For nearly 20 years, Triplett has served as a delegate for MFA Oil, a role he

took on at the request of his local plant manager and never let go of. He buys his diesel fuel, propane and lubricants through the co-op and values it for reasons that go beyond price.

"They've always taken care of my needs," he says. "I've known many of the employees for so long that they are like family to me."

Triplett has been a delegate long enough to know the co-op works best when more farmers choose to be part of the process.

"I'd tell any farmer around here to look into it," he says. "The more people that use it, the stronger it gets for all of us."

After 62 years of marriage to his wife, Judy, and decades of splitting his time between the road and the ranch, Triplett has ended up exactly where he wants to be. The land is paid for, the herd is healthy, and cattle prices are at or near historic highs.

"The beef business has never been better," he says. "If you've been able to stick with it, it's been great." **M**

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# An Unexpected Rally

## Why energy prices are rising despite bearish outlook

*Editor's Note: Given the outbreak of war in Iran on February 28 and its significant impact on energy markets, we have published an updated version of this commentary online with additional context and analysis.*

As we closed out 2025, a large majority of major investment banks and traders held a bearish outlook for energy products in 2026. Global inventories were elevated, the economic outlook was cloudy and uncertain, and many leaned negative given the potential implications of tariffs, sanctions and other economic headwinds.

For anyone looking to lock in fuel prices for the upcoming year, there was little reason to act aggressively. Prices were trending downward as President Trump pushed for lower energy costs, and bearish projections dominated the market. The prevailing consensus anticipated an oil surplus through the first quarter of 2026, with most outlooks forecasting flat to lower prices for calendar year 2026.

### How the Year Ended

Here's a quick review of year-end pricing action:

**WTI Crude Oil** hit a low of \$55 per barrel on Dec. 16, 2025. Prices traded in a \$55 to \$58 range for approximately one month before gradually working higher.

**Gasoline** followed a similar pattern, bottoming at \$1.6798 on Dec. 17, 2025, then trading between \$1.68 and \$1.78 for roughly a month. Gasoline prices have gradually moved higher.

**Ultra-low sulfur diesel (ULSD)** behaved slightly differently, reaching a low of \$2.0463 on Jan. 7, 2026, before beginning a gradual climb. ULSD found more support than other products due to lower inventories, steady demand and expectations for cold weather to bolster consumption.



### What Changed

Uncertainty in the Middle East, ongoing tensions between Russia and Ukraine, and now escalating issues with Iran have provided price support. Traders grew increasingly concerned about geopolitical risks and built a risk premium into the market. It's fair to say these markets have now entered their typical seasonal advance.

### Looking Ahead

With that context in mind, here's my outlook: I believe prices initially rallied on geopolitical concerns and are now also following their normal seasonal pattern, which should push prices higher into late April or mid-May. If you have near-term exposure, use any price pullbacks as opportunities to secure protection for the short term. The seasonal advance should support prices through late April to early May.

If the market follows historical patterns, the usual seasonal advance typically pulls back in June. A June correction would present an opportunity to purchase price protection for the fall harvest and the first part of the 2027 season.

### Contracting Options

In volatile markets like these, fuel contracting provides a valuable tool for managing price risk and bringing clarity to your budgeting process. MFA Oil offers fuel contracting year-round for

up to 12 months, allowing you to lock in pricing on a set number of gallons based on your operational needs.

The process is straightforward: Specify your fuel type and volume, then choose the delivery method that works best for your operation. You can contract for tankwagon delivery to your farm or business, transport truck for larger volumes, or fill-ups at nearby Petro-Card 24 fueling stations.

MFA Oil offers two contracting options to fit different risk management strategies:

**Fixed Price Contracts** allow you to lock in a specific price per gallon for the contract duration, guaranteeing your cost and enabling precise expense forecasting.

**Maximum Price Contracts** provide downside protection with upside flexibility. For a nominal fee, you establish a price ceiling that your cost will not exceed, while retaining the ability to benefit if fuel prices decline during the contract period.

Given the current market environment, where geopolitical uncertainty could drive prices higher, now is an ideal **time to evaluate your fuel contracting strategy for the months ahead.** **M**



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



Mike Moreland

## Mike Moreland and Randy Pace Re-elected to MFA Oil Board of Directors

MFA Oil Company hosted eight delegate meetings across its voting districts in January 2026. In two of those districts, elections were held for a representative to the MFA Oil Board of Directors. At a Jan. 16 meeting in Harrisonville, Mo., Mike Moreland won re-election to the Board to represent the company's West Central District. In the Mid-South District, Randy Pace was elected on Jan. 13 at a meeting in Jonesboro, Ark. Moreland and Pace will both serve three-year terms.

The MFA Oil Board of Directors represents the interests of the co-op's members. The board establishes company policies and operating guidelines and is responsible for evaluating the performance of the chief executive officer.

Moreland is a third-generation farmer from Harrisonville, Mo., where he raises corn, soybeans and cattle with his brother and sons. In 2024, he was elected as the South Commissioner for Cass County. Mike is a past president and current member of the Missouri Corn Growers Association, the former chairman of the Missouri Corn Merchandising Council. He also served on several National Corn



Randy Pace

Growers Association committees. He is a current member of the Cass County Farm Bureau board and a past president. He was a member of Missouri Farm Bureau's Young Farmers & Ranchers State Committee, chairman of the Missouri Farm Bureau Dairy Advisory Committee and member of the American Farm Bureau Dairy Committee. He is a former board member of the Cass County Soil and Water Conservation District and past chairman. He serves as a delegate to MFA Oil and was elected to the Board of Directors in 2019.

Pace co-owns a diversified family farming operation in West Plains, Mo., which includes beef cattle, 20,000 layer hens and commercial haying. After graduating from the University of Missouri in 1977, Pace worked in agriculture finance for 40 years with the Farm Credit System in Arkansas and Missouri while farming part-time. After retiring from FCS Financial in 2017, Pace expanded his farming operation by increasing his cow herd and adding poultry production. He actively serves on the Howell County Soil and Water Conservation District Board of Supervisors, on the FCS Financial Board of Directors, as an MFA Oil delegate, and as vice chairman of West Vue Nursing Home. Pace and his family are members of the First Baptist Church in West Plains.

## MFA Oil Announces Closure of BluSphere Energy

BluSphere Energy, a subsidiary of MFA Oil Company, has announced it is winding down operations.

The decision follows significant changes to federal tax incentives and grant programs that have altered the affordability of solar installations and reduced demand for new projects. After evaluating the long-term outlook for the business, MFA Oil determined that ceasing operations is the most responsible course of action.

"We appreciate the customers who placed their trust in BluSphere Energy and allowed us to support their renewable energy goals," says Will Reniker, vice president of enterprise risk management. "While the market conditions have shifted, our commitment to our customers remains unchanged."

BluSphere Energy will continue to honor all existing warranty obligations. All installations include a five-year warranty from the date of installation. Customers needing assistance or wishing to file a warranty claim should call (833) 607-3443.

## MFA Oil Sells Two Oklahoma Propane Locations

MFA Oil completed the sale of two propane offices in Blanchard and Duncan, Okla., on Friday, Dec. 12. Platform Fuels, an Oklahoma-based company, purchased both locations.

Kenny Steeves, senior vice president of MFA Oil operations, says the company chose to sell the two locations after heavy consideration.

"When we are evaluating our business, we always look at it from the standpoint of 'What's best for our member-owners?'" Steeves says. "We didn't see an opportunity for growth with these locations and decided it would be best to focus our time and resources on other locations that will better serve our membership."

MFA Oil appreciates the contributions of the employees who worked at its Blanchard and Duncan propane plants and wishes them well in their future endeavors. 

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