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On the Cover:

From left, Larry Zebert, Del Oney and Michael Moyer operate Oak Ridge Shavings, a Missouri company that supplies mountains of material for everything from poultry bedding to composite decking. Read more on Page 6. Photo by Jason Jenkins.



>> Leadership Letter

Prioritizing Energy Security

RECENT NEWS IN THE ENERGY INDUSTRY HAS BEEN

dominated by the push to cut carbon emissions. In the second week of May, that debate took a backseat to another issue: the cyberattack on Colonial Pipeline Company.



Jon Ihle

The Colonial Pipeline, which supplies more than 100 million gallons of fuel per day—including 45 percent of all fuel consumed on the East Coast—was shut down by hackers. Colonial took its 5,500 miles of pipeline offline for several days after cybercriminals locked up the company's computer systems and demanded ransom. While the hackers didn't take control of the pipeline's operations, Colonial did shut down the pipeline to prevent any additional threats.

News of the pipeline's closure caused panic buying and hoarding. The run on gas created temporary shortages in 11 states. Multiple states declared a state of emergency, supply waivers were granted for conventional and reformulated gasoline blends, and penalty relief was given for off-road diesel usage. Thankfully, our region was unaffected.

Colonial's lack of cybersecurity sophistication left it vulnerable to attack. A forensic report of the cyberattack noted that outdated digital infrastructure made it easier for the hackers to encrypt the pipelines back-office system and hold its information hostage. Colonial reportedly paid a \$5 million ransom to the hackers in cryptocurrency to unlock its computer systems.

As cyberattacks grow more refined and complex, it's clear that we must prioritize digital security of our infrastructure. At MFA Oil, we began moving our cyber modernization efforts up to the top of the corporate priority list years ago. Vulnerability scanning, remote access, email security, advanced malware protection, multifactor authentication, antivirus, antispam, whitelisting and encrypted data are in place to reduce our risk and protect your cooperative. We realize we cannot eliminate every cyber risk, but we can harden our defenses.

Keeping our network and resources safe requires both investment and effort. Our security team works vigilantly to protect our data and the integrity of our computer systems. We continuously look for ways to improve our ability to detect and prevent breaches. This includes training for our employees to ensure they understand the risks and how to avoid them. Everyone in our organization has a responsibility and role to play in protecting the cooperative. As we've seen with the Colonial Pipeline, all it takes is one person clicking a link in a malicious email to give cybercriminals the opening they need to attack.

We fully understand the important role we play in supplying the energy our members and customers count on to run their businesses. As cyber threats become more sophisticated, we will continue to update our systems and security to mitigate any potential vulnerabilities. Staying one step ahead of the hackers is arduous, but it's also attainable if we don't lose sight of our goal—protecting the company and your equity.



Jon Ihler President and CEO



MOMENTUM

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This magazine comes to you courtesy of MFA Oil Company, a farmer-owned cooperative providing energy solutions to customers for 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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Bass' River Resort

NESTLED ALONG THE CRYSTAL-

clear waters of Courtois Creek, Bass' River Resort in Steeleville, Mo., offers pristine conditions for campers, canoers, floaters and anglers to enjoy the outdoors. The resort, owned and operated by the Bass family, has hosted guests seeking to explore scenic Ozark waterways such as the Courtois (pronounced "code-way" by locals), Huzzah Creek and Meramec River since 1967.

The resort annually welcomes thousands of visitors who take advantage of the 60 cabins, 200 RV hook-ups and 400 camping sites. In 2020, Bass' River Resort had its busiest season yet when a record number of guests sought out a break from the seclusion of the coronavirus pandemic. While the resort scaled back some of its services, like weekend buffet breakfasts, during the worst of the pandemic, that didn't dampen interest.

"Camping and floating accommodations were in high demand," says Julie Bass, who manages the resort with her son, Brendan. "We also had the highest number of cancellations that we've ever had in a season. It forced us to rewrite our refund and cancellation policies."

The Basses counted on visitors to stay home if they were sick. Guests who were forced to cancel their trips were offered rainchecks to reschedule if necessary.

Family-Run Business

For more than 20 years, Bass' River Resort was managed jointly by Stephan and Julie Bass. Their eldest son, Brendan, 24, took on more responsibility for the resort's operations in 2018 after Stephan died of colon cancer.

Julie handles many of the administrative responsibilities of the resort. She oversees





Brendan and Julie Bass of Bass' River Resort. The Bass family has owned and operated the resort on the banks of the Courtois Creek since 1967.

the finances, manages the full-time staff and helps answer the phones. Brendan's duties include helping to manage the part-time summer staff, groundskeeping, ensuring buses and boats are where they are needed for guests, and running the resort's radio communications.

During the resort's peak season, which runs from May 1 to Sept. 30, there are typically 20 staff members on weekdays and up to 100 on the weekends. The extra help is needed to shuttle floaters and canoers to and from river access points; help with check-ins and check-outs; provide housekeeping; and maintain security.

When Brendan isn't busy wrangling bus drivers and boat haulers, he enjoys raising 200 head of Angus cattle. Some of Brendan's herd can be seen grazing along low-lying pastures that border Courtois Creek.

Julie's youngest son, Trent, 20, is currently studying business at Ozark Technical College in Springfield, Mo.

The Bass family counts on diesel fuel and gas from MFA Oil to power its buses, trucks, mowers and farm equipment while propane from the co-op heats the resort's cabins and keeps the campground showers warm.

Outdoor Entertainment

Courtois Creek and its sister stream, Huzzah Creek, are both spring-fed gems known for their natural beauty. The nearby Meramec is not as clear, but it's also wider and a little deeper. Each stream has its own unique characteristics that draw visitors to their waters.

Brendan appreciates the twists and turns of the Courtois, especially the 6-mile trip from Berryman to Blunt's Slab, which adds a bit of challenge to kayaking trips. That same stretch is also Julie's favorite and the resort's most popular float. The 13-mile trip along the Courtois that ends at the Bass family's resort is the second-most requested trip.

The Courtois is hailed by anglers as a small-mouth bass fishing destination. Sunfish, large-mouth bass, goggle-eye, hogsuckers and yellow suckers can also be found in the creek. Many fisherman enjoy fishing the stream year-round.

While Steelville is known as the Floating Capital of Missouri, activities at Bass' River Resort are not confined to the local creeks and rivers. Horseback riding along the picturesque Courtois River and through the hills of Mark Twain National Forest offer fantastic views. Hikers can explore the 48-mile Courtois section of the Ozark Trail, which is also popular with mountain bikers. Local cave excursions offer chances to appreciate the subterranean wonders to be found in Onondaga Cave State Park.

Visitors can book a trip to Bass' River Resort online at bassresort.com or by calling 800-392-3700.





They say perception is reality. In the late 1990s, the perception among poultry producers was that oak shavings weren't a good bedding material inside chicken houses. Del Oney didn't believe that was reality.

So, in 1999, he co-founded Oak Ridge Shavings, literally transforming the industry at the ground floor. Today, the company provides farmers in southwest Missouri, northwest Arkansas and northeast Oklahoma with quality bedding materials on which hundreds of millions of chickens are raised annually. In a typical year, Oak Ridge delivers around 1,200 semitrailer loads of bedding to poultry houses within a 125-mile radius of its facility west of Monett, Mo.

"We started with one driver and a leased truck and trailer," Oney says. "Today, we have a fleet of 16 semis, 11 full-time drivers and more than 20 employees altogether. God has certainly blessed us, both with opportunities and with dedicated employees."

A Product with Promise

Oney was already employed in the poultry industry when he decided to jump into the bedding business. As a broiler service technician for Tyson Foods, he worked directly with contract farmers who raised chickens for the company. Oney would visit their farms, answer their questions and ensure that conditions inside their facilities were ideal for growing chickens.

"Back then, the poultry companies were wary of using oak as bedding in the barns because of Aspergillus," he says, referring to a mold that can make chickens sick. The mold's presence was more likely in oak byproducts from green timber with higher moisture, but all oak was generally avoided.

However, Oney recognized opportunity. He knew a nearby manufacturer that was producing truckloads of oak shavings each week—and all of it was kiln dried. That meant little chance for potential issues with moisture and Aspergillus.

"I approached Tyson about trying it. It took a little doing, but they eventually gave their blessing to trying a few loads," Oney says. "We didn't have any problems whatsoever in those barns. It was all downhill from there."



ABOVE: After recognizing an opportunity to turn an unwanted byproduct into a valued commodity, Del Oney, center, co-founded Oak Ridge Shavings in 1999. Today, he manages the business with partner Larry Zebert, left, and his son-in-law, Michael Moyer. RIGHT: Bedding composed of rice hulls and hardwood and pine shavings is ideal for these broiler chickens. OPPOSITE PAGE -TOP LEFT: A worker scoops up pine shavings with a loader equipped with a 7.5-cubic-yard bucket. TOP RIGHT: Bedding is spread to an average depth of 4 inches inside a poultry barn. BELOW: In addition to poultry beddings, shavings like these are turned into products ranging from cat litter to composite decking.



Fun**Fact**

If all the poultry bedding that Oak Ridge Shavings delivered in one year was spread 4 inches deep across one field, it would cover more than 440 acres!

Bedding Basics

Many materials can be used for poultry bedding. Today, the most common are kiln-dried hardwood shavings, pine shavings and rice hulls. According to Sara Orlowski, an associate professor and poultry specialist with the University of Arkansas Cooperative Extension Service, the best bedding materials are those that soak up moisture but don't hold it too long.

"When growing broilers, you don't want a lot of moisture in the barn. It can create issues with mold and bacteria, increase ammonia levels and cause problems with the broilers' footpads," she says. "The bedding should be a material that's going to absorb moisture from feces. Then, as the fans in the barn move the air around, the bedding will let go of that moisture so it can get out of the house and away from the birds."

Due to their typically larger particle size, kiln-dried shavings have more surface area than some other materials. This allows the birds' feces to mix into the bedding and reduce their contact with it, Orlowski says.

"I also think those kiln-dried shavings have greater longevity in the barn," she adds. "They hold up a bit better as you go through multiple flocks and you're turning that litter over after each flock trying to get the bacteria load down."

Today, Oak Ridge Shavings offers poultry producers a full range of bedding materials that can be custom mixed. A combination of rice hulls, pine and various hardwood shavings is popular, Oney says.

Broiler operations generally raise six to seven flocks in a barn before replacing the bedding. This occurs about once a year, most often in the spring or fall when the old litter can be spread as fertilizer on nearby agricultural fields. Oak Ridge will then deliver the new material and spread it inside each barn. One 53-foot-long semitrailer holds more than 140 cubic yards of bedding—enough to cover the floor of a

standard 40-by-400-foot barn to a depth of 4 inches.

Oney says the business has changed immensely since Oak Ridge began, especially when it comes to sourcing material.

"Back then, that oak was a byproduct with no value. They'd take it to the dump just to get rid of it," he says. "Now, it's a commodity. We have to pay for everything."

The COVID-19 pandemic also has placed constraints on the availability of material. Manufacturing has decreased as companies struggle to hire employees, Oney says.

"There's one plant where we used to get a load about every day, but now we're lucky to get one every two weeks," he says. "Normally, they have 42 people working at that plant. Right now, they have 12. They can't find the personnel."

Poultry and Partnership

In 2007, Larry Zebert joined the Oak Ridge family as the spreader driver, becoming a partner in the company five years ago. Like Oney, he has poultry experience and currently raises broiler chickens for Tyson







Fun**Fact**

In 2019, Arkansas was the second-largest producer of broiler chickens and third-largest producer of turkeys in the United States. Missouri ranks in the top 15 for broilers and top 5 for turkeys.

on his farm near Pierce City, Mo. Zebert says having that firsthand knowledge of the industry helps them build strong relationships with customers.

"Because I know how to grow a chicken, I know what problems they might be dealing with and can help them, especially the newer growers who don't have that experience yet," he says, adding that he's raised chickens for 12 years. "I'm not just somebody trying to sell them bedding. They trust us."

Cliff Fitchpatrick—who also raises broiler chickens for Tyson on his farm near Wentworth, Mo.—has purchased bedding from Oak Ridge since the company formed. He echoes Zebert's sentiment.

"I've been around this business a long time, and Del and Larry have a genuine concern for the growers," he says. "In the spring, it's kind of a madhouse as all the barns get cleaned out. If the weather doesn't cooperate, everybody gets backlogged. Then they all start to get anxious and demanding. But those guys understand what the growers need, and unlike some of the other outfits, they really try to take care of the customer."

He adds that Del and Larry's personal experience raising poultry also bolsters the confidence producers have in Oak Ridge's bedding materials, including the hardwood shavings.

"When you put baby chicks on brand-new bedding, you don't want to be worrying about mold or Aspergillosis," Fitchpatrick says. "We've never had any problems with their kiln-dried shavings. They do a good job of providing quality bedding materials while also trying to keep the price down."

Beyond Bedding

In addition to serving the region's poultry industry, Oak Ridge has expanded its operation in recent years by creating what's referred to as the "commercial" division.

"To keep our drivers busy when the farm side of things isn't as demanding, we diversified what we do," Del explains. "Now, we haul material to manufacturers in other industries year-round. In the past few years, the volume of material we deliver on the commercial side has actually surpassed the ag side."

Oak Ridge supplies raw material for a wide range of products—everything from

composite decking boards and cat litter to charcoal briquets and wood pellets used for smoking and grilling food. Bedding for small pets such as rabbits, guinea pigs and hamsters has been a natural fit, too.

In 2019, Oney's son-in-law, Michael Moyer, joined the company as operations manager. He says new opportunities to expand the business exist, but they are moving forward cautiously.

"It's important to all of us that we're not just doing business. We want to be doing good business," says Michael, who has a background in sales and marketing. "It's about quality instead of quantity. We don't want to lose the personal touch."

Oney agrees.

"If you genuinely care about a person, they know it," he concludes. "This ain't just about money or business. It's about people, taking care of people and helping them take care of business. With that philosophy, you can't go wrong." M

To learn more about Oak Ridge Shavings, visit oakridgeshavings.com or call 417-489-9006 or 417-214-0891.



Smithfield Foods and Roeslein Alternative Energy Partnership Turns Waste into Energy

By Neal Fandek | Photos By Keith Borgmeyer



Concentrated animal feeding operations, or CAFOs, have been in the news lately for a variety of reasons. Can these operations be sustainable, create good jobs and benefit the environment, too? Critics would say, "When pigs fly."

A joint venture called Monarch Bioenergy would beg to differ. On eight Smithfield Foods farms in northern Missouri, thousands of hogs may not be flying just yet, but their digestive byproducts are.

Hogs produce manure. Lots of manure. The manure and other wastes in most large-scale operations are funneled into huge outdoor lagoons. But where some people look at these lagoons and see problems, others see opportunity.

People like Rudi Roeslein (pronounced Race-line), an Austrian immigrant and St. Louis University engineering graduate who put his degree to good use designing and building beverage-can manufacturing systems. Roeslein & Associates has grown to become a global engineering firm with offices in the United States, Brazil, Europe and China and annual revenues in the hundreds of millions.

"If you drink out of an aluminum can, we probably built the factory that made it," Roeslein quips.

Roeslein is more than a successful industrialist. He's also an avid outdoorsman dedicated to improving wildlife habitat, soil and water quality on his nearly 2,000-acre farm near Unionville, Mo. Roeslein puts his money where his mouth is, too. He was named

the Conservation Federation of Missouri Air Conservationist of the Year, among other awards and honors.

His company engineered impermeable, high-density polyethylene coverings for those lagoons to trap the raw gas and convert it to consumer-quality renewable natural gas (RNG). The partnership between Smithfield Foods and Roeslein Alternative Energy, called Monarch Bioenergy, purifies the gas then feeds it into existing pipelines to be sold locally.

"I could have taken my \$57 million and bought a ranch next to Ted Turner somewhere and lived happily ever after," Roeslein has been quoted as saying. "But I've seen what's happened around the world. I couldn't have slept thinking I was sitting on the sidelines doing nothing when there was this great opportunity to show the world there was a different way to do things."

Monarch Bioenergy is believed to be the largest project of its kind in the United States. When complete, the project is expected to produce more than 2.2 billion cubic feet of pipeline-quality gas per year, or the equivalent amount of energy produced by 17 million gallons of diesel fuel.

Brandon Butler, director of communications for Roeslein Alternative Energy, says all eight farms and 83 lagoons were operational by June 1. And that \$57 million Roeslein refers to is his personal investment in this technology.

The project also dovetails with a 2016 Smithfield goal to reduce its environmental impact. "25 by 25," led by Smithfield Renewables





ABOVE: Impermeable polyethylene covers trap the raw methane gas from Smithfield hog manure lagoons in northern Missouri. BELOW: A close-up look at the machinery converting raw gas into consumer-grade renewable natural gas.

for Smithfield Foods, sought to reduce greenhouse gas emissions 25 percent by 2025. They've since upped the ante by committing to become carbon negative in all company-owned U.S. operations by 2030. Smithfield has additional manure-to-RNG projects on farms in North Carolina, Virginia and Utah.

Converting methane to RNG removes at least 25 times more greenhouse gasses from the atmosphere than are released during its use in power plants, homes, vehicles or businesses, says Kraig Westerbeek, senior director of Smithfield Renewables. That means using RNG effectively removes carbon from the atmosphere.

Converting methane to RNG removes at least 25 times more greenhouse gasses from the atmosphere than are released during its use in power plants, homes, vehicles or businesses. – Kraig Westerbeek

And the northern Missouri RNG is unusually pure, with one of the industry's lowest carbon intensity scores, -392. Ethanol has a score of around +40. Carbon intensity is basically the emission rate of a pollutant relative to the intensity of a specific activity or industrial production process. The score is like a golf score: the lower the better. All this is just the beginning. Roeslein thinks big. He wants to restore 30 million acres of prairie and other natural habitats.



"We know it's feasible," says Butler. He cites that there are about 22 million acres in the Conservation Reserve Program (CRP) today, and that landowners want to put more acreage in. CRP statistics back this up: In mid-2020, 1.9 million acres were accepted into the program, more than three times the number accepted during the last signup period in 2016.

Roeslein Alternative Energy's plan, says Butler, is to out-compete the government by working with landowners and row crop farmers to set aside more acres that can then be planted with prairie grasses and other native species, which can then be harvested for biomass and turned into, you guessed it, RNG. The firm purchases two types of fuel from MFA Oil: propane, which acts as an accelerant to burn off undesirable gasses like hydrogen sulfide in the RNG project; and diesel for the prairie initiative to run skid loaders, tractors and other heavy equipment. The RNG project also uses recycled water to flush the barns.





But is the prairie restoration initiative realistic?

Dr. Lisa Schulte Moore, professor of natural resource ecology at Iowa State University, thinks so. She is a co-recipient of a federal grant with Roeslein Alternative Energy, among others, to develop new methods of turning biomass and manure into fuel.

"One challenge with CRP is it's not well-aligned with farmers' intrinsic motivation to produce for markets," she says. "What Rudi is developing does align with that intrinsic motivation. My experience is that farmers want to keep their soil and protect the environment, but obviously their first concern is staying in business. So, if Rudi and his team can create a value chain where planting prairie clearly helps their bottom lines, I think they will get on board."

Schulte Moore compares Roeslein's vision with the Apollo program: "If you're going to get to the moon, you have to have

ABOVE: The pipeline runs directly from the covered lagoons to the purification equipment. BELOW: Brandon Butler, director of communications, Roeslein Alternative Energy, partners with Smithfield.

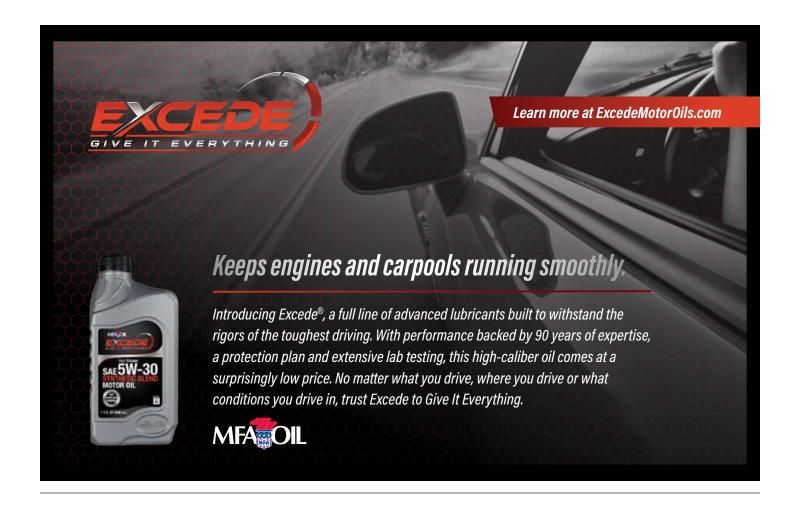
that big idea to rally folks around. Then you have to do the determined and detailed work of figuring out how to get there."

Butler says converting marginal land back to prairie will ultimately benefit wildlife, farmers and the planet. "It's (prairie) nature's sponge, and almost all of it is gone now, turned into row crops." Most row crops have shallow roots, which contributes to erosion, topsoil depletion and flooding. More prairie means less degradation.

Westerbeek, of Smithfield Renewables, says the Monarch project is a "holistic vision that utilizes land resources, prevents fertilizer runoff into watersheds, improves soil organic matter, and cools the atmosphere through natural transpiration while creating critical new wildlife and pollinator habitat." Pollinators like monarch butterflies, hence the project's name.

"This isn't greenwashing," Butler adds, referring to the term used to describe companies claiming environmental friendliness to burnish their image and boost sales. "We are improving the environmental footprint, creating jobs, generating millions of dollars." Roeslein Alternative Energy has 55 employees and hires many contractors. Add in the Smithfield jobs, and this stretch of northern Missouri becomes a good place to live, work and raise a family again.

All these efforts may sound like small steps. But together they could mean a giant leap for mankind. M





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SPRING BRINGS OPPORTUNITIES TO SAVE ON PROPANE

Through Sept. 15, MFA Oil customers can lock in prices with propane contracts for this coming winter. The MFA Oil Pre-Buy Program allows individuals and businesses to contract a predetermined volume of propane at a set price. Spring and summer are traditionally great times to contract propane.

The Pre-Buy Program provides protection against volatile market swings and demand surges that are common during highdemand winter months. The average U.S. residential propane price increased by more than 52 cents a gallon, or 30 percent, during the 2020-21 heating season, which began Oct. 1 and ended March 31.

While there's no guarantee today's prices will be lower than market prices next winter, propane contracting has proven beneficial from a historical perspective.

"If you look back at the last decade, booking a propane contract would have helped you save money in seven out of ten years," says Tim Danze, MFA Oil hedging manager.

According to data from the U.S. Energy Information Administration, exports of U.S. propane hit record levels in 2020, increasing by 13 percent to more than 1.2 million barrels per day. The swell in exports was enough to make distillate fuel oil for the first time.

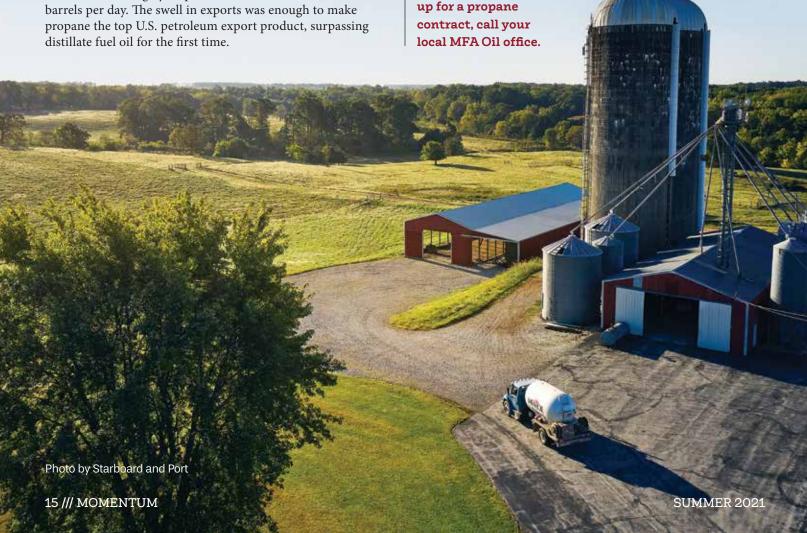
"We've been monitoring propane exports from a supply and demand perspective for several years now, and it's finally to the point where we see a meaningful impact," Danze says. "Export volume is now one of the biggest factors for U.S. propane prices."

Danze recommends that customers review their propane usage from past years and pre-purchase the gallons they would typically need. Locking in a predetermined price can help with budgeting for heating expenses in the coming year.

MFA Oil offers three convenient ways for customers to participate in its Pre-Buy Program.

- ✓ 100% Pre-Buy. Pay for your full year's supply of propane in one upfront payment at a locked-in price.
- ✓ 4-Pay. Split your payment into four even installments: one when you sign up and one in each of the next three months.
- ✓ Budget Plan. Make a down payment, then divide the balance over the remaining months through the following April. M

To learn more or sign







We're Not Going Back to Pre-COVID Conditions

In Washington, policy focus is shifting to building for the future. On the rural front, agriculture has its swagger back.

ANTICIPATION OF A RETURN TO NORMAL

is in the air. But for the economy and rural industries, there will be no going back to pre-COVID conditions. The combination of trillions of dollars in federal stimulus spending, warm weather, vaccinations and a persistently dovish Federal Reserve will soon generate a burst of economic activity unparalleled since 1984. But the impending release of cash-rich, inoculated consumers has spurred concern about a risk that's also been dormant since the 1980s: inflation.

The policy focus in Washington is shifting from crisis management to building for the future. And the outcome of the president's infrastructure plan will have substantial implications for rural water, power and broadband providers. Hundreds of billions of dollars in funding would reshape these industries and intensify the current focus on climate resilience and social equity.

Elsewhere in rural industries, agriculture has its swagger back. Many in the agricultural industry are experiencing the best market conditions since 2013. Prices are hovering near multiyear highs as strong exports and dwindling supplies have solidified a healthy outlook for much of the farm economy. Some sectors have been severely impacted by logistics complications and container shortages, though. The dairy and specialty crop supply chains have been especially hard hit.

The transition to a less COVID-restricted world has begun. But we're not going back to the way things were. A transformed policy environment and awakened commodity markets are making way for a whole new operating environment.

– BY THE COBANK KNOWLEDGE EXCHANGE DIVISION

CoBank is one of the largest private providers of credit to the U.S. rural economy. The bank delivers loans, leases and other financial services to agribusiness, rural infrastructure and Farm Credit customers in all 50 states.





Q&A with Glen Cope, Chairman of the MFA Oil Board of Directors



How would you describe yourself and your farming operation?

I grew up on my family's cattle operation in Barry County, which was started by my great-grandparents in 1910. Today, along with my father and brother, we raise 600 cow-calf pairs and purchase an additional 1,000 yearling cattle off the farm to background. We direct market our cattle to feedlots in Kansas and Nebraska. My wife, Leanne, and I have a son, Orran, 16, and a daughter, Katie, 10. We're thankful for the opportunity to raise our children on the farm and instill in them important values such as the love of God, country and hard work.

What motivated you to serve on the Board of Directors?

I served for 12 years on the MFA Incorporated Board of Directors until I reached my term limit. When my MFA Oil board member announced his retirement, it seemed like an excellent opportunity to continue to serve. MFA Oil has a tremendous legacy and has been a vital supplier to our farm and thousands of farms across the cooperative's trade territory.



I believe in the cooperative system and have always felt the need to give back to the industry that has made my living and works to provide exceptional products and services at competitive prices.

Glen Cope

Cooperatives have always played a significant role in sustaining generations of our family. I get my electricity, farm supplies, financing, and of course, fuel from cooperatives. I believe in the cooperative system and have always felt the need to give back to the industry that has made my living and works to provide exceptional products and services at competitive prices. When possible, MFA Oil returns a portion of its annual profits to the member-owners in patronage. What other form of business is there that truly exists for its members in that its sole purpose is to meet their needs?

What has been your approach as chairman when it comes to helping govern the cooperative?

My goal from the very beginning is to have the attitude of servant leadership. The board and I want MFA Oil to focus on hiring and retaining the best employees that love their jobs and come to work every day motivated to take care of customers and do the right thing. The board has diligently worked to be prepared for meetings, asking the right questions and making sure we serve the best interests of the delegates and members that have put us in these roles. We try to take advantage of training opportunities that give us the skills needed to make sure MFA Oil is on the right track to serve our customers' daily

needs. Our CEO, Jon Ihler, early on in his role, adopted a set of core values that asks all employees to put customers first, be tenacious and lead by example. Our board is in full support of these efforts.

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

MFA Oil is primarily an energy supply business, and the bulk of the products we market to our customers are fossil fuels. Like it or not, the cultural and political landscape and the perception of fossil fuels have changed in recent years. As the shift continues to move toward renewable energy, our board and senior management are investigating ways to adapt to our industry's direction. We are

working hard to remain relevant and be on the cutting edge of emerging energy trends in the future. Since 1929, MFA Oil has been supplying energy needs to those of us involved in agriculture and beyond. MFA Oil will continue to help farmers and ranchers with their energy needs as we close in on nearly a century in this business, and I am confident we will continue to do so for many years into the future. M

>> Glen Cope, a fourthgeneration cattle rancher from Aurora, Mo., has served on the MFA Oil Board of Directors since December 2018 and was elected chairman on Dec. 16, 2020.

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Foliars that fit

MFA Gold Advantage Soybean is tailor-made nutrition for your crop. Unlike a one-size-fits-all approach offered by other foliar fertilizers, Gold Advantage is customized for each crop.

Formulated with boron, manganese, molybdenum, zinc, iron and sulfur, Gold Advantage Soybean contains the precise combination of micronutrients that are in highest demand by your crop when applied at the recommended time, during the R2 to R4 growth stage. Gold Advantage can be combined with a foliar fungicide, insecticide or tank mix of both.

Correct timing allows Gold Advantage Soybean to improve overall plant health and provide an opportunity for maximum yields. Used along with a sound fertility program, Gold Advantage can give your soybeans exactly what the name implies — an advantage to reach their full genetic potential.



Try Gold Advantage and experience the Science of Yield.

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Family Flocked Together

IN THE POULTRY INDUSTRY, BEING

"up with the chickens" isn't an expression reserved exclusively for early mornings. It also means late nights, weekends, holidays and everything in between.

Tammy and Richard Hale know this all too well—yet they wouldn't change a thing.

"The chickens are kind of like your kids or your grandkids. You have to love them, even if you don't always like them," Tammy says with a laugh as her cell phone rings. It's another alarm call from the automated system monitoring one of their barns. "When you have chickens, you're on call 24/7, but they've been the best thing we ever did farming."

For 25 years, the Hales have managed a poultry operation near Canehill, Ark., about a half-hour southwest of Fayetteville and less than 2 miles from the Oklahoma border. Both Tammy and Richard grew up on chicken farms here in Washington County. However, they went a different route when they married and settled on land adjoining Richard's parents.

"We started off dairying, but it just wasn't making it," Tammy says. "We kept the farm, but we moved south to Midland for about 3.5 years before coming back and starting again."

When you have chickens, you're on call 24/7, but they've been the best thing we ever did farming." – Tammy Hale

Upon their return, Richard built a business as a bulldozer operator while Tammy oversaw about a 50-head dairy herd and 30-head cow-calf herd. They continued raising cattle—along with sons Matthew, Joshua and Sawyer—until 1996.

"By then, I had been out of chickens for 20 years, but Richard talked me back into them," Tammy recalls. "We raised breeder hens for nine years, then sold those barns and started up our current broiler operation."

Today, the Hales have 10 broiler houses and raise nearly 1 million chickens on contract for Simmons Foods annually. They also run a 100-head cow-calf operation on their 400-acre farm.

"Raising broilers requires more inputs, but they're less labor intensive than breeder hens," Tammy adds. "Automation has made us more efficient. It's a lot better than when I was a kid."

While the farming operation has changed, the trend of family staying in proximity hasn't. The couple's oldest son, Matthew, lives just to the west and runs his own broiler operation. Sawyer, the youngest, lives to the east and operates a lawn and landscaping business. Both partner with their parents on some farming endeavors.

Tragically, Joshua was killed in a car accident in 1999, just 10 days after his high school graduation. Tammy and Richard named their farm JLH Farm in his memory.

It was Matthew who encouraged his parents to consider MFA Oil Company for their propane. The previous winter, he had purchased propane from the bulk plant in nearby Stilwell, Okla., and was pleased with both the pricing and the service.

"When you're raising broilers, you cannot be without propane," Tammy says. "There was a Sunday when Matthew unexpectedly ran out, and they brought out a truck. After that, we started buying from them, too. That was 10 years ago. I really like the service. We didn't always get that before."



The Hales take advantage of the coop's Propane Pre-Buy program to lock in their rate, avoiding volatile market pricing when demand increases in the winter. They also rely on MFA Oil for their fuel, oil and lubricant needs. Tammy became a delegate two years ago after being encouraged by Stilwell bulk plant manager Howard Hopkins.

"Whether it was 4-H, FFA or the school board, I've always been one to get involved. So, when Howard asked me to consider it, I figured I could contribute," she says. "It's been an interesting experience so far, especially with the pandemic and virtual meetings."

When they aren't busy in the chicken barns, Tammy and Richard relish the opportunity to spend time with their six grandchildren, who range in age from 6 months to 20 years old. Friday nights are spent hanging out, watching movies and playing games. Everyone also gathers for Sunday dinner after church.

"The grandkids start to outgrow grandma when they get to be about 14, but that's OK," Tammy says. "It's been such a blessing to have everyone together."

- STORY AND PHOTO BY JASON JENKINS

Ag Educators Series

BEEFING UP LEARNING

More than half the students at Ash Grove High School are food insecure.

That's a shocking figure for Lawrence County, Missouri's top county for beef cattle. It's especially astonishing considering southwest Missouri is among the leading cattle production areas in the country, and the Show-Me State is home to the nation's No. 1 calf market.

Any home with "limited or uncertain availability of nutritionally adequate and safe foods" meets the USDA definition of food insecurity.

Nathan Isakson, an agriculture instructor at Ash Grove High, defines it as kids showing up to school hungry and unable to learn. Even amid a pandemic that affected him personally, Isakson made sure his FFA chapter, local cattlemen and his school participated in the Mo Beef for Mo Kids program. While he and his pregnant wife quarantined after she contracted COVID-19, Isakson coordinated with ranchers and meat processors to beef up (pun intended) his school's lunch program for hungry students.

As a cattleman himself, Isakson and his wife keep brood cows and calves at the family farm that his great-grandfather established. When he's not busy on the farm, Isakson teaches Ag Science I and II, a hands-on ag sales and marketing class, animal science, ag power, ag construction, and a supervised agricultural experience (SAE) class.

He also co-directs a cross-curricular unit with the English department wherein students present ag-related speeches. The English teacher grades them on the quality of the message, while Isakson evaluates the content and presentation (a perennial FFA emphasis)—a win for science and literacy.

Then there's the cross-curricular farm-to-fork tour that's packed into a single day. It starts at a local packing plant, goes on to a seedstock operation, continues at the Joplin Regional Stockyards, and ends at a local supermarket. Isakson says the number of his students who will raise cattle is relatively small, but nearly all will buy beef in stores.

"It makes their learning come alive," he says. "Most people never have the opportunity to walk into a meat packing plant or go into a farmer's office. This is truly a once-in-a-lifetime experience for them."







CLOCKWISE FROM TOP LEFT: Nathan Isakson, Ash Grove High School agriculture instructor and FFA advisor, congratulating former–student and FFA chapter president Dillon Magers at an FFA banquet; in the field with students; and visiting Gov. and Mrs. Parson in the governor's office with his FFA students.

Regina Magers, whose son Dillon served as president of Ash Grove's FFA chapter and whom Isakson advised, says, "He's taught my child, and everyone else's, a lot of things in FFA." Public speaking is a great example, she says. "Dillon can now talk well in front of people; he's great at dealing with people. I credit Mr. Isakson with that." Dillon's polish helped him qualify for the A+ Scholarship Program, which pays tuition and fees for two years at a community college.

Chris Thompson, Ash Grove High School principal, says that's a perfect illustration of Isakson's impact. "His commitment to ag education and the FFA organization is second to none. And I don't say that lightly. I've been doing this for 26 years, and he ranks right up there in the top 1 percent. He wants his students to be better versions of themselves." He jokingly adds, "I'm proud of myself for hiring him!"

"I do my best to practice what I preach," Isakson says, referring to his family's cattle business. "It gives me more ways to connect with students. That's valuable firsthand experience."

And he shares that experience in "Maverick-Minute," videos that show him getting his hands, boots, jeans and everything else dirty, testing soil, working at the stockyards, producing hay, selecting bulls, treating cattle for pink eye and more.

No matter their eventual profession, Isakson is focused on growing his students' understanding of agriculture while helping to ensure there's enough food at his school to prevent kids from going hungry. \mathbb{M}

- BY NEAL FANDEK

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

MFA Oil Donates Land for Relocation of Historic Church

THE DONATION OF A THREE-ACRE

parcel of land in Tebbetts, Mo., may help preserve a part of the community's cultural heritage. On May 5, MFA Oil Company transferred the deed to a strip of property along Missouri Highway 94 to African Methodist Episcopal (AME) Church. The land donated by MFA Oil is the former site of a propane storage facility.

Tebbetts residents and members of the AME Church hope to make the land the new home of the 143-year-old Oakley Chapel.

"We are pleased to contribute to the church's efforts to preserve the Oakley Chapel by relocating it to the land we have provided," says Jon Ihler, president and CEO of MFA Oil. "We're always looking for ways to support the communities we serve, and we're proud to play a role in assisting the church and Tebbetts residents with this effort."

In January 2021, the Oakley Chapel, founded by freed Black residents of southern Callaway County in 1878, was vandalized by teenagers. The gable-front style church is recognized on the National Register of Historic Places. The chapel and its cemetery sit on a remote hilltop north of Tebbetts at the intersection of County Roads 485 and 486.

Leaders from the AME Church and Tebbetts community say moving the church to a more prominent location along the highway and near the Katy Trail is the best way to protect it against future vandalization.

"We can't afford to spend money on restoration efforts only for it to be vandalized again," says Rev. Darlene Singer Smith, presiding elder of the AME



The 143-year-old Oakley Chapel in Tebbetts, Mo., was founded by freed Black residents of southern Callaway County in 1878. The chapel was boarded up recently after it was vandalized in January 2021.

Church's St. Louis and Columbia district in its Missouri Conference. "Relocating the chapel to a place where more people will be able to see it, appreciate it and use it, can give it new life."

Smith, who served as a pastor at Oakley Chapel in the late 1980s, fondly recalls the basket dinners the church would hold in the summertime for church members and Tebbetts residents. As the congregation shrank, worship at the chapel became less frequent. The last services held at the church were in the early 2010s. The building has been vacant in recent years.

Smith is working on plans to reinvigorate interest in and use of the chapel. She envisions restoring the building to host weddings or opening it to hikers and bikers traveling on the Katy Trail for prayer. Smith is also considering the possibility of creating a retreat center

on the property. At the chapel's former location, she would like to establish a memorial garden surrounding the cemetery and its gravestones.

"What we can accomplish will be based on our fundraising abilities," Smith says. "But we want to get this project started as soon as we can."

Bishop Clement W. Fugh, the presiding prelate of the AME Church's 5th Episcopal District, praised Smith's determination to find a way to keep the church's legacy in the Tebbetts community alive.

"We rejoice that we still have a lighthouse for African Methodism in that area," he says. "We appreciate the generosity of MFA Oil Company for donating this land to our church. It will allow us to maintain our historical presence in the community." M



>> Market Commentary

Lessons Learned from 2020

THE CORONAVIRUS PANDEMIC

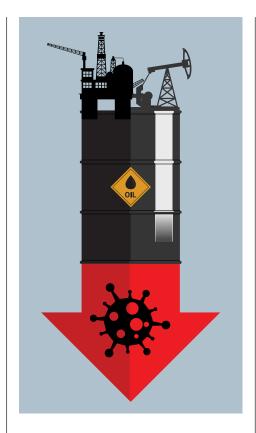
turned our lives upside down. Everyone was affected in some fashion. Now that we hopefully see some light at the end of the tunnel, it's worth looking back to see what we can learn from the experience.

My biggest takeaway is to take nothing for granted, especially the simple things. Being able to speak with people in person, shake someone's hand and hug our friends and family are things we've all learned to appreciate better.

From a commodities and energy perspective, there were two major forces at play in the past 12 months: the pandemic and the polar vortex. The lockdowns aimed at preventing the spread of the virus killed energy demand, and the frigid temperatures ushered in by the Arctic winds stalled domestic production.

Last year was a perfect example of how prices can change drastically in a hurry. In January 2020, prices on the New York Mercantile Exchange for gasoline futures were at \$1.65. By March 23, they had dropped to the COVID-19 low of \$0.3760. Prices rebounded from there with steady increases until mid-June 2020 ending in the \$1.20 area. Fuel prices traded sideways into the end of the year and have been on another gradual climb to get us to our current price level of around \$2.00. Propane prices followed a similar path until the arrival of the polar vortex.

In February, the big freeze brought a majority of the oil and gas production in the United States to a standstill and created a massive surge in demand for propane. Most oil and gas refineries and several utility companies, especially those on the Texas energy grid, could not maintain operations during the historic freeze.



Keep Your Tanks Full

One of the best ways to protect yourself from wild swings in prices like we saw in 2020 is to keep your tanks as full as you can. It's tough to drive your car or heat your home if you don't have fuel in your tank. Or, in our case, you cannot sell it if you do not have it. Lumber prices have gone nuts in the last several months, and I heard a lumber buyer say that you want to have it right now no matter what it costs. These are interesting times for sure. Having the product in your hands or your tanks offers security regardless of the price. That's worth remembering when everyone hopes to hit a home run and buy at the lowest possible price of the year. Timing the market is exceptionally challenging and requires more luck than skill. The better bet is to keep your tank full.

Contract What You Can

We are currently accepting contracts on this coming winter's propane through our Pre-Buy Program. Historically speaking, this program has proven to be a winning strategy. Look back at how much propane you used last year or what you've traditionally needed to get through winter. Knowing this information can help you book a contract for the winter of 2021-22.

I would encourage you to look into signing up for our Auto-Fill program or requesting that your local office put you on a regular route. Taking these steps will have you well prepared, no matter what happens with the weather. People sometimes ask me if propane prices could be lower in winter than in the spring and summer. While that's certainly possible, trends from the past suggest it's unlikely. More often than not, contracting now will work out in your favor, especially if we see another winter like we did this past year. No one likes getting stuck with an unexpectedly high bill.

My advice for navigating the ups and downs of fuel pricing is essentially the same. History has shown that buying a percentage of your yearly fuel needs with a Pre-Buy contract is generally a good idea. Again, we don't have a crystal ball that can guarantee your contracts will secure the lowest prices, but if you stick to this plan, you will likely come out ahead. And when we do run into years with allocation issues or low supplies, a contract offers outstanding protection against volatile swings in the market.



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



Missouri Lawmakers Pass First Motor Fuel Tax Increase Since 1996

The Missouri General Assembly has passed a bill that would increase the state's motor fuel tax rate for the first time in 25 years. The measure, which was sent to Gov. Mike Parson on May 11, would gradually increase the tax on gasoline, diesel and other transportation fuels by 12.5 cents per gallon over the next five years.

Beginning in October, the legislation would add 2.5 cents per gallon to the current 17-cent-per-gallon fuel tax and increase an additional 2.5 cents per gallon each of the following four years. The additional fuel tax is expected to generate hundreds of millions of dollars that would be used to repair the state's roads and bridges.

Gov. Parson has indicated he is likely to sign the bill which would raise Missouri's motor fuel tax rate from the second lowest in the country to a rank closer to the middle. The measure includes a rebate option on the additional tax which would give drivers the option to request a refund from the Missouri Department of Revenue with proof of their motor fuel purchases.

Lubricant Prices Rising

The price of motor oils, greases, hydraulic fluids and other lubricants has been steadily climbing in 2021. Major oil refiners have already announced five price increases in the first five months of 2021 on base oils, the foundational ingredient in most modern lubricants.

Base oil prices have been pushed higher by the rebound in the crude oil market and tightening supplies. Rising costs for additives, packaging and other inputs have also contributed to the wave of price hikes.

Thus far, the rising prices have pushed the cost of MFA Oil Work Horse 15W40 Motor Oil up about 10 percent higher since the

beginning of the year, according to Will Reniker, MFA Oil senior director of sales and marketing.

"As a company, we see pricing adjustments from our suppliers quarterly, so our pricing structure is more stable than some of our competitors who have seen monthly price increases," Reniker says.

Reniker says MFA Oil plans to adjust its lubricant pricing again in July in response to higher production costs.

Federal Government to Mandate Pipeline Companies Disclose Cyber Breaches

The Department of Homeland Security (DHS) is moving forward with mandatory cybersecurity requirements for pipelines following the May ransomware attack that crippled America's largest pipeline and left thousands of gas stations in the Southeast without fuel.

A directive issued by the Transportation Security Administration (TSA), a unit of DHS, will require pipeline companies to report cybercrime incidents to federal authorities and establishes new requirements for cybersecurity practices and staffing.

TSA is collaborating with another branch of DHS, the Cybersecurity and Infrastructure Security Agency, to "coordinate with companies in the pipeline sector to ensure they are taking all necessary steps to increase their resilience to cyber threats and secure their systems," the agency said.

The new cybersecurity standards are expected to bring the pipeline industry's practices in line with other critical infrastructure sectors, such as electrical utilities, that already have mandatory security guidelines and reporting requirements. In the past, pipelines reported cybersecurity incidents on a voluntary basis. M





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