



# MOMENTUM

Welcome to the first issue of *Momentum* magazine. *Momentum* is your source for the latest news and information about MFA Oil, our members, our customers, our employees and our products and services.



## New Fuel Trucks Benefit Customers

*See Story on Page 14*



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**Winter 2015**

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### Enhancing MFA Oil Communications

**W**elcome to the first edition of *Momentum*. This publication is part of our effort to keep our member-owners and customers up-to-date on the latest MFA Oil news. I believe it is essential to our continued mutual success that we keep our stakeholders apprised of the direction of the company and the many products and services we offer. We plan to feature stories in *Momentum* that explore industry issues in depth, share successes and provide a better understanding of our operations. My hope is that you'll find *Momentum* to be an insightful and enjoyable resource.

As many of you know, fiscal 2015 was a wonderful year for us. We acquired six companies while achieving the second-highest earnings year in the history of the company. More importantly, we had a record year for earnings on our own operations — enabling us to pay back our members with the biggest return of patronage in the history of the company. Additionally, our sales volumes reached new highs.

While we're extremely happy with these results, we know it's not all about company earnings. It's also about serving our customers to the best of our ability. We've had to make some changes, but change happens in every business. The question is, does the change make us better? We believe the answer is an emphatic YES! We want you to feel the same way. The proof will be in the pudding over time.

Although we're excited about selling more fuel, propane and lubricants to our customers, we realize we can't expect you to be excited about buying it. We get it. Every gallon you purchase is an expense, and expenses eat into your profits. We understand this and soon we are planning to roll out new initiatives to save you



money. One way we'll accomplish this is by being more efficient with our deliveries than in the past. You'll see in the story titled "The Right Size Matters" how we plan to work with customers to maximize savings on your operation and ours. It's those types of win/win scenarios that allow both you and MFA Oil to benefit, and that's what the cooperative system is all about. Thank you so much for your business, and we look forward to working closely with you in the future.

Cooperatively,

Mark Fenner  
President and CEO



#### ON THE COVER:

MFA Oil is upgrading its fleet of fuel trucks with new 10-wheeler tankers.  
Photo by Casey Buckman  
Photography



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This magazine comes to you courtesy of MFA Oil Company, a farmer-owned cooperative providing energy solutions to customers for more than 85 years. We deliver high-quality propane, fuels and lubricants to farmers and other customers across an 11-state region stretching from North Carolina to Utah. *Momentum* is an information service for farm families published by MFA Oil.

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[www.Twitter.com/MFAOil](https://www.twitter.com/MFAOil)

Address: One Ray Young Drive  
Columbia, MO 65201

**President and CEO**  
Mark Fenner

**Vice President of Sales & Marketing**  
Jon Ihler

**Manager of Marketing Services**  
Ashley Bower

**Editor/Writer**  
Adam Buckallew

**Graphic Designer**  
Kristin Branscom

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Benny Farrell (Chairman),  
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# MFA Oil Company Expands Operations into Kansas

**F** For the first time, MFA Oil is doing business in the Sunflower State. Thanks to the acquisition of Lybarger Oil, Inc. in September, the company now has propane, refined fuels and lubricants customers in Kansas.

“This is a substantial acquisition for MFA Oil as it establishes a major presence for our company in the east-central Kansas market,” says Jon Ihler, vice president of sales and marketing. “Prior to this purchase we had some Missouri sales that would cross over into Kansas, but this represents a significant step forward in broadening the company’s operating footprint.”

The state of Kansas is a recognized leader in agriculture in the United States, and Ihler says MFA Oil looks forward to helping Kansas farmers fuel their operations.

“Kansas is an important agricultural state, ranking seventh overall in the country for total agricultural production,” Ihler says. “We’re excited to bring our premium energy solutions to Kansas farmers and to help them enhance their operations.”

Kansas is the country’s top grain sorghum production state, accounting for more than 46 percent of the nation’s sorghum crop. The state is also a leader in wheat production (ranked second nationally), cattle production and beef processing (ranked third nationally) and sunflower production (ranked fourth nationally).

Based in Garnett, Kan., Lybarger Oil has been in business since 1955 and is a second-generation, family-owned business. MFA Oil’s acquisition includes 10 propane plants, eight refined fuel plants, five unattended fueling locations and a bulk and packaged lubricants business.

“We’re excited to integrate Lybarger Oil into our operations and for the new member



Photos courtesy of  
Lybarger Oil

**TOP: MFA Oil welcomes Lybarger Oil employees to the team. Front row L to R: Jessie Wettstein, Julie Wight and Ashley Lytle. Back row L to R: Bob Thompson, Daris Wyatt, Billy Wilper, Bob Palmer, Dave Lybarger and Dennis Swartz.**

business it will generate for the company in Kansas,” Ihler says.

Lybarger Oil was MFA Oil’s first acquisition of the company’s fiscal year, which began Sept. 1, 2015.

“We’ve always seen Kansas as a natural area for growth due to its proximity to our current operations,” Ihler says. “We plan to continue to monitor for additional opportunities as we build on the longstanding history and success of the Lybarger family.” **M**



# *The* 86th ANNUAL DELEGATE MEETING

**MFA Oil Delegates Convene in Branson**

**Story and photos by Adam Buckallew**

**M** MFA Oil hosted its 86th Annual Meeting on Sept. 14 at the Hilton Branson Convention Center in Branson, Mo. The meeting was attended by more than 450 delegates, guests and employees to review the company's operations, approve the distribution of patronage and conduct elections for the board of directors.

Robert Condron, chief financial officer, presented an overview of the company's performance from the past fiscal year. Condron stated MFA Oil is in a strong financial position with minimal debt and a net worth of \$311.9 million, up 11 percent from the prior year. The company reported net income before taxes of \$60.5 million, an increase of \$7.4 million from 2014. Condron said the rise in net income was achieved in large part through record earnings of \$28.3 million on MFA Oil's own operations.

Based on the company's excellent performance, management and the MFA Oil board of directors recommended a return of \$23.7 million in patronage to member-owners. This represents the largest cash payout in the company's 86 years of operation. The distribution of patronage was unanimously approved by the delegation.



**Benny Farrell,  
chairman of the  
MFA Oil Board  
of Directors,  
addresses the  
assembled  
delegation at the  
annual meeting.**



**Clockwise from Top Left: Guest speaker Jolene Brown; Big O Tires staff; President and CEO Mark Fenner; Chairman Benny Farrell and Bev Twellman, retiring corporate secretary; Delegates found entertaining and educational booths at the tradeshow; Chief Financial Officer Robert Condron.**

MFA Oil President and CEO Mark Fenner spoke about the many changes the company is making and how those changes are necessary to maintain MFA Oil's position as a competitive and relevant business. Fenner highlighted several areas that have been positively impacted by change. "We've gained efficiencies by centralizing our dispatching, installing tank monitors, 'right-sizing' customer tanks and introducing online bill pay," Fenner said.

Fenner reassured the delegation that although MFA Oil has enacted many recent changes, the company is committed to its rural roots and heritage. He said the company will continue to support the communities where MFA Oil operates and provide scholarships to local youth. "We know we are *stronger together*, and we are dedicated to keeping it that way," Fenner said.

Delegate caucuses were held for the MFA Oil voting districts in northwest Missouri, southwest Missouri and central Missouri. Those districts re-elected their respective sitting directors:

Benny Farrell (chairman), District 1-Northwest; Ralph Schallert, District 3-Southwest; and Ronald Felten, District 6-Central.

Guest speaker Jolene Brown spoke about the accelerating pace of today's business and how to deal with change. She also shared some of her experiences as a family business consultant and farm wife. Brown encouraged the delegation to look for humor in life, associate with positive people, build bridges with non-farmers and be on the lookout for the new opportunities that come with change.

Farrell concluded the meeting by presenting Bev Twellman, corporate secretary, with a plaque recognizing her contributions to the company and thanking Twellman for her assistance to the board. Twellman is retiring after 44 years of service to MFA Oil.

Prior to the business meeting, a tradeshow with entertaining and educational booths was held in the convention hall for delegates to learn more about the company. Meeting attendees also had the opportunity to attend shows by Shoji Tabuchi, Clay Cooper, Million Dollar Quartet and Legends in Concert. **M**



# FY 2015 Financial Highlights

## BALANCE SHEET

2015

Current Assets	\$ 162,654,000
Investments	\$ 94,555,600
Fixed Assets	\$ 128,000,000
Other	\$ 10,138,000
<b>Total Assets</b>	<b>\$ 395,347,600</b>

Current Liabilities	\$ 59,141,600
Long-Term Liabilities	\$ 1,370,000
Customer Inventory	\$ 22,956,000
Equity	\$ 311,880,000
<b>Total Liabilities &amp; Equity</b>	<b>\$ 395,347,600</b>

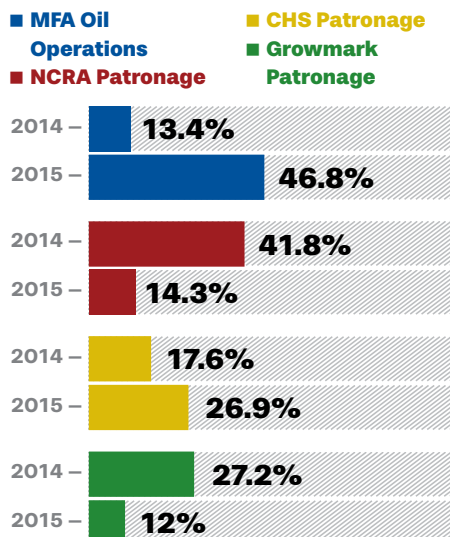
## FINANCIAL STATEMENT

2015

2014

Earnings on MFA Oil Operations	\$ 28,360,000	\$ 7,057,362
CHS & Growmark Patronage	\$ 23,511,641	\$ 23,627,364
NCRA Patronage	\$ 8,700,000	\$ 22,026,977
<b>Net Income Before Tax</b>	<b>\$ 60,571,641</b>	<b>\$ 52,711,703</b>

## 2014/2015 Earnings Comparison



## 2015 at a Glance

All Numbers are Estimated

**\$60.5 Mil**  
Total Earnings

**\$28.3 Mil**  
Earnings on MFA Oil Operations

**\$311.9 Mil**  
Net Worth

**\$23.7 Mil**  
Patronage Returned to Members

## MFA OIL TRADESHOW BOOTH WINNERS

### » Jiffy Lube Booth

Winners determined by top scores in a virtual hunting game:

- Brian Altenderfer, Trenton, Mo.: binoculars
- Mike Thomas, Sheridan, Mo.: \$50 MFA Oil gift card

### » Mergers & Acquisitions Booth

Winners determined by the closest guesses to the number of M&Ms in a jar representing the number of tanks acquired by MFA Oil in FY 2015:

- Steve Huth, Boonville, Mo.: \$100 Target gift card
- Robert Rulon, New Boston, Mo.: MFA Oil shirt and golf balls
- C.E. Hillyard, Pattonsburg, Mo.: MFA Oil shirt and golf balls

### » Accounts

#### Receivable Booth

Winner determined by a drawing of members who signed up for online bill pay:

- Tim Eggerman, Lockwood, Mo.: iPad Mini and accessories

### » Break Time Booth

Winners determined by achieving a high score at one of several arcade games won a \$100 Break Time gift card:

- Roger Frueh, Pickering, Mo.
- David Parman, Sheridan, Mo.
- Travis Binder, Salisbury, Mo.
- Jack Smith, Columbia, Mo.



# THE RIGHT SIZE MATTERS

Story and photos by Adam Buckallew

**H** Has your fuel storage capacity kept pace with the growth of your farming operation? If the answer is no, it may be time to consider changing the size of your tank. Maintaining adequate on-farm fuel supply is vital to avoiding downtime in your business.

As the average number of acres the typical farmer plants continues to grow, more fuel is needed to cover the additional ground

and power larger equipment with bigger fuel tanks. Having the proper tank size can ensure you have the fuel you need, when you need it.

“Right-sizing tanks allows us to better serve our customers by making certain they have a suitable supply of fuel during peak usage times such as planting and harvest,” says Kenny Steeves, MFA Oil vice president of bulk and propane plant



**MFA Oil employees replace an older, smaller fuel tank with one that better fits the needs of Blair Oaks High School in Jefferson City, Mo.**

operations. “It reduces dependency on multiple fills and limits the risk of costly interruptions in your operation.”

Tank right-sizing is a proactive step MFA Oil customers can take to eliminate emergency scenarios, Steeves added.

“Proper sizing allows us to better manage our customers’ needs in times of high demand and outages in our trade area,” Steeves says. “We understand time is valuable, so we’d rather work with our customers to improve their onsite storage than make them wait for fuel deliveries that cut down on their efficiency.”

Greater storage capacity not only provides you with peace of mind, it also allows you to purchase more fuel when prices are favorable to lock in cost savings.

How do you determine the optimal tank size for your operation?

“We recommend you call your local bulk plant to schedule a time to review your needs and determine the best options for your farm,” Steeves says. “A change in tank size is not always necessary, and we will continue to service all sizes; however, we have many customers who would benefit from right-sizing their tank.” **M**



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# Trickle-Down Effect

RAIN GOES BEYOND FARM COMMUNITY



By Linda Geist, University of Missouri Extension

**I**n 45 years of farming, Boone County farmer Robert Brown has never seen anything like the flood of troubles Missouri faces this season.

“This year is the worst year of my life as far as soybean planting goes,” he says as he shakes his head. “Rain, rain and more rain. Thousands and thousands of acres not being planted.”

The May to July planting season fell just shy of breaking a 1981 record, says University of Missouri Extension climatologist Pat Guinan. July ranks fourth-wettest going back 121 years.

## YARDS GROW; CROPS DON'T

Most “city people” don’t understand the trials Missouri farmers faced this year, Brown says. It’s a troubling disconnect all too common between rural and urban, he says.

Brown and his wife own Katfish Katy’s campground on the Missouri River. They hear campers, kayakers and Katy Trail bikers talk about yards growing too quickly because of rain. They assume a bumper farm crop is on its way. Not so, says Brown.

Few consider the rain’s economic impact on Missouri agriculture and rural communities,

he says. They understand drought better than this year’s back-to-back rains.

## RAINS’ LASTING IMPACTS

Brown echoes MU Extension economist Ray Massey, who says the public does not understand the implications of prevented planting and poor crops.

On Aug. 17, the USDA said U.S. producers had the largest number of prevented planting acres for soybean since the agency began releasing numbers in 2007. Missouri was the No. 1 state in prevented planting acres with 506,039 acres of corn and more than a million acres of soybean.



This year 20 percent of the state's intended soybean acres remain unplanted. Costly replanting occurred after fields flooded. Rains washed away millions of dollars of weedkiller and fertilizer. Elevators refused to buy disease-ridden wheat. Livestock producers struggled with muddy feedlots and overflowing lagoons. Hay is in short supply and of poor quality.

Those hardships show what is yet to come, says MU Extension agronomist Bill Wiebold. Topsoil erosion, soil compaction, nutrient deficiencies, disease and fallow fields carry over to next year.

## RIVER RUNS THROUGH IT

The Missouri River running beside Brown's campground is brown from topsoil carried off farmland left barren because of constant rain.

"In March and April the water was as clear as I've ever seen it," Brown says. Then rains came. "Now it's as muddy as I've ever seen it."

Wiebold says cover crops are needed to keep topsoil from being washed into ditches, streams and rivers. He and other MU Extension specialists formed a task force to help producers. At times there were no research-based answers because they had never seen the problems faced this year.

## WEEDS, WEEDS, WEEDS

Brown jokes that he raised a good stand of waterhemp this year.

The prolific weed can grow 12 feet high and produce up to 1 million seeds per plant, says MU Extension weed scientist Kevin Bradley. It can reduce yield by 40 percent.

Rain washed away herbicides Brown had sprayed to control weeds. Waterhemp engulfed his fields and now towers over sparse soybean plants.

Waterhemp seeds remain in the soil up to four years, with 95 percent of the seed staying viable, Bradley says. That means more weeds.

It doesn't bode well for next year.

## POOR YIELDS, POOR PRICES

Earlier, Massey predicted lower crop prices in 2015 based upon trends. Now he's lowering his outlook again.

Last year farmers enjoyed record crops and prices. Massey hopes producers saved some

money instead of reinvesting it in land or machinery.

"Farmers who managed their cash over the last three to four years will weather this year," he says. "But it will be a hardship for some."

## CROP INSURANCE NOT A SAVIOR

Federal crop insurance helps farmers weather the storm, but it won't cover all losses.

Farmers must lose more than 25 percent of crops to qualify. "At this point, crop conditions are not ideal, but they may not be 25 percent," Massey notes. "Farmers may not have a good yield, but not bad enough to collect crop insurance."

Massey said 85 percent of the state's soybean producers and 87 percent of corn producers buy revenue protection insurance. Farmers insure a percentage of their crop against loss for prevented planting. "It gives them a little, but it doesn't pay the bills," he says.

## RIPPLE EFFECT

Soybean is the state's leading cash crop.

The income lost to farmers impacts rural communities, says Judith Stallmann, MU Extension community development specialist.

Agriculture goes well beyond crops. Agritourism, including Missouri's 120-plus wineries and vineyards, brings dollars to the state.

Agriculture supports jobs in fertilizer, pesticides, petroleum refining, machinery and repair, crop and animal processing, warehousing, transportation, and food manufacturing.

When farmers and their employees cut back, it hurts other local businesses. Big-ticket items such as furniture and vehicles may not be sold locally, so a ripple effect may be felt in nearby areas, Stallmann says.

"The extent to which a poor year for farming affects the community depends on how much farmers spend in the community and in the types of businesses that they patronize," Stallmann says.

Tighter farm income hits in other less obvious ways, such as decreased charitable giving.



Photo by  
Linda Geist

**Brown shows waterhemp in a spare stand of soybean crop that received too much rain. Constant rains washed away herbicides that kill the prolific weed.**

## FARM INCOME LOWER IN 2015

Massey predicted soybean farmers would lose \$43 per acre based upon low yields and prices in 2015. He now estimates a \$50 per acre loss.

A recent USDA crop report shows 70 percent of Missouri's soybean crop and 48 percent of the corn crop will yield less than average. If USDA's soybean yield predictions of 38 bushel per acre are correct, it will be the biggest year-to-year drop since 2004-2005.

In poor crop years, prices typically rise to offset low yields, Massey says. However, low yields this year are limited mostly to Missouri rather than throughout the entire Corn Belt.

Poor prices plus poor yield equals hard times ahead.

What could farmers have done differently this year? Little, Massey says. "People will look at 2015 as the perfect storm of risk that they could not cover."

At an MU Extension weekly teleconference, specialists said some farmers have given up hope on 2015 crops.


Cooper County agronomist Todd Lorenz likened farmers' attitudes to the final stages of grief. "Most producers are at the acceptance stage and look forward to next year." 



Photo by Casey Buckman Photography





# New Fuel Trucks Benefit Customers

**M**FA Oil is in the process of investing in new equipment to upgrade its bulk fuel service for customers. Throughout the course of the past year, the company has purchased 10 new fuel trucks. These new 10-wheeler trucks can hold up to 4,500 gallons of fuel, or nearly 40 percent more fuel than the older MFA Oil tank wagons.

“Farmers today are managing more acreage and using bigger equipment to do so,” says Kenny Steeves, MFA Oil vice president of bulk and propane plant operations. “To meet their needs, we’re rolling out trucks with greater holding capacity, allowing our drivers to make bigger deliveries and more overall deliveries per trip.”

Not only are the new trucks capable of hauling additional fuel, they can also pump it faster.

“The enhanced pumping speed results in shorter off-loading times,” Steeves says. “The quicker pumping should reduce delivery time for our drivers and give them more time to make additional deliveries.”

The new trucks will be outfitted with ruggedized tablets to help drivers manage their schedules and sales.

“We’re equipping our drivers with state-of-the-art trucks so it only made sense to make sure they also have the latest technology at their fingertips,” Steeves says. “The new tablets will come with on-board GPS to provide turn-by-turn directions, intuitive systems to track fuel sales and a portable printer.”

The upgraded trucks and equipment are all part of MFA Oil’s plans to keep pace with the needs of its customers.

“Our goal is to continue adding more large-size trucks to our fleet,” Steeves says. “The bigger trucks are more efficient and cost-effective. Greater efficiency in our operations allows MFA Oil the ability to continue to offer our goods and services at a fair and competitive price to our patrons.” **M**





# DEVELOPING TOMORROW'S PROFESSIONALS

By Adam Buckallew | Photos by Jessica Kueffer

**L** Launched last May, the inaugural MFA Oil internship program consisted of eight students working in various departments throughout the company. MFA Oil expects the program to become a valuable training tool for future full-time employees.

“When we were building the framework for our internship program, we knew we wanted to be able to provide students with meaningful experiences to prepare them for their careers,” says Janice Serpico, MFA Oil chief human resource officer. “We decided the best way to design the internships to ensure they would be equally beneficial for us and the students was through project-based work.”

Serpico had plans to start a formal internship program at MFA Oil since she joined the company in January 2015. Her previous employer ran a successful internship program, and Serpico says she

knew how valuable it could be to MFA Oil in identifying quality candidates for employment.

“MFA Oil had offered some internships in the past, but there wasn’t a program to provide the type of structure we were looking to offer,” Serpico says. “First, we talked with our department heads and hiring managers to gauge interest. Once we had an idea of how much work we could offer students, we put together our outline of the program and began recruiting qualified applicants.”

One of the keys to designing a successful internship experience is to provide students with relevant projects and specified deliverable results.

“Some internships force students to spend large chunks of time on clerical work, but that’s not the type of internship we’re interested in providing,” Serpico says. “Students want to work on projects that

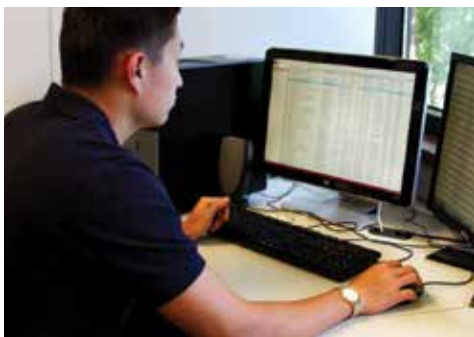
matter, so we make sure they are provided with work that challenges them. Our goal is to find strong candidates that we can transition to future full-time positions within the company. It’s hard to know if they’ll be a good fit for the job if you aren’t providing them with the right kind of work.”

At the end of the summer, all participants in the internship program made a presentation that summarized their work and experience to the MFA Oil senior leadership team. The presentations gave students an opportunity to showcase their results.

## RECRUITING QUALITY CANDIDATES

Chasyn Chamberlain and Shannon Wright help Serpico with the identification and recruitment of students who would best fit the program. As corporate recruiters, Chamberlain and Wright visit career fairs at local





**Above from L to R: Brian Zuiss, environmental health & science intern; Josy Eastman, dispatch intern; and Paige Chiodo, HR intern. Opposite page: Daniel Raymon, IT intern; Daniel Ullrich, tax & banking intern; Christina Currence, HR intern; Jessica Hagerty, marketing intern; Lindsay Wallace, Break Time intern; Paige Chiodo and Brian Zuiss. Not Pictured: Josy Eastman.**

colleges, work with campus career centers and publicize MFA Oil job opportunities through advertisements and online postings.

"All college students are welcome to apply for our internship positions; however, preference is usually given to upperclassmen," says Chamberlain. "We try to hire the best applicants based on the skills and experience we're seeking. We have already begun looking for interns for next summer and encourage anyone interested to contact us."

**"WHEN WE WERE BUILDING THE FRAMEWORK FOR OUR INTERNSHIP PROGRAM, WE KNEW WE WANTED TO BE ABLE TO PROVIDE STUDENTS WITH MEANINGFUL EXPERIENCES TO PREPARE THEM FOR THEIR CAREERS." - JANICE SERPICO**

Wright says, the internship program is an opportunity for the company to educate future employment candidates about the wide range of careers within MFA Oil.

"We run into some students who assume we're only at their school to recruit for fuel delivery drivers," Wright says. "While that is one of the job types within the company, we try to make those students aware we have so much more to offer. We have lots of opportunities for students to work in career fields such as marketing, accounting and information technology. MFA Oil is a diverse organization of employees working in varying job functions to keep the company moving forward."

Chamberlain says the screening process for internship positions is very similar to that of other MFA Oil positions.

"We receive the applications and then work with the hiring managers to set up interviews," Chamberlain says. "All students must also go through our standard background check and drug screening."

As the internship program grows and more students are able to participate, Wright expects word of mouth to help deliver new applicants.

"We believe that if we provide our interns with meaningful experiences that prepare them for their careers, they'll help us by spreading the word about the MFA Oil internship program," Wright says. "We want them to go back to school and tell their friends about the benefits of completing an internship with MFA Oil. The more we can build awareness about MFA Oil and our job opportunities, the easier it becomes for us to recruit the best and brightest employees in the future."

## **BUILDING FUTURE LEADERS**

While MFA Oil benefits from the work its internship participants complete, the students gain valuable experience and insight.

"Our hope is that the internship experience provides students with a sense of what a potential career at MFA Oil could look like," Serpico says. "That can be very enlightening. Giving students a real world glimpse of their targeted career path can help them decide if they are on the right track."

Serpico plans to add new components to the 2016 summer internship experience to aid in the professional development of MFA Oil interns. Establishing lunch and learn sessions on topics such as building

better resumes and interviewing tips will provide students with opportunities to prepare themselves to enter the workforce.

"We want to operate the internship program in a way that's fun for the participants, has solid educational value, and helps us complete meaningful projects," Serpico says. "The internship program will help us identify potential hires who are interested in starting their career with our company."

Of the eight students in the summer of 2015 internship class, four have agreed to continue working for MFA Oil on a part-time basis during the school year. Even more promising, some have already indicated interest in working for MFA Oil on a full-time basis after they graduate from college.

Email [hrrecruiter@mfaoil.com](mailto:hrrecruiter@mfaoil.com) to learn about MFA Oil internship opportunities for the summer of 2016. 



**Lindsay Wallace, Break Time Marketing Intern**

*"You can only take away so many things from the classroom, but this internship has really provided me with a ton of skills that I can use in the future."*



**Christina Currence, HR Intern**

*"There is a warm sincerity between all the employees. I feel like I'm not just in an office filled with coworkers. It's more like a family at MFA Oil, and I'm proud to be a part of that family."*



# MOBERLY BUSINESS SUPPORT CAMPUS NEARS COMPLETION

By Adam Buckallew | Photos by Adam Buckallew and Ed Harper

**A** much-needed upgrade for many outdated MFA Oil facilities is scheduled to open soon. Construction of the MFA Oil Business Support Campus, located in Moberly, Mo. is nearing completion of its first phase. The 33-acre commercial site will house new offices, the maintenance department, parts and packaged goods warehouses, a training center and the product development and quality control department. The second phase, which includes a 32,000-square-foot truck maintenance department and bulk

lubricant storage, is currently under construction and is expected to open in late 2015. Eventually, a third building in the plans will include a sandblasting facility, a truck wash and additional storage.

“The new business support campus provided us with an opportunity to modernize several of our older facilities that we had outgrown,” says Mark Fenner, MFA Oil president and CEO. “The site has convenient access to Highway 63, and we were able to get a great deal. The city of Moberly bent over backwards to entice us

to come up there and gave us an extremely good price on the land.”

Originally intended as a sweetener manufacturing site, the property included a partially constructed, 28,000-square-foot warehouse and a large canopy structure when MFA Oil acquired it near the end of 2013. Plans and preparations for the site were made in 2014, and construction began in November of that year.

“We were able to use most of the existing framing and only needed to make minimal changes on the inside of the warehouse





Aerial View



Truck Shop Crane



Classroom



Warehouse



Quality Control Lab

**“THE CITY OF MOBERLY BENT OVER BACKWARDS TO ENTICE US TO COME UP THERE, GAVE US AN EXTREMELY GOOD PRICE ON THE LAND.” - MARK FENNER**

structure, so that provided a great deal of savings and efficiency to the construction process,” says Ed Harper, MFA Oil director of maintenance and construction. “We were also fortunate that the previous owners had begun construction on a quality control lab. We had already planned on relocating our lab from Columbia, so that was very convenient.”

Harper says an effort was made to try to use the canopy structure, but it eventually became obvious it didn’t fit the company’s plans.

“Early on in the process we thought we could incorporate the existing steel and design the building around what was already there,” Harper says. “However, we discovered it would be more cost effective to start over with a pre-engineered building.”

MFA Oil is initially relocating about 30 positions to the new campus, including employees from the truck maintenance department; laboratory and maintenance

warehouse in Columbia; and employees from its distribution center in California, Mo. More staff will be added to the Moberly campus as the company continues to grow.

“Combining operations from multiple locations into the Moberly campus will improve our efficiency, while also providing us with a state-of-the-art truck shop and lab and a dramatic improvement in our warehousing facilities,” says Fenner. “We’re also excited about the training center, which will be able to seat up to 125 people, and the possibilities it creates.” **M**

# Time to Evaluate Contracting Options

**T** This is a great time to review your fuel contract needs for the upcoming season. Historically, the market drifts lower into the end of the year and offers a good opportunity to lock in fuel prices with fixed-pricing or maximum-pricing contracts.

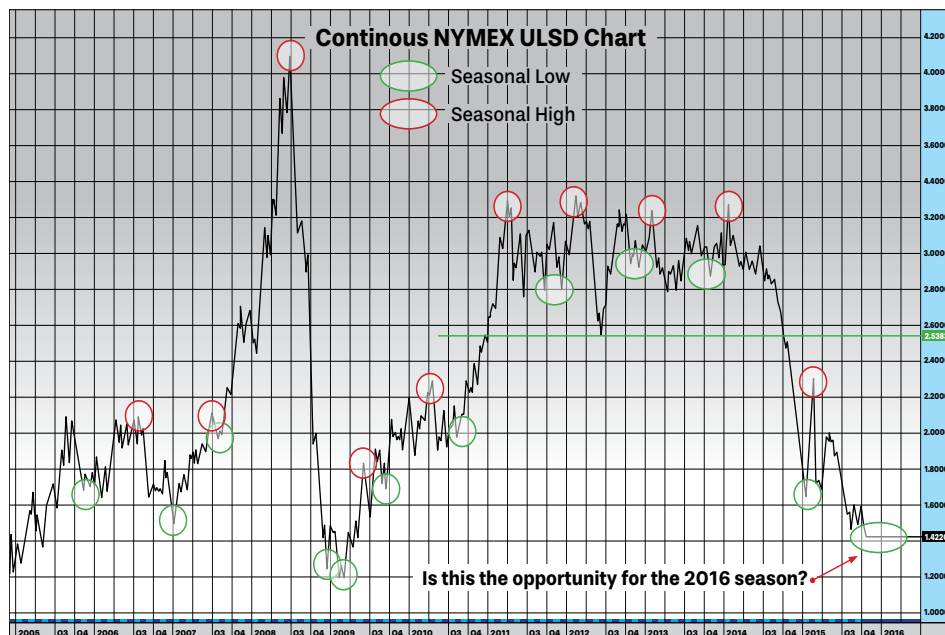
The energy markets have seen a substantial fall in prices from the highs back in June 2008 and a nice decline from the four-year trading range the market was stuck in from 2011 to 2014. Prices are currently at levels not seen since the Great Recession, and the prices being offered for forward contracts are at similarly low values.

So why is there still a bit of apprehension about locking in prices for this upcoming season? Despite the recent selloff, there are still factors that could pressure the market even lower. The shale oil revolution has provided abundant supplies of crude oil, which has pushed the market to these low levels. Some analysts from the big banks have predicted crude oil prices could hit per barrel prices of \$40, \$30 and even \$20.

The shale oil boom has created a fundamental shift in the U.S. oil industry, and we are still adjusting to the changes. Currently, crude stocks in the United States sit at 482.8 million barrels, which is 102.6 million barrels or 27 percent more than the three-year average. That is a lot of crude oil, thanks in large part to the influx created from shale drilling.

Oversupply is common at the moment. Total U.S. gasoline stocks are currently 5.2 percent above the three-year average and total distillates supplies are 18.8 percent above the three-year average. The question is, when will we see a correction to balance supply and demand?

The number of rigs drilling for crude oil in the United States has fallen off a cliff



**Prices have frequently hit seasonal lows in the fourth quarter of the year in the last decade.**

in the last year, which should impact crude oil production at some point. Last year at this time there were 1,568 drilling rigs and as of right now there are only 572, or nearly a third of last year's count. Sooner or later, the lower rig count should result in a decrease in crude oil production. Domestic production currently remains above 9 million barrels per day and the market is waiting for a fall below that level as the first sign that production is on the decline. Most economists and analysts have pegged the second quarter of 2016 as the target for supply and demand to become more in line.

Now is the time to make your preparations for the upcoming season and your contract needs. Over the last 10 years, a conservative contract purchase at some point in November through February would have offered good protection on your fuel cost.

Seasonally, it's time to start paying attention to the market for contract prices. I recommend you start by estimating your usage for the upcoming season. Make

sure you account for any changes in the acreage you farm. Another consideration is how your fuel cost or a price level sits within your budget. Know your break-even levels and then look to see how your budget compares to the offered contract prices. If you can lock up a price at or below your budget, that should make it an easy decision.

I suggest trying to lock in a conservative percentage of the gallons you'll need for the year, say 30 percent, over the next few months. If the market drops during that timeframe, you can look at locking in another round of contracts and lower your average price. Not every year performs the same and there is no guarantee prices will rise this year, but a consistent approach over time has provided a good overall cost savings. **M**



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is the Hedging Manager  
for MFA Oil.





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# REPURPOSED TRUCK TANKS DELIVER VALUE

By Adam Buckallew

Photo by Jessica Kueffer







**M**FA Oil is in the process of upgrading its fleet of trucks for both refined fuel and propane. According to Tom Procter, director of service, replacing the company's smaller trucks with new ones that can haul more is another step toward moving the company forward.

"The 2,600- and 2,800-gallon propane trucks we were running had become too small to meet our current and future needs," Procter says. "Our new trucks have bigger tanks that allow our drivers to haul more, reducing trips and improving our overall efficiency."

Although the older trucks had lost their effectiveness in the field, MFA Oil has found a way to maximize their value. The tanks from these trucks are being converted for permanent storage at customer locations. Procter says repurposing the tanks provides many benefits to the company.

"We can reuse the old tanks to make bigger deliveries," Procter says. "This allows our customers to go longer between refills, which works great for crop dryers and other commercial installations. It also eliminates some of the weekend and afterhours calls we'd receive since the bigger tanks have greater holding capacity."

The modified tanks deliver cost-saving benefits beyond increased storage and reduced delivery frequency. They also provide a low-cost installation option.

"The cost of installing the overhauled tanks is in the hundreds of dollars instead of the thousands, so it's a very cost-effective operation," Procter says.

Before the old truck tanks are installed, they are fixed up and readied for customers by the MFA Oil truck maintenance department in Columbia, Mo.

"We have all of the repurposed tanks sandblasted, repainted and we remove the truck-to-pump plumbing," Procter says. "Bob Powell and his crew at the truck shop are doing a fantastic job. These repurposed tanks look outstanding."

Six of the former truck tanks already have been set up at customer locations. Procter says two additional tanks are scheduled for installation and one other is currently at the shop to be adapted.

Procter expects the tank conversion program to positively affect customers and the company.

"These tanks provide added convenience to our customers who need more storage while reducing our costs so it's a win-win for all parties," Procter says. **M**

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**Jamie Weiberg, an MFA Oil driver based in Jefferson City, Mo., fills a truck tank that was repurposed for permanent storage.**



**Benny Farrell (Chairman)**  
**District 1 – Northwest**

Benny Farrell is a grain and cattle farmer from Maryville, Mo. He was born and raised in northwest Missouri and has been involved in farming all his life. Farrell was first elected to the MFA Oil Board of Directors in 1991 and has served as board chairman since 1997. He also has served on the Farm Bureau Advisory Board, the MFA Incorporated Board, the Missouri

Beef Industry Board, the National Beef Board and the National Cattlemen's Beef Board.



**Wayne Wright**  
**District 2 – Northeast**

Wayne Wright, Cincinnati, Iowa, farms about 1,500 acres of corn, soybeans and hay. He serves on the U.S. Bank Advisory Board and is a Township Trustee. He also has served on the Conservation and Farm Bureau Boards. Wright is a member of American Legion and Disabled Veterans. He has been an MFA Oil delegate since 1990 and was elected to the board in 2014.



**Ralph Schallert (Vice Chairman)**  
**District 3 – Southwest**

Ralph Schallert, a lifelong resident of Purdy, Mo., started his farming career on the Century Farm owned by his parents. Today, he and his son and brother own and operate a multifaceted agribusiness that grows, harvests and processes KY-31 fescue seed. They also grow soybeans, corn, wheat and background cattle. Schallert is a member of the Missouri Cattlemen's

Association, Missouri Farm Bureau, St. John's Lutheran Church at Stones Prairie and Western Seed Association.



**Marion Kertz**  
**District 4 – Southeast**

Marion Kertz, Ste. Genevieve, Mo., farms in both Missouri and Illinois with his son and nephew. He currently serves as vice president of MRV Banks and is a board member for Citizens Electric Coop. He also has served on the boards of the local MFA Coop and the Ste. Genevieve Catholic Church. Kertz is a member of the Pork Producers and Farm Service (in

Illinois). He has been an MFA Oil delegate for 16 years and was elected to the board in 2011.



**Kevin Buckstead**  
**District 5 – West Central**

Kevin Buckstead, Holden, Mo., has been involved in farming all his life. He currently row crops about 1,000 acres, along with selling seed and offering crop advisor services. Buckstead is a member of the Johnson County Farm Bureau Board, the Soybean Advisory Committee and the County Extension Council. He is a deacon

at Chilhowee Baptist Church. An MFA Oil delegate for many years, Buckstead has served on the board since 2010.



**Ronald Felten**  
**District 6 – Central**

Ronald (Ronnie) Felten is a lifelong resident of Pilot Grove, Mo., where he farms a cow-calf/row crop operation. He currently serves on the Pilot Grove Coop Elevator Board and has served on the Cooper County Extension Council and the Cooper County Soil and Water Board. Felten is an active member of St. Joseph Catholic Church and is a shooting sports

leader for his local 4-H chapter. He has been an MFA Oil delegate for 21 years and has served on the board since 2006.



**Floyd Buckman**  
**District 7 – East Central**


Floyd Buckman, Stoutsville, Mo., is a contract nursery operator and row crop farmer and serves as president of Buckman Family Farms and secretary of Farmers Elevator and Exchange. Buckman also serves on the board of the Monroe City Fire Department and is a member of the Knights of Columbus and Monroe

Manor. He has served as an MFA Oil delegate for four years and was elected to the board in 2011.



**Joey Massey**  
**District 8 – Mid-South**

Joey Massey, Paragould, Ark., farms about 2,000 acres of rice, corn, soybeans and wheat. He is a licensed commercial pilot and uses his airplane to gather color infrared data for use in determining field applications. Massey serves as a board member and past president of the Greene County Farm Bureau and is an active member of Mt. Zion Baptist Church and

Pilots for Christ International. He has served on the MFA Oil board since 2007. 



# Strategic Acquisitions Fuel Growth

**M** MFA Oil is focused on growth and expansion through strategic acquisitions. The company has purchased a total of eight companies in five states in the past 12 months and MFA Oil plans to continue evaluating acquisition opportunities in its existing market area and other states where it can expand its footprint.

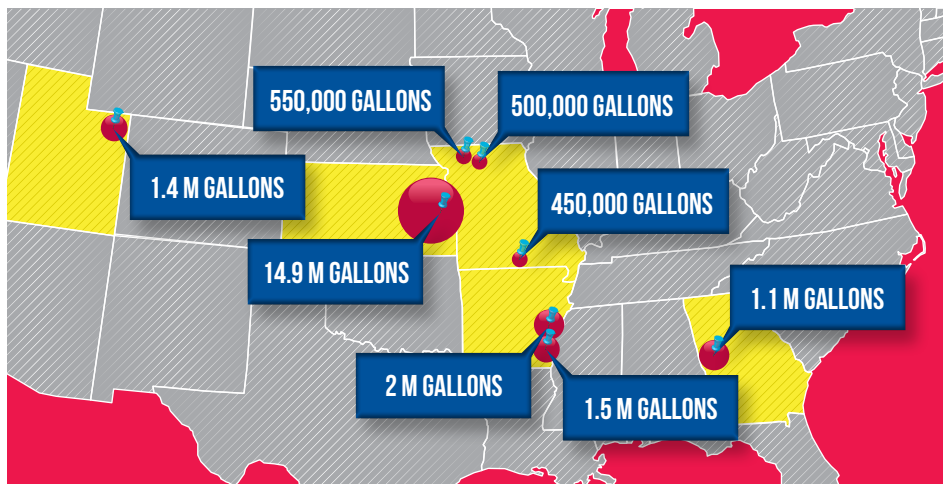
“We are constantly exploring opportunities to grow our business,” says Don Smith, MFA Oil director of mergers and acquisitions. “We evaluate acquisition targets for the value they can bring to the company and determine whether the fit is right before we move forward with an offer.”

**“WE’RE EXCITED TO WELCOME THE EMPLOYEES OF ELAINE PETROLEUM AND LYBARGER OIL TO THE MFA OIL FAMILY.” - MARK FENNER**

So far, MFA Oil has purchased two companies since the start of its fiscal year, which began Sept. 1, 2015. Those acquisitions are: Elaine Petroleum Distribution Inc., a refined fuels supplier based in Elaine, Ark. and Lybarger Oil, a propane, refined fuels and lubricants retailer based in Garnett, Kan.

“We’re excited to welcome the employees of Elaine Petroleum and Lybarger Oil to the MFA Oil family,” says Mark Fenner, MFA Oil president and CEO. “Both companies share a passion for providing excellent service and high-quality fuel and energy solutions to customers, and we are committed to continuing the tradition of excellence each company’s respective customers have come to expect.” **M**

The map above details the BP/LP acquisitions made by MFA Oil since October 2014.



## PROPANE & REFINED FUEL ACQUISITIONS

**OCTOBER 2014**

**Georgia LP Gas Co., Manchester, Ga.**

- First propane operation for MFA Oil in the state of Georgia
- 1.1 million gallons of propane annually

**OCTOBER 2014**

**New Hampton Implement and Propane, New Hampton, Mo.**

- 550,000 gallons of propane annually

**DECEMBER 2014**

**PB's Propane, West Plains, Mo.**

- 450,000 gallons of propane annually

**FEBRUARY 2015**

**Basin Propane Systems, Vernal, Utah**

- First propane operation for MFA Oil in the state of Utah
- 1.4 million gallons of propane annually

**MARCH 2015**

**Cunningham Propane, West Helena, Ark.**

- 2 million gallons of propane annually

**JULY 2015**

**GFG, Trenton, Mo.**

- 500,000 gallons of refined fuel annually

**SEPTEMBER 2015**

**Lybarger Oil Inc., Garnett, Kan.**

- 10.2 million gallons of refined fuel and 4.7 million gallons of propane annually

**OCTOBER 2015**

**Elaine Petroleum Distribution Inc. Elaine, Ark.**

- 1.5 million gallons of refined fuel annually

## OTHER ACQUISITIONS

**MAY 2015**

**Fuel Supply Agreements, Sunshine Fuels LLC and Sunshine Energy LLC**

- Purchase made through American Petroleum Marketers LLC (APM) that includes 30 supplier contracts of dealers in Missouri, Kansas and Oklahoma. These stores will continue to offer Phillips 66, Conoco and Shell fuel brands.

**JULY 2015**

**BORE/MPC LLC, Interest in Big O Tires Partnership**

- MFA Oil purchased Big O Tires' interest in the joint venture for 15 Big O Tires franchises.

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# Business is Booming for Big O Tires

**T**hings are rolling right along for MFA Oil's Big O Tires stores, which set records for sales and profitability in 2015. The company's 15 stores reported sales exceeding \$26.4 million, a 25 percent increase over last year. Net income totaled \$1.6 million, which eclipsed the previous year's record of \$983,000.

"We expect our sales numbers to keep trending upward for at least the next two to three years," says Rusty Coats, MFA Oil director of retail tire operations. "The average age of U.S. vehicles is now 11-and-a-half years old and the average number of miles driven per year continues to grow. That means more repairs and tire replacements for those vehicles and that provides good opportunity for us."

## BUYOUT OF BORE/MPC JOINT VENTURE

In July, BORE/MPC LLC, the joint venture between MFA Oil Company and Big O Tires, announced MFA Oil would purchase Big O Tires' interest in the partnership.

Formed in 1998, BORE/MPC is the Big O Tires franchisee that owns and operates the Missouri Big O Tires stores in Branson, Camdenton, Columbia, Hollister, Jefferson City, Nixa, Osage Beach, Rolla, Springfield and St. Roberts and in Bentonville, Ark. and Springdale, Ark.

"This is a good deal for MFA Oil Company," says Coats. "Not only was the cost of the buyout favorable, but the single company ownership allows us to be quicker and more flexible in our business decisions."

Coats says MFA Oil and its Big O Tires operations team will be able to work more efficiently in opening new stores now that MFA Oil no longer has to wait on agreement from the joint venture.

"There were too many levels of approval to go through when it was a joint venture," says Coats. "We recently closed on our



Branson, Mo.



Springfield, Mo.

Photos by  
Adam Buckallew

newest store site in Branson and completed a full renovation of the property in a matter of weeks. With the joint venture, that would have taken six months."

## NEW STORE IN ARKANSAS

MFA Oil expects to open its 16th Big O Tires store in Fayetteville, Ark. in May 2016. The newest store will be located within two miles of the University of Arkansas campus. In the future, MFA Oil

plans on adding about two Big O Tires stores per year.

"As Big O Tires continues to look for opportunities to expand, our buyout of the BORE/MPC joint venture will make that process, and others, more efficient," says Mark Fenner, MFA Oil president and CEO. "We're very fortunate to have Rusty leading the Big O Tires team with his 40-plus years of experience in the tire and automotive repair business." **M**

## Gov. Nixon Appoints Greer to PSTIF Board of Trustees

**M**issouri Gov. Jay Nixon recently announced his appointment of James Greer, MFA Oil vice president of supply and distribution, to the Petroleum Storage Tank Insurance Fund (PSTIF) Board of Trustees.

The 11-member board is comprised of eight trustees appointed by the governor. They represent the petroleum, trucking, insurance and financial industries. The remaining three members are designated officials from executive branch agencies.

"I represent the petroleum industry," Greer says. "My role will be to develop and enforce policy for PSTIF and ensure management of PSTIF is operating efficiently and within the rules."

Monies from the PSTIF are used to clean up sites insured by fuel tank owners and operators.

"The insured pays an annual insurance premium, and then PSTIF has the site inspected annually to make sure the location is in compliance," says Greer. "When tank removal or environmental remediation is required, the fund pays for approved costs over the deductible."

Greer's term on the PSTIF board ends in Feb. 2017.



Greer

## MFA Oil – Break Time Shootout Returns

**T**he 23rd Annual MFA Oil-Break Time Shootout will be Saturday, Jan. 23, 2016, at Mizzou Arena. The event matches top high school basketball teams from the state of Missouri and serves as a fundraiser for the Show-Me State Games. During the 23 years of the event, many great players have participated, including Dorial Green-Beckham, David Lee, Justin Gage, and Ben and Tyler Hansbrough. This year will feature rising star Michael Porter Jr., who is ranked as the third-best player in the country in the 2017 recruiting class, according to ESPN and Rivals.com recruiting rankings. Tickets are available at participating schools and area Break Time stores for \$7.50. Tickets will be available at Mizzou Arena on gameday for \$10.



### 2016 SCHEDULE

12:00 PM	Glasgow vs. Salisbury
1:30 PM	Iberia vs. Harrisburg
3:00 PM	Mid Buchanan vs. Oak Grove
4:30 PM	Father Tolton vs. Vianney
6:00 PM	Jefferson City vs. Battle
7:30 PM	Boonville Girls vs. Chillicothe Girls
9:00 PM	Boonville vs. Southern Boone

## Changes to Membership Requirements

**T**he MFA Oil Board of Directors approved a change to the membership requirements of the cooperative in a meeting held on Aug. 25, 2015. Effective Sept. 1 2015, the annual purchase requirement from the company has been changed from \$100 to \$1,000 per account to retain membership benefits. The patronage checks mailed out in Feb. 2016 will still be based off the previous membership requirement of \$100 worth of sales. **All remaining equity from past years will continue to be paid out annually based on board approval, even if the annual membership requirement is not met.** The qualifications for membership in the MFA Oil bylaws now read as follows:

To be eligible for membership in the Association each Member shall be a patron of the Association who is not engaged in a business competitive with the business of the Association or its subsidiaries, and who is: (1) a person engaged in the production of agricultural products; or (2) a lessee of land used for production of such products; or (3) a lessor of land who receives as rent all or any part of the agricultural products raised on the leased premises; or (4) any nonprofit cooperative association without capital stock eligible under Missouri law. Once admitted as a member, such Member shall cease to be a Member if such Member ceases to be eligible for membership under this Section 1. To be a "patron" requires at least \$1,000 of purchases from the Association during any single fiscal year of the Association. **M**

**HAVE AN IDEA  
FOR A STORY?**



**Send them to  
editor@mfaoil.com**



# Online Payment Now Available – Sign-Up Today

By Barb Oerly and  
Melissa Wilson


**E** Exciting things are happening at MFA Oil. Recently, the company introduced online payment options for customers. The new online bill pay system will make it easier and more convenient for you to make payments.

Accessed via [www.mfaoil.com](http://www.mfaoil.com), the online payment system gives you the option of making a one-time payment or scheduling recurring payments to process weekly, monthly or by due date. No matter which option you choose, payments will be processed through your bank account automatically.



Enrollment in autopay saves time, reduces mailing costs and prevents late payments. You can also request statements to be sent to you by email.

Another benefit of paying online is the option to link multiple accounts. You can view all your balances in one place and set up payment options for multiple accounts.

MFA Oil expects the online payment system to increase the overall speed, efficiency and accuracy of the payment process. It's a win for both you and MFA Oil. 

## » SIGN UP NOW!

Sign up to enjoy these benefits:

- **Flexibility:** Schedule your payments in advance
- **Security:** Select your own user name and password
- **Convenience:** No more stamps or paper checks

### Additional features:

- 13 months of online bill payment history
- Schedule automatic payments
- Mobile or email alerts -- you decide

## SHARE THE LOVE. REFER A FRIEND AND YOU'LL BOTH GET \$50.



As a current MFA Oil account holder, you can earn a \$50 MFA Oil gift card for every new propane customer you refer. There is no limit! And, not only will your friends enjoy friendly, reliable service, they will get a \$50 gift card too!



Call your MFA Oil Propane office or visit [www.mfaoil.com](http://www.mfaoil.com) to get started.

*Some restrictions apply. Contact your MFA Oil Propane office for details.*



# 30

## YEARS *of* BREAK TIME

By Adam Buckallew | Photos by Jessica Kueffer

**T**he summer of 1985 included many memorable highlights: “Back to the Future” debuted in theaters and went on to become the year’s top grossing movie, Tears for Fears released their hit radio single “Shout” and the Kansas City Royals and St. Louis Cardinals were in the midst of rousing seasons that would culminate with a World Series showdown.

MFA Oil had its own excitement that summer as the company launched its first

convenience stores. Initially known as Fast Break, the original location opened on Paris Road in Columbia, Mo. Additional stores were quickly added in Sedalia, Jefferson City, Tipton and Holts Summit. Now known as Break Time, MFA Oil’s convenience store business has continued to grow throughout the years with 77 locations now serving motorists in Missouri and Arkansas.

To celebrate its 30th birthday, Break Time offered customers special pricing

on select items and kicked off the Ride in Style Sweepstakes, offering a 2015 Chevy Camaro. Customers registered in stores or at the website [BreakTimeis30.com](http://BreakTimeis30.com).

“Our customers really enjoyed the birthday specials we offered in stores during July and August, and they were excited about the opportunity to win a new car through the sweepstakes,” says Jennifer Bach, director of Break Time marketing and merchandising. “Customers submitted entries for the




sweepstakes inside our stores and online. Overall, the response we saw was excellent.”

Additional prizes and gifts were given away to customers who participated in the birthday celebration on the Break Time Facebook page.

“The buildup to the 30th birthday presented us with a unique opportunity to connect with our customers via social media,” Bach says. “We launched an eight-week Facebook campaign in July to promote the birthday milestone, sweepstakes and our in-store specials. The campaign incorporated fun 1980s-themed throwback posts that led to a great deal of engagement and interaction with customers.”

Finalists for the grand prize were selected and invited to attend the Break Time Birthday Party on Saturday, Aug. 29 at the newest Break Time location on Grindstone Parkway in Columbia. The official birthday bash featured awesome 80s tunes, complimentary hot dogs, cake, ice cream and party prizes. The winner of the Ride in Style Sweepstakes was announced at the party. Leslie Lindsley of O’Fallon, Mo. was selected from eight finalists to drive home in the brand-new Camaro. Break Time team members and MFA Oil home office staff were able to get in on the fun by wearing t-shirts with the message “Party Like it’s 1985” printed on them during the birthday festivities.

“Anytime you can create engagement with the consumer, that’s a good thing,” says Curtis Chaney, senior vice president of retail for MFA Oil. “The birthday party, special pricing and the car giveaway created a fun, memorable experience that customers will associate with Break Time in the future. These types of experiences help build brand loyalty and may factor into future buying decisions.” 

**Customers who attended the Break Time birthday party could win prizes by spinning the prize wheel and enjoy complimentary cake and ice cream. Finalists for the Ride in Style Sweepstakes were invited to determine who would win the 2015 Chevy Camaro. Leslie Lindsley (bottom) of O’Fallon, Mo. was selected from the eight finalists as the grand prize winner.**





# MFA Oil Company Raises More Than \$76,000 Through Its First Annual Charity Golf Tournament

**M**FA Oil Company announced that it has raised more than \$76,000 to support Operation Homefront. The money was raised through the company's First Annual Charity Golf Scramble & Concert, which was held June 1 at The Club at Old Hawthorne in Columbia, Mo.

Operation Homefront is a national nonprofit organization that provides emergency and other financial assistance to military families and wounded warriors.

The tournament attracted 116 golfers and included prize money and awards for tournament winners. In addition to golf, participants were treated to dinner and a private concert featuring Grammy-nominated country music artist David Nail.

Warren Distribution was the event's concert sponsor. Platinum sponsors were CHS and Innospec. Gold sponsors included DSI and Lockton Companies. Silver sponsors were Commerce Bank, Growmark, Little Dixie Construction, McLane Company, National Cooperative Refinery Association, Pepsi, Smith Lewis LLP, Werts Welding and Williams Keepers. In addition to donations from golfers and sponsors, MFA Oil raised more than \$37,000 from customers who purchased paper pin-ups from Break Time Convenience Stores and its mid-Missouri Jiffy Lube locations, as well as select MFA Oil bulk fuel and propane offices.

"We were overwhelmed by the response from our golfers, sponsors and customers," says Mark Fenner, MFA Oil president and CEO. "Thanks to their generosity, MFA Oil exceeded its goal to



Photos by Mary Van Dyke

**Top: MFA Oil officials presented a check for \$76,102 to Operation Homefront. Bottom left: David Nail performs for the crowd following the golf tournament. Bottom right: Nearly 30 teams hit the links at The Club at Old Hawthorne.**

help Operation Homefront bring hope to American heroes and their families who sacrifice so much."

"The support by MFA Oil and its customers for our military families

is tremendous," said Tim Farrell, chief operating officer for Operation Homefront. "This donation is going to mean more stable and secure families for our men and women in uniform." **M**



# Take Charge of Your Diesel Fuel

**A**s diesel engines become more complex with each year's new models, the need for high performance fuel grows. Stringent EPA emission requirements have forced engine manufacturers to design and utilize High Pressure Common Rail (HPCR) injection systems to achieve greater efficiency than conventional diesel engines. The typical HPCR injection system has constant pressure and temperature that exceeds 35,000 psi and 400°F, respectively. The high temperature and pressure these engines operate at can literally cook typical #2 diesel fuel, resulting in fouled fuel that can damage engine parts.

"It's important to use a high-quality fuel that's been optimized for performance in today's high-tech engines," says Don North, MFA Oil director of product development and lubricant sales. "Whether you rely on diesel fuel for agriculture, construction, trucking or simply getting around town, you need a fuel that can be used in any diesel engine and that prevents internal diesel injector deposits (IDID) that rob engines of horsepower, torque and fuel economy."

Fortunately, MFA Oil offers BOSS Performance Diesel™, a premium fuel specifically designed and tested to run in all engines, including modern Tier III through final Tier IV engines.


"Modern diesel engines have internal injector components that run at such tight tolerances that even a small, thin deposit or film can cause sticking and interrupt fuel flow to the cylinder," North says. "This results in a rough running engine, which causes diminished power and fuel economy. BOSS Performance Diesel contains stabilizers that inhibit formation of carbon particles, prolonging the life of the fuel filter and maintaining optimum power and fuel economy."

Additionally, BOSS Performance Diesel can do what conventional detergents of the past cannot – offer an aggressive combination of detergents to clean up and prevent IDID deposits. The new detergents are highly efficient at deposit cleanup and keep-clean in pre-Tier engines through the latest Tier IV engines.

North says another advantage to running BOSS Performance Diesel is its performance in low temperatures.

"It's formulated with a potent combination of wax modifiers, anti-wax settling agents and multiple-stage deicers, to prevent fuel gelling, filter plugging and icing," North says. "Those components improve the fuel's cold weather operability by as much as 20°F compared to typical untreated diesel fuel and reduce the need for blending with #1 diesel fuel in most cases."

While there are many diesel fuel options available today, North says it would be hard to find a better option than BOSS Performance Diesel.

"We've got a premium fuel that offers the right combination of performance characteristics, excellent fuel efficiency and prolongs engine life to prevent downtime and maintenance costs," North says. "Whether you're putting in a rice crop in Missouri's Bootheel, combining beans in the Heartland, picking cotton in Arkansas or operating a fleet of trucks – we have the fuel you need." 



Contact your local bulk fuel plant or call 800-366-0200 to get BOSS Performance Diesel for your operation.

## >> WHAT CAN BOSS PERFORMANCE DIESEL DO FOR YOU?

- Cleans and prevents nozzle and IDID injector deposits to maximize horsepower and fuel economy.
- Provides DW-10 cleanup and keep-clean performance, along with traditional L-10 superior cleanup and keep-clean performance.
- Increases horsepower and fuel economy by as much as 4.5 percent over untreated #2 diesel fuel.
- Maximizes fuel filter life by preventing formation of black soot/sludge that can lead to premature fuel filter plugging.
- Improves cold weather operability by as much as 20° F, compared to typical untreated diesel fuel.
- Offers a higher cetane number (typically 49) for quicker start-ups, increased power and smoother operation.
- Increases lubricity by 15 percent, exceeding both ASTM and OEM's lubricity requirements, to provide superior wear protection on the fuel injection system and fuel pump.
- Provides corrosion protection throughout the entire fuel system.
- Improves thermal and oxidative stability for increased storage life, especially in aboveground storage tanks.
- Contains multi-staged water control chemistry and deicer to minimize issues associated with water in storage tanks and filter/fuel line freezing.
- Improves fuel conductivity by reducing static build-up for safe fuel handling.



Pictured: Keller Colley  
Photo by Adam Buckallew



# Sobering Story Impacts Young Drivers

By Adam Buckallew

**L**ife is full of choices – big and small. Most are inconsequential, but some are powerful. Keller Colley found that out the hard way during Thanksgiving break of his freshman year of college. He and three friends decided to hop in a truck to meet some girls after a night of drinking. That choice would prove tragic. The driver wrecked the truck, killing two of Colley's best friends and leaving Colley with a traumatic brain injury.

Colley awoke from a coma 15 days later. He had not been wearing a seatbelt and was thrown from the truck during the accident. Colley discovered he needed to relearn many basic functions such as walking and eating. A few days after emerging from his coma, he was moved from the hospital to Rusk Rehabilitation Center in Columbia, Mo. Eventually he would be released on New Year's Eve, nearly a month after the accident.

"I look back on that night with a lot of regret," says Colley, who now works with MFA Oil as an environmental health and safety coordinator. "If my friends and I had been wearing our seatbelts, if we wouldn't have let the driver get behind the wheel drunk, if we would have just stayed home – things could have turned out much differently."

This is the story Colley has shared with thousands of high school and college students throughout Missouri. During his stay at Rusk, Colley found out about ThinkFirst Missouri, an organization focused on the prevention of catastrophic accidents resulting in serious injuries to the brain and spine.

"Keller started working with us in 2004, about a year after his accident," says Penny Lorenz Anderson, assistant director of ThinkFirst Missouri. "He was still getting outpatient rehab at that time, and he was interested in helping us educate young



people about how he was injured and how to avoid a similar mistake."

Colley started by making presentations during classes for local traffic offenders and eventually worked his way up to bigger audiences at high schools and college campuses.

"Keller is one of a kind," Lorenz Anderson says. "He's very personable, funny and relates well to any audience. He's really been a perfect fit for our program. Kids can tell he speaks from the heart, and his message of avoiding the mistakes he made resonates."

**"SIMPLE DECISIONS LIKE ALWAYS WEARING A SEATBELT AND AVOIDING DISTRACTIONS WHILE DRIVING SAVE LIVES." - KELLER COLLEY**

The power of Colley's story was not lost on the Missouri Department of Transportation and Missouri State Highway Patrol. Both agencies have used video of Colley recounting his accident and its aftereffects in their educational outreach efforts.

"That night changed my whole life," Colley says. "No one should have to deal with



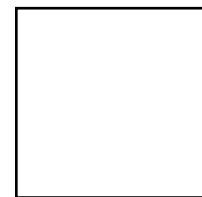
those sorts of things. And yet it all could have been prevented. That's the main message I try to deliver. Simple decisions like always wearing a seatbelt and avoiding distractions while driving save lives."

Although he now works full-time for MFA Oil, Colley still makes time in his schedule for about 10 ThinkFirst speaking engagements per year. He's chosen to make the most of the second chance he was given when he survived his tragic accident.

"Sometimes the smallest choices in life can make a big impact," Colley says. "You wouldn't jump out of an airplane without a parachute. That's just not safe. Yet many people suffer severe injuries every day because they refuse to wear a seatbelt. To me, that's one of the most important decisions you can make." ■



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