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MOMENTUM



Dicamba Drama Continues

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Taking a Different Tack

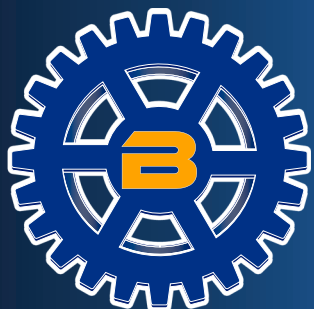
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No Pain, No Gain!

N “No pain, no gain!” I remember as a young athlete seeing this saying for the first time. It was posted in the tiny weight room of my high school to remind us that without hard work, future success is in doubt. The same rings true today, regardless of the situation.

Certainly, we at MFA Oil find ourselves in the middle of some pain right now. As you may have heard, we have invested in a new enterprise resource planning system, which essentially touches all facets of our business.

Until we transitioned to this new system, we were extremely limited on our ability to make doing business with us easier. For example, if you bought bulk fuel, propane and lubricants from us, you would receive three separate statements in the mail because we could not consolidate them. We also had significant limitations with our online bill pay options and no platform to allow for online ordering. Additionally, our fuel and propane drivers were using devices with 2G technology, which became obsolete and unusable on Jan. 1, 2017. Lastly, our old system was unable to provide us with timely information. We were waiting up to 45 days after the end of a month before we saw our detailed financial performance, which was simply unacceptable.

The good news is that the new system has enabled us to address all the things mentioned above and more. I’m pleased to report we now have 100 percent of our refined fuel plants and 80 percent of our propane plants switched over to our new system. The change has given us access to real-time data, which enables us to take better care of our members and customers and manage our business more efficiently.

Our company had been discussing changing systems for the last 27 years. Why didn’t we do it sooner? Because change is hard. The most difficult part of implementing a new system is getting



everyone trained to use it. We conducted extensive training, but until you actually have the system up and running, it’s hard to fully grasp.

Now that many of our managers, customer service representatives and drivers have made the transition, some are understandably frustrated with the differences. Like so many things in life, we’ve found the changeover to the new system gets easier with experience. We also have many employees who are happy to be working with an operating system that’s more user-friendly. Additionally, we are continuing to make refinements to the system as we go, which should improve our employees ease-of-use.

At the end of the day, we ask for your patience as we move forward with total integration. Just like a scrawny kid in the weight room who transforms into an elite athlete through lots of hard work, we expect our pain to transform us into the best energy supplier out there. Thanks for your business!

Mark Fenner,
President and CEO



Winter 2017-2018 • Vol. 3 No. 1

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 a 9-state region stretching from Indiana to Utah. *Momentum* is an information service for farm families published by MFA Oil.

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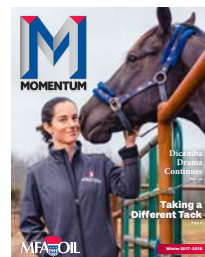
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ON THE COVER:

Elizabeth Brooks opened the Springfield Riding Club to teach the next generation of equestrian riders. Photo by Mark Neuenschwander.

Pecans Propel King Hill Farms Profits

I Not many cities can lay claim to the largest pecan in the world. This unique tourist attraction isn't the only hidden gem in Brunswick, Mo., the state-proclaimed "Pecan Capital of Missouri." Nestled in the hills bordering the rich soils of the Missouri River bottoms along Highway 24 is King Hill Farms, which has been farmed by members of the Manson family for more than five generations.

Today, brothers Meredith and Paul Manson harvest and sell fresh pecans as part of their family farming operation, which includes established groves with more than 3,000 pecan trees.

"Harvesting pecan trees used to just be a hobby for us," says Meredith, who co-owns the farm with his brother. "Then we discovered how profitable pecan trees can be, so we stuck with it. Now, it has become a full-blown business."

Meredith, Paul and their wives and children care for the thousands of trees spread out among the family's nine different farms. The crop requires year-round care, including: pruning, spraying, mowing, clearing fallen limbs and gathering the pecans once they are ready to be harvested.

"Caring for the pecan trees on our farms can become pretty labor intensive," Meredith says. "Especially with having to pick up so many fallen stray sticks to prepare for and prevent damage to harvest equipment, as well as grafting young trees. It takes many different people to give the orchard the care it needs."

Harvest time for pecans starts around the third week of October and lasts through the first half of December. Many pecans fall from the tree on their own when ready, especially after the first freeze of the year, but some may need additional assistance to make it to the ground. The more stubborn nuts are usually coaxed from the tree by mechanical shakers, which send gentle vibrations up the trunk to expedite harvest.

Pecan trees are especially plentiful at King Hill due to the confluence of three major rivers, the Missouri, Grand and Chariton. The trees are right at home in the rich, moist bottomland soils of the area. The flowing waters and wildlife, such as squirrels and birds, are nature's primary means for distributing pecans from one point to another.

"We suspect some of the pecan trees on our farm are over 600 years old," Meredith says. "It's always better if we can work from a



Meredith Manson runs a pecan harvester, which sweeps the orchard floor to collect fallen nuts, in a grove at King Hill Farms in Brunswick, Mo.

pecan tree that was planted naturally, as nature knows how to do it the best."

Three different types of pecans are produced at the farm, including cracked (outside shell cracked), cracked and blown (kernel separated from cracked shell) and kernels (edible part of nut). King Hill Farms sells pecans both directly to customers and to large food manufacturers. Many of the pecans are taken to southern states, with a large number sent to Georgia.

"We're not sure what happens to the pecans after we sell them to buyers," Meredith says. "Some are distributed to grocery stores, others are packaged and sold to a large food distributor."

While harvesting and selling pecans is hard work, it also means developing a big sweet tooth is just part of the job. The Manson family has perfected dozens of pecan recipes, and Meredith's daughter recently released a cookbook with more than 200 recipes incorporating pecans, including Meredith's tried and true favorite, pecan pie.

In addition to pecans, the brothers run a diversified farm where they grow wheat and more than 60 varieties of seasonal vegetables. King Hill Farms also has a roadside stand where the Mansons sell their pecans, garden produce, fall ornamentals and other assorted food items.

With such a wide variety of crops, the Manson brothers' former pecan tree hobby has grown to become a true cash crop which greatly contributes to their farm's profits.

For more information, visit kinghillpecans.com. **M** – By **Michelle Cummings**





Taking a DIFFERENT TACK

By Adam Buckallew | Photos by Mark Neuenschwander

Elizabeth Brooks wasn't interested in opening the typical equestrian barn when she started the Springfield Riding Club in Rogersville, Mo. During her time traveling the globe as a professional horse trainer and riding instructor, she saw plenty of new possibilities.

"At most barns, there's one or two instructors who specialize in teaching one thing and everything is done their way," Brooks says. "I wanted to break away from that way of thinking."

The desire for something different led Brooks to loosely model the Springfield Riding Club after German equestrian facilities she had visited in her time overseas. In Germany, it's not uncommon for multiple instructors and horse trainers to work cooperatively at a single location. Likewise, Brooks and a team of five fellow instructors and four trainers work collaboratively to school their students in the art of horseback riding.

The variety of teaching styles and personalities makes it easier for riders to find an instructor who best fits their needs. While many of the students are beginners, the club also works with competitive riders who specialize in a number of equine disciplines.

Promoting Horsemanship

Brooks began riding horses at the age of four, and teaching the next generation of riders is a passion of hers. One of the challenges she recalls from her early years of riding was the difficulty in connecting

with professional instructors. Making horseback riding instruction more accessible was one of the reasons she founded her business in January 2016.

"When I was growing up, the top trainers were basically out of reach," Brooks says. "You couldn't access them in any way, shape or form. Our approach helps students more easily connect with instructors who have competitive experience at the national level. We're trying to build horsemanship in all ages and experience levels."

The club has 70 students enrolled in its riding program and a waiting list for prospective riders, though Brooks says the waiting period is usually not long. From five-year-olds to 50-somethings, the school has a wide range of students, including all levels of equestrian competency.

Before new riders are ready to saddle up for the first time, they have to learn how to handle a horse on the ground. Once those basics have been covered and the riders are mounted, learning to stay on the horse comes next.

"We try to get people through that phase as quickly and safely as possible, but it's a physical skill you have to master," Brooks says. "If you think of it like driving a car, it's hard to drive if you can't stay behind the wheel."

Competitive riders have a different set of needs, and their lessons can look markedly different than those of novices. Instructors at the Springfield Riding Club



TOP: Horse trainer Johnnie Clem works with a horse in the Springfield Riding Club's indoor arena. **BOTTOM LEFT:** Clem is one of several professional instructors at the club that teaches students the art of horseback riding. **BOTTOM RIGHT:** The club offers boarding services for horses in a full-service stable or four pastures.



LEFT: The building housing the riding club was recently renovated and the addition of a cedar-lined tack room was among the improvements. RIGHT: Elizabeth Brooks founded the riding club to build horsemanship among riders of all ages and experience levels.

frequently use video recordings of their more advanced pupils to review their performance. Watching the film together allows these students to see how their technique can affect the horse and how it responds to the rider.

Stable Care

Brooks, who serves as the club's operations manager in addition to her teaching duties, often finds herself putting in 12-hour days at the facility. She usually arrives at 8:30 every morning and conducts night checks on the horses once the day's lessons have concluded. Fortunately, she doesn't have to do it all herself. She oversees a staff of nine reliable caretakers who are dedicated to the daily needs of the 50 horses boarded at the facility.

"Schedule and routine are important for horses. When you get them off their routine, that's when you run into problems," Brooks says. "Every morning when I come in, I'm always asking the staff if there are changes so we can stay on top of things."

The club offers a variety of boarding options, including 32 full-service stable stalls and four pastures. In addition to routine feeding, cleaning and turnouts, horses staying at the club receive hoof care, dental work, annual vaccines, veterinary check-ups and worming.

"Elizabeth and her crew do a great job of handling the feeding, stall cleaning and anything else the horses may need," says horse trainer and instructor Johnie Clem. "Knowing those things are taken care of allows me to focus on my job without getting bogged down by the day-to-day operations."

Lessons Learned

Horseback riding can teach riders many lessons on dedication, patience and teamwork. Brooks says one of the most valuable things she's learned through her many years of riding is the importance of introspection.

"When something goes wrong while you are riding, you have to think about why it happened and how you may have contributed to the problem," Brooks says. "That's something a lot of people don't get challenged with very often. They don't consider their accountability when things go wrong or what they could do to make it right. Everything a horse does while you are on it is either because of you or the sum of your relationship."

Many riders also learn about partnership as they develop their bond with their horse.

"You have to build up enough trust with the horse to get it to do for you," Brooks says. "It's their prerogative to eat grass and hang out with their herd mates. Everything

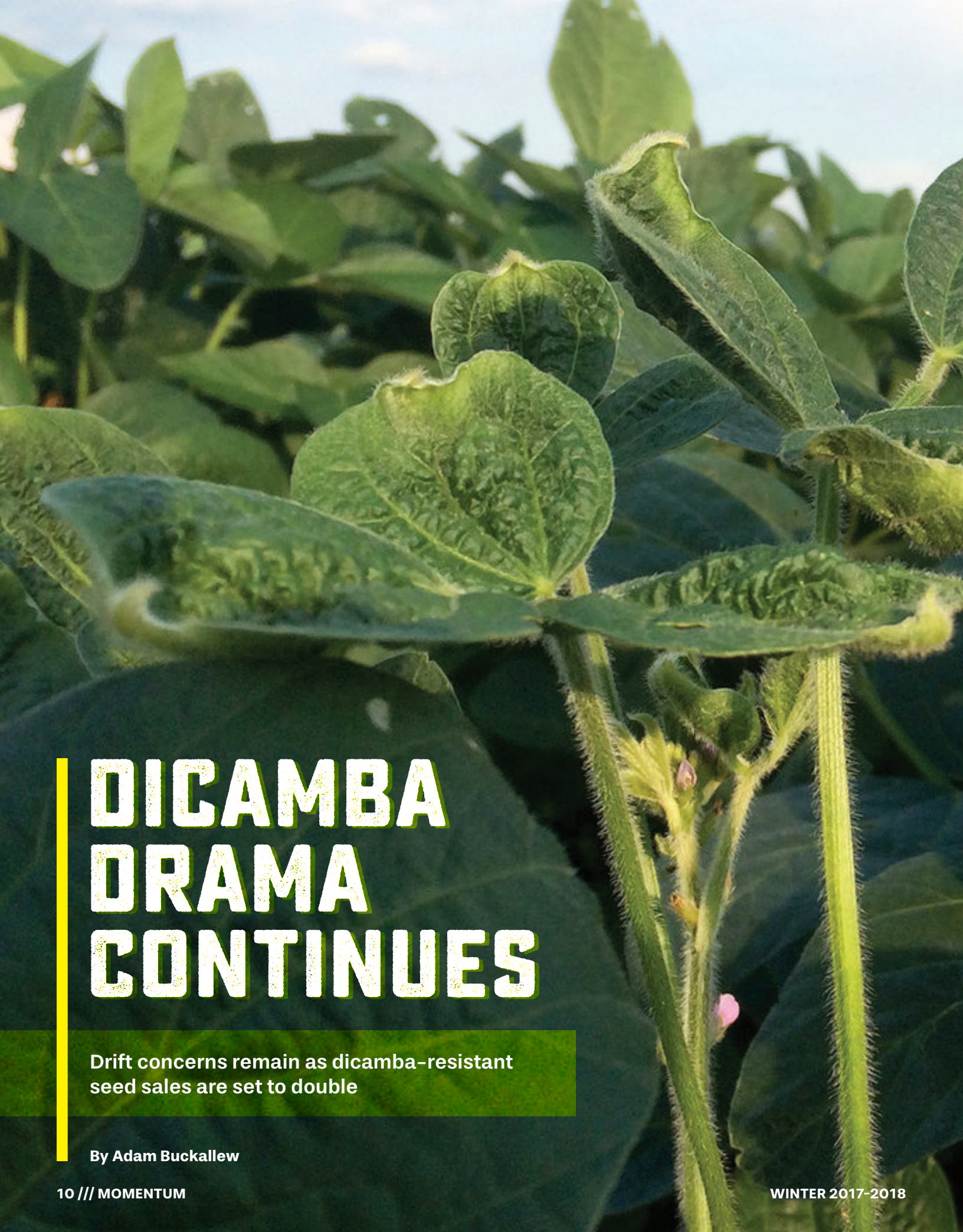
beyond that is because of you and what you want to do, not what they want to do. There's a German trainer I know who would tell riders, 'Don't forget, you chose the horse, not the other way around.' You have to appreciate that dynamic and work to build a partnership."

One of the most rewarding parts of Brooks' job is seeing the advancement riders make. She has a bulletin board in the hallway leading to the stables where she posts milestone accomplishments for individual riders. One of the most recent additions congratulated a six-year-old rider who had learned to stand up and sit down in the saddle while trotting, which is called posting.

HORSEBACK RIDING CAN TEACH RIDERS MANY LESSONS ON DEDICATION, PATIENCE AND TEAMWORK.

"We started by asking her to post 20 times and we kept pushing her to go for more," Brooks says. "By the time she was done she had posted 100 times. She was walking around the barn telling anyone who would look at her about her accomplishment."

"It's a great feeling to see students' progress. It's what keeps you going. We have to navigate a lot of safety concerns, but once you move past that stuff and they start really riding, that's when it really gets fun." **M**



DICAMBA DRAMA CONTINUES

Drift concerns remain as dicamba-resistant seed sales are set to double

By Adam Buckallew



THE 2017 SOYBEAN

harvest is likely to set a new record for total production, but for many farmers, the year was marred by the finger-pointing, lawsuits and acrimony associated with off-target movement of dicamba herbicide.

The hotly debated weedkiller resulted in more than 2,700 formally submitted injury complaints to regulators, and an estimated 3.6 million acres of soybeans may have been damaged by drifting dicamba applications. But those figures don't paint a full picture of the scope of the problem, according to Kevin Bradley, a weed scientist with the University of Missouri.

"For every reported case, there are probably ten more that go unreported," Bradley says.

The proliferation of resistant weed species, several of which are now tolerant of multiple herbicidal modes of action, has left farmers searching for solutions to keep their fields free of these yield-robbing nuisance plants. When the Environmental Protection Agency (EPA) approved dicamba-resistant soybeans (marketed as Xtend) for use in 2016, farmers were excited to have another tool at their disposal in the war on weeds.

Unfortunately, it's proven difficult to keep the volatile chemical from moving off-target. In addition to reports of damage to approximately 4 percent of the nation's soybean acreage, greenhouse plants, gardens, orchards and even residential landscapes have suffered damage linked to dicamba.

The drift complaints not only have pitted neighbors against one another, but also threaten to strip farmers of a potentially valuable management tool. The current registration on dicamba for use in Xtend soybeans runs only through Nov. 9, 2018, and will automatically expire unless EPA officials determine "off-site incidents are not occurring at unacceptable frequencies or levels" before that date.

PRESERVING WEED CONTROL OPTIONS

Carl Woodard, who raises row-crops in Grundy County, Mo., has yet to plant any Xtend soybeans himself, but he fully understands the challenges of resistant weeds and the need for tools to combat them. Missouri has 14 species of

weeds that have developed resistance to herbicides, and waterhemp, which has been documented to resist six different herbicidal modes of action, is among the most vexing.

"Waterhemp and other resistant weeds have been on a lot of growers' minds the last few years, and they are only getting tougher," Woodard says. "There's no doubt that's driven farmers to look for new control options like over-the-top spraying of dicamba."

Many of the soybean fields in Woodard's area that had been planted with Roundup Ready soybeans in the past were switched to Xtend soybeans last season, and he expects to see more in 2018. But he says farmers on both sides of the dicamba debate cannot afford another season with so many drift complaints.

"It seems to be a tricky product to control, even when you are doing everything right and following the label," Woodard says. "I like the technology and its effectiveness in controlling tough weeds, but that can't come at the expense of your neighbors' crops or garden. I hope the off-target movement issues get figured out, because it seems to be an effective tool for weed control. It's not like there's a bunch of new herbicides coming down the research pipeline."

DRIFT CAUSES DIVISION

The turmoil and uncertainty surrounding dicamba was the subject of the keynote address at the University of Missouri's Crop Management Conference in December.

University of Missouri Extension's Bradley says he's heard from farmers on both sides of the issue, and he's concerned with what the debate is doing to rural communities.

"There's been so much divisiveness and animosity...I've never seen anything like this before and I was around for the introduction of Roundup Ready crops," Bradley says. "It's unprecedented in its scope. Some people have had their whole livelihood destroyed by this issue, and it's become a black eye for agriculture."

Bradley points to a lack of appreciation for the inherent sensitivity of soybean to extremely low concentrations of dicamba as one of the biggest reasons why so many farmers and herbicide applicators have run into issues.

“If soybeans are hit with even 0.005 percent of the labeled rate, it can cause injury,” Bradley notes.

The timeframe when dicamba drift occurs is also an important factor in determining potential yield loss in soybean. Bradley presented research which showed soybeans injured by dicamba after flowering begins are likely to experience yield loss, while beans hit during the vegetative growth stages are less likely to have their yield compromised. But Bradley took issue with farmers who tried to discount instances of drift by claiming they only caused cosmetic damage.

“Even if that were the case, when did it become okay to allow your sprayings to drift onto neighbors?” Bradley asked at the conference. “It’s never been that way before. We’re not allowed to chemically trespass on our neighbors.”

NEW RULES AND RESTRICTIONS

Despite the challenges, sales of Xtend soybean seed are expected to double nationally, and Bradley expects that to be the case in Missouri as well. While the adoption of the trait technology broadens, new restrictions have been put in place in an effort to minimize the potential for drift damage.

EPA announced in October it had reached an agreement with Monsanto, BASF and DuPont on new requirements for in-season applications of Xtendimax, Egnenia and FeXapan, the herbicides formulated for use with Xtend seed. The products have been reclassified as “restricted use,” meaning only certified applicators with special training, and those under their supervision, can apply them. Farmers will also be required to maintain specific records regarding the use of the products, and applications will be limited to times when wind speeds are blowing at 10 miles per hour or less.

Several states have added their own restrictions for “over the top” applications. The Missouri Department of Agriculture has issued the following Missouri-specific restrictions for Xtendimax, Egnenia and FeXapan:

- Restricted Use Pesticide – For sale to and use ONLY by certified applicators. Non-certified applicators are prohibited from applying these products.



Kevin Bradley, a weed scientist with the University of Missouri, recommends farmers planting Xtend soybeans “go back to using dicamba at a timeframe and in a manner when it has been used successfully in the past” to avoid problems with off-target movement. Photo by Kyle Spradley | © 2014 – Curators of the University of Missouri.

- Training – Prior to the purchase and/or use of these products, certified applicators must complete mandatory dicamba training provided by University of Missouri Extension. Training verification must be presented to the retail establishment, pesticide dealer or distributor.
- Notice of Application – Certified applicators must complete an online Dicamba Notice of Application form daily prior to each application. The form can be found at agriculture.mo.gov/dicamba/notice.
- Application Timing – The products cannot be applied before 7:30 a.m. or after 5:30 p.m.
- Cutoff Dates – Farmers in Dunklin, Pemiscot, New Madrid, Stoddard, Scott, Mississippi, Butler, Ripley, Bollinger and Cape Girardeau counties cannot use the products after June 1, 2018. All other counties must stop use by July 15, 2018.

In Arkansas, the situation for growers remains unclear. The Arkansas Plant Board had proposed a statewide ban on dicamba spaying from April 16 to Oct. 31, 2018. That recommendation was forwarded to the Arkansas Legislative Committee for review. However, in December, the legislative committee asked the plant board to consider revising its proposed rules using “scientific-based evidence, a dividing line to create north

and south zones, and ambient temperature and humidity applicable to temperature inversion during night-time hours.” The plant board is expected to reconvene in January to review the issue.

While the new rules may help curtail physical drift and problems associated with temperature inversions, they fail to address the questions surrounding the volatility of dicamba.

“BASF and Monsanto have invested a lot of money to make these newly approved (dicamba) formulations less volatile,” Bradley says. “And they are less volatile. But as many have said, less volatile does not mean not volatile.”

Until the volatility issues have been solved, Bradley recommends farmers exercise caution.

“My recommendation for those growers who wish to plant the Xtend technology is to go back to using dicamba at a timeframe and in a manner when it has been used successfully in the past,” Bradley says. “Based on our history of dicamba use in corn in April and May, and even on our experiences this year using these approved dicamba products in pre-plant burndown applications prior to June, we have seen far fewer problems with off-target movement of dicamba in that timeframe than what we experienced in June, July and August.” 



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Strategies for Managing Equipment Expenses

By Michelle Cummings



Razor-thin profit margins and depleted capital reserves have forced many farmers to re-evaluate the way they manage their machinery. Low prices for corn, soybeans and other commodities have producers looking to cut costs wherever possible. The belt tightening has prompted many farmers to forego replacing much of the farm equipment purchased during the most recent boom cycle, which ended four years ago.

But not all farmers have the luxury of waiting for the market to rebound before they need to make decisions on their machinery. The replacement of aging and under-performing equipment can be put off for only so long.

A SIGNIFICANT EXPENSE

It's not unusual for farmers in Kansas and the surrounding states to spend approximately 35 to 40 percent of total costs on machinery. With equipment accounting for such a significant chunk of their operating expenses, it's imperative farmers have a plan to maintain their machinery that fits within their budget.

Gregory Ibendahl, an agricultural economics associate professor at Kansas State University, says farmers can use several strategies to replace equipment, and they all have different effects on cash flow.

"From a profitability perspective, the best strategy is to minimize the long-run cost of equipment by replacing (it) when the annual costs in a given year start to exceed the cost of replacement," Ibendahl says. "However, in years of low profitability, this approach creates cash flow problems."

Ibendahl notes most producers in the state of Kansas opt to replace equipment when they have the cash to do so. This approach enables farmers to buy and expense farm machinery purchases in profitable years rather than when cash is tight. The issue with this strategy is that "some equipment might be replaced before it should and other equipment might be replaced past the optimal point of replacement," Ibendahl says.

EVALUATING ALTERNATIVES

While most equipment is still acquired through conventional purchases, leases have become more common.

Leasing is an attractive option in the current state of the ag economy because it allows farmers to control productive assets without owning them. Leasing also guarantees the equipment will be relatively new and have little to no repair costs. The downside is that farmers will have built up no equity interest in the equipment at the end of the agreement.

"For a short-term project, leasing equipment is the way to go," says Ray Massey, an agricultural and applied economics extension professor for the University of Missouri. "While leasing equipment may be more expensive initially in the

upfront cost of payments, it also minimizes liability on a farmer's balance sheet."

Although the payments for leasing farm machinery may be higher than when purchasing equipment, farmers can save time and money on the minimal upkeep associated with leased iron.

"Equipment is typically in better shape when leasing compared to renting," says Alan Utterback, a regional vice president with Sydenstricker, a Missouri-based equipment dealer. "Leasing works well when a farmer is about to retire or when a second combine or planter is needed."

Farmers looking for a more long-term solution can opt for a late-model piece of used equipment. Buying used iron has become more attractive in recent years as manufacturers have introduced certified used programs with extended warranties. This is typically the approach Terry Ecker, a livestock and row-crop farmer from Elmo, Mo., prefers.

"I like to stock up on equipment when I have a year with more significant cash flow, and I still look for a slightly used option to find a good deal," Ecker says. "I usually prioritize my everyday machinery purchases, such as what I use for livestock, and postpone buying any seasonal row-crop equipment."

THREE THINGS TO KEEP IN MIND

Renting Can Make Sense

Rental agreements are good options for machinery that will be needed for only a short amount of time. Regardless of a farm's financial condition, if the equipment is not likely to be needed regularly, it may be more logical to rent than own. Skid loaders, grain drills, combines and large tractors are some of the most commonly rented pieces of equipment.

Consider the Cost of Ownership

Don't forget to evaluate the hidden costs with each option. While purchasing used equipment may help cut down on expenses initially, repairs on older machinery can be costly. Leasing equipment is an option for those not wishing to deal with machinery in the offseason nor have a depreciating asset on their hands, while others believe the equity value of amassing more equipment is worth the extra hassle. Receiving a loan for additional equipment and renting are also alternatives offered through many dealers that may allow farmers more flexibility with their financing options.

Mechanical Ability

Keep in mind that investing in used equipment may require more repairs. Depending on the age of the machinery, farmers could be dealing with worn parts that are closer to breaking down. However, farmers with the skill and know-how to repair their own equipment may gain more value out of older pieces of equipment than those who would be paying someone else to fix it for them. **M**





Tough Times Persist

Farmers looking for a reprieve from low commodity prices may have to continue waiting for market conditions to improve before they see any relief. Record harvests and increasing foreign competition have flooded global commodity markets with an oversupply of corn, soybeans and wheat. Until the surplus disappears, economists say it will be difficult for prices to rebound.

Four straight years of mega harvests have pushed grain prices down and put pressure on farm income and debt levels. The sheer volume of production has resulted in the combined stock levels of U.S. corn, soybean and wheat hitting its highest levels since 1988. Complicating matters for U.S. growers, international farmers have been aggressively expanding their acreage. Since 2007, foreign grain production has increased by nearly 30 percent while U.S. production has increased only 4 percent. Added competition from farmers in South America and Russia have increased competition for U.S. exports and contributed to the global grain glut.

“By almost any measure, farm income in Missouri and nationally is down sharply from recent peak levels. Unfortunately, the prospects for a rapid and full recovery are not good,” Pat Westhoff, the director of the Food and Agricultural Policy Research Institute (FAPRI) at the University of Missouri, recently wrote in the Columbia Daily Tribune.

FAPRI issued its baseline update for U.S. agricultural markets in August, and the report’s projections make it clear the boom times of 2011-2014 are firmly in the rearview mirror. Corn prices are estimated to remain below \$3.80 per bushel through the 2022-23 marketing year, and another record U.S. soybean crop is expected to put continued pressure on soybean prices, with projections for a drop to \$9.07 per bushel for the 2017-18 marketing year. Likewise, global wheat supplies remain large, and FAPRI projects prices will not rise above \$5 per bushel in the next three marketing years.

“We are showing a bit of an uptick in net farm income this year as increasing production and prices for a number of commodities are helping a bit on the upside, but we still have a very dismal picture here in the short run and not much improvement over the next several years in front of us,” Westhoff said. **M**



MFA OIL ANNOUNCES 2017 PATRONAGE RETURNS

Story and Photos by Adam Buckallew

MFA Oil Company held its 88th Annual Delegate Meeting in Branson, Mo., on Nov. 7 and 8 where the co-op's elected representatives approved a return of \$5.2 million in patronage to the membership.

The patronage disbursement, which was recommended by the MFA Oil Board of Directors, represents 80 percent of the company's earnings for the 2017 fiscal year and retirement of \$1.9 million in equities from 2004.

MFA Oil members are eligible to receive patronage refunds based on a percentage of the total money they spend on products such as gasoline, diesel, propane and lubricants purchased through the company's refined fuel and propane plants, as well as at Petro-Card 24 stations.

"CHANGE IS EVERYWHERE THESE DAYS. IF A COMPANY ISN'T CONSTANTLY TALKING ABOUT CHANGE, THERE'S A GOOD CHANCE THE WORLD MAY BE PASSING THEM BY." - MARK FENNER

"Though 2017 was a challenging year for propane sales due to the warm winter, we have made great strides in improving efficiency in our bulk fuel and propane operations by investing in new technology and equipment," says Mark Fenner, president and CEO of MFA Oil. "Overall, the company remains in strong financial condition and continues to deliver great value to our farmer-members."

In addition to approving the board's patronage recommendation, delegates were

briefed on the state of the cooperative and select districts conducted elections for the board of directors.

Chief Financial Officer Robert Condron provided an overview of the company's performance for the 2017 fiscal year, including total earnings of \$11.5 million. He noted the company's balance sheet is in excellent shape with less than a million dollars in long-term debt and a net worth of \$304.8 million.

"Many companies, including other cooperatives, would be envious of our financials," Condron said.

Brief presentations were made by Kenny Steeves, vice president of bulk fuel and propane operations; Larry Ehrman, vice president of logistics; and Jon Ihler, vice president of sales and marketing, to explain how the cooperative is working to keep its promises to members. Steeves focused on MFA Oil's commitment to service and how the company has invested in new technology and equipment to improve the delivery process. Ehrman detailed how the company promises to deliver product in a timely fashion with better efficiency by improving its routing.

Ihler discussed how the cooperative keeps the membership informed with communications like Momentum magazine, the company's website, social media channels and the Fueled e-newsletter. He also explained how MFA Oil is working to make it easier to do business with the cooperative with online bill pay, the new Fuel Smarter discount program and an online customer portal, which is under development. Ihler concluded his remarks by discussing MFA Oil's promise to provide quality products such as BOSS Performance





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



LEFT: MFA Oil delegates visited educational booths at a trade show the night before the business meeting. ABOVE: Joey Massey, representing District 8 on the MFA Oil Board of Directors, provided the credentials report at the annual delegate meeting.

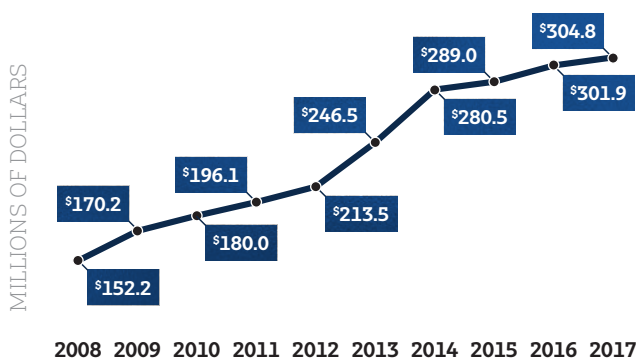


ABOVE: Chris Chinn, director of the Missouri Department of Agriculture, explained how her team works to promote and protect agriculture in the state. RIGHT: The annual meeting is a great opportunity for delegates to speak with MFA Oil leaders.

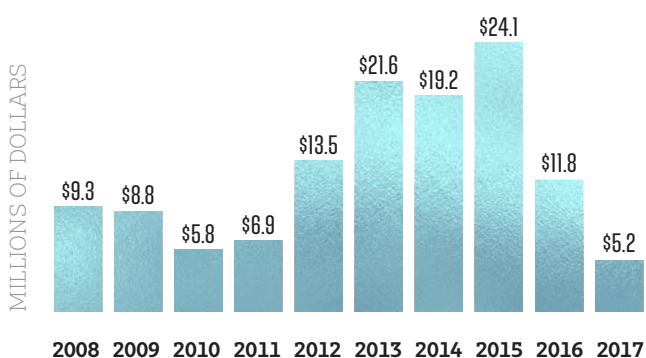


LEFT: More than 430 delegates, guests and employees attended the meeting. ABOVE: Delegate Lincoln Hough discussed the company's efforts to work with the next generation of farmers.

NET WORTH

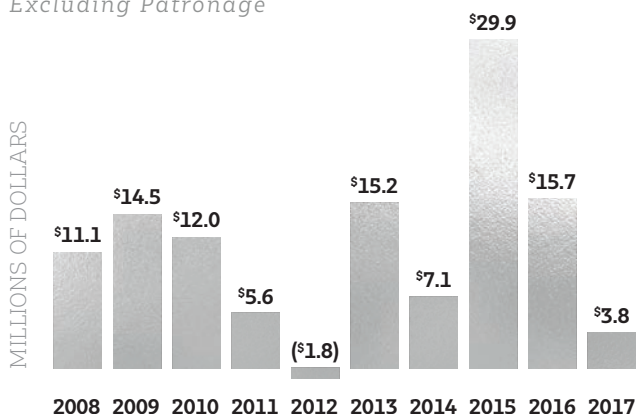


PATRONAGE: TOTAL PAID IN CASH

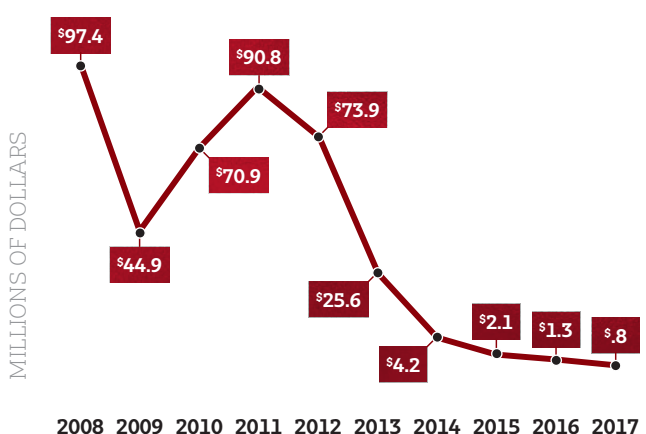


EARNINGS ON MFA OIL OPERATIONS

Excluding Patronage



TOTAL INDEBTEDNESS



Diesel, Top Tier Gasoline and MFA Oil Premium Lubricants.

Fenner spoke next and assured the delegates that the company remains committed to meeting their needs and that includes adapting to the changing marketplace.

“Change is everywhere these days,” Fenner said. “If a company isn’t constantly talking about change, there’s a good chance the world may be passing them by.”

Fenner presented Blockbuster and Kodak as two companies that were once dominant in their industries that are now obsolete because they failed to adapt to the demands of their customers.

“We have to be aware of our surroundings, pay attention to new technologies, and be willing to change the way we do business, if there’s a better way,” Fenner said.

Guest speaker Chris Chinn, director of the Missouri Department of Agriculture (MDA), spoke about how her team is working to promote and protect agriculture in the state.

“Every single day our team is carrying out our mission by stopping the introduction and spread of animal disease; ensuring accurate measurement and weighing at gas stations, grocery stores and livestock barns; snuffing out harmful insects and plant disease; assisting agribusinesses in finding new markets for their goods; and guaranteeing the quality and quantity of grain passing through elevators,” Chinn said. “I want to assure you that our team is top notch. They are a group of passionate and professional individuals, many of whom live and work on their own farming operations.”

Chinn and her staff are in the midst of the reach MORE tour, an effort to bring leaders from MDA to agriculture and

commodity organizations’ winter meetings. Chinn said the tour is taking the place of 2017’s Missouri Governor’s Conference on Agriculture and will help MDA connect with more farmers and ranchers.

In other business at the meeting, delegate caucuses were held for the cooperative’s northeast, east central and southeast voting districts. Monte Fisher, a farmer from Brashear, Mo., was elected to the company’s board of directors to represent the Northeast District. Two sitting directors, Floyd Buckman of Stoutsville, Mo., and Marion Kertz of Ste. Genevieve, Mo., were re-elected to the board to represent the East Central and Southeast districts, respectively.

A tradeshow with educational booths was held the night before the business meeting. Attendees were also given the option to see entertaining shows by the Texas Tenors or the Million Dollar Quartet. **M**



MFA Oil Realigns Voting Districts

During the September 2017 meeting of the MFA Oil Board of Directors, the board voted to realign the cooperative's voting districts with the delegations spread more evenly across each of the eight districts. The changes reflected in the map to the right and the list below took effect Dec. 1, 2017.

DISTRICT 1

Northwest

Bethany, Mo.
Braymer, Mo.
Gallatin, Mo.
Hamilton, Mo.
Maryville, Mo.
Maysville, Mo.
Mound City, Mo.
Sheridan, Mo.
St. Joseph, Mo.
Stanberry, Mo.
Trenton, Mo.

DISTRICT 2

Northeast

Green City, Mo.
Kahoka, Mo.
Kirksville, Mo.
Lancaster, Mo.
Macon, Mo.
Memphis, Mo.
Novelty, Mo.
Palmyra, Mo.
Princeton, Mo.
Shelbina, Mo.
Centerville, Iowa
Humeston, Iowa

DISTRICT 3

Southwest

Aurora, Mo.
Bolivar, Mo.
Buffalo, Mo.
Golden City, Mo.
Jasper, Mo.
Lebanon, Mo.
Mansfield, Mo.
Marshfield, Mo.
Neosho, Mo.
Purdy, Mo.
Rogersville, Mo.
Sarcoxie, Mo.

DISTRICT 4

Southeast

Advance, Mo.
Bernie, Mo.
Cuba, Mo.
East Prairie, Mo.
Jackson, Mo.
Perryville, Mo.
Rolla, Mo.
Sikeston, Mo.
Ste. Genevieve, Mo.

DISTRICT 5

West Central

Butler, Mo.
Clinton, Mo.
Cole Camp, Mo.
Harrisonville, Mo.
Lincoln, Mo.
Nevada, Mo.
Sedalia, Mo.
Warrensburg, Mo.
Weaubleau, Mo.
Windsor, Mo.
Emporia, Kan.
Garnett, Kan.

DISTRICT 6

Central

Brookfield, Mo.
California, Mo.
Carrollton, Mo.
Chillicothe, Mo.
Columbia, Mo.
Lexington, Mo.
Marshall, Mo.
Moberly, Mo.
Pilot Grove, Mo.
Salisbury, Mo.
Tipton, Mo.

DISTRICT 7

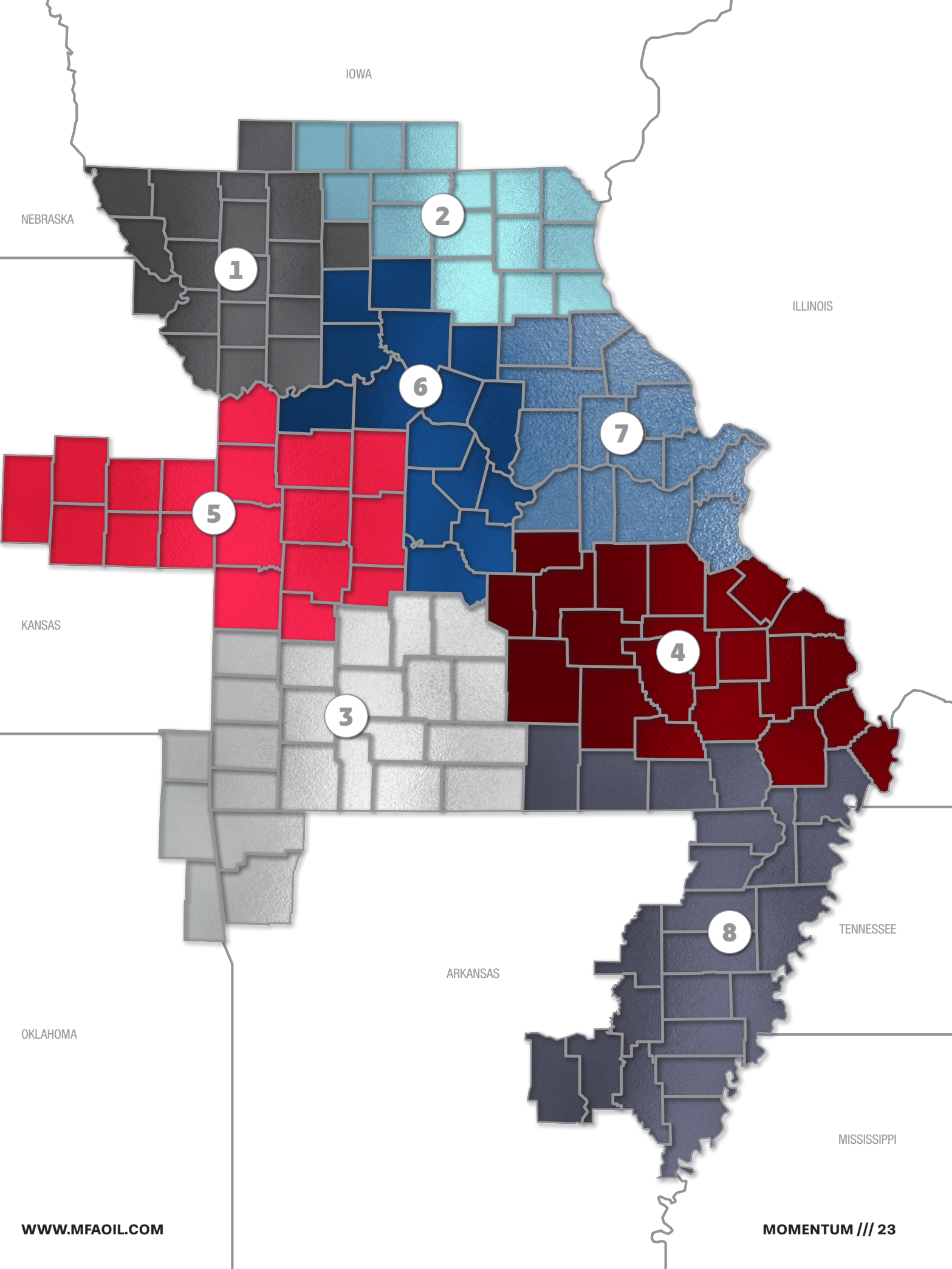
East Central

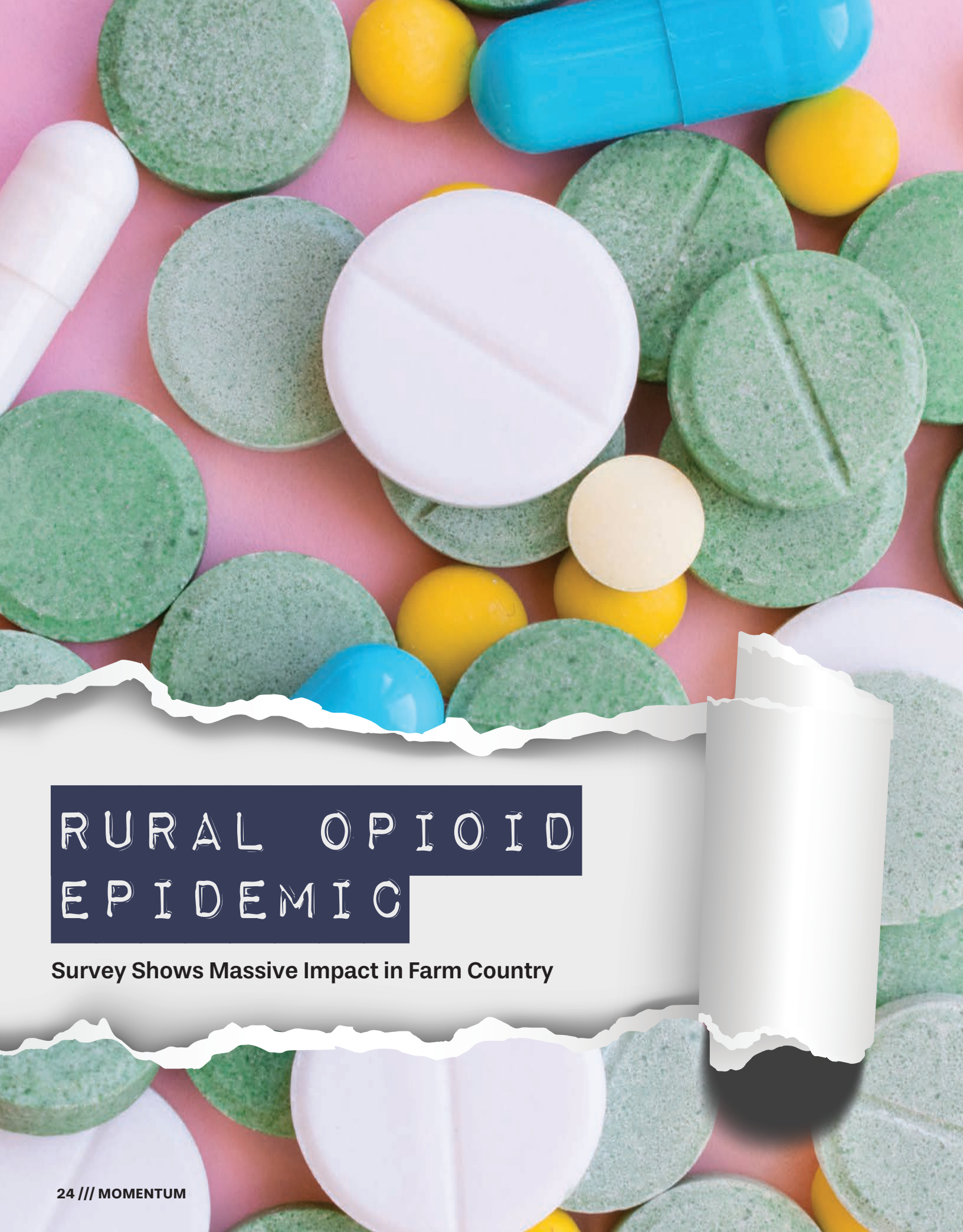
Bowling Green, Mo.
Center, Mo.
Fulton, Mo.
Hermann, Mo.
Marthasville, Mo.
Mexico, Mo.
Monroe City, Mo.
Owensville, Mo.
Paris, Mo.
Union, Mo.
Wright City, Mo.

DISTRICT 8

Mid-South

Kewanee, Mo.
Qulin, Mo.
Steele, Mo.
West Plains, Mo.
Willow Springs, Mo.
Carlisle, Ark.
Helena, Ark.
Lake City, Ark.
Lonoke, Ark.






RURAL OPIOID EPIDEMIC

Survey Shows Massive Impact in Farm Country

The results of a survey recently published by the American Farm Bureau Federation (AFBF) and the National Farmers Union (NFU) shows farmers and ranchers have been hit significantly harder by the opioid crisis than rural populations overall.

While just under half of rural Americans say they have been directly impacted by opioid abuse, 74 percent of farmers and farm workers say they have. Three in four farmers say it would be easy for someone in their community to access opioids illegally, and just under half of rural adults – 46 percent – say the same. The poll, which was commissioned by the American Farm Bureau Federation and National Farmers Union, is a first step in the groups' collaboration on this issue.

“We’ve known for some time that opioid addiction is a serious problem in farm country, but numbers like these are heartbreaking,” AFBF President Zippy Duvall said. “Opioids have been too easy to come by and too easy to become addicted to. That’s why we are urging everyone we know to talk to their friends, family, co-workers—anyone at all they know or suspect needs help. And because opioid addiction is a disease, it’s up to all of us to help people who suffer from it and help them find the treatment they need. Government cannot and will not fix this on its own. Rural communities are strong. The strengths of our towns can overcome this crisis.”

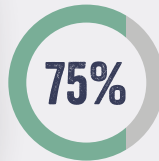
“The opioid crisis is not just some talking point or abstract issue—it is an enormous challenge for both rural and urban America, and we as a country need to come to grips with it,” said NFU President Roger Johnson. “These responses demonstrate the reach of the unrelenting and deadly crisis that is gripping farm families across the country. Farm and rural communities currently face major challenges in the fight against addiction, like access to services, treatment and support. Time and time again, farmers and ranchers have come together to help their families and their neighbors through challenging situations. That same resolve and compassion will help us break the grips of opioid addiction in rural America.” 

MORE HIGHLIGHTS FROM THE SURVEY:



1 in 3 

rural adults say there is a great deal of stigma associated with opioid abuse in their local community (31 percent), and that the stigma of abuse and addiction contributes a great deal to the opioid crisis (32 percent).



of rural adults overwhelmingly recognize that opioid abuse can begin accidentally with the use of what are deemed safe painkillers, or opioids.



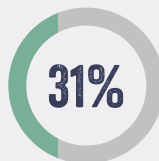
of farmers and farm workers say addiction to opioids is a disease, rather than due to a lack of willpower.



3 in 4



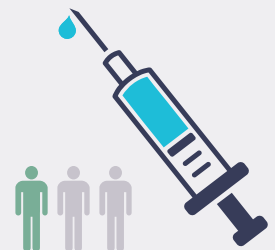
farmers (77 percent), as well as those who work in agriculture generally (76 percent), say it would be easy for someone in their community to access a large amount of prescription opioids or painkillers without a prescription.



of rural adults are largely unaware that rural communities are impacted the most by the opioid crisis. And, they say opioid abuse is a major problem in urban communities more so than in rural communities by a 10-point margin (57 percent vs. 47 percent).



of rural Americans believe increasing public education surrounding resources and reducing the shame or stigma around opioid addiction (57 percent) are effective means for solving the opioid crisis.



1 in 3 

rural adults (34 percent) say it would be easy to access treatment for addiction to prescription drugs or heroin in their local community. But, less than half (38 percent) are confident they could seek care that is either effective, covered by insurance, convenient or affordable.

Counting All FARMERS

Census Tells the True Story About the State of U.S. Agriculture



The 2017 Census of Agriculture, which provides detailed data covering nearly every facet of U.S. agriculture, is underway and millions of agricultural operators across the United States are encouraged to promptly complete the survey to fully demonstrate the value and importance of agriculture to the nation.

Conducted every five years by the U.S. Department of Agriculture's National Agricultural Statistics Service (NASS), the census highlights land use and ownership, operator characteristics, production practices, income and expenditures and other topics. Farmers and ranchers have until Feb. 5 to submit their information and ensure their data is accurately represented.

"The Census of Agriculture remains the only source of uniform, comprehensive and impartial agriculture data for every county in the nation," says NASS Administrator Hubert Hamer. "As such, census results are relied upon heavily by those who serve farmers and rural communities, including federal, state and local governments, agribusinesses, trade associations, extension educators, researchers, and farmers and ranchers themselves."

Producers can mail in their completed census form, or respond online via a web questionnaire. NASS has extensively revised the online questionnaire to make it more convenient.

"The updated online questionnaire is very user-friendly—it can now be used on any electronic device, and can be saved and revisited as the producer's schedule allows," says NASS Census and Survey Division Director Barbara Rater. "Responding online saves time and protects data quality. That's our mission at NASS—to provide timely, accurate and useful statistics in service to U.S.


agriculture. Better data mean informed decisions, and that's why it is so important that every producer respond and be represented."

New time-saving features of the online questionnaire include automatically calculating totals, skipping sections that do not pertain to the operation and providing drop-down menus of frequent responses.

Revisions and additions to the 2017 Census of Agriculture aim to capture a more detailed account of the industry. Producers will see a new question about military veteran status, expanded questions about food marketing practices and questions about on-farm decision-making to better capture the roles and contributions of beginning farmers, women farmers and others involved in running the business.

The 2012 Census of Agriculture revealed that more than 3 million farmers operated more than 2 million farms, spanning more than 914 million acres. This was a 4 percent decrease in the number of U.S. farms from the previous census in 2007. However, agriculture sales, income and expenses increased between 2007 and 2012. This telling information and thousands of other agriculture statistics are a direct result of responses to the Census of Agriculture.

"Today, when data are so important, there is strength in numbers," says Hamer. "For farmers and ranchers, participation in the 2017 Census of Agriculture is their voice, their future and their opportunity to shape American agriculture—its policies, services and assistance programs—for years to come."

For more information about the 2017 Census of Agriculture, visit www.agcensus.usda.gov or call (800) 727-9540. 



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1

Choose your fuel type.



2

Choose your amount.



3

Choose your delivery method.



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**FUEL
CONTRACTING**
MFA OIL

Fuel Contracting Season is Here

Diesel prices have gone up roughly 55 cents per gallon from the mid-year low, and this is the kind of price rally that we are all trying to protect against by contracting our fuel. This is why putting in a little effort now to determine your fuel budget and target price can be extremely helpful. Obviously, everyone would love to buy the low of the market, but unless you can see the future, it's hard to get the timing right. However, you can still save yourself some money through fuel contracting by budgeting your fuel needs and knowing the pricing levels that will make sense for your operation.

This is the time of year when most people begin to evaluate fuel contract options and pricing opportunities. Historically, the string of months between November and February have been the time of year to lock in favorable prices for the next season. Anyone who would have done this consistently over the last 10 years would have been doing very well for themselves.

MFA Oil's fuel contracting program is very flexible and allows you to secure prices that make sense for your budget through fixed-price or maximum-price contracts. Depending upon your plan and your market outlook, you can adjust your protection by the percentage of your total gallons you decide to lock in through contracting. By adjusting that percentage, you can be either more conservative or more aggressive.

The natural question to ask before jumping into a contract is, "Where are prices headed?" But I prefer to ask another question, "Do you think diesel prices can fall 20 cents per gallon from where they currently stand?" If your answer is yes, you should probably wait for the price to fall in line with your expectations before you move forward.



But what if you are wrong and prices move higher? Then what do you do?

Fortunately, MFA Oil can help in these types of situations. We offer maximum-price contracts which allow you to lock in a fixed price on a specified number of gallons, and for a 20-cent-per-gallon fee, you get to capitalize on lower prices if the market drops before you take your contract deliveries. But what if the 20-cent premium sounds like too much to pay? Well, then you may be more interested in a fixed-price contract, which still lets you lock in your price, but you do lose the opportunity to take advantage of dips in the fuel market on your contracted deliveries.

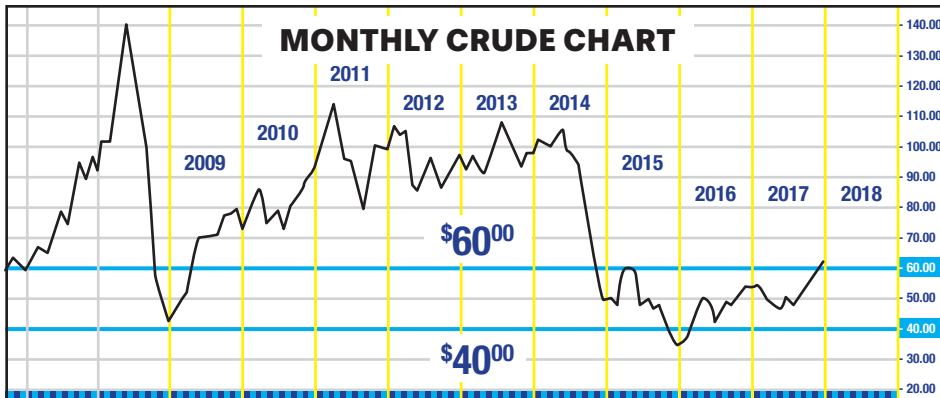
WHERE PRICES STAND

Last year, the mantra was that crude oil prices would trade between \$40 and \$60 per barrel, and that is what they did. Currently prices are closer to \$60 than \$40, which is not what we would

like to see this time of year when we traditionally look at contracts for next season. There is always a wide variety of opinions about the market, but generally most forecasts have moved the price range up a few dollars higher with expectations of crude trading between \$47 to \$67.

Seasonally, the market typically trends lower in the winter months, and that is why the November through February time frame has traditionally been a good time to get protection. I am optimistic these seasonal factors could come into play again this year and offer the market downside relief in the next month or so.

A few of the factors which could help create a market pullback include: oil prices nearing two-and-a-half-year highs and the overall run-up of the stock market. The speculative funds in the energy sector are very long on this market in record numbers. These factors



tell me this market needs some relief and a corrective pullback would be healthy. Any corrective pullback would offer a chance to buy contracts to protect some of your gallons for next season.

What are some of the bullish concerns that may drive prices higher? The biggest difference from last year is OPEC's production cut agreement has worked, and inventories around the world are lower. The inventory situation that impacts most of us is the distillate supply here in the United States. At this time, in early January, total distillate stocks are 27 million barrels behind last year. That's not exactly a comfortable level as we head toward the next demand season. If the outlook for good demand growth and a growing economy are correct, the market could struggle to grow supplies. Low supplies and strong demand would be supportive to prices.

Globally, supplies have declined because OPEC has done a good job of adhering to their production cut agreement. Their compliance against the quota has averaged nearly 90 percent for the first half of the year, and Saudi Arabia, the defacto OPEC leader, has been in full compliance. OPEC and non-OPEC countries have pledged to stick with their production cut agreement until the end of 2018.

The biggest offsetting factor to all of the above concerns is U.S. shale oil production. If U.S. shale oil producers

can ramp up production to a high enough level, they can basically offset OPEC's cuts, which would be bearish for prices and the global supply overhang will continue.

The current outlook for domestic shale production is strong and, just recently, the U.S. Energy Information Administration (EIA) raised their already strong production outlook of 60,000 barrels per day to 780,000 barrels per day. The EIA and others have strong forecasts for U.S. shale production, but there are skeptics. MIT did a study that called the EIA forecast method into question and said they were grossly overstating production. Additionally, U.S. shale companies themselves have cautioned the market by focusing on returning profits and not just pumping out production at any cost. Needless to say, whatever happens with U.S. shale production is one of the biggest wildcards at this point in the price equation.

If you want to press the easy button on all this, buy the maximum-price contract. If not, you need to invest time in knowing your budget target price and the current contract price offering for your needs. If your budget price is \$2.25 and you can lock in \$2.20, that is a winner. **M**



▶▶ TIM DANZE
is the hedging manager
for MFA Oil.

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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 to get started.

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



5 Questions with Kim Diehl



Q What motivated you to get involved with the cooperative and serve on the board?

A It seems like most people these days are too content to sit back and watch things happen. I prefer to get involved in the organizations I'm a part of because I want to help make a difference. Our cooperative was built by farmer-leaders of the past, and it's up to us to make sure MFA Oil continues to be successful in the future.

Q How would you describe your farming operation?

A We are proud to be sixth-generation farmers working on farmland that has been in our family for 150 years. Our diversified family farming operation is located in rural Bates County, Mo., where we raise corn, soybeans, wheat and cattle. The majority of the crops are grown on dryland, but we do have a small percentage that is irrigated.

Our cattle operation mostly consists of cow-calf pairs, which we raise on our

pastures. Once the calves reach 500 pounds, we move them to our feedlot, where they will stay for about a year before they are sold. The majority of the corn we raise goes into feed for the cattle.

Two of my sons, Dane and Dirk, work on the farm with me, and my other son, Cale, just took a job with an oil company in Colorado. In addition to farming, my wife, Julie, and I also own and operate trucking and dozer operations.

Q How do you view your responsibilities as a member of the MFA Oil Board of Directors?

A There are a couple of key things board members are responsible for doing on behalf of our fellow farmers. The first is making sure we keep the lines of communication open between our delegates and the company's executive team. We relay the membership's thoughts, concerns and other feedback to management.

Our other primary responsibility is the governance of the cooperative. We're


there to provide oversight and to ensure not only that the company is fiscally responsible, but also that it is doing right by its members, employees and communities.

Q You've been on the Board of Directors for a full year now. What have you learned in your time on the board that you weren't aware of prior to your election?

A Probably the thing that has surprised me the most is the amount of time it requires. I've spent a fair amount of time talking with farmers and delegates in my district about a variety of issues. I do my best to make sure their feedback is passed on to the proper parties. Most of the things I get called about are minor, but occasionally there are important matters that arise. I've been impressed with how responsive the management team is in handling these concerns. They care a great deal about our farmer-members.

Q What are the most important issues MFA Oil and its owners are facing today?

A Farmers and agricultural cooperatives are facing a lot of change these days. The marketplace is changing quickly, and we have to adapt if we hope to remain competitive and relevant moving forward. Both farmers and MFA Oil will need to keep up with technology and embrace the changes it brings.

From the cooperative's perspective, it's important that we continue to provide our members with high-quality products and exceptional service at competitive prices. That's the bottom line for success. 



» **KIM L. DIEHL**
Board Member,
District 5 –West Central

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Longtime MFA Oil Employee Marvin VanLeer Retires

Have you ever believed in anything so strongly that you would want anyone who sees you to know it instantly? Would you go so far as to shave it into the hair on the sides of your head? That's the kind of dedication Marvin VanLeer had for MFA Oil during his 52 years of service to the company as a driver and plant manager. For many years, VanLeer could be seen sporting a haircut with the words "MFA" and "Oil" emblazoned on either side of his head.

Known to many of his farmers and customers simply as Beef, VanLeer may not have achieved the same level of celebrity as Elvis, Madonna or other notable people who go by a single moniker, but he did make a lasting impression on many residents of Franklin County, Mo., through his enthusiasm and commitment to service on behalf of MFA Oil.

"If you needed fuel, all you had to do was call Marvin and you knew he would take care of you," says Jerome Harberger, a farmer and MFA Oil delegate from Villa Ridge, Mo. "He always came through for us."

VanLeer officially retired in August 2017, concluding a 62-year career, including 10 years of service to MFA Incorporated. Harkening back to a time when heating oil sold for 17 cents per gallon, VanLeer's MFA Oil career kicked off in 1965. During this time, VanLeer and other drivers commonly drove their own trucks to deliver fuel to customers.

"Roads were so much worse back when I started driving than they are today," VanLeer recalls. "They were mostly gravel and in poor shape. I once had 45 flat tires in a single year."

Throughout the five decades VanLeer spent working for MFA Oil, he drove nearly 2 million miles on 10 different trucks, including five Chevrolets he personally owned and operated. He drove through plenty of tough conditions in his many years with the company, but one bitter winter stands out above the rest.

"My arms and shoulders got so sore from having to keep such a tight grip on the steering wheel to keep the truck on the slick roads," he remembers.

Jared Lause, who manages the MFA Oil office at Union, Mo., was always impressed with how well VanLeer knew his customers.

"I always enjoyed riding down country roads with Marvin on our way to a fuel delivery," Lause says. "He would be able to tell you all about the farmer we were headed to see, and often knew several generations of the family. Marvin's extensive knowledge of not only



Marvin VanLeer drove more than two million miles in ten different trucks during his five decades of service to MFA Oil Company.

our members and customers, but also the history of the company is incredible."

Aside from his impressive longevity and persistence as an MFA Oil employee, VanLeer also enjoyed an extensive running career. He became known as such an avid runner that his friends, family and co-workers participated in a write-in campaign to Chevrolet and Coca-Cola, sponsors of the 2002 Winter Olympics, to nominate VanLeer to carry the Olympic torch prior to the start of the games in Salt Lake City.

"It was quite an honor," VanLeer says. "I didn't even know that I was going to be chosen until a box showed up on my front porch with the official torch bearer uniform."

Many of these same family, friends and co-workers showed up on Jan. 8, 2002, to watch VanLeer carry the Olympic torch about a quarter of a mile in downtown St. Louis. He would later bring the torch to Columbia, Mo., for a lap around the lake at the MFA Oil home office to share the moment with many of the co-workers who had helped nominate him for the honor.

VanLeer's dedication, both to his job and his running hobby, is a trait easily recognized by those who know him best.

John Busch Jr., who worked with VanLeer as an MFA Oil driver for the past 27 years, says VanLeer's reliability was never in doubt.

"Marvin was always willing to help you out," Busch says. "It didn't matter if it meant working on the weekend, he took great pride in taking care of his customers." **M**

MFA Oil Sells Georgia LP Gas Company

MFA Oil completed the sale of Georgia LP Gas Co. in Manchester, Ga., to Ranger Fuel Services, LLC on Friday, Nov. 17. The company had acquired the southern propane retailer in October 2014. Jon Ihler, vice president of sales and marketing, says the divestiture was a good opportunity to move on from an area that presented geographic challenges.

“The decision to sell this piece of our business was based primarily on its isolation from our core service area and a lack of strategic acquisitions targets in the surrounding area,” Ihler says. “Rather than continue to operate in a market with insufficient growth opportunities, we are refocusing our attention on acquisitions that better complement our existing operations.”

MFA Oil Company thanks the employees of Georgia LP Gas Co. for their service to the cooperative and wishes them well in their transition and future endeavors.

Missouri Agribusiness Academy Now Accepting Applicants

Do you know a high school sophomore interested in becoming a future leader in agriculture and the community? If so, encourage them to apply for the Missouri Agribusiness Academy (MAbA), a youth leadership program designed for 30 high school sophomores to explore career opportunities in agribusiness, government and production agriculture.

Since 1988, MAbA has awarded 900 academy memberships through a competitive application and interview process. Eligible students must come from a farming family or be an active member of the National FFA Organization or 4-H. The 2018 MAbA class will tour agribusinesses, explore educational opportunities and meet with agricultural leaders in the St. Louis area from June 4–8, 2018. The students will end their week with a graduation ceremony at the Missouri State Capitol in Jefferson City.

Interested students must complete the MAbA application, obtain three letters of recommendation and mail their submission to the Missouri Department of Agriculture by Feb. 1, 2018. To learn more, visit agriculture.mo.gov/connect/youth/agribusacademy.php

Missouri Bans “JD 303” Tractor Hydraulic Fluid

The Missouri Department of Agriculture (MDA) has barred the sale of tractor hydraulic fluid (THF) labeled as “John Deere 303” effectively immediately.

The ban was announced by MDA’s Weights, Measures and Consumer Protection Division, which called John Deere 303

fluids misbranded “because they fail to meet any current tractor manufacturer’s specifications.”

John Deere developed the JD 303 designation 57 years ago, and it has been obsolete since 1974. In addition, there are no specifications available for JD 303 tractor hydraulic fluids and, as such, products making only “JD 303” claims cannot be tested to assure compliance with any known specifications.

State regulators recently conducted extensive testing on JD 303 fluids and found these products failed to meet modern performance demands. Typically sold in five-gallon yellow buckets, JD 303 fluids have long been the cheapest THF available, but independent laboratory testing on these fluids revealed significant gaps in critical performance benchmarks.

“We fully support the state’s decision to ban the sale of JD 303 THFs, which do not meet the lubrication requirements of modern tractors and have been proven to cause equipment damage,” says Jon Ihler, MFA Oil vice president of sales and marketing. “These so-called ‘bargain’ fluids may have appeared attractive due to their low price, but their lack of performance-enhancing additives often ends up costing farmers more in repairs, downtime and equipment replacement in the long run.”

MFA Oil prides itself on providing its members and customers with high-performing products that meet or exceed their needs.

“We have been providing premium fuel and lubricants for nearly 90 years, and we always go beyond base specifications to provide superior performance to our customers,” Ihler says.

MFA Oil’s Premium GP Hydraulic Fluid is proven to provide superior performance and protection for hydraulic systems, transmissions, differentials, wet brakes and wet clutches. It meets John Deere’s J20C specification (the current successor to JD 303) and is suitable for use in most tractors.

Upgraded Online Bill Pay Now Available

As part of a commitment to continually improve service, MFA Oil upgraded its online bill payment system last fall. The new system provides customers with a number of enhancements, including the ability to pay by credit card up to \$5,000 and an improved, user-friendly design for easier navigation.

Familiar features such as online access to account balances, future payment scheduling, account linking and paperless billing remain available.

A step-by-step guide on how to enroll in the new online bill payment system is available at <https://www.mfaoil.com/paybill>. If you have any questions about the new online bill payment system, call (800) 632-6940 or email webpayments@mfaoil.com. **M**

Latest Acquisitions Enhance Propane and Refined Fuel Operations

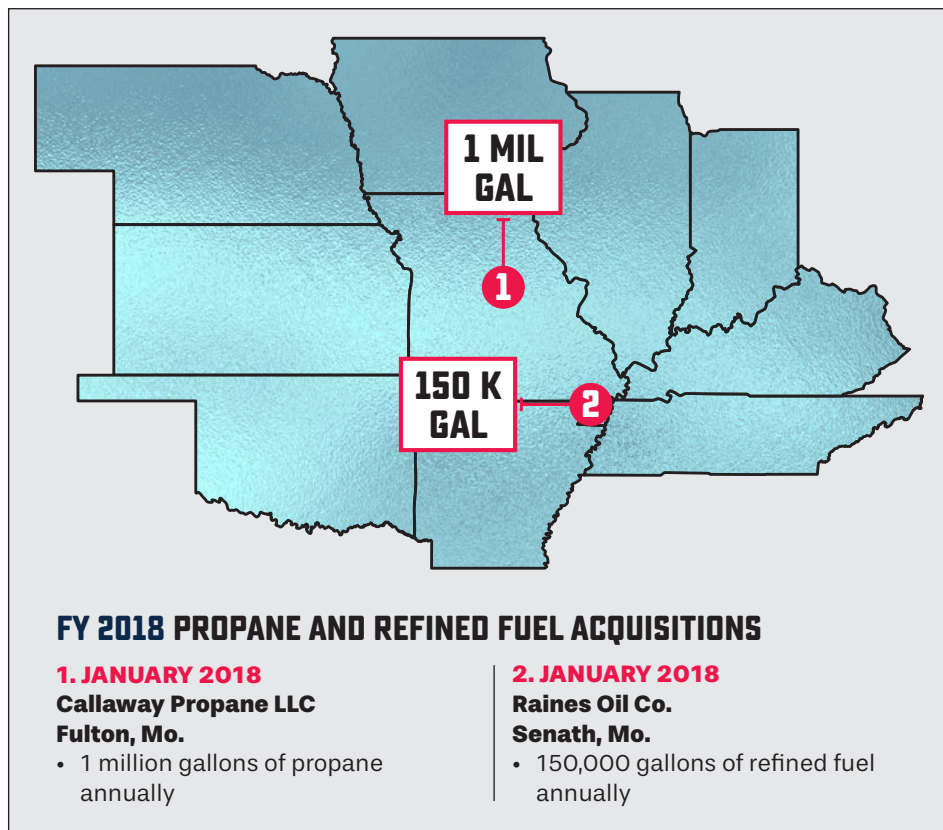
M MFA Oil Company acquired full ownership of Callaway Propane LLC in Fulton, Mo., effective Jan. 2. Callaway Propane was formed in 1998 as a partnership between MFA Oil and Callaway Electric Cooperative.

“This decision was made so that each company can focus on its core strengths moving forward,” says Jon Ihler, MFA Oil vice president of sales and marketing. “Taking full ownership of Callaway Propane allows us to fully implement some system-wide technology and efficiency upgrades that should greatly enhance propane services for our customers.”

Callaway Propane’s operations and office at 2760 N. Bluff St. in Fulton, Mo., will remain open, and will be rebranded as an MFA Oil location.

Additionally, MFA Oil acquired refined fuel retailer Raines Oil Company of Senath, Mo., on Jan. 4. The company has been a trusted fuel provider for farmers, cotton gins and local civic organizations since 1972.

“Raines Oil Company fits well with our existing operations in the Bootheel region and it will help bolster our fuel storage in the area,” Ihler says.



These are the first two acquisitions of MFA Oil’s 2018 fiscal year, which began Sept. 1, 2017. During the previous fiscal year, MFA Oil acquired seven businesses.

MFA Oil will continue to evaluate strategic acquisition opportunities in its existing market areas and other states where it can expand its footprint.

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Keeping Membership and Patronage Accurate

M MFA Oil's farmer-owners will soon receive their patronage checks in the mail, and there's one department members can thank. The company's Records Services department is responsible for not only mailing equity and patronage checks, but also keeping membership information up-to-date and maintaining other customer-related paperwork.

Any customer who is involved in production agriculture or who owns land used for agricultural purposes and buys at least \$1,000 of product from MFA Oil Company during its fiscal year meets the qualifications for membership. MFA Oil members are eligible to receive patronage refunds based upon a percentage of their total money spent with the cooperative's bulk fuel and propane operations or at Petro-Card 24 locations. Records Services monitors which accounts belong to members and tags them accordingly to ensure patronage is properly calculated.

"WE TRY TO HELP AS MUCH AS WE CAN AND IN AS TIMELY A MANNER AS POSSIBLE. WE'RE ALWAYS AVAILABLE TO ANSWER ANY QUESTIONS." - LORA SEDGWICK

Managing the disbursement of patronage checks, which are mailed out every February, is one of the department's biggest projects. Records Services deals with tens of thousands of accounts tagged for patronage and recently implemented a new consolidation measure to create a smoother and more efficient method for mailing its large volume of checks annually.

"We used to send out two separate checks for equity and patronage to MFA Oil members," says Lora Sedgwick, MFA Oil records services supervisor. "After



combining the two in a lump sum check, we were able to reduce the number of checks mailed from 75,000 to 50,000 per year, which significantly saves time, money and effort."

While all members appreciate precise management of their patronage accounts, maintaining up-to-date addresses and contact information is just as important.

One of the main goals of Records Services is to maintain clean and accurate address records of all MFA Oil customers and members. The department is reliant upon account holders notifying the company of any changes. Frequently, address changes are communicated to personnel in the field, who then forward the information to Records Services.

"Keeping account and patronage information up-to-date, as well as verifying members' tax-exempt status, are all contingent on individuals notifying us of updates," Sedgwick says. "That's

why it's important for our membership to communicate with us if they move or have other important changes that could affect their account."

Another way the department finds out about address changes is through returned monthly statements. Undeliverable statements are often returned with a forwarding address attached. MFA Oil's credit department sorts through the statements and passes along changes of address to the records team.

Ensuring member and customer accounts have the proper tax paperwork on file is another important function of Records Services. Applying tax exemptions to accounts enables farmers and ranchers to purchase dyed diesel fuel for agricultural purposes without paying sales tax.

"We try to help as much as we can and in as timely a manner as possible," Sedgwick says. "We're always available to answer any questions." **M**



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