



MOMENTUM

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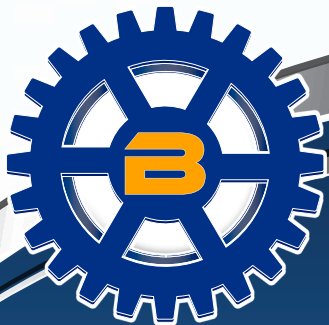
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On the Cover:
Grand River Mushrooms in Hamilton, Mo., grows culinary delights like the Italian oyster mushroom for chefs in nearby urban markets. *Photo by Jason Jenkins.*

Seeing 2020

THE START OF THE NEW YEAR
and new decade is here. It's now
2020, but are we seeing 20/20?

Seeing 20/20 from a co-op perspective is all about our ability to see our businesses clearly in both the near-term and on a long-term basis. For MFA Oil, our ideal vision includes satisfied members and customers, productive employees, and efficient operations. We have set forth our strategic plan to achieve this vision and we are working hard to ensure all facets of our company are properly aligned.



Jon Ihler

As we set forth for a successful 2020, we are cognizant that our day-to-day activities must fit our cooperative's needs for the future. The way we conduct our business today and the choices made in the present will play a key role in our opportunities for success in the future.

Whether its improving propane usage projections during the heating season, optimizing delivery or developing new business processes, we are looking to improve in ways that benefit you and the cooperative as a whole. We are leveraging our business intelligence capabilities to analyze our operational data to find actionable insights we can use to continue to provide excellent service to our members and customers. We are also gathering feedback from customers, employees and our Board of Directors.

At the same time, we are combing through our customer records and working to ensure all information for each account is accurate and up-to-date. This helps us provide better service with less chance of error, reduces administrative work and minimizes wasted time. This process is crucial to maintaining excellent visibility and, ultimately, improving our level of service and commitment to you.

We wish you and your business the best in 2020. We will be by your side as you focus on today and beyond.

Jon Ihler
President and CEO



Winter 2020 • Vol. 5 No. 1

This magazine comes to you courtesy of MFA Oil Company, a farmer-owned cooperative providing energy solutions to customers for 90 years. We deliver high-quality propane, fuels and lubricants to farmers and other customers across an eight-state region stretching from Indiana to Kansas. *Momentum* is an information service for farm families, published by MFA Oil.

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Beyond the Barn Dance

FOR CENTURIES, THE BARN WAS THE SPACE FOR

celebrating. No matter the occasion — whether it be a birthday, wedding, holiday or even the raising of the barn itself — this place for housing crops and livestock would transform for communal gathering, making way for dancing and merriment.

Somewhere along the way, though, the barn lost its allure, and true barn dances faded away. Modern times demanded modern places to gather, and this simple space was forgotten. However, in recent years, a rustic revival has taken place. The barn is back.

For the past six years, Jamie and Derek Bryant have welcomed guests to Blue Bell Farm, an event venue that sits just south of Fayette, Mo., in Howard County. Blue Bell isn't a farm in name alone. Owned by the family for more than 200 years across seven generations, the 350-acre farm today produces grass-fed beef.

At the center of the event space is Blue Bell's barn. Completed in 2014, the structure is the site for year-round weddings, corporate retreats and other private events.

"We had a lovely old hay barn, some say one of the oldest in the county, but it just wasn't able to be retrofitted for our purposes," Jamie explains. "So, we took it down piece by piece and reused a lot of the wood in our new timber-framed barn."

The whitewashed interior, accentuated with elegant rope chandeliers, is large enough to seat 150 guests and plays host to as many as 20 weddings and other events every year. While there is loft space — a barn staple — the venue also is equipped with other amenities that would make barns of the past envious, including a bar, kitchen and restrooms.

Beyond the physical space and pastoral setting, the Bryants offer catering that features locally sourced food as well as wedding planning and design services.

"The ultimate goal is to provide a wonderful experience for our guests from start to finish," Jamie adds.

Another fixture at Blue Bell is the Farm Dinner series, a collaboration between the venue and professional chefs to provide distinct dining experiences with local ingredients, including the farm's grass-fed beef.

"We did the cooking for our first couple of events but then quickly realized that we were in over our heads," Jamie says with a laugh. "So, we started partnering with chefs from Columbia,



TOP LEFT: The barn at Blue Bell Farm serves as the anchor for most activities at the venue. TOP RIGHT: Derek and Jamie Bryant, and their daughter, Lilly, welcome guests to their farm, which has been in the family for seven generations. ABOVE: The barn's whitewashed interior, exposed beams and rope chandeliers offer rustic elegance for weddings and other events. *Photos courtesy of Blue Bell Farm.*

St. Louis and elsewhere, and we handled the design and coordination components."

Each dinner features a menu inspired by a unique concept or theme. The number of guests is dictated by the location, whether inside the barn, down by the pond or even in the greenhouse.

"I think it allows the chefs to have the creative freedom to experiment with new ideas and techniques outside of their kitchens," Jamie says. "We love collaborating with them on their ideas."

Originally trained as an interior designer, Jamie says she sees similarities between design and event planning. Both require coordination, and she loves when everything comes together, especially weddings.

"A lot of times, we book our weddings 12 to 18 months out. You establish a relationship with the couple and get to know their hopes and dreams for their big day," Jamie says. "You go on the journey with them, and when their special day arrives, you see the first dance and you see the joy that the family experiences. When I get a sweet note from a bride saying that her wedding was everything she dreamed it would be, that's my favorite part." **M**

— BY JASON JENKINS


Blue Bell Farm will announce its 2020 Farm Dinner dates and chef collaborations in March. To learn more, call 660-888-6011 or visit www.bluebellfarm.org.

FARMING FUNGUS



Gourmet Mushrooms are
a New Cash Crop for One
Northwest Missouri Family

Photos and Story By Jason Jenkins



Known for its smooth, velvety texture, the Italian oyster mushroom adds a rich taste to many recipes. It's one of five regular offerings at Grand River Mushrooms in Hamilton, Mo.

It's late January, and a thick blanket of newly fallen snow covers the rolling farm ground of north Missouri. While it's been months since Matt and Madison Larkin finished combining corn and soybeans, their harvest continues.

Just down the road from the farm in the town of Hamilton, tucked inside an old shoe factory, a different kind of cash crop is growing. Since 2017, the Larkins have produced specialty mushrooms. Their business, Grand River Mushrooms, began in the family's 1,200-square-foot two-car garage. Today, it occupies a 45,000-square-foot industrial space where they grow shiitake, lion's mane, cinnamon cap and two varieties of oyster mushrooms that they deliver directly to chefs.

"Matt's a third-generation row-cropper, but we both have an entrepreneurial spirit," says Madison, who oversees the mushroom business and the company's five other employees, including her brother, Marshall Suchsland. "We knew we wanted to provide food for people."

After brainstorming opportunities for a year-round business, they decided to focus on fancy fungus. Madison says the choice was ironic because she never really was a fan of mushrooms.

"When it comes to food, I'm a texture person, and button mushrooms and portabellas never really appealed to me," she says. "When we realized that we lived in kind of a mushroom desert when it came to locally produced gourmet varieties, we decided to give it a try."

The Larkins spent months learning the ins and outs of mushroom production while building their business concept. They decided to focus on restaurants in the Kansas City region.

"A lot of wholesalers won't even handle some of these mushrooms because they're fragile and don't have long shelf lives, so we knew there was opportunity," Madison says. "But, if we were going to be a wholesale supplier for chefs, we knew we had to be able to produce consistently. We needed to grow at least 100 pounds each and every week before we even thought about approaching restaurants."

She says they started with blue oysters because they're one of the easiest to grow. After roughly 10 months of research and development, the Larkins felt confident in both their product and their ability to supply it. Their first client: The Rieger in the Crossroads District of Kansas City, Mo.

"We love their product. It's great," says Adam Yoder, The Rieger's chef de cuisine. "They offer really fresh mushrooms, the flavor is great and their attention to detail is reflected in the quality. They also offer a couple varieties that others don't grow."

Adam says his favorites are the shiitakes. The restaurant's culinary team uses the mushroom caps in many dishes, but they also utilize the stems, which are fermented and then dehydrated to produce a mushroom powder.

"It's become a staple ingredient for seasoning at the restaurant," the chef adds. "It's really a flavor booster for many dishes."

Today, along with The Rieger, Grand River delivers 5-pound boxes of mixed mushrooms to more than 50 restaurant clients in the metro area.



LEFT: In less than three years, Madison Larkin's business has literally mushroomed, from the family's 1,200-square-foot garage to a 45,000-square-foot industrial space. TOP RIGHT: Also called the chestnut mushroom, the cinnamon cap is nutty, with a slightly earthy flavor. Its caps are desired for their unique texture: BOTTOM LEFT: The lion's mane mushroom is versatile. It can be sliced into steaks, torn into pieces or chopped into nuggets. BOTTOM RIGHT: Savory and meaty, the shiitake mushroom is the most time-consuming of Grand River's offerings. The species incubates for roughly four months before fruiting.

'SHROOM STEPS

Overall, growing mushrooms is a relatively simple and straightforward process. It begins the same for all varieties: preparing the substrate.

"The substrate is to the mushroom what soil is to the seed. It's the place to grow," Madison explains. "We mix pelletized oak sawdust with water, and that's our growing medium. We like using the pellets because the moisture is consistent every time."

The substrate is placed in a plastic bag designed specifically for mushroom production. The bags feature a filter patch that allows airflow while preventing any contaminants from entering. Next, the bags are sterilized.

"We do atmospheric sterilization with steam. It's not an autoclave that also uses pressure," Madison says. "You're just trying to provide a clean substrate for the mushrooms."

The bags of substrate remain in the steamer for nearly 24 hours. Once removed and allowed to cool, they are then taken into the "clean room," where an employee adds a substance called spawn — the mushroom producer's equivalent of seed. The spawn has been inoculated with mycelium, the vegetative growth of a fungus. The bags are then sealed, shaken to evenly distribute the spawn throughout the substrate and placed on racks.

For the next few weeks to several months, depending on the mushroom variety, the bags will incubate on the racks at

room temperature as the mycelium colonizes the substrate. Madison says the process slowly changes the substrate, both in color and composition.

"The mycelium is like the roots of the mushroom," she says. "As it grows and colonizes the substrate, it'll eventually turn completely white. It will also become very firm and form the sawdust into a block. We're looking for 100 percent colonization."

Once this stage is reached, the blocks are moved into the grow room where the fungus will produce edible mushrooms in a process known as fruiting.

"When it comes to the temperature of the grow room, our mushroom species are considered wide-range, so they can fruit from 40 degrees up to almost 80 degrees," Madison says, adding that the temperature dictates the speed at which fruiting begins. "In the new grow rooms we're setting up, we'll keep the temp around 60 degrees."

Each block produces roughly 2 pounds of mushrooms, though the yield varies by the growing conditions. The mushrooms are harvested by hand; only the prettiest will go into the regular mixed boxes. The less-than-perfect mushrooms, which they affectionately call the "uglies," are sold at a discount.

Mushroom farming is labor intensive, Madison says. As production ramps up in the new facility in Hamilton, Grand River has designed its operations to be both scalable and as efficient as possible.



TOP: Madison prepares a bag of oak sawdust substrate for the steamer. Each bag will serve as host to a mushroom variety. MIDDLE: Marshall Suchsland harvests shiitake mushrooms inside the grow room. He wears a mask to avoid inadvertently inhaling any mushroom spores and gloves to ensure no contamination of the foodstuff. BOTTOM: Spawn is added to the clean substrate before the bags are sealed. In as little as three weeks, new mushrooms will fruit.

“We’re farming, but we wanted to create something that was almost factory-like in terms of efficiency,” she says. “When we started, we mixed substrate by hand and filled bags with a shovel. Now, we have a hopper with pneumatic gates that release a set volume of pellets and water into the bag with the push of a button.”

Reducing the number of times each substrate bag is handled has led to innovation. Instead of placing bags one by one into their homemade steamers — crafted from galvanized steel cattle tanks — they’ve created something Madison calls the “steam pod.” Once newly filled bags are placed into the pod, they don’t have to be handled again until they reach the clean room to be inoculated with spawn.

“We’re also working to eliminate stationary shelving,” she adds. “We’ve designed racks that will hold 100 bags. We can move these with a pallet jack from place to place rather than moving each bag individually. With our new system, we reduce the number of times we touch a bag from 12 to five. It’s more efficient and easier on our employees.”

FUTURE FOCUS

Currently, Grand River produces 500 to 600 pounds of specialty mushrooms each week. Madison estimates that when completely built out, the new facility is capable of growing 5,000 pounds weekly.

Increased production is already allowing for growth into new markets beyond the Kansas City restaurant scene. In February, Grand River began making weekly deliveries to restaurants in Columbia and Jefferson City as well as Lawrence and Topeka, Kan. Madison says she’s also working to bring their mushrooms to farmers markets and grocery retailers in the Kansas City region this year. While retail pricing hasn’t been finalized, a cost of around \$10 per pound is likely.

“We have lots of ideas for growing the business,” she adds. “I have a commercial dehydrator. As we get more grow rooms in operation, our plan is to dry down our extra mushrooms and sell them online. That’s the next phase.”

Another endeavor in the planning stages is the construction of a studio kitchen where invited chefs can share how they prepare mushrooms in their signature dishes.

“The first question I get from a lot of folks is, ‘What do I do with these?’” Madison says. “I’d love to have a YouTube channel and show all the great ways to prepare our mushrooms. They’re so flavorful and versatile.”

The company also is experimenting with new mushroom varieties, including king oysters, pioppino, reishi, beech and maitake, a Missouri native more commonly known as Hen of the Woods.

“When you’re row-crop farming, you know you help feed people, but you don’t really see them,” Madison says. “Growing mushrooms, we know exactly who we’re feeding, and when you see a chef get excited about your product, that’s the best part.” **M**

To learn more about Grand River Mushrooms, visit www.grandrivermushrooms.com or follow them on Facebook at www.facebook.com/grandrivermushrooms.

MFA Oil Company 2019 Fiscal Year Audit Report

Our auditors, Williams Keepers LLC of Columbia, Mo., recently completed our fiscal year audit for the period Sept. 1, 2018, through Aug. 31, 2019. Following is a summarized balance sheet and a consolidated statement of operations for our past fiscal year.

Williams Keepers provided the following statement: "In our opinion, the consolidated financial statements present fairly, in all material respects, the financial position of the Company as of August 31, 2019, and the results of its operations and its cash flows for the years then ended in accordance with U.S. generally accepted accounting principles."



Jeff Raetz, Chief Financial Officer

CONSOLIDATED STATEMENT OF OPERATIONS AUGUST 31, 2019 AND 2018

	2019	2018*
Sales	\$1,072,938,778	\$1,085,947,814
Cost of Sales	\$867,782,000	\$897,936,241
Gross Margin	\$205,156,778	\$188,011,573
Other Income	\$2,512,032	\$2,678,778
Operating Expenses	\$210,695,296	\$190,823,153
Income from Operations	(\$3,026,486)	(\$132,802)
Other Income/(Expense)		
Patronage Dividends	\$15,479,079	\$1,026,163
Interest Income	\$1,495,949	\$1,647,396
Interest Expense	(\$1,713,536)	(\$1,088,577)
Gain(Loss) on Sales of Assets	\$2,135,907	\$931,506
Other Income/(Expense)	\$489,797	\$719,113
Total Other Income/(Expense)	\$17,887,196	\$3,235,601
Net Income Before Tax	\$14,860,710	\$3,102,799
Income Tax	\$1,701,002	(\$16,172,265)
Net Income	\$13,159,708	\$19,275,064

CONSOLIDATED BALANCE SHEET AUGUST 31, 2019 AND 2018

Assets		
	2019	2018*
Current Assets		
Cash	\$15,099,478	\$22,556,131
Investments in For-Sale Securities	\$365,885	\$355,955
Accounts Receivable	\$56,030,214	\$66,276,106
Inventory	\$57,332,212	\$62,800,864
Other Current Assets	\$7,737,970	\$4,716,145
Total Current Assets	\$136,565,759	\$156,705,201
Investments & Long-Term Receivables	\$69,564,330	\$58,338,736
Property, Plant & Equipment	\$170,209,021	\$186,763,726
Goodwill	\$21,784,667	\$25,690,727
Other Intangibles	\$3,438,093	\$3,377,542
Other Assets	\$506,313	\$520,174
Total Assets	\$402,068,183	\$431,396,106
Liabilities, Members' Equities and Retained Savings		
Current Liabilities	\$74,735,814	\$80,774,272
Long-Term Debt	\$0	\$30,000,000
Other Long-Term Liabilities	\$1,706,174	\$1,758,272
Deferred Income Tax	\$10,872,979	\$8,070,945
Total Liabilities	\$87,314,967	\$120,603,489
Members' Equities and Retained Savings		
Members' Equities	\$66,678,455	\$66,778,210
Retained Savings	\$248,090,202	\$244,039,778
Other Comprehensive Income (Loss)	(\$15,441)	(\$25,371)
Total Members' Equities	\$314,753,216	\$310,792,617
Total Liabilities and Equities	\$402,068,183	\$431,396,106

*Restated

90th

ANNUAL DELEGATE MEETING



MFA Oil Declares \$11 Million in Patronage for Members,
Two New Directors Elected to the Company's Board

Story and Photos by Adam Buckallew



Wet weather, saturated farmland and historic flooding in the Missouri River Basin contributed to an uneven year for MFA Oil Company. When the co-op's 2019 fiscal year began, fall field work for many farmers was delayed due to muddy conditions. Frequent spring storms combined with already high river levels resulted in a deluge that kept around 1.4 million acres of cropland in Missouri from being planted.

"The storms and flooding prevented many of our member-owners from farming as they had planned, and consequently we saw reduced demand for gasoline and diesel fuel," said Jeff Raetz, MFA Oil chief financial officer, as he addressed attendees during the company's 90th Annual Delegate Meeting in Branson, Mo., on Dec. 9.

More than 400 delegates, employees and guests were on hand at the meeting to hear an update on the company's financials and conduct elections for two seats on the MFA Oil Board of Directors. Raetz announced the company posted total earnings of \$14.8 million and would return \$11 million in patronage for its members.

The \$11 million in patronage includes a 100% payout of the company's earnings for the 2019 fiscal year (\$3 million) and

retirement of member equity from 2006 (\$2.9 million) for a total of \$5.9 million in cash returned to members. The remaining \$5.1 million is non-qualified patronage that is being passed on to the membership from a federated cooperative that MFA Oil does business with, which will be redeemed in the future.

Roller-Coaster Year

In his remarks to the meeting's attendees, MFA Oil President and CEO Jon Ihler shared how the cooperative managed to take care of its patrons in spite of the flooding challenges posed in 2019.

"There were widespread road closures throughout our operating territory which made it difficult from a logistical standpoint, but we were still able to source enough product and deliver it to our members and customers to meet their needs," Ihler said. "That is a testament to the strength of our cooperative, our employees' expertise and the size of our fleet to get the job done."

Although the company's 2019 total volume of gallons sold was flat—matching the 462 million from 2018—a dip in fuel volume for the co-op's field offices (down 17 million gallons) showed how MFA Oil and its farmer-owners were bogged down by the spring storms and failing levee systems.



TOP LEFT: MFA Oil President and CEO Jon Ihler delivers his remarks to delegates at the 90th Annual Delegate Meeting. TOP RIGHT: Delegate John Busch of Washington, Mo. (left), talks with Joe Case, MFA Oil senior acquisitions manager. BOTTOM LEFT: Delegates enjoyed dinner and casino games as entertainment the evening before the business meeting was held. BOTTOM RIGHT: Clifford Fuemmeler (left) and Tim Barringhaus, both of Glasgow, Mo., enjoyed visiting with their fellow delegates during the evening happy hour.

Fortunately, other divisions in the company improved their performance year-over-year to help offset the reduction in bulk fuel volume. Ihler provided an overview of each division's performance while also detailing the company's new corporate strategy.

Fuel sales at Break Time increased to 96.9 million gallons, up 3.7 million gallons or 3.8% over 2018, while the convenience store chain's inside sales were up \$3 million to \$109.7 million. Break Time continues to grow its foodservice business (up 21% year-over-year) with breakfast foods, its private label Smokestack Bar.B.Q offering, and Hunt Brothers® Pizza.

Ihler said the company's retail automotive group had "an exceptional year." Sales at the company's 20 Big O Tires locations were up 8% for the year, and the volume of MFA Oil-branded lubricants sold was up 12%. Ihler noted the company's eight Jiffy Lube locations in mid-Missouri remain a "consistent contributor" to the co-op's earnings and that 98% of Jiffy Lube customers chose MFA Oil lubricants for their oil changes.

APM, the company's wholesale fuels distribution division which supplies independent c-store retailers with gasoline and diesel, increased its volume to 83 million gallons, up 18%. Ihler said he continues to be impressed by APM's performance, which added \$152 million in sales to the cooperative.

The rebranding of the company's heavy-duty lubricant line was another highlight for the year. Ihler said the introduction of the Work Horse® brand and two new products, X-Tra Guard® Universal Tractor Fluid and HD Moly 5% Grease, along with the MFA Oil Protection Plan, would help to promote lubricant sales.

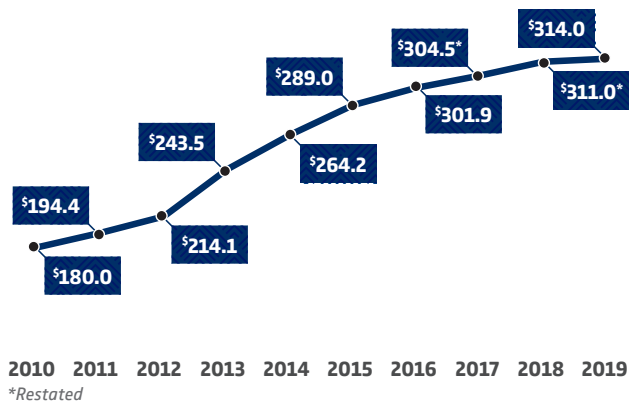
New Direction

Ihler, who was appointed by the board in July 2019 to lead the company, shared how he and the company's management team have worked closely with the Board of Directors to set a course for the co-op's future.

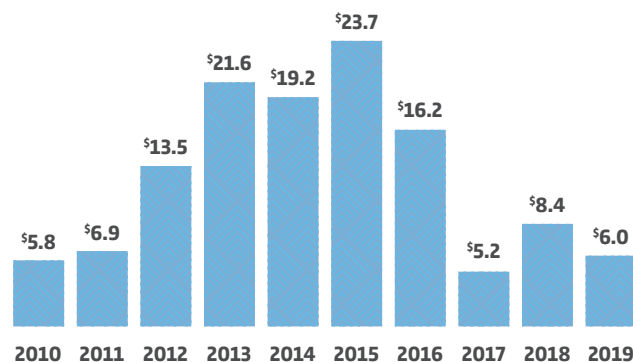
EARNINGS

IN MILLIONS OF DOLLARS

NET WORTH

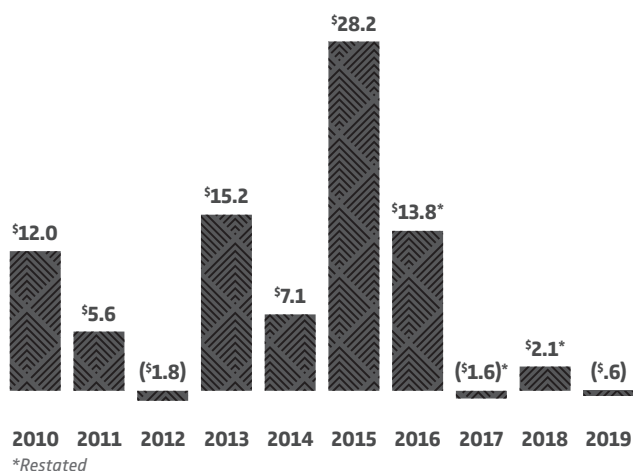


PATRONAGE: RETIRED PAST EQUITIES AND CASH PAYMENTS

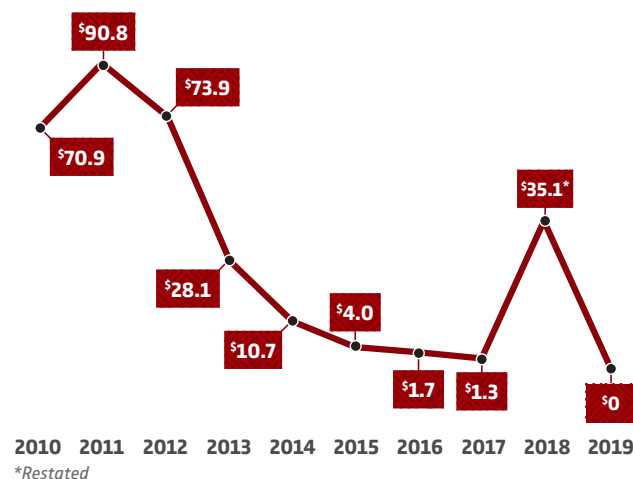


EARNINGS ON MFA OIL OPERATIONS

Excluding Patronage



TOTAL INDEBTEDNESS



“All of our businesses are aligned with the same strategy – putting our customers first,” Ihler said. “Our whole purpose as a cooperative is to serve our members and customers, and that will always be our top priority.”

Other components of MFA Oil’s corporate strategy include investing in talent and culture for employee development, ensuring the co-op’s internal systems and business processes are aligned with the needs of its field operations, and increasing earnings on the company’s own operations.

“When we enhance the efficiency of our co-op, it creates value for our members and enables our employees to better do their jobs,” Ihler said. “If we are taking care of customers, investing in our employees and improving our performance, we are confident our earnings will come in where they need to be.”

Following Ihler’s presentation, guest speaker Ross Bernstein, an author of nearly 50 sports books, discussed the five traits he has

identified that have helped professional sports teams become champions and how those same traits can drive individuals and businesses to succeed.

Directors Elected

In other business at the meeting, two farmers were elected to the MFA Oil Board of Directors. Mike Moreland, a third-generation farmer from Harrisonville, Mo., who raises corn, soybeans and cattle with his brother and sons, was elected as the director for the West Central District. Scott Mitchell, of Lonoke, Ark., a fourth-generation farmer who raises rice, corn and soybeans with his wife and two sons, was elected to represent the company’s Mid-South District.

Moreland and Mitchell join the co-op’s eight-member Board of Directors, which establishes company policies and sets operating guidelines. [M](#)



» The Big Picture



Farmland Values Remain Resilient

IN SPITE OF TIGHT PROFIT MARGINS AND

challenging market conditions, farmland values are up. The U.S. Department of Agriculture's 2019 Land Values report revealed the average value of agricultural cropland was \$4,100 per acre in 2019, up \$50 per acre or 1.2% from 2018. The average value of pastureland was a record-high \$1,400 per acre in 2019, up \$30 per acre or 2.2% from the prior year. The average value of all agricultural land was \$3,160 per acre in 2019, up \$60 per acre or 1.9% from 2018.

Recent land value surveys conducted by university researchers in Iowa and Missouri confirmed farmland valuations are, at least for the moment, on the rise. The Iowa State University Farmland Value Survey showed agricultural land in the Hawkeye State had increased 2.3% over the past year, and a survey conducted by University of Missouri Extension showed non-irrigated cropland across the state increased about 4% in value or \$204 per acre from last year.

Strong demand, low interest rates and limited sale inventories have resulted in buoyant farmland prices that have provided farmers and ranchers with a measure of stability.

"Demand remains strong and rental rates (have) decreased little," says Ray Massey, an ag economist with University of Missouri Extension.

Massey points to low interest rates and low rates of return on "safe" investments such as certificates of deposit that have caused people to put their money in land.

Wendong Zhang, an extension economist with Iowa State University, says the market for Iowa farmland appears likely to remain stable in the year ahead, but "interest rate changes and progress in trade talks will have significant implications on commodity prices, farm incomes, and farmland values." **M**



Farmers Should Prioritize Health, Seek Help if Needed

By Linda Geist,
University of Missouri Extension

Farmers know that well-maintained equipment is key to success.

Yet they often do not listen to the “check engine” warning signs of stress, says Sean Brotherson, family science specialist for North Dakota State University. Brotherson was the keynote speaker at the recent University of Missouri Crop Management Conference.

“Ag has its own rhythms. It has its own culture,” Brotherson said. When those rhythms go awry, stress can result.

“Health is the most important asset to any operation. If it is the most important asset, it also needs to be the most important priority,” he said.

Many sources of stress, such as weather and prices, are beyond the control of farmers. “You are at the mercy of things,” Brotherson said.

Research from the U.S. Occupational Safety and Health Administration ranks farming as one of the top 10 most stressful occupations. The U.S. Centers for Disease Control and Prevention reports that the suicide rate for farmers is 1.5 times higher than the national average.

MU Extension farm health and safety specialist Karen Funkenbusch said that in 2019, farmers faced flood, rains, late planting and uncertainty about commodity prices. Issues beyond a farmer's control can weigh heavily and lead to depression, anxiety and suicide even in a typical farm season, Funkenbusch said. Debt, illness and injury also add to pressures.

“Farmers, because of their strong and independent nature, often are reluctant to talk about these issues,” she said. “Fortunately, resources are available. If you need help or know of someone who needs help, reach out.”

Funkenbusch says farmers, ranchers and their families should know both the physical and emotional warning signs of stress.

Physical stress signals: headaches, aches of the back and neck muscles, fatigue, labored breathing, weight gain, rising blood pressure, stomach issues, and sweating.

Emotional stress signals: anger, restlessness, irritability, inability to sleep and relax, increased alcohol or drug use, and withdrawal from other people.

Brotherson recommends finding ways to manage a variety of stresses by learning to control events, attitudes and personal responses.

CONTROLLING EVENTS

You can control some situations and reduce the pileup of too many stressful events at one time.

- **Plan ahead.** Don't procrastinate. Replace worn machinery parts during the off season.
- **Before key seasons (harvest, etc.), discuss who can be available** to run for parts, care for livestock, etc.

- **Set priorities and plan your time.** Decide what has to be done today and what can wait until tomorrow.
- **Say no to extra commitments** that you do not have time to do.
- **Simplify your life.** If possible, reduce your financial dependence on others.
- **Schedule stressful events within your control**, such as elective surgery.


CONTROLLING ATTITUDES

How you view situations is a key factor in creating or eliminating stress.

- **See the big picture:** “I'm glad that tire blew out here rather than on that next hill”
- **List all the stresses you have.** Identify those you can change; accept the ones you cannot change.
- **Shift your focus from worrying to problem solving.**
- **Think about how to turn your challenges into opportunities.**
- **Notice what you have accomplished** rather than what you failed to do.
- **Set realistic goals and expectations daily.** Give up trying to be perfect.

CONTROLLING RESPONSES

You can mitigate some stress by practicing these recommendations.

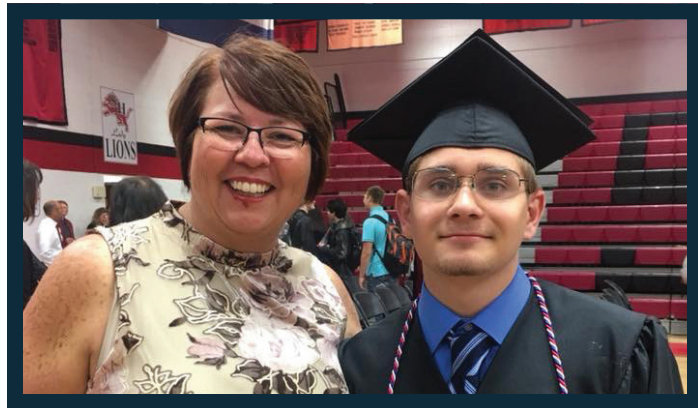
- **Focus on relaxing your body and mind.** Whether you are walking, driving or phoning, do it slowly and relax.
- **Tune in to your body.** Notice any early signs of stress and let those stressors go.
- **Take care of your body.** Exercise regularly and eat well-balanced meals.
- **Limit your intake of stimulants** such as coffee, sodas and tea.
- **Avoid smoking cigarettes, using alcohol or other drugs, or using tranquilizers or sleeping pills.**
- **Tense and then relax each part of your body** from toes to head, one part at a time.
- **Take a break.** Climb down from your tractor and do a favorite exercise.
- **Take three deep breaths slowly, easily.** Let go of unnecessary stress.
- **Stop to reflect or daydream for 10 minutes.** Close your eyes and take a short mental vacation to a place you really enjoy.
- **Think positive thoughts:** “I can and will succeed.”
- **Look for the humor in things that you do.**
- **Balance your work and play.** Give time and energy to both of them.
- **Find someone with whom you can talk** about your worries and frustrations.
- **Seek help when you need it.** All of us have times when we can benefit from professional help or support.
- **Unwind before bedtime.** Do stretching exercises, listen to soothing music, clear your mind and be thankful for any blessings you received today.
- **Get sufficient and restful sleep.** 

IT'S ABOUT THE KIDS

Lesley Newsom, ag instructor and FFA advisor for Senath-Hornersville High School in Senath, Mo., keeps busy with lesson planning, teaching topics ranging from plant science to animal husbandry to biotechnology, and even welding and construction. And that's not counting the fundraising, bus driving, early mornings, after-hours work and weekends she spends with her FFA students.

But of what is she most proud?

- **Not the sleigh.** Newsom and her students built a float for the annual Senath Christmas parade. The town mothers and fathers wanted a sleigh for Santa and approached her for help. "We didn't have a clue how to make a sled," she confesses. She and her students started with a frame that is now a full-fledged sleigh with six reindeer, packages and a Christmas tree covered in lights.
- **Not the trap shooting.** Newsom became certified in rifle and pistol instruction so that she could start a trap shooting program at her school. "Kids love shotguns!" she laughs. But she prefers they start with an air rifle. Newsom's students begin the program with air-rifle handling skills, which prepares them for .22 rifles and then larger calibers. Shooting air rifles and .22-caliber rifles also encourages more girls to get involved, too, since there's less of a kick when firing.
- **Not the market animals.** Newsom buys pigs, goats and lambs that her students lovingly tend to and take to FFA competitions. In 2010, the program had two market lambs – now they are up to 14 animals. "My students have to house, feed and train the animals," Newsom says. "Which is nice because it gets the parents involved, too."
- **It's the kids.** Nobody sits on the sidelines on Newsom's watch, not even kids who may lack certain skills. "I want to encourage the kids to try new experiences, find that thing that makes them want to strive to be better individuals," she says. "Livestock showing is one of those things that allows them to grow and succeed." Newsom credits local farmers, businesses and community members for their support and the parents who help with their kids' projects and animals.



Lesley Newsom, agricultural educator and FFA advisor at Senath-Hornersville High School in Senath, Mo., poses with former student Lane McDaniel at his graduation. *Photo courtesy of Lesley Newsom*

Parents like Christy McDaniel, whose son Lane has Asperger's syndrome, a developmental disorder affecting his ability to effectively socialize and communicate. Newsom encouraged Lane to not just raise goats and take them to shows, but also speak clearly and answers judges' questions.

When Lane started showing livestock, McDaniel says, he could not make eye contact with judges and found it difficult to stay focused. But Newsom encouraged him to keep at it.

"Lesley accepted him for who he was," McDaniel adds. "She saw him as an individual, knew exactly when to push, when to back off ... she made an effort to be in his life, to include him."

Lane will soon graduate with a degree in civil engineering from State Technical College in Linn, Mo. He's also an Eagle Scout, the top rank in Boy Scouts.

McDaniel said none of this would have been possible without Newsom.

"I get teary just thinking about it," Newsom says. "I try not to get too emotional, but I like to think I helped with his jump to college because of the places we went and the things we did in FFA."

"Lane is a direct reflection of what can be learned and accomplished when you raise animals and show them in the ring. It goes back to nobody sits on the bench. It's been a blessing to watch, and his parents gave him a work ethic more people need."

Jared Gurley, the school's principal, echoes that sentiment about Newsom.

"I cannot say enough about the work ethic and time she puts in with her FFA program," Gurley says. "She gives students opportunities that some would not get if it wasn't for her program."

For Newsom, it's always been all about the kids. 

– BY NEAL FANDEK

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

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Urban Farm to Serve Central Missouri Veterans



THE COLUMBIA CENTER FOR Urban Agriculture and Harry S. Truman Veterans' Hospital have entered into a three-year agreement to use CCUA's urban farm site at 1209 Smith St. in Columbia to develop a new community space for mid-Missouri veterans.

Beginning in the spring of 2020, the two organizations will work collaboratively on a pilot project to open the Mark and Carol Stevenson Veterans Urban Farm as CCUA moves its base of operations to Columbia's Agriculture Park.

"The farm will continue with a new target audience — our country's veterans," says Bill Polansky, executive director of CCUA. "It will provide them with a vibrant space to learn about food, improve health and build community."

Local veterans will operate the ready-made space to host a variety of health and

therapeutic programs for other veterans in the area. The programs will assist with the development of job skills as well as promote healthy lifestyle habits and community building.

"Our mission is to honor our veterans by providing state-of-the-art care that improves their health and wellbeing," says Patricia Hall, medical center director of the Truman Veterans' Hospital. "Community partnerships such as this are vital to our success. Truman VA isn't just a Veterans hospital that happens to be in Columbia. We are part of this community, and we are very pleased and excited that CCUA and the Stevensons chose us to be stewards of this wonderful space."

MFA Oil Company, along with Veterans Affairs and the Veterans United Foundation, has provided funding for the project.

"Our military veterans, men and women in uniform, and their families have sacrificed much to protect the freedoms we enjoy, and we are proud to support programs such as the Veterans Urban Farm," says Jon Ihler, MFA Oil president and CEO. **M**



The MFA Oil Foundation provides cash grants to support nonprofit organizations in communities where MFA Oil does business. The Foundation's grants help develop and strengthen organizations dedicated to education, youth, human services or civic endeavors. Visit mfaoil.com/foundation to learn more.

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Turmoil in the Middle East and Its Influence on the Energy Market

AS I WRITE THIS LATEST MARKET

commentary article in mid-January, we have just gone through some serious geopolitical events in the Middle East. On Jan. 3, the United States launched an attack near the Baghdad International Airport that killed Major General Qassem Soleimani, who was the commander of Iran's secretive Quds Force. As this news became known, the overnight energy market saw crude oil jump up \$5 per barrel. Fears of escalation and the potential for retaliation were rampant, and it didn't take long before Iran struck back with a missile attack on two U.S. Air Force bases in Iran on Jan. 8. As news of Iran's counterattack became known, the overnight energy market jumped 8 cents per gallon on ultra-low sulfur diesel and RBOB gasoline.

The Middle East is always a concern when it comes to the energy market. There is a long history of unrest and uncertainty in the region and that's unlikely to change any time soon. When the news of the attack and retaliation in the Middle East hit, it was no surprise the market rallied. The interesting thing is how the energy market quickly moved past this news and sold off.

The market has been moving lower and correcting a large portion of the last month-and-a-half's rally. In the case of gasoline prices, we saw it hit its highest price since Aug. 1 and its December low all in a day's worth of trading on Jan. 8. That's just the latest reminder that commodity markets are volatile and are susceptible to being moved by the news.

Just a few years ago, these types of events would have been enough to push West Texas Intermediate crude oil to near \$100 per barrel. So, why did we see such a quick correction?



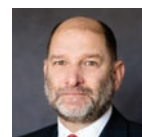
"Market participants appear to fret less about supply disruptions in the Middle East, or at least the risk of disruptions, thanks to the impressive growth we have seen in U.S. output over recent years," Bank ING said in a recent note on its commodities blog.

The boom in U.S. shale oil drilling and the United States' weakening dependence on foreign oil has dulled the impact of Middle Eastern crises on the cost of energy. As the United States has become the world's top oil producer, people's perceptions of the energy markets have changed. To be sure, trouble in the Middle East still raises concerns, but the market is better equipped to weather disruptions, especially with OPEC's spare oil capacity in the range of 3 million barrels per day.

While shale oil production has created some slack in the global oil market, we have no certainty of how long that will remain true. I know I may come across like a broken record on this topic, but I believe this latest round of geopolitical events is further confirmation of the value of fuel contracting. It's one of the most effective

ways to control your fuel costs. Fixed price contracts can help you lock in a price as a strategy to level out the highs and lows of the energy market. It's incredibly hard to time the market and buy the lows. Instead, what you should aim to do is lock in a fair price for the year, your season or your key months of fuel usage.

History shows us that winter usually offers good value in fuel pricing and you would save money in most years if you contract during that timeframe. However, that doesn't mean you've missed your chance at a good price for contracting purposes. Any pullback in the market in late February to March could be a prime opportunity to initiate a fixed price contract. We have no way of foreseeing where prices will go from here or if world events will drastically alter the supply situation, so it may be worth looking at contracting options to protect yourself against the unknown. **M**



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

MFA Oil Acquires Fueling Facility in Marmaduke, Ark.

In December, MFA Oil purchased the fueling operations of Delta Cotton Co-op at 7556 Highway 34 East in Marmaduke, Ark. The location has been rebranded as a Petro-Card 24 location, and MFA Oil has installed a new card reader and pumps at the facility.

“When we look at acquisition opportunities, one of the important factors we weigh is how it will fit with our existing operations and, from that standpoint, this was an easy decision,” says Jon Ihler, MFA Oil president and CEO. “The former Delta Cotton Co-op fueling facility fits nearly seamlessly with our operations in Northwest Arkansas and will help us better serve the area.”

This was the first acquisition of MFA Oil’s 2020 fiscal year, which began on Sept. 1, 2019. The company will continue to evaluate strategic acquisition opportunities in its existing markets and other regions where it can expand its footprint.

Break Time Launches New App

A new mobile application for Break Time officially launched in December. The app allows customers to easily manage their MyTime Rewards accounts and redeem mobile coupons. The app is available through the Apple App Store and Google Play, and customers who download it to their phones or tablets will receive a free drink.



MFA Oil Employees Give Back

Giving back to the communities where MFA Oil does business is one of the company’s core values, and many of the co-op’s employees have embraced this principle. During the company’s most recent annual Week of Giving campaign, MFA Oil employees pledged to give \$43,292 to four non-profit organizations.

More than 150 employees contributed to the fundraising effort, which resulted in the following donations:

- Central Missouri Foster Care and Adoption Association – \$10,653
- Children’s Miracle Network at MU Children’s Hospital – \$11,335
- Food Bank of Central and Northeast Missouri – \$9,429
- Freedom Service Dogs – \$8,628

Employees at the company’s headquarters helped to raise an additional \$3,245 through raffle ticket sales, concession sales and activities. Those funds were split among the four charities to provide additional support. **M**

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Connected to the Co-op

SINCE THE DAY LESTER RUFENACHT FIRST GOT HIS hands in the dirt on his family's farm in southern Henry County, Mo., he's found himself drawn to working the land.

"I guess it's in my blood at this point," Lester says with a laugh.

With the exception of a two-year deployment to Vietnam with the 9th Infantry Division of the U.S. Army, Lester, 73, has been farming on the same acreage where he grew up since he returned to help his father, Kenneth, in 1968. That same year, he bought his first bulldozer and began operating a custom earthmoving business to supplement his farm income.

For 45 years, Lester helped clients build "lots of soil conservation projects" like terraces and waterways in western Missouri, in addition to ponds and lakes. Though he no longer operates his dozing company, he remains active with his farm where he raises 400 acres of row crops and about 100 head of cattle.

A Long History

The Rufenacht family has been involved with MFA Oil Company since 1932. John Sylvester "JS" Rufenacht, Lester's grandfather, was a delivery driver for the company's bulk plant in Clinton, Mo. At the time, there were five bulk delivery trucks running out of the Clinton office, and JS was responsible for deliveries to anyone southeast of the plant.

Besides working as a bulk plant driver, JS also operated the family farm and ran an MFA Oil service station at Mount Zion, Mo. The truck JS used to make his fuel deliveries remains in the family and is currently parked at the Rufenacht homestead near Osage Township.

Lester recalls making his first fuel and oil purchases from the cooperative in 1968 and says he has never found a reason to buy from anyone else.

"I've run MFA Oil products in all my equipment for more than 50 years and never had an issue," Lester says. "It's been good for me, and I've stuck with it."

Like his father before him, Lester has been a long-serving delegate for the cooperative. For the last 46 years, he has represented local farmers' interests for the Clinton bulk plant.

In 2018, Lester's nephew, Zachary Rufenacht, began working as a service technician for the company.

Keeping Busy

Though he's been halfway around the world, Lester still resides in the same house where he was raised. The farm has been in



TOP: Lester Rufenacht. BOTTOM: Lester Rufenacht's grandfather, John Sylvester Rufenacht, is fourth in line to fill his bulk fuel truck at the Clinton, Mo., bulk plant in 1932.

the Rufenacht family since 1870, and it's made a great place for Lester and his wife, Maryln, to raise their family. Lester has two daughters, Krista and Heather; a stepdaughter, Cheri; and five grandchildren.

When he's not tending to his crops or working cattle, Lester enjoys hunting, fishing and camping with his grandkids by a 10-acre lake he built behind his home.

Lester's other passion is building and flying quarter-scale remote-control airplanes. It's something that has kept his interest for over 40 years. During that span, he's collected more than 20 planes.

"Sometimes the kid in you never goes away," he says. **M**



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