



MOMENTUM

Poised for Growth

93rd Annual
Delegate Meeting
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Sweeter WITH Time

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On the Cover:

Since 1885, the Matthews family has raised sweet potatoes in the Arkansas Delta. William Brown "BB" Matthews Jr. represents the family's fifth generation. *Photo by Jason Jenkins.*

Our Tire Business History

IN DECEMBER 2022, THE MFA OIL

Board of Directors and management approved the purchase of 13 Big O Tires stores in the Kansas City metropolitan area. You can read more about the acquisition on the next page (5). The deal marks the single largest purchase in the history of the company's tire and automotive maintenance business.

The automotive repair and maintenance market has grown significantly over the last 10 years. Industry experts predict it will continue to soar due to the rising average age of U.S. consumer automobiles. Having a network of 35 Big O Tires stores in Missouri, Arkansas and Kansas puts us in an exceptional position to meet the tire and service needs of customers in our markets. These stores also contribute to the financial success of the cooperative.

As we continue to invest in the tire and retail automotive industry, I want to highlight our history and how we got to where we are today. MFA Oil has been involved in the tire business since Oct. 1, 1962, when we assumed control of MFA Tire Division, a former operating unit of Missouri Farmers Association Inc. The division focused on providing customers with tires that ensured safe driving at an economical price. Two historical brands, Kelly-Springfield and Multi-Mile, were sold. For nearly 40 years, MFA Oil operated two large tire warehouses, which were unmatched in the co-op's trade territory. The warehouses allowed for extensive inventories to be stored and delivered with prompt service.

In 1998, MFA Oil management joined forces with TBC Corporation, one of the co-op's largest tire suppliers, to bring a Big O Tires franchise to Missouri. Partnering with TBC Corp. via a joint venture met both companies' needs and interests in retail expansion. In 2005, MFA Oil sold its wholesale tire distribution business.



Jon Ihler

By 2015, the cooperative found itself in superb financial condition, and the MFA Oil Board of Directors and management agreed to buy out TBC Corp.'s interest in the joint venture, which had grown to include 14 Big O Tires stores in Missouri and northwest Arkansas. Full ownership allowed us to be more flexible and make quicker business decisions. It also granted an opportunity for MFA Oil Premium Lubricants to be used during oil changes at the company-owned stores.

Fast forward to today, and MFA Petroleum Company, a subsidiary of MFA Oil, has become the largest Big O Tires franchisee in the country. I am excited about our prospects for continued growth in this business and the benefits that it brings to the whole cooperative. We see great things in the future of our retail automotive business thanks in no small part to the leadership provided by Charlie Alexander, senior director of Big O Tires, and his team. Charlie is one of the best leaders in the tire business and provides outstanding oversight of our store operations. If you need new tires or automotive service work, I hope you will consider visiting one of our 35 Big O Tires locations.

Jon Ihler,
President and CEO



Winter 2023 • Vol. 8 No. 2

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

Momentum is published three times annually. For address corrections, story ideas or other inquiries, email editor@mfaoil.com or call 800-366-0200.

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MFA Petroleum Company Acquires 13 KC-Area Big O Tires Locations

IN DECEMBER 2022, MFA

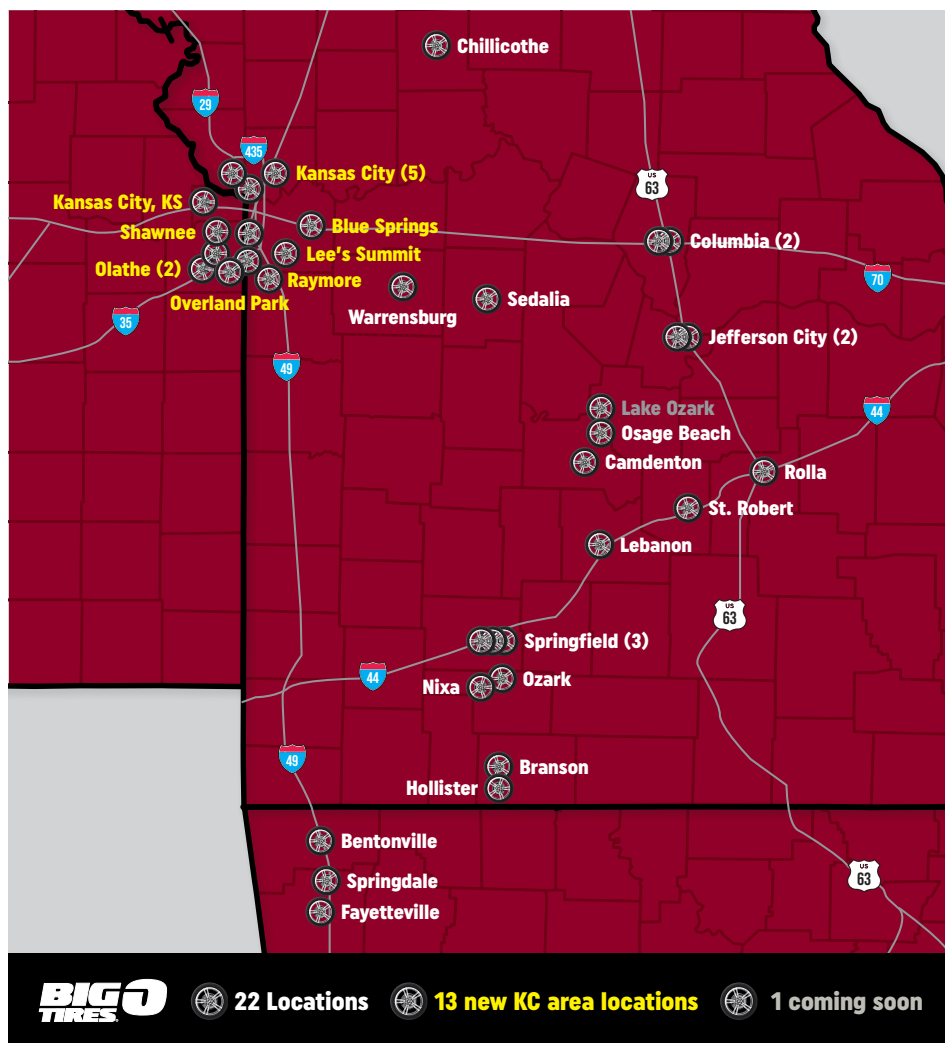
Petroleum Company (MPC), a Big O Tires franchisee and a wholly owned subsidiary of MFA Oil Company, announced the acquisition of 13 Big O Tires stores in the Kansas City metropolitan area. MPC purchased the stores from TBC Corporation, which owns and operates more than 730 tire and automotive service centers under multiple brands.

The purchase included eight locations in Missouri and five in Kansas. The stores in Kansas are the first in the Sunflower State for MPC, which operated 22 Big O Tires locations in Missouri and Arkansas before the acquisition. MPC is now the largest Big O Tires franchisee, with 35 stores following the Kansas City-area deal.

This is a major expansion for our company. It strengthens our current footprint and helps us build the Big O Tires brand throughout the Kansas City area."—Charlie Alexander, senior director of Big O Tires for MPC

"This is a major expansion for our company," says Charlie Alexander, senior director of Big O Tires for MPC. "It strengthens our current footprint and helps us build the Big O Tires brand throughout the Kansas City area. We are excited to serve the KC market."

Big O Tires offers tire services and repairs, wheel alignment, batteries, shocks, struts and a wide range of diagnostic, repair and routine maintenance services. Customers can find their nearest store and schedule an appointment at www.BigOTires.com. **M**



THE LIST OF ACQUIRED BIG O TIRES STORES INCLUDES THE FOLLOWING:

KANSAS LOCATIONS

Kansas City – 1923 N 110th St.
Olathe – 11815 S Black Bob Rd.
Olathe – 20202 W 153rd St.
Overland Park – 7953 W 151st St.
Shawnee – 15810 W 67th St.

MISSOURI LOCATIONS

Blue Springs – 545 NE Coronado Dr.
Kansas City – 700 NW Englewood Rd.
Kansas City – 7622 Wornall Rd.
Kansas City – 8820 Skyview Ave.
Kansas City – 9501 NE 83rd Terr.
Kansas City – 13521 Madison Ave.
Lee's Summit – 1125 SW Oldham Pkwy.
Raymore – 1901 W Foxwood Dr.



Sweeter WITH Time

**Tending to Sweet Potatoes has been a Passion
for the Matthews Family Since 1885.**

Photos and Story by Jason Jenkins



OPPOSITE PAGE: While their name might suggest otherwise, sweet potatoes aren't really potatoes at all. They are technically a root vegetable. ABOVE: William Brown "BB" Matthews Jr. oversees his family's sweet potato farm located north of Wynne, Ark.

These days, it seems the sweet potato has found its way onto American dinner tables with increased frequency. No longer is the venerable vegetable simply baked and buttered or smothered with marshmallows. There's an entire new world of sweet potato possibilities.

Search online and you'll find recipes for pies and pancakes, soups and salads, casseroles and curries that all incorporate sweet potatoes. Americans are baking, broiling, grilling, frying, steaming and mashing their way through more pounds of potatoes per person today than they did two decades ago.

Doctors will tell you it's because people recognize sweet potatoes as a great source of fiber, vitamins and minerals. William Brown "BB" Matthews Jr. will tell you it's because they taste so darned good—and he should know.

BB is a fifth-generation sweet potato farmer located north of Wynne, Ark., about an hour west of Memphis. Since 1885, his family has grown what they have dubbed "Sweet Delta Diamonds," producing roughly 20 million pounds of potatoes annually at Matthews Sweet Potato Farm.

FROM TRAGEDY TO TATERS

The farm may not have existed had it not been for a tragedy that took place in Mississippi nearly 150 years ago.

"My great-great-grandmother's husband died, so her uncle, who everyone called 'Uncle Lucky,' offered to give her this property if she'd move up here with her kids," BB said. "So, she moved and supposedly brought sweet potatoes with her."

Over time, the farm and sweet potato operation grew with each new generation of the Matthews family, from BB's great-grandfather,

Samuel Doak Matthews, to his grandfather, Peter Moore Matthews, to his father and uncle, William Brown and David Moore Matthews.

"It really kicked off with my grandpa, and then my daddy and uncle took it from there," BB said. "We were known as Matthews Brothers, working in partnership with my uncle and cousin, Terris, until about 17 years ago when we split up. Now there's two farms: Matthews Sweet Potato Farm and Matthews Ridgeview Farms."

TATERS, BUT NOT TUBERS

While their name might suggest otherwise, sweet potatoes aren't really potatoes at all. A member of the morning glory family, the sweet potato is technically a root vegetable, whereas the potato, a member of the nightshade family, produces true tubers.

While both crops yield underground goodies, they differ in their production. To grow potatoes, a farmer plants a "seed piece," essentially a chunk of a potato from which a new plant will sprout and produce more tubers. Growing sweet potatoes, however, requires vegetative propagation.

"We start with G1 seed potatoes that we buy from Mississippi every year. That's your better potato. No viruses," BB explained. "We'll bed those out in March and cover them with plastic. Once they sprout a plant, we take the plastic off and cover them with cloth to keep them warm and make them grow faster."

Typically, by the second week of May, the sweet potato plants in the seed beds are ready for transplant into production fields. Farmworkers make cuttings called "slips" from the plants. BB said it takes 50-60 acres of seed potatoes to grow all the slips the farm needs to plant 1,000 acres of sweet potatoes each year.



LEFT: After harvest, sweet potatoes must be cured. They are stored in 20-bushel wooden bins where they can remain for up to 14 months. RIGHT: BB Matthews moves a bin of sweet potatoes inside the farm warehouse where controlled temperature and humidity ensure the condition of the root vegetables.

“We’ll bed out 20,000 bushels,” he added. “That’s 1 million pounds.”

A bedding machine prepares a hill of soil for the sweet potato slips, which are cut in the morning and planted in the afternoon. BB said sweet potatoes do best in sandy loam soils, though he’s raised them in clay soils, too.

“We run three, eight-row finger transplanters,” BB said. “A crew of 16 rides each transplanter, and when we really get rolling, we can plant about 60 acres a day.”

Like other crops, sweet potatoes face pests and diseases during the growing season. BB said insects, including white grubs, whitefringed beetles and wireworms, cause the most trouble. Root-knot nematodes can also be a problem.

Sweet potato harvest usually begins in early September. The vines are mowed, and then seven to 10 days later, the potatoes are extracted from the soil using a two-row digger. The potatoes work their way up a chain conveyor to awaiting farmworkers who sort the vegetables by size, placing them in 20-bushel wooden bins. BB said yields typically hover around 400 bushels per acre.

“There’s tater varieties that actually yield better than what I’m raising, but they don’t taste the same. They don’t look the same. They aren’t what you want to raise for a baking potato,” he said. “There’s some that taste better than what I’m raising, but they’re harder to raise and harder to store, so I don’t raise them either.”

Once harvested, the bins of potatoes are taken to the farm warehouse where they will undergo a curing process. Curing promotes the healing of cuts and bruises that may have occurred during harvest. It also protects the potatoes from storage diseases and excessive shrinkage as starches are being converted into sugars. After curing, the sweet potatoes are stored in the warehouse at a temperature of 60 degrees and humidity between 85% to 90%.

“The longer they sit, the sweeter they get,” BB said, noting that when properly cured, a sweet potato can remain in storage for 14 months without issue. “It usually takes about six to eight weeks for them to cure, and then they’re ready to be sold.”

When the farm receives an order, the potatoes are brought out of storage, washed, graded and packaged. Baking sweet potatoes are graded as No. 1, No. 2 or Jumbo, which the family sells in 40-pound boxes or 3- and 5-pound bags. Those with imperfections, defects or feeding damage from field insects are designated as canning sweet potatoes.

“If it isn’t good enough for people to want to pick it up off the shelf, it’s a canner,” BB said. “With those, they’ll make all the processed products, from puree to fries.”

Sweet potatoes from the Matthews’ farm don’t all stay in Arkansas. Buyers can be found from New York to California and just about every state in between.

“When you get with a broker, there’s no telling where they’re liable to go,” BB added. “I’ve sent taters all the way up to Canada. I’ve even sent some overseas.”

While pests, disease and Mother Nature all present hurdles to sweet potato production, BB said that his biggest challenge is workforce. He relies heavily on temporary agricultural workers from Mexico.

“I hate to say it, but most people aren’t willing to do this kind of work,” he lamented. “The days are long, and it’s physical, in the elements. When we’re planting, we need 16 guys for every eight-row transplanter. When we’re digging taters, we have around 100 workers in the fields. When we’re packaging, it works best with about 20 guys. It’s tough to find enough people.”

Yet, despite the challenges, BB says he can’t imagine their family farming operation without sweet potatoes. His father, William Brown Matthews Sr., still can be found running a forklift in the warehouse, helping to load out pallets of potatoes. BB’s son, Forrest Garrett, represents the sixth generation and works side by side with his dad in all aspects of the operation.

“It’s pretty cool to get to work with them both every day,” BB said. “There aren’t a lot of folks out there who get that opportunity, so I don’t take it for granted.” **M**

For more information on Matthews Sweet Potato Farm, call 870-238-0244.



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Poised for GROWTH

93rd Annual Delegate Meeting



By Adam Buckallew
Photos By Casey Buckman



MFA Oil Company declared it would pay \$6.9 million in cash to its members in exchange for doing business with the cooperative during the company's 93rd Annual Delegate Meeting on Dec. 12, 2022.

Nearly 300 elected representatives of the cooperative convened in Columbia, Mo., at the Holiday Inn Executive Center to receive reports on the company's financial standing and operational performance and learn of

the patronage disbursement approved by the MFA Oil Board of Directors.

Chief Financial Officer Jeff Raetz presented the company's fiscal results and informed delegates that the co-op's balance sheet is strong. Raetz reported that the cooperative brought in \$14.3 million in company-wide pre-tax earnings for its 2022 fiscal year. He said the \$6.9 million cash payout to members includes

\$3.5 million of 2022 qualified patronage and a retirement of \$3.4 million in member equity from 2008.

"Financially, MFA Oil is as healthy as ever," Raetz said while noting the cooperative has returned \$40.8 million in cash to its members over the last five years.

Jon Ihler, president and CEO, said the company exceeded earnings expectations



OPPOSITE PAGE: MFA Oil Board Chairman Glen Cope delivered his opening remarks at the company's 93rd Annual Delegate meeting. TOP LEFT: Chief Financial Officer Jeff Raetz presented financial results for the 2022 fiscal year. TOP RIGHT: MFA Oil delegates and employees gathered for the meeting in Columbia, Mo., at the Holiday Inn Executive Center. BOTTOM: Meeting attendance was strong with nearly 300 delegates participating.

thanks to contributions from employees in every division within the company.

"Across the board, we saw great performance during our 2022 fiscal year despite new challenges like surging inflation," Ihler said.

Ihler told attendees that the company remains in a position of expansion. He views continued growth as essential and sees development opportunities in all divisions of the co-op.

"We want to find new ways to add value to your cooperative," he said. "One of the ways we added value in 2022 was through strategic growth. Growth requires investment, which we think about in many ways, such as new assets, acquisitions, technology upgrades and workforce development. These investments are all about putting the cooperative's money to work for you."

Glen Cope, chairman of the MFA Oil Board of Directors, discussed how he and his fellow directors view growth goals.

"None of us want to be stagnant in our farms and businesses, and it is no different with MFA Oil," Cope said. "Growth for growth's sake is not what we are after.

Acquisitions and expansion into new markets that make sense for the longevity of MFA Oil is our ultimate goal and the strategy that your board and senior management share as our roadmap."

Cope said growth adds value to the company's bottom line, allowing for greater patronage returns and retirement of member equities.

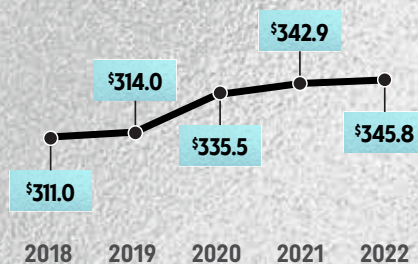
"It's all about sharing our success," he said. "We want to reward our farmer-owners for buying from the cooperative."

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. Customers who are agricultural producers or owners of land used for agricultural production and who purchase at least \$1,000 of product from MFA Oil during its fiscal year (Sept. 1 through Aug. 31) are eligible for membership in the cooperative. [M](http://www.mfaoil.com)

EARNINGS

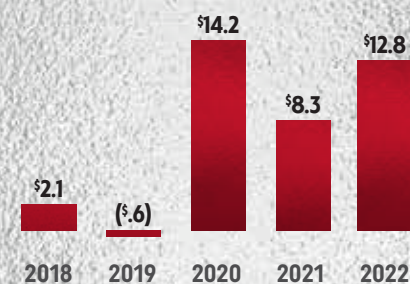
IN MILLIONS OF DOLLARS

NET WORTH

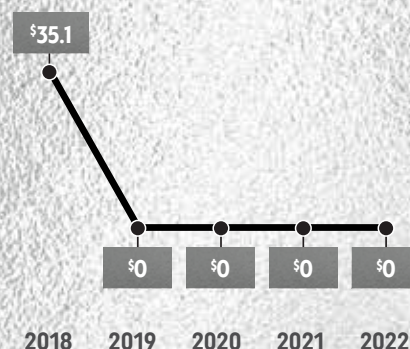


EARNINGS ON MFA OIL OPERATIONS

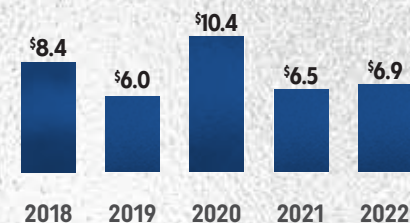
EXCLUDING PATRONAGE



TOTAL INDEBTEDNESS



PATRONAGE: RETIRED PAST EQUITIES AND CASH PAYMENTS



MFA Oil Company 2022 Fiscal Year Audit Report

Our auditors, CliftonLarsonAllen LLP from Bloomington, Ill., recently completed our fiscal year audit for the period Sept. 1, 2021, through Aug. 31, 2022. Following is a summarized balance sheet and a consolidated statement of operations for our past fiscal year.

CliftonLarsonAllen LLP 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 Aug. 31, 2022, 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, 2022 AND 2021

	2022	2021
Sales	\$1,565,513,419	\$1,066,711,194
Cost of Sales	1,305,187,430	848,769,092
Gross Margin	\$260,325,989	\$217,942,102
Other Income	6,793,753	7,371,673
Operating Expenses	250,592,714	223,268,437
Income from Operations	16,527,028	2,045,338
Other Income/(Expense)		
Patronage Dividends	1,480,751	7,326,695
Interest Income	1,646,822	921,704
Interest Expense	(169,978)	(18,290)
Gain(Loss) on Sales of Assets	(2,609,691)	3,066,950
Other Income/(Expense)	(2,623,478)	2,297,950
Net Income Before Tax	\$14,251,454	\$15,640,347
Income Tax	3,086,967	1,454,351
Net Income	\$11,164,487	\$14,185,996

CONSOLIDATED BALANCE SHEET AUGUST 31, 2022 AND 2021

Assets		
Current Assets	2022	2021
Cash	\$27,730,205	\$53,637,087
Investments in For-Sale Securities	4,624,222	4,980,433
Accounts Receivable	81,240,398	55,394,152
Inventory	94,337,374	69,609,141
Other Current Assets	19,507,920	14,365,014
Total Current Assets	\$227,440,119	\$197,985,827
Investments	91,373,590	91,371,673
Property, Plant & Equipment	149,966,230	143,566,549
Intangible Assets	21,454,345	19,837,088
Other Assets	74,316	697,287
Total Assets	\$490,308,600	\$453,458,424

Liabilities, Members' Equities and Retained Savings

Current Liabilities	\$132,696,760	\$97,678,652
Long-Term Debt	0	0
Other Long-Term Liabilities	1,430,635	1,222,201
Deferred Income Tax	10,363,815	11,670,506
Total Liabilities	\$144,491,210	\$110,571,359
Members' Equities	67,713,037	68,327,843
Retained Savings	278,104,353	274,559,222
Total Members' Equities	\$345,817,390	\$342,887,065
Total Liabilities and Equities	\$490,308,600	\$453,458,424



FORGING VALUABLE CONNECTIONS

MFA Oil and MFA Incorporated Host Second Annual Emerging Leaders in Ag Conference

By Adam Buckallew | Photo By Allison Jenkins

Nearly 80 young farmers from Missouri, Arkansas and Kansas participated in the second Emerging Leaders in Agriculture Conference hosted by MFA Oil and MFA Incorporated on Jan. 11-13. The event, held at Camden on the Lake Resort in Lake Ozark, Mo., is designed to help producers better manage and grow their agribusiness operations while offering valuable networking opportunities with fellow young farmers.

The two-and-a-half-day gathering featured speakers and conversations about sustainability, farm transition planning, leadership, farming in the age of consumer preference, and cooperative benefits.

Making Connections

Participants like Ryan Pohlman appreciated the invitation to attend the conference and connect with peers. Pohlman, who

raises registered Angus cattle on a diversified farm in Oak Ridge, Mo., with his wife, Lindsey, said he picked up new ideas from both the speakers and attendees.

“It was a great opportunity for us to learn from one another, see things from different perspectives and meet people who face similar challenges,” Pohlman said. “It was all very informative and got the wheels spinning in my brain. We’ve picked up some ideas to consider for the future of our farm.”

Kyle Croy said it’s comforting to hear the challenges he and his wife, Taylor, face on their row-cropping operation in Gallatin, Mo., are not unique to them. The Croys raise corn and soybeans and have a small herd of Simmental-Angus cattle.

“There are many challenges that young farmers face,” Croy said. “It was nice to talk to people going through many of the same



situations. We traded ideas and best management practices to learn from one another. We met several people we plan to work with in the future.”

Stepping Up

For Katey Freeman, the conference prompted a reexamination of her role on her family’s diversified farm in Columbus, Kan.

“I’ve realized that I need to step up and take on more of a leadership role,” Freeman said. “I need to work alongside my dad, not just for him.”

The Freemans raise wheat, soybeans, corn and sorghum and operate a commercial cattle operation. For years the family farm has been run by Katey’s father and grandfather. When her grandfather suffered a stroke in July 2022, Katey took on more responsibility to lessen the load on her dad.

After the conference, Freeman said she was excited to talk with her parents about things she had learned.

“It can be hard talking to your parents and grandparents about farm transitions and shifting responsibilities, but I think it will help us strengthen our relationships in the long run and improve our farm management.”

Collaborative Learning

Discussions of leadership and farm transference also resonated with Margaret Cleveland, whose family owns and operates Ozark Fisheries, a fourth-generation fish farm. The Cleverlands have sold ornamental goldfish and koi throughout North America for 96 years and also operate Circle F Cattle Company.

“We are a family farm, so succession planning is essential,” Cleveland said. “I enjoyed hearing about the best ways to pass ownership down to future generations.”

Cleveland was impressed by the openness of the young farmers in attendance and the diversity of farming operations represented.



There are many challenges that young farmers face. It was nice to talk to people going through many of the same situations.” – Kyle Croy

“I was blown away by how willing everyone was to share about their experiences and learn from each other, regardless of the type of farm they are running,” she says. “Hearing about other farmers’ successes and challenges is always informative.”

Cleveland believes other farmers are often the best resource for young farmers. Though she didn’t know any other participants before the event, Cleveland said she made connections with whom she plans to stay in touch.


“I’m already planning to host someone I met on the last day of the conference at my farm and schedule a visit to her farm,” Cleveland said. “It will be a great chance to share more ideas and could open up opportunities for future collaboration.”

A Sustainable Future

Levi Henry admitted he wasn’t sure what to expect from the meeting but was pleasantly surprised with his participation.

“It was an eye-opening experience for me,” said Henry, who raises turkeys for Butterball and operates Turkey Creek Farms LLC, a poultry litter service. “There’s been something for everyone, no matter what type of producer you might be. I particularly enjoyed the session on sustainability. We need a sustainable plan to keep the farm going for future generations. There were lots of great ideas that were exchanged that we can take home and evaluate.”

MFA Oil and MFA Incorporated plan to continue hosting the Emerging Leaders in Agriculture conference annually.

“We will continue to support our up-and-coming farmers and ranchers because they represent not only the future of agriculture but also the future of our cooperatives,” said Jon Ihler, MFA Oil president and CEO. “We’ve had great participation in these conferences, and we look forward to hosting another crop of emerging leaders next year.” 

MFA FOUNDATION GIFT SUPPORTS RURAL MENTAL HEALTH RESOURCES

By Jake Hispher,
University of Missouri Extension



Missouri farmers and ranchers increasingly struggle with mental health challenges and access to resources. The state's rural suicide rate is growing faster than in urban counties, increasing 78% between 2003 and 2017.

With a four-year grant commitment from the MFA Foundation, University of Missouri Extension will have new avenues to support rural communities in need of mental health assistance.

"Most parts of rural Missouri don't have access to mental health providers and services to meet the need," said Karen Funkenbusch, an MU Extension health and safety specialist and director of the Missouri AgrAbility project. "The MFA Foundation's substantial four-year commitment will allow the expansion of teletherapy sessions and increased educational awareness in more rural communities. This generous gift will assist in the creation of more resources and the development of a statewide mental health awareness campaign

targeting one of Missouri's most vulnerable populations."

MU Extension addresses the challenge through resources shared by trained extension specialists. With backgrounds in both agriculture and mental health, these specialists have a deep understanding of the pressures that farmers and ranchers face, such as rising fertilizer and fuel costs, challenging weather, poor harvests and struggles with debt.

"The lack of mental health support in Missouri's rural areas is an ongoing challenge," said Jon Ihler, president and CEO of MFA Oil. "It has been difficult to address for multiple reasons, from cultural to financial, but there is a clear need for better access. The MFA Foundation recognizes that need and hopes our contribution can help fulfill it."

One such resource is the Farm and Ranch Stress Assistance program, which provides mental health resources and telehealth counseling sessions. Since 2020, the program—broadly known

as Show-Me Strong Farm Families—has served more than 2,000 farm community members in all 114 Missouri counties. Funkenbusch and her team teach classes and provide resources to people experiencing problems related to mental health.

The program has saved Missouri participants \$91,330—the amount that USDA National Institute for Food and Agriculture and MU Extension scholarships covered to ensure individuals can attend the behavioral health programs regardless of need.

"Seeing the approach that the Farm and Ranch Stress Assistance program has taken convinced us that partnering with University of Missouri Extension will be a true multiplier for the MFA Foundation's financial support," Ihler said. "If we focus on this challenge, we can make a difference."

The MFA Foundation is funded by MFA Inc., MFA Oil and local affiliates of both companies. **M**

New Logo. Same Break Time.

*Same cold drinks. Same delicious sandwiches.
Same MFA Oil detergent gasoline.*



**Check out our new look at a Break Time near you!
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Q&A with Monte Fisher of the MFA Oil Board of Directors



Q You've served on the MFA Oil Board of Directors since 2017. What have you learned about the cooperative since you joined the Board that you didn't know before?

A The cooperative handles vast amounts of customer information that must be protected. These days it's common to see news of companies that have cybersecurity breaches. I just recently saw a story about a telecom provider that suffered its eighth data breach in less than five years.

Every company must be prepared to handle cybersecurity threats, and MFA Oil is no different. During my time on the board, I've learned there's much more to the business than just delivering gas. Our cooperative has strong policies and procedures in place to protect our customers' and members' data. There is a lot of work that goes on behind the scenes that many of our farmer-members never see.

Q MFA Oil was founded in 1929 and continues to stand the test of time. Why do you believe the cooperative remains an essential service for its farmer-owners?

A We're delivering the fuel, propane and lubricants our farmers and



ranchers need to run their operations. But it goes beyond providing excellent products. What makes the company essential to its farmer-owners is its dedication to service. Cooperatives are built to serve their members, and we've placed a high priority on this calling. Putting customers first is one of the three core values we have at MFA Oil.

Q What is something you think more members of the cooperative should know?

A I wish more members realized how much we value their input. Your Board of Directors routinely takes comments we receive at local annual meetings, district meetings and the annual delegate meeting into consideration during our decision-making process.

There is considerable value in the feedback we receive from the membership. We want to continue to encourage members to stay engaged and share their thoughts with us. Cooperatives are

grassroots-based organizations. The more involvement we get from our members, the stronger we become.

Q MFA Oil has long been known to provide high-quality fuels and lubricants to members and customers. How important is that reputation for dependability?

A It's essential. You are what your record says you are. We've talked in the boardroom many times about the reputation MFA Oil has built as a trustworthy supplier and how valuable that is to our members and customers. Trust is built with consistency, and that's something our cooperative has delivered since 1929.

We all deal with trust in many aspects of our farming operations, and it's incredibly

important. Our farmers know they can depend on our products to protect the significant investments they've made in their valuable machinery and vehicles. The fact that we stand behind the quality of our lubricant products with a limited warranty protection plan reinforces that trust.

Q What has the cooperative accomplished during your time on the board that has made you most proud?

A I am most proud of our renewed focus on customer service that began in 2019 and continues to this day. The Board of Directors has worked closely with the executive management team to ensure we are a customer-service-oriented company. We've made several changes in recent years, and I'm proud to have been a part of that process.

Of course, you can't talk about customer service without mentioning the important role employees play. We've made great strides in employee development, recruitment and retention to ensure we have quality people in place to serve our members' and customers' needs. **M**

» Monte Fisher, a lifelong resident of Brashear, Mo., grew up on his family's farm. Following his retirement from a 31-year career with the Missouri Department of Transportation, Fisher began farming full-time. Fisher was elected to the MFA Oil Board of Directors in 2017.

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» The Big Picture

Photo Courtesy United
Soybean Board.



Weeds Adapt to Fight Back Against Herbicides

WEEDS TODAY AREN'T LIKE "WHAT MOM USED TO MAKE," says University of Missouri Extension weed scientist Kevin Bradley.

Today's weeds know how to fight back against long-used herbicides and adapt in ways that spell trouble in production agriculture, says Bradley. Officially, Missouri already has 11 different herbicide-resistant weed species. Waterhemp and Palmer amaranth, both weeds in the pigweed family, rule the roost when it comes to resistant weeds in Missouri, he says.


Resistant weeds are fast outpacing the development of new herbicides. It's not just resistance running amok; it's the type of resistance that concerns Bradley. "Some of the mechanisms responsible for resistance in these weeds like waterhemp and Palmer amaranth aren't like anything we've seen before," he says.

Herbicides focus on specific enzymes that bind to target sites. Historically, weeds have adapted through mutations in their internal enzymes that result in changes to those target sites. This has been one of the most common resistance mechanisms identified in weeds for the past several decades.

More recently, weeds have been developing metabolic-based resistance, or non-target-site resistance, which lets plants convert the herbicide's active ingredient into inactive metabolites that don't kill the plant. Worse yet, metabolic resistance can confer resistance to other herbicides within the same chemical groups and perhaps even to herbicides in other groups. It's possible that metabolic resistance can confer resistance to new herbicides that have never been sprayed in that field. This makes weed control even more unpredictable and concerning, Bradley says.

"Unfortunately, the trend with resistant pigweeds like waterhemp and Palmer amaranth right now is metabolic resistance," Bradley says. "When weed scientists have investigated the 2,4-D, dicamba or group 15 resistant pigweed populations that have been found in some states in recent years, they have found metabolic resistance mechanisms in these weeds more often than not."

"Keep mixing and rotating herbicide sites of action, but remember, herbicides alone aren't a silver bullet to solve the resistance problem."

Meanwhile, Bradley is studying other ways to control weeds and prevent weed seeds from returning to the soil. Methods include weed electrocution and a seed destructor that crushes seeds during harvest. Bradley says that it is going to take more than herbicides alone to solve this problem with resistant weeds. 

— BY LINDA GEIST, UNIVERSITY OF MISSOURI EXTENSION

UNCONVENTIONAL LESSONS PREPARE SLATER FFA STUDENTS FOR THE FUTURE

Becoming an agricultural education instructor and FFA advisor at Slater (Mo.) High School was a no-brainer for Zach Crews.

His father, Paul Crews, was a Slater schools agricultural education instructor and FFA advisor for more than 20 years and a Slater high school principal for seven. His father even had a Missouri House of Representatives proclamation issued honoring his lifelong service.

“Watching my father and other agricultural instructors over the years, seeing how they taught, and being in FFA myself, it was easy to follow in those footsteps,” Crews said.

Slater is about 13 miles northeast of Marshall. With a population of less than 2,000, it is small even by rural Missouri standards. Growing up there, Crews knew he wanted to stay in the area, and he knew he wanted a career in ag. He has taught agricultural education for nearly 20 years.

“To be in ag communications as long as I have, you have to have broad shoulders, be able to go with the flow and always realize the students come first,” he said

This philosophy has served him well. He was one of only six ag educators who received the National Association of Agricultural Educators Ideas Unlimited Award a few years back for his hands-on, innovative techniques. These include a mock castration, still one of the most basic and essential livestock procedures. His teaching technique involves two Styrofoam balls, water balloons and gelatin. Crews demonstrates the procedure in class, then turns his students loose.



Zach Crews (left) serves as FFA advisor and agricultural education instructor for Slater High School.

He says most get it, and giggles and embarrassment are rare.

The logistics of attempting to do a live castration in class are too difficult, Crews said, making the mock version much more efficient.

“From finding the animals and a producer willing to let you show students this process to teaching students the proper safety techniques and procedures of this common practice, it could be a nightmare for a teacher actually to do a live castration in class,” Crews said.

The Slater FFA team also placed second in farm management career development at the 2022 Missouri FFA Convention. To win, students had to analyze real-life business problems and then pass an exam proving their understanding of basic math and economic principles. Among other things, this allows young adults to see the purpose of math in their daily lives, Crews said.

He is cognizant that most of his students don’t live on a farm and will never make a living in production agriculture.

“Ag is far from just farming,” he said.

“Anything you eat, the house you live in, the clothes on your back all come from or involve ag in some way. I teach and prepare young adults for the world’s greatest and most vital industry.”

But what he’s really doing is preparing them for the future.

“I want them to be problem-solvers and equip them for a society that doesn’t exist yet,” he said. “When I was in high school, then (at) MU, data processing, the internet and social media were brand new.” Social media, once dismissed as a platform for gossip, is now an essential component of ag communications. The internet is mandatory for almost everything. It is anyone’s guess what the future will look like, but Crews is teaching students to think, adapt and ready themselves for a changing world.

And that’s how he defines success.

“I always keep student success in mind,” he said. “For me, ultimate success is doing something every day to ensure their success in life.” **M**

— BY NEAL FANDEK

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



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Supporting Agricultural Education in Classrooms Across Missouri

AS THE NUMBER OF AMERICAN FARMING FAMILIES shrinks, the general population's understanding of agricultural production has declined. The Missouri Farmers Care Foundation is working to address this information gap through its Agriculture Education on the Move™ (AEOTM) program, which builds agriculture and food science literacy in third-grade students.

The program's curriculum highlights the important journey of food and everyday products grown and raised by Missouri farm families while aligning with key classroom objectives and standards in science, math, reading and writing.

The MFA Oil Foundation has supported this educational effort since 2017 with annual grants of \$50,000. The \$300,000 investment has helped bring lessons on topics such as plant and animal sciences, soil, nutrition, ag-based careers and more to thousands of Show-Me State students. The curriculum is taught through interactive instruction once a week for about an hour over two-and-a-half months.

The program is free and available to all interested Missouri elementary schools. Participating students receive a workbook and supplies for STEM-related activities designed for the third-grade level. Knowledgeable guest instructors lead 30- to 40-minute interactive presentations that often include a virtual farm tour or video related to the lesson. The final 20 minutes are reserved for hands-on activities such as planting seeds, making butter, calculating food costs and creating feed rations.

"The hands-on aspect of AEOTM is so powerful, as students get to take part in the concepts of agriculture they learn about," said Heather Fletcher, AEOTM program director. "Whether they're making corn plastic or identifying parts of a boiled egg before enjoying it as a tasty snack, it's great to see those light bulb moments when students get to see, taste, touch and feel as part of the learning process. The fact that students have these experiences while building on the science, math and language arts concepts they are already studying makes AEOTM a pretty fantastic addition to any classroom."

In 2022, more than 8,000 Missouri third graders participated in AEOTM at 144 schools. That's a 73% increase in participation from 2021, largely attributable to the AEOTM FFA Partnership, an opportunity for Missouri FFA members to become educators and mentors in their local communities. The partnership engages FFA high school students in building leadership and communication skills, and advocating for farming families while interacting with elementary students in a fun atmosphere.



TOP: The MFA Oil Foundation presented a grant to the Missouri Farmers Care for the Ag Education on the Move (AEOTM) program. Pictured (l-r): Jake Taylor, MFA Oil Board of Directors; Heather Fletcher, AEOTM program director; Ashley McCarty, Missouri Farmers Care executive director; and Adam Buckallew, MFA Oil senior public and government relations specialist. **BOTTOM:** Third-grade students learn about agriculture through weekly lessons.

Approximately 450 FFA members attended a 2022 training event at the University of Missouri, where they prepared for their roles as partner educators. Another FFA training opportunity is planned for 2023.

"We've seen tremendous growth in the FFA partnership in recent years, and the addition of an in-person training opportunity has enhanced the experience for our FFA partners as they become both advocates for agriculture and teachers in their local communities," Fletcher said.

Fletcher said the goal is to increase AEOTM enrollment to 10,000 students in 2023. She and her team are looking to grow the program participation in all areas of the state to broaden agricultural understanding. To find out how to invite this program into your school or classroom in 2023, visit www.agmoves.com. **M**

Freight Family

SINCE 1950, THREE GENERATIONS OF THE BAUGHMAN family of Mora, Mo., have played a role in the transport of agricultural freight across central Missouri and surrounding states. The family business, Baughman Feed Service, Inc., is a regional trucking company that delivers key ingredients to livestock producers, feed mills and more.

Founded by Ray Baughman, the company began by delivering feed to farmers in rural Cole Camp, Florence, and Smithton, Mo.

“This business began with a single truck,” said Duane Baughman, president of Baughman Feed Service. “People learned they could depend on my dad to haul their livestock feed, and we’ve gradually grown from there.”

In 1969, Duane Baughman got his start in the family trucking business by traversing the backroads of Benton, Morgan and Pettis counties. At 19 years old, he navigated the gravel and blacktop roads of the countryside while delivering nourishment to his father’s flock of turkeys and neighboring customers’ livestock.

The Baughmans began hiring drivers to build their fleet in 1970. The father-son duo worked together until Ray’s passing in 1993. By then, they had 12 feed trucks and began to diversify with grain hauling. At its peak, the fleet had 25 trucks, though that number has lessened in recent years due to a shortage of drivers.

Trucks and Cattle

Tractor trailers bearing the Baughman Feed Service insignia can be seen crisscrossing Midwestern highways en route to hog barns, poultry farms, flour mills and grain elevators. The trucks haul a variety of feed ingredients and grain. A big rig visiting Hutchinson, Kan., will pick up livestock feed salt from the local mine and bring it back to central Missouri. Wheat midds—a byproduct of the milling process to make flour—are headed to a Cargill facility to make turkey feed. Other trucks may haul grain to St. Louis or soybean meal to livestock operations in southern Missouri.

A truck shop in eastern Sedalia, Mo., keeps the company fleet up and running. There, two mechanics, along with help from Duane’s son, Garrin, service trucks and make repairs to keep the business humming. Meanwhile, Duane oversees operations from the company’s headquarters in Mora, where his daughter, Rayelyn, handles accounting and bookkeeping. Theresa, Duane’s wife, is the postmaster for nearby Stover and has been with the U.S. Postal Service for nearly 20 years.

In addition to the trucking business, the Baughmans run a cow-calf operation with 175 cows. The cows are raised on fescue



pastures and hay grown on the family’s 600 acres of land. Garrin, who is 32, tends to the cattle herd.

Cooperative Involvement

Both Duane and Garrin serve as MFA Oil delegates for the cooperative’s Cole Camp bulk plant. Duane was elected as a delegate in 2008, and Garrin has served since 2021.

“My dad was a delegate for many years, and he and other local farmers recommended that I get involved,” Duane said. “When the local manager asked me if I had any recommendations, I thought of Garrin. Our family has had great experiences with MFA Oil.”

Duane equips his drivers with Petro-Card 24 credit cards for refueling. He likes the wide network of more than 180 Petro-Card 24 sites that cover much of the territory his trucks roam, and he uses the co-op’s contracting program to lock in a set price on his fleet’s fuel gallons to manage volatility.

As a delegate and longtime member of MFA Oil, Duane encourages his fellow farmers to buy fuel with a Petro-Card 24 card.

“You’re getting the best fuel, earning patronage and helping the co-op avoid credit card processing fees if you use your Petro-Card 24 card as we do,” Duane said. “If you’re using a regular credit card, that’s taking money off the bottom line that could be used for patronage dividends or new equipment.”

He also appreciates the quality of fuel the cooperative sells.

“With our business, we’ve got to keep everything running,” Duane said. “If we have a truck go down, the driver isn’t making any money, it costs me money, and we’re not getting the job done. We depend on good products like MFA Oil’s BOSS diesel fuel to keep our trucks on the road.” **M**

Three Keys to Pricing for 2023

IN THE FIRST QUARTER OF 2023, there are still a lot of unknowns about our economy, China and energy inventories. Each of these areas, along with volatility, will impact the direction of prices for the remainder of the year.

U.S. Economy

There is no shortage of opinions regarding the direction of the U.S. economy. The word “recession” appeared in more than 650,000 news headlines last year. Economists, investors, journalists and politicians have argued whether the U.S. economy was in a recession or headed for one soon. Mixed economic signals have made it difficult to form a consensus. Gross domestic product (GDP) grew at an annualized rate of 2.9% in the fourth quarter of 2022, above the overall GDP growth of 2.1% for the year.

Meanwhile, inflation remains a problem. The Consumer Price Index (CPI) for December showed a 6.5% rise in prices over the last year—a 0.1% dip from November. While that represents a welcome retreat from the 9.1% peak of the current inflation cycle, the December reading marks the second-hottest December CPI data since 1981. Interest rates are likely to continue to rise, which may cause consumers and businesses to put off purchases. Many market observers speculate that U.S. economic growth will slow in 2023 under the cumulative weight of interest rate hikes instituted by the Federal Reserve.

China Loosens Restrictions

China’s economy was hampered by its ultra-strict zero-COVID policy in 2022, but the country may be positioned for a bounce back. Chinese President Xi Jinping’s administration loosened travel restrictions in December and reopened the country’s borders to visitors. The uptick in travel has created additional demand for all forms of energy.

There is a lot of pent-up demand in China and any economic rebound could be big.



China has roughly 1.6 billion people. More activity—be it driving to work, riding the subway, going out to eat or traveling—could create a massive economic ripple effect. This is what energy market analysts fear. As Chinese citizens travel more, demand for energy and support for pricing would grow. Of course, a more open policy could also result in a resurgence of COVID-related issues, which has been the primary stumbling block for the Chinese economy in recent years.

Supply

Oil inventories have begun to catch up with historic stockpile percentages but remain at concerning levels. Distillate inventories have risen by 14 million barrels since Oct. 7, which marked the lowest level in the last 10 years. The deficit on Oct. 7 compared to the five-year seasonal average has been roughly halved as of Feb. 3, 2023. This is great news, but stocks remain at the lower end of the 10-year average range. We are unlikely to see distillate inventories restored to a comfortable level without a recession or an economic slowdown to ease consumption. If a recession does not disrupt demand, prices will likely move higher to slow consumption and preserve inventories.

Wild cards, such as Russian President Vladimir Putin, could create additional

uncertainty in the energy market. Ukraine and Russia remain at war. Many countries have sanctioned Russia, and the European Union has set price caps on Russian refined oil products to limit Moscow’s funds for its Ukrainian invasion. What that means for Russia’s oil production and the barrels it provides to the market remains to be seen.

In January, Department of Energy reports showed a massive build of 18.96 million barrels of crude oil above expectation due to a cold snap that caused many refineries to shut down or scale back production. Despite this news, we are still looking at below-average crude inventories for February. Gasoline and distillates stocks also remain at the low end of their historical averages for this time of year.

These factors—the economy, China’s loosening of restrictions and the inventory situation—will be key to what we see from the energy market. Staying informed on these news topics can help you anticipate energy market trends and the pricing we may see in 2023. **M**



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

New Feature Added to Online Bill Pay

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MFA Oil Acquired Blue Flame Gas of Marthasville, Mo.

On Oct. 18, 2022, MFA Oil Company acquired Blue Flame Gas, an independent propane retailer based in Marthasville, Mo. The deal included trucks, tanks and customer accounts.

"This acquisition will complement our existing refined fuel customers in the area and our propane services in the broader region," said Kenny Steeves, senior vice president of MFA Oil operations. "It will deliver big logistical benefits to our cooperative members and customers."

MFA Oil continues to operate the acquired propane office at 15956 State Hwy 47 in Marthasville. The company already had a presence in Marthasville, with a Petro-Card 24 fuel station and a refined fuel bulk plant in the city.

"We want to thank the Glosemeyer family, the former owners of Blue Flame Gas, for making this an easy and smooth transaction," Steeves said. "Working with them has been wonderful. We are also happy to welcome two very experienced

employees and their vast knowledge of the propane business to the MFA Oil family."

Blue Flame Gas has provided dependable propane service to customers in and around Warren County, Mo., for more than 40 years.

"Our family has owned Blue Flame Gas Company for four decades, and the decision to sell has not been easy," said Sandy Cooper, daughter of Blue Flame Gas founder Dennis Glosemeyer. "When MFA Oil approached us about buying Blue Flame Gas, we all knew it was the best fit for our customers and employees. I also knew that Dad would be incredibly pleased with our choice. He always said if he would ever sell, he wouldn't sell to just anyone."

Break Time Opens Second Springfield, Mo., Store, Rebuilt Lexington, Mo., Location

On Dec. 20, 2022, Break Time opened the doors to its second convenience store in Springfield, Mo., at 1545 W. Republic Road.

"We tell our Break Time customers we only need a moment to make their day better, and we're happy to have the opportunity to brighten the days of more Springfield-area customers," said Curtis Chaney, senior vice president of retail for MFA Oil. "Springfield is a great community, and we are excited to grow our presence here."

The new store has 12 pumping positions available to consumers with regular, super and premium unleaded gasoline; E85; diesel fuel; and diesel exhaust fluid.

Roughly 150 miles northward, Break Time reopened its store at 902 S. Business Highway 13 in Lexington, Mo., on Jan. 9. The store was closed for four months during a rebuild that expanded the store's square footage, and added pumps, new fueling options, and more food and beverage choices for customers.




"Despite its smaller size, our former Lexington store was profitable," Chaney said. "We decided to rebuild because we see an opportunity to bring in more customers and boost our inside sales with additional food and drink options."

The Lexington location now offers clear and red diesel and E85 fuel in addition to gasoline. The diesel fuel and ethanol blend are new fueling options for the store.

Lexington-area customers will find many different food and drink offerings that the older store did not have room to provide. Hunt Brothers Pizza, AnyTime Eats breakfast sandwiches and roller grill foods are now available. Additionally, a wider selection of fountain drinks, slushies and bean-to-cup coffee dispensers are on-hand to satisfy thirsty customers. The bean-to-cup coffee technology, which has become a standard offering at newer Break Time locations since its introduction in 2020, provides freshly ground coffee on demand.

Taylor and Dameron Receive Cooperative Governance Certification

Jake Taylor and Tony Dameron, two members of the MFA Oil Board of Directors, were recently awarded certification for their completion of the Advanced Governance Series training program for cooperative board members. FCC Services provides certification to educate directors about their fiduciary responsibilities and the complexity of co-op governance. Taylor and Dameron represent the co-op's Central and East Central Districts, respectively. 



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