



MOMENTUM

95 YEARS STRONG
MFA Oil Highlights Major Investment,
Announces \$14.1 Million in Cash for
Members at Annual Meeting

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Angus ambitions

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Winter 2025

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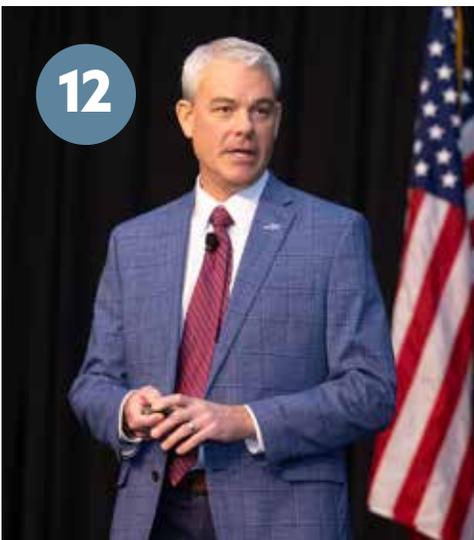
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Cover Photo by Jason Jenkins



Going Digital

Change isn't always easy—especially when it involves something as familiar as the magazine you've been receiving in the mail for years. I get it. But as we launch this first digital edition, I want to take a moment to explain why we've made this transition and why I believe it's the right move for our cooperative.

Several factors led us to this decision. First and foremost, printing and mailing costs have skyrocketed. Like many of you, we've seen firsthand how unreliable rural mail delivery has become. We've heard from members frustrated by magazines arriving weeks late—if they show up at all. A digital format allows us to deliver information faster, more reliably and at a fraction of the cost.

Beyond savings, moving to a digital magazine offers several advantages. We can now provide more timely updates, including late-breaking news and announcements. We also gain valuable insights into what

interests our readers most. By tracking engagement—such as what articles are read the most and for how long—we can tailor future content to better serve you. Plus, digital magazines allow for interactive features, such as direct links to related resources, services or articles.

I know this will be a big shift for some of our members. Not everyone is comfortable with digital formats, and we understand that. If you need help getting signed up or accessing the magazine, our customer service representatives at your local MFA Oil office are ready to assist. We want to make this transition as smooth as possible.

The more digital communications continue to grow and evolve inside the cooperative, I would love to hear feedback on how we can help those who don't feel as comfortable using it. The more we can help people get familiar with this transition, the better. I'm open to your feedback and suggestions. Please send them to editor@mfaoil.com.

You can access each edition at mfaoil.com, where you'll also find an option to sign up for email notifications when a new issue is available. And, of course, we'll continue sharing key updates on our website and social media channels.

We appreciate your support as we take this step forward. Our goal is to provide the best possible communication with our members, and we believe this change helps us do just that. Thank you for being part of MFA Oil, and I look forward to hearing your thoughts on our new digital magazine.

Jon Ihler,
President and CEO



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This magazine comes to you courtesy of MFA Oil Company, a farmer-owned cooperative providing energy solutions to customers for more than 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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www.facebook.com/MFAOil
[instagram.com/MFAOil](https://www.instagram.com/MFAOil)

Address: One Ray Young Drive
Columbia, MO 65201

President and CEO
Jon Ihler

**Sr. Manager of
Marketing Services**
Ashley Bower

Editor
Adam Buckallew

Graphic Designer
Kristin Branscom

Board of Directors
Glen Cope (Chairman),
Jake Taylor (Vice Chairman),
Tony Dameron, Monte Fisher,
Mike Moreland, Doyle Oehl,
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Strengthening Connections

Hello, I'm Adam Buckallew. If you are a frequent reader of Momentum magazine, you've likely seen my name many times before. I helped launch Momentum for MFA Oil in 2015 and have served as the magazine's editor ever since. One of the things I enjoy most is meeting our farmers and sharing their stories. Over the years, I've written features about co-op members, customers, delegates and the MFA Oil Board of Directors. I've covered various company news and agricultural trends and topics such as cover cropping, herbicide resistance, rural infrastructure, farm safety, supply chains and more.

I've had the privilege of telling others' stories for over a decade. In this issue, I would like to share a bit about my own journey with MFA Oil. In September, I started in the newly created position of member relations manager for the cooperative, and I wanted to take this opportunity to share why the company is placing a greater emphasis on connecting with its farmer-owners.

In my new role, I will develop and implement strategies to grow and engage the cooperative's membership while enhancing outreach and communication. Member engagement is fundamental to the co-op's continued success and future growth. As a member-owned organization, MFA Oil relies on active participation from its farmer-owners to maintain strong governance and ensure the cooperative continues to meet the evolving needs of its members. Engaged members who understand and utilize their cooperative's services not only strengthen the organization but also maximize the value of their membership.

Engaged members who understand and utilize their cooperative's services not only strengthen the organization but also maximize the value of their membership.

Communication is vital in building and maintaining strong relationships in a cooperative. That's why we started publishing Momentum 10 years ago, and we have added additional ways to communicate news and updates, such as the Fueled email newsletter, our social media channels, an annual report and more. I want to ensure that MFA Oil members are informed about their cooperative. When people understand what's happening and why, they're more invested in the co-op's success.



Adam Buckallew

Recently, I traveled across Missouri for the eight MFA Oil District Delegate meetings. Our delegates serve a critical role in representing their local communities and members' voices, and this was an excellent opportunity for me to get to know them better. One of my priorities is to improve our delegate communications. We aim to keep our delegates well-informed so they can confidently represent the cooperative in their communities.

Some of my other new duties include assisting the Board of Directors with communications, answering member questions about elections and patronage, and improving our onboarding process for new members to ensure they understand the benefits of cooperative membership and the accounts through which they can earn patronage.

Ultimately, my goal is to help MFA Oil members stay informed and engaged. Whether through Momentum, company meetings or one-on-one conversations, I want to ensure you have the information and resources you need to make the most of your cooperative membership. Please reach out if you have questions, ideas for future magazine stories or feedback.

MFA Oil exists to serve you—our farmer-owners—and your involvement is what keeps it strong. I look forward to connecting with many of you in the months and years ahead. **M**

Angus ambitions



Southwest Missouri Cattleman Honors His Grandfather's Legacy While Taking the Family Herd to the Next Level

STORY & PHOTOS BY JASON JENKINS

Traves Merrick, herd manager for Gleonda Angus Farms in Miller, Mo., puts out a mineral supplement to a portion of the farm's cow herd.



Building a solid reputation doesn't happen overnight—especially in the registered cattle business. Yet over the course of more than six decades, Leon Kleeman developed bulls that earned the respect of Angus breeders well past his stomping grounds near Miller in southwest Missouri. He stayed true to his herdsman philosophies, working to improve the breed while maintaining its fundamentals.

Leon shared his passion for animal husbandry with his grandson, Traves Merrick, who joined the operation and worked alongside his grandfather until a fateful Tuesday in April 2022. While feeding his beloved animals, Leon fell, sustaining injuries that took his life at age 80 and left the legacy of [Gleonda Angus Farms](#) in his grandson's hands.

"I'm trying to take everything he did and take it to the next level," says Traves, who serves as herd manager for the family-owned operation. "I want to keep the fundamentals and the philosophies that we've always had. I take a lot of pride in seeing the next generation of cattle get better every time."

Priority on Performance

Leon's passion for Angus cattle was ignited when he was just eight years old and his father gave him an Angus-crossed bottle calf. He would go on to participate in 4-H and FFA, exhibiting steers at local shows. He sold those steers and used the proceeds to purchase his first Angus heifers while still in high school.

"It just evolved the more he got involved," Traves says. "In those days, he traveled around the country fitting cattle for major shows and sales. He worked for Sam Barr at the Blue Sky Cattle Farm at Kearney. He even worked for J.C. Penney on his farm at Hamilton."

In 1960, Leon officially established Gleonda Angus Farms, pronounced "Glee-on-da," a name that combined his first name and that of his wife, Glenda.

"You won't find another farm with that name, I can promise you that," says Traves, acknowledging that the name



ABOVE CLOCKWISE FROM TOP: Leon Kleeman, who passed away in 2022, established Gleonda Angus Farms in 1960. Today, Leon's grandson, Traves Merrick, manages the herd with the support of his wife, Kenadee, sharing their love of animal husbandry with their son, Denver. Feeding cows by hand with buckets and bags instead of truck-mounted feed boxes allows Traves to mingle with the herd and helps improve the animals' disposition. All of the cows and heifers at Gleonda Angus Farms are artificially inseminated, allowing for a more compressed calving season. OPPOSITE PAGE FROM TOP: Gleonda Angus Farms participates in the Certified Angus Beef (CAB) Ranch to Table program, allowing the farm to sell retail cuts carrying the CAB logo. Before establishing Gleonda Angus, Leon Kleeman worked for other farms and showed cattle around the country. Books from past sales are displayed as part of a family history exhibit inside the farm's meat shop.

often is mispronounced. “Sometimes, I wish we could change it, but it’s been established for too long.”

Leon was one of the first cattlemen to focus on performance testing, especially when it came to feed efficiency. Traves says that several of Missouri’s performance testing programs have roots at Gleonda, work that eventually led to Leon being recognized with the Pioneer Award from the Missouri Cattlemen’s Association, among other accolades.

I’m a control freak. I don’t want to send these cattle to someone else for testing. I want to be able to walk them every day, gentle them down and watch them grow. I’m in control of their diet, and these smart feeders allow me to see how much they’re eating right down to the ounce.”—Traves Merrick

“He tested a lot of bulls and was data driven before a lot of others,” he adds. “He wanted those pens of cattle to perform above average or earn that carcass merit without sacrificing everything else. It wasn’t just the straight marbling push like we see today. It was about balance. He taught me that your money is not made in your prime premium; it’s made on cost of gain and days on feed. We’re looking to produce low-input, high-output cattle for the cow/calf operator.”

This commitment to breeding better cattle continues today. In 2023, the farm purchased a C-Lock SmartFeed system, moving feed efficiency testing in-house and allowing Traves to be more hands-on with the cattle.

“I’m a control freak,” he says. “I don’t want to send these cattle to someone else for testing. I want to be able to walk them every day, gentle them down and watch them grow. I’m in control of their diet, and these smart feeders allow me to see how much they’re eating right down to the ounce.”

He adds that while he’s not yet used the data from the SmartFeed system to make culling choices on bulls, it has

allowed him to identify some outliers within the herd.

“When we pick the bulls, I still use what Grandpa taught me. I’ve went back to the old school and start from the ground up,” the 38-year-old explains. “I’m looking at what the commercial producer needs. I’m looking at weaning weights and weight per day of age [and] foot structure correctness and disposition. I look at who their mother is. They’ve got to be able to walk, and they can’t want to kill you.”

While EPDs (expected progeny differences) dominate decision-making for many registered cattlemen, Traves says he combines such data with fundamentals.

“A lot of commercial guys don’t understand the EPDs, or they just don’t care. They just want a calf on the ground,” he says. “So, instead of trying to push the top 1% higher and raise the ceiling, we’re looking to bring up the bottom and raise the floor. That’s why I’m trying to push more guys into looking at the feed efficiency because if they’re backgrounding for 45 to 60 days, that’s where that money is saved.”

Herd Dynamics

Entering 2025, the herd at Gleonda Angus Farms is composed of about 225 cows, including 75 heifers. Calving occurs in both the spring and fall, though the herd is not split evenly.

“We artificially inseminate (AI) everyone because it allows us to have a much tighter calving season,” Traves says. “It gives us much more uniformity on the cows and makes picking bulls and heifers a lot easier. We moved up breeding the heifers so that they’re done calving before the cows start. That way, I’m not babysitting heifers and cows at the same time.”

In 2024, the farm held its first sale since Leon’s death. Traves says they weren’t sure what to expect, so they structured it as a private treaty sale rather than an auction.

“We ended up with twice as many people as we expected,” he says. “And the bulls averaged about \$1,500 more than I would’ve priced them. So, we’re





While he may only be three years old, Denver Merrick already wants to help with chores on the farm, especially feeding bottle calves.

going to do it again this year, but we'll have an auctioneer. We'll have about 30 bulls available. My top three are getting interest from buyers from Alabama to Minnesota. Around here, the steers pay the bills, and the bulls are the profit."

From Farm to Table

While the family had shared beef with family and friends for years, it wasn't until 2018 that they began selling retail steaks and hamburger off the farm. Traves said that initially, the idea was to have a little meat shop and family museum chronicling the history of Gleonda Angus.

"So, we bought a few cheap freezers and started with a couple of beefs," he says. "But then COVID hit in 2020, and everybody started selling farm-to-table beef. We needed a way to set ourselves apart."

They decided to begin offering Certified Angus Beef (CAB)-brand

products, but at the time, that meant excluding their own farm-raised Angus beef because there wasn't a way to have it certified. That changed in 2023 when CAB launched its [Ranch to Table](#) program.

"Now, working with our local packinghouse, we can get our beef inspected, graded and labeled as Certified Angus Beef," Traves explains. "Our beef has to meet the same 10 quality standards as any other certified product. It's really put us above and beyond what others with farm-to-table around here can offer."

In addition to beef products, the meat shop at Gleonda Angus offers locally raised pork. A couple of Saturdays a month, they offer brisket or burnt ends for sale at the Miller Lions Club's bingo night.

"We're also working on our own barbecue sauce, teriyaki sauce and

hopefully some seasonings down the road," Traves adds.

Looking to the future, Traves and his wife, Kenadee, hope to continue the Angus legacy that his grandparents started and provide an opportunity for the next generation, which includes his sons, 9-year-old Gus and 3-year-old Denver.

"We're trying to forge our own path without completely changing how we do things," Traves says. "We want to make sure that what Grandpa built doesn't go away." **M**

The next Gleonda Angus Farms Bull Sale is scheduled for April 12, 2025. For more information, call Traves at 417-536-8080 or visit www.gleondaangus.com.



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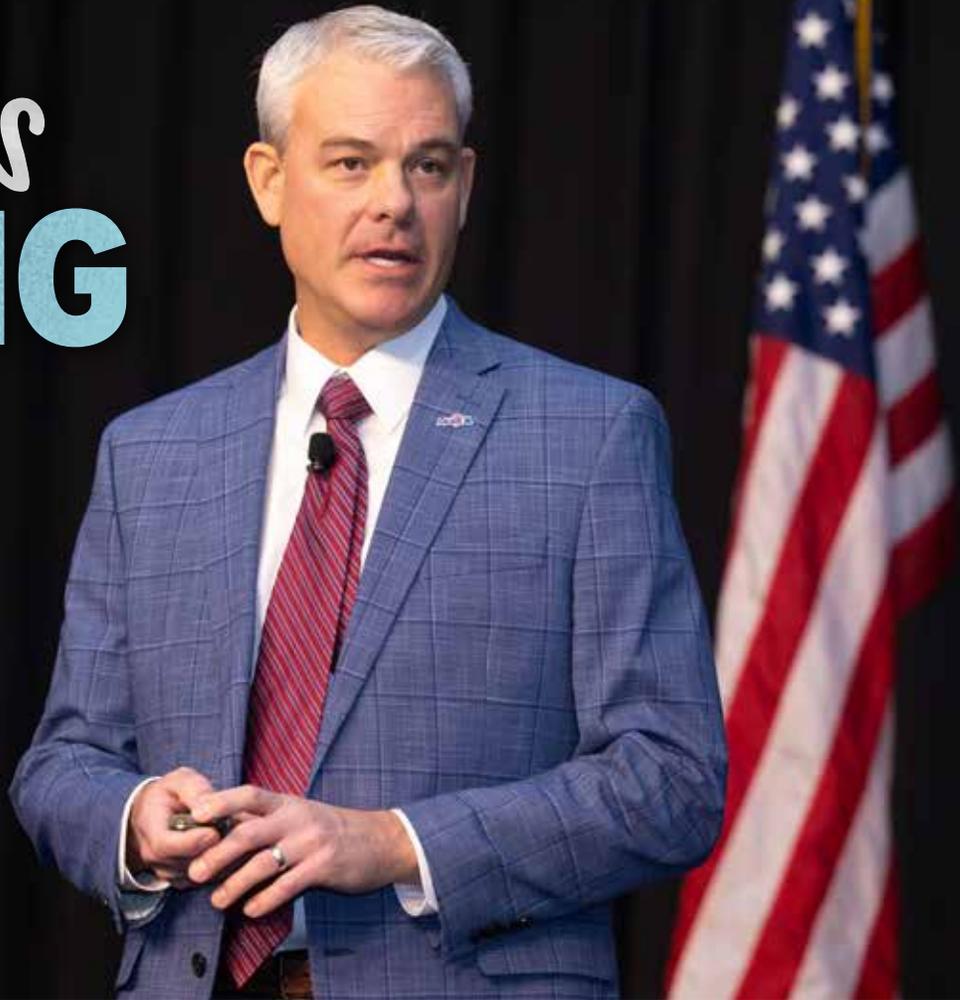
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95 years STRONG

MFA Oil Highlights Major Investment, Announces \$14.1 Million in Cash for Members at Annual Meeting

BY ADAM BUCKALLEW

PHOTOS BY CASEY BUCKMAN



For nearly a century, MFA Oil has stood strong, guided by its mission of service to its member-owners. As the cooperative celebrated its 95th anniversary, more than 300 delegates from 80 locations convened in Columbia, Mo., for its annual delegate meeting. The gathering was an opportunity to highlight the co-op's financial success and its heritage of rural investment, which continues today.

As rural America has evolved throughout MFA Oil's history, so has the co-op. What began as a solution to ensure fair prices and reliable supply for Missouri farmers has become a multifaceted cooperative that balances financial returns with member services and support. The meeting demonstrated how that balance strengthens the co-op and the communities it serves.

"When you think about the role of this cooperative, remember that we're more than just fuel and energy. We're about people. We're about communities. And we're about making a positive

impact," said Jon Ihler, president and CEO of MFA Oil, while addressing the assembled delegates.

The numbers shared at the meeting help tell part of the story:

- \$14.1 million in cash and equity distributions to member-owners, made possible by the cooperative's strong financial performance.
- MFA Oil's reported net income of \$53 million for the fiscal year ending Aug. 31, 2024, a notable increase from \$42.1 million the previous year.
- Approximately \$39.9 million of 2024 net income came from patronage MFA Oil earned from other cooperatives, with MFA Oil making \$13.1 million from its operations.
- Over the past five years, MFA Oil has returned \$53.2 million in cash to members. Members earn patronage based on their purchases of gasoline, diesel, propane and lubricants through the cooperative's refined fuel and propane plants and Petro-Card 24 stations.

"Our cooperative's success is a reflection of the trust and strong relationships we share with our members," Ihler said. "This year's results position us well for the future as we continue to invest in our people, our infrastructure and the communities we serve."

Based on 2024 earnings, the MFA Oil Board of Directors approved the retirement of remaining 2011 member equities (\$1.6 million) and 50% of 2012 member equities (\$3.4 million). Additionally, the board authorized \$4.5 million in qualified cash patronage, which represents half of the allocated qualified patronage for the year. Combined with \$4.5 million in member equity allocations, the total cash and equity distribution is \$14.1 million.

"Our strong financial results enable us to deliver real value back to our members," said Glen Cope, chairman of the MFA Oil Board of Directors. "This year's distribution demonstrates the strength



OPPOSITE PAGE: Jon Ihler, MFA Oil president and CEO, shared highlights from the company's 2024 fiscal year at the 95th Annual Delegate Meeting. **ABOVE (Clockwise from top):** More than 300 delegates from 80 locations gathered in Columbia for the meeting. The meeting's first day included a trade show, dinner and a presentation from "Farmers Versus Foodies" author Ray Starling. The meeting provided opportunities for delegates to catch up with friends, neighbors, peers and industry guests.

of our cooperative and our continued focus on serving our members' needs."

During the meeting, Ihler shared how the cooperative is making the largest capital investment in its bulk plant division's history: a \$25 million modernization of its Petro-Card 24 network spanning more than 180 locations. The upgrades, which will include new fuel pumps, payment technology and image updates, have already been completed at more than 20 locations.

"This is an exciting initiative that is all about making it easier for you, our members, to do business with the cooperative," Ihler explained. "These new CRIND pumps—with credit card readers in the dispensers—are not just about modernizing our infrastructure. They're about ensuring reliability and convenience for you, eliminating single points of failure so you can count on dependable fuel, whenever you need it."

The meeting also celebrated the 25th anniversary of the MFA Oil Foundation, which awarded \$361,687 in grants to 156 nonprofit

organizations in 2024. Since its founding in 1998, the Foundation has provided approximately \$3.9 million to strengthen rural communities.

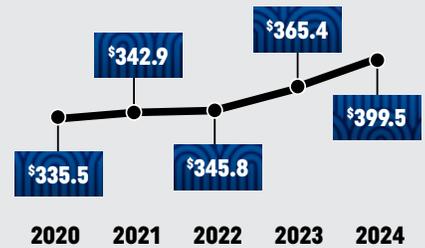
"Our company slogan, 'We Live Where You Do,' isn't just a tagline—it's a reflection of our belief in supporting the communities where our members and employees live and work," Ihler said. "Our grants provide essential resources to local schools, emergency responders, food pantries, youth organizations like 4-H and FFA, and more. Whether it's helping buy playground equipment, providing emergency equipment for firefighters or supplying new computers for students, the MFA Oil Foundation is making a difference in the places we call home."

For the farmers in attendance, the 95th Annual Delegate Meeting was both a look back at a successful year and a glimpse at how the cooperative continues to adapt and thrive, delivering both immediate returns and long-term investment in the future of rural America. **M**

FINANCIALS

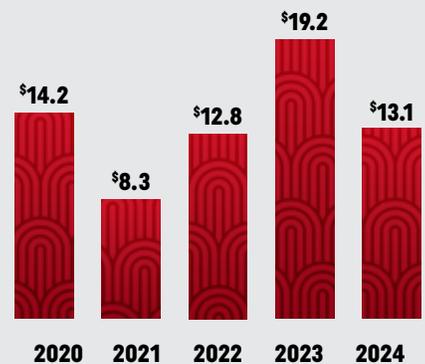
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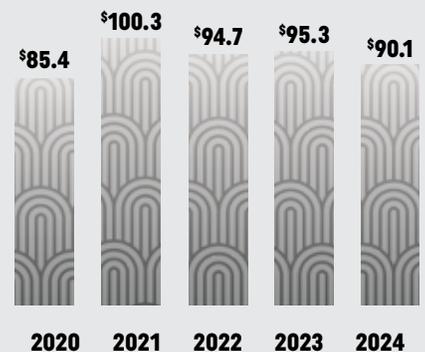


EARNINGS ON MFA OIL OPERATIONS

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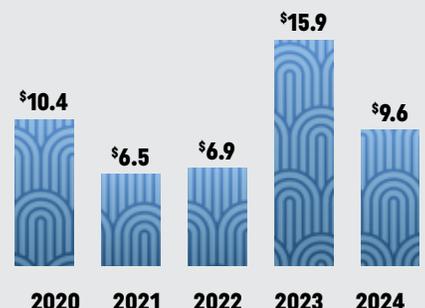


WORKING CAPITAL



PATRONAGE

RETIRED PAST EQUITIES AND CASH PAYMENTS



Supporting Emerging Leaders in Ag

BY ADAM BUCKALLEW | PHOTO BY ALLISON JENKINS



More than 45 young farmers and ranchers from Missouri, Arkansas and Kansas gathered at Camden on the Lake Resort in Lake Ozark, Mo., for the fourth Emerging Leaders in Agriculture Conference. The two-and-a-half-day event in January, hosted jointly by MFA Oil and MFA Incorporated, brought together the next generation of agricultural producers for a thoughtful program focused on industry challenges, market dynamics and helping next-gen farmers grow their businesses.

U.S. Farm Report host Tyne Morgan kicked off the conference by addressing pressing agricultural issues, including market volatility and the growing disconnect between farmers and the general public. Her presentation sparked discussions about strategies to bridge this communication gap and build positive perceptions of American agriculture.

The conference took an innovative approach to market education through a hands-on trading exercise led by Ben Brown from the University of Missouri's Food and Agricultural Policy Research Institute. Participants traded farm commodities and supplies, gaining practical experience in market dynamics while learning valuable lessons about the importance of thorough recordkeeping and risk management planning.

Dr. Keri Jacobs, University of Missouri's Partridge Chair of Cooperative Leadership, reminded attendees of cooperatives' historical significance and ongoing relevance. "Agricultural

cooperatives were formed because farmers realized they could not afford not to do it [individually]," she explained, emphasizing how cooperatives continue to maintain competitive markets and provide collective strength to individual farmers.

Estate planning attorney Connie Haden addressed one of farming's most sensitive topics: succession planning. She stressed that preserving family relationships should be the primary goal of estate planning, noting how proper preparation can prevent devastating family conflicts.



We're proud to support our young farmers and ranchers in any way we can.—Jon Ihler

Alan Weber from MU's Center for Regenerative Agriculture presented emerging opportunities in carbon markets and biofuel programs, highlighting potential new revenue streams for modern farming operations.

"There's a lot of value in bringing together up-and-coming producers so that they can bounce ideas off one another, share successes from their operations and build their network of contacts with farmers and ranchers who face the same challenges," said MFA Oil President and CEO Jon Ihler. "We're proud to support our young farmers and ranchers in any way we can." **M**



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POWERING PERFORMANCE

The BOSS Diesel Difference



BY JAMES GREER & ZACH STUDER

PHOTO BY STARBOARD & PORT

Most diesel fuels just keep your engine running. BOSS Performance Diesel takes it further—boosting horsepower, improving fuel economy and protecting critical components so your equipment lasts longer and performs better. That's because BOSS is more than just another fuel option. It is a carefully formulated solution designed to maximize power and efficiency.

As a farmer-owned cooperative, we have continually refined our premium diesel fuel offerings over the years. What began as PDF evolved through PDF Plus and PDF Ultra, ultimately leading to BOSS Performance Diesel, the culmination of decades of refinement focused on meeting our members' needs.

Compared to untreated #2 diesel fuel, BOSS provides greater horsepower and improved fuel economy while ensuring superior winter operability. Our additive formula keeps engines cleaner by preventing fuel-filter plugging and protecting against deposits on nozzles and internal diesel injectors. Most importantly, BOSS extends engine life by increasing lubricity by about 15%, exceeding both manufacturer specifications and ASTM International standards.

What sets BOSS apart isn't just what's in the fuel—it's how we deliver it. We inject additives at most terminals while loading trucks, ensuring optimal mixing. We also adjust our formulations seasonally, providing specific summer and winter blends that give our customers the right product for their needs year-round.

Our dedication to fuel quality extends beyond the pump. The MFA Oil Laboratory offers free fuel analysis for gasoline, diesel and lubricants—a service unmatched in the Midwest. With most results available in a day or two, customers receive rapid, reliable feedback, helping them prevent issues before they arise.

MAINTAINING FUEL QUALITY

The quality of stored fuel depends heavily on proper tank maintenance. Through years of experience, we have identified several crucial practices for maintaining fuel integrity. First, regular filter replacement is essential. Changing filters on dispensers and transfer pumps every six months helps prevent contamination. A 10-micron filter proves most effective, and many of our customers find it helpful to schedule changes during daylight saving time adjustments.

Water management presents another critical challenge in fuel storage. Regular monitoring using water-detecting paste on gauge sticks can identify contamination early, so problems can be addressed quickly. The MFA Oil laboratory can also assist by analyzing fuel samples for water and providing timely results.

Overadditizing fuel is a common mistake that will affect fuel quality and performance. Marketing campaigns from over-the-counter additive companies lead consumers to believe they have to add something to the fuel when it gets cold. They're right! Standard diesel fuel does need additional additives when the temperatures plummet, but the good news is that BOSS already contains those critical components. The bad news is that more is not always better. Overadditizing can lead to filter blocking and actually reduce the cold weather performance of the fuel. BOSS is the total package. You don't need to add any additional products. In extremely cold weather, if ice crystals are present in the filter restricting flow, an isopropyl alcohol product like MFA Oil's Ice Eater can dissolve the crystals and restore flow.

Prevention remains the best strategy for maintaining fuel quality. Regular inspection and maintenance of tank components—including gaskets, hatches, vents, hoses and fill caps—helps prevent contamination before it starts. When you need replacement parts, visit your local MFA Oil office for a comprehensive inventory of components.

FUEL CHOICE MATTERS

Premium diesel fuel provides a critical foundation for equipment performance that goes beyond routine maintenance. Standard #2 diesel lacks the additives needed to protect your engine's fuel system, leading to a gradual buildup of deposits in fuel pumps and injectors. This subtle deterioration reduces both engine performance and fuel economy over time. In contrast, premium diesel fuels like BOSS contain specially formulated additive packages that work together to prevent wear, extend storage life, and protect against gum, varnish and corrosion formation.

As the final weeks of winter approach, we are confident BOSS will continue to meet your needs. Our laboratory testing has shown that most winter diesel issues stem from poor tank maintenance rather than fuel quality—knowledge that helps us guide customers toward better maintenance practices. Our testing process recently identified a fuel terminal issue before the terminal did. This demonstrates our proactive approach to quality control.

Through premium products like BOSS, industry-leading laboratory services and dedicated customer support, we continue to deliver on our promise to provide the best fuel solutions for our members. In today's demanding agricultural and commercial environments, that commitment makes a real difference. **M**

10 WAYS TO MANAGE HIGH INPUT COSTS IN 2025

BY LINDA GEIST, UNIVERSITY OF MISSOURI EXTENSION

University of Missouri Extension agronomist Wayne Flanary says 2025 likely will be a year when corn producers need to batten down the hatches to offset low sale prices and high input costs.

MU Extension ag business economist Ben Brown and others predict that corn prices will fall below the \$4.30 mark by the end of 2025, a marked drop from \$6.54 per bushel in 2023. For those raising corn, soybean and wheat, the picture is even more dismal, with economists predicting \$10.29 per bushel for soybean, compared to \$12.40 in 2023. Wheat prices also are expected to plummet to \$5.46 per bushel, compared to a high of \$8.83 in 2022. That means that producers must closely scrutinize input costs and decisions, says Flanary.

Here are his 10 suggestions:

1. Simplify.

Streamline your operation to allow timely planting and management of your corn crop.

2. Identify profitable field areas.

Profitable areas should be fertilized to maximize returns. Unprofitable areas should receive reduced nutrient application and seeding rates to save money.

3. Soil test.

Plan a nutrient application strategy. Closely examine routine applications and schedules. Use soil test results and cost analysis to guide decisions on nitrogen, phosphorus and potassium. "If soil test P and K values are high, you can use nutrients stored in the soil and skip an application [but] not reduce grain yields," Flanary says.

4. Scout for pests correctly.

Use your skill set to identify common corn insect and disease pests. Many pests do not approach an economic threshold requiring control. Hybrids may have transgenic events, which also provide protection. Understand that some pests may have a border effect, and effective scouting means looking deeper into the field.

5. Choose hybrids carefully.

Select hybrids with proven track records of high yields across different environments, he says. Choose ones with good resistance to diseases that typically require fungicide treatment. You may be able to use disease resistance to substitute the need for fungicide application. Choose and plant early-maturing hybrids first, and spread your risk by planting later-maturing hybrids last. Large landowners should choose hybrids that can stand in the field waiting for harvest.

6. Plant timely.

Plant when soil conditions are right and allow good soil-to-seed contact. Planting conditions are more important than calendar dates.

7. Use technology.

Use technology to variably apply crop nutrients where they are needed and at the right rate. Use planter technology to place seed correctly and lower populations in poor productive yield areas. Sensor technology can fine-tune supplemental nitrogen rates.

8. Apply herbicides wisely.

Do not cut herbicide application rates, and apply in a timely manner. If weeds escape, apply postemergence products at labeled heights. As plants grow larger, they are harder to control and increase risks for escapes. Manage acres for timeliness.

9. Avoid micro-fixes.

In season, avoid applying small amounts of foliar fertilizers which may not be beneficial. Use university research and examine the probability and magnitude of response of foliar nutrients. However, during a wet May or June, nitrogen can denitrify and be lost. A supplemental application can maintain high yields, and growers should always have a rescue plan. Rescue plans require an adequate nitrogen rate to bring corn out of a deficiency and maintain high yields.

10. Rely on unbiased research.

Use research conducted by universities. Land-grant universities support their recommendations with data. [M](#)



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DON'T WAIT TO PLAN YOUR ESTATE

BY CONNIE HADEN

I once had the difficult task of sitting by the hospital bed of a farmer in his early 80s to discuss his estate plan. This man, who was suffering from the late stages of cancer, had two children. One child had farmed with his father all his life, and one child had moved to town and taken a different career path. This farmer's wife was living in the nursing home because she was in the late stages of dementia.

The farmer had been thinking for years about what he should do with his estate but had never made a plan because he couldn't quite figure out how to treat his children fairly and continue to provide for his wife. He owned a successful farming operation with many acres of farmland, equipment and livestock. Unfortunately, in this situation, his options were limited because of the short amount of time he had

left and because his wife no longer had the ability to sign new documents.

Sadly, this situation is very common. Farmers wait and wait, trying to develop the perfect plan, and end up with no plan at all. Estate planning for agricultural operations is more critical now than ever before because the value of farm assets is still near all-time highs, and the family arrangements involved in maintaining and operating a family farm have become more complicated. Good planning can ensure your loved ones are able to keep the family farm together and help avoid fighting and wasting resources within the family after you are gone.

I wanted to spend time discussing some common questions I get regarding the estate planning process. Perhaps some of these issues will strike a note with you.

1 WHAT'S THE DIFFERENCE BETWEEN A WILL AND A TRUST?

Wills and trusts basically perform the same function of stating what will happen to your assets when you die. Wills tend to be simpler documents that provide instructions to the probate court about how to divide and distribute your assets when you die. A trust tends to be a more in-depth document that sets out instructions for a trustee on the management of your assets after you are gone. However, the biggest difference is that a trust avoids the probate process and a will does not.

2 SHOULD I HAVE A WILL OR A TRUST?

Many clients tell me they don't have enough assets to have a trust. However, I recommend trusts based on the details of your situation rather than the amount of your assets. For example, I recommend trusts for clients who have minor beneficiaries, have a farming operation or business they want to divide among their children, are in a second marriage, or are worried about one of their children getting divorced or being unable to deal with money. A well-drafted trust allows you to give much more sophisticated instructions and directives regarding the ongoing management of your assets after you're gone.

3 WHY SHOULD I AVOID PROBATE?

Probate is the court process of moving the assets titled in a deceased person's name to the name of the person who should receive it. If you have ever been involved in probate, you know why you want to avoid it. This process is expensive and time-consuming. At a minimum, it will take about nine months to get through probate (often longer), and you will pay 2 to 3% of the value of the assets in attorney's fees.

4 HOW SHOULD MY ASSETS BE TITLED?

You may have the best estate plan in the world, but if your assets (land, bank accounts, vehicles, etc.) aren't titled in a way that coordinates with the estate plan, these assets may end up going through the probate court or into the hands of the wrong beneficiary. Therefore, it is very important to coordinate the titling of your assets with your overall plan.

5 HOW DO I AVOID PROBATE?

Probate can be avoided in a couple of ways. One of the most common ways is to establish a trust. The other way is to use non-probate transfers. These are transfers that occur outside of probate and are like contracts with institutions that hold the assets. Examples of non-probate transfers are payable-on-death designations on bank accounts, beneficiary designations on life insurance and beneficiary deeds for real estate.

6 SHOULD I HAVE A POWER OF ATTORNEY?

Anyone over the age of 18 should have a power of attorney. However, not all powers of attorney are created equal. Among other things, your designated agent should have the power to move assets into a trust and change beneficiary designations. These powers may be important if you become incapacitated, and they must be specifically stated in the document.

7 SHOULD I HAVE A HEALTH CARE DIRECTIVE?

Anyone over the age of 18 should also have a health care directive. This document can go by many names (living will, durable power of attorney for health care), but the important part is it states your wishes regarding health care and end-of-life decisions. It names someone to make health care decisions for you if you cannot.

8 HOW WILL I PAY FOR THE NURSING HOME?

Unfortunately, your health insurance and Medicare will not pay for long-term stays in the nursing home. The three general options for paying for a stay in the nursing home are: private pay (you pay for the expense out of pocket), long-term care insurance (which may cover most of the cost, but probably won't cover all of it) or Medicaid (the state pays for your care). This is a complicated issue, and I suggest consulting an attorney experienced in these matters if a nursing home stay seems to be on the horizon.

9 HOW DO I MAKE IT FAIR?

Particularly with farming operations, a fair division of the estate is not always an equal division. Careful thought should be given to how the plan will be carried out after you are gone. A generic division (which usually means an equal division) often does not work for a family farm.

10 SHOULD I HAVE AN LLC?

An LLC is a limited liability company. We use LLCs to limit the assets that may be taken in the event of a lawsuit, to transition the operation to the next generation and to establish various ownership and management structures. An LLC will not eliminate liability, and adequate insurance is always your best line of defense. As with any new arrangement, you should weigh the managerial headaches against the potential benefits.

11 DOES MY PLAN ACTUALLY DO WHAT I WANT IT TO DO?

This question seems obvious, but it's wise to occasionally review your estate plan and make sure it accurately reflects your wishes. Good estate planning can ensure that your farming operation carries on into the future and that your family remains close after you are gone. With those goals in mind, you should begin planning now. [M](#)

Connie Haden is a partner at the law firm of Haden & Colbert LLC where she specializes in helping farm families plan for the next generation through customized farm and ranch estate planning. She received her J.D. from the University of Missouri-Kansas City School of Law and received her undergraduate degrees in Agriculture Business Management and Business Economics from the University of Missouri-Columbia. Connie grew up on a farm near King City, Mo., and now lives in rural Callaway County with her husband, Brent, and their three sons.





Egg-splosive Prices: What's Driving the Surge

According to a recent report from CoBank, U.S. poultry and egg producers face unprecedented challenges as highly pathogenic avian influenza (HPAI) continues to threaten production. The egg industry has 8% fewer laying hens than three years ago, with over 100 million table-egg-laying hens affected through January 2025. In just the last three months (November 2024 through January 2025), 45 million birds have been affected, with 70% being table-egg layers.

The crisis comes amid surging consumer demand. Per capita egg consumption grew 20% from 2016 to 2019, reaching 300 eggs annually. This represents a significant shift from the stable consumption pattern of 255 eggs per capita seen in the early 2000s through 2012. The rise in consumption was partly driven by trends like all-day breakfast offerings and innovative egg-based menu items in restaurants.

Adding to market pressures is the growing demand for cage-free eggs. Over 120 million layers (40% of U.S. commercial flocks) are now in cage-free systems, up from just 30 million in 2015. Nine states, including California, have enacted laws requiring eggs sold to be from cage-free hens. These states' combined populations would require more than 70 million cage-free laying hens, representing over 50% of the total U.S. cage-free flock as of October 2024.

The impact on prices has been dramatic. Historical consumer prices from the early 2000s through 2019 typically ranged between \$1.00 and \$2.00 per dozen. In 2024, average prices rose to \$3.17 per dozen, a 13% increase year-over-year, with December prices reaching \$4.15 per dozen. Wholesale egg prices surged even higher in January 2025, exceeding \$7.00 per dozen in Midwest markets.

California illustrates the severity of the situation. Between November and December 2024, HPAI affected more than 9 million commercial egg-laying hens in the state. With approximately one laying hen needed per person to meet typical demand, California's 39 million residents were already dependent on out-of-state production before this loss.

The outlook remains challenging. While total egg-laying hen inventories haven't been substantially depleted since the current outbreak began, U.S. population growth means per capita supplies remain well below market demand. The expansion of specialty egg demand, including cage-free varieties, has further strained tight supplies. With HPAI continuing to affect production and Easter promotions approaching, prices are expected to remain elevated for the foreseeable future. [M](#)

CREATING A RIPPLE EFFECT

BY NEIL FANDEK

Keith Dietzschold is proving one drop of education can have far-reaching ripples. He serves as the state director of agriculture, food and natural resources for the Missouri Department of Elementary and Secondary Education (DESE); the state advisor to the Professional Agriculture Students (PAS) organization; and Missouri's FFA advisor. Because of the extent of his impact, he was recently named the nation's outstanding state supervisor by the National Association of Supervisors of Agricultural Education, which seeks to advance agricultural education nationwide. The prestigious award recognizes members who have made outstanding contributions to agricultural education.

In his letter of support for Dietzschold, former Missouri FFA president Paxton Dahmer wrote, "While (Dietzschold's) direct interactions with students may be limited, without a doubt his direct influence reaches each student each year. One of my favorite questions Mr. Dietzschold asks is, 'What does Missouri FFA do for the average student?' That type of thinking drives decisions that support every student... He's been a constant source for life advice, motivation and a listening ear."

While his award has made a big splash in the agricultural education community, Dietzschold sees it as the result of a ripple effect.

When a raindrop hits water, it causes ripples to radiate from the point of impact. Being that "raindrop" is exactly what Dietzschold has done day in and day out for more than 40 years, first as an agricultural educator and FFA advisor in Chillicothe, Cameron and Lathrop, then in positions of increasing responsibility within agriculture

education organizations, culminating in the DESE position he holds today. That means daily work with teachers, postsecondary students and organizations, FFA, the Missouri Young Farmers/Young Farm Wives Association, Missouri Vocational Agriculture Teachers Association, as well as legislative and corporate partners. He admits it's a challenge.

"How do we continue to be that raindrop that spreads knowledge, literacy and awareness of agricultural education and practice?" he says. "How do we spread that word, especially to those removed or not familiar with production agriculture?"

That's not easy in an increasingly urban society with less understanding of farming in each successive generation. Dietzschold says three components are key: classroom and laboratory instruction; supervised agricultural experiences, where students gain work-based learning and hands-on experience; and leadership development through FFA in high school, PAS at postsecondary institutions, and Young Farmers for adults in agriculture.

How is Missouri doing? The numbers don't lie:

- Missouri has 365 FFA chapters, up from roughly 290 in the mid-2000s.
- In 2024, 29 FFA chapters received a three-star rating, the highest possible rating.
- Missouri has 27,044 FFA members, the 11th-highest participation in the country.
- In 2024, 663 Missouri FFA members received the American FFA Degree, the most of any state. This is the highest degree bestowed on any FFA member. Less than one-half of 1% of FFA members nationally receive it.

Dietzschold says the key to current and future success is simple and complex: meeting students at their level of agricultural knowledge, no matter how slight it may be.

"We have learned over the past 15 to 20 years to meet people where they are," he says. "That means learning more about you and what you want (in agricultural education), then sharing about me, our knowledge and concerns."

Although growth in FFA membership over the past decade or so has been in smaller school districts in south-central and



Keith Dietzschold

southeastern Missouri, Dietzschold sees promise in new and innovative programs in urban and suburban areas, such as one at University City High School in St. Louis. This program turns shipping containers into hydroponic growing stations for students to grow plants vertically indoors without any soil. The crops get their nutrition from water and light energy from LEDs. There are other, equally innovative programs in Springfield, Glendale, Hillcrest, Blue Springs, Independence, Kearney, Belton and Lee's Summit.

This is not just putting dirt into the curriculum. It's also raising awareness of traditional production agriculture and corporate opportunities to pique the attention of today's often-distracted students. Agriculture is no different than society, beset by the accelerating pace of technology.

"I'd say the No. 1 thing we have accomplished is to prepare teachers and students by infusing technology, especially new technology, into the curriculum," Dietzschold says. The ultimate goal, he says, is "to move agricultural education forward in the state of Missouri while respecting the traditions of the last 100 years, moving forward into a new age."

And that will be quite the ripple effect. **M**

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.



Someday, it'll be their turn

Until then, MFA is here to partner with today's producers and provide whole-farm solutions to help keep the operation running strong for the next generation.





MFA Oil Foundation Awards Grants to 94 Nonprofit Organizations

The MFA Oil Foundation provides cash grants to nonprofit organizations that are working to improve communities where MFA Oil has a significant concentration of members and employees. In October 2024, the foundation approved \$155,650 in grants to 94 organizations.

- Achievers 4-H Club—Hamilton, Mo.
- Adair Co. R1 PTO—Green Castle, Mo.
- Adair County R-I School—Novinger, Mo.
- Anderson County Rural Fire—Garnett, Kan.
- Atchison County Multi-Purpose Center—Tarkio, Mo.
- Bennett Spring Fire Protection District—Lebanon, Mo.
- Boys & Girls Clubs of West Central Missouri—Sedalia, Mo.
- Breeden Library Foundation, Inc.—Leavenworth, Ind.
- Bunker Residential Home—Bunker, Mo.
- Camp Waluhi'Yi Association—Duncan, Okla.
- Carrollton R-VII High School Key Club—Carrollton, Mo.
- Central Cass County Fire Protection District—Harrisonville, Mo.
- Chariton County 4-H—Keytesville, Mo.
- City of Columbia Fire Department—Columbia, Mo.
- Gainesville Volunteer Fire Department—Gainesville, Mo.
- Humeston Fire Department—Humeston, Iowa
- Connections Activity Center—Unionville, Mo.
- Prairie Home Fair—Bunceton, Mo.
- Coyote Hill—Harrisburg, Mo.
- Crawford County Fair Inc.—Cuba, Mo.
- Crawford County Parks Board—Marengo, Ind.
- Crawford County Solid Waste District—English, Ind.
- Crocker Rural Fire Protection District—Crocker, Mo.
- Culver-Stockton College—Canton, Mo.
- Dadeville 4-H—Dadeville, Mo.
- Dadeville Rural Fire Protection District—Dadeville, Mo.
- Dream Big Little One—Weir, Kan.
- DeKalb County Senior Citizens Council Inc.—Maysville, Mo.
- Delta House of Arkansas—Jonesboro, Ark.
- Depew Fire Department—Depew, Okla.
- Deer Creek Fire Protection District—Edwards, Mo.
- Downtown Monroe City Revitalization—Monroe City, Mo.
- Dwight Rural Fire Department—Dwight, Kan.
- East Prairie R-2 High School—East Prairie, Mo.
- Emporia Community Foundation—Emporia, Kan.
- Family Resource Services—Lonoke, Ark.
- Friends of Library District No. 2 of Linn County—La Cygne, Kan.
- Garnett Fire Department—Garnett, Kan.
- Geary County Historical Society and Museums—Junction City, Kan.
- Giving Recovery A Chance Everyday—Marengo, Ind.
- Hannibal-LaGrange University—Hannibal, Mo.

- Heart of American Council, Boy Scouts of America—Kansas City, Mo.
- Henry County 4-H—Clinton, Mo.
- Higbee R-VIII School District—Higbee, Mo.
- Humane Society of Ray County—Richmond, Mo.
- Iron County Sheltered Workshop Inc.—Arcadia, Mo.
- Jackson R-2 Schools—Jackson, Mo.
- Jasper Lasting Legacy Foundation, Inc.—Carthage, Mo.
- Kidder Senior Housing Inc.—Kidder, Mo.
- Callaway County Extended Employment—Fulton, Mo.
- Life Options Green Hills—Trenton, Mo.
- Living Hope Thrift Store and Pantry—Maysville, Mo.
- Madison Panther Booster Club—Madison, Mo.
- Mammoth Spring Community Foundation—Mammoth Spring, Ark.
- Maysville Endowment Fund—Maysville, Mo.
- Medical Blessings—Ava, Mo.
- Mercer County Area Development Corporation—Princeton, Mo.
- Moberly JROTC Booster Club—Moberly, Mo.
- Northeast Nodaway R-V School District—Ravenwood, Mo.
- North Callaway PTO—Kingdom City, Mo.
- Nourish Food Bank—Murfreesboro, Tenn.
- Ozarks Area Community Action Corporation—Buffalo, Mo.
- Optimist Club of Fayette—Fayette, Mo.
- Paoli Police Department—Paoli, Ind.
- Palmyra Christian Academy—Palmyra, Mo.
- Phelps County R-III School District—Edgar Springs, Mo.
- Poinsett County Sheriff Foundation—Harrisburg, Ark.
- Putnam County Ambulance—Unionville, Mo.
- Reynolds County Sheltered Workshop, Inc.—Bunker, Mo.
- Saline County 4-H—Marshall, Mo.
- Schuyler County Council on Aging—Lancaster, Mo.
- Second Chance DV SA Shelter—Wynne, Ark.
- Shelbina Christian Church—Shelbina, Mo.
- Sleep in Heavenly Peace, Inc.—West Plains, Mo.
- St. James Caring Center—St. James, Mo.
- St. James Senior Center—St. James, Mo.
- Stanberry R-II School District—Stanberry, Mo.
- Sheridan Community Betterment Club—Grant City, Mo.
- Sweet Pea House Farms—Ava, Mo.
- Tarkio Technology Institute—Tarkio, Mo.
- University of Missouri Ray County Extension—Richmond, Mo.
- Valor Ranch—Smithville, Mo.
- Vernon County Ambulance District—Nevada, Mo.
- West Nodaway R-1 Schools—Burlington Jct., Mo.
- Willow Springs Fire Department—Willow Springs, Mo.
- William Bradford Christian School—Pryor, Okla.
- Woodhaven Learning Center—Columbia, Mo.
- Wapello County Rural Fire Department—Ottumwa, Iowa
- YMCA of Callaway County—Fulton, Mo.

Deep Roots, Strong Ties

An antique MFA Oil gas pump stands on John A. Busch's Washington, Mo., farm, with its freshly polished handle gleaming in the sun. This vintage pump, believed to be close to 85 years old, has been a constant presence on the property dispensing nothing but MFA Oil fuel since before John acquired the farm in 1994 from his father. Soon, the restored pump will take its place in front of John's new equipment shop, a symbol of his family's enduring connection to the cooperative that began with his father and continues through John's three decades of service as an MFA Oil delegate.

Born and raised in the same farmhouse he calls home today, John has witnessed the evolution of agriculture and fuel services firsthand. His family's roots run deep on this land, stretching back to the early 1930s when his father purchased the farm then raised seven children on it. The strong roots have helped the farm grow into the thriving operation it is today.

The farm has evolved over the years, mirroring the broader changes seen in American agriculture. The Busch farm included dairy cows until a turning point in 1972. A fire consumed their dairy barn and feed silo, forcing the family to reevaluate how to focus time and resources.

After the fire, John steered the farm in a new direction, expanding row crop production instead of rebuilding the dairy. Today, corn, soybeans and wheat grow across the Busch acreage, complemented by an extensive hay operation. The family produced 17,000 square bales for sale last year, along with 400 round bales used to sustain their herd of 80 Gelbvieh-Angus cattle. The operation has grown to include selling Gelbvieh bulls, heifers, steers and hogs to other farmers and markets, adding another dimension to their agricultural enterprise.

"Quality and reliability—that's what keeps us buying from MFA Oil. We've always bought our fuel, motor oil and hydraulic oil from the co-op, and we've seen nothing but good results."—John A. Busch

John's commitment to farming has always been a family affair. He and his wife, Marie, partners in life and farming for over 60 years, raised 10 children—six sons and four daughters. "Every one of them learned the value of hard work right here on this land," John says with pride. "We didn't have time for a lot of extracurricular activities. We had a farm to run."

That dedication to agriculture has filtered down through the generations. Today, two of John's sons work alongside him



John A. Busch and his wife, Marie, have been partners in life and farming for over 60 years. The couple plans to display their antique MFA Oil gas pump in front of their new equipment shop on the farm to symbolize their family's decades of involvement with the cooperative.

on the farm, while others have carved out their own niches in the agricultural industry—from cattle breeding to farm supply management and conservation services. The family's MFA Oil connection also continues through his oldest son, John Jr., who has worked for 35 years as a propane driver and is the longest-tenured employee at the Union, Mo., bulk plant.

"Quality and reliability—that's what keeps us buying from MFA Oil," John explains, referencing his fleet of farm equipment that depends on the cooperative's products. "We've always bought our fuel, motor oil and hydraulic oil from the co-op, and we've seen nothing but good results."

Beyond farming and his delegate role with MFA Oil, John's commitment to service extends to St. John the Baptist Gildehaus Catholic Church in Villa Ridge, Mo., where his leadership on the Parish Council has spanned the tenure of at least 10 different priests. This dedication to his faith community reflects the same persistent commitment he's shown to both his cooperative and farming—values that have guided the Busch family for generations.

As John stands beside the restored MFA Oil pump, now a bridge between past and present, he reflects on the legacy he's helping preserve. In an era of rapid change, the Busch farm is a testament to the enduring power of family, tradition and cooperative principles—values as strongly rooted as the crops the Buschs tend and the relationships they've built over nine decades of farming. **M**

What Trump 2.0 Means for the Energy Market

At the time of this publication, we are about one month into the new Trump administration, and so far, not much has changed in the big picture of the energy markets. Prices in the crude oil, gasoline and ULSD markets have continued to congest in ranges that have been in place for some time now. The market continues to have tons of uncertainty and no clear outlook. Prices rallied up to Inauguration Day in the crude oil, gasoline and ULSD markets. These rallies were driven mainly by news headlines trying to put fear in the market that there would not be enough oil. Headlines come fast, but change comes more slowly.

As promised during his campaign, President Trump immediately issued executive orders affecting U.S. energy policy. In his inaugural address, Trump promised to declare a “national energy emergency” and use his office’s powers to bring down energy prices, fill U.S. strategic reserves and export U.S. energy worldwide. The speed and scope of Trump’s directives and announcements represent a dramatic shift in U.S. energy policy, the impacts of which remain to be seen.

The outlook for now is more of the same, and prices will be relatively flat going forward.

Fuel markets trended downward for roughly 10 days after the inauguration, pushed lower by Trump’s bearish mantra of “drill, baby, drill” and his talk of lowering energy prices. However, it wasn’t long before market fundamentals provided a dose of reality, and prices reversed course, trading up into the middle of recent ranges.

The factors pushing the current market up and down remain essentially unchanged.



Photo by Chip Somodevilla

The Middle East, China, ongoing wars, OPEC+, interest rates and inflation have all helped to ball the market up into the congested pricing situation we see today. It will likely take a significant event to push it in either direction. The outlook for now is more of the same, and prices will be relatively flat going forward.

One factor that could change pricing quickly is the implementation of tariffs. On Feb. 1, the Trump administration announced a 25% tariff on imports from Canada and Mexico and a lower 10% tariff on energy resources from Canada. On Feb. 3, Trump agreed to pause the implementation of the tariffs on Canadian and Mexican goods until March 4, 2025. Negotiations between the United States, Canada and Mexico are ongoing, and there is a possibility that the tariffs may never go into effect, but the threat still looms.

Canadian crude oil plays a crucial role in the operations of many U.S. refineries, especially in the Midwest. In recent years, Canada has served as the top crude oil supplier to the United States, accounting for roughly 62% of total U.S. crude imports. While the United States is a major crude producer in its own right, the need for Canadian crude exists because U.S. refineries are not built to handle the light, sweet crude produced domestically. Our Canadian neighbors

produce the heavy crude that our refineries are built to process.

The U.S. Energy Information Administration forecasts a modest increase in U.S. oil production this year, tempering expectations of drill-baby-drill proponents. Today’s U.S. oil producers are predominantly major companies focused on sustainable returns rather than wildcatters chasing boom-and-bust cycles. This corporate mindset shapes how they’re likely to respond to the current administration’s aggressive energy expansion strategy. While new executive orders aim to streamline permits and development, they first require evaluation by federal regulators. In the short term, this policy shift might encourage more exploration initiatives rather than an immediate production surge, as companies balance more permissive regulations against their established focus on returning shareholder value.

Another key uncertainty is whether the Trump administration will wait for these policy initiatives to bear fruit or if more aggressive measures could be forthcoming to accelerate the timeline. **M**



Tim Danze
is the hedging manager
for MFA Oil.

MFA Oil Announces 2025 Director Election Results

MFA Oil Company announces that three members of its Board of Directors have been reelected to three-year terms following district delegate meetings in January 2025.

The reelected board members are:

- Dean Snyder of Hamilton, Mo. – District 1
- Glen Cope of Aurora, Mo. – District 3
- Jake Taylor of Ashland, Mo. – District 6

The MFA Oil Board of Directors represents the interests of the co-op's members. The board establishes company policies and operating guidelines, and is responsible for evaluating the performance of the chief executive officer.



Dean Snyder, who first joined the board during a special election in 2024, is a lifelong farmer from Hamilton, Mo. Together with his wife, Nancy, and children, Kari, Emily and Creston, he owns and operates a diversified operation focusing on row crops, hay and livestock. Snyder participates in a variety

of community groups, serving as an MFA Oil delegate, actively serving his church and participating in organizations focused on supporting rural development and agricultural interests.



Glen Cope is a fourth-generation cattle rancher from Aurora, Mo., where he farms with his wife, Leanne, and their children, Orran and Katie. His extensive leadership experience includes past roles as chairman of the Missouri Beef Industry Council, board member of MFA Incorporated and president of Barry County Farm Bureau.

He also currently serves on the FCS Financial Board of Directors. First elected to the MFA Oil Board of Directors in 2018, Cope has served as its chairman since 2020.



Jake Taylor, a first-generation farmer, established J Taylor Farms LLC in Ashland, Mo., in 2014, which he operates with his wife, Molly, and their three children, Ben, Kate and Gigi. Taylor retired from a successful 21-year career in insurance in 2021 to focus full-time on expanding his grain and cattle farm. His

community involvement includes serving as an MFA Oil delegate; membership at The Crossing Church of Columbia, Mo.; advisory board member for Farm Credit Services; past board member of the Ronald McDonald House Charities; and past board member of Boone County Farm Bureau. Taylor joined the MFA Oil Board of Directors in 2018 and has served as vice-chair since 2020.



520 E. Hinton Road in Columbia, Mo.



2225 N. Stone Creek Drive in Brookline, Mo.

Two New Break Time Locations Opened

MFA Petroleum Company, a wholly owned subsidiary of MFA Oil Company, recently expanded its Break Time convenience store network with the opening of two new locations in Missouri.

The first store opened in November at 2225 N. Stone Creek Drive in Brookline, Mo. This 4,700-square-foot store features a variety of food options, including Chester's Fried Chicken, Hunt Brothers Pizza, AnyTime Eats breakfast sandwiches and a fully stocked beer cave. The store has 12 fueling positions offering multiple fuel types, including regular Unleaded, Unleaded 88, Premium 91 and clear diesel fuel.

The second new store, which opened in December, is just north of Columbia at 520 E. Hinton Road, near the intersection of Highway 63 and Hinton Road. This location offers 17 fueling positions with gasoline, clear diesel, red diesel, racing fuel and diesel exhaust fluid. It also offers a selection of hot food options, including Chester's Fried Chicken, Hunt Brothers Pizza, AnyTime Eats breakfast sandwiches and burritos, and fresh bean-to-cup coffee.

"We are excited to expand our presence in the Springfield metro area and Columbia," said Jennifer Bach, vice president of Break Time operations. "These new locations represent an opportunity for us to better serve these growing communities and connect with even more customers while providing them with the exceptional service and products they've come to expect from Break Time."

With these additions, Break Time now operates 76 locations in Missouri. **M**

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