

FARMERS COOPERATIVE

INVESTING IN OUR OWNERS' SUCCESS!



OHIOVA, NE

COOPERATIVE NEWS MARCH 2020



Allan Zumpfe, CEO

A Message From President/CEO, Allan Zumpfe

Our focus at Farmers Cooperative is on how we can continue to serve you, our member owners, by adding value to your operation in the most efficient manner. As production agriculture evolves, we continue

to see a strong correlation between efficiencies gained and investments in new technology. At Farmers Cooperative, we are making those investments in this space and looking for new and innovative ways to serve you the way you need and want to be served.

Investing in technology also means figuring out how to help our growers raise more bushels more efficiently. Despite the grain markets being lower than we would like the last five years, Nebraska and Kansas farmers have figured out a way to produce more bushels, therefore, coming closer to making a profit. With continued investments being made in agricultural areas ranging from seed genetics to precision ag to education,

your company is working hard to help our producers be profitable in these challenging times.

Farmers Cooperative is very well positioned with both strategically placed facilities to serve our members and with balance sheet strength. Our financials give us the ability to take advantage of strategic opportunities that are present today and those that will continue to present themselves in the future. Please know that all decisions made at your company are first and foremost made with the goal of providing our member owners with the best possible services well into the future and ensuring your company remains one of the strongest farmer-owned cooperatives in the country.

The bottom line is that Farmers Cooperative will continue to make investments in agriculture in southeast Nebraska and northeast Kansas to help you grow more and more efficiently, as well as bring market access to help you market that production. We appreciate the opportunity to earn your business every day and will work hard in 2020 to make it the best year possible. Thank you for your business and continued support of Farmers Cooperative.

2019 ANNUAL MEETING & NEW BOARD MEMBERS

Farmers Cooperative hosted its Annual Meetings on January 14th in Crete and January 15th in DeWitt and had great attendance from our member owners. The 2019 financials were reviewed and highlights from the year were discussed, followed by a Board of Directors meeting.

Farmers Cooperative announced the election of the following individuals to the Board of Directors:

- Galen Kuska - Exeter, NE
- Tom Hueske - Plymouth, NE
- Shane Schweitzer - Dorchester, NE

To review the 2019 Annual Report, please visit www.farmersco-operative.com/accounting.



Hiring the SEASONAL LABOR Needed



Taylor Collins
Human Resources

A cooperative business model continues to be tricky, at least in terms of finding the right amount of labor needed to properly serve our patrons. The seasonality of our business requires a significant jump in labor needed for the spring through summer, and then again during fall harvest. Increased demand in products and services requires hours of operation to increase; however, there tends

to never be enough hours in the day when you're in the retail industry. While demand and hours increase, don't forget this doesn't include the constant year-round effort of loading rail cars at our facilities. All of these factors create a higher demand in seasonal labor.

Over the years, there have been a few stabs at our seasonality workload by hiring retired workers, interns, temp agencies, or part-time help. We've been able to get by due to the outstanding effort from our employees and the understanding from our loyal patron group. However, as demand increases, we must find the balance to take care of our employees, while also taking care of our patrons.

We don't have to look far to see a solution to seasonal labor that has been successful in the cooperative world. Many cooperatives in the Midwest have started utilizing a government program that allows agricultural labor or services to participate in, called the H2-A Visa program. Farmers Cooperative will be participating in this program and bringing to our workforce 16 South Africans on a 10-month contract in 2020 to help supplement our labor

needs. This will provide much needed labor to assist in the day-to-day operations of our company as they are eligible to assist our grain and agronomy facilities.

These seasonal workers are just like any other employee, needing income to help make ends meet and provide for their families. Individuals in this program are not paid any overtime or benefits and Farmers Cooperative provides the housing and transportation to the worksite. Most of the individuals participating in this program are South African farmers speaking English looking to escape violence and a rough economy for their industry. Some are very highly educated or skilled tradesmen but are unable to find work in their country. No matter their reason for participating in this program, their purpose is simple: work as many hours as possible, complete the contract, and head back home to their families.

One common misconception you may hear when a company implements this program is that we are taking jobs away from US citizens. That could not be further from the truth. There are strict rules and regulations you must follow to participate in this program, including advertising and hiring qualified US citizens as they apply. Keep in mind, we are not replacing positions with a program such as this, but instead finding a way to meet the seasonal demands of the retail agricultural industry.

If you know of someone looking for employment and is qualified for the position, please send them our way, as we are always hiring and looking for excellent quality help that can perform the services you need completed for your operation.



EXPANDING OUR ASSET BASE



Dale Hayek
Grain Manager

At the end of February, we were trading at the bottom of our 'range-bound markets' in corn and soybeans. The recent price weakness is largely a result of the Coronavirus and nervousness in the marketplace. When the financial markets get nervous, the safest place to park money in the world is in the US economy, directly making the US dollar strong and negative for our exports.

Coupled with the fact of the lack of farmer engagement, moving grain is minimal and in turn, we are seeing local processors bid up for ownership.

That being said, we are offering free delayed pricing everywhere and thanks to some weather breaks, farmers have begun to move some bushels on this program in hopes to catch a rally in the future.

We are not competitive in the export markets on soybeans, as South America is harvesting a larger than normal crop. And as no surprise, they are the most competitive origin for China. Until new crop, US soybeans should flow into domestic processors and Mexico as they did last year.

We are on the brink of being competitive in the corn export markets. One of our challenges this year will be making grade in these markets as we have all heard the disasters of low test weight and moisture in the northern cornbelt. We definitely are the 'sweet spot' this year on production. The wet growing season coupled with the

dry harvest were definitely a welcome site. We had all our grain piles picked up with minimal damage due to the dry November and December. The availability of trains and demand for our grain only made pile cleanup easier to execute.

Considering the large local crop, we are seeing local processor basis levels very strong. I wouldn't procrastinate and get 'lulled' into a state of complacency when warmer temps are around the corner, especially when we are offering free delayed pricing.

On the construction front, we are well underway on the three concrete tubes we are budgeting for 2020. Hanover is getting a 140' tall by 100' diameter bin, approximately 1 million bushels. We are building a 140' tall by 92' diameter bin on the east side of our complex in Frankfort, holding approximately 820,000 bushels. We will also fulfill Jansen's footprint on the rail side with a 140' tall by 84' diameter, 624,000 bushel bin. Finally, we are erecting a 500,000 bushel steel bin in Iowa to attach to their two bin complex. These projects are underway and should be ready for the large amount of corn acres we are going to plant this year.

We are committed to the speed and space philosophy to serve our patrons. After this last year, I think most of our locations could easily plead their case for more storage. This is our challenge as a company: to wisely expand our asset base while continuing to accommodate all our patrons. In our history, Farmers Cooperative handled our largest harvest crop this last year, only validating the mission to continually be "Investing in our Owners' Success!"



Your Cooperative's Agronomic Insight

As it is every year, mother nature controls a large portion of our wins and losses. The fall and winter of 2019 was favorable across the trade area of Farmers Cooperative and farmers were able to catch up on much needed field work from last season.

The spring season will certainly once again be intense; however, it should run smoother than 2019. As we approach the spring season, we will most certainly bump into a few headwinds. Weather, logistics, and the shutdown of the Magellan pipeline are just a few of the lookouts for spring. We have added over 20 ammonia nurse trailers, five new sprayers, two ammonia transports, and 12 dry spreaders to complement the grower operationally. The new dry barn located in Frankfort, Kansas, will be a great addition contributing additional speed and space.

Agronomic insight is always considered a priority at Farmers Cooperative and going into the 2020 growing season will be no different. This spring, we will have the

ability to treat soybeans for Sudden Death Syndrome in Plymouth and Milford with Saltru®, a new seed treatment product. Contact your agronomist early and we will be happy to treat your soybeans to be ready for planting.



Brad Parman
Fertilizer Manager

As we enter the field this year, one must consider the trait packages in soybeans and where they are being planted. Communication with your local agronomist and neighbors will be the key to success based on the technology chosen for operations. Understand the pros and cons of each platform, including Enlist™ and Xtend®, to maximize your decision.

We appreciate your support and look forward to earning your business every day.

2020 YOUNG MEMBER RETREAT SUCCESSFUL!

The Farmers Cooperative Young Member Retreat was held Saturday, January 11th at Embassy Suites in Lincoln, Nebraska, and drew participants from across our territory.

The event included an educational meeting, tour of Memorial Stadium, dinner at Rodizio Grill and a Lincoln Stars hockey game at the Ice Box. Producers learned more about how cooperatives work, the importance of our young member owners, overviews of departments, and what “Investing In Our Owners’ Success!” means to us. Allan Vyhnalek, UNL Extension educator, also presented a program discussing farm succession planning.

At Farmers Cooperative, we realize our company’s success is dependent on our patrons, both now and in the future. We greatly value the input from the participants and appreciate all those who attended this year. We hope you will consider attending the Farmers Cooperative Young Member Retreat in 2021.

Again, thank you to all of our participants!



BUDGET BILLING FOR HOUSE PROPANE CUSTOMERS



Rob Blahauvietz
Credit Manager

Are you interested in a budget-billing program for your purchases of house propane? This would allow you to make 11 equal monthly payments throughout the year instead of making large payments in the winter months.

Together, we will estimate your total house propane purchases for the upcoming 2020-2021 season. Then we will divide that figure by 11 and set up monthly payments

starting in June 2020. Settlement date will be in April 2021 when we will settle your account by payment or refund and/or adjust your payments for the next year.

Whether or not you go on the budget program or one

of our other contracts, you can still be on a “keep full” basis. This will avoid the possibility of you running out of propane. The number one reason for propane-related accidents is when your tank runs out of propane. If this occurs, a leak test is required which will cost you an additional fee and possibly an after-hours fee as well. If you want to be on a “keep full” basis, please contact our propane order department at 800-473-4579.

If you were on the budget program this past season, we will automatically send new contracts to you. There is no need to contact the office to be on it this year.

If you are interested in the budget program, you must contact Rob Blahauvietz in the Dorchester office by May 15, 2020 at 800-642-6439. If you do not go on this program, you will be required to pay according to our normal credit terms.

Investing In Our Owners' Success - 2020 Producer Meetings

In January and February, Farmers Cooperative hosted producer meetings in Milford, Blue Rapids, McCool Junction, Hallam, Ohiowa, Beattie, Diller, and Filley. These meetings provide a valuable benefit for both patrons and employees, allowing us to connect with so many area producers and say thank you for your business.

Farmers Cooperative is extremely fortunate to have so many great specialists who are truly experts in their field. These producer meetings allow our experts to

communicate with you on many topics, including eliminating tire and fuel problems, understanding the new service rating for lubricants, VFDs in feed, marketing options for grain and agronomy services. It also allows us the opportunity to highlight what's new at Farmers Cooperative.

Once again, we thank you for your attendance and involvement at these meetings.





Identifying the Right Grease Chemistry for Your Equipment



Chris Foree
"The Oil Guy"

Greasing equipment is an essential step in preparing for spring planting. Before you start crawling around on the shop floor searching for those elusive little zerks tucked away in hard-to-reach places on your machines, it is wise to make sure you have the right grease to do the job. If the grease chemistry isn't right, it might cause trouble. While most major tractor and combine makers use lithium complex grease chemistry, a few use polyurea grease; some dealerships offer both types at the parts counter.

Lithium complex thickeners are most widely used due to their long-term work stability and excellent compatibility. They also have excellent shear stability plus superior rust protection and thermal resistance. Premium formulations offer dropping points over 500°F.

Polyurea thickened greases are less widely compatible with other types but have excellent antioxidant, pumpability, and water resistance characteristics, plus a high dropping point.

While both types are up to the challenge for high-performance ag equipment, herein lies the rub: lithium thickeners and polyurea thickeners are known to be chemically incompatible with one another. So, if you have a late model red machine parked in your shed next to a late model green machine, you may have a problem. The red one may have shipped from the factory using lithium complex grease while the green one may come with polyurea in all the grease points.

Mixing the two grease chemistries usually results in softening. This can lead to disaster if the mixture runs out of a bearing when you're running hot out in the middle of a field. As one unfortunate producer recently discovered, one must be especially careful when a machine is greased

at the dealership. Make sure the technician knows the type of grease you've regularly used so he orders the right cartridges from the parts department.

Of course, once it's in the bearings you can't tell what kind of grease you need, especially if you bought a used machine. Do you not know what type of grease you're dealing with or simply want to switch everything over to one chemistry to avoid future mix-ups? American Machinist recently published these recommendations from the experts at bearing manufacturer NSK Americas:

- Ask the grease supplier about compatibility – they should provide the information or be willing to run tests that will determine the greases' compatibility.
- Use up as much of the old grease as possible before adding the new grease. The best technique is to drain and clean the system completely before changing over to the new grease.
- Once the new grease is added, grease consumption should be increased temporarily. This will move the interface (the area of grease mixing) through and out of the system as quickly as possible. The increased rate of grease flow also ensures good lubrication and proper sealing, while overly soft grease may be in the bearings.
- When there is doubt, expect incompatibility and watch for problems.

Before you roll out the mechanic's creeper this spring, it pays to make sure you're using the right grease. Here at Farmers Cooperative, we offer lithium complex and polyurea greases, plus a wide selection of lubricant products suited for just about every application. If you need help identifying the right greases, oils, and coolants for your equipment, call us at 402-742-3311 or check out the resources available at www.farmersco-operative.com/lubricants. We thank you for your business and wish you a safe and productive planting season.

We're Here For Your Spring Feed Needs!



Kevin Wittler
Feed Manager

Calving season is largely behind us, as is the cold grasp of winter, and spring weather should be just around the corner. Farmers Cooperative is once again offering your Spring Mineral and Creep Feed Booking Program. Contracting at reduced pricing is offered while supplies last or through May 30th, 2020, with a pull period through September 30th, 2020. Spring mag, breeder,

and fly control minerals are offered in either bagged loose or cooked molasses tubs, whichever meets the needs of your particular operation.

Your spring calving cows are currently in a stage of production that requires additional mineral supplementation. A cow's requirement for phosphorus has increased and is high pre-calving through breeding. Calcium is required in high amounts as the cow progresses through her lactation stage. Calcium, along with magnesium supplementation, help to prevent grass tetany as we approach the early grazing season. Additional minerals and vitamins are critical to high fertility and fetal development and are essential for the immune system. The roles minerals play are numerous and essential for optimum productive performance.

Please remember to visit with your veterinarian prior to contracting if you plan on utilizing Aureomycin in your mineral program. We are prohibited from transferring ownership to you without a valid VFD. Please keep

the nutritional needs of your momma cows in mind as we move into spring and be sure to contact your beef specialist or nearest Farmers Cooperative location and take advantage of the savings to be offered through May 30th on your mineral needs.

New calves hitting the ground also means that spring calf creep feed season is just around the corner. We are receiving ample moisture and with warmer days on the horizon, grass should get off to a good start. Creep feed supplementation later in the season can take some pressure off your pastures as well as your momma cows. Calves will consume milk, creep feed, and grass, in that order. This is why creep feeding your calves will stretch your grass, leaving more grass for your cows. Each additional pound of gain is certain to pay needed dividends.

If you are wanting to utilize your cooperative creep feeder programs and have not reserved a rental, rent-to-own, or purchase option, please reserve those as soon as possible. Each year, our available supply becomes very tight during the prime feeding periods and forecasting those needs allows us to most closely fulfill your requests. Availability of feeders allows your cooperative to help you as our producer owners capture the many benefits creep feeding your calves offers. We would certainly appreciate the opportunity to discuss those programs with you and provide a recommendation on what best fits your needs and performance goals.

We wish everyone a safe and successful season and sincerely appreciate and thank you for your business.



LEADING SUPPLIER OF PREMIUM DIESEL FUEL



Chuck Swerczek

Petroleum Sales & Mktg.

Today's diesel engines use high-pressure, common-rail (HPCR) direct-injection technology for significantly greater efficiency than conventional diesel engines. The high temperature and pressure these engines operate at can literally cook typical #2 diesel, resulting in fouled fuel that can damage engine parts.

Cenex Roadmaster XL® & Ruby Fieldmaster premium diesel fuel provides a multi-functional additive package that contains a unique combination of seven additions, including a demulsifier, injection stabilizer, aggressive detergents, lubricity improver, corrosion inhibitors, cetane improver and storage stabilizer.

Cenex's additive package provides for a more complete burn, decreases downtime by helping to reduce maintenance and repair, restores power by up to 4.5%, and restores fuel economy by up to 5%.

Spring is a good time to change fuel filters on storage and pivot tanks and remove excess water and debris. Water is a natural enemy of fuel, promotes microbe growth, causes decreased acceleration, loss of horsepower, and possible

engine damage. Also, check your vent caps to make sure they are working properly and have a good fit.

We are still offering fuel contracts for spring and fall that run March 1st through November 30th and LP Irrigation that runs June 1st through September 30th. Contact your local branch manager or call my cell at 402-580-7562 for more information.

Farmers Cooperative is a leading supplier of premium diesel fuel in the Midwest. For over 50 years, we have routinely been a leader in volume sales amongst the 17 states that supply CHS/Cenex diesel fuel. Whatever the name may have been (TQ4, GHP, Ruby, or today's Ruby Fieldmaster and Roadmaster XL), Farmers Cooperative is committed to supplying the highest quality diesel fuel available with the most comprehensive additive package on the market.

With smart injection systems at the fuel terminal, Farmers Cooperative provides diesel fuel that has the perfect amount of additives in each and every gallon of fuel. While our competitors use a technique called "splash blending" where they just dump the additives into their fuel, our fuel is injected at the terminal, all the way down to parts per million of each additive. This ensures our customers receive the exact amount required in each gallon you pump.

FRUIT SALSA & CINNAMON CHIPS

INGREDIENTS

2 kiwis, peeled and diced	2 T. white sugar	Butter flavoring cooking spray
2 apples, peeled, cored and diced	1 T. brown sugar	2 T. cinnamon sugar
8 oz. raspberries	3 T. fruit preserves, any flavor	
1 lb. strawberries	10 (10 inch) flour tortillas	

INSTRUCTIONS

In a large bowl, thoroughly mix kiwis, apples, raspberries, strawberries, white sugar, brown sugar and fruit preserves. Cover and chill in the refrigerator at least 15 minutes. Preheat oven to 350 degrees. Coat one side of each flour tortilla with butter flavored cooking spray. Cut into wedges and arrange in a single layer on a large baking sheet. Sprinkle wedges with desired amount of cinnamon sugar. Spray again with cooking spray. Bake for 8 to 10 minutes. Repeat with any remaining tortilla wedges. Allow to cool approximately 15 minutes. Serve with chilled fruit mixture.



KEEPING YOU SAFE ON THE FARM



Brent Colgrove
Tire Manager

Farmers Cooperative takes great pride in the safety of both our employees and patrons. With the increase in the number of individuals installing tires themselves, tire safety on the farm is extremely important. Doing it the right way should be the number one goal. Here are some important safety tips to follow when installing your own tires:

1 When airing up a medium truck tire that is mounted on an implement wheel, make sure you know how much air pressure the wheel will handle before you air it up.

For example, we recommend putting 50 psi in a 385/65r22.5 or a 425/65r22.5 that is mounted on an implement wheel being used on an anhydrous trailer. In many cases, implement wheels are not DOT approved and are exempt from any regulations regarding air pressures.

Never use the maximum air pressure stamped on the 14-16 ply tire being mounted on the implement wheel. The implement wheel will not be able to handle the max air pressure and the assembly may explode. In most cases, if you mount a car tire on an implement wheel, the recommended air pressure on the car tire is fine for the wheel.

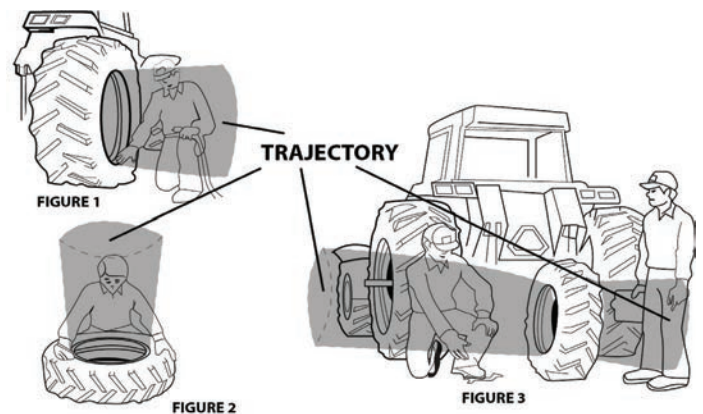
Normally, a 4-ply car tire will require 35-44 psi in the tire and is the right pressure for a non-DOT approved implement wheel. This can be confusing, so if you have any questions please don't hesitate and give us a call.

2 Do not stand in front or over the top of a tire when airing it up or seating a bead. If the tire would fail or explode off the rim, it will travel out or up, depending on where it is facing.

3 Never air up a flat tire mounted on a split rim. The lock ring may adjust itself or may be sprung in the gutter groove of the rim and blow off. When removing the air hose and inserting the valve core, stand to the side of the tire at a 45-degree angle and use an outstretched arm. This will minimize the risk to your head and body in the event the tire would explode.

Think about this: an exploding tubeless semi-truck tire when inflated to 100 psi can launch a 16-pound bowling ball $\frac{3}{4}$ of a mile or 13 football fields. That is extremely dangerous to a human body, so please be very careful.

4 Always wear safety goggles when buffing on a tire or rim to protect your eyes. Never weld on a rim that will have pressure against it and welding on a wheel assembly will weaken the wheel.



- 5** Never exceed 35 psi when seating beads and if you cannot get the beads to seat, stop what you are doing, break the beads again, re-lube them, and try again.
- 6** Make sure your tire is the right size for the rim. For example, never install a 16-inch tire on a 16.5 or 16.1 wheel because the tire may not seat properly and may blow off the rim.
- 7** If you are airing up a tire that has been ran flat, look for bulges on the sidewall and listen for cracking or popping noises. If you see or hear this, stop and let the air out before it explodes.
- 8** Never use a flammable substance such as ether to seat a bead on a tire. You can get seriously hurt or killed by doing this. Always use OSHA-approved bead seating tools or blaster to seat beads.

We thank you for your continued business and support of Farmers Cooperative. Stay safe and we'll see you next time!

If you have any questions regarding tire safety on your farming operation, please contact us:

402-656-4000

FARMERS COOPERATIVE PRESENTS **BLUE JACKET AWARD**

This year, Farmers Cooperative partnered with Syngenta in the FFA Blue Jacket Program Challenge through the National FFA Foundation. Farmers Cooperative provided a \$2,500 donation to the National FFA Foundation and Syngenta donated an official FFA jacket and a check for \$1,000 to the local FFA chapter of our choice. The 2019 recipients were Fillmore Central High School in Geneva, Nebraska, and Hanover Public School in Hanover, Kansas.

The blue corduroy FFA jacket is the most iconic symbol of the organization and only worn by members. The jacket is far more than official dress, but an icon of an American tradition. It instills pride and responsibility to students who wear them.

The Blue Jacket Program was inaugurated by Syngenta in 2008 and awarded 40 FFA jackets to aspiring students in the first year. Since then, they have donated more than 2,000 blue jackets to deserving members.

“We are proud to be a part of the Syngenta Blue Jacket Program,” said Dennis Kenning, Marketing Director at Farmers Cooperative. “We understand that FFA represents our future patrons, employees, and community leaders.” Farmers Cooperative proudly supports FFA at the chapter, state, and national level.



IMAGERY, IMAGERY, IMAGERY!

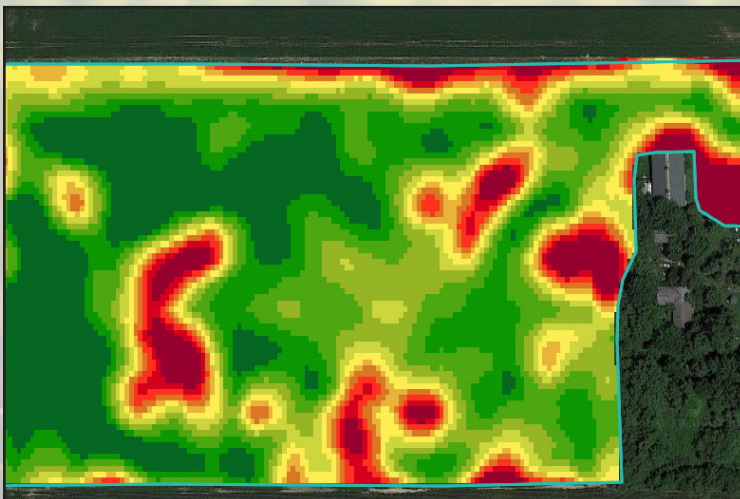


Wesley Hedges

Precision Ag Manager

The technology around imagery has drastically improved over the last decade, making imagery more readily available today than ever before. The ease of viewing imagery is only a couple clicks away on a smart phone, table, or computer. Satellites, manned aircrafts, and drones are three ways to acquire aerial imagery. When deciding which method to use, you may find that in many cases the different methods can complement each other. For example, satellite imagery may be the method for identifying a potential issue in the field, while the drone can pinpoint and allow for diagnosis of the issue.

Imagery has several uses in the agriculture industry, with one very common use being in-season directed sampling and scouting. Soil and plant variability can be identified using imagery and turned into actionable recommendations. Weeds, insects, disease, and nutrient deficiencies are a few of the many issues you can discover using imagery. The true benefit of imagery is when you can act on those discoveries to save and/or increase your yields.



Processed satellite image showing plant variability throughout the field at 10 m resolution

SATELLITE IMAGERY

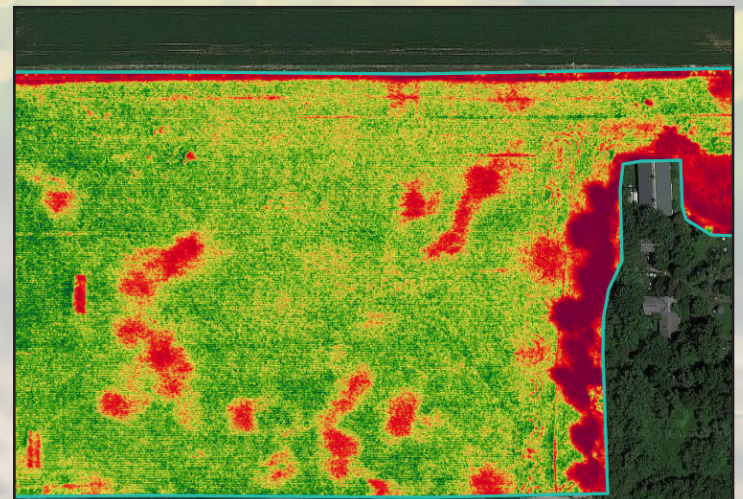
Satellite imagery is perhaps the most common source of imagery used in agriculture today. Besides in-season field monitoring, satellite imagery is commonly used for creating management zones and side-dress nitrogen prescriptions. The image frequency can be as often as one image every few days when cloud obstruction is minimal. The image resolution varies from 3 meters to 30 meters depending on which satellite the image was sourced from. Because of the lower image resolution, some field issues may not be visible in the satellite imagery.

Advantages:

- Captures the largest area of imagery at one time
- “Automatic” image acquisition
- Low cost

Disadvantages:

- Lowest resolution (3 - 30 meter)
- Image frequency is dependent on satellite orbit and cloud cover



Processed manned aircraft image showing plant variability throughout the field at 8 cm resolution

MANNED AIRCRAFT IMAGERY

Manned aircraft imagery provides significantly higher resolution than satellite imagery. Since the images are manually captured, the image frequency is essentially on demand, weather permitting. Cloud shading is still a concern with manned aircraft imagery as the shading can affect the image color. The number of acres that can be imaged per day is less than satellite but significantly more than drone.

Advantages:

- Captures large areas of imagery at one time
- High resolution (~8 centimeter)
- Low to medium cost
- “On demand” image frequency

Disadvantages:

- Higher cost than satellite imagery
- Requires a person to physically fly the field

DRONE IMAGERY

Drone imagery provides the highest resolution out of all three methods. With the higher resolution comes the ability to sometimes diagnose issues without setting foot in the field. Another advantage of a drone is the ability to fly to a certain area of the field to get a precise image of an issue. Drone imagery has a higher cost due to the increased time it takes to image the fields.

Advantages:

- Highest resolution (sub-millimeter)
- Remote scouting capability
- “On demand” image frequency

Disadvantages:

- Higher cost
- Requires a person to physically fly the field

With today’s technology, imagery can be highly valuable on every farming operation. The software today could automatically identify issues in the field via machine learning, saving time and producing actionable insights.



Processed drone image calculating plant population

ProFarm
by Farmers Cooperative

Advance your whole farm with ProFarm.

Check with your local agronomist to find out more.

Make Farmers Cooperative Part of Your Team!



Dennis Kenning
Sales & Marketing Mgr

Did you watch the Kansas City Chiefs overcome a 10-point deficit to win the Super Bowl by double digits? Regardless if your team won or not, it was a contest with two great teams with talented players. I'm a big believer in the concept that Farmers Cooperative is a team, with each employee having an important job to do and that is serving you, our member owners.

The first thing to remember is Farmers Cooperative is a complete team, meaning we are a full service cooperative. While some cooperative specialize in just one or two areas, such as grain, agronomy or feed, we offer everything you might need, including tires, energy, and lubricants. We strive to provide great employees, products, and services in all departments. Not only are we your one stop shop, but we have the key players needed to help you be successful in your operation.

Our employees have been well trained to play their position through our company education program, which proves to be extremely beneficial. Take last spring for

example: our employees were put to the test with a small window of opportunity to get work done, working extra hours and weekends to meet your needs. Your cooperative has experience on our side and we often poke fun at our feed department for having over 300 years of combined experience. However, the fact remains that our employees know their stuff about their respective industries!

Farmers Cooperative is continually looking for ways to improve and provide the best experience to our patrons. We work very closely with our product vendors to bring producers the latest technology and knowledge about the industry. Many of these companies have done extensive research to be sure their product will perform well in your fields. For example, this past summer, our precision ag manager conducted a study using variable seed and fertilizer over an entire field, which produced more accurate results than using a small test plot.

If you're already using Farmers Cooperative, we want to say thank you for allowing us to be part of your team. Your business is not taken for granted and is appreciated. If you are not part of our great team, we ask for the opportunity to serve you. Thank you for your business!



**Pivot Tires
Ag Tires
Skid Loader Tires
Trailer Tires
Street Tires
& more!**

nebraskatire.com

Get the tires you need at the best price,
shipped right to your door!

Farmers Cooperative Invites You To...

Ladies NIGHT

DINNER & ENTERTAINMENT
Thursday, April 16, 2020

THREE EASY WAYS TO RSVP:



Online at fcladiesnight.eventbrite.com



Email sharre@farmersco-operative.com



Call 800-642-6439

Saline County Fairgrounds 4-H Building

(13th & Tuxedo Road, Crete, Nebraska)

Doors Open at 5:15 pm
Event Starts at 6:15 pm

Entertainment by:
Greg Classen, Ventriloquist

RSVP's Required (*Space is Limited*)

Seats are Available from

March 1 - April 6, 2020

The best tire deals, now available **ONLINE!**

Farmers Cooperative is excited to announce the addition of our new and improved tire website, NebraskaTire.com. This website is owned and operated by Farmers Cooperative and is a great tool for customers to be able to shop for tires, view services offered, or search for a location closest to you.

The new e-commerce site allows customers to search for a wide variety of tires, including agricultural, ATV, car/light truck, commercial truck, industrial, lawn mower, specialty and trailer tires. A convenient shopping cart feature allows customers to add tires to their cart, enter their shipping and billing information, and complete the check out process

with a credit card as payment. Tires purchased online are shipped out of our Firth, Nebraska, tire location.

If you find a tire online that you would like to purchase but would rather save on the shipping cost, simply give us a call and we can send it to a branch near you for pickup.

“We are very excited about this new website,” said Brent Colgrove, Tire Department Manager. “People like to shop at their convenience in the privacy of their own home where there is no pressure. We’re excited to offer this new service to our customers and patrons.”

If you find a tire you like that shows out of stock or have questions, contact us and we will do what we can to take care of you. Our goal is to serve you, our member owners, and with this new website, we have another tool to serve you in the best way possible. Thank you for your business and we hope you enjoy the new tire website.



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