

FARMERS COOPERATIVE

INVESTING IN OUR OWNERS' SUCCESS!



SKYTECH AERIAL SPRAYING

COOPERATIVE NEWS SEPTEMBER 2020

A Message From President/CEO, Allan Zumpfe



ALLAN ZUMPF
President/CEO

2020 will certainly go down in the record books as one of the most unusual and challenging years in history. COVID-19 has changed our lives forever, and I believe, like most people do, not for the better.

Your company continues to operate for the most part as usual, but only for the most part. We continue to be challenged with our

employees being exposed to the virus, testing for it, and 14-day quarantines. At this time, we have only had two confirmed cases of COVID-19 within our employee population. We continue to follow CDC guidelines as well as our public health department's recommendations.

From the very beginning, Farmers Cooperative has been in the category of essential, critical infrastructure. This means we are allowed to operate under different rules than some businesses. We continue to monitor this dynamic situation and make adjustments as deemed necessary.

The bottom line is I want all our patrons and

employees to know that we will be here to serve our customers to the best of our abilities in the coming weeks and months in these extraordinary times.

Farmers Cooperative has again invested in new grain storage facilities to better serve our member owners this year with an additional 3.5 million bushels of upright storage bins and 3.5 million bushels of bunker storage. A new 500,000 bushel steel bin was added in Ohioa north of the existing bins east of the office. A new 500,000 bushel bin and 20,000 bushel leg with dual dump pits will be built at Ruby. Also, a 680,000 bushel concrete tube has been added in Jansen on the south end of the existing bins.

At Frankfort, we added an 820,000 bushel concrete bin on the east side of the complex, and a 1 million bushel concrete tank was added to the north end of the facility at Hanover. We are also adding new 1 million bushel bunker storage structures at Jansen, Daykin, and Milligan, with a 500,000 bushel bunker being erected at Hanover. Our contractors have done a great job of getting these projects completed and we should have all of this new storage available for harvest.

Thank you all for your support and your business, and please have a safe harvest!



Ruby, Nebraska

Remaining Optimistic in the Livestock Industry



KEVIN WITTLER
Feed Manager

As we are closing in on a bountiful fall harvest, pasture grass has matured, and the spring calf crop is starting to look toward life without mama. Your cooperative will once again offer a wide range of starter feed options at reduced pricing. Please remember to plan ahead and secure the appropriate VFD from your veterinarian so your feed team can readily fill your orders. If you need assistance or recommendation

on the starter program that matches your individual operation, please contact your Farmers Cooperative cattle consultant or your local branch.

Body condition scores appear to be good and with a little continued help from Mother Nature and some supplemental nutrition, we should be able to winter these cows effectively. Please watch for your cooperative's fall cattle feed booking program coming out soon. Farmers Cooperative offers many different protein and energy sources to meet the nutritional needs of your livestock. Delivery systems range from blocks and cubes to tubs and liquids, whichever fits your operational needs best.

Several competitive lines are offered, including: Crystalyx, MLS, ADM, Moormans, and Rangeland tubs; ADM and QLF liquids; ADM and Purina range cubes; winter creep feeds; as well as the Purina Intake Modifier Tech products Accuration Range Supplement 33 and Finisher 44. We continually research products and their availability which can improve your efficiencies

and add to your bottom line.

This year, due to generally more than ample rains, we are seeing some diminished nutrient levels in some available forage supplies. This means we need to improve the palatability and nutritional content of these lower quality forages. We see continued interest in liquid supplements and their use to enhance lower quality forages. If you are needing information on options to effectively increase the palatability and nutritional content of these forages, please contact your Farmers Cooperative beef specialist.

Reduced feed costs, as well as adequate consumer demand for our livestock producers' products, lets us remain optimistic looking ahead at an opportunity for those of you in the livestock industry.

As you work your way through a busy upcoming harvest and hopefully a substantial amount of fall field work, we would like to ask that you remember your feed delivery employees by maintaining safe access to open and close bin lids, as well as a clear truck approach to your bins during the upcoming winter.

We would also like to express our appreciation for the advanced planning and ordering you were able to afford your feed mills this past year. Please attempt to place orders as far in advance as possible in order to allow our employees to schedule much deserved breaks with their families.

Thank you for the opportunity to work with each of your operations and we sincerely hope you have a safe and productive fall season.

Large Fall Harvest on the Horizon



DALE HAYEK
Grain Manager

Due to the uncertainties 2020 has created, I hesitate to put anything in print because how we perceive a situation today tends to evolve into something entirely different in the future. That being said, looking at our trade territory right now, it looks like we will have a large crop coming at us this fall and I hope the crop finishes out in these last few weeks without any unforeseen disasters. With current price levels,

everyone will need all the bushels available to market.

As I have stated before, Farmers Cooperative has been shipping aggressively since July of 2019, and we haven't taken our foot off the accelerator since. We are glad we made the decisions we did, as we want to accommodate this year's harvest movement and do so with as little disruption as possible. We are still shipping several trains in August and September to empty out and have as much space available for this fall.

With all of the export business we are seeing, we will be shipping out soybeans by rail at harvest, something we haven't seen in recent years. We have several trains on the books and hope the railroads will be able to facilitate the large export programs at the Texas Gulf and Pacific Northwest. With other business sectors in the railroad's matrix struggling due to the economy slow down, we are optimistic that both railroads should be able to handle the grain business. The main factor that will be different

on rail logistics this year is that the entire cornbelt will be shipping at a high pace. As opposed to last year, where there were production issues in some states, they didn't ship grain and rail freight was more available.

Corn demand is good, especially on the export side. The main offset to this equation is ethanol demand. With the economy slow down and some schools functioning remotely, this continues to restrict demand. It will be a challenge for us to get to the levels of ethanol usage we were at in the past. This pandemic has forever changed the way our economy functions and how our workspaces have changed, especially in the larger cities.

Every year I mention how we are getting as empty as possible before harvest, and this year is no exception. In addition to that, the new concrete bin construction in Frankfort, Hanover, Jansen, and steel bin in Ohio are in their final phases of completion, if not already done. Also, the new bin complex is quickly taking form in Ruby and our contractors have been working nonstop (weather excluded) to have it ready for the fall. It won't be complete when the first harvest bushels arrive, but it will be utilized for the fall harvest. In total, these projects will increase our permanent storage space by over 3 million bushels this year.

We are also erecting four covered bunkers in Hanover, Jansen, Daykin and Milligan, totaling 3.5 million bushels. Every year, we have several exposed piles throughout our company. With this year's large crop, we are going to tarp a greater percentage of those bushels to minimize our weather risk.



Our 2020 fall harvest policies will stay the same as 2019 for discounts and delayed pricing/storage charges. This crop was planted in a tight window, so it has the potential to come out of the fields earlier and quicker than usual. Mother Nature will dictate this. As those of you who still need to market 2019 bushels as well as executing a marketing strategy for 2020, I encourage you to contact one of our grain originators and have them assist you with a grain marketing strategy for your operation.

We appreciate everyone's patience as we continue to evolve and improve our facilities and services to better serve you. Have a safe and bountiful harvest!



This newly-constructed bin in Ohio will be a great asset this harvest

PROVIDING A CARING SAFETY ENVIRONMENT



TOM HERMANCE
Safety Manager

February of 2020 was a defining moment in time when all companies had to take on a new way of viewing safety due to the outbreak of COVID-19. Farmers Cooperative was no exception as our safety behaviors changed in ways no one could have ever imagined.

As we all face down this pandemic, we are personally making adjustments to our behaviors that in turn will serve our long-term wellbeing. The same can be said for us as a company, as Farmers Cooperative employees are improving behaviors so we can provide a caring safety environment for our fellow employees, customers, and communities.

As in any operation, to become extremely proficient you must train. Our employees are put through continuous safety training only to ensure that they and the customers they serve can safely go home every night to the families they love. We call it their "WHY". Recently, over 90 locational managers were involved in our C.A.R.E. Leadership Training, where break-out round table discussions covered consequences, accountability, responsibilities, and expectations. Our Farmers Cooperative safety leadership team facilitated the training and locational managers had the opportunity



Over 90 location managers participated in the C.A.R.E. training in July

to discuss and share best practices from their locations. These sessions proved to be rewarding to develop a strong and consistent message across the company.

Farmers Cooperative has very strong and long-established safety procedures and policies in place for one reason, and one reason only. We want every employee to go home to their families every night healthy and unharmed. The agricultural industry can be very rewarding; however, it can also be very dangerous. Safety is a core value for our company, and as part of our C.A.R.E. leadership, we will maintain a safe and healthy environment for not only our employees, but also for our customers.

I encourage everyone to review your safety procedures at your own farming operation to ensure everyone goes home to their loved ones. Have a safe and bountiful harvest!

Preparing for Colder Weather

ROGER KREIFELS, Propane Manager

As quickly as the summer months flew by, the cooler weather will be here before we know it. Some of you may be sad to see summer disappear into those earlier everyday sunsets, but fall has always been my favorite time of the year. While the temperature is starting to get cooler, now is a great time to get prepared for the heating season if you are using propane. Just like you make sure your furnace is in tip-top shape, you also need to make sure you and everyone in your home or business understands how to keep themselves safe and what to do in the event of an emergency.

At Farmers Cooperative, safety will always be our number one priority. To help keep you and your family safe, we have developed a safety quiz available on our website: www.farmersco-operative.com/propane. The questionnaire covers important things you and your family need to know when using propane, so it is extremely important you go through the list together to ensure everyone knows and understands each item listed.

If there is anything on the questionnaire you do not understand, it is extremely important you contact us immediately at **800-473-4579** so we can answer any questions you may have.

As an incentive to ensure you understand propane safety, we are randomly giving away 25 combination carbon monoxide/combustible gas detectors to anyone who fills out the propane safety quiz and returns it to us by October 31, 2020. Please visit our website for more information on how to submit your completed quiz.

This year, combustible gas detectors are more important than ever due to loss of smell being a symptom of COVID-19. We highly recommend purchasing a detector if you aren't one of the lucky recipients of our giveaway and installing it in your home. They are available as combination units with carbon monoxide detection or sold separately and are available in most hardware and home improvement stores.

I want to thank you all for your business and we look forward to servicing you in the future.



Celebrating National Cooperative Month in October

How many of you buy products like Ocean Spray or Land O'Lakes butter at your local grocery store? I'm sure many of you do business with credit unions or Farm Credit Services of America. Maybe you have stayed at a Best Western hotel, listened to the Rural Radio Network, or purchased shop supplies at Ace Hardware. The one common denominator of everything mentioned is they are all cooperatives. They all share the common belief of serving their members, whether they are retail businesses, workers, services, housing, or cooperative producers.

Cooperatives have three distinct differences when compared to a corporation which include ownership,

control, and distribution of profits. Open membership is granted to those producers that use the goods and services provided by the cooperative. They are democratically controlled, and each member has one vote. Any profits at the end of the year are distributed back to the patron in the form of dividends or equity in the company. Cooperatives are motivated to serve its members while making a profit, and a key principle for Farmers Cooperative is the concern we have for our communities.

Each October, National Cooperative Month is celebrated, so keep an eye on our social media channels for special activities throughout October.

SOYBEAN SEED Technology for 2021



BRIAN SCHERLING
Seed Operations Director

Soybean seed technology options have the potential to expand in 2021. Pending approval from the European Union, Roundup Ready XtendFlex will become commercially available for next year's planting season. This new system will offer more flexibility over the traditional RR Xtend technology. The Flex system will feature a triple-stacked herbicide trait that offers tolerances to the

Xtend technology (Dicamba), Roundup (Glyphosate), and Liberty herbicide (Glufosinate). By adding Liberty tolerance to the system, this will give growers another tool to effectively manage hard to kill weeds in their fields.

Approval of this system is in its final stages and could happen any time this summer or fall. When approved, the 2021 crop season will be considered a launch year for the trait. Typically in launch years, supply of the seed is somewhat limited. However, an aggressive supply plan is in place and should provide our customers the ability to get a good look at these new varieties and technology.

In 2020, the Enlist E3 (2,4-D tolerance) soybean system was introduced to the marketplace in large scale quantities. This was a very successful launch year for the system. It is also a triple-stack trait package that brings

tolerances to Roundup, Liberty, and Enlist. Enlist is a reformulated version of 2,4-D. It features the 2,4-D choline technology, which offers less volatility, less drift, and very few application restrictions. This is one of the first triple-stack trait platforms in beans to gain full approvals for use. Therefore, we have seen this platform adopted as a preferred choice in some areas.

As you begin to plan for your soybean acres in 2021, there are a few things to keep in mind. First, demand will be high for both the Xtend Flex and Enlist E3 traits. With the demand high, supply for both traits could become limited at some point before planting season next spring. Secondly, keep an eye on the pending decision coming from the EPA concerning the future label of the dicamba-based herbicides such as Xtendimax, Engenia, Fexapan, and Tavium. Any changes to the label concerning its use or added restrictions could have a huge impact on the industry and will affect many growers' decisions moving forward.

If you have any questions concerning the soybean technology systems, contact your local agronomy facility. The Farmers Cooperative seed team will have supply of both Xtend Flex (pending approval) and Enlist traited soybeans. Please talk to us before or after harvest to lock in your soybean seed for the 2021 growing season.

Thanks again for your past and future business!



Making Data-Driven Decisions for your Operation

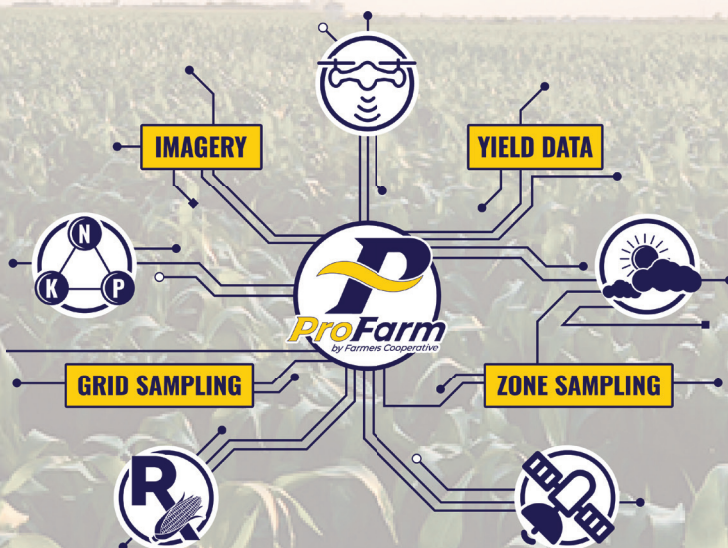


WESLEY HEDGES
Precision Ag Manager

Data-driven, as defined by the Oxford English Dictionary, means “determined by or dependent on the collection or analysis of data.” In other words, decisions are made with help from data numbers as opposed to intuition alone. Data-driven decisions can increase confidence in decision-making, identify savings, and improve efficiency. Let’s look at some examples of how we can use data in farming to help make decisions.

ProFarm

ProFarm is a Farmers Cooperative precision agronomy program used to help farmers make data-driven decisions. ProFarm helps to set yield goals for every field, every zone within each field, on every crop type. Setting yield goals to this extent allows for benchmarking against the following years and making recommendations based on the data. Since yield data is recorded every year, a summary of the results (report card) is provided yearly, thus allowing for analysis and adjustments of future recommendations. Utilization of yield data is a big part of starting down the road to making more data-driven decisions on the farm.



Soil Sampling

Soil sampling is an excellent source of data that can be interpreted to determine underlying yield limiting issues. However, it is important to choose the right soil sampling method, whether that be grid, zone or composite, as it affects the nutrient variability that is revealed. The data from the soil samples can then be converted into fertility recommendations that can be variably applied to correct low fertility levels. Furthermore, soil sampling data and ProFarm yield goals can be combined to provide fertility recommendations that correct low fertility levels while also considering the varying spatial nutrient removal.

Imagery

Imagery is another source of data that can be used in the decision-making process both in-season and during the off-season. Common in-season uses of imagery includes on-demand variable rate nitrogen prescriptions, directed sampling, and scouting. While in the off-season, the imagery can be used to develop management zones for farmers without yield data. There are two forms of imagery we offer: satellite and drone. Which source we decide to use will depend on the farmer’s objectives and goals, and in some cases, they tend to complement each other.

In-Field Hardware Systems

Lastly, in-field hardware stations for measuring things like weather conditions and soil moisture is another useful source of data. These in-field hardware stations can be placed essentially anywhere and are then connected to the internet so the data measurements can be viewed remotely. These in-field hardware stations can save time and money by eliminating the need to physically travel to that location since the measurements can be viewed from a smartphone anytime, anywhere.

We have more data at our fingertips today than ever before. Determining what data is most valuable to you and your operation is certainly a start. However, the key is to put this data to work for you and your bottom line. I encourage you to take advantage of the data you are collecting so it can help you make more data-driven decisions on your farm.

Keeping Engines Protected in Cold Weather is a Priority



CHUCK SWERCZEK
Energy Sales Specialist

While we are only a few weeks away from crisp autumn air and the beginning of harvest, it may seem impossible to start thinking about preparing for cold weather. However, it is extremely important to be ahead of the game before winter hits.

It is essential you maintain fuel tanks for cold weather performance. With proper tank maintenance and fuel handling, you can avoid most common cold weather problems. During the winter months, ice formation in fuels containing water creates severe fuel line and filter plugging problems. It's important to regularly remove water from storage tanks, vehicle fuel tanks, and filter bowls, as well as replacing fuel filters according to manufacturer recommendations, or at least once a year. A waterlogged filter will swell and freeze, restricting fuel flow.

Don't forget to take the steps necessary to protect your diesel-powered equipment from harsh winter weather. Premium diesel fuels are exactly what you need. Farmers Cooperative offers RoadmasterXL® and Ruby Fieldmaster® which are seasonally enhanced with CFI (cold flow improvers) and #1 diesel blends. Both are formulated for moderate climates and provide outstanding protection during extremely cold conditions.

The proper use of cold flow improvers can extend the operability of fuels without the use of #1 fuel. They serve two functions, including changing the wax structure of diesel fuel so it can pass through filters more readily, as well as keeping wax crystals dispersed longer when fuels are stored below the cloud point. Cold flow additives do not reduce cloud point and using #1 fuel is the only way to reduce the cloud point of diesel as it typically has a very

low cloud point. Always blend fuel and fuel additives when fuel is at least 10 degrees above its cloud point. Blending cold flow additives into diesel that is already at or below its cloud point will have no effect on the fuel. As a rule of thumb, for every 10% of #1 fuel used, the cloud point will drop by 3 degrees. For example, 50% #1 fuel into the 50% Ruby Fieldmaster® + CFI will reduce the cloud point of the blended fuel by 15 degrees or lower.

If you have any questions on how to keep your engines protected in cold weather, please contact me at 402-580-7562. Thank you for your continued support!

INDUSTRY WINTER TERMINOLOGY

Cloud Point - The temperature at which paraffin in fuel begins to form cloudy wax crystals and reduce flow.

CFPP (Cold Filter Plugging Point) - A cold flow test that chills fuel to the point it will plug a 45 micron filter. New equipment filters today are two and five micron. Most cold flow additives are CFPP technology, which make the CFPP test somewhat less reliable.

Operability - The lowest temperature at which equipment will operate without loss of power due to wax formation in the fuel delivery system.

WASA (Wax Anti Settling Additive) - Keeps wax particles dispersed evenly for long periods of time:

- Long weekend shutdowns
- Extended outside storage
- Avoids overwhelming the fuel filters
- Operability increases by dispersing smaller crystals

Growing Your Education with Farmers Cooperative



TAYLOR COLLINS
Human Resources Manager

This summer, we were thrilled to provide 12 individuals an internship experience at Farmers Cooperative. However, the fourth year in our intern program looked a bit different than years past thanks to COVID-19. While we were unable to meet in person for our orientation, we opted for a video conference where we all were able to practice our Zoom skills and figure out where the mute button was. Many of our industry tours and events were cancelled and our group meetings were far and few between.

With that being said, this summer may be viewed as one of the greatest learning opportunities any intern group has received. Our group discovered how essential the agriculture industry is and although our day-to-day operations may have looked a little different, they did

not change too much. Many of our intern's classmates and friends had their internships cancelled – we did not. We were still able to conduct professionalism trainings, group activities, and constant learning opportunities to provide a valuable experience. We had a great group of interns this summer and are excited to continue to offer our internships moving forward.

If you or someone you know is currently in school for agriculture and is looking for a hands-on summer work experience, please encourage them to visit www.myfarmerscoop.com/internships for information on next year's program. We typically fill our internships each fall so the student has their plans for the summer decided before their spring semester. In a normal year, Farmers Cooperative attends career fairs at UNL, UNK, SCC, K-State, and NWMSU; however, we know these events will look different than years past. We are always looking for local talent to add to our internship program, so check out our website and apply today!

2020 FARMERS COOPERATIVE INTERN GROUP



Brandon Anderson
Frankfort - Agronomy
Frankfort, Kansas



Logan Anderson
Filley - Agronomy
Virginia, Nebraska



Cole Bartlett
Fairbury - Agronomy
Polo, Missouri



Holly Holthaus
Frankfort - Grain Mktg.
Beattie, Kansas



Brent Lemmer
Dorchester - Grain Mktg
Atkinson, Nebraska



Chad Niemeier
Plymouth - Agronomy
Beatrice, Nebraska



Austin Polivka
Hallam - Agronomy
Bruno, Nebraska



Reid Pretzer
Odell - Agronomy
Diller, Nebraska



Amber Schiffbauer
DeWitt - Marketing
Tonica, Illinois



Jacob Uhlman
Princeton - Precision Ag
Clatonia, Nebraska



Kaylee Wheeler
Beatrice - Feed Sales
Wood Lake, Nebraska



Ryan Worm
Raymond - Agronomy
David City, Nebraska

Farmers Cooperative Facility Tour

On August 4th, our interns had the opportunity to visit three Farmers Cooperative locations to learn more about the different services and products we provide. Thank you to our Jansen Dry Fertilizer facility, Frankfort Shuttle, and Beatrice Feedmill for showing our interns around!



Are you interested in an internship at Farmers Cooperative next summer? Visit: www.myfarmerscoop.com/internships

FARMERS COOPERATIVE UPCOMING EVENTS

Producer Meetings

Each winter, Farmers Cooperative hosts producer meetings throughout our trade territory. These meetings will take on a new format in 2021, geared towards keeping you informed on the latest information and advancements in production agriculture. We will be hosting larger regional meetings and bringing in guest speakers to share information with our producers. Please watch for more information regarding our 2021 producer meetings.

Progressive Producer Conference

In January 2021, Farmers Cooperative will once again host our annual producer retreat. Previously called Young Member Retreat, the event has been renamed the Progressive Producer Conference to be more inclusive of all ages of producers. The conference will not have any age restrictions and is designed for innovative and forward-thinking producers. The conference will focus on new trends and current topics facing our producers.

This is a great opportunity for a getaway with all lodging, meals, refreshments, and entertainment provided by Farmers Cooperative. Applications for our 2021 Progressive Producer Conference are open to all producers in our trade territory and will be available beginning in November. If you have previously attended our Young Member Retreat, you are more than welcome to request to attend in 2021. We look forward to this exciting event – be on the lookout for more information on our website and social media channels.



A Whirlwind of a Year



TOM GARNER
Energy Manager

This year is certainly a year to forget but one that we won't. It is a struggle picking out what the strangest parts about 2020 are due to there being so many: crop prices, COVID-19, weather, energy markets, etc., but let's give it a shot.

Crop Prices

After record bushels at harvest locally last year and trade wars with big end users of our products

(mainly China), it looks as if we may have an even bigger crop coming at us this year. Traveling around Nebraska and northeast Kansas, I have not found any place where the crops don't look fantastic. I am sure there may be a few isolated spots; however, they are few and far between. Barring a weather event that harms the potential yield, it appears records may be broken again this year. With the current agricultural commodity prices where they are now, it will take a great number of bushels along with some outside help to make the farmer whole.

COVID-19

Where do we even start with this one? While there is so much information/misinformation regarding the virus, what we are certain of is there is a fear most of us have never dealt with and probably won't ever again. The outlook for the near future is as clouded as it has ever been, and it appears now things may not approach anywhere close to normal anytime soon.

Energy Markets

What a whirlwind the energy markets have been! This year, contracting season was an absolute mess. Last fall, the market for seasonal 2020 diesel usage started out strong but fell off 30 cents or so in late December/early January. While many of us thought that created

a great opportunity, COVID-19 hit and demand fell to nothing as the economy came to a halt. Prices fell, and fell, and fell some more – so much for that 30-cent drop being an opportunity!

They continued to fall as the number of COVID-19 cases grew, until finally crude oil set a new record low of almost -\$40.00 per barrel. Yes, that's a minus sign in front of that number, basically meaning the market would pay you \$40.00 per barrel to take it. In my almost 42 years in the industry, I remember seeing some low crude prices, such as \$10.00 in 1999, but nothing like what we saw this year. While it did not stay as low as it was, let's hope we get to enjoy some lower prices for the energies going forward to accompany the low crop prices!

Weather

A warm winter, nice spring, and wet summer translates to lower than normal propane sales in the winter and dismal summer diesel sales, with a great spring season wedged between the two. Have I mentioned that I have been doing this for a long time? I have to go back to the mid 80's to remember a year with this little irrigation across our whole trade territory. While the past two summers were wetter than normal, there were still dry pockets within our geography.

That was not the case this year, as plenty of moisture was spread throughout our area. While this wasn't great for fuel sales, it resulted in much less money in the crop than normal. Tied with a possible record harvest, it will certainly benefit the producer even with the low commodity prices. Here's to hoping for dry weather this fall to allow for a great harvest and lots of fuel burned picking your crops and hauling it to Farmers Cooperative!

We hope you have a safe harvest season!

Eliminating Downtime During Harvest



BRENT COLGROVE
Tire Manager

During harvest, downtime in the field is frustrating for everyone involved and a flat or blown tire will quickly kill your day. In the next couple of weeks, make sure you inspect your tires on your combine and grain trucks. Look for outward bulges or bubbles on the tire, as well as exposed chords and vertical cracking on the sidewall of the tire. Don't forget to check the air pressure on your

equipment as well since low air pressure is the leading cause of tire failure. Ensure the tire/wheel assembly and the air pressure is enough to carry and exceed the load you are putting on your equipment.

If you need help figuring out what you need, give your local tire service station a call and we will walk you through it.

With harvest nearing, please remember to keep safety at the top of your mind in your farming operation. One specific area we want to ensure you are doing safely is airing up tubeless truck tires. If you check your tire and it is flat, when airing it up make sure you look for bulges and listen for creaks and popping noises. If you hear these noises or see a bulge, please stop immediately and bring it in to your local Farmers Cooperative tire service

station to be inspected. If you continue to air it up in this condition, you may experience a zipper rupture at the sidewall of the tire.

Don't forget to always stay out of the outward trajectory of the tire, at a 45-degree angle, when airing or checking the tire. If you are airing up a split rim truck tire and it is below 35 psi or flat, stop and bring it in to be inspected and repaired by a professional. The lock ring on the tire and wheel assembly may have moved or unseated away from the bead area of the tire. This could result in the lock ring flying off with great force, injuring you or anyone in its path.

Another important thing to remember is the age of your truck tires. If your tires are six years old or older and you drive down the highway at speeds of 60 miles per hour or higher, please be careful! An old tire will not stand up to the heat caused by road friction, resulting in the possibility of the tire separating or blowing out. If you need help checking the age of your tire, give one of our tire service stations a call and we will help you stay safe.

Our top priority is keeping you safe during harvest and to help you eliminate downtime. Please check your equipment and if you need tires, give us a call. Thank you and we'll see you next time!

	PSI	70	75	80	85	90	95	100	105	Maximum load & pressure on sidewall	
	kPa	480	520	550	590	620	660	690	720		
LBS	Single	9,060	9,540	9,980	10,440	11,020	11,460	11,900	12,350	S	6,175 LBS at 105 PSI
	Dual	17,520	18,320	19,040	19,800	20,820	21,660	22,500	23,360	D	5,840 LBS at 105 PSI
KG	Single	4,100	4,320	4,520	4,740	5,000	5,200	5,400	5,600	S	2,800 KG at 720 kPa
	Dual	7,960	8,320	8,640	9,000	9,440	9,840	10,240	10,600	D	2,650 KG at 720 kPa

Chart 1: Use this when checking tires on your grain truck (size used is the common 11r22.5 14 ply tubeless truck tire)

18.4r38 (480/80r38)	5,000 lbs (dueled)	18 PSI	6,690 lbs (dueled)	11,900
18.4r42 (480/80r42)	6,000 lbs (dueled)	18 PSI	5,840 lbs (dueled)	22,500
24.5r32	11,000 lbs (radial)	30 PSI	8,800 lbs (bias 12 ply)	5,400
30.5r32	13,200 lbs (radial)	30 PSI	9,900 lbs (bias 14 ply)	10,240
800/70r38	15,700 lbs (radial)	30 PSI		

Chart 2: Use this when checking tires on your combine

We are Committed to **Making a Difference** in the Communities we Serve



DENNIS KENNING
Marketing Manager

While it has been an extremely difficult year for everyone, one thing that has not changed is the commitment Farmers Cooperative has to serve our communities. It's a core value of our organization, and we are committed to making a difference and giving back, especially during these troubling times.

Food Donation Programs

When COVID-19 struck this spring, many families found themselves without normal income paired with their children being home from school. Due to this, grocery bills skyrocketed while many didn't have the money to put food on their tables. Local food pantries were stressed to their limits trying to assist these families in this difficult time.

We knew it was our responsibility to help our local community food pantries and backpack programs out during this difficult time. Our employees raised funds, which were then matched by Farmers Cooperative Board

of Directors and Land O'Lakes Foundation. Every dollar donated by an employee was matched four times, raising a total of \$47,640 that was given back to communities in southeast Nebraska and northeast Kansas.

This project was a huge success thanks to our employees, management, Board of Directors, CHS Foundation, and Land O'Lakes Foundation.

County Fairs

Although county fairs had a different look this year, our commitment to support the youth remained the same. We continued to sponsor Livestock Shows with trophies, provide t-shirts to youth exhibitors, and many employees volunteered their time helping with check-in, weighing, and assisting with the livestock shows.

Community Activities

Health restrictions put a halt to many events taking place in communities. We have had numerous Farm Safety Day camps, ag awareness programs, and foreign trade tours canceled, but be assured that Farmers Cooperative will be back to supporting these programs as soon as we are safely able to.

Keeping Accounts Current is a Sign of a **Healthy, Well-Maintained Operation**

Have you paid your account? The end of our fiscal year was August 31. During the month of September, Farmers Cooperative will have its books audited to determine how financially successful your cooperative has been the past year.

The auditors will look at our accounts receivable to see if we are collecting accounts in a timely manner. It's a bad reflection on the cooperative's operations if accounts are slow, old, and deemed doubtful.

According to Farmers Cooperative's credit policy, there should be no accounts receivable over 60 days. All purchases made on credit during the month are due in full by the end of the month following the statement date.

Following the credit policy will help you avoid paying finance charges and will help your cooperative's financial

strength and stability. Please pay your August statement before September 30th.

If you would like extended terms from the co-op for the 2021 season, please contact me to apply. We do have long-term financing available through the Cooperative Finance Association for your crop inputs at a very favorable rate. You must have your 2020 crop inputs paid before any new inputs for 2021 will be delivered.

Contact me at 800-643-6439 if interested in additional financing. Thank you for your cooperation!



ROB BLAHAUVIETZ
Credit Manager

Managing Weed Resistance with Herbicide Programs



CHAD BEARINGER
Agronomy Sales Manager

Managing weed resistance has become a major challenge for many, and these are only a few topics to consider when managing your herbicide programs. Resistance is growing in terms of the number of weeds building resistance and the number of herbicides they are becoming resistant to. Making sure we try and protect our remaining selection of effective

herbicides has never been more important. Here are a few topics to consider when managing your herbicide programs to battle weed resistance:

What am I spraying?

Herbicides, fungicides, or insecticides – for soil incorporated, pre-emergence or post-emergence? If post-emergence, contact or systemic? Is it a wetttable powder, emulsifiable concentrate or dry-flowable? Will two or more chemicals be used in combination?

What nozzle do I need to increase my success rate?

To maximize performance and profitability, you should be

making sure you have the proper spray nozzles for your application and that they are performing properly. The spray nozzles you select will determine:

- The amount of chemical applied to an area
- The uniformity of the application
- The coverage of the chemical on the target surface
- The amount of potential drift

Do I know and understand my target weeds and how to manage them?

1. Proper identification of the weeds I am spraying
2. Am I using a diversified approach to limit seed production and reduce the seed bank?
3. Do I scout my fields regularly?
4. Do I understand the life cycle of my target weeds?
5. Am I using **MULTIPLE EFFECTIVE** modes of action against of my target weeds?
6. Am I applying the herbicide at the recommended weed height and labeled rate?
7. Am I using the correct nozzle for the herbicide I chose?
8. Have I considered increasing my carrier rate?
9. Have I thought about the weather?
10. Am I overlapping residuals?

FLAT FAN NOZZLES

AIXR NOZZLES

TTI NOZZLES

	FLAT FAN NOZZLES	AIXR NOZZLES	TTI NOZZLES
Droplet Size	Fine – Medium	Medium – Coarse	Coarse – Extra Coarse
Droplet Micron Size	250-400 + micron	350-700 + micron	700 + micron
Herbicide Class	Contact/Systemic	Contact/Systemic	Systemic/Soil Applied
Other Key Pesticides	Insecticide/Fungicide	Insecticide/Fungicide	
Proper Height	30-40% overlap	30-40% overlap	20-30% overlap
Use	Pre or post nozzle	Pre or post nozzle	
Example Products	Liberty, Roundup, Cobra, Flexstar, Ultra Blazer & Select	Liberty, Callisto, Laudis, Halex GT, Roundup, Enlist & Status	Dicamba, Rash & 2-4-D



Farmers Cooperative
PO Box 263
Dorchester, NE 68343

Farmers Cooperative Develops Mission, Vision & Values

At the July board meeting, your Board of Directors adopted the vision, mission, and core values of Farmers Cooperative. This is a very important step in bringing definition to your company not only now, but also in the future. We believe it will provide clarity to both our member owners/customers and our employees.

A mission statement defines what an organization is, or

better said, its purpose. The vision is the road map for what we want to become or what we aspire to be, and the core values are our guiding principles that we must answer to along the way.

You will soon see our mission, vision, and values in print at every Farmers Cooperative location as well as in forthcoming communications.

MISSION | *Investing in our Owners' Success; delivering service and solutions to exceed customer expectations*

VISION | *To be the best; providing solutions to achieve employee and customer success*

VALUES

- Integrity** - Do what we say, deliver what we promise, and fix what we don't.
- Safety** - Provide a caring safety environment for our employees, customers, and communities.
- Customers** - We are committed to meeting the ever-changing needs of our customers.
- Employees** - We invest in the development and success of our employees.
- Communities** - We are committed to making a difference in the communities we serve.
- Success** - We honor the legacy of our past and are committed to long-term financial success.