

# Ag Biz Briefs

Spring 2021

## LOCATIONS:

### IOWA:

Ackley  
Alden  
Alta Vista  
Andrew  
Austinville  
Cascade  
Central City  
Cleves  
Elkader  
Ellsworth  
Elma  
Farley  
Faulkner  
Garden City  
Hopkinton  
Hubbard  
Independence  
Lawn Hill  
Manchester  
Monona  
Monticello  
Oran  
Owasa  
Packard  
Pine Lake  
Union  
Waukon  
Williams  
Winthrop

### WISCONSIN:

Cuba City  
Hazel Green



***Growing Relationships to Maximize Success!®***

## Spring Update

Rick Vaughan, CEO

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Greetings everyone.

Spring is here and we are glad to get started assisting you with this year's crop. The extended weather forecast looks excellent. We have been fortunate to have received moisture in our IAS geography. Soil condition reports are excellent and will provide a tremendous start for the 2021 growing season. We look forward to your excellent yields this fall.

We continue to see various challenges as we work our way out of the Covid slowdown this past year. We are seeing product inflation across all inputs, and with inputs we would normally not expect. We are fortunate to have received the equipment we purchased for spring without major interruptions. Most of our improvement projects are moving along well with only small challenges here and there. It does take some extra care ensuring things keep moving to get here and schedules are maintained.

Another fiscal year will be winding down as we work our way through spring and summer. The fiscal year has presented some real challenges, primarily in the grain area. We are busy shipping grain to market, but not as fast as we prefer. The high prices have kept the destinations busy and challenged their delivery schedules. The market opportunities are more volatile and uncertain in times of tight supply. While high price environments are a welcome sight for our customers, high prices in the grain business work against our normal processes. We will draw down grain inventories by the end of this crop year and be ready for the new crop.

Agronomy is having a good year. It began with an excellent fall and continued through winter prepay. Our agronomy volumes are up, and we thank you

for that business. We are anxious to get into the fields. Nutrient and chemical prices have all increased since the fall season and these prices will likely be with us into the next crop year. There are some chemical inventory challenges in the market, but we have secured our expected needs. Fortunately, output prices are excellent and will provide excellent returns with average yields.

Our feed business is having good growth this fiscal year. Tons are up. Our internal processes have improved our day-to-day productivity which contributes to an improved bottom line. We have experienced empty swine barns around the geography and some disease pressure. One good example of a return to normal is the World Pork Expo is scheduled to return to Des Moines in June after a two-year pause due to fears of African Swine Fever in 2019 and Covid in 2020. We are fortunate that livestock prices are working up as the world returns to more normal activity.

The energy business is having a good year. Dryer fuel LP was down significantly last fall, but the February cold weather recovered some of those gallons. Our gas and diesel businesses have been good. The Texas power outages created logistics and price concerns for several weeks, but logistics conditions have returned to normal. We are prepared for the spring and in good shape for the spring season.

Our transportation, maintenance, and lumber divisions are all seeing growth and improvement over last year. Our teams in all three areas continue to strive every day for improvements in our everyday processes. These commitments to those areas are yielding results that have improved the business results over the past year.



The ethanol business is also seeing improved results year over year. Covid created some real demand challenges in ethanol over the last year, but things are back closer to normal. We are near last year's annual financial results heading into spring with a much better outlook as gasoline demand ramps up instead of cratering. We continue to make improvements in the plant. A new cooling tower is coming on-line that will replace the original one. Improvements are being made to improve ethanol and corn-oil yields and simultaneously lower energy input and chemical costs. All of these improvements will continue to keep the plant competitive. We do need the market to continue to provide the returns we are currently seeing and that will come with increasing gasoline demand as the economy ramps back up.

Overall, we have had several challenges in this fiscal year, but will continue to grow our company's financial position and strive to make continual changes to our operations to meet the demands of our member-owners. The board of directors just approved an equity redemption. You will receive these checks in April. Our organization has always placed a high value on consistent equity redemption and delivered on that value again this year.

The March 31<sup>st</sup> crop report was just released as I write this article. The 2021 crop acres projected are light for both corn and beans relative to the market

expectations and expected market demand. The markets are up \$.25/bushel on corn and \$.70/bushel on beans as I write. Now that this major report is completed, the market will trade from these projections while working new information in over time. The acres sure seem they will be ultimately larger than what was just projected, but that is the official USDA projections that we now have available until the next official report. I always encourage customers to use offer contracts in these volatile markets. Weather will be our next market volatility factor. We are well above break-evens for both corn and beans at trend-line yields. This is a tremendous opportunity for our crop production customers. We have been through this before and most all of us would be satisfied to see the markets level off.

Our employees have performed very well this past year with the disruptions from Covid. They have worked hard to protect our customers and their teammates while performing their duties to provide the service our customers expect. I want to specifically THANK them for their dedication to our customers. I hope their upcoming year can return to their normal in their personal lives.

I look forward to the spring season and the new beginnings that come with it. Thank you for your business. IAS looks forward to our partnership with each of you and the opportunities that are provided every day. Have a safe spring!!



## Agronomy Update

Tim Krausman, VP of Agronomy

With Easter recently passing us by, it reminds me of one of my two favorite seasons of the year. For me, spring and fall are the best. In the spring we get to perform on the decisions and preparation made to plant and nurture the crop. In the fall we will get the report card to see if those pre-season decisions and in-season audibles were correct. Currently, we are just beginning spring applications. NH<sub>3</sub> tanks have started going out, and we will be starting dry fertilizer as I write this article. With the good fall weather, we were able to get application done and this will enable us to get a good start to spring. With the drier soils we currently have, I would expect to see planters starting just as soon as the insurance dates allow.

As we hopefully are coming out of the back end of this Covid-19 pandemic, we are faced with challenges in our industry that we aren't typically forced to deal with every year. Product shortages are arising from the lack of ingredients to make a product, supplies to package the product, transportation issues inland and at sea, delays due to virus outbreaks, and even some peak cold days this winter to name a few.

These challenges have allowed prices to rise as the cost of production has increased. This is the first time in my career that I have seen chemical suppliers raise prices mid-sales season and have

them effective that very day. With that said, we will navigate this market and believe we will be able to fulfill your needs to plant and harvest a great crop. Although there are shortages in some of the chemicals this year, I believe we are positioned very well to be able to supply you with your needs. Today, of our chemicals that are already under contract, I don't know of any that we will not be able to fulfill. In seed, we are finding some shortages like we do every year. This year may be worse due to the derecho last summer that affected some of the seed corn supply.

The fertilizer markets have increased in price as well. Some of the drivers are the big fall demand, increasing production costs, more acres being brought into production, commodity prices, and tariffs. The tariffs have more to do with phosphates. To simplify the situation, the importers of phosphates are required to pay a tariff to bring them into the US. These tariffs vary by manufacturer. The tariffs are designed to protect the US-based phosphate production companies. With these influences, I believe fertilizer prices will stay strong, at least through this growing season.

Finally, I want to say Thank You for your business, and to be safe as you work through this spring season.



## Grain Update

Robin Sampson, VP of Grain

Spring is upon us. For those of us that love the land, it's a time for perennial flowers to come out of their winter dormancy, garden tillage, and the excitement to get into the fields to plant corn and soybeans. The smell and feel of dirt... heavenly.

This spring there is some added excitement given a COVID vaccine. Not necessarily ag-related, but it sure adds to the quality of life for many and takes away some added stress of planting the crop for everyone involved.

As farmers hit the fields, they know that the world market needs the crops they produce, and the prices reflect that. The market spreads have been in an inverse (meaning the nearby market is a premium to the deferred market) since December and are expected to continue until we have rationed demand enough to assure there is enough supply of corn and soybeans to get to fall and our next crop. Some wonder how that can be possible, given this day a year ago, cash corn in central Iowa was 3.00/ bushel and cash soybeans were 8.36/bushel.

In the last year, everyone involved in agriculture has had to be focused on more than just the effect of a derecho on their farm or dry conditions in their region. The grain markets have become truly global. Most notable recently, the weather in South America and China grain purchase program. We also now have an electronic commodity trader that doesn't look at any supply/demand factors at all, but rather colorful charts and algorithms as market direction indicators. All this clutter means uncertainty and price volatility. Having a marketing plan with sales offers in the marketplace can help to capitalize on upward volatility. As we all know, something as small as a twitter post can change the market direction. Establishing marketing plan with risk tolerance is very prudent in these types of markets. Just because sales made over the last year are below the spot market doesn't mean a total switch in marketing plans is warranted. A review of current production costs given input costs rising and revenue projections can help determine risk tolerance and cash flow needs. My dad used to say, "you can't lose money farming by locking in a profit". Talk to any IAS location or merchandising staff for prices in future months, and current market

information that can help with a better understanding of marketing opportunities.

The USDA stocks and acreage intentions report that was released March 31<sup>st</sup> has been referred to by some as "the second largest bullish surprise since the 1980's". While the industry was sure we would see a report of 93 million acres intended for corn in 2021, the USDA came out with 91.1 million acres. And while the industry was sure we would see a report of 89-90 million acres intended for soybeans, the USDA came out with 87.60 million intended acres. From an Iowa standpoint, the USDA is projecting a 400,000-acre switch from corn to soybeans. A reminder that these are intentions only, and we will find out what was actually planted in the June report. Until then, the new crop futures market will likely firm to entice farmers to plant more acres of both corn and soybeans. Many price forecasters see a continued robust grain export program, increased use of soybean oil for renewable diesel, and an increase in consumer driving over the next year which should be supportive to ethanol margins. At trendline yields and intended acres, the carry out for 2022 looks similar or maybe slightly higher than 2021, so it is prudent for our farmers to follow the nearby markets, but to develop a marketing plan that can take advantage of deferred pricing opportunities as the market warrants.

From an Innovative Ag update, we are progressing on the new Masonville location and should be ready to receive grain by fall. We are excited about the possibility of additional grain origination, as well as some efficiencies in transportation and operations. We have not replaced the large bin in Union after the derecho, but we plan to do so in the future. Given the lack of grain in that geography after the storm, our current storage capacity including an outside pile, and the lack of ability to solidify contractors given the destruction from the storm last summer, we don't feel the urgency to replace the bin this spring.

From everyone in the IAS grain division, we extend our sincerest thanks for your business and wish you a safe and successful planting season.



## Masonville Development

Brian Kramer, VP of Operations

In the last Ag Biz Edition, my article had reported the groundbreaking for a new IAS location in Buchanan County, Iowa. This will be known as our Masonville location. The 20-acre greenfield site is located on State Highway 187 approximately 5 miles south of Lamont. We will be operating our Independence, Winthrop, and Manchester sites until fall 2021, then we will begin transitioning those locations to seasonal and having primary operations be at the new Masonville location.

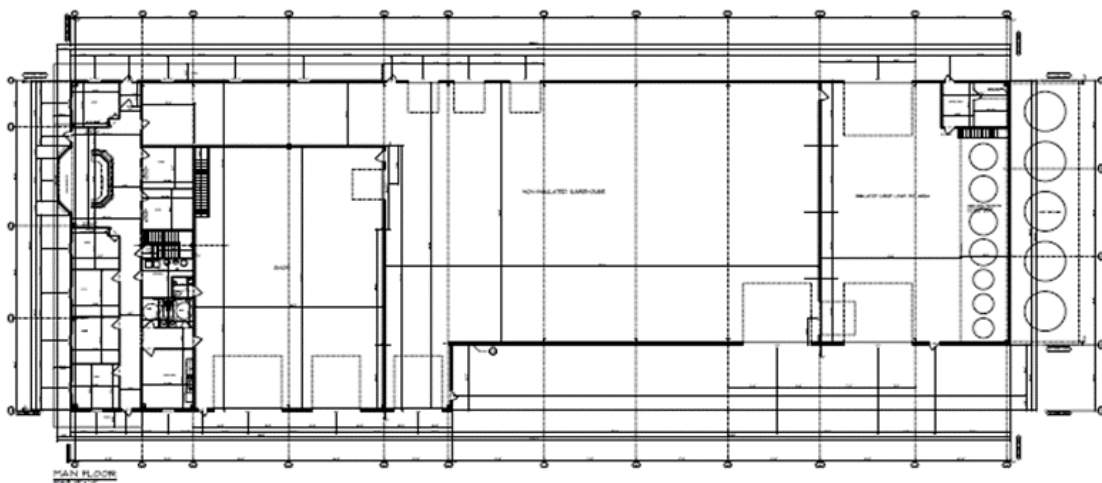
In my last article, there were a few things still being defined regarding what was being built; this article will outline what is in the works.

### Building Structure

Construction is underway for a 24,320 square foot steel-framed building that will house offices, a maintenance shop, warehouse space, and a liquid fertilizer and crop protection storage and load-out

area. This building will feature customer parking in front of the offices with handicap accessibility into the office area. There will be multiple load out-doors at both pickup height and at grade for customers to pick up products. The truck scale will be located on the south side of the office area at a lower elevation to give personnel a better view when probing grain. An outbound ticket printer is also being planned for the efficient transfer of scale tickets to customers when scaling.

On the agronomy side, this building will feature a drive-through contained load-out area for loading bulk liquid fertilizers and crop protection products. Bulk crop protection storage will be located under a roof in a contained area. Additional features will include facility automation with a certified mass flow meter to allow fast and efficient loading of products without the need to weigh across the truck scale multiple times.



### Agronomy Product Storage

The Masonville facility will have a 1.5 million gallon 32% UAN storage tank which will allow for faster and more efficient logistics to serve the customer and with the additional storage capacity, purchasing opportunities for the company.

Four 30,000-gallon liquid fertilizer storage tanks will be in a contained area on the north end of the building and plumbed into the automated load out. These tanks will allow an adequate supply of IAS Starter and Thiosulfate for in-season demands.

There will be over 27,000 gallons of bulk crop protection contained in seven individual storage

tanks. These products can be either packaged in shuttles or loaded out directly with liquid fertilizer or water through an automated batch weigh system.

The warehouse space planned will also allow plenty of room for packaged product availability.

Anhydrous ammonia storage and loadout are also planned. The 75,000-gallon storage tank located at our current Winthrop facility will be transferred to this site and plans for additional storage to pair with it are also being explored. Plumbing will be designed with loading efficiency in mind for the benefit of our customers as well as addressing the most current safety features for our employee team.



### Grain Facilities

In creating a new facility, IAS looked at both current and future needs considering space for additional storage structures in the future.

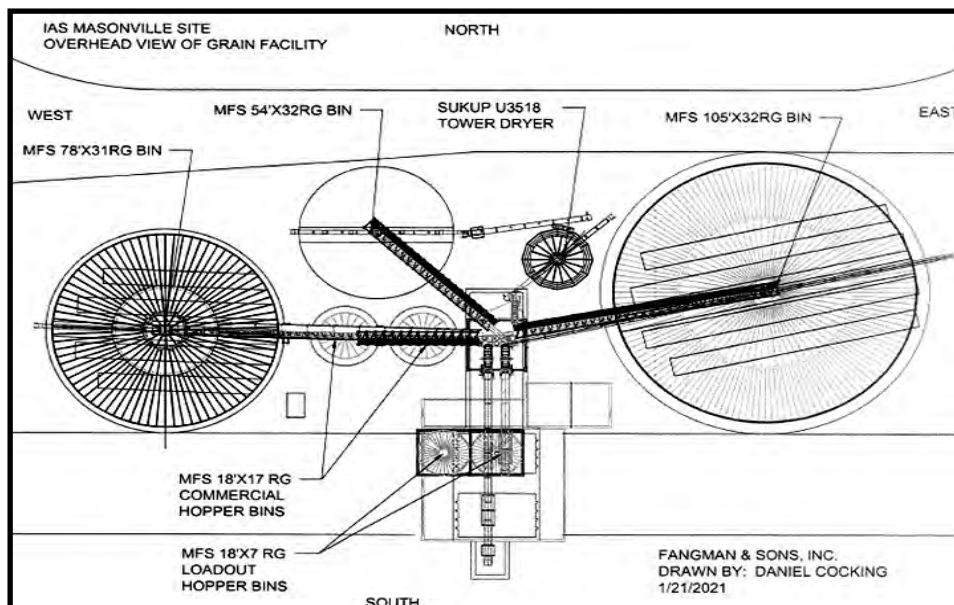
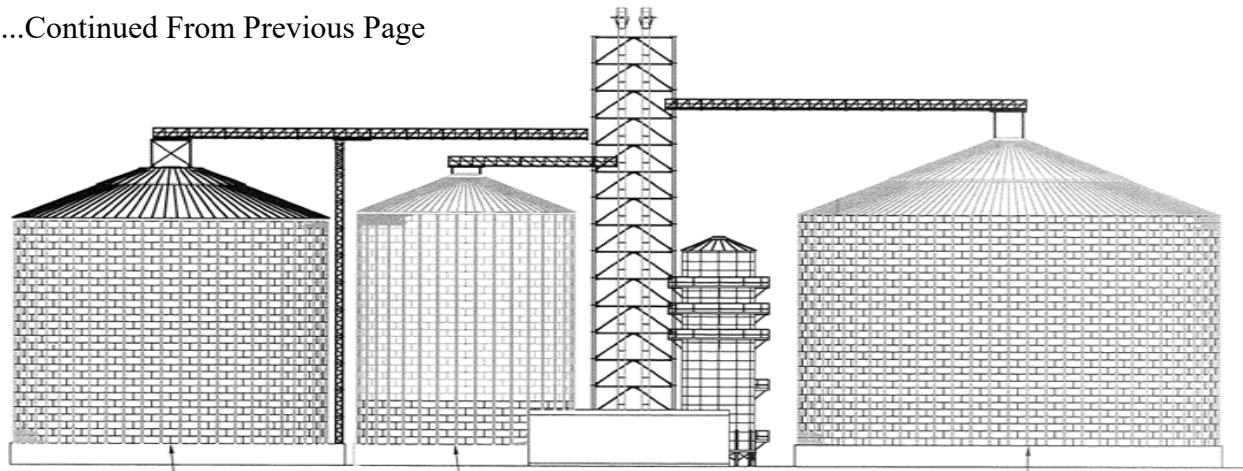
The receiving infrastructure will consist of two receiving driveways, both equipped with 1,500-bushel dump pits and 15,000 bushels per hour receiving legs. The 3,500 bph Sukup Tower Dryer

from Winthrop will be re-located in Masonville and the layout is designed to add an additional dryer in the future.

A pair of 5,000 bushels overhead load-out bins will be positioned above one of the two receiving driveways. There will be two 10,000-bushel hopper bins as well that will allow segregation of grains that may be needed.

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Storage bins will consist of:

- 54' diameter grain bin with a rated capacity of 172,000 bushels. This bin will be the working “wet bin” during harvest and in addition to feeding the dryer can be reclaimed directly back to the load-out bins as well.
- 78' diameter grain bin with a rated capacity of 361,000 bushels. This bin will be the soybean storage bin.
- 105' diameter grain bin with a rated capacity of 691,000 bushels. It will be used for dry corn storage. This bin will be relocated from our existing Winthrop location along with the fill and reclaim equipment that is currently in use.

In total, the initial phase will be about 1.25 million bushels of storage capacity. The infrastructure being built will comfortably allow for additional storage capacity in the future.

The next six months will be a flurry of activity at the site. In late March, concrete work had begun on the building structure, and in the first days of April excavation and concrete work will begin on the grain facility structures. Our goal is to be operational for fall 2021 grain harvest and anhydrous ammonia operations.



## Managing through Difficult Times

Mike Duncomb, VP of Feed

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At the time I am writing this article we are all anxiously waiting for warm weather and a start to the 2021 growing season. Every year we look forward, with anticipation, to favorable growing conditions and a bountiful harvest as the outcome. The livestock and feed business are also very much influenced by the outcome of the growing season in both hemispheres of the world. Drought and heavy rains have affected the crops and harvest in South America and at this time drought is a concern in North America. Growing season and weather concerns have a large impact on establishing prices for feed inputs for our livestock customers. Corn and soybean meal along with all the other protein ingredients have increased significantly because of short supply and high demand in anticipation of the upcoming growing season. There also remains some concern that corn and soybean meal supplies will be tight as we head into this year's harvest. Additionally, we are continuing to see effects from Covid-19 manufacturing slowdowns and logistic interruptions adding to price uncertainty (in most cases higher prices) in many minerals, vitamins, and amino acids. It has become increasingly important that we are all anticipating and communicating feed supply and ingredient needs well in advance.

Your IAS Feed Team is working diligently in planning our major and minor ingredient needs. Lead times for ordering ingredients have increased to one or more weeks for most major ingredients and two weeks plus for many of our minor feed ingredients. In some cases, there may be alternative ingredients available, but it is important to plan in advance to make sure there is a readily available supply. We are also working to plan our grain needs between now and the start of this year's harvest. Please communicate any changes anticipated in ingredient needs for your operation.

Finally, a quick update on the feed division. Through February (6 months), total tons are very similar to last fiscal year. Beef feed continues to lead the charge in business growth, swine volumes are up in two mills and down in two others, and dairy tons are down slightly. Local income is running ahead of budget and last fiscal year.

The IAS Team thanks you for your continued business in these very volatile times and looks forward to "Growing Relationships to Maximize our Success" together!



## Energy Update

Randy Swenson, VP of Energy

Hello from your man with gas!

Hard to believe it has been a year since we started dealing with the heartaches of Covid and it's still an ongoing problem. No need to beat a dead horse on all that is going on these days, but our lives have changed.

Crude oil and fuel prices experienced a back-and-forth trade for March. OPEC and Russia-led allies are talking about another potential cut in production, due to an alarming Covid spike in India and Brazil, along with renewed quarantine restrictions in the European Union. Will Saudi Arabia extend their 1 million barrels per day (bpd) production cut into May and will Russia follow suit? Another part of their decision will be affected by the increased production of US oil, as US production has increased by 13.5% at the end of March over February's numbers.

Consumers have been enjoying this past year with the savings of having low fuel prices, and we certainly knew that it couldn't last forever, as the cure for low prices is low prices. We lived through the high prices when crude oil was above \$100, and the same thing happened, the cure for high prices is high prices. Low prices force production cuts and high prices cut demand. Everything that we have experienced this past year has made producers, wholesalers, and retailers reluctant to react with their typical selling or buying strategies.

The current spike in local fuel prices recently is mostly due to the cold weather issues that effected the south and all the oil refinery freeze-ups. This was another event we have never lived through and it caused delays in the production and shipment of products out of those facilities. Not only did we have increases in the future's price, but we also saw big spikes in Group 3 basis numbers, which is our

local market here in the Midwest. We had some increases in prices from the administration shutting down the Keystone Pipeline, but overall, those impacts have been minimal, and we will see how things are affected in the future.

Locally, customers should keep in mind that it is a good idea to keep their fuel tanks full, as those weather disruptions have created tight logistics. Low price is one thing to try and capture, but supply is more vital. We continue to replace loads in our bulk plant when fuel is delivered, so I don't look for any big disruptions near term.

Later, we will be coming out with our propane summer fill price and that should give everyone an idea of where these prices will settle out for fall/winter contracts.

Thank you to all our customers for your business!  
Have a great Spring!



## Centralized Filing on Hold

Brenda Hoefler, CFO

Innovative Ag Services (IAS) has joined other agribusinesses this year to help oppose proposed legislation that, if enacted, would change the Iowa agricultural lienholder law from a direct notice system to a centralized filing system. We believe the legislation as drafted is negative for Iowa agriculture, IAS, and would have a direct negative impact on many of you.

Under the current direct notice system, lenders that have a secured interest in their client's agricultural commodities can exercise their right for the buyer of those commodities to issue a multiple-party check that includes the name of the seller and the lender, by providing notice to the buyer of their commodities. In practice, today IAS receives this direct notification on less than 6% of the customers that it buys commodities from.

Under the draft legislation, buyers like IAS would be required to review lien filings in a centralized state database and issue multiple-party checks including the names of all filed lien holders. We estimate based on neighboring states that have a centralized filing system, that we would increase our multiple-party checks from less than 6% of customers impacted, to more than 65% of customers impacted.

This means that approximately 65% of you would be issued multiple-party checks that you may have to physically take to one or more financial institutions that have liens on your agricultural commodities to get each of their endorsements before you can deposit those checks and have access to those funds. This would be required for every grain and livestock proceeds check issued to you.

This draft legislation significantly shifts the burden of responsibility and workload from the lenders to

the buyers of the farm products. If this legislation were to pass, we believe it would slow down payments from buyers throughout the Iowa grain and livestock industry as the buyers take on the workload and the high-stakes responsibility associated with it. Buyers that miss a filed lienholder and issue a check without the lienholder(s) names as joint payees can be held responsible up to the full amount of the check.

We also believe that this legislation would set back the significant progress IAS has made with direct depositing many of our customer's grain proceeds directly into their bank accounts.

In summary, thanks to the hard work of the Iowa Institute of Cooperatives, the Agribusiness Association of Iowa, your IAS directors and staff, and many state legislators that were willing to hear the unintended consequences of this proposed legislation, we were able to successfully table it for this year. We believe it will surface again next year; thus we want to make sure we keep you informed and ask that if you have the opportunity to speak with your state representatives in the upcoming months that you express the negative impacts central filing would have on Iowa agriculture.





## Spring Activity Brings Increased Safety Awareness

Bill Vetter, Director of Safety & Compliance



### Safety Matters

We all welcome the nice weather and the opportunity to work in the field again. Safety always needs to be a priority and be considered in any task or operation we are involved in. We ask our employees and customers to be safe during this busy time of year. Consider the environment you are working in and the potential equipment hazards. Ensure to select and have on hand the appropriate personal protective equipment. Innovative Ag Services is committed to safety and everyone desires to send employees home safely and meet regulatory requirements in the workplace.

With spring fieldwork comes the application of crop nutrients, chemicals, and Anhydrous Ammonia to support the demand of our customers. Safely handling these types of products is paramount. Improper handling or not following PPE requirements can have severe long-lasting, tragic effects. Crop protection products can have harmful effects if precautions are not utilized and followed. Always read manufacturer's labels and safety data sheets for requirements and recommendations.

Anhydrous Ammonia will always seek a source of moisture. Your eyes, face, and lung areas are the most vulnerable and must be protected. Wearing ventless goggles and neoprene gloves with a liner is mandatory when working with chemicals or Anhydrous Ammonia. A face shield and wearing long sleeve clothing is highly recommended as part of your PPE when working around these items to prevent splashing onto your skin or entering your airway.

Water is your first line of defense when working around these items as water has a neutral pH base for chemicals and is a must around Anhydrous Ammonia. Anhydrous Ammonia will chemically burn the skin upon contact and continue up to 15 minutes. Flushing with water for 15 minutes after exposure is a must and never apply ointments. All nurse tanks have 5 gallons of emergency water tanks

on them and it is a good idea/recommendation for customers to carry a personal supply of water in vehicles and tractor cabs or on their person for immediate accessibility.

Ensure caution is exercised when handling transfer chemical hoses or anhydrous hoses to prevent accidental discharge. Be sure certain valves are closed and any trapped material is bled down before disconnecting. All valves on a nurse tank must be closed before transportation on the roadway to meet DOT standards. Always replace dust caps when a hose is disconnected. When towing a nurse tank, it is recommended not to travel faster than 25 MPH, and never faster than 35 MPH to meet safety and DOT regulations. The potential for a serious accident increases at higher speeds and lack sufficient braking capacity to safely control the wagon at higher speeds.

Most farmworker injuries are caused by tractor incidents: overturns, being run over, equipment attachments mishaps, and power take-off systems. Please be aware of your surroundings and hazards to exercise extra caution this time of year. Take that extra few minutes and inspect equipment; conduct pre-operational checks and road-worthy safety equipment checks of safety chains, drawbar pins/safety pins, proper lighting, and SMV signs. An ounce of prevention is worth a pound of cure as the old saying goes and still applies today. If possible, avoid peak travel times and during times of poor visibility, at night, or during foggy/inclement weather periods.

Innovative Ag Services recognizes that our customers and employees are our most valuable assets. Our customers are important end users of our services and products and are needed for our continued growth and success as a company. We are firmly committed to customer service and employee safety and will do everything possible to prevent incidents. Have a safe spring!

## DO YOU KNOW SOMEONE WHO IS LOOKING FOR A CAREER WITH A SOLID COMPANY?

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As we expand our markets and develop new services, we are looking for talented individuals to be part of our fast-paced and dynamic team environment. Our business continues to grow with people from different backgrounds, experiences and abilities, coming together for a common goal: to make Innovative Ag Services our customer's preferred business partner.

Spring season is here! We are also currently hiring for seasonal operations, seasonal tender truck drivers, seasonal semi drivers and seasonal location customer service. If you know of someone looking, please refer them to our career website at:

<https://www.innovativeag.com/careers/apply.cfm>



### **Get out your cameras and show off your creative side with Innovative Ag Services Annual Calendar Photo Contest!**

Want your photo showcased in our 2022 calendar? Send in your photos that evoke the heart of cooperative lifestyle. Share with us, and your fellow coop members the quiet scenes and breathtaking vistas that define our cooperative world, as seen through your eyes.

Whether it's a scenic landscape, a snapshot of everyday life, or an action photo, we invite you to share your images. Winning entries will be featured in the 2022 calendar.

Photos must be submitted by **August 31st , 2021.**

Photo contest rules and forms can be found at <https://www.innovativeag.com> on the home page under News & Press. All photo submissions can be emailed to [hr.dept@ias.coop](mailto:hr.dept@ias.coop).



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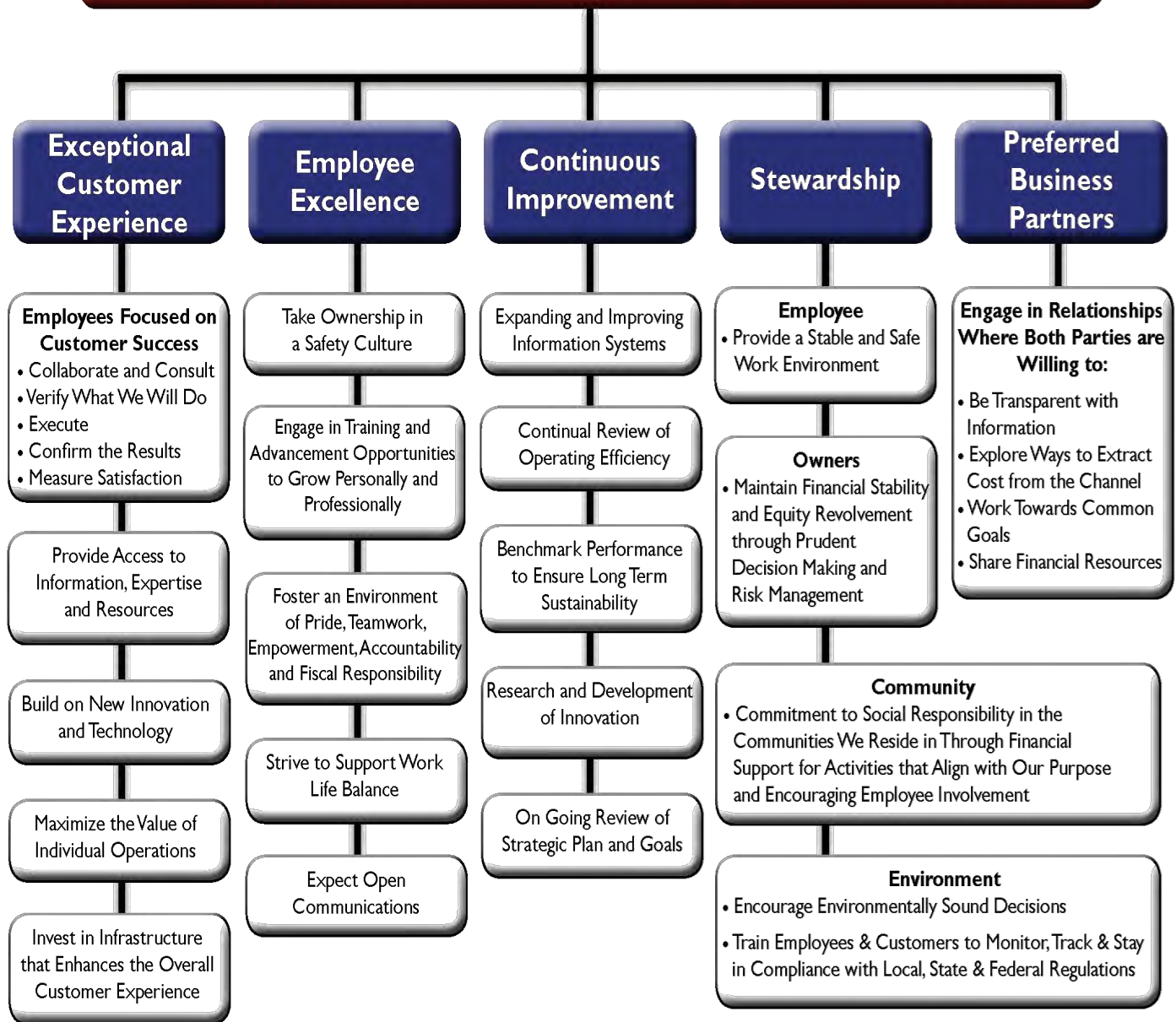
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