



Ag Biz Briefs

Summer 2015

Agronomy

Tim Krausman, VP of Agronomy

As I write this, the crops look the best they have in general throughout our territory in a long time. We have plenty of moisture and very little ponding. We are just getting to the growth stage in which corn will start to use the majority of the nitrogen. Our sustain initiative will help our growers maximize yields as we continue to feed the plant throughout the growing season using smaller rates at one given time. Leaf diseases have been identified in other areas of the state already, which is very early. It will be important to protect this great crop with a fungicide application. While making a fungicide application, please don't completely forget about insecticides. Soybean aphids have been identified in Minnesota which is extremely early in the growing season for them. Lightning bugs have been in full flight for a couple of weeks. These are all indicators that we will have to keep a close eye to minimize the insect damage that can occur due to various pests.

Fertilizer prices continue to be on the forefront of growers minds. I often get the question of why is the fertilizer prices not mirroring the corn market. Well this fall the fertilizer prices look to be softer than they were this past spring in general, but I don't believe we will see the major devaluation that everyone wants to see to make the corn price more palatable. Key supply and demand factors, along with the fertilizer being in the normal corn to fertilizer price ranges, reduce the likelihood that prices go down as far as we would like. With that said a good crop will take fertilizer out of the soil

and there was a fair amount of decreased rates, or simply un-applied acres this past year so we are gearing up for a good fall fertilizer season.

We have a few new faces to our agronomy sales team. Josh Dee in our Waukon location is coming back home to work in the area in which he grew up. Bob Bjerke will begin a sales/agronomy dispatch role in our Waukon location as well. Bob has many years of experience working in operations in Waukon and has developed great relationships with our growers. Jon Caspers comes to us from North Dakota to service our Manchester growers. Zach Minnihan comes to us from South Dakota to service our Ellsworth growers. We believe these new additions will enhance our agronomy sales force. Please help us welcome these agronomists to our team.

Please have a prosperous and safe summer and we look forward to fall as we are excited to see this crop in the bin.

IAS Board of Directors

Randy Blake, *President*
Paul Cook, *1st Vice President*
Steve Perry, *2nd Vice President*
Loren Manternach, *Secretary*
LeAllan Buerger
Tim Burrack
Adam Hill
Stan Norman
Joe Thraenert



Summer Update

Rick Vaughan, CEO



We were fortunate to begin the 2015 spring season earlier this year than the past two spring seasons. It is a tremendous benefit for our customers and employees when mother-nature will allow us to get started in early April. The spring and the early summer seasons have gone well. Our employees understand the importance of a very timely spring and appreciate the opportunity to serve your farming operations. Past improvements to equipment, facilities and processes continue to pay dividends for our mission to provide excellent service.

The crops in the IAS geography look excellent. We are fortunate at this stage and optimistic for an excellent fall harvest.

We are busy this summer with plans and improvements in all divisions of your cooperative. We are adding storage capacity to Monona, Waukon and Faulkner, drying capacity to Monona and Waukon, and UAN capacity to Monticello. Mill improvements are complete at Elkader, in process at Cuba City and plans for improvements are being considered at Hubbard. Improvements to our rolling stock, trucks, trailers, equipment and technology are also being purchased and considered. IAS has been exceeding a normal budget for capital improvements for several years and plans are to continue that pace for several more. Your board of directors and employees are committed to improving our asset base to continue providing excellent service for your farming operation both today and for years to come.

The markets have been trending up in late June – as of this writing. By the time you receive this newsletter, the June 30th USDA stocks report will be out and the July 4th holiday season will be over. The magnitude of the current wet weather events will be better known and the pollination season will be upon us. These markets have not provided us

with the price points we desire, but have proven they can go up and narrow the spread between lack of profitability and something less than that. I encourage you to use our cash grain offer contracts and capture these fast moving markets and to also take the frustration out of trying to make decisions during fast moving markets – both up and down. It will be important to evaluate nitrogen losses in these heavier rain event areas, while there is still time to take advantage of this crop potential and moisture levels. It will also be important to seriously consider the upcoming fungicide season. Bushels available to sell will be the key to managing the low price environment. Marginal bushel and dollar returns to marginal cost increases will be very important revenue enhancement events for your farming operations. Cost fatigue can set in this time of year, especially with low markets, but if you can increase bushels and revenue for less than the cost of the input event, your total revenue is going up and you will have done something within your control about these low markets.

Thanks for your business and enjoy the rest of your summer!!

UPCOMING BOARD ELECTIONS

Innovative Ag Services will have 3 board elections this fall and all incumbents have elected to run for re-election. The 3 incumbent board members up for election are: LeAllan Buerger of the Monona area, Tim Burrack of the Arlington area, and Adam Hill of the Ellsworth area.

IAS welcomes members to consider running for the board of directors. The nominating committee will consider members who live in the general geography of the incumbent board members. IAS does not have formal districts for board representation. If you have interest and have questions,

please call President Randy Blake at (563) 542-7366, nominating committee members Paul Cook at (515) 460-2820, Loren Manternach at (563) 590-2907, Stan Norman at (641) 485-7012 or Rick Vaughan at (319) 465-6896.



Figure 1. Elliptical or cigar-shaped lesions typical of northern corn leaf blight.

Severe Weather and Northern Corn Leaf Blight

April Isaacson, Agronomy Advisor

The corn crops are growing fast and most post spraying is completed. Other than worrying about potential nitrogen loss or unforeseen weather events, we may start to feel that the fields are on cruise control for the remaining part of summer. With the recent severe weather across the state we now have an opportunity for a whole host of diseases to enter. Hail, strong winds or blowing sand can damage a corn plant and allow for a pathogen to enter the plant. A single plant can allow a disease to spread throughout a field to other wounded plants. It is not uncommon for a corn plant to have multiple diseases at the same time, this can make identification difficult.

Iowa State Extension recently published an article that Northern Corn Leaf Blight (NCLB) has been reported across several fields in Southern Iowa. NCLB favors high humidity, wet conditions and moderate temperatures between 65-85 degrees. NCLB can live in the residue of the previous year's corn crop similar to Goss's Wilt. Last year we saw high pressures of NCLB across the state. Now is a good time to begin looking for NCLB in the fields. Start looking now if you have a susceptible hybrid in one of your fields or if there is a known issue from last year.

It is especially important to protect the ear leaf and the leaves above it

as corn plants enter reproductive stages of growth. The best way to protect against corn leaf diseases is a fungicide application, but remember that fungicides work as a preventative measure not a curative measure after a field has been infected. If you think a one of your fields is susceptible or may already have a disease contact your local agronomist about a possible fungicide application.



Looking to Reach Your Nitrogen Goals?

Jed Norman, Agronomy Advisor

As we go into July, we are thankful for the rain that has started this year's crop off with high potential for maximum yields. However, now it is time to look to the soil profiles to determine whether June's rains have impacted the nitrogen levels of your fields.

This season IAS is using tissue sampling along with soil nitrate testing to determine the current levels of nitrogen. Mother Nature has taken her toll on several areas of the Midwest with heavier rains. To counter these effects and build nitrogen back up to optimum levels a product many farmers have looked to is SRN25B.

SRN25B is an easy to use slow release fertilizer designed to give growers flexibility. It is foliar based and can be used throughout the growing season. There are many positives to using SRN25B:

- It is the most efficient source of nitrogen available to growers
- Allows farmers to spoon-feed their crop as nitrogen is needed
- A majority of the product hits the leaf surface as opposed to the soil, which minimizes nitrogen waste and leaching.
- One gallon of SRN25B is equal to ten units of nitrogen
- Safe and easy to handle
- Great compatible agent that can be used with herbicides and/or fungicides
- High-quality option to use on multiple crops (corn, soybeans, small grains, etc.)
- Includes a safe amount of Boron that is critical in the reproductive stage of corn
- Well suited for ground or aerial application
- Can be used to spot treat problematic areas and/or used as a part of the fertilizer plan

As a company we value the practice of nutrient stewardship, as well as believe in our goal of helping each grower achieve the sustainable acre. Using SRN25B is one of the key components of a productive nutrient plan. IAS has hopes of moving forward with this product as the final application of nitrogen to help farmers be efficient with their practices.

IAS offers multiple technologies and forms of application to help farmers successfully reach their nitrogen goals. Although, SRN25B is just one of many great options available through our Innovative Advanced Solutions approach, we encourage you to contact your local IAS agronomist for more information about this product.

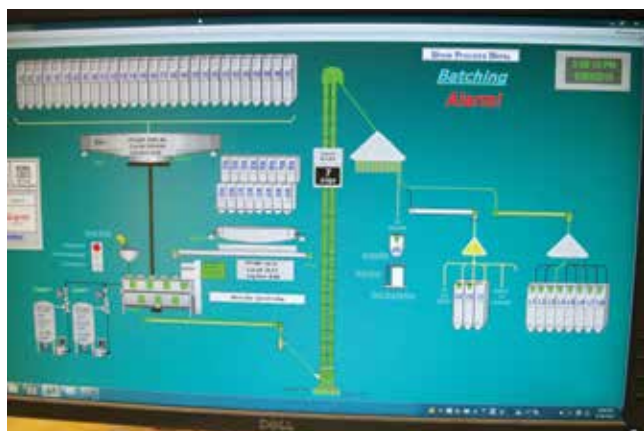
Feed Manufacturing and Distribution Updates

Mike Duncomb, VP of Feed

Your IAS mill and delivery teams continue working to enhance the IAS manufacturing and distribution systems on a number of fronts. First from a volume stand point, all the IAS feed mills have increases over the previous year along with all species areas also showing an increase. Volume growth is important as we look to enhance profitability and efficiency of the IAS mill and delivery system.

- 1. Quality Management Systems** – we are working to improve our operating processes and procedures to maintain and improve feed quality. We continue working to prepare for the food safety standards that are being put in place along with upcoming changes in feed additive usage and compliance.
- 2. Mill Improvements** – We have recently completed a number of mill improvements at Elkader including updates to mill equipment to accommodate an automated batching system and micro ingredient system. The Elkader team is embracing the enhance systems to improve quality and efficiency at our Elkader facility. We will be putting additional receiving ability in Cuba City toward the end of the summer. We are continuing to evaluate improvement options at our Hubbard mill facility.
- 3. Ingredient and Brand Management** – the IAS team is working to streamline ingredient and brand inventories between mills improving our ability to manage volumes between mill facilities. We also are adding IAS products to help with inventory and brand management.
- 4. Ordering and Distribution Efficiency** – improved ordering and distribution processes including advance notice policies, minimum orders, and custom mixing policies are all in the process of being reviewed to improve manufacturing and distributions efficiency.

Our goal is to continue improving and enhancing our manufacturing facilities, equipment and processes to best meet your feed business needs. We look forward to your suggestions for improvement and thank you for your business.



Innovative Ag Services and MetaFarms Update

Brad Dewell, Swine Business Manager

IAS will have over 300,000 pigs on our MetaFarms Bureau by the end of August. Our producers are able to look at their Closeout numbers in new ways now that the first producers have almost two years of data to analyze and compare to make timely decisions. With increasing data each producer on our MetaFarms Bureau can slice and dice the closeout information in many ways to help them make even better decisions on all aspects of their operations which is critical with where markets are today and the outlook for the next year or two. As a member of IAS and MetaFarms Bureau we can look at where your operation is compared to the complete MetaFarms system. To find out how your swine operation can be a member of our IAS MetaFarms Bureau, contact a Swine Specialist from IAS.



MetaFarms Production Index Q1 2015

Nursery Closeout Performance	1st Quarter		
	2014	2015	% chg
Avg Start Wt	12.9	12.9	-
Mortality %	3.72%	3.15%	-15.2%
Avg Wt Out	57.4	56.2	-2.0%
Lb Feed Per Hd	72.2	68.3	-5.4%
ADG	0.89	0.88	-0.5%
FCR	1.65	1.59	-3.1%
ADFI	1.46	1.41	-3.5%
Avg DOF	49.4	48.4	-1.9%

Finishing Closeout Performance	1st Quarter		
	2014	2015	% chg
Avg Start Wt	54.5	54.7	0.3%
Mortality %	4.31%	4.02%	-6.6%
Avg Wt Out	280.1	283.4	1.2%
Lb Feed Per Hd	646.8	654.5	1.2%
ADG	1.87	1.90	1.5%
FCR	2.90	2.89	-0.3%
ADFI	5.44	5.50	1.2%
Avg DOF	118.7	118.7	0.0%
Days to first market sale	102.3	102.5	0.1%

Wean to Finish Closeout Performance	1st Quarter		
	2014	2015	% chg
Avg Start Wt	13.3	13.1	-1.5%
Mortality %	5.22%	5.07%	-2.8%
Avg Wt Out	278.7	282.9	1.5%
Lb Feed Per Hd	701.7	706.2	0.6%
ADG	1.62	1.63	0.5%
FCR	2.65	2.62	-1.0%
ADFI	4.29	4.27	-0.5%
Avg DOF	163.4	165.2	1.1%
Days to first market sale	148.5	150.8	1.5%

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Why Feed Mineral?

Dan Schmitt, Beef Production Specialist

The topic of mineral nutrition often times seems complex, but when it comes to this subject, you'll be dollars ahead if you remember this:

1. Cattle need minerals
2. Forages are deficient in minerals
3. Minerals make a good nutrition program better
4. Low-cost mineral programs are not always best

Minerals play a role in nearly every aspect of an animal's growth and performance. Deficiencies can be the culprit of decreased weaning weights, small/weak calves, decreased milk production, reduced or delayed conception, and poor immunity to name a few.

Forages typically won't meet a brood cow's mineral requirements because of variabilities due in part to the type of forage, the forage's stage of maturity and soil conditions. Purina Animal Nutrition often points out to beef producers that, "seldom does forage alone contain all needed minerals in adequate amounts and ratios to meet cattle requirements for optimal performance."

Good quality mineral programs ensure macro and micro minerals are consumed in the right ratios, at the correct levels, are palatable, and are easy for the animal to absorb. To achieve these factors, keep in mind that lower cost products may not be the best value!

So what does it cost not to feed a high quality mineral? By not feeding a quality mineral you can easily reduce the number of calves weaned per cow exposed by 5%. This is due to both cows being open and from calf death loss. In addition, you can also reduce the number of cows that are bred in the first 21-day heat cycle by 10%. With our current genetics, one heat cycle is equal to at least 50 lbs. of calf weaning weight; in other words about \$100 per calf.

Many times we concentrate on what it costs to feed a free-choice mineral supplement, but we do not always figure what it costs us "not" to feed mineral. Those costs for not feeding quality mineral can easily exceed \$90/cow exposed, based on reduced weaning weights, calf death loss, cow death loss, increased number of cull cows, along with incurring higher cost of pregnant replacement heifers, for at least a 3:1 return on investment. This return does not even include the value that mineral have to stimulate the microbial populations, which has been shown by the University of Missouri to improve fiber digestion by about 5%, which allows you to also get more energy out of your forages.

As you can see minerals are too important, this includes paying close attention to cattle in backgrounding and finishing situations as well. We offer balancer minerals to be used with co-products, liquid supplements, IM Tech concentrates and tubs to fit each individual's needs.

Purina's Wind & Rain Minerals fill the needs of today's modern genetics. Wind & Rain Minerals provide:

- Consistent consumption
- Balanced mineral nutrition
- Weather resistant
- Easy to absorb
- Palatability
- Predictability
- Reliability
- Affordable-it takes approximately 100# of mineral per cow or \$45 per cow per year

We offer booking programs in spring and fall for your mineral and protein tubs. Booking programs are a good opportunity for you to price protect and save some money.

Cowboy logic-"We age not so much by living, but by losing interest in life."





Sampling and Testing Forages for Dairy Rations

Dick Argall, Dairy Production Specialist

Feed sampling and test results should be the foundation of a good dairy ration. Important steps in ration balancing are:

1. Obtaining accurate samples of forages
2. Quality of feed and dry matter levels in TMR (total mix ration)
3. N.D.F. (non-detergent fiber) level in forages is a key indicator of D.M.I. (dry matter intake) in dairy rations
 - Lower N.D.F. in forages increases D.M.I.

4. A.D.F. (acid detergent fiber) indicates the amount of energy in forages

- Lower A.D.F. in forages increases the energy level

A haylage sample consisting of 20% crude protein, 30% A.D.F, and 40% N.D.F would result in a R.F.V. (relative feed value) of 150. This is a level to strive for or exceed in raising quality alfalfa forages.

With variations in forage moisture, one practice that can be used is offer excess feed; if forages are wetter, cows can eat more to satisfy their D.M.I. When sampling silages, it is important to get a sample that is fresh and not from a single area. When sampling baled hay, it is important to sample different bales. Feed sampling and test results can build a very effective dairy ration.

At IAS feed locations, experienced feed consultants are available to sample forages and balance rations, resulting in top dairy production.

Grain Market and Stocks

Ron Barkema, VP of Grain

The grain market has shown us it can go back up after posting a healthy recovery of 35 cents on corn and 65 cents on soybeans over the past several days and leading us up to the much anticipated June 30th Stocks and Plantings report. The market had been on a gradual descent since the March 31st report and this past rally has brought about another decent round of sales by many of you. The latest crop rating report was just out and with the continued wet weather in the eastern belt we saw ratings decline again. Overall national corn ratings were down 3 percentage points at 68% good/excellent versus 75% last year. The national soybean ratings were down 2% from the previous year as expected. The big thing to continue watching in the soybean market is how the trade will view the unplanted acres situation. Nationally there is 5 mln acres of beans not planted which is 2.5 mln acres behind normal. Most of the data collected for the June 30th report is from early June so these unplanted acres could trump some of the numbers in the report. Obviously the crop conditions has played a large role with this past rally in the corn market but another area influencing the market is the massive short covering by

the managed money crowd. This will more than likely continue to affect the market on the upside if they elect to aggressively cover that short position.

June 30th Stocks and Acreage Report

The June 30th report just came out with a lower corn stocks number than what the trade was anticipating. June 1st stocks came in at 4.447 bln bushels vs. a trade guess of 4.555 bln bushels. Soybean stocks were at 625 mln bushels vs. the trade estimate of 670 mln. bushels. The soy stocks number is being called the biggest bullish stocks surprise vs trade guess in June stocks report history. Last year's crop appears to be massively overstated. Acreage numbers are more subdued. Corn acres are now projected at 88.9 mln acres vs the trade guess of 89.3. Soybean acres are now projected at 85.1 mln acres vs the trade guess of 89.2. The trade saw an immediate move higher after the report was out and rightfully so as it appears to be a probable game changer in terms of a much tighter carryout situation now. It will take the trade a few days now to sort through these numbers, as well as continue to figure out the impact on the wet eastern corn belt and how it is affecting yields.

By the time you receive this newsletter the 4th of July holiday will be behind us. Pollination is just around the corner and our old crop marketing window is going shut. The crop is currently looking excellent throughout most of our IAS trade area. Please watch these markets and stay in touch with your IAS location for all your marketing needs. With the large amount of old crop grain that is still left in the country it will be extremely important for you to communicate your storage needs with your nearest IAS location so we can be sure to have the needed space available when the combines hit the field. Enjoy the balance of the summer and thank you very much for your grain business.

Market Insights

IAS	6/30/2015	5/29/2015	6/30/2014	6/28/2013
CORN	4.14	3.51	4.24	6.79
SOYBEANS	10.56	9.34	14.00	15.31
SOYBEAN MEAL	380	340	510	536

Energy Department

Randy Swenson, VP of Energy

Hello, from your man with gas!

Since crude oil hit its low near \$44 last winter, it has started a march higher, falling into a range of \$59 - \$62.50. Crude and the U.S. dollar have had a very strong inverse correlation, but lately they have swayed slightly away from each other due to global supply glut, Iran nuclear deal and lowering U.S. rig count.

One thing to keep an eye on will be the crude oil inventories as traders continue to think they could decline as we get towards the end of the year. If this turns out to be the case, the odds are pretty good that the trade will use that news to take prices higher. My recommendation would be to fill your diesel fuel tanks this summer and take advantage of cheaper summer basis values. Also, contracting your diesel

fuel for fall could keep those prices from getting carried away.

On the gasoline side, AAA has released a forecast stating they believe there will be the highest number of Americans traveling 50+miles over the 4th of July weekend. With strong demand numbers for gasoline throughout the early summer, prices have remained strong. We will see what happens after the 4th of July holiday.

Our LP summer-fill is in full force right now with delay payment until September 20. Contracts will be sent out soon and one thing you will notice is the price difference between summer-fill and contracts. September 1 is considered the beginning of winter in the LP business. Refineries, pipeline companies and wholesalers have all increased costs from storage fees,

tariff rates, line fill costs, interest, etc. on gallons shipped after September 1, therefore the difference in cost between summer and winter gallons.

I believe propane prices have seen the bottom. While it seems like it is hard to make a case for prices to see much of an increase, the upside is more open than the downside at these levels. Locking in prices at these levels is still going to get a person better values than we have seen in many years, even if the price does decline slightly.

Enjoy your summer and thank you very much for your business!



Direction & Purpose

Carla Elliott, VP of Human Resources

How do we maintain our competitive edge? I believe the answer is to be open to the idea of learning something new no matter what the situation. When I hear myself say that I think "embrace change."

It appears to me that those who fail to keep up with improving processes and implementing of technology or fail to look forward are left behind. In business when this happens the business typically fails, it then is closed or is gobbled up by Large Retailers or other corporate conglomerates. Those Big Box companies are out there fighting and scratching for every inch of retail they can get. Though we don't compete alongside the names of Walmart, Amazon, Apple and Staples if you're watching the industry we work in "Agriculture" you will notice change is constant on many fronts, and we have our own competition to watch. One thing to notice is that mergers are happening and it won't be long before the state of Iowa or Wisconsin itself will be made up of a group of large Ag companies instead of many small individual companies.

Some say bigger is better but if you're not running your company effectively or efficiently failure is imminent. What is the definition of effective and efficient? Effective is: successful in producing a desired or intended result. Efficient is: performing or functioning in the best possible manner with the least waste of time and effort; having and using requisite knowledge, skill, and industry; competent; capable.

So you can have many locations and appear big but how you manage that growth will set the tone for success or failure. Being effective and efficient is critical. So there are many questions that come up every day while running the business. Are we delivering exceptional customer service? Are we managing our time effectively? Are we doing the best we can to maintain margins? Are we watching expenses but still spending where it makes sense to generate revenue? I am talking about these things because the answers to these questions and many more that come up matter. If they are the right answers we are moving in the right direction. The good news is we are getting the answers right and are one of the large companies in the state of Iowa able to do so.

How do we continue to compete? Well this is a big question. There are many areas in the company we need to compete but if we try to think of it in its simplest way at the individual contributor level I believe that answer is: we must be the best we can be at what we are personally responsible for. I have a job, I show ownership in the responsibilities that are given to me in that job and I come to work every day giving all I can to be the best in that role that I can. The companies that really compete take it further. We don't look at only ourselves but how we can help those around us. This is called "Team" This company is not successful without all of us working together toward a common goal this includes our relations with our customers.



Our common goal or our purpose is to be "Growing Relationships to Maximize Success"

So to be competitive one of those things we have to strongly support is continued learning. With that said I am happy to announce that at the time you are reading this the HR department has rolled out a new Learning Management System. The system is called Cornerstone. This system will replace the current Lezage safety training environment as well as add a whole new library of learning for our employees. We are excited about expanding our learning resources and growing our employee knowledge base. This investment will help us better serve our customers. Also in the next couple of months we will be implementing upgrades to our current Intranet system that is part of our payroll and timekeeping environment, once again improved technology will improve efficiencies and improve the customer service to our internal customers and our employees as well. We appreciate all your business this spring and hope you have a bountiful harvest as we know the summer will go quickly.



Heat Illness Prevention

Thatcher Block, Director of Safety & Compliance

One thing we know for sure, it will only get hotter the next couple months. Exposure to heat can cause illness and death. At times, workers may be required to work in hot environments for long periods. When the human body is unable to maintain a normal temperature, heat-related illnesses can occur and may result in death. The most serious heat illness is heat stroke. Other heat illnesses, such as heat exhaustion, heat cramps and heat rash, should also be avoided.

Heat stroke occurs when the body's temperature rises to critical levels. Workers experiencing heat stroke have a very high body temperature and may stop sweating. Signs and symptoms of heat exhaustion include: headache, nausea, dizziness, weakness, irritability, confusion, thirst and heavy sweating. Heat cramps are caused by the loss of body salts and fluid during sweating. Heat rash is caused by sweating and looks like a red cluster of pimples or small blisters.

In the event of any of the above mentioned scenarios, remove the worker from the hot area and give liquids to drink. The best way to prevent heat illness is to make the work environment cooler. Monitor weather reports daily and reschedule jobs with high heat exposure to cooler times of the day. Train workers about the hazards leading to heat stress and ways to prevent them. Provide workers with plenty of cool water in convenient, visible locations close to the work area.

Remind workers to frequently drink small amounts of water before they become thirsty. Schedule frequent rest periods with water breaks in shaded or air-conditioned areas. To maintain the health and safety of everyone, workers need to be monitored periodically for signs and symptoms of overexposure. Whether you are working on the farm or on the job-site, please look out for each other and prevent any heat related illnesses.



CONNECTION CENTRAL

Did you know...

you can access your account with Innovative Ag Services anytime from the convenience of your own home with our online account access? There is a lot of information available to you to help you manage your operations in real time. Here are just a few of the items you can see:

Current account balance and invoice level detail - You can check your account balance without having to wait until the end of the month for your statement. You can see your detailed invoice activity supporting your balance.

Current and Past Statements – You don't need to wait for the mail to deliver your statement you can go online and see the current month as well as previous month statements.

Deferred Equity Balance in IAS – You can see your current equity balance in IAS.

Volume Recap – You have the current and prior calendar year volume of business you did with IAS at your fingertips.

Prepaid/Bookings – You can see current balances remaining on your prepaid and booking contracts.

Grain – You can see any grain position you have with IAS including balances on storage, undelivered contracts, past settlements, scale tickets and amounts you have elected to have deferred payment of.

Login to your account today! Access our website at www.innovativeag.com and click on the customer login on the top of the screen. If you have any questions, please contact your local IAS location.



Innovative Ag 2015 Scholarship Recipients!

This year Innovative Ag Services proudly presented eight \$750 Ag Scholarships and two \$750 employee-dependent scholarships. Please join us in congratulating our scholarship winners!

Ag Scholarship Winners

- Westhenry Iorger - White Sulphur Springs, MT
- Emily Cook – Hubbard, IA
- Amanda Crow - Lamont, IA
- Spencer Pech - Winthrop, IA
- Molly Mormann - Manchester, IA
- Isiah Brandt - Sumner, IA
- Amber Dammen - Argyle, WI
- Rebecca Wiarda - Ackley, IA

Employee Dependent Scholarship Winners

- Cale Gent, Son of Skott Gent – Mommouth, IA
- Ryan Kelley, Son of Tim Kelley – Manchester, IA

Retired CEO, Jack Friedman, also selected a student to be awarded the \$750 Friedman Scholarship. The recipient of this award was Kate Grover of Cresco, IA.



We would like to thank all applicants that applied for the scholarship and we wish all graduating students the best of luck and success as you go onto college!



IAS Promotes Employee Wellness

Renee Dubberke, HR Generalist II

IAS recognizes the importance and benefits of employee wellness and continues to promote our employee wellness program. Our wellness program offers employees the opportunity to participate in an annual biometric screening and a Health Risk Assessment Survey along with offering wellness challenges throughout the year. We currently are doing a 9-week walking challenge that encourages the participants to walk 10,000 steps a day.

In January we started the New Year off with a 12-week activity challenge that encouraged the participants to complete 30 minutes of activity each day. We have a 14-week weight loss challenge that we are putting together that we will launch in the middle of August. A healthier lifestyle and daily physical activity can have many benefits in helping to reduce cholesterol, lower blood pressure, prevent heart disease and type 2-diabetes and much more. Having this opportunity has encouraged employees to establish a routine of daily activity and incorporate it into their daily life.

Submit Your Picture for the 2016 IAS Calendar Photo Contest before It's Too Late!

Do you want your photo showcased in our 2016 IAS calendar? Then send in your photos that evokes the heart of the cooperative lifestyle by September 4, 2015! Whether it is a quiet scenic view, the pride of your farm and community, or a breathtaking sight that defines our cooperative world, we want to see your photos. Winning entries will be featured in the 2016 Calendar.

Photo Contest Details:

- Photos must be submitted by September 4, 2015.
- The Photo that is selected for the 2015 Calendar front cover will receive a \$100 gift card.
- Cooperative members, directors, employees and their family members are eligible.
- Photos may be of any appropriate subject or scene, but must be taken within the IAS territory.
- A complete entry form must accompany each photo.*
- The member must have rights to the photo. A photo release form must accompany any photos that include people.*
- It is recommended that digital photos are submitted and that the files is at least 300 dpi and 12" X 9" or larger.
- For complete photo contest rules and eligibility please visit www.ias.coop and click on the photo Contest News Article.

* All forms can be found online under the Photo Contest News Article.





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Iowa Locations

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

Wisconsin Locations

Cuba City
Hazel Green
Platteville

Store Hours

Monday thru Friday
7:30am to 4:30pm

Saturday
All locations hours are varied with
the season check with your local
IAS location to confirm.

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