Winter 2018



Ag Biz Briefs



Growing
Relationships
to Maximize
Success!

Happy Holidays Everyone.

We have completed the annual election process for 2018. First, please allow me to recognize long term director LeAllan Buerger for his many years of director service to the cooperative system. LeAllan is from the Monona area and has retired from the board after 29 years of service. Thank you LeAllan! Thank you to Norm Zimmerman and Brenton Greif of Monticello for their assistance in counting the ballots. Ryan Collins from Waukon was elected for a three- year term from the Waukon/Monona/ Elkader area. Thank you to Don Elsbernd of Postville for your interest in the IAS board and your commitment to run for the board of directors. Tim Burrack from Arlington was re-elected for a three-year term from the Manchester/Winthrop/ Independence/Oran area. Thank you to associate board member Jeff Lindsay from Manchester for your interest in running for the full board seat. Adam Hill from Ellsworth was re-elected for a three-year term from the Ellsworth/Williams area. The board officer elections will take place after the deadline for this publication. I will report those results to the membership in the next publication. Thank you to all board members, associate board members and board candidates for your interest in Innovative Ag Services. There are many board positions needed across the many organizations in our local, state and national agricultural areas and fewer people to fill them every year. Your individual commitments to these boards are greatly appreciated.

Harvest in the overall IAS geography was good but reported to be more variable than last year. I have had reports of yields and bushels equal to last year and reports of less than last year. Overall our harvest receipts came in slightly less than projected due to yields, an extended harvest and tucking beans away in places not normally used. Our fall dry fertilizer business was very good. We were unable to apply much ammonia, similar with the challenges of fall tillage and manure application. We still have hope that everyone can continue to work away at the fall processes that are behind. I

would prefer to have accomplished the fall work that we were projecting to be accomplished in early September. We have been through these falls before and will be successful getting a crop in the ground next spring. It may not be exactly as we prefer, but it will happen.

Overall, it gets harder to see the glass as half full due to the macro economic conditions we are facing in production agriculture. There is too much corn, beans, wheat, meat, milk and ethanol. Interest rates are going up. Consolidation continues. Cost factors find their way in every day, specifically interest costs this year. The factors mentioned are consistent over time in production agriculture. One thing our system is good at is production. We will continue to adapt and adjust as a system. Change can be occurring while we are discussing the problems, so it is important that we stay optimistically diligent.

I encourage everyone to stay focused with their marketing plans. The markets are not perceived as great, but capitalism does not say they have to be. There are opportunities in the current markets as we look forward. I always encourage everyone to have offers in the system that can trigger when individual schedules take you away from the markets. It is easier to set and sell a price target and let it happen than vacillate over to sell or not to sell in the immediate time frames. These markets don't move much on most days, but they can move quickly when they do. We are fortunate in this area of the corn belt. We have very good and very consistent corn demand in all directions. Supply conditions across the globe have been drawn down from two years ago and demand continues to grow. Beans are the opposite from a world standpoint and will require some more time to reduce those supply levels. But, production challenges in any one given area can fix the oversupply problem quickly.

Thank you for your business. We look forward to our partnership as we prepare for another growing season next spring and summer. Have a safe and happy holiday season!!

IAS Board of Directors



Randy Blake President Bellevue, IA



Paul Cook

1st Vice President

Hubbard, IA



Steve Perry
2nd Vice President
New Providence, IA



Loren Manternach Secretary Cascade, IA



Thank you!

LeAllan Buerger Monona, IA Retired



Tim Burrack Arlington, IA



Adam Hill Ellsworth, IA



Stan Norman New Providence, IA



Joe Thraenert Elma, IA

Welcome Ryan Collins



Ryan Collins Harpers Ferry, IA Newly Elected

Ryan Collins operates a commercial beef cow/calf farm with his father on the family farm (Est. 1851) in rural Harpers Ferry, IA. Ryan also farms corn, hay and oats on his own. Additionally, Ryan owns and operates Tri-State Precision Ag, a precision ag business.

Ryan and his wife Samantha are members of Old East Lutheran Church, rural Waterville. Ryan has been a member of the Allamakee County Cattlemen's Association for over 10 years and is currently the Association President. He is a 9-year member of Harpers Ferry Volunteer Fire Department. Ryan and Samantha have been married for 4 years. They have a three-year-old son, Dalen, a two-year-old daughter, Rayna and a newborn son, Leo.

Welcome Ryan Collins as our newest member of the IAS Board of Directors.

Thank you IAS Board of Directors

As representatives or our member base we appreciate the time and commitment you contribute to the IAS mission of Growing Relationships to Maximize Success! We would also like to thank our associate directors which include Jeff Lindsay of Manchester, IA and Allen Jaspers of Steamboat Rock, IA.

Hello from your man with gas!

As of this writing, crude has taken a surge upwards as Trump and China's President have agreed to place a delay on Chinese tariffs for 90 days. Reportedly, China is ready to import more from the U.S. to narrow the trade imbalance between the world's largest economies. Energy markets had been in a spiral downward since the early days of October when crude traded at \$73/barrel. Crude dropped down to \$50/barrel the week before this writing and now is teetering on a couple of technical issues. First and foremost, OPEC has scheduled a meeting later this week with the expectations of cutting production. Most of the OPEC members want Saudi Arabia to take the blunt of the cuts, but obviously, they want all members to help with the cuts. Russia is a non-OPEC member, but has said it sees the need for a coordinated production cut in 2019. With the world trying to figure out the perfect balance of energy prices, it could be a steep roller coaster of ups and downs until the inventories have proven there have been production cuts and they are being effective.

This past fall's harvest was a very interesting season, to say the least. When I make that statement, I'm just preaching to the choir, as you all lived it firsthand. Our LP corn dryer sales were down, but Mother Nature decided to give us an early feel of winter in November. With the cold, we were not as short for the month as we had anticipated. When we run a propane route to keepfull customers, we keep track of degree days based on the daily temperatures. The higher the degree day number, the colder the day. Our combined degree day number for September – November is 400 points or 35% higher than last year. That just goes to show how much colder it has been!

Diesel sales are down for the first three months of our fiscal year, but we expect to pick most of that back up when spring field work starts. Prices have been coming down, but I believe, locally, we are near the bottom for now. I expect to have a spring diesel contract price out this month and this winter appears to be a good opportunity to fill your diesel tanks.

I want to send a big "Thank you" to Ed Voves for the years of service that he has given this company. He put in 40 years of tremendous customer service to the LP customers for our Elma Location. Ed retired earlier this fall and turned the reins over to Dylan Joegben. Enjoy retirement Ed!!

Thank you to all our customers for your business! Happy holidays!



Feed and Livestock Records and Assistance

Mike Duncomb, VP of Feed

We continue to work in an environment of volatility and it does not appear to be changing any time soon. All too frequently, politics and twitter are driving price movement on top of the market fundamentals we deal with daily. There certainly are times when price movement creates opportunity and other times can be very frustrating (in some cases both happen within days or even hours of each other). I believe one of the most important areas we should spend time in is developing a good solid marketing plan that we can use to manage our risks and allow us to take advantage of favorable moves in the markets. Understanding costs is a very important part of that equation. The swine, beef, and dairy consulting teams all look forward to providing assistance in building your livestock marketing plans.

The swine team is working on break-even, feed, and cash flow budgets nearly every day to assist producers in purchasing weaned and feeder pigs, making term decisions on pig sources and contract facilities, along with making information-based market decisions.

The beef feedlot team works with most of our beef

customers on daily feedlot records. We currently are supporting Performance Livestock Analytics, a beef software program for those who are working to more efficiently move daily feedlot data into a record keeping system. In addition, most of our producer customers are utilizing the Feedlot Vision Software our beef specialists have been using for several years. In the very near future, your beef specialists will be transitioning to a similar but new feedlot record keeping system.

Our dairy consultants will be spending more time working with our customers on feed budgeting, milking string analysis, and computerized feeding and milking data. The dairy team will also be utilizing PC Dart along with benchmarking data to assist our producers in making management decisions. We do have a number of resources to assist with data analysis for computerized calf/heifer and lactations feeding and milking systems.

Your feed team looks forward to providing assistance based on experience and utilizing several tools at their disposal to help you make better management decisions. Give them a call!

Winter Weather and Feed Orders

Winter is upon us with colder weather, shorter days, and at times, adverse driving conditions. It takes more time to get feed delivered. It is very much our goal to get feed delivered in a timely manner, meeting your expectations. We ask that you work with your local mill teams to provide plenty of notice for us to do our job planning, manufacturing, and delivering. It is a good idea to keep an eye on the next few days' weather forecast as well to help plan around any potential weather events that may affect feed deliveries. We are also working to manage around sequencing, feed drug additives, Never Fed Beta Agonists (NFBA) and other USDA programs, biosecurity and ingredient logistics to get manufacturing and delivery completed in a safe and timely manner. Your help is greatly appreciated.

IAS order policy is to have orders called in by 12:00 noon for deliveries the following day. Additional notice is very much appreciated, especially this time of year. Orders received after 12:00 noon for next day delivery will be subject to same day order charges.

Implanting Replacement Heifers

Darwin Winkowitsch, Beef Production Specialist

Using growth-promoting implants is one of the most economical production practices to improve performance in nursing calves. There is no doubt steer calves should be implanted, but the picture is not so clear with potential replacement heifers. Some producers have been reluctant to implant replacement heifers because of possible negative effects on reproduction.

Prior to using any implant in replacement heifers, carefully read label instructions to determine if the implant is approved for heifer calves and to identify the proper age to administer the implant. Implanting at the wrong age can have substantial negative effects on future reproductive performance. For example, administering an implant containing Zeranol at birth has been shown to reduce pregnancy rates by 35%. However, giving the same implant between 1 and 10 months of age showed no negative effects on reproductive performance.

Other studies have examined the effects on pregnancy rates of administering two implants between 1 and 11 months of age. Pregnancy rates were quite variable between the implanted and non-implanted heifers, and several studies showed significant reductions in pregnancy rates in implanted heifers.

Research has shown that implanting heifer calves will increase yearling pelvic area, but the difference is negligible by calving time and implanting does not appear to affect age of puberty. In addition, heifers that have been implanted have similar rates of dystocia as heifers that have not been implanted. However, heifers that were implanted twice (at 2 and 6 months of age) had lower pregnancy rates.

Replacement heifers that are identified early in life should not be implanted. There is no advantage in dystocia or age at puberty; therefore, there is little benefit to implanting replacement heifers. Heifers that are destined for finishing should be implanted to take advantage of the added weight gain. Heifers that are not yet identified as replacements can be implanted once if label directions are carefully followed. Implanting according to the manufacturer's recommendations should have very minimal effects on reproduction and will allow the producer to take advantage of added weight gains in the heifers sold at weaning time. Using an approved product and administering it according to label directions is extremely important when using implants in potential replacement heifers.



Vomitoxin and Zearalenone

John Hammel, Livestock Production Specialist

Once again, we are seeing some challenges when feeding this year's crop to livestock. In this year's grain and grain silages we are seeing some low levels of toxins, mainly Vomitoxin and Zearalenone. The following are symptoms of feeding these toxins:

Vomitoxin

Swine

- Feed refusals
- Reduced growth
- Weight loss
- Sometimes diarrhea
- Vomiting in cases above 15ppm

Dairy Cattle

- Off feed
- Ketosis
- Displaced abomasum
- Pronounced milk decreases
- Sometimes diarrhea
- Generally associated with poor performance

Zearalenone

Zearalenone has a chemical structure that is similar to estrogen and can produce an estrogenic response in animals. The following are symptoms of these estrogenic responses.

Swine

- Enlarged vulva
- Prolapsed uterus or rectum
- Enlarged nipples or mammary glands
- Vulvovaginitis
- Enlarged prepuce

Cattle

- Enlarged vulva
- Possible irregular heats and infertility

Swine are especially susceptible to zearalenone effects when levels in corn exceeds 1 ppm.

Limits for levels in finished feeds are as follows:

Vomitoxin

• Ruminants older than 4 months: 5 ppm

Chickens: 5 ppmSwine: 1 ppm

Zearalenone total ration dry matter level

Cattle: 3,900 – 7,000 ppb
Swine: 600 – 3,900 ppb

Testing should be done on a regular basis if grain or forages that are being fed are thought to be affected by mold or toxins. The best case would be to not utilize any feedstuffs that contain molds or toxins, but that is not always practical. If feedstuffs are found to contain mold or toxins it is best if they can be used for older livestock that are not pregnant.

There are many additives on the market today that can be combined with feed rations to offset some of the effects of toxins. They range from simple clay type products to complex formulated products. They all serve a purpose and can be utilized in any feeding program. Contact your IAS representative to find what tests and products are best suited for specific needs.



Adams, Richard S; Kephart, Kenneth B; Ishlar, Virginia A. 2016 Mold and Mycotoxin Problems in Livestock Feeding. Retrieved from https://extension.psu.edu/mold-and-mycotoxin-problems-in-livestock-feeding.

African Swine Fever

Mike Bachman, Ingredient Merchandiser

A disease deadly to pigs has spread to at least 29 locations in China. African Swine Fever (ASF), a highly contagious hemorrhagic disease, has infected pigs in some Chinese provinces with the highest densities of swine production, according to the U.S. Department of Agriculture. The causative virus is hardy, and there is no vaccine. European and Chinese producers have been unable to stop its spread. China raises half the world's pigs and has a half-billion pig population.

The most virulent viral strain is fatal to all infected pigs, although it has no direct effects on human health. It travels through live animals, raw pork and processed pork. The virus can survive months in cured or salted pork or in animal feed. The virus can cause sudden death with few signs. It also can cause high fever, vomiting, diarrhea, constipation, anorexia, skin hemorrhages, abortion, lost coordination, leukopenia, thrombocytopenia, and red spots on the ear tips, tail, and lower legs or hams. Pigs also can develop chronic infections with weight loss, low fevers, coughing, skin necrosis and ulcers, arthritis, and joint swelling. ¹

Due to the nature of the virus, there is concern it could be transmitted into the United States, possibly either through infected pigs, meat or meat byproducts and/or feed ingredients. Our suppliers are aware of the concern over vitamins and trace minerals (VTMs) sourced from China. Some vitamins (such as B6) are almost exclusively manufactured in China and significant volumes of other VTMs and key micronutrients are manufactured in China. Our suppliers only source from approved suppliers and offer the following information on our Chinese-sourced ingredients with regards to ASF:

High Risk Ingredients (e.g. ingredients that are by -products of swine)

Does not source from China any ingredients considered high risk for ASF.

Vitamins

- Has confirmed with its Chinese suppliers of vitamins that protective measures against ASF are part of their sourcing/manufacturing process.
- These include such measures as acid processing and/or using gelatin not sourced from China.

Amino Acids

- Suppliers of L amino acids have confirmed a high temperature processing step sufficient to inactivate ASF.
- Synthetic amino acids are considered low risk based on manufacturing process.

Vitamins, Amino Acids, and Other Low Risk Chinese-Sourced Ingredients

- Transit time for Chinese-sourced ingredients to the US will exceed the time required to achieve 99.9% reduction of ASF in feed (information provided by the Swine Health Information Center).
- In addition, suppliers will further quarantine Chinese ingredients upon receipt, when necessary, to provide enough withholding time to meet the overall 99.99% reduction in ASF before use.

¹Spickler, Anna Rovid. 2015. African Swine Fever. Retrieved from http://www.cfsph.iastate.edu/DiseaseInfo/ factsheets.php.

African Swine Fever cont.

It is important that producers:

- Know what ingredients their feed suppliers import and what safeguards they use in manufacturing and transportation.
- Find ways to improve biosecurity, such as limiting visits to their farms or eliminating feeding from food waste sources, watching for high death and illness rates and reviewing biosecurity protocols.
 Identifying the first case quickly could be crucial.

Researchers are trying to find ingredients that can reduce the viability of viruses in feed. As of today, our suppliers have assured us it maintains a robust ingredient supplier approval process coupled with strong internal facility processes regarding the quality and safety of our feed supply. They will continue to

work with the individual suppliers in China on what additional steps they may be taking to prevent ASF. They will also continue to work with the key industry leaders, trade associations, and animal health monitoring agencies to stay fully informed on developments around ASF.



Swine Business Planning for 2019

Rich Groepper, Feed Manager

With year end rapidly approaching, it is time to reflect a little on this past year and look forward and plan for the coming year.

2018 has been a very challenging year in the pork business. Several issues have been in the forefront effecting the swine business; record production levels of pork and competing meat products, global markets and trade issues and industry consolidation. As we look to 2019, there will be several items that will continue to impact our business but also may have a positive influence:

- Continued strong demand within and outside the United States
- Continued development of niche market opportunities
- Resolution of trade and tariff issues and the Market Facilitation Program (MFP)

- Focus on new markets and trading partners
- Effects of African Swine Fever (ASF) on China's pig stock numbers
- Increased packing capacity (if they can find people to work in the plants)

The IAS Swine Team brings years of experience to the farm gate and your business office to help with business planning for 2019. We look forward to being a part of your resource team to build your business and marketing plan. Thank you for your business and we wish you the best in the upcoming holiday season as we look forward to 2019.

The Fall in Review

Tim Krausman, VP of Agronomy

We have had an unexpected fall. With the way the summer was shaping up, I expected to have an early fall with fertilizer finished up sooner than normal and NH3 finished at normal times. Well, Mother Nature had a different thought bringing a late and wet harvest, late dry fertilizer applications and minimal NH3 application. This has helped drive up the price of NH3 for spring, along with giving upwards pressure to the UAN market.

This will drive home the need for us to not overapply nitrogen while assuring we stabilize the product we apply. This added application of NH3 to catch up for what we could not get applied this fall, will lengthen our normal NH3 run this spring. If we have a late start to the spring, it could slow

planting. Alternately, we could very well get an early opportunity to get fertilizer applied and application flowing right into planting.

We will still be tasked with controlling weeds which, like always, will be a challenge. We will continue to utilize conventional, Round-up Ready, Liberty and Dicamba options for controlling weeds. We will likely have a higher need for corn control due to some of the late harvest that we experienced this fall.

As this prepay/planning season nears I would like to thank everyone for their past business and wish all of you a Merry Christmas and a Happy New Year.

Using Technology to Maximize Your ROI

Zach Fagan, East Region Seed Sales Specialist

What kind of technology are you utilizing on your farm to maximize your return on investment (ROI)? Most Ag companies have jumped in to the digital age using technology for predicting weather, forecasting yield or just as a data silo. At IAS we have opportunities to utilize multiple technologies, including those for nitrogen modeling, yield modeling, and weather modeling.

The tool that has proven to be the most effective and versatile is the R7 tool by Winfield United. This tool allows us, as sales people and growers, the most options in a single place. There are many components to this tool but the two used most often are the field monitoring and field forecasting components. The field monitoring portion provides weekly updates on each field including whether the biomass is trending up or trending down. The field forecasting portion has many components, including weather modeling based on specific hybrids, nitrogen rates, and potassium levels. The use of this tool leads to the ultimate goal of predicting the maximum potential for that field and what can be

done in-season to close the gap to your maximum potential.

As sales people, we use information from the R7 tool frequently to base our decision on seed placements. Every corn hybrid is unique in the way it responds to planting populations, nitrogen rates and fungicide applications and every field is unique in some way. We need to be more and more specific in our field approach to maximize the return on each acre. For example, if a field has no potential for a side dress application of nitrogen or an aerial application of fungicide, it would not be in our best interest to have a hybrid that needs a lot of nitrogen and must have fungicide to really express its maximum yield. Don't be intimidated by using some of this technology. Usually, the best way to start using this data is to concentrate on one or two fields where you would like to see a change for the better. Sit down with your local agronomy sales advisor, look over the data and plans for that field and start building from there to determine what it will take to have a successful 2019.

Measuring Sustainability

Sam Stegman, Precision Ag Specialist

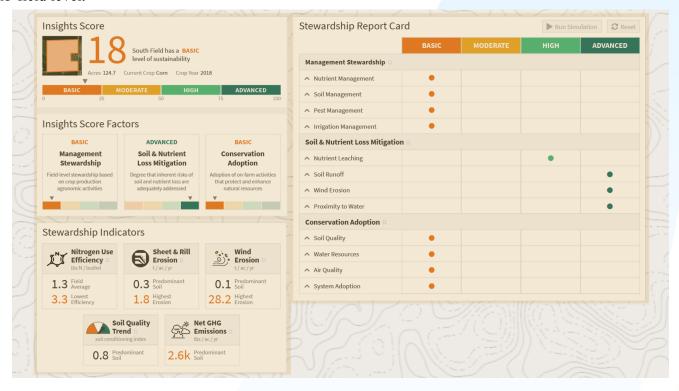
For the last few years, Innovative Ag Services has been working with Land O'Lakes SUSTAIN, harnessing technology and innovation to drive production and stronger conservation practices. Sustainable agriculture is a continuous improvement on air, soil, and water stewardship. A sustainable farmer makes business decisions that keep their operation strong and resilient long term. What type of environment do we want to leave for our grandchildren? Their grandchildren? Our practices today will and are impacting their agricultural futures.

Many of you are already implementing sustainable practices, possibly without even realizing it. Nitrogen stabilizers, conservation tillage and cover crops are just a few examples that I see just on my daily commute. The trick is, how do we measure these improvements to create a tangible impact on the long-term sustainability of the agricultural industry? Truterra Insights Engine is a tool that has been added to Land O'Lakes Sustain Program, that allows farmers, ag retailers and food companies to measure sustainability progress and trends in real time, at the sub-field level.

In the last few weeks, I've had the chance to experiment with the tool and its capabilities. To get started, there is a series of questions about your management practices, pre and post plant chemical programs, and harvest and post-harvest applications. Once the questions are complete, a score from 1-100 is calculated. From here, you can start to think about what conservation tactics could be a realistic addition to your operation. Every farmer's stewardship journey is different and Truterra meets farmers where they are by providing customized insights and a framework for continuous improvement.

This type of program is our chance to create quantitative proof that we, as an industry, are trying to do the right thing by our land. Reality is, environmental accountability is not going away. It is imperative that we have a hand in creating the benchmarks that will ultimately determine the course of agricultural conservation in years to come.

Your agronomy advisor looks forward to providing assistance to help you make better stewardship decisions. Give them a call!



Determining 2019 Nitrogen Needs

Ben Low, Agronomy Sales Advisor

As I contemplate nitrogen needs for the 2019 season, images of last season's patchy, light yellow spots come to mind. Agronomists and farmers often talk about the nitrogen leaching process. This is where soil nitrogen is converted to loosely held nitrate. This nitrate can be washed through the soil, a situation which is worsened in light, sandy soils. This was a common sight last year as hill tops turned deficient.

We talk regularly of methods, like the use of N-Serve and Instinct, to reduce leaching losses, however, I don't often hear agronomists talk about denitrification, a common cause of nitrogen loss in saturated soils. In anaerobic environments, many soil microorganisms utilize nitrate to produce energy. As part of this process, the nitrogen is converted to gaseous forms which can be lost into the atmosphere.

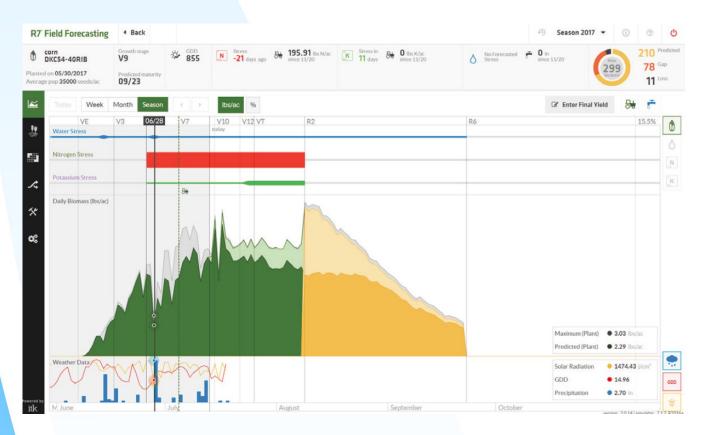
With the moisture we had last year, losses are a concern. On the flip side of this, I find myself trying to understand how much nitrogen has and will be mineralized for this next season, how much

will be immobilized and how effective our manure applications were. It is very difficult to know the perfect application rate, and perhaps more importantly, when is the optimal time to make applications.

Last year I was given the opportunity to test out Winfield United's R7 Field Forecasting Tool. In addition to scouting, monitoring, yield forecasting and other tools, R7 includes fertility modeling.

Not only does R7 answer how much nitrogen you need, it also predicts the optimal date for applications. The cost of the program is extremely low compared to the cost of unnecessary applications or lost yield. I would highly suggest talking to your agronomy advisor about what the tool can do for you.

Have a Merry Christmas! We look forward to another successful year working for you. This spring looks to be a challenging one. Please plan ahead and communicate your needs!



Women in Agriculture

Carla Elliott, VP of HR

It was my pleasure to be asked to participate in the 2018 Women in Ag Leadership Conference presented by Iowa State University Extension and Outreach Women in Ag Program. The event was held in late November at the Scheman Building at Iowa State University. The attendees were women involved or interested in agriculture (farming, banking, sales, human resources, ag students, etc.) I was one of three cooperative HR leaders to speak on a panel. Our discussion was on Career Conversations: Perspectives from Agricultural Cooperatives. We were asked to share tips to help women thrive in their careers. We discussed starting out right in a new job, negotiating salary, and benefits available to those in the cooperative industry. We also talked about

opportunities for moving up in cooperative organizations and finding mentors or networks for greater career satisfaction. This panel also offered insight into how human resource departments function and how they can help employees grow, thrive and stay with a company. Overall it was a good positive experience and a great way to get Innovative Ag Services involved in promoting careers in agriculture to women.



IAS... Supporting Future Ag Professionals

Innovative Ag Services, Co. (IAS) is proud to announce we will be awarding six scholarships in 2019. The application is now available online. Each scholarship is an award of \$1,000 to a student who wishes to pursue a degree in the agriculture industry. Please see the below detailed information and criteria of the program:

- having purchased production supplies from the cooperative or sold grain to the cooperative within the past year
- Applicant must be a graduating high school senior who will be majoring in an agricultural related field of study
- Applicant must attend an accredited college or university
- Applicant must enroll as a full-time student
- Three of the scholarships will be issued to those attending a two-year college with an agricultural major. The remaining three scholarships will be awarded to those attending a four year college with an agricultural major.

Friedman Scholarship Applicants submitted will also be entered into the Friedman Scholarship pool. This \$1000 scholarship is sponsored by Innovative Ag Services' retired CEO, Jack Friedman, and will be awarded to an individual that shows exceptional leadership qualities as well as a desire to make a difference in his or her respective field.

Parent or guardian must be an active patron of IAS IAS understands the increasing costs of postsecondary education and is happy to extend a helping hand to the future of the industry. For questions concerning the scholarship program, please call 319-465-2022 ext. 1063 or email hr.dept@ias.coop.

> Deadline: March 1, 2019 – Application must be postmarked by this date.

Please visit our website www.ias.coop for scholarship application and how to apply.

2019 Calendar Photo Contest

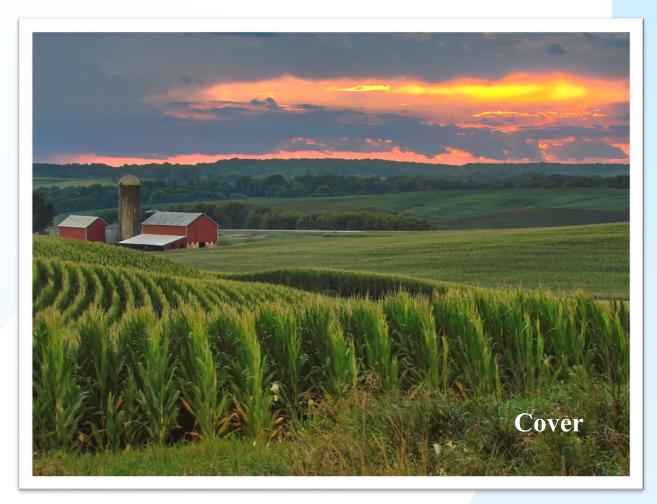
We are proud to announce Kevin Schuchmann from Dyersville, IA as this year's Calendar Contest winner. Kevin submitted "Sunset North of Cascade" which will be Innovative Ag Services 2019 Calendar cover.

We would like to thank all contestants for submitting their entries. Many wonderful and unique photos were submitted this year, making the selection process very difficult for the committee. Numerous photographers are represented in this year's Innovative Ag Services Calendar.

Remember to keep taking pictures this year and have them ready to submit for the 2020 Calendars Photo Contest. It is never too early to start!

2019 Calendar Photo Contest Winners

Page	Title	Photographer	Hometown
Cover	Sunset North of Cascade	Kevin Schuchmann	Dyersville
January	Cousins Having Fun in	Renee Dubberke	Hubbard, IA
February	Early Morning Glow Over	DeAnne Luke	Radcliffe
March	Sunset on Solar Panel	Scott Neubauer	Radcliffe
April	Rainbow After Storm,	Jennifer Wicks	Iowa Falls
May	Cow	Melissa Nieman	Delhi
June	Baling Hay with Grandpa	Kathy Miller	Cuba City
July	Hay You Splashed Me	Heather Weers	Center Junction
August	Apple Picking Time	LuAnn Manternach	Cascade
September	Time for Supper	LuAnn Manternach	Cascade
October	Rye Field	Melissa Nieman	Delhi
November	Combine Flat	Kevin Schuchmann	Dyersville
December	Earlville	Kevin Schuchmann	Dyersville



























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

Wisconsin Locations

Cuba City

Hazel Green

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.

