



TEACHER TURNED FARMER

A garden to feed the community

By Sara Clausen, Director of Communications, Sara.Clausen@keycoop.com

PLANTING AND HARVESTING ARE CLEARLY NEAR AND DEAR TO OUR HEARTS, since we're in production agriculture. But how do you really define a farmer? Do a quick search and you will find phrases like: *responsible for the entire lifecycle of agricultural production, planting seeds, tending to crops and making decisions based on soil conditions.* All these phrases describe our members; one Key employee accepted this title this year as he took the lead on a very rewarding project.

Brad Taylor has a passion for agriculture that didn't end when he retired after over 40 years as a vocational ag teacher at Roland-Story. The lifecycle of plants was a foundational piece of educating his students for years. Now as a Key employee, Brad has formed

Pictured above: Key Cooperative's Brad Taylor led the effort to establish a community garden in the Roland-Story area. With support from Key, WinField® United and the Roland-Story school system, the garden yielded 7,600 pounds of produce, which was donated to two local food pantries.

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GRAIN FEATURE

What will the market look like post-harvest? The lack of soybean exports is clearly putting pressure on the market. The possible smaller crop and the resolution of the export situation does give the soybean market potential for some exciting action later this year.

See page 2 for the full story.

AGRONOMY FEATURE

November is the final call for farmers considering cover crops this season—but it's not too late! With the right species and a little timing, cover crops can still be successfully seeded through November across much of Iowa.

See page 5 for the full story.

Sign up to receive Key's e-newsletter every other month. Just scan the QR code and enter your email address!





Reflecting on Harvest 2025 and What's Coming Next

By Jarod Lemper, Grain Division Manager, Jarod.Lemper@keycoop.com

AS I WRITE THIS NOVEMBER ARTICLE, harvest 2025 is about half over. We found ourselves in a rainy period this October, which has slowed the pace. So far, yields have been about average for soybeans and a little disappointing for corn. This seems to be the general opinion across much of the Midwest. With the current government shutdown, the next official USDA report may not be available before this newsletter is published; it will be interesting to see what the national picture looks like in three weeks. We will have to wait and see what our local figures reflect.

Nationally, this corn crop has the potential to shrink compared to the last official report. I believe it's possible we'll see the soybean crop shrink as well. I've heard many reports that the soybean receipts at cooperatives scattered throughout the Midwest are a little disappointing—that includes Key as well. With harvest not fully complete, it's hard to say for sure because a few thousand acres throughout our territory could make up the difference.

A lower harvest volume could indicate a few things. One, there may have been a larger switch in acres to corn. Two, yields are not as good as had been thought. Or three, more beans are being put in farm storage. We'll need to get the corn harvest a little further along to get a better picture on volume.

What will the market look like post-harvest? The lack of soybean exports is clearly putting pressure on the market. I think the possible smaller crop and the resolution of the export situation does give the soybean market potential for some exciting action later this year. I also think the shrinking corn crop will keep the corn market supported as well. Overall, we've seen a relatively flat corn market since the end of August, trading in a 20-cent window. On the day I'm writing this piece, closing is \$4.20 CZ5, right in the middle of that window. Soybeans are on the lower end of a 50-cent window, closing at \$10.10 SX5.

There's no clear marketing path that I can get behind at the moment. Storing this crop and waiting for a rally has some potential, considering the current picture, but the timing of the positive changes could lessen the economic gain. If the corn market has a 30-cent rally potential, but it takes four months to get there, there's no true benefit. The conservative marketer in me says to do a little of both. If you have decent yields, unload some of that price risk and hang on to part of the crop for the future. The alternative is to replace ownership of some of the crop, either on your own or through a minimum price contract. Either way, lean on your Key Grain Marketing Specialists to help you navigate these decisions.

I hope you all have a safe finish to harvest! 🍂

November Beef Promotions

FALL CALF CREEP – Our booking program has kicked off! Producers have until December 31, 2025, to book their needs. The usage period is November 1 through March 31, 2026.

FALL MINERAL PROMOTION – Prices have been released! Our popular Wind and Rain® 4CP mineral is available at special pricing now through December 31, 2025. Purchase your fall and winter needs now.

IGNITE BEEF TUBS – This promotion is still in effect! Purchase your fall and winter needs by December 31, 2025, to get the best pricing.

Contact a member of the Key Feed team to take advantage of these promotions:

Justin Crocheck, 515-291-0763
Howard Vroom, 641-660-4538

Kelcie Carpenter, 515-520-1962
Jim Hawkins, 641-990-8964



A garden to feed the community

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a community garden that, much like our local farmers, has fed many families this year.

"This spring, I worked with Key and also reached out to partner with Brian Moore, the General Manager at WinField® United in Story City," said Brad. "The result was a 10,000-square-foot garden that produced food for two local food pantries."

As he got started, Brad discovered that not only was the space for a community garden available, but WU also had a tractor and tillage equipment to donate, as well as a mower to tend to the area.

"We donated roughly \$100 to purchase seeds and some plants," added Brad's supervisor, Key Energy Division Manager Scott Richardson. "Key also provided any fertilizer needs and had a sign produced to mark the garden."

In April, Brad went back into the classroom to work with Roland-Story first graders, who were learning about measurement. Brad relied on the students to prepare all the radish and carrot seeds; they used tweezers to place a seed every inch on the seed tape. The tapes were then rolled up and placed right into the garden trenches for planting.

Brad had access to several 55-gallon windshield wiper fluid drums, so he decided to experiment with some recycled resources as he set up the garden. After cutting the drums in half to make container gardens, he very successfully grew those radishes and carrots, as well as tomatoes. Additionally, the Food Services Director at Roland-Story High School was able to provide approximately 200 coffee cans, which were placed around small plants to assist with wind control.



Roland-Story first graders helped Brad prepare the radish and carrot seeds for planting. Next year, Brad's goal is to grow jack-o-lantern pumpkins for the elementary school.

From the time the garden was planted to July 4, Brad tried to get to the garden every day just to check on crop quality, weeds and pests—dedicating about four to five hours per week to the project. This paid off significantly, as more than 7,600 pounds of produce was harvested and donated to Food at First in Ames and Loaves & Fishes in Story City.

"It's amazing that a \$100 investment in seeds resulted in over \$10,000 worth of produce," said Brad.

Brad is already making plans for next year's community garden, intending to expand the size and produce selection. One of the top priorities is to grow jack-o-lantern pumpkins for Roland-Story Elementary School.

"When my high school ag teacher comes to me with an idea, I know I'm going to want to support the effort," said Scott.

"What began as a simple idea turned into a cooperative effort that could impact so many in the community." ■



Feed Supplement Promotion

November 24 - 28, 2025

Purina® Equine Supplements

- Amplify®
- Free Balance® 12:12 Mineral
- Outlast® Gastric Support
- RepeniMash®
- SuperSport®
- Systemiq® Probiotic

Purina® High Octane® Supplements

- ALLEVIATE®
- Champion Drive®
- Fitter 35®
- Fitter 52®
- Golden Ticket®
- Heavy Weight®
- Powerfill®
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Available while supplies last; no minimum quantity required.

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15% OFF PER BAG

Jim Hawkins | Lifestyle Feeds Sales | 641-990-8964

Kelcie Carpenter | Gilbert Feed Sales | 515-520-1962



The Heart of Energy

A celebration of Key Cooperative's Energy Customer Service Representatives

By Scott Richardson, Energy Division Manager, Scott.Richardson@keycoop.com

THERE'S ONE THING you'll find in common among all the activities of the Key Energy department—it's all connected by our team of Energy Customer Service Representatives. This team is based at our Roland (S14) and Sully locations, which operate as our energy hubs. From these two locations, our team can facilitate product orders, deliveries, sales, service and driver operations to help support, repair, install, sell and distribute all of Key's energy products, including propane, oil and refined fuels.

At our Sully location, the team consists of Riley Van Gilst, Shelly Vos, Bev Pothoven and Angel Dunsbergen. Dana Oetker and Scott Eilbert round out the team at our Roland location. Combined, this team has over 50 years of energy service experience. They have all spent time training on products and support functions so they can communicate with members and customers about their energy needs.

Propane, fuels and lubricants all have vastly different forms of usage that are specific to each customer, and they all come with safety standards that must be followed. This requires a knowledgeable staff who will be there to help customers when called upon. The customer service team must also be informed about basic home propane installations and safety, what fuel might be needed in the summer or winter and the differences between all hydraulic and engine oils. They must know about

pricing options, contracts, billing, supply availability and how to connect you to service technicians or sales staff. All this knowledge and more is at the fingertips of our team, ensuring you get what you need when you call Key Cooperative.

As the heart of the Key Energy team, our Energy Customer Service Representatives take every piece of information that's passed on to them, then review and deploy it. This team connects our entire sales staff as well as our locations, drivers and service technicians, all while recording everything in our customized energy software. Records on customer tanks and their usage are all managed by this team, which is invaluable information when it comes time to plan for winter months, figure budget billing plans, book spring or fall fuel needs or make sure you have enough oil on hand when it's time to service your equipment. This team takes great pride in serving over 6,000 customers each year!

We're proud to entrust our Energy Customer Service Representatives with meeting the various needs of all Key Energy customers. As harvest winds down and winter is about to set in, they are here to answer your questions and be your essential business partner, whether you meet them when stopping in or you reach them by phone when calling the Key Energy hotline at 800-469-1040. ■



FUEL FOR THOUGHT *Harvest Reminders*

From farm equipment to fuel storage, here are a few tips to help you prepare for fall and winter:

- Drain and remove all water and contaminants.
- Change filters and clean pump screens.
- Keep tanks full to reduce condensation. Fill equipment every evening.
- Blend cold-flow additives at the recommended treat rate. More isn't better.

Always use Ruby Fieldmaster® or Ruby Fieldmaster® Seasonally Enhanced Diesel Fuel.



For more information, contact:
Bob Rabey | 641-521-6318
Chris Nady | 515-290-0009
Rick Kucera | 641-780-1624



Energy

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To place your order, call Riley at

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*Order must be placed by November 26, 2025, to receive special pricing.

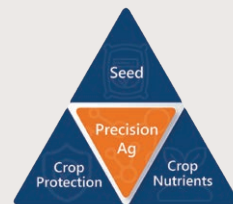




One More Pass This Fall Could Pay Off All Next Year

By Landon Van Dyke, Conservation Agronomist, Landon.VanDyke@keycoop.com

DATA DRIVEN DECISIONS
CENTROL
PRECISION AG



NOVEMBER IS THE FINAL CALL FOR FARMERS CONSIDERING COVER CROPS THIS SEASON—but it's not too late! With the right species and a little timing, cover crops can still be successfully seeded through November across much of Iowa.

Cereal rye continues to be the most reliable option for late seeding. Its cold tolerance, rapid germination (as low as 34° F) and flexible termination timing make it an excellent fit following corn or soybeans. Even a few weeks of fall growth can reduce erosion, capture residual nutrients and improve soil structure heading into next year's planting.

Beyond soil protection, cover crops bring a range of on-farm benefits. They improve water infiltration, reduce surface crusting and create a more resilient seedbed in the spring. The living roots help stabilize soil aggregates, increasing organic matter and microbial activity.

That means better soil health, improved trafficability and greater water-holding capacity when weather turns dry.

Farmers who plant cover crops consistently report better trafficability in spring, fewer washouts, improved water infiltration and long-term gains in organic matter. These improvements often translate to more resilient fields and reduced input needs over time.

Long-term users often report smoother planting, cleaner water leaving the field and more consistent yields during stressful growing seasons. Cover crops also help suppress weeds, provide habitats for beneficial insects and keep

nutrients cycling within the root zone rather than washing away over winter.

If you're new to cover crops, start simple: Pick a single species like cereal rye and seed it on a manageable number of acres. Focus on fields where you've seen erosion, ponding or compaction—those are where the payoff comes quickest.

Every acre covered this fall is an investment in the health of your soil and the future productivity of your farm. The benefits add up with time, and the best way to see them is to get started. The season isn't over—there's still time to plant a cover crop and set up next year's success! ●

Save the Date Annual Business Meeting



January 30, 2026

Watch your mailbox in
December for Board of
Directors election materials.

SAVE the DATE DEC 3&4 2025

women in ag LEADERSHIP CONFERENCE



[go.iastate.edu/
WIAleadership](http://go.iastate.edu/WIAleadership)

register TODAY!

A review of proposed changes to Key's Articles of Incorporation

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Your Board has already reviewed and made changes to the bylaws and Board policy to remove term limits. This change allows actively serving Board members to continue their service without having to step off the Board.

However, changing any part of the Articles of Incorporation requires approval by our members at Key's Annual Meeting or at a special meeting. The changes the Board is asking our members to approve are as follows.

ARTICLE II - Membership

Section 1(d). Clarifies that individual members or entities have to have a unique tax ID number to qualify for membership.

ARTICLE IV - Management

Sections 2, 3, 4 and 5. Removes references to the Board establishing districts in the bylaws and all other references

to districts, with the intent to expand the eligibility for individual Board seats where members willing to serve are impacted by the arbitrary district lines. The nominating committees will be tasked with establishing ballots that equitably represent the various locations and communities served by Key Cooperative.

Section 7. Authorizes the Board to designate Board members or executive officers to execute documents, including deeds, on behalf of the organization.

Section 9. Limits personal liability for directors for damages for breach of fiduciary duty, except in the case of either a breach of loyalty to the cooperative or acts or omissions not in good faith or involving intentional misconduct or a known violation of law.



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ARTICLE VII - Revolving Fund and Preferred Stock Priorities

Section 2. Adds: Unless otherwise directed, authorized by the member, the cooperative will send all payments to the payee's last known address.

Section 3. Adds: The Association shall have a lien on all stock, irrespective of classification, on all certificates of indebtedness and on all allocated patronage dividends and deferred patronage dividends of any person in whose name the same stands or who may be holding the same, for any sum due the Association from said person or for any debt or liability of whatever kind of said person to the Association.

ARTICLE XIII - Member Voting / Amendments

Allows voting by written ballots and alternative methods as directed by the Board and allows sending notices to members

by electronic means, including providing a copy or summary of proposed amendments at least 10 days prior to the Annual Meeting.

No other substantive amendments or changes are being made.

These changes and amendments will be presented at the Annual Meeting in January 2026. An affirmative vote of sixty-six and two-thirds percent (66 2/3 percent) of the members present or represented with voting privileges is required for approval.

May the rest of your fall season be safe and productive. All of us at Key Cooperative thank you for your business this past year. We wish you and your families a joyous holiday season! 🍁

How Can You Support High School Ag Classes? Donate to the Bushels for Ag Program

EACH YEAR, Key Cooperative partners with local FFA chapters to offer the one-of-a-kind Bushels for Ag Program. In the 2025–2026 school year, high school ag students will once again get the real-life experience of marketing corn and soybeans in their ag marketing classes.

Key Cooperative Field Marketing Specialists help the students with their marketing plans. Key donates the first

100 bushels of corn and 40 bushels of soybeans to each participating FFA chapter.

All Key Cooperative growers are also invited to donate to the program!

All proceeds will go directly to the FFA chapter. **To access the donation form, scan the QR code.**



For more information about Bushels for Ag, please contact:

Greg Artz, 515-215-0062
Zack Gardner, 641-521-1834
Linda Kuhl, 641-750-0633
Kolby Winter, 515-686-0291



KEY PERSPECTIVES

A review of proposed changes to Key's Articles of Incorporation

By Boyd Brodie, General Manager,
Boyd.Brodie@keycoop.com



I WANTED to take advantage of this month's newsletter to update our members on the proposed changes to the Articles of Incorporation

of Key Cooperative that are being considered by your Board of Directors.

Each year, your Board of Directors is charged with establishing nominating committees to find eligible members who are willing to be nominated for Key's Board elections, which are held annually in January. The nominating process has become more challenging as directors have reached their term limits and the nominating committee is tasked with finding two candidates for each open seat to provide members with a choice in whom they want to govern the operations of Key Cooperative.

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About the winning photo: A hazy sunrise over a soybean field in Story City.

Would you like to see one of your photos featured on this page?

The *Connections* photo contest is open to any member or customer who receives our newsletter. One winning photo will be selected and placed in the newsletter. Photos must feature agriculture, ag events or rural settings; Iowa-based scenes are preferred. Photos must be submitted by the tenth of each month in order to qualify for the following month's newsletter. Please include your name, address, phone number and email address with your submitted photo(s).

Submissions may be emailed to
Sara.Clausen@keycoop.com.

Key Connections is sent to you courtesy of Key Cooperative. Please send comments or suggestions to
Sara.Clausen@keycoop.com or
call 515-388-8030.



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PHOTO CONTEST WINNER In a Haze

By Valaree Muhlenburg, Story City

