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connections

Viafield Strives to Be Your Trusted Advisor

Here's One Example of How We Do It

by Chris Ludwig, CEO



Helping members succeed takes more than products, services and assets. Leveraging today's technology, innovation and information requires experts who can work with you to optimize your operation for the highest performance. It's our vision to be your trusted advisor.

Our Viafield grain and agronomy relationship managers have the knowledge and tools to help you develop a customized plan that will achieve your operation's goals. One example is our new flex-premium agronomy offer. It's designed to help you get the most from today's grain markets while managing crop expenses.

This contract allows you to establish a firm offer for new-crop corn at an attractive price and then receive a \$3.50 per acre credit on qualifying seed, crop protection or application

for this spring. When combined with expert recommendations from our agronomy staff, this contract helps you start making next year's bushels work for you by lowering your input costs today.

The flex premium contract can serve as a launchpad for this year's marketing, so we're recommending it on a portion of everyone's production. Call your Viafield relationship manager for all the details.

With harvest complete and farm bins full, many producers are asking how to market grain in this challenging environment. Marketing your grain through Viafield gives you ultimate flexibility, even when delivering to processing plants. We post competitive direct bids on our website and offer FOB bids picked up on your farm. You can use all of Viafield's grain risk management contracts no matter where you deliver. One option

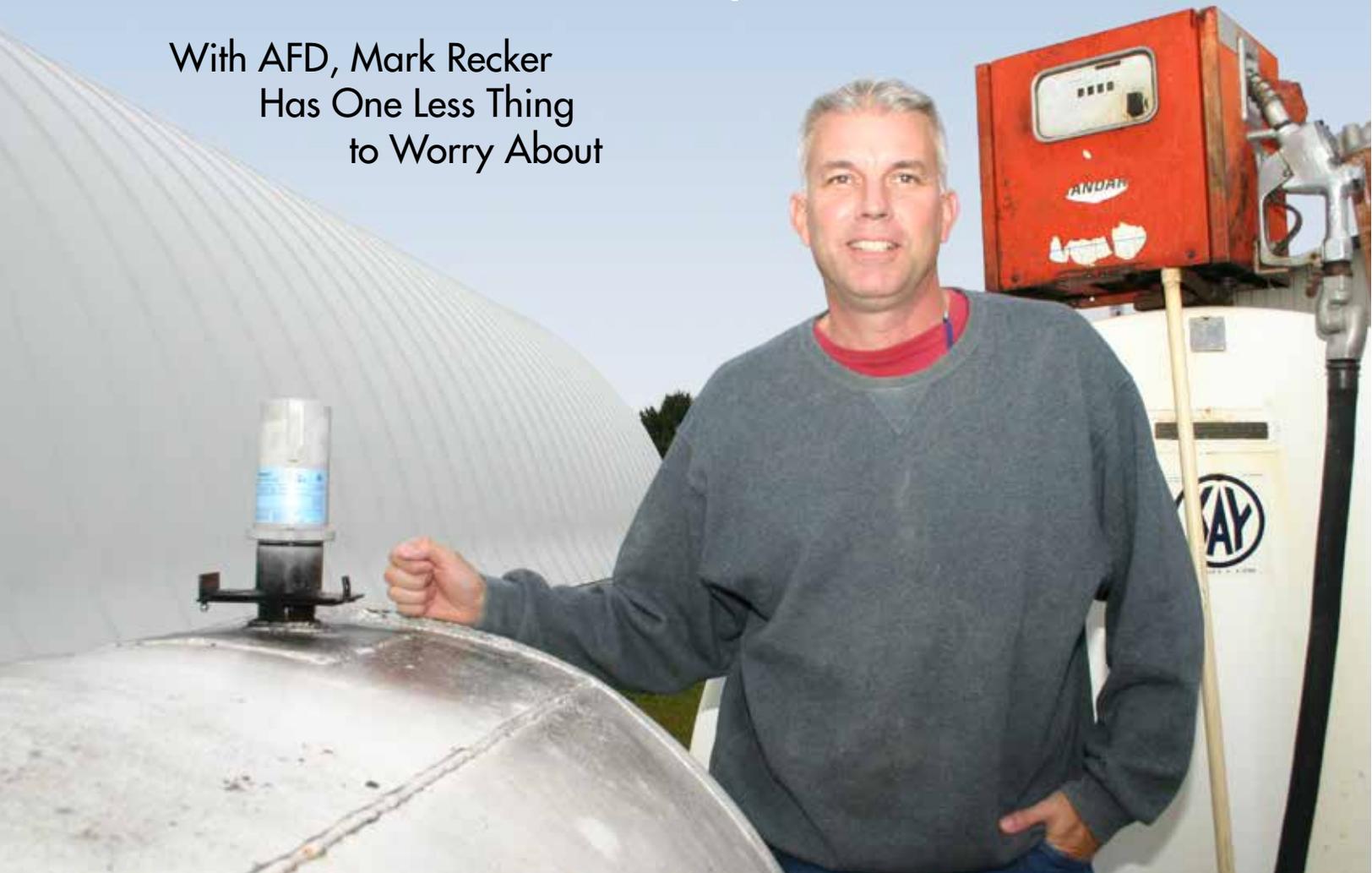
becoming more popular is moving grain on a basis contract and receiving 70% of the value immediately while waiting for futures to move to attractive levels. We also suggest marketing your new-crop grain with Viafield using our HTA contracts. You can lock in futures levels that achieve your objectives, but have flexibility on when and where to deliver later depending on the market and your logistical needs. No matter your grain marketing goal, Viafield has the knowledge and risk management tools to help you reach them. Call one of our grain relationship managers today and make a grain marketing plan that works for you

In today's challenging environment, you need a partner you can trust. At Viafield, we're committed to earning your trust and providing expert local advice every day. As we see it, your success is our success! ●

OUR VISION: Serve as the trusted advisor for the customer of the future through our talented team by delivering products, services, technology and innovation, ensuring their profitability and ours.

“The Fuel Just Shows Up!”

With AFD, Mark Recker
Has One Less Thing
to Worry About



Sometimes you don't know what you're missing. If it hadn't been for a very informative conversation with one of our energy specialists, Mark Recker would still be policing his diesel tanks all through harvest.

“It turned out I had neighbors who were using AFD (Automated Fuel Delivery) and I didn't know about it,” Mark, of Clearview Farms in rural Maynard, explains. Both Mark and his dad, Larry, were longtime Viafield members and customers, “but to be truthful, I wasn't a steady Viafield fuel customer until Mason Kleitsch brought me this idea.”

A year and a half later, through planting and

During harvest, Clearview Farms could have four vehicles in the field at one time. “That's a lot of fuel consumed. Thanks to AFD, I don't need to watch the tank.”

a couple of harvests, Mark is a believer. “This service is great! I don't have to know a lot about how it happens because the fuel just shows up. We've never had an issue. When the message goes out, the fuel arrives worry-free. All the time required to plan ahead is taken out of the equation.”

Mason explains how AFD works. “Once you request AFD, we install a fuel sensor monitor on your tank. The technology uses a cellular signal to send an alert when your fuel falls below a predetermined level. Your tank's monitor creates an order, and the fuel will be delivered before your need it.”

Viafield currently monitors more than 400 fuel tanks. The best part is there is no cost to enroll in the AFD program. Beyond the hands-free ease of always finding fuel in your tanks, you gain the ability to cash flow your fuel purchases. As an AFD customer, you have the option to only be billed for the amount of fuel you actually use each month.

"AFD works well for operations that require a lot of fuel. By relying on the AFD system for their fuel supply, customers still maintain control. They can use an assortment of pricing tools," Mason explains.

We offer an average monthly pricing option, which applies a 30-day average of fuel prices during the billing cycle in which you actually use the fuel. The customer has the option to be billed for the entire fuel delivery at the posted price on the day of delivery. You may also contract your fuel, if you prefer. Mark values the flexibility of the average monthly pricing. "I'm not tied to a single marketing approach...I have more options. I can buy ahead or I can buy out the tank—take ownership of all the fuel on my farm—anytime I like the market price."

"As an AFD customer, I get an average of the price as we use the fuel. I've learned I don't have to watch the market all the time because that average has been a good value." ●



Mason Kleitsch introduced Mark to the AFD concept. "I knew Mark and Larry Recker from my days in agronomy. They run a good operation, and I knew they'd be open to new technology."



How does AFD work? Hands free!

- Your tanks are monitored remotely.
- The monitor uses a cellular signal to transmit an alert when your tank levels decrease.
- Fuel orders are routed to your tank before you need the fuel.
- You have the option to be billed for the fuel as you use it.

GET THE MOST OUT OF EVERY PIECE OF EQUIPMENT, EVERY DAY.

Customers tell me they are always looking for ways to improve performance of their farm equipment. I recommend using Cenex® Ruby Fieldmaster® and Superlube TMS® together to increase power by up to 4.5%. We all know more power lets you lift more, pull more and get more out of your day. Plus, when these products are used together, they can help you extend the life of your engines, injectors and injector pumps, reducing downtime and repairs.

And you can count on the Cenex® brand to stand behind its products with a simple protection plan that keeps things running, covering thousands of pieces of equipment for up to 10 years or 10,000 hours. Find out how at cenex.com/tpp.

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To learn more and find your local distributor, visit cenex.com.

Straight to Your Account

by Steve Bodenstener, Chief Financial Officer



Viafield offers you a choice in the way we settle the disposition of your grain. One is faster than the other—so fast, it's automatic.

If you want to wait for us to cut a check once your delivery is complete, that's the slower way to go. After we make the payment, you'll need to watch for the mail. Depending on when your mail arrives, that could add another day. And after that you have to drive to town again to make your deposit.

The quicker way to get your money is an automatic deposit. Using the automated clearing house network (ACH), we can send

your grain payout direct to your account at the end of our business day. That's fast and easy.

ACH is dependable. The network currently moves 90% of the automated transactions in the United States and is among the safest and more reliable payment systems in the world. It's how we deliver paychecks to Viafield employees. They like the convenience and we think you will too.

Talk to the accounting employee at your nearest Viafield location about setting up an automatic deposit for your grain checks.

Or contact me.



(continued on next page)

There's another easy electronic service

Are you signed up for automated payment of your electric bill or some other monthly service? Plenty of organizations use auto-pay because their customers see it as a way to simplify bill paying.

Now Viafield also offers an auto-pay option. Let's say you've been in the field day and night for a week and suddenly realize you owe the co-op \$1,000. Yikes! You meant to pay last week, but now you're about to accrue finance charges. You can set up auto-pay so you'll never have to worry about paying late.

You can also authorize a one-time payment from your account whenever that's the more convenient option for you. Your route to accomplishing any auto-pay function is our website. Go to Viafield.com to make your choice.

We subscribe to a service called Farmer Data that makes auto-pay possible. Click on Farmer Data, put in your login I.D. and password. If you don't have a password, contact Lori Ahlf in the Charles City office. It's really simple.

With Farmer Data, you can pay bills, receive account alerts and download Schedule F info at the end of the year. In Farmer Data you can view transactions in multiple accounts (depending on how your operation is structured) and view your statements online. If you track expenses with Excel spreadsheets, you can export your info from Farmer Data. You can review bookings and grain contracts there as well. Find your gateway on our website, front and center!

We're providing financing choices and tools for receiving your payments and making your payments. Why? We want to make all your financial transactions with us as easy and useful as possible. ●



Ask Us About Agronomy Financing

Viafield offers input purchasing power through Cooperative Credit Company and John Deere Financial. Here are some of the advantages.

- Cooperative Credit offers what they call kitchen table financing, personalized credit solutions specifically geared to co-op members.
- The relationship between Cooperative Credit, Viafield and producers strengthens your operation and supports the local economy.
- Cooperative Credit provides crop production loans, livestock production loans, full-line operating loans and building loans for livestock producers.
- If you're a John Deere Financial Multi-Use Account user in good standing, you're also eligible for special seasonal financing through major ag suppliers.
- Right now you can choose from seed and chemical financing offers through Asgrow®/DEKALB®/Deltapine®, BASF, Syngenta® and WinField® Solutions.
- Cover your early booking orders with rates as low as fixed 0% due December 2017.
- You can also access special financing terms for non-seed and chemical purchases through John Deere Financial and Viafield.

Start with a call to *Laura Boyd* or *Shelley Brockney* in our Charles City office.



INTRODUCING: ASGROW® BRAND ROUNDUP READY 2 XTEND® SOYBEANS

Increase Your Yield Potential

Built on higher-yielding Genuity® Roundup Ready 2 Yield® technology, Asgrow® Roundup Ready 2 Xtend® soybeans offer the same strong yield potential provided from Asgrow. In addition, these new soybean products provide resistance packages against nematodes and phytophthora root rot for an extra boost.

ASGROW® TO OFFER **46** ROUNDUP READY 2 XTEND® SOYBEAN PRODUCTS FOR PLANTING 2017

ROUNDUP READY® XTEND CROP SYSTEM
CONTROLS **274** SPECIES OF WEEDS



AVAILABLE ACROSS **8** MATURITY GROUPS

BUILT ON THE HIGH-YIELDING GENUITY® ROUNDUP READY 2 YIELD® SOYBEAN TECHNOLOGY

WORK WITH YOUR EXPERT ASGROW DEALER, OR VISIT ASGROW.COM/RR2X

*As of this printing no dicamba herbicide product has been approved for commercial in-crop use with Roundup Ready 2 Xtend® Soybeans. DO NOT APPLY DICAMBA HERBICIDE IN-CROP TO Roundup Ready 2 Xtend® Soybeans IN 2016 unless you use a dicamba herbicide product that is specifically labeled for that use in the location where you intend to make the application. IT IS A VIOLATION OF FEDERAL AND STATE LAW TO MAKE AN IN-CROP APPLICATION OF ANY DICAMBA HERBICIDE PRODUCT ON Roundup Ready 2 Xtend® Soybeans UNLESS THE PRODUCT LABELING SPECIFICALLY AUTHORIZES THAT USE. Contact the U.S. EPA and your state pesticide regulatory agency with any questions about the approval status of dicamba herbicide products for in-crop use with Roundup Ready 2 Xtend® Soybeans. Monsanto Company is a member of Excellence Through Stewardship® (ETS). Monsanto products are commercialized in accordance with ETS Product Launch Stewardship Guidance, and in compliance with Monsanto's Policy for Commercialization of Biotechnology-Derived Plant Products in Commodity Crops. This product has been approved for cultivation in the U.S. and Canada, and for import in Australia/ New Zealand, Colombia, China, Japan, Korea, Mexico, Taiwan, and Vietnam. The single events in this product have been approved for import in the EU. As of February 2, 2016, E.U. stack approval is in the final stage of approval and is expected but not guaranteed to be received in the near future. Any crop or material produced from this product can only be exported to, or used, processed or sold in countries where all necessary regulatory approvals have been granted. It is a violation of national and international law to move material containing biotech traits across boundaries into nations where import is not permitted. Growers should talk to their grain handler or product purchaser to confirm their buying position for this product. Growers should refer to <http://www.biotradestatus.com/> for any updated information on import country approvals. Individual results may vary, and performance may vary from location to location and from year to year. This result may not be an indicator of results you may obtain as local growing, soil and weather conditions may vary. Growers should evaluate data from multiple locations and years whenever possible. ALWAYS READ AND FOLLOW PESTICIDE LABEL DIRECTIONS. Roundup Ready 2 Xtend Soybeans contains genes that confer tolerance to glyphosate and dicamba. Glyphosate herbicides will kill crops that are not tolerant to glyphosate. Dicamba will kill crops that are not tolerant to dicamba. Contact your Monsanto dealer or refer to Monsanto's Technology Use Guide for recommended Roundup Ready® Xtend Crop System weed control programs. Asgrow®, Asgrow and Design®, Genuity®, Roundup Ready®, Roundup Ready 2 Yield®, and Roundup Ready 2 Xtend® are registered trademarks of Monsanto Technology LLC. All other trademarks are the property of their respective owners. ©2016 Monsanto Company



What Worked for You in 2016?

by Ryan Smith, Agronomy Account Relationship Manager, Manly

Judging by activity here in the Grafton and Manly area, many of you already made your seed decisions for 2017. If you didn't make your choices yet or if you're still reviewing your weed control choices, I have some observations along those lines you might find helpful.

Knowing the history of your fields and using yield data to analyze will lead to better conclusions about hybrid selection and placement. Any one of your Viafield agronomists would be happy to walk through your results with you.



With all the yield data you've accumulated, you might be interested in FieldView™ Drive. Nick Johansen can tell you about this little plug-and-play that syncs your monitor to your iPad. You can share the information with your Viafield agronomist that way and get a fertilizer map made easily from your yield map. One caution, though. Make sure you start by accurately calibrating your combine.

One thing we noticed, in terms of soybeans, is that sudden death syndrome was big in our area again in 2016. ILeVo® from BAYER might not be a bulletproof answer, but it can mitigate your risk. For one thing, it won't drag a variety upward if it already has a poor rating for sudden death. But pair ILeVo with an average sudden death number and it will give you more bang for your buck. For instance, if you have a SDS rating of 5 or 4, it would more likely bring it up to a 4 or 3. In some cases, it may even increase a SDS rating to 2. When selecting soybean varieties, your primary consideration

is genetics. Second consideration should be whether or not to treat. Talking with growers and field agronomists, ILeVo seed treatment has increased productivity by 5-10 bushels. Seed selection and seed placement is key to having success when treating with ILeVo.

Fungicide sales for corn really increased over the last two years. You may want to factor in your fungicide plan at prepay time, when you'll catch your best price. Though we can't predict 2017's field conditions, you're better off to apply. When a fungicide pays, it really pays. In 2016, producers told us they harvested 20-35 bushels better on treated corn. On the soybean side, I had growers report a 7- to 10-bushel increase from fungicide treatment.

The past two years, corn and soybean yields have been shooting up. We know genetics must be a big part of that. One thing some customers don't realize is the rate of nutrient removal. Some of you are applying enough to make up for what your crop is extracting, but some are not. Are your recent results telling you to plan nutrient additions for 240-bushel corn and 70-bushel soybean averages?

Thinking about 2017's resistant weeds

Since it is that "what do I need to do differently?" time of year, let's consider weed control mistakes in 2016. Are you intending to use a soil-applied product this crop year? Residual coverage in a preplant or pre-emerge product really is key.

You won't have to see those weeds in the combine in the fall, and there is definitely longer-term weed benefit, too. Yes, I know it's money you'd rather not spend. But eventually



resistant weeds will impact your yields. If we set up a field trial tracking every year of a pre-emerge in front of corn or beans next to another block with no pre-emerge ever, you'd see the yield difference over time as weed pressure grew.

When developing a weed control system for soybeans, a preherbicide is key to clean fields. I recommend Sonic® at 5-6 oz for moderate to heavy weed pressure. In my area, waterhemp and giant ragweed are the two main problem weeds. Sonic at 5-6 oz has shown consistent results in controlling these weeds. We then recommend a post treatment with residual.

An example for postemerge program would be applying Flexstar® GT 3.5 with a residual such as Warrant™. There is also a product with these two products named Warrant® Ultra. In the end, a varied weed control program will give you fewer headaches, peace of mind and the feeling that you won the battle.

On the new product front, there's Roundup Ready 2 Xtend®, a dicamba-based solution that's new to everybody. We didn't have it in our plots this year since it hadn't been EU approved.

We already have customer orders for RR2 Xtend, which should give us the ability to conduct actual user tests next year. If you plant some, we'll want to hear about your results, too. If you plant this seed, stay in touch with your Viafield agronomist about it. We'll want to know where you planted those beans, especially if we're going to spray for you. We can only apply dicamba herbicide to full fields, no half fields planted to this seed. Our entire Viafield agronomy team will be working to standardize our approach. ●

What We're Hearing About ILeVO®

- *A seed treatment for sudden death syndrome.*
- *Also offers activity against nematodes and fusarium root rot.*
- *Works best with SDS-resistant varieties.*
- *Trials indicate yield increases even in fields that don't show SDS symptoms.*

Account for Multiple Modes of Herbicide Action

Plan Now to Limit Weed Resistance

- *Investigate. Work with your Viafield agronomist to develop a program using diverse modes.*
- *Adapt. There is no one-size-fits-all mode of action for every field or farming operation.*
- *Diversify. Manage weed resistance using multiple methods.*
- *Follow through. Use prescribed rates and proper adjuvants for each product.*

Take Steps Now to Help Livestock Weather the Season



Just when we start believing the almanac prediction of a milder winter in Iowa, a blizzard will sneak up on us. Bad things happen when we're unprepared. Get your barns and lots ready first, so you can really enjoy Netflix® on a cold night.

Take a walk around your hog barns with this list in mind.

- Did you shut air inlet doors?
- Have you closed soffit doors that would allow snow to accumulate in the attic?
- Are your roof ridge caps and eaves sealed?
- What about the trusses that support your roof and walls? Are those all intact and in good condition?
- Are all trusses standing vertical and are metal truss plates still doing the job? Look for cracks, twisting and detaching plates.
- Do you see evidence of moisture in roof insulation?

Next, remind yourself of smart snow removal steps.

- Don't let snow pile up on roofs.
- Remove drifts that put pressure on building sidewalls.
- Don't pile snow under or beside an eave. (That's another place snow can enter and fill your attic.)

Lastly, look at your buildings from the inside out.

- Clean fans, louvers and cowlings to remove dust that built up while curtains were lowered.
- Check thermostat settings for accuracy.
- Verify pit fans are doing the job correctly.
- Replenish bait stations to keep rodents from finding a happy home.
- Test your propane heaters.
- Seal cracks and doors to prevent air leaks.



Protect cattle from unnecessary stress.

- Yes they're tough, but your animals react to a high wind chill when it hits them. Do what you can to reduce wind exposure.
- When cattle feel cold and damp, they eat more to raise body temperature. To make that possible, assure feeders stay snow-free.
- Feed and water consumption go hand in hand. Keep your waterers operational by pre-checking your heater wiring.
- Only change diets gradually to avoid digestive upsets.
- Move thinner cows to their own area to avoid feed competition.
- Don't run animals too much when you work them in the winter. Give them time to recover from a blizzard or cold snap before you preg-check, castrate or vaccinate.
- Minimize human stress, too, by keeping walkways ice and snow free and gates free to move. In winter, you're bundled up and less agile. ●



Do You Have a Prescription for That?

Meat consumers are concerned about potential drug residue in the food supply. That's why the over-the-counter status of many familiar drug additives changed January 2017. You're going to need a veterinarian's OK—a veterinary feed directive (VFD)—to acquire medications in bag form or in any ration you order.

A VFD is a written prescription for the drugs in your feed. To get one, you'll need an ongoing connection with a vet. Your VFD will specify dosage for a specific antibiotic—inclusion rate and the number of animals covered at that rate. It can be written to cover more than one barn.

All parties must retain records of receipt and distribution of all feed containing a VFD medication for two years. That includes you, your veterinarian and your Viafield feed mill.

The warning period that began in 2015 has come to an end and compliance has begun. Take steps now to establish a working relationship with a veterinarian.

Required information for a VFD

- Your veterinarian's contact info, licensing number and the state issuing that license.
- Your name and contact information.
- The number and species of animals to be treated.
- Length of prescribed treatment.
- Drugs prescribed. (In the case of approved drug combinations, both must be listed.)
- Inclusion levels, feeding instructions and withdrawal times, if applicable.
- Additional special guidance and precautionary statements.
- Expiration date for the VFD, which cannot exceed six months.
- Number of approval refills.

Meet Adam Buseman



"You could call my job a mash-up of two other jobs. I settle grain and write checks for the entire eastern region of Viafield." Adam's recent job change may be new, but he isn't. He came to our Charles City office in 2014 as an intern and joined our staff full time in December 2014. The Charles City native graduated from NIACC in May 2015 with a degree in business and accounting.

"I'm also responsible for keeping track of the balance between the general ledger and our daily position," Adam explains. "In each of our locations, we have points of contact for customers—people you know and rely on. Don't think of my new job as a change in that structure. Instead I'm giving management a means to follow those transactions by consolidating grain settlements." ●

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A relentless work ethic is what separates Trivapro™ fungicide from the rest. It features three distinct modes of action, including a new active ingredient with ten times more potency, that allow Trivapro to protect corn, soybeans and cereals longer than the competition. This results in crops that are greener longer with increased yield potential. So keep rust, gray leaf spot, Septoria and more at bay with long-lasting and hard-working Trivapro. To learn more visit SyngentaUS.com/Trivapro or contact your local Syngenta sales representative:

Viafield, we look forward to working with you locally!



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connections

Your cooperative
will be **CLOSED** Monday,
Jan. 2 for New Year's.

Happy Holidays!

The Talk

We could tell you your pigs will gain more efficiently, but 3.9 pounds per pig says it better. We know that a strong start can result in a strong finish. In fact, every 1-pound difference at weaning can support a nearly 4-pound heavier pig at finishing. The Progress to Profit™ Program is your wean-to-finish feeding solution, promoting consistent transitions and providing benefits in each phase. With over 16 proven swine nutrition products that span each stage of production from pre-wean to finish, you have the option to select the products that work best for your operation. Our research shows that these tried-and-true products work even better when used together.¹



Animals speak louder than words: Your local Viafield representative can tell you more than this ad ever could. Or visit progressstoprofit.com

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¹Summation of Purina Animal Nutrition trials: PS1041, PS1025, WF006, WF007 and FT142N-15.

The Walk

