# Lifeline



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A Message From the CEO/General Manager - Larry Petersen

## **Heartland Fiscal Year Summary**



The financial results of the 2009-10 fiscal year were announced at Heartland's annual meeting held on September 14. It was reported that Heartland experienced their 16th consecutive year of positive earnings which amounted to almost \$20 million. As shown below, this was very close to last year's record of slightly over \$21

million. These consistent results are essential to allow Heartland to purchase or replace capital assets, make debt payments, revolve equities, and pay current earned patronage.

The results shown above right indicate Heartland's sales this year were down from the previous two years. This can be explained by the unusually high commodity prices during that period. Not only were grain prices significantly higher than normal, input prices reached record high levels. As the three years are compared it should be noted the results were impacted by the merger with Central Counties and the Farmers 4-County merger during the 2008 fiscal year. During that year, bottom line results were influenced negatively because of the absorption of final payments for retirement plans held by those two cooperatives.

The remarks at the annual meeting centered on the continued financial strength that Heartland has built into the balance sheet over the past two years. It was reported that many new capital projects were completed this year and that the need for such projects will continue into the foreseeable future. Also, the financial strength will enable Heartland to offer many

innovative tools that will aid producers in their pursuit of profitability. As was mentioned at last year's meeting, member/customers should feel confident that we will be able to perform on any contractual agreement and should feel comfortable conducting business with Heartland Co-op. We sincerely appreciate the business that our members and customers transacted with Heartland this past year.

At the annual meeting it was announced that the Heartland Board has decided upon allocation rates of \$.0325/bushel on grain, \$.03/gallon on petroleum products, 2% on feed sales, and 2.5% on agronomy products and services. The total amount of patronage allocations declared this year amounted to \$5.63 million with 50% of that paid in cash. With this cash amount along with equity revolvement and estate payments, Heartland paid out approximately \$4.0 million to the members

### **Heartland Co-op Financial Summary**

	2008	2009	2010
<b>Total Sales</b>	\$763,762,846	\$941,508,406	\$666,968,213
<b>Local Earnings</b>	5,519,968	15,740,140	16,892,738
<b>Total Earnings</b>	13,083,306	21,292,763	19,859,500
Working Capital	28,865,611	38,754,337	63,072,897
Long Term Debt	37,975,255	29,917,007	43,328,672
Expenses	72,986,755	81,286,294	71,503,779
Grain Sales, Bushels	s 108,879,146	121,039,464	101,040,813
Petroleum Sales, Ga	allons 22,578,446	23,324,050	22,550,014
<b>Feed, Agronomy, &amp; Merch.</b> 106,479,686 130,332,468 111,377,473			

this past year. More than \$28 million has been paid to members since the inception of the merged Heartland Co-op in 1993.

At this year's annual meeting, director elections were held in Districts G, I, K, and L. Elected were Mark Vogel - District G, Dan Taylor - District I, John Parker - District K and Dale Johnson - District L. Mark will be replacing Bill Dahl who chose not to seek reelection. Tom Keuning also chose not to run in his district. His decision moved the plan to downsize the Board forward by one year making an election in his district unnecessary. An election in that district will be held next year. Heartland appreciates the years of service provided by Bill Dahl and Tom Keuning. Also, we would like to thank Kris Laub and David Weaver for allowing their names to be placed on this year's ballot and a special thanks to the 12 Heartland members who served on the 4 district nominating committees.

At the September meeting, the Heartland Board held their election of officers. The incumbent officers were reelected to their positions. Art Churchill was elected president for the next year; Doyle Drake will serve as vice president and Vernon Flinn as secretary.

Next year's annual meeting will be held on Tuesday, September 13, 2011. As was the case this year, we anticipate that two meetings will be held on that date. The first will begin with a meal served at 12:00 noon and the evening meeting will begin with a meal at 6:30 p.m.



**Dave Coppess** - E.V.P. of Sales & Marketing

## Fertilizer Volatility and Risk Management

It's been an interesting fall, so far. We've seen the predictions of our fertilizer suppliers finally come true. This is the fifth consecutive season that suppliers have told ag retailers they would not have enough product positioned to meet the seasonal demand. They told us to fill our storage

and not to rely on in-season supply from the wholesale distribution system. We were told global demand was stronger than domestic prices could support, and there was not enough product positioned on the river or in regional warehouses to sustain a robust fall season. Well, this time, they were finally right.

The early fall, the October jump in grain prices, coupled with higher application rates and favorable weather created product demand much stronger than

anticipated. Many ag retailers used a very cautious strategy for their early purchases, relying on just-in-time ordering and delivery to avoid the painful inventory writedowns that resulted after the fall 2008 projections fell apart. This season, however, even retailers with a more bullish position have been taxed by the early draining of the system, forcing prices higher as retailers adjust to replacement costs that have skyrocketed in the past few weeks.

The volatility of the fertilizer market is changing the historical practices of the past. Ag Retailers cannot afford

to buy product, set a price that's good for the entire fall, and absorb the ups and downs of replacement product. We are being directed by lenders to manage our risk by avoiding "open" positions. Lenders are suggesting that farmers can, and should, forward market their grain, then prepay inputs with their ag retailer to secure a "profit per bushel" for their production.

We agree with this strategy, and Heartland has Grain Originators available with a wide variety of grain marketing programs, to assist you with forward marketing your grain. We are also doing our best to align with suppliers that will offer us future positions on crop inputs that can be passed along to you as you market your grain. Together, we believe, we can fulfill our brand promise of "Helping farmers produce and market, profitably." Thank you for the opportunity to serve your needs.







#### Rick Petersen - Diversified Ag Services, LLC

# **Marketing Your Production** Wisely

This is the perfect year to look back and see that procrastinating on marketing this year's

production has paid off. Since the first of July the corn market has come up over \$2.25/bu and the soybean market over \$3.00/bu. It appears that doing nothing in regards to marketing your production was the right thing to do! Was it? If you marketed some of your production during April, May or June, you now feel like a fool! Are you?

I would argue that waiting until August or September to make any sales was the wrong thing to do. If you made some early sales in April, May or June, you were doing the right thing. Those farmers that waited until July or August to make their first sales had no clue the market was going higher - nobody does. I would contend that they were lucky. Don't base your marketing plan on luck. It's like gambling at the casino – sometimes you'll win but most times you'll lose.

If you look at the December futures price for corn on May 1st and October 1st for the past 21 years (1990 – 2010) you'll find that prices went down 16 of those years. Two of the five years when the price was higher on October 1st, it was only higher by 4-1/4 cents or less. That means that waiting until harvest to make any sales had approximately a 1 in 4 chance of being at a better price than making a sale in the spring. The soybean odds are about the same. The November futures price on soybeans on October 1st was lower than it was on May 1st 14 out of the

last 21 years. If your marketing is based on luck you need to make more sales in the spring because the odds are better there.

We don't believe any marketing plan should be based on luck. Everyone's plan should be based on their own operation for marketing actions that make sense for their own business. This process starts with knowing your cost of production so that sales can start when they are profitable. Cash flow needs and home storage are also factors that will affect one's marketing plan.

The future of agriculture rests with those who are willing to make a commitment to risk management. The farmers in the Heartland trade territory have done a good job of managing the risk associated with producing a crop. However, very few of those farmers have the time to devote to managing their risk of marketing that production. This requires continuous observation of the market and expertise in the implementation of a marketing plan. No matter how efficient a producer is at growing his crop, marketing his production will ultimately decide his future.

Diversified Ag Services is the risk management subsidiary of Heartland Co-op. As marketing consultants our full-time job is to watch and interpret those outside influences that affect the markets, as well as the internal supply/demand estimates. We work with Hurley and Associates, FCStone as well as the experienced grain staff at Heartland Co-op. Diversified Ag Services and our team work daily for the clients that are subscribers to our marketing service. For less than 3 cents a bushel, you too could have a grain consulting team help market your production. To find out more call:

Rick Petersen – Conroy Office

**Office phone:** 515-645-9857 **Cell phone:** 319-640-6975

Jody Soma – Jewell Office

**Office phone:** 515-471-1477 **Cell Phone:** 319-231-5778



**Dean Ohrt** - Director of Eastern Grain Origination

## **Another Year** of Challenges

The 2010 harvest is rapidly coming to an end. It has been another year of challenges and surprises. For many of our customers with reduced yield, it

brings added pressures to manage through these difficult times. When we have a good crop and low prices, we have the hope that prices will get better. But with a short crop and high prices, we are faced with increased cost and reduced revenue. These circumstances make it easy to second guess ourselves and marketing decisions are much more difficult.

"Rules to live by" for grain elevator merchandising are very applicable for producers as well. You can't manage a position if you don't know what it is. The unknown creates a tremendous amount of worry and prevents us from making rational decisions. In grain, your first loss is always you're smallest. If you start thinking differently, you are already in trouble. It is the old line, if you are in a hole, quit digging. It may not work for you, but I have been fortunate to have colleagues' that I could share with and help me to work through difficult situations. Quite often it has even been a competitor, but in the grain business, none of us are immune from being on the bad end of the market. You need to have a mentor or market advisor that is not judgmental but who can listen from an objective view point and suggest solutions to your situation.

Prices have rallied substantially but they could have almost as easily gone the other way. That is why we encourage the "what if" analysis as we make our grain sales. Is this profitable? Do I have the crop to sell? What does the market allow me to do if for some reason I am wrong? What is "plan B"? We have used

"Beating the Average" the last couple of years. The genius of the average is that it keeps you from selling in the hole or below average. As farms grow larger, the management of risk becomes greater and greater. Most of us do not have the luxury of sitting it out and taking what is offered at harvest. We have to have a portion of the crop sold to ensure that we meet our commitments. We have to view marketing as Satchel Paige did baseball, "Don't look back, something might be gaining on you". We did the best we could and next year we will do better! Something might be gaining o back.

The current rally is a "demand" led market which is quite different from "supply" driven markets. Prices have to move to levels that curtail the demand and or drive demand to substitute products. This can be very difficult to achieve if the end users remain profitable. Cattle and hogs can eat \$5 corn if the demand is there to pay for the meat. The market is currently somewhat confused by recent USDA reports that gave us sharply different versions of what our corn carryout will actually be. This of course adds to the uncertainty. The markets will continue to be very volatile as it adjusts to new information and worries as to what it doesn't

The increased volatility in a demand bull market makes it very dangerous to be short. You can end up with the price going against you and as a hedger you can have both the basis and board working against you. One cannot be short of a commodity when supply of that commodity does not exist. Take advantage of the good prices but don't over reach and don't be short.

Heartland Co-op has been very fortunate to have had several good years and our balance sheet is strong. This is very important in this market environment. Without the strength of Heartland Co-op, we would not be able to offer the marketing tools and provide the services that are necessary for the profitability of your grain operation.

**Exerpt Written by Steve R. Meyer**, Ph.D. Paragon Economics, Inc.

## **Pork Exports Trending Toward Second Highest on Record**

The United States exported 302.2 million pounds carcass weight equivalent of pork in August, 25 million pounds fewer than in July and 0.8% lower than last year. This marks the first back-to-back year-on-year declines since July and August of 2009, but year-to-date pork exports are still up 4.5% from 2009. It now appears very likely that 2010 will be the second-highest export year on record, second only to 2008.

Japan remains the largest customer for U.S. pork, but the gap between Japan and Mexico narrowed significantly in August as exports to Japan have slowed from their record levels of April and June. August shipments to Japan were still 0.7% higher than last year. Year-to-date exports to Japan are 1% higher than last year through August.

Pork exports to Mexico in August were only 5.7% larger than last year, but year-todate shipments to Mexico are 21.4% larger than last year for the period, primarily due to much better exports in early summer 2010 compared to last year's H1N1driven declines. Canada is a distant third on the rankings of U.S. pork destinations, but August shipments northward were 16% higher than last year and year-to-date shipments are nearly

140 120

U.S. PORK EXPORTS BY DESTINATION

Russia and South

12% higher.

Korea remain troublesome markets for U.S. pork exporters. Russian shipments increased quickly after resuming in April and reached just over 25 million pounds in May. But that growth did not last long and shipments to Russia amounted to only 9.2 million pounds in August, 36% below last year, year-to-date shipments to Russia are 63% lower than in 2009. Exports to Korea have fallen each month since April and are now 15% lower than last year.

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#### **Chuck Barnes** - Certified Energy Salesman

## **Fuel Tank Maintenance**

Can Prevent Equipment Repairs and Down Time

Fuel tank maintenance is growing increasingly more important because of the investment that you have in your time and equipment. Contaminates can and do occasionally get into your fuel system.

This problem can not only lead to lost time, but expensive equipment repair. In this article, we are going to give you some ideas and tips for good tank maintenance on both your equipment and your storage tanks.

Water and dirt are two of the most common contaminates that will get into your fuel system from time to time, and are also a couple issues that are the easiest to combat against by just changing some seemingly unimportant activities. Water enters typically by condensation with-in the tank on the equipment or storage tank. One example of this condensation is: During this harvest season, you run your equipment all day and then when it is time to shut down for the night, you simply turn the key and walk away. Pretty normal practice most of you might say. There is condensation building within your tank due to the warmth of the day and the heat from the motor. Eventually this practice will become a major problem for you and your equipment. With the day-time temps and the heat from the motors, parking that piece of equipment with a nearly empty tank only leaves more room for condensation to form. It is advisable to never let your combine or tractor be shut down without a full tank of fuel in it. This will greatly reduce your risk of condensation forming in your equipment tanks and without the water; the bacteria (algae) cannot form. Heartland Co-op sells a premium fuel that has additives in it that will combat this issue and force the water to the bottom of your fuel tanks. Water is also one of the biggest contributors to the growth of algae. This is the black, slimy goo that will plug up the filters on your fuel tank, as well as filters on tractor or combine engines.

Other suggestions that we have for your fuel system, deal with the tanks themselves. You should have a filter on your dispensing system, whether it is your tank in your yard, or on your pickup tank. There should be at least a 10 micron filter on that tank. These filters should be replaced at least annually. I would also suggest taking a permanent marker and mark the filter with the date you installed it. Mark it in a place that is highly visible anytime you fill up, so that you can keep tabs from time to time on the age of the filter. Another suggestion that we have is to periodically remove the drain on the bottom of the tank to drain out the bottom of the tank.

#### **Winter Blending Your Fuel**

That cold time of the year known as winter, is quickly approaching. It is time to start thinking and talking about what you should be doing in order to ensure a smooth winter season with your equipment and vehicles. With the winter time, you will hear some new terms associated with your fuel. These terms are: CFI (cold flow

improver), cloud point (the point at which the diesel starts to form wax structures that clog filters), CFPP (Cold Filter Plugging Point the point at which operability is threatened).

We here at Heartland Co-op are dedicated to helping you with your needs and are always available to give you some ideas on how to prepare your fuel systems for this time of year. Below are some basic ideas to get you started; If you need further assistance, feel free to contact one of Heartland's regional salesmen.

You should drain and remove all water and contaminates from your fuel tanks at least prior to winter time. This will help ensure that you will not have clogged filters due to freezing water, as water is viewed as one of the bigger issues when the temperatures get to be around freezing outside. The filter is often the first to freeze when the weather is cold. We are suggesting that you replace your fuel filters on your equipment at the same time you change your tank filters before the winter season. If your machinery is equipped with a water separator, it would be a good idea to check and empty this periodically also. When you have filters that are getting plugged due to gelling fuel, it is often too late to add any cold flow improvers when this happens. It is best, at this point, to get the vehicle into a warm shop to get it running.

One of the most common problems that we encounter is that the fuel is not blended properly in your tanks. You should take note of how much fuel is in your tank before you add any blended fuel. The fuel that is already in the tank will reduce the blend of the fuel that you are putting in the tank. Taking into account for the fuel that is already in tank (bottoms included) when figuring out how to properly blend down tanks, will ensure that you have what you think you have. For example: If there is 1000 gallons of #2 in tank (including tank bottoms) then 1000 gallons of #1 would need to be blended to create a 50-50 blend in tank.

If you are using a fuel blended with biodiesel, you will also need to take into account what percentage of the biodiesel you have in your tank. Blends of higher than B5 will increase the cloud point of the fuel. In other words, your fuel will jell at a higher temp than straight #2 fuels.

If you plan on splash blending a CFI into your diesel, did you do it when the fuel was at 20 degrees or warmer? The fuel needs to be at or above the cloud point in order for that additive to work effectively. Otherwise, it will only sit on top and not do what it is supposed to do. This additive will also lead to more filter plugging issues if not blended correctly. The reason I mention 20 degrees as a bench mark, is because it is easy to remember, and there is some "wiggle" room when using this temperature.

A rule of thumb for blending #1 to #2 fuel is that for every 10% of #1 that you add to a #2 fuel, should reduce the cloud point of the fuel in the tank around 2 degrees.



Randy Sunderman - V.P. of Information Technology

## **Email Threats**

Spam is still a large problem with email systems. The large volume of spam slows everything down and the spam sometimes contain viruses. A virus is a program that executes on your computer after you open the attachment. Viruses replicate from

a PC that has been infected and emails are sent to people in your address book by the virus to spread to others. The virus may install software on your pc to capture passwords or gain access to your PC for other criminal reasons. Most people are aware of not opening an email attachment that looks strange. You should not open the email if the subject text does not make sense. If I get an email where the subject is missing or the subject line makes no sense I delete it. If the email was important the person sending it should make sure the subject text is proper. This is a good reason for you to make sure you have a proper subject on your emails. A subject missing or that contains just "RE:", or lacking a good description should not be sent nor should you open them. The subject text is very useful for organizing you're incoming mail. If you want your reader to read your email make sure the subject text is there to help them. There are a lot of smart phones that can receive emails. It is important for the subject to be brief and 'to the point' it helps reading emails on a device with a small screen.

The emails that contain attachments with a virus are bad, but there is another threat that can cause more harm. Viruses, adware, trojan horses, and spyware are all forms of what is called malware. Malware is a program running on your PC that is performing some instructions you do not want it to do and is intended to do harm. A lot of email you get may not have an attachment, but it may have a link for you to click on. The same cautions apply to clicking on links, this kind of an attack is called 'One-click attack'. If the email seems strange, the grammar is poor, or you were not expecting this email delete it. Do not click on the link to see what happens next or see what website is displayed. These email links go to websites that can identify your browser and install software on your PC. Your PC is then infected and they have control. They can send emails with your name on it to your friends and lure them in to clicking on the link too. The emails with these links may ask you to confirm some information. They may want to confirm your password,



account information, email address or other information. When you click on the link it may take you to a website that looks like that company, but it is not. They are attempting to get information from you. The people who do this are doing it for the money. Years ago the viruses were done not for money but for fame of

the virus author. Now it is all about the money. The people creating these threats are not just targeting the BIG money; they are after the easy money. These people are greedy. It is easier to get a few thousand dollars from a lot of people as it is to score big on 1 attack. The kind of email that attempts to get information from you is called 'Phishing'. A lot of these attacks are not random, but are more targeted to certain companies. Sometimes these attacks are targeted to high profile employees in the company. These kinds of attacks are called "Whaling". So far this year Heartland Co-op has had 87 websites that attempted to install a virus, 1540 sites that tried to install spyware, and 84,000 sites attempted to install adware. All these were blocked from occurring. The best protection for your computer is being aware of the sites you visit. Be careful of links within an email, because the link in the email may re-direct you to an un-safe website.

Key points to remember. If the subject line is missing or does not make sense, grammar is poor, or the email seems strange, delete it. Be very careful clicking on email links and what websites you visit. If you get an email from your bank, post office, or government office be very careful! The email may have a logo on it, it could look official, but do not trust it. Think! Before you 'Click': do you think the post office has your email address? Why would the post office send you an email? This does not make sense do not click on anything and delete it. It is important to keep your home PC patched and up-to-date as we do for our computers at Heartland. A layered approach is needed to keep your PC secured. Keep up-to-date on security patches, install antivirus software, don't run your computer with elevated administrator rights, and being careful of the websites you visit. This will protect your computer and will help keep your information safe.

#### Neal Tapken - Director, Credit & Collections



# **Crop Input Financing**

Last year in this newsletter I mentioned the importance of using our crop input financing program to help prepare for the higher input costs. Many of you took advantage of the financing option and as a result our crop input financing portfolio increased by over 30%. More of you

are recognizing the savings that can be realized by utilizing the ultra low interest rate financing we offer. I have illustrated a cost comparison showing the savings between our triple rate loans and a standard rate loan. As you can see from the cost comparison there is a significant interest savings available by utilizing our crop input financing option.

Third party standard rate input financing loan (18 month max maturity, 8.00%APR)

December prepay: \$52,000 8.00%APR \$4,968.89

March cash rent: \$12,000 8.00%APR \$973.33

June in-season purchase: \$10,000 8.00%APR \$555.56

Total interest expense: \$6,497.78

Heartland Coop crop input financing loan (18 month max maturity, triple rate loan)December prepay:\$52,0003.50%APR\$2,173.89March cash rent:\$12,0006.50%APR\$790.83June in-season purchase:\$10,0005.50%APR\$381.94

Total interest expense: \$3,346.66

\*Total savings of \$3,151.12\*

Once again this year we are working with The Cooperative Finance, Inc. (CFA) to offer the same triple rate loan low interest loan. Upon credit approval, you will qualify for a triple rate crop loan that can be used for all Heartland Coop products and a few select third party expenses. The application and approval process is quick and easy. All loans under \$250,000 are only required to complete a simple two page application. The application review process is handled by CFA and you will typically have a response within 48 hours.

#### **2011 Input Financing Loan**

Prepay products 3.50% APR\*
In-Season products 5.50% APR\*
Third party purchases 6.50% APR\*

\*Variable interest rate as of 10/13/2010

- $\Rightarrow$  Subject to CFA Input Advantage loan approval and \$125 loan fee advanced on the loan.
- ⇒ Third party purchases pending approval from CFA, must be crop related expenses.

Many of you will have questions regarding the CFA variable interest rate. CFA establishes the variable rate based on their cost of funds. Typically the variable rate will only fluctuate if the Wall Street Journal Prime Rate changes. As a Cooperative, CFA has a history of pricing its loans competitively within the agriculture lending marketplace and sees no particular benefit in doing otherwise.

I encourage you to contact your Heartland Co-op salesman or myself to discuss the crop input financing we have available. Feel free to contact me at 515-974-4337 if you would like more information or a copy of the credit application.

## HEARTLAND CO-OP

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**Booneville** 515-996-2295 800-244-8579

Cambridge

515-383-4345 **Carlisle** 

515-266-4215 **Chelsea** 641-489-2724

**Colo** 641-377-2253 800-397-9513

**Conroy** 319-662-4100 800-272-6422

**Dallas Center** 515-992-3767 800-362-0305

**Des Moines** 515-262-2522

**Elberon** 319-439-5382

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**Gilman** 641-498-7495 800-493-6019

**Grundy Center** 54 319-824-5466 67 800-319-7775

Hartwick 319-525-2311

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**Washburn** 319-296-1392

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West Des Moines 515-225-1334

800-513-3938 **Winterset** 

515-462-4611 866-605-8168

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## **November Checklist**

- Finalize Hybrid Selections
- Develop Your Weed Management Plans
- Explore VR Seeding Fertility Management Zones
- Order Precision Ag equipment needs for spring
- Process Yield Monitor Results
- Check out 4'X 4' County wall maps that are available for order at your locations

