

Farmers Cooperative *Cooperative News*



Dorchester, Nebraska 402-946-2211 • 800-642-6439
Plymouth, Nebraska 402-656-3615 • 800-456-3538

DECEMBER 2014

Investing In Our Owners' Success!

THANK YOU!

Another Successful Year

By Ron Velder, General Manager

Farmers Cooperative has recorded another successful year ending August 31, 2014. A full scope audit by Gardiner Thomsen shows local savings of \$14,223,000 on \$830,690,000 of sales. Adding regional patronage of \$7,233,000, total savings before taxes is \$21,456,000. When deducting income taxes of \$2,273,000, net savings is \$19,183,000. Patronage checks will be issued in January for this fiscal year.

Farmers Cooperative Board and management staff want to thank you for your business. Our relationships with you allows us to work together to maintain a strong company. I want to thank our employees for continuing to make a difference in providing our patrons with inputs and handling your grain. Farmers Cooperative is a better company because of you, our patrons, and all the employees dedicated to serve you. Thanks again to you for your continued support.



Ron Velder

Investing for the **FUTURE**

The Farmers Cooperative Board of Directors has approved a number of capital projects that will enhance customer service, increase storage capacity and improve efficiency. Farmers Cooperative is continuing its belief of INVESTING IN OUR OWNERS' SUCCESS. We will continue to invest in our core business for long-term viability. The addition of 5.2 million bushels of grain storage for the 2015 fall crop is well underway. That includes faster unloading and increased handling capacity to better serve our cooperative members. Our goal is to be more efficient and improve our branches to be in compliance with OSHA. Without your patronage none of these projects would take place.

NEW CONSTRUCTION!



Above: Prep site for new Sterling bins
Left, from top:
Fairmont grain bin going up
Beginning construction on Fairmont airplane hanger
Plymouth grain tube construction
Ruby grain bin floor

Manage Risk in 2015

By **Scott Heinrich**
Agronomy Sales
Manager

Once you receive this newsletter most of you will have the combine washed and stored for the winter, and likely winding down your fall field activities. As we look back on the 2014 growing season, there were many obstacles affecting your outcome; an

early frost, hail, wind, in some cases a tornado, replanted crops, and more hail. Through all the tough weather we did receive many timely rains which resulted in good overall yields. I believe we exceeded our yield goals on dry-land and our limiting factor was not rain but nitrogen. Who would fertilize for 200+ bushel dry-land corn?

Each year is a new experience for all of us involved in agriculture. As you review your yield maps and records for 2014, I encourage you to look at the hybrids and varieties you planted from a multiyear approach. Not only review your records from 2014 but take a look at 2013 as well. You may be surprised to see hybrids or varieties have different outcomes due to a variety of weather differences. Compare local data from different sources or ask one of our seed professionals to discuss the best seed options to mitigate your risk in 2015.

As we prepare for 2015 and seed decisions are wrapping up, I would encourage you to think about managing your pests... both weeds and insects. We are in an era of weed resistance, and coming off of a year with a lot of hail throughout the footprint of Farmers Cooperative. Opening up the crop mid-season due to hail has resulted in additional weed pressures. Some of you have a fall herbicide program in place, but those of you that do not please talk with our agronomy professionals about your options for next spring. Planning now will increase your likelihood of success.

With additional weed pressures come additional insect populations. Many acres have been in a corn on corn rotation for several years which has also increased our insect populations. Controlling insects can be achieved when purchasing your seed and trait combinations, conventional insecticides, and crop rotation. You can consider single or multiple options to control insects, but rescue treatments are not part of a good plan. Please give your local Farmers Cooperative branch or local agronomist a call to discuss the right seed, crop protection, and fertilizer plan for a successful 2015.

ANNOUNCEMENT

Jack Galusha

We are excited to announce that Jack Galusha has joined Farmers Cooperative in the Northwest Region. Jack brings 8 years of experience in crop scouting, pest management, sales and overall crop management to the agronomy sales team. Jack is located at the McCool Junction location and is traveling in the Cordova, Exeter, Fairmont, Lushton, and McCool area. Please give Jack a call if you have any questions about agronomy, or would like to set up crop plans for 2015 at 402-759-5073 or jgalusha@farmerscooperative.com.

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WELCOME

Your Cooperative is very stable



Stan Mitchell

By **Stan Mitchell, Chief Financial Officer**

September 1, 2014 Southeast Nebraska Cooperative Co. was merged into Farmers Cooperative. I would like to welcome all patrons of Southeast Nebraska Cooperative Co. and look forward to working with you.

Financial results for August 31, 2014 were very positive. We will be reporting to the membership at the Annual Meeting earnings of over nineteen million dollars after taxes. The financial strength of your Cooperative is very stable as working capital remains strong and member's equity continues to grow. Total assets at year end were \$250 million and member's equity grew to \$166 million, which represent a 67% ownership ratio. This gives your Cooperative the ability to continue to build additional assets in the future and have the needed cash available to meet our financial obligations.

Again, we welcome all patrons of Southeast Nebraska Cooperative Co. The combined operations of Southeast Nebraska Cooperative and Farmers Cooperative give your Cooperative the opportunity to gain efficiencies from marketing grain and providing crop inputs. We look forward to 2015 and continuing to "INVEST IN OUR OWNERS' SUCCESS".

Membership has its Advantages

By Brent Colgrove
TBA Manager

Working for Farmers Cooperative has been very exciting. These past years we have seen mergers with several other Coops, and that has made this company not only a larger, but a stronger agribusiness. That being said, I often get the question: "Do you have to be a member of the Coop to buy or do business with the Coop?" The answer is no you don't. But if you fill out a credit app and become a member, you can enjoy any added profit this company makes in the form of a patronage check. In other words, by buying at the Coop you not only enjoy the goods and services this company has to offer, but you will receive a check back if the company shows a profit based on product you buy here. We are considered a full-service Coop. What I want to pass along today are the goods and services the Tire/Service department has to offer.

We sell and service all types of tires including passenger tires, light truck tires, medium truck tires, tractor tires, off road tires, sprayer tires. In other words, if it holds air, we sell and service it. We also stock a fair amount of ag rims for your combine, grain cart, and tractors. We sell dual hardware for your tractor or combine also.

We operate service trucks out of Plymouth, Firth, Milford and York. We sell farm tire brands of Goodyear/Titan, Mitas/Continental, Firestone, Starmaxx, and some Michelin. We do offer 24 hour service out of the Plymouth store. If you need this emergency service just call our on-call number of 402-239-2511. This number will only be answered after hours by one of our Farm tire techs.

Farmers Cooperative has tire/service centers in Beatrice, Burchard, Daykin, DeWitt, Dorchester, Fairbury, Firth, Kramer, Milford, Milligan, Ohioa, Plymouth, Raymond, Seward, Swanton, Wilber and York.

We sell interstate batteries and some Exide batteries. We also sell Wix and Champ oil and air filters. We stock passenger and light truck tire brands of Cooper, Hankook, Mastercraft, Yokohama, Firestone, Michelin, BFG, Uniroyal. In other words, we can get you any brand you want – if we don't have it on hand, we can usually get you a tire in a day. We also do some minor mechanic work in Plymouth, Beatrice, Fairbury, Wilber and Seward.

We do oil changes in most of our stores as well. We offer Hunter laser 4-wheel alignment in

Plymouth, Beatrice, and Fairbury. If you buy a set of four tires we will check your alignment for free (please call for an appointment). We will also rotate and balance your passenger or light truck tires for life of the tires, if you purchased them from Farmers Cooperative. As you can see we are a full service Coop.

Every year in December and January we have a Farm Tire Booking Sale for you to take advantage of. At this time we will drop prices and give you the opportunity to take advantage of the lowest prices of the year. We do this for two reasons: 1. To keep our service trucks busy through the winter months installing your tractor and pivot tires; and 2. To save our customers money going into the next growing season. Now, and through the end of the year, Titan and Goodyear radial ag tires have a \$100.00 per tire rebate, which means if you need a pair of radial tractor tires for your tractor, you will receive \$200.00 back from Titan in the form of a debit card. The tires have to be the same size or larger than a 14.9r30 tire. Take advantage of that if you need a set of tractor tires. The tire department and the oil department will also be teaming up to do some patron meetings this winter in different areas of our trade territory. We will have a booth at the Lincoln Power and Farm Show in Lincoln this winter, as well as the Southeast Nebraska Farm Show at Saline Center.

Thanks you for your patronage and we look forward to working with you soon.



Brent Colgrove

*"...if it holds
air, we sell
and service it."*

Farm Shows

Farmers Cooperative will be at the **Nebraska Power Farming Show on December 9-11, 2014** and the **Annual Ag Expo on January 20, 2015**. The Nebraska Power Farming Show is three days this year and is held at the Lancaster Event Center in Lincoln. Our Location is booth 101 in the Lincoln Room, just west of the main doors. The Annual Beatrice Expo will be held at the Truman Center on the campus of Southeast Community College. Farmers Cooperative will be running specials on some of our product lines. We hope to see you at the Farm Shows.

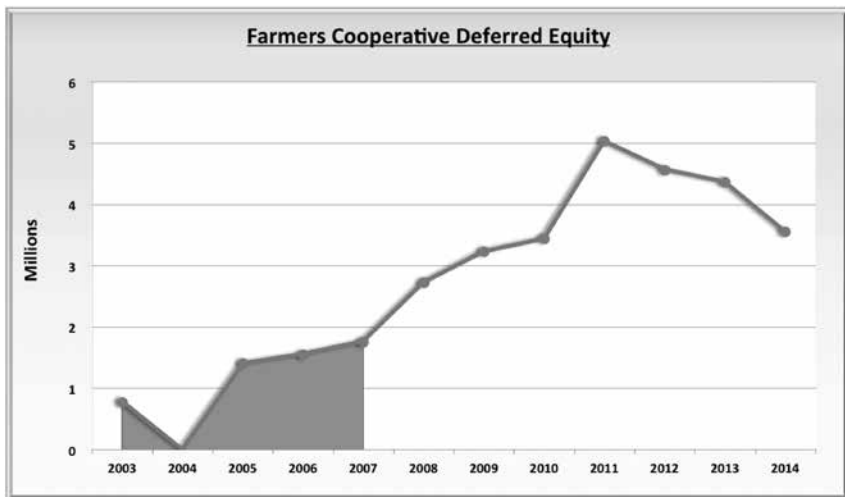
2007 Deferred Equity Revolved

By Brian Bohling

Your Board of Directors has authorized another pay out of past earned qualified equity to our member owners. Checks will be issued

and mailed in December. Keep in mind that the income taxes have already been paid. Starting with fiscal year 2003, the Board adopted the policy to revolve equity by fiscal year earned. Under this current policy, Members' Equity Credits received from fiscal years 2003 thru 2007 have been paid 100%. With this payment, \$34 million of current earnings and deferred equity revolvment cash has been paid out to our member owners and circulated in our local communities over the past five years.

We don't know what the next five years may bring for challenges to your farm or your Cooperative. We believe we have used the opportunities from the past few years to prepare for what the future may bring. Thank you for your patronage and support in building the Cooperative organization you own today. Management and your elected Board of Directors will continue to Invest in Our Owners' Success.



Total Farmers Cooperative Deferred Equity Allocated to Patrons = \$32.4 Million
Farmers Cooperative Deferred Equity Paid in Full = \$5.5 Million

SAVE THE DATE !!

Farmers Cooperative
Invites All Our "Lady Patrons"
To Our 2015
LADIES' NIGHT OUT
April 9, 2015
Saline County Fairgrounds, Crete



Watch for details in the *spring newsletter* and at
Farmers Cooperative's annual meetings

If you would like to receive information via email,
Contact Sherri Harre

sharre@farmersco-operative.com OR 800/642-6439

Cover Crops, More than Just a Weed

By Devin Lovgren
Sales Agronomist

As we look back on 2014, there were many new advancements made in agriculture. From EPA approvals of certain Biotechnology traits to new ways of farming. One seemed to stand out among the rest; cover crops.

Cover crops were a big buzz word both this year as well as last year. It made sense to some farmers and ranchers who had planted turnips for years. But to others who always wanted a clean field, it seemed counterproductive. It wasn't until people like Ray Ward, Dave Brandt, and Gabe Brown, began telling their stories that it finally started to make sense. They were able to show the improvements that it made to their operations and to their bottom line.

Cover crops can do many things; they can provide nutritious feed to livestock, build healthier soil, and leave nutrients in the soil to be used by next year's crop. Cover crops have the ability to not only help you spend less on inputs, but also build a healthier, more alive soil, that will pay dividends for years to come.

One of the first decisions to make is what type of mix you would like to use. It's important to understand your final goal, and how each variety of cover crops will help you reach that goal. When choosing your mix, you need to decide whether

you want annuals or perennials – legumes or grasses – biomass or cover – warm or cool season – native or nonnative; the choices are truly endless.

It is very important to know what type of chemical you put on in the spring as your Pre and Post, and how long its residual or planting restrictions are. One thing to note here is that NO HERBICIDE LABEL has been written with cover crops in mind. It's far too expensive for chemical companies to do the research necessary and take the time to re-label everything. So be aware of the chemical you use!

The next step is to decide how it will be seeded. There are many options; the best is to plant it, which is done in most of the wheat stubble or short season beans, or flown or spun on either standing corn or beans. When it comes to timing, you are generally safe when it comes to corn or wheat stubble. But when it comes to beans, timing is critical. Cover crops need to be seeded before the leaves start to fall or the seed will not have the soil contact it needs to germinate.

There may be a lot of choices, but a good cover crop to start out with is rye. Rye is sometimes called a gateway plant and because it will give you the benefits needed to take the next step to add turnips and/or radishes to the mix.

From there, you can add or subtract different plants and really create a custom mix that is designed specifically for your farm. No matter what you're using the cover crop for, or how many species you have in a mix, just getting started is a step in the right direction.

If you would like to learn more about cover crops, just give Devin Lovgren a call at the Fairbury Agronomy location. 800/950-3378.

Purple Top Turnip and Radish



Cover Crop of Rye, Radish, and Clover

Please Help Your Propane Drivers



Rob Blahauvietz

By Rob Blahauvietz
Credit Department Manager

You can help our propane drivers by making sure there is a clear path to your propane tank this winter. Keep a clear path both for the truck and also for the driver to walk to the tank with the hose. Be sure all tree branches and bushes are trimmed in the path. Also, please do not pile snow around the tank.

Call-in customers be sure to watch your propane level this winter. If you do run the tank

empty, we are required by law to do a leak test which will cost you \$50.00.

The house propane budget program is working great. This is our fifteenth year for this program. The customers like the even monthly payments while keeping their tank on a keep full basis. If you are not on this program but are interested, please be sure to contact me in April 2015 to get on the budget next season.

FEED DEPARTMENT

Wintering Your Cows Effectively



Kevin Wittler

By Kevin Wittler
Feed Department Manager

As of this writing we are nearly complete with a generally better than normal fall harvest. What a fantastic harvest weather pattern for late fall. Soon area corn fields will be turned into stock fields and cattle will be harvesting them once again. Body condition scores appear to be good, and with a little continued help from Mother Nature and some supplemental nutrition, we should be able to winter these cows effectively. Your Cooperative offers many different protein and energy sources to meet the nutritional needs of your livestock. Delivery systems range from blocks and cubes to tubs and liquids, whichever fits your operational needs. Several competitive lines are offered: CountrySide, Crystalyx, MLS, ADM, Moormans, and Rangeland tubs, ADM and QLF liquids, ADM and LOL range cubes, fall creep feeds, as well as the Purina Intake Modifier Tech products Accuration Range Supplement 33 and Finisher 44. We continually research products and their availability which can improve your efficiencies and add to your bottom line. This year we are looking at a fairly comfortable forage outlook, but still need to improve the palatability and nutritional content of some of our lesser quality forages. We see continued interest in liquid supplements and their use to enhance lower

quality bales. If you are in need of information on options to effectively increase the palatability and nutritional content of these forages, please contact your Cooperative beef specialist.

Reduced feed costs, as well as adequate consumer demand for our products presents an opportunity for those of you in the livestock industry to garner some adequate and much deserved profits.

As you have worked your way through a busy harvest, and hopefully a substantial amount of fall field work, we would like to ask that you remember your feed delivery employees by keeping access open to your bins during the upcoming winter storms. We would also like to express our appreciation for the advanced planning and ordering you were able to afford your feed mills last year during the holidays. The holiday season is just around the corner and advanced ordering is greatly appreciated in order to allow your employees a much deserved holiday break with their families.

Thank-You for the opportunity you allow us to work with each of your operations and we sincerely hope you have had a safe and productive fall season and can look forward to relaxing and enjoying the upcoming holidays with your respective families.

Just Who Is Answering That Phone at 1-800-473-4579?

By Roger Kreifels
LP Operations & Compliance

Many of you have called in using our new 800 number for all your propane needs. To help you put a face with the voice, we would like to introduce you to the staff of the Propane Call Center.

Front and center is the Location Manager Darol "Yummy" Grummert. Yummy has been with Farmers Cooperative for 38 years, and has worn a variety of hats during that time. Yummy was born and raised in Jansen, and he and his wife Judy now live in Daykin. They have three sons, Matthew, Mitchell, and Michael.

When he's not at work, he and Judy spend their time spoiling their grandchildren.

From left to right, first is Eileen Schmale. Eileen has worked for Farmers Cooperative for six years and is originally from Steinauer. Eileen and her husband Rod live on an acreage southeast of Beatrice. They have three children Gina, Autumn & Cole. In their free time they enjoy camping, fishing and boating.

Next to Eileen is Ann Manes. Ann has also worked for Farmers Cooperative for six years. Ann is a lifelong Beatrice native and she and her husband Ron still live in Beatrice. They have two sons, Todd, and Chad. Golf is their number one pastime including traveling around to watch son Chad compete in tournaments for SCC.

Next to Ann is Jamie Weber. Jamie is also a lifelong Bea-



trice resident and has worked for Farmers Cooperative for five years. She and her husband Jay have two girls, Paizley and Blakely. Jamie and her family also reside in Beatrice. The two girls keep them on the go, but they like to head out to the lake when they can to enjoy camping, fishing and boating.

Breanna Sensibaugh is next to Jamie, and she hails from Ceresco, Nebraska. Breanna has worked for Farmers Cooperative for six months. She found her way to the Beatrice area by attending South-

east Community College. By the time this article is out Breanna will be in our Dorchester Office in the Accounts Receivable Department. Breanna and her boyfriend Nick Kovar are also outdoor enthusiasts, and enjoy camping and fishing.

Standing next to Breanna is Rhonda Scusa. Rhonda is originally from Lincoln and has worked for Farmers Cooperative 10 years. She and her husband Mike live in Cortland and have five children. They are Brandon, Michaella, Dakota, and twins Kayla & Kyle. When life gives them some extra time they also like going to the lake for fishing and camping.

The folks at the Propane Call Center do a great job, and they look forward to hearing from you. So when you need propane remember to call 1-800-473-4579. Everyone at the Farmers Cooperative would like to wish you and your family a Happy Holiday Season.

HELP FIGHT HUNGER

"Invest an Acre" Feeding America Program

Through the Invest an Acre program, farmers can easily donate a portion of their crop proceeds to help fight hunger in their local communities. One hundred percent of every donation goes to the food bank serving the farmer's local community. Donations in Nebraska are matched by Monsanto doubling the impact of your contribution. The program is administered at no cost through the Howard G. Buffet Foundation. Again, please don't be misled by the name of the program. Producers may donate any dollar amount to the program. All donations to the program are tax-deductible and may be made to the Farmers Cooperative Grain Department. Contact Sherri Harre in Dorchester if you would like to donate to this cause.



Farmers Cooperative C-Stores to Help Children in Need

Each of the Farmers Cooperative Convenience Stores will be conducting a raffle to support children in need this Christmas holiday. This Christmas season, all six Farmers Cooperative Convenience Stores will have a Husker autographed ball signed by the head coach that will be raffled off to a lucky winner. Tickets are only \$1 for a chance to win a great prize.

All proceeds will be given to a Blue Valley or Southeast Nebraska Community Action Group that is located nearest to that convenience store. The funds raised will be matched in order to double the impact of your donation. The Community Action Groups will use the funds to purchase a winter coat and a Christmas toy for a child from a low income family. An autographed "Bo Pelini" Football will be given at the Beatrice and Plymouth stores. Daykin and Firth convenience stores will offer a "John Cook" autographed Volleyball, and Auburn and Burchard will offer a "Darin Erstad" autographed baseball.

Last year, Farmers Cooperative gave away a giant stocking from the Beatrice Cenex Store and raised over \$1300 to help children from low income families. Be sure to stop by all 6 of the Farmers Cooperative Convenience Stores and support those children in need this Christmas season!



TECHNOLOGY UPDATE

New Scales Installed

By Darren Sasse
IT Manager

Before harvest the IT department installed Outbound Scales in Dorchester and Jansen. At the Dorchester location we installed our first Automated Kiosk scale system, Remote Printer, and a message board. This system uses RF Tag reading technology and a remote printer that keeps the flow of traffic one direction to prevent a bottle neck at the inbound scale.

In Jansen we have installed a similar system, but without the RF technology. At this location we have a message board that shows the driver all information pertaining to the ticket as well as which pit to proceed to. These two projects have proven to be a huge asset to Farmers Cooperative and we are planning to install more of these at different locations to help you, our patrons, complete harvest in a safe and timely manner.



Steadfast Under Trial: Shear Stability and Engine Life



Chris Foree

By Chris Foree, The Oil Guy

Diesel engine oils must endure severe trials and testing to receive the crown of recognition as true premium products. The best brands are pumped full of abrasive soot, subjected to tremendous heat and stress over long periods of time, and are expected to maintain proper viscosity through it all. If the viscosity isn't right, a diesel engine oil won't pump right, and cannot provide adequate protection for moving metal parts, among other consequences. If it tells you anything, a product's ability to protect metal components is measured in five of the seven primary tests required for an oil simply to pass API CJ-4. To win the official endorsements of the major engine makers takes things to, as the sports announcers like to say, "a whole 'nutha level."

That's one reason it is so very expensive to formulate, manufacture, and officially qualify a premium diesel engine oil. A blender has to pay the engine manufacturers for the privilege of subjecting his product to the torture of bench tests; and only if the product passes do the official approvals ensue. The cost is the same—hundreds of thousands of dollars, no exaggeration—win or lose.

That important characteristic, dear shopper, is often overlooked. The list of original equipment manufacturers (OEM's) who officially endorse a given diesel engine oil, matters. A couple of the most famous brands out there claim to meet every engine manufacturer's standards, yet do not officially carry any OEM approvals outside of their own brand.

Diesel Engine Oil Approvals

API (diesel): CJ-4, CI-4 PLUS,
CI-4, CH-4, CG-4
API (gasoline): SM, SL, SJ
ACEA (Europe) oil sequences: E9, E7
JASO (Japan) oil standards: DH-2
Global: DHD-1
John Deere: JDQ-78X
Cummins: CES20081, 77, 76, 75
Detroit Diesel (DDC): 93K218
Mercedes Benz: 228.31
Mack: EO-O Premium Plus 07
Volvo: VDS-4, VDS-3, VDS-2
Man: M3275
MTU: Type 2.1
Renault VI: RLD, RXD, RD

That means those products, while they are sometimes cheaper (didn't have to pay for the bench tests!), have not actually passed the official bench tests required to obtain those approvals. In other words, there are a few brands out there that SAY they can do some things without actually ever having DONE them. Used to work with some guys like that. Once got a black eye myself, but not at work, making claims I couldn't back up.

See the sidebar for a list of approvals a true premium diesel engine oil should carry. Want to know where I found that list? The website of one of those famous brands that actually has only one of those official approvals...THEIR OWN. This means that brand has never passed, or even taken, all those other bench tests!

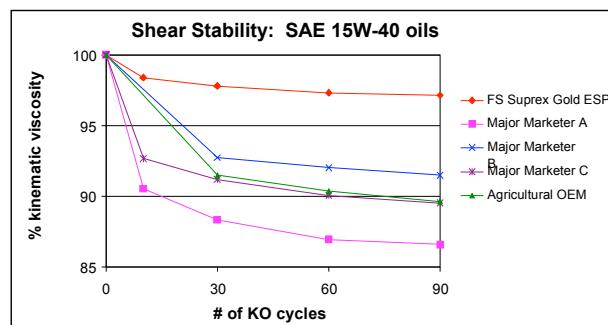
Okay, let's put our amateur engineer hats on for a second and look at something that'll bring this whole discussion back full circle to the importance of oil's ability to maintain viscosity under severe stress; crucial to actually winning (for real) all those coveted official OEM approvals. Let's talk about **viscosity modifiers**.

Viscosity modifiers are polymeric materials added to the formula to create multi-grade diesel engine oil that can flow easily at start-up, thus reducing wear from dry starts; and also resist thinning at full operating temperatures. The trouble with some types of viscosity modifiers is that they can be permanently chopped up (sheared) by the mechanical action of moving parts

like pistons in cylinders, or crankshafts on bearings. So a parameter known as shear stability index (SSI) is measured to determine how well a finished lubricant can stand up to this shearing action while "staying in grade." Put simply, the better, more costly, more shear-stable polymers will not break down under mechanical stress, thus keeping correct viscosity and providing enough film thickness to prevent metal wear at higher temperatures while flowing well at lower temperatures and startup.

A glance at the shear stability graph will illustrate that our top-rated conventional diesel engine oil maintains its shear stability at a dramatically higher level when compared to the most popular brands in America. Yeah, the so-called Big Boys. That means better protection at all temperatures, under the greatest stress; and longer engine life for you. One way we serve our customers is to make sure the products we provide are worth more (yes, I say more) than what we ask our customers to pay for them. Part of that pledge is to make sure we know what is IN the oils we provide for our customers, as well as what is written on the bottle. That's what has kept me from getting another black eye while I've had my job at Farmers Cooperative.

Boy, I sure hope she never hits me like that again.



Farmers Cooperative Investing in Safety

By Dennis Kenning
Sales & Marketing Manager

I'm sure at some point in your life someone has said to you, "It's better to be Safe than Sorry", right? That saying is still very true today. Safety is a culture, a way of life, which requires an investment of time, personnel, money, and commitment. Safety is one of the most important things we do as a company. That's why Farmers Cooperative is "Investing in Safety". Since starting my work here at Farmers Cooperative, I have noticed our company's effort to make our work place safe for our employees. Farmers Cooperative has made a huge investment and commitment for employee safety. It just makes good sense to have this strong commitment to safety. We truly believe that our employees are our greatest asset, and we as a company need to take care of them, especially when it comes to safety. It's very simple - we care about our employees.

I see the hard work of our Safety Director Tom Hermance, to train, re-educate, and remind our employees about the many hazards associated with the work place. This training not only covers the safety hazards, but also addresses the protective equipment and emergency action plans that need to be put in place. Farmers Cooperative provides safety programs that include HazMat and Site Security training, as well CDL driver education.

Others in the Farmers Cooperative family such as Roger Kreifels in our propane energy department, requires our personnel to attend the "Bobtail Delivery Refresher" class. This training is required by law every three years, but Roger offers it to our employees each year. Why, you may ask, because propane safety is important to our patrons, company, and employees.

Safety is a huge concern with all of the Farmers Cooperative Departments. For

example, I attended a tire department employee meeting conducted by Brent Colgrove, and guess what was discussed? That's right, safety when handling and mounting all types of tires. I was also present at the Fuel employee meeting with Tom Garner, and once again safety was a topic of discussion. Safety issues such as procedures, handling products, equipment use and using the proper Personal Protective Equipment (PPEs) were items discussed at several of the meetings. I noticed the other day that Scott Heinrich in the Seed Department has a poster providing safety tips for bulk seed handling. Farmers Cooperative uses a variety of teaching tools such as demonstrations, posters, videos, and group discussion. It's not just about giving our workers the information, but having our employees involved in the process.

Farmers Cooperative's "Investment in Safety" goes beyond our company with a commitment to community and area youth. We work very closely with local Fire Departments in our trade area to prepare them for possible situations they may encounter at one of our locations. We have provided portable gas detectors and grain engulfment equipment to area departments. Not only did we provide the equipment, but we also provided the resource people and training classes to area fire department personnel. This training and equipment is there to provide support to emergency personnel at farm sites or grain handling facilities.

Farmers Cooperative continues to support youth safety programs. The idea here is to educate our youth so they



become safety responsible adults. It's about teaching youth the safe way to work around the farm and in an agri-business.

We have provided support to local police departments so they are able to conduct child safety programs. We play a key role in several of our county rural safety day camps. Many times our employees work as presentators or group leaders at these events.

Our most recent farm safety day camp was

in Beatrice on October 9th, where Nancy Oltmans, Dawn Meyer, Gary Lytle, and I provided safety programs about Grain Engulfment, Grain Handling and Chemical Safety. I was also fortunate to have some Lewiston FFA members help me present the Chemical Safety Unit. And by the way, these safety units can be checked out to local civic groups, 4-H clubs, and FFA chapters. We also have instructional units for Tractor and PTO safety. These safety units have props, scripts, and are ready for groups to borrow.

At Farmers Cooperative, we hang our hat on "Investing in Safety" because it's a huge priority for our employees, communities, and youth. Can we do too much to promote safety? Probably not, because like that wise old saying goes "It's better to be Safe than Sorry". Farmers Cooperative is truly "Investing in Safety".



Photos, Gage County Rural Safety Camp
Top: Nancy Oltmans – Grain Engulfment
Above: Dawn Meyer & Gary Lytle – Grain Handling Safety

FFA Blue Jacket Awarded to Local FFA Member



Farmers Cooperative, together with Syngenta, participated in the FFA Blue Jacket program through the National FFA Foundation. An official FFA Jacket was awarded to Payton Schaneman of the

Crete FFA Chapter. The FFA blue corduroy jacket is the most recognized symbol of the organization, and is worn only by student members. The FFA Blue Jacket program began with Syngenta in 2008 when it awarded 40 FFA Blue Jackets. The program has grown to provide 110 FFA blue jackets to deserving members. Students' lives are changed through FFA.

Syngenta challenged its retail partners to contribute \$2,500 to the National FFA Foundation. In recognition of each retailer's contribution, a local FFA chapter, selected by the Syngenta retail partner, received an official blue jacket and a \$750 check for the designated chapter. This year's recipient was the Crete FFA Chapter from Crete Junior Senior High School.



Back Row ((L to R) Marc Wittstruck, Crete FFA Advisor, Bill Weickert, Kramer Branch Manager, and Ryan Franzluebbbers, Hallam Agronomy Branch Manager
Front Row: (L to R) Crete FFA Members: Hunter Persing, Katie Odvody, Bayne Sieck, and Craig Nelson, Syngenta Representative

CREDIT TERMS AND POLICIES

The Key is Communication

We have completed the 2014 season and hopefully your financing needs for the 2015 year have been arranged. I would like to remind you of your cooperative's credit terms and policies. All monthly statements are due and payable in full by the last day of the month following the purchase. Any balance not paid at the end of the month will be considered past due and be assessed a finance charge at an annual rate of 16%. Any account 30 days past the due date could be subject to being placed on a COD basis.

If you will need extended terms from the Coop, please contact us to apply for additional financing. We do have long term financing available through the Cooperative Finance Association for your crop inputs at a very favorable interest rate. If you have CFA financing, you will also receive any cash discounts available. This must be done as soon as possible and before the season begins. You must also have your 2014 crop inputs paid before any new inputs will be delivered.

The key to working with you is communication. You can contact Rob at the Dorchester office at 800-642-6439.

We want to take this time to thank Cordell "Cork" Koch for his 29 years of service with Farmers Cooperative. ***We congratulate and wish him well in his retirement!***





Farmers Cooperative
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GIVE EVERY CHILD THE OPPORTUNITY TO SUCCEED

Farmers Cooperative Supports School Back Pack Programs

The Farmers Cooperative together with Land O' Lakes raised a total of \$8,000 for the Southeast Nebraska Back Pack program, which is supplied by the Food Bank of Lincoln. This program serves 27 rural schools in Southeast Nebraska. According to Dennis Kenning, Sales & Marketing Manager, "This was a great time to donate because of Matt Davison's, Creating Captains program".

The Creating Captains program put up \$50,000 to challenge the community to raise money for 20,000 food insecure children who need assistance through the Back Pack Program.. The Creating Captains program matched funds, dollar for dollar to support this important cause. Close to \$100,000 has been raised thanks to Davison, his wife Allie, Farmers Cooperative, Land O' Lakes and other supporters. The mission of the program is to give every child the opportunity to succeed.

Right: Check presentation
 (L to R) Matt Davison,
 Creating Captains
 Chairman, Dennis Kenning,
 Farmers Cooperative Sales
 & Marketing Manager, and
 Scott Young, Food Bank of
 Lincoln



Lower right: Back Pack
 Program at Beatrice
 Public Schools, (L to
 R) Yummy Grummert,
 Beatrice North
 Branch Manager,
 Peggy Johnson,
 Beatrice Schools
 Food Service Director,
 & Monty Johnson,
 Beatrice Grain Branch
 Manager

