



LOCALLY INVESTED

When you live in a small town in rural America, there are definitely no secrets. This fact of life was proven to me throughout my teenage years growing up in Ainsworth. It always amazed me how any “incident” in which I was involved was not concealed for long. At this stage of my life, I can look back and see the humor in those times, but at that time, not so much. Knowing what’s happening in the lives of our neighbors—and their children—is part of what makes life in these parts unique. Today, I recognize that being there to help one another makes this a very special place.

At Farmers Ranchers, we hope it is no secret that we have a great interest in the continued success of our local communities—those places where we watch out for one another—and we want to highlight that in this issue of *Trailhead*.

Inside you will read about how our employees share their sick/vacation time with other employees when emergencies arise. Our employees have been practicing this time-sharing for many years, but it really came to the forefront when one of our agronomy staff’s family went through a very difficult time recently.

We are the community

Backing up the “Locally Invested” theme, Farmers Ranchers encourages our employees to be involved in the safety of both the community and their fellow employees. The feed mill, for example, in early August, was the site of a Basic Rope Rescue training put on by the Nebraska Fire Marshal Training Division and hosted by the Ainsworth Fire Department. Fire departments from across Nebraska were invited to attend. Some of our own employees attended so that in the event of a disaster, they can help coordinate with the local fire department. It’s indicative of the numerous Farmers Ranchers’ team members who serve voluntarily as firemen and EMTs in our communities.

In fact, a new Farmers Ranchers’ initiative was recently approved by the board of directors. This policy allows each employee to take one paid day per year in order to volunteer in the community—running the gamut from fire and rescue work, to helping with 4-H. I know that many hundreds of volunteer hours are already being given by our employees, but this is an opportunity to encourage involvement and to say thanks to our many employees who give of their time and

MANAGER’S MOMENT

By Kent Taylor
President & CEO
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talents to help their communities. As I see my co-workers volunteering, it makes me grateful and proud to be associated with such a quality group of people.

So, the secret is out. Your local cooperative is doing more than selling feed, fertilizer, fuel and tires. Farmers Ranchers Co-op is here to make an impact upon rural America. We’ve been doing it for a long time and we’ll continue to contribute long into the future.

Welcome to new associate director

I want to welcome Ryan Richey who is currently serving as an associate board member. You will read more about Ryan on page four, but the bottom line is that he is already making a great impact upon the board. He asks good, thoughtful questions, which is great for a healthy board. We are glad Ryan is willing to serve. ■

PROPANE CONTRACTS MAY WORK FOR YOU

By David Dodson, Propane and Appliance Manager, ddodson@frcoop.com



Temperatures may be toasty now, but there's no better time to make plans for your winter home heating needs. Farmers Ranchers' top priority is providing the people in the communities we serve with a safe, clean and efficient home heating source: propane. We also are committed to offering contracting options that help you better manage the costs of keeping your home warm and comfortable throughout the heating season.

Check out these options, including our brand-new Budget Billing contract, and see if there is a contract that best meets your needs:

- **Max-Price:** Lock in a cap on the price of propane, but take advantage of lower prices should the market price of propane drop.

- **100% Pre-paid:** Pay up front for your estimated propane needs and lock in at the current market price. It doesn't matter what the propane market does, you're protected!
- **Budget Billing:** Estimate the total gallons you expect to use annually and contract that amount at the market price. Add the sales tax and divide by 11 and you'll pay that amount each month from July through May of the next year. In June, Farmers Ranchers will reconcile your account. With Budget Billing, you know what your monthly bill will be, making it easier to stick to a budget.

Like to find out more about Farmers Ranchers' propane contracting options? Contact our office at 402-387-1220 or 800-233-6627. ■

MEET JOE MASHBURN

Chances are if you stop at Farmers Ranchers' Appliance Store in Ainsworth, or call in an order for propane or a service call, you'll be interacting with Joe Mashburn. Joe started with Farmers Ranchers in May, and with the title "customer service" behind his name, he's ready and willing to help customers with their appliance or propane needs.

That bent for service and retail seems to come naturally to Joe. Growing up in Skiatook, Oklahoma, Joe moved to Tulsa and began working for Interstate Batteries—and for his future brother-in-law. Not only did the job give him his start in retail, but it also led to meeting his future wife, Megan, an Ainsworth native living in Tulsa.

The couple ended up moving back to Megan's hometown, and Joe went to work for his father-in-law, who is the manager of Red & White Market in Ainsworth. Now, instead of dealing

with meat and potatoes, he's telling appliance shoppers about the benefits of purchasing from Farmers Ranchers. "We carry many of the main appliance brands, and we're competitive on pricing," explains Joe. Service is another big selling point. "We service six days a week. That's something you don't get from the big box stores."

When he's not taking care of Farmers Ranchers' customers, you might find Joe working on a new deck on the couple's home, helping take care of the couple's two-year-old and three-month-old sons or enjoying an annual trip tubing down the Niobrara River.

He says he also likes living in Ainsworth and his new job. "I enjoy the people I work with," says Joe, "and I like seeing the customers." He is also intent on making the customer happy. "I want

to make sure that I fulfill their needs, whether they're looking for a part or an appliance," says Joe. "I don't want them to leave unhappy or without what they needed." ■



BAND OF BROTHERS AND SISTERS

By Justin Nelson, Agronomy Division Manager, jnelson@frcoop.com

Sometimes you're just darn proud of the people you work with—and the lengths they'll go to help their communities and co-workers. We had an occasion to test that premise recently when one of our own in the Agronomy Division was faced with a family medical emergency. The employee's son, while attending a camp in Lexington, was airlifted to an Omaha hospital where he spent two weeks, some of it in a medically induced coma, after a near drowning.

Knowing that their co-worker had enough to worry about, the rest of the team banded together. They switched shifts around and took over running his equipment while he was gone, making sure our customers' needs were met during a busy season. Then they went one step further: donating their own vacation time so this dad could be with his son and not lose pay for the two weeks he was gone.

We're very pleased to tell you that our employee's son is back home and doing well—expected to make a full recovery. I'm also appreciative of our team at the Agronomy Center—some of whom also serve as volunteer firefighters and EMTs. We think they're a pretty great group of people!

Answer Plot and fall fertilization

We'll be holding our Answer Plot® tour soon, so watch for the date and details. You'll be able to come and check out how crops have responded to various fertilizer programs, populations and seed technology.

It's also time to begin thinking about fall meadow fertilization programs. Farmers Ranchers is ready to set up your program so that when the time is right, you'll be ready—and so will we. Give us a call at 402-387-2323. ■

Farmers turned out in June for our first Answer Plot event. Watch for details on the late summer tour.



BRINGING THE CLASS TO THE MILL

By Rocky Sheehan, Feed Division Manager, rsheehan@frcoop.com

Once or twice a year, Farmers Ranchers' Feed Division reaches out to the communities' grade schools—kindergarten through 6th grade—to provide tours of our feed mill. For a short time, the mill becomes a classroom. We've had classes from the Ainsworth and Springview schools come to learn how livestock feed is manufactured—and the kids love it. In fact, during one tour the teacher took a bite out of a feed pellet and the kids followed suit! We're more than happy to offer tours to anyone in our community—just let us know and we'll arrange a time.

Feed mill expansion on schedule

In July, four support semi-trucks pulled into Ainsworth to unload a 285-ton crane and accompanying equipment needed to set up new pellet mills and conditioners. The new mill is progressing very well.



A 285-ton crane was brought in to set up new pellet mills and conditioners as part of the feed mill expansion.

If everything continues on pace, we should be ready for operation by the second week of October. There will certainly be a learning curve as our team adjusts to the new and faster equipment. The mills, for instance, will be running at a 20-25 tons-per-hour rate versus the current 15 tons per hour, and the expansion will also include an entirely new cooling system to improve feed quality and shelf life.

Veterinary Feed Directive takes effect January 2017

As the date draws closer for implementation of the FDA's new ruling on the Veterinary Feed Directive (VFD), Farmers Ranchers is stepping up communication with our feed customers. Beginning in January, livestock producers will have to provide Farmers Ranchers with a VFD—a written statement issued by a licensed veterinarian—when using certain drugs in animal feed. This will require customers to get a VFD to Farmers Ranchers on some antibiotics normally picked up over the counter for livestock feed.

We have been informing customers and training our sales representatives on the new rule and will be holding producer meetings this fall to bring everyone up to speed on the VFD. Please plan to attend one in your area. ■

INSIDE

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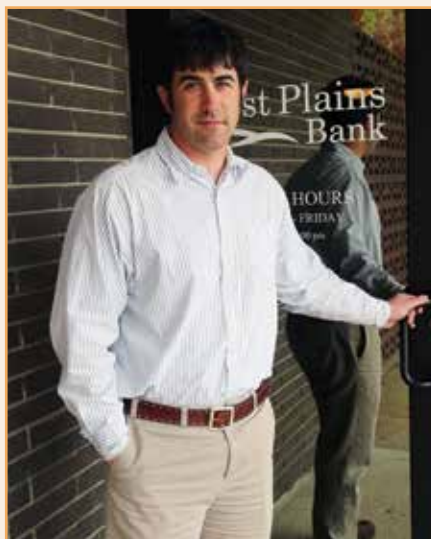
SERVING HOMETOWN AND BEYOND

When Ryan Richey walks into West Plains Bank's Springview location each morning, this vice president and branch manager brings with him a knowledge of the area and people he serves. After all, this newly appointed Farmers Ranchers' associate director grew up on a nearby ranch where he still spends time sorting cattle, riding the pastures and fixing a fence or two.

For Richey, it's the best of both worlds. "I always wondered if I wanted to be a full-time rancher, but when offered a job this close to home, I knew I could work in banking during the day and on the ranch weekends and evenings." That opportunity came in 2007 as he prepared to graduate from Black Hills State University in Spearfish, South Dakota, with a degree in business management. "I had asked the bank about a possible internship, and they ended up having a job opening and called to see if I could start right away."

What he loves about banking, he says, is working with numbers and people, and the variety of

approaches that can make customers successful. "I like looking at different operations and the various ideas and strategies that can work in



different situations," says Ryan.

Perhaps his appreciation for strategy comes from the football field. Ryan played high school and college football, and has been an assistant coach for the Keya Paha County High School team, the North Central Knights—a team that's made the playoffs four out of five years. He takes over as head coach

this fall. Is he ready for the stress that comes with that role? "If I get stressed out," says this quiet guy, "I'll lift weights and go for a run and get it out of my system."

He might also head out to the ranch, where he can concentrate on cows and calves, and corn and alfalfa with his dad, Russ, uncle, Randy, and cousin, Austin. "It's always nice to get out to the ranch, get some fresh air and let some of that mental stuff go," says Ryan.

If banking, ranching and coaching weren't enough—along with playing amateur baseball and serving on Keya Paha County's Foundation and Revitalization Committee—Ryan said "yes" to serving as the co-op's associate director. "The co-op is locally owned," explains Ryan, "and my family does a lot of business with them. I thought I might be able to provide some expertise on the financial side as well as an understanding of what producers need." We're happy Ryan has found one more way to serve his community! ■