

FALL 2024 NEWSLETTER

FARMERS WIN COOP

BREMER	BURR OAK	CALEDONIA	CRESCO EAST	CRESCO WEST	GRANGER
FREDERICKSBURG	HAWKEYE	HOUSTON	IONIA	JACKSON JUNCTION	MABEL
RIDGEWAY	RUSHFORD	SPRING GROVE	SUMNER	WAUCOMA	

110 N. JEFFERSON ST. FREDERICKSBURG IA 50630

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A Word From Our Board Chair

This crop year seems to be one of the longest yet fastest that I can recall. It took us 6 weeks to plant between rains, and now it is time to get ready for harvest. It looks to be a challenging fall with a wide variance in corn moisture and maturities. Our Farmers Win facilities are getting prepared for hopefully a good, smooth harvest.

Your board of directors have met every month to look over financials and discuss the needs of the coop. The auditors are here and have finished inventory with the employees. Now they will audit the financials and report to the board. Early indications look to be another profitable year. After much discussion the Board of Directors have decided to move the annual meeting this year to Tuesday, December 3rd. We decided to try this time frame as the 3rd week in September seems to catch many farmers chopping corn and the beginning of bean harvest for others.

Dwane Koch - Board Chair

The Board of directors are looking for Class A members that would like to run for a board seat. There will be 4 director seats up for election. By being a Class A Member, you may run for election, and if elected, help make decisions and provide ideas to help make our coop stronger. Please contact any board member or Farmers Win location manager if you would be interested. Once the ballot is prepared, a packet will be mailed to you with the information on voting. Please take time to read the bios and send in your vote. Also on the website is an application for anyone who would like to be an associate member. Associates are part of the board discussions, activities, and all other aspects of the board. Associates are not allowed to vote on motions. Please consider either of these options to learn and see how your coop works internally.

Farmers Win Annual Meeting will be on December 3rd, 2024, at Pinters Event Center east of Decorah on Hwy 9. The meal will be served from 5 – 6:30 and the meeting will start at 6:30. You will again hear from our department heads along with GM Ron Cruise. Our guest speaker for the evening will be Iowa Ag Secretary Mike Nage. His current plan is to speak on current trade issues, ag economy in general and the carbon direction. This should be a very informative evening.

Enjoy and have a safe harvest.

-Dwane Koch



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FARMERS WIN COOP

Updates From The GM



Ron Cruise - General Manager



Farmers Win wrapped up its 10th year this past July 31st and the auditors are currently determining the results. It looks like we should have a positive bottom line which we are proud of considering the negative impacts that have taken place in the last 12 months. We went through a harvest of very little drying revenue and less grain due to the lack of moisture through the 2023 season. This spring we managed through one of the wettest planting seasons on record. On top of these struggles, the agriculture industry is going through one of its steepest declines in revenue of any two years ever. Expenses continue to climb and next year looks to be no different as we have already received our insurance proposal of a 19% increase for the 2024-2025 year.

An unexpected cost this year for Farmers Win will be nh3 nurse tanks. After an explosion last summer at another retail, we decided to have one brand of nh3 tanks x-rayed for possible issues. The results led to about 25% of our nh3 fleet of nurse tanks needing to be replaced. This will cost Farmers Win about \$900,000 over the next couple of years. Even with these challenges Farmers Win continues to add facilities that will better serve customers. The Jackson Junction nh3 site is officially complete, warehouse and liquid tank with automated loadout in Cresco should be ready to go for spring, the two new grain bins at the Hawkeye location should be ready for fall and the additional liquid storage at our Bremer location should be ready before spring. Ten years ago, Farmers Win would have had a difficult time adding infrastructure and equipment while navigating these recent obstacles and trends. A lot of positive changes have happened in 10 years that allow us to take on the difficulties of today.

As we get ready to head to the field we are about to find out if genetic changes in hybrids, over the past 15 years, react better to the drought of last year or the constant rains of this spring. When I walk into some of the fields it seems like the answer is clear, however, last year we had many positive surprises and I assume we will find some of those needed surprises this year as well. - **Ron Cruise**



Hawkeye
Grain Expansion



Cresco East
New Facility



Jackson Junction
NH3 Site

FARMERS WIN COOP

DIESEL FUEL STORAGE



Danny Steege -Energy Manager

Guidelines and Tips

So how long can diesel fuel be stored? Answers will vary depending on who you ask this question because the storage life of any fuel is dependent on storage conditions but under ideal conditions, diesel fuel can be stored between six and twelve months. To extend the life past twelve months, even under the best conditions, it needs to be treated with fuel stabilizers and biocides. If the fuel can't be kept cool, below 70 degrees F consistently, twelve months is the longest reasonable estimate for storage. Storing fuel for longer than this can lead to microbial growth in the tank which leads to filter plugging. Different terminology is thrown around the industry when microbial growth is discussed. Often it is referred to as sludge, algae, or slime. Whatever term you use it can be frustrating as filters become plugged and the equipment lacks power.

As sulfur was diminished from diesel fuel to meet EPA standards, the door was opened for the presence of microbes to contaminate the fuel because sulfur was our natural biocide. Over time all storage systems accumulate water through condensation in the empty part of the tank and this water can lead to microbial growth. The microbes live in the presence of water only and a microbe's food source is the hydrocarbons in the fuel itself. By feeding on these hydrocarbons, they begin to create biomass and damaging by-products which end up in your filters. When you have infected fuel, you must add a biocide to kill the living microbes. However, that's just the first step. Once the microbes are dead, they don't just disappear. Whatever biocide you add to the fuel to kill them; that's all it does-kill the bacteria. The biocide does not dissolve them or make them disappear. The biocide kills the microbes. This means you still have dead microbes floating around in the fuel that must be removed. The next step is simply running the fuel through a filter as it is being used. Depending on how bad the infection was, you might have to change the filters a few times, but eventually, all the dead microbes will be gone and you'll have clean fuel.

Staying ahead of this potential issue can be done in a few ways:

1. Keep the vapor space in your tank to a minimum throughout the year by keeping tanks as full as possible. Remember, condensation only forms in the empty space of the tank.
2. Tip storage tanks slightly away from the fuel pump so water and debris have the opportunity to settle in an area where it will not be drawn into the pump before you have a chance to remove it.
3. ALWAYS filter the fuel as it is removed from the barrel and be diligent about changing these filters. Two times per should be adequate for most operations. These filters are much cheaper than the ones on your equipment and take only a few minutes to change

A few simple steps to manage fuel storage can help prevent downtime and unnecessary repairs during anytime of the year. Please let us know if you have any questions and have a safe fall! - **Danny Steege**

FARMERS WIN COOP

What's The Feed Team Been Up To?



Rod Togerson - Feed Manager

With summer in the rear view, I hope you all had a great summer and are looking forward to fall like we are. With summer comes working with college interns. We had two interns this year in the feed department at Farmers Win Co-op. Our first intern was Emily Ideker. Emily was going to Northeast Iowa Community College in Calmar Iowa. Emily did some ride a longs with our Dairy Nutritionists but spent most of her time helping to mix feed in the Houston location. Emily learned a lot on what it takes to make feed and do rations. Emily did a great job for us. Our other intern was Greta Anderson and she is going to Iowa State University for Animal Nutrition. Greta was tasked with introducing herself to beef producers that were currently not customers of Farmers Win Co-op. Greta met with many different producers in different areas. She was able to get some new customers on our Wind and Rain mineral program and some new beef grower feed. Her big accomplishment was a 104 head feeding trial on beef calves. The calves started out at 350# and finished at 600#. The calves were on a TMR before she started with them, and then went to our whole corn and FWC Calf Grower R80 pellets. The calves average daily gain came out to 4.57#. Compared to a normal ADG of 2.7-3.0#.

The total cost of gain was \$53.66, which normally is around \$75-80. The calves, before starting on our feed ration were having a lot of pneumonia issues, which cleared up on the whole corn and pellet diet. The trial was very successful for us and was in a new area we are not currently selling in. Greta did a great job on this and wish her and Emily a great school year.

With fall comes corn silage chopping and putting up high moisture corn. We have two new inoculant products in this year called Cultures Select, which is your basic inoculant with *Lactobacillus plantarum* (2 strains) and the other is Cultures Choice with *Lactobacillus buchneri*, *Lactobacillus plantarum* and *Enterococcus faecium*. The Cultures Choice is the higher end inoculant that will keep heat of fermentation down faster. We still also are carrying the Chr Hansen products and have sold a bunch of each lines. This winter we will be able to compare the two products and how they did. If you ever have questions on inoculant please give me a call.

I hope everyone has a safe and prosperous fall. Thank you for your business. - Rod Togerson



FARMERS WIN COOP



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CULTURES™

FROM SILAGE
FOR SILAGE™

CULTURES™ Choice

For improving:

- Fermentation quality
- Dry matter recovery
- Aerobic stability
- Feed hygiene

CULTURES™ Select

For improving:

- Fermentation quality
- Dry matter recovery

ADDCON

The Feed Department

FARMERS WIN COOP



CULTURES™ Choice is a biological silage additive with the combination of homo- and heterofermentative lactic acid bacteria. This combination, *From Silage For Silage*, is specifically designed to improve fermentation and reduce aerobic stability challenges, commonly found in high dry matter silages. The double effect of CULTURES™ Choice has been observed across various forages and a wide range of dry matter levels.

CULTURES™ Choice increases aerobic stability by producing anti-fungal compounds including acetic acid, thus reducing the risk of your greatest potential losses.


Composition:

- Lactobacillus Plantarum
- Enterococcus Faecium
- Lactobacillus Buchneri
- Leuconostoc Carnosum

Application rate:

- 500,000 cfu's
- 1g/ton

Packaging unit:

- 500 gram aluminium foil pouch

Storage Recommendations:

Store in a dry, cool and dark environment. For maximum shelf life of 24 months store in a freezer below 0°F.



CULTURES™ Select is a biological silage additive which results in an intensive fermentation and lactic acid formation, ultimately dropping the pH value quickly and significantly. This inhibits the development of undesirable harmful bacteria such as clostridia, stops proteolysis and reduces dry matter and energy losses.

CULTURES™ Select contains an ECPS forming strain of Lactobacillus plantarum, *From Silage For Silage*. ECPS are microscopic mucus forming substances which enclose the bacteria and protect it against adverse environmental impacts.


Composition:

- Lactobacillus plantarum

Application rate:

- 150,000 cfu's
- 1 g/ton

Packaging unit:

- 500 gram aluminium foil pouch

Storage Recommendations:

Store in a dry, cool and dark environment. For maximum shelf life of 24 months store in a freezer below 0°F.



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The Feed Department

FARMERS WIN COOP

Project Updates



Travis Blockhus - Agronomy Manager

Jackson Junction – NH3 Facility

Very recently completed, this new facility houses two new 90,000 gallon storage tanks. It also features bulkheads at each end of the tanks to be able to unload two transports at a time. Each tank is equipped with a 4 inch pump with state of the art remote emergency shut offs. The new fill riser has the ability to fill 6 tanks at once. There is also an onsite above ground scale and scale house. We will this facility we be a benefit to customers across our entire trade territory because of the storage capacity and lightening the load on trucks per day required into that facility.

Cresco – Seed Shed / Fertilizer Loadout / Office / 32% Tank

This project was started in early 2024. The shed and load out that measures 200x70 overall and include a heated 40x70 drive thru fertilizer loadout and new agronomy offices. It also incorporates a new automated fill and herbicide system that will begin being installed in the coming months along with a new fertilizer and chemical containment that will begin being constructed shortly. The project also includes a 4000 ton 32% liquid nitrogen tank that was constructed in the Southeast corner of the property. These improvements and additional storage will also benefit all of our patrons throughout our trade territory.

Bremer – 32% Tank

This project is just beginning now. We are currently waiting on State approval and county permits as I write this article but we feel very confident we will begin moving forward with this project and have it completed in late 2024 and will be functional for Spring 2025. It will be a 4000 ton 32% tank that will sit directly to the west of the one constructed there in 2019. As with the other two projects the theme here is storage, storage, storage. - **Travis Blockhus**



The Agronomy Department

FARMERS WIN COOP

Phosphorus

WHAT YOU NEED TO KNOW.

The Agronomy Department



**Tannor Burke - Assistant Agronomy
Manager**

Tariffs have phosphorus markets holding firm as we enter the Fall. Whether it is strategically placing the phosphorus in a VRT application or analyzing soil test to see where one can reduce rates, fully utilizing the investment while still maximizing yield is of utmost importance. Phosphorus is not very mobile in the soil because it often becomes tied up by other nutrients, forming compounds that have low water solubility. Phosphorus is negatively charged and often becomes bonded with positively charged nutrients like calcium, iron, and aluminum. Soils high in phosphorus dramatically reduce availability of the important micronutrient that is positively charged zinc.

Increase phosphorus availability, both in what is being applied and what is already in your soil, with Trivar. Trivar is a liquid fertilizer additive that can be impregnated on dry fertilizer. Trivar consist of three components: Levesol, phosphatase enzymes, and micronutrients. The Levesol chelate prevents micronutrients in the dry blend and the soil from being able to bond with phosphorus. The phosphatase enzymes convert organic phosphorus in the soil to an inorganic phosphorus, which is more plant available. Trivar contains zinc and boron, resulting in an even distribution of those micronutrients on every prill of dry fertilizer. For more information on how you can maximize your fertility, contact a Farmers Win Coop regional agronomist or visit one of our locations!

- Tannor Burke

FARMERS WIN COOP

Let's Chat Grain



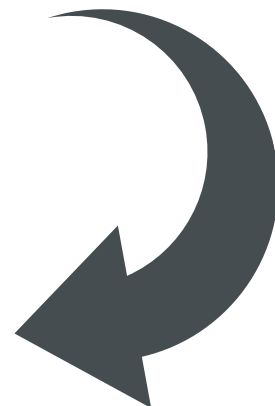
Dale Heimerdinger - Grain Manager

Calling all Minnesota Farmers!

For any Minnesota farmers hauling in grain this fall, feel free to continue contacting Reece Riebel with any questions or concerns that you may have regarding marketing/selling, storage, drying, contracts, or any other fall grain topics. He can be reached on his cell at 507-993-8947 or by calling the Rushford office at 507-864-7733.

Grain Project Update

Almost 800,000 bushels of space was added at our Hawkeye facility this summer. This project is currently getting the finishing touches put on it and will be ready for new crop grain.



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Let's Chat Grain

Direct Deposits

Farmers Win Coop offers direct deposit for your grain checks. Funds are typically available within 48 hours of deposit, depending on your bank's policy. Additionally, we offer e-mail services for contracts, settlements and scale tickets. Scale tickets at FWC can also be sent via text message. If you are interested in any of these services, please visit our website for information found under the APPLICATIONS tab.

Grain Hauling Reminders

As you're hauling grain, either into a FWC location or direct to the terminal, be sure to communicate your intentions in a timely manner with office staff at our locations about what is to be done with your grain. Refer to our current grain policies for more information regarding drying charges, test weight, shrink and other factors relating to grain. In addition to communicating your grain intentions with our FWC staff, be diligent about communicating with your haulers and terminal staff. Please make sure that you're getting the correct information on your scale ticket at the terminals. If you notice an error on your scale ticket, please make notifications in a timely manner to minimize any delay in processing and payment. When hauling to Fairbank, Shell Rock, or Homeland be sure to use your farmer code assigned by FWC.

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CASH BIDS & FUTURES	APP FEATURES	COMMENTARY												
PRICE ALERTS		ACCESS TO FWC WEBSITE												
Cash Bids View more - AGP - Mason City View more - SKP - Shell Rock, IA View more - Ridgeway View more - Rushford View more - Spring Grove View more Futures View more <table><tr><td>Corn</td><td>Soybean</td><td>Wht</td></tr><tr><td>November 2024</td><td>November 2024</td><td>November 2024</td></tr><tr><td>410-2</td><td>1067-0</td><td>571</td></tr><tr><td></td><td></td><td></td></tr></table>	Corn	Soybean	Wht	November 2024	November 2024	November 2024	410-2	1067-0	571				 Farmers Win	Fredericksburg, IA Cloudy 77°F View forecast News View more - Cotton Pushing Higher with Weaker Dollar View more - Corn Holding Gains Through Midday View more - Wheat Backing Off Highs, Still Stronger at Midday View more
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HAVE QUESTIONS?		CONTACT US!												

The Grain Department

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FARMERS WIN COOP

Hear From Safety Director Jimmy Mitchell



Jimmy Mitchell - Safety Director

As the long drawn out spring season gave way to what I feel was, a short summer, we are preparing for fall application, grain receiving, and energy deliveries here at the Farmers Win Cooperative. Crews are busy getting equipment prepared with pre-season inspections and checklists. We are getting bins cleaned out in preparation for incoming grain and possibly heavier corn drying this year across our grain facilities. We know the weather was challenging this spring and as we prepare for fall, we have the possibility of a delayed harvest in mind. With that being said, it is important to remember to stay safe in the fall harvest season. Hours can get long and weather events can put anybody in a stressful place. Please take the time to ensure that your equipment and personnel are well rested and in tip-top condition. Above all else, we want you, your employees, and your families to go home safely at the end of the day the same as we want our employees to go home safely.

Once again, the biggest risks for us at Farmers Win Cooperative are our vehicles on the road and Anhydrous Ammonia being delivered to various fields across our trade territory. This is a reminder for all who are on the roads to stay safe and take your time in getting your commodities to the field and also into the Coop locations. If you are towing anhydrous ammonia tanks or tool bars, remember to keep extra water in the cab with you in case the need arrives. Please ensure that nurse tanks are equipped with the minimum five gallons of water when leaving our facilities. Water is the only thing that can help with Anhydrous Ammonia burns. We hope we never have to use it but it can prevent further injury if we do. Take the time to talk to your drivers about the properties of Anhydrous Ammonia and urge them to use the proper PPE when working with NH3.

Injury and illness prevention is a top priority for us at Farmers Win Cooperative. We have taken time to do self-inspections across locations and fix unsafe items to prevent injuries to growers and employees alike. This will always be a work in progress and we thank our employees for their efforts in making our facilities safe for all visitors. The culture of "safety as a priority," remains a focus for the safety committee and myself as we go through the various seasons. Thanks for taking the time to make safety a priority for yourselves and your operations. We hope you have a successful and healthy harvest season. Stay safe

- Jimmy Mitchell



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Address Service Requested

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Save The Date For Our Annual Meeting!

Tuesday. December 3rd, 2024
Pinters Event Center - Decorah, IA
Featuring Iowa Secretary of Ag - Mike Naig

Current Year Patronage Checks Will Be Mailed in September

An official annual meeting notice and voting ballots will be mailed at a later date

