



# The Ag ADVISOR

## Afton

MAIN OFFICE  
641-347-8428  
800-342-1556

## Arispe

641-346-2224

## Creston

641-782-7202  
800-845-7202

## Diagonal

641-734-5303

## Elwood, KS

913-365-8041

## Indianola

515-961-6300

## Macksburg

641-768-2436

## Mount Ayr

641-464-3821

## Osceola

641-342-2139

## Shenandoah

712-246-2253

## 2015 Will Be Here Tomorrow

By Dave Shields, agronomy manager



Ever heard this joke? “My train of thought derailed. There were no survivors.”

In the rush of harvest this fall, don't let the potentially large crops or lower commodity prices derail your thoughts about the 2015 crop. Remember that reliable yield data is your scorecard. Do all you can to get good yield data to make better decisions for 2015.

Also, pay attention to the details and analyze what you observed during this year's growing season. What did you see in your crops, from weeds to insect pests? What did you learn this year? More agronomic knowledge helps you grow better crops in the future.

### *Manage by the numbers*

In this era of lower commodity prices, it's more important than ever to put the right products on the right acres. That starts with good yield data and recent soil test results.

If you're thinking about cutting back on fertilizer rates, for example, that's only justified if your test results show that your fields contain enough nutrients to nourish the next crop properly. Count on our agronomists to

help you measure and evaluate these factors to select the right inputs, use them at the right rate, and apply them in the right place.

### *How much is a spring day worth?*

In a world of \$3 corn, I know it can be tempting to hold back and not make decisions this fall, especially with fertilizer. This could cost you both now and next spring, however.

Since we're in a global fertilizer market now, lower corn prices don't mean that fertilizer prices automatically have to drop, too. Waiting to book your 2015 fertilizer needs probably isn't a wise move, especially since many of these decisions need to be made this fall to keep things rolling efficiently.

After all, a day in the busy spring planting season is priceless, isn't it? You can have more of these invaluable spring days when you get as much fieldwork done as possible this fall.

Stay in touch with your Farmers Cooperative Company agronomist as you plan ahead for 2015. We look forward to hearing from you. ♦

# Internship Program Develops Future Ag Leaders

It's hard to believe that the summer is over and our college interns have returned to school. We'd like to thank Chelsey Madison of Afton, Austin Thummel of Mt. Ayr, and Tyler Mitchell of Afton for all their contributions to Farmers Cooperative Company (FCC).

"I liked getting hands-on experience with a lot of different jobs at the co-op," said Tyler, whose father, Scott, farms north of Afton.

Tyler worked the counter at the office in Afton, scouted crops, loaded fertilizer, and more. Now he's back at Iowa State University (ISU), where he's a junior majoring in agronomy. "There are a lot of great careers in agriculture today, and I'd like to stay in Iowa after graduation," Tyler added.

FCC also provided many learning opportunities for Chelsey, who is majoring in animal nutrition at Northwest Missouri State University (NMSU), and Austin, a fellow NMSU student majoring in ag business. The students assisted FCC customers with counter sales, delivered products to their farms, helped with crop scouting through the Smart Yield program, and delivered crop scouting reports to local growers.

## *It takes a team effort*

We'd also like to thank United Suppliers in Eldora for their support of our summer internship program. This is the first year we've utilized a new program through United Suppliers that provides more structured internships and offers additional education for the students.

Our interns could take advantage of monthly training seminars in Eldora and Ames to enhance their ag knowledge. United Suppliers' contributions made our internships even more valuable for the students.

We look forward to continuing FCC's internship program, which is helping us develop new talent for your cooperative and the ag industry as a whole. ♦



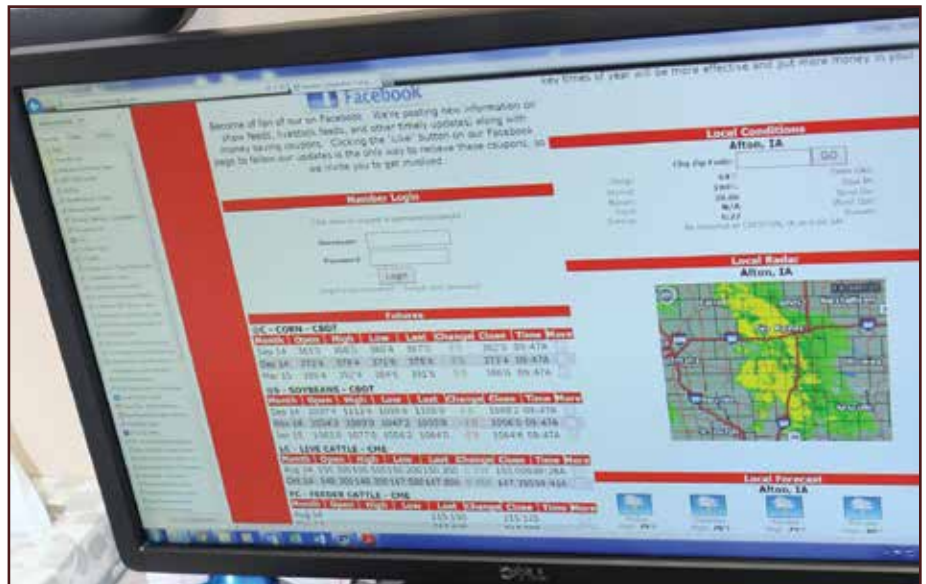
Tyler Mitchell of Afton was one of three summer interns at Farmers Cooperative Company, along with Chelsey Madison of Afton and Austin Thummel of Mt. Ayr.

# Pay Online, Print E-Statements

We've made our website more convenient for you. Not only can you access your account at [www.farmerscoopco.com](http://www.farmerscoopco.com) and view your statement online, but now you can print your e-statements, too. They will look just like your traditional paper statements.

Also, if you have more than one Farmers Cooperative Company (FCC) account, we can tie these together so you can access them all online by logging in once.

You can pay your FCC bill online, too. If you prefer, you can set up an automatic monthly withdrawal to cover your payment. Contact Kim Hardisty at 800-342-1556 for more details. ♦



# FCC Fuel Cards Offer Convenience

By Darin Schlapia, Creston location manager



We're on track to build our new fuel station in Mt. Ayr this fall and have it open by mid-October. We'll host an open house shortly after this station opens, so watch for more details.

In the meantime, you can stop by the Mt. Ayr location to sign up for a Farmers Cooperative Company (FCC) fuel card, which will work at our fuel stations in Mt. Ayr, Creston, and Afton. If you'd also like to sign up for an FCC account, we can help you with this, too.

- The new fuel pumps will accept FCC fuel cards, and charges will go on your monthly FCC statement. You'll receive your statement the first of each month, and payment will be due the 20th of each month.
- The pumps will also accept most major credit cards, including VISA, Mastercard, Discover, American Express, and fleet cards from Mastercard, Voyager, and Wright Express.
- Why consider an FCC card? Convenience. The standard FCC card limit is \$500 per swipe, although we can adjust this up to \$999 per swipe, if you request this option. In contrast, most major credit cards only let you get \$125 of fuel per swipe. If you need more fuel to fill up, you'll need to keep swiping your card and start a new transaction each time.

Contact the Mt. Ayr location if you'd like to sign up for an FCC fuel card. We look forward to working with you and offering more renewable fuel options in the Mt. Ayr and Ringgold County area. ♦



## Fueling Our Future in Mt. Ayr

Earlier this year, Farmers Cooperative Company (FCC) received cost-share funding through the "Fueling Our Future" pilot program to support more usage of higher blends of ethanol and biodiesel. The new fueling site north of our Mt. Ayr Country Store will include:

- **A main fuel island.** This will include an ethanol blending dispenser to supply E10, registered E15, E30, and E85.
- **A clear premium biodiesel blending dispenser.** Located on the north end of the main fueling island, this dispenser will offer B5, B10, B15, B20, and B99. The center dispenser will offer ultra-high-speed, clear B5 premium biodiesel, with a satellite dispenser to the east for fueling both tanks of large trucks at the same time through two hoses at 60 gallons per minute.
- **Ultra-high-speed, dyed B5 premium biodiesel.** This dispenser, which will be located across the parking lot to the west, will fuel off-road equipment. ♦

**NOTICE: All October price-later contracts not sold by Oct. 17 at noon will be priced at that time.**

## FCC Pays Patronage

The Farmers Cooperative Company (FCC) board approved paying off patronage for members who turned 75 in 2013. We recently mailed these members a check and would like to thank these folks again for their support of the co-op.

For any FCC member, please make sure we have your current address on file so

we can keep you informed about your patronage account.

In June, we mailed a form to members that stated, "I wish to earn the balance of my new share price over the next three years," or "I wish to have my share and deferred patronage paid off by check." If you have not returned your

form yet, please send it to Kim Hardisty at the Afton office, or drop it off at the Afton office.

Our mailing address is:  
Farmers Cooperative  
196 E. Railroad  
PO Box 19  
Afton, IA 50830



# More Is Less

By Kirk Luther, seed manager

We're taking a new direction for the 2015 planting season as we downsize the number of seed companies we work with. We're concentrating on industry leaders that offer you the best traits and germplasm for corn, soybeans, and forages such as sorghums and alfalfa.

For corn, we'll focus on DEKALB®, NuTech, and Mycogen® to give you a solid seed lineup with proven yield history. For soybeans, Asgrow®, NK®, and NUTECH genetics offer proven solutions for this region's unique growing conditions.

NuTech, which is relatively new to Farmers Cooperative Company, offers a full portfolio of Pioneer's® elite seed genetics. This gives you more choices for high-performing products to increase your yield potential and income. NuTech also has strong partnerships and agreements with many leading ag companies that provide precision ag technologies or crop

protection products, including John Deere, Bayer, DuPont, and Syngenta®.

## *Save on your 2015 seed*

The best seed prices and cash discounts are available when you prepay early this fall. Early orders will also ensure you get the seed choices and seed sizes you want.

Sign up now for Cooperative Financing Association (CFA) programs to take advantage of 0% seed financing and low-interest financing on most agronomy inputs. The best options are available for fall-applied fertilizers and early-pay on 2015 herbicide programs.

Contact your local Farmers Cooperative agronomist for more details. ♦



## Be Prepared for Potential Lodging

By Kirk Luther, seed manager

While it looks like we could harvest a record-breaking crop, monitor your cornfields for stalk rots that could cause standability issues later during harvest.

Stalk rots (including anthracnose, diplodia, fusarium, and gibberella) generally are favored by good growing conditions early in the season, followed by stress

after pollination. This stress can include prolonged cool, cloudy, conditions.

Walk your fields and test stalks' firmness by pinching each stalk a couple of nodes above ground level. Healthy stalks are firm and can't be compressed. If a stalk feels soft, it's rotted and will likely be prone to lodging.

The other testing method for potential stalk lodging is to randomly select 10 plants in a row and push the stalks 45 degrees (5 to 8 inches) from upright. If more than 10% to 15% of the stalks lodge or feel spongy, the field should be slated for early harvest. ♦



## Attention Condo Membership Owners!

Harvest is fast approaching, and it's time to make your choices regarding the type of grain you plan to deliver to Farmers Cooperative Company (FCC) this fall. We also need to know what location you plan to deliver to for your condo bushels, whether it's Afton, Creston, Diagonal, Macksburg, Mt. Ayr, or Osceola.

On Aug. 15, we mailed a letter to all FCC condo grain

membership owners so you could fill out the form with the information we need. If you have not returned that letter, please notify us about where you'll be delivering grain.

Also, all of our condo shares are sold at this point. If you're interested in purchasing shares, we can add you to a list. For more details, contact Jennifer Byrd, grain/feed accounting manager, at the Afton office, at 800-342-1556. ♦

## Welcome, Nick!

We're pleased to introduce Nick Brown, our new agronomy and seed sales specialist. Nick is an Osceola native who is based out of our Afton location.

After earning his ag studies degree from Iowa State University in 2012, Nick worked in fertilizer sales in north-central Iowa. "I'm glad to be back in southern Iowa and enjoy

working with local producers," Nick said.

Nick can be reached at 641-340-3600 (cell) or [Nbrown@farmerscoopco.com](mailto:Nbrown@farmerscoopco.com).

*Editor's note: In his free time, Nick enjoys hunting. He's also a "house flipper" who renovates homes in the local area and sells them.* ♦







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## Make Way for Grain

By Willie Smith, Afton location manager

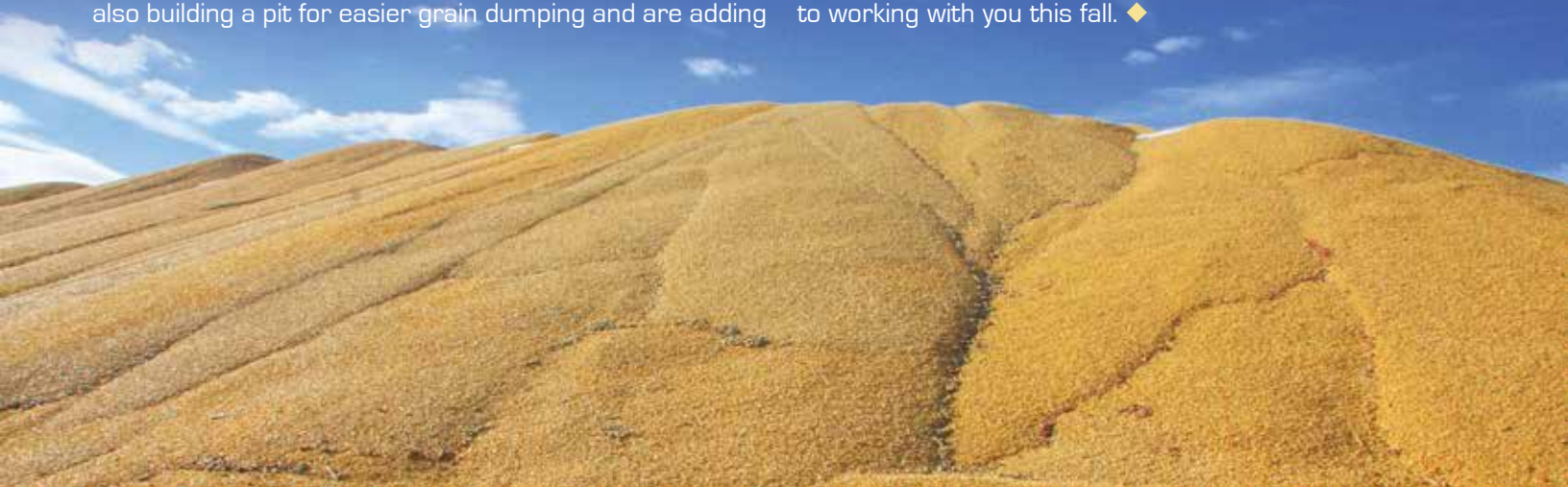
There are a lot of good crops coming on in our area. As we prepare for harvest, Afton's grain facilities will be basically empty on soybeans and corn, while Arispe will be empty on beans.

To prepare for a bumper crop, we're leveling off an area south of our ag building in Afton to build a grain pile with a capacity of at least 350,000 to 400,000 bushels. We're also building a pit for easier grain dumping and are adding

a permanent conveyor.

Construction started on this project in late August so we're ready when the combines start rolling. We plan to pick up this grain before the end of the year.

Thanks for your business, stay safe, and we look forward to working with you this fall. ♦



# FARMERS COOPERATIVE COMPANY

GRAIN POLICY EFFECTIVE SEPT. 1, 2014

**DISPOSITION OF GRAIN:** Driver will provide accurate information to the scale operator as to the owner's name or names and the instructions for the grain (sell, store, price later, grain bank, etc.). Grain without instructions will be stored. Please notify the scale operator of the last load. All grain will be settled within 10 days of delivery.

**CONTRACTED GRAIN:** Grain delivered against a sale contract will be applied to the oldest contract first. No early delivery of contracted grain is allowed without prior approval. If delivered early, payment will not be made any earlier than if delivered as contracted.

**DEFERRED PAYMENT:** Grain may be placed on deferred payment prior to settlement time. Once grain is placed on deferred payment, it cannot be changed.

**DIRECT SHIPMENT:** All grain delivered to an area processor or terminal under the account of Farmers Cooperative Company will be settled on a load-by-load basis and discounted using the respective destination's discount schedule.

**TREATED GRAIN:** Any and all treated grains will be rejected. No exceptions.

**UNTARPING:** All trucks must be untarped before pulling on scales.

**NO AVERAGING:** Grain will be settled on a load-by-load basis.

**PLUGGED LOADS:** Loads observed at unloading with obvious grade differences in varying parts of the load will be subject to re-inspection and possible rejection.

**HOURS:** Dumping hours will be extended during the harvest season to accommodate your harvest needs. Hours will be posted at each location and are subject to change due to weather, space, etc.

**STORAGE RATES:** Grain placed in storage will have a minimum of 15 cents for the first 100 days. Storage will then be calculated at a rate of \$0.0015 per bushel per day. **GRAIN THAT DOES NOT MEET U.S. #2 GRADES WILL NOT BE ALLOWED TO BE PLACED INTO STORAGE.** Storage will be charged at month-end from January through August.

**GRAIN BANK STORAGE:** Storage will be calculated at \$0.0009 per bushel per day. There will be no charge for the first 60 days.

**PRICE-LATER CHARGES:** Grain placed on a price-later contract will have a minimum charge of 6 cents for the first 30 days and thereafter will be assessed a service charge \$0.0015 per bushel per day until sold. All grain placed on a price-later contract at harvest must be sold by Aug. 28, 2015.

***ALL CONTRACTS AND SELLING OF GRAIN WILL ONLY BE DONE WHEN THE BOARD OF TRADE IS IN SESSION.***

# GRAIN POLICY

SUBJECT TO CHANGE AS MARKET DICTATES • EFFECTIVE SEPT. 1, 2014

## SOYBEANS

TEST WEIGHT	CHARGE PER BU	MOISTURE DISCOUNT	SHRINK PER BU	SPLITS DISCOUNTS PER BU	DAMAGE DISCOUNT PER BU	HEAT PER BU
54 lbs or more		13.1% to 13.5%	1.50%	20% or less	.3 to .5%	2¢
53.9 to 53	1/2¢	13.6% to 14.0%	3.00%	20.1 to 25	.6 to 1.0%	4¢
52.9 to 52.0	1¢	14.1% to 14.5%	4.50%	25.1 to 30	1.1 to 1.5%	6¢
51.9 to 51.0	1 1/2¢	14.6% to 15.0%	6.00%	30.1 to 35	1.6 to 2.0%	8¢
50.9 to 50.0	2¢	15.1% to 15.5%	7.50%	35.1 to 40	2.1 to 2.5%	10¢
49.9 to 49.0	2 1/2¢				2.6 to 3.0%	12¢
					3.1 to 3.5%	14¢
					3.6 to 4.0%	16¢
					4.1 to 4.5%	18¢
					4.6 to 5.0%	20¢

Under 49 lbs subject to rejections or discount on merit.

Over 15.5% will not be stored, subject to rejection.

Over 40% subject to rejection or discount on merit.

NOTE: Over 8% damage or 5% heat damage subject to rejection.

**FOREIGN MATERIAL:** All foreign material over 1% expressed to nearest tenth of a percent will be deducted from the gross weight. Soybeans with excessive pods and stems will be subject to rejection.

**HEAT DAMAGE:** Heat damage will be discounted as heat damage and total damage.

**GREEN BEAN DAMAGE:** Subject to special discounts or refusal.

**OTHER DISCOUNTS:** 10¢ per bushel for sour, musty, heating COFO notations, sticks, stones, dirt.

## CORN

TEST WEIGHT	CHARGE PER BU	MOISTURE SHRINK	MOISTURE DRYING	FOREIGN MATERIAL DISCOUNT	DAMAGE DISCOUNT PER BU	HEAT
53.9 TO 50.0	2¢	1.45%/point	4¢/point	3.1 TO 4.9% 2¢/point	.3 to .5%	2¢
49.9 AND LESS	3¢			5.0 & up 3¢/point	.6 to 1.0%	3¢
					1.1 to 1.5%	6¢
					1.6 to 2.0%	9¢
					2.1 to 2.5%	12¢
					2.6 to 3.0%	15¢
					3.1 to 3.5%	18¢
					3.6 to 4.0%	21¢
					4.1 to 4.5%	24¢
					4.6 to 5.0%	27¢

**FOREIGN MATERIAL:** Corn with excessive cob will be subject to rejection.

**OTHER DISCOUNTS:** 10¢ per bushel for sour, musty, weevils, heating, and COFO.

## OATS

TEST WEIGHT	CHARGE PER BU	MOISTURE DISCOUNT PER BU	FOREIGN MATERIAL
37.9 TO 36.0	2¢	13.1 to 14% 3¢	3.1% & up 2¢ per point
35.9 to 32.0	3¢	14.1 to 15% 6¢	
31.9 & below	4¢	15.1% & up rejected	
			4.6 to 5.0%
			5.1 to 10% 2¢
			10.1 to 20% 3¢
			20.1 & up 4¢

**FOREIGN MATERIAL:** Other grain is considered foreign material.

**OTHER DISCOUNTS:** 10¢ per bushel for musty, heating, and weevils.

MOISTURE LIMITS	CORN	BEANS	OATS
Sell	15.0	13.0	13.0
Price Later	15.0	13.0	
Warehouse	14.0	13.0	13.0
Grain Bank	14.0		13.0