Central Farm Service

Connections

Shrink & Harvest

Liquid Opportunity

Data Trends, Data Collected, Data Based Decisions

TRUSTED SERVICE.COOPERATIVE VALUE.
When you're a Co-op Owner

You Own Everyday

As a cooperative owner, you own a world of opportunities powered by local expertise. You gain more options and more value with access to global markets and a powerful supply chain. And you can do more every day using inputs delivered by local cooperative employees who know what you need, when you need it.
2020 has been unlike anything we have ever experienced before. In a short time, we watched and experienced our everyday life, and our nation’s economy come to a complete stop. But that is not true for some essential businesses such as agriculture. Thanks to our farmers and CFS employees, we continued to perform and deliver, even in the most stressful environments and times. I am grateful and proud of our CFS team and our patrons for all you have done to work together. As CFS, we took many early measures to mitigate customer and employee health risks so that our feed and energy deliveries, grain movement, and agronomy season never stopped, and our customers didn't either. What a testament and statement made about our Midwest culture. It shows our dedication to deliver and supply the food and resources that our nation needs every day! A “thank you” to everyone involved cannot be said enough times over and over!

Many questions remain in agriculture, and CFS has been extremely diligent in recognizing possible issues in the marketplace. We have a long way to go to work through the current and future stresses we face. CFS has been working with local, state, and federal representatives and organizations to make sure our concerns are known while advocating for the help and assistance needed for our members. That is the power of working together cooperatively. We all understand that this will not be an easy task, and the effects will be long-lasting. CFS will continue to be an advocate and bring marketing solutions to our patrons.

We are preparing for the fall harvest, which is making grain movement and market options very important. With the return of ethanol production, our access to different markets for grain is vital. Grain demand for feed mills and multiple locations with access to rail has allowed our grain facilities to sell and move grain in preparation for your crop this fall. The ability to reach several markets is critically important to our success now and in the future.

Please rest assured that your cooperative's financial position (Balance sheet and Working Capital) remains very strong even in these uncharted and most stressful of times. The CFS board of directors, staff, and employees continue to be steadfast and committed to your success while focusing on a solid future and foundation for your cooperative. We will continue to look for areas of improvement operationally and financially while working hard to bring you the excellence with products and services you demand from your cooperative. The key strength of your cooperative system is to provide access and financial stability to our market.

So in closing, thank you for your current and future business! We are here to provide you with the best in class products and services each and every day! We appreciate your business!

Sincerely,

Merlyn Kruger
Dennis Inman, Vice President of Grain

In the grain business, one of the biggest robers of profit is shrink. What comes in across the scale at the elevator is rarely what goes out. In many respects, the crop growing in your fields today is like grain in the elevator. Once the crop reaches maturity or the black layer in corn, for example, it begins to shrink.

The temptation, especially when prices are low, is to delay harvest while the crop dries naturally in the field. Some natural drying is a good management decision, but for a variety of reasons harvesting at higher moisture levels can be more profitable.

Many experts suggest that harvesting corn at 20-25% moisture is the sweet spot of maximizing natural drying and minimizing field loss and reducing the risk of “phantom yield loss.” Field loss is straight forward. One dropped ear of corn on 1/100th of an acre equates to approximately one bushel per acre yield loss. Harvesting is a violent process, so the dryer the corn, the greater the chance of loss at the header. Just two kernels per square foot on the ground is roughly one bushel per acre loss. This “phantom” or “invisible” shrink makes it hard to determine what the actual loss at harvest is.

Many of you have probably experienced a time when you harvested a portion of the field early in the season and then, for a variety of reasons, may have stopped harvest only to return 2-3 weeks later to find the yield to be 20-30 bushels lower. Some of the yield loss can be attributed to ear dropping or header loss but doesn't explain the majority of the loss.
While there is not a lot of definitive research on the concept, it’s believed that it’s caused by seed respiration, which consumes dry matter over time, therefore, reducing the dry bushel yield. Most articles and research suggest about 1% yield loss for each 1% of moisture reduction. A fall season where frequent rain delays create re-wetting and subsequent drying seem to push it to the higher end or over the 1% benchmark.

Another risk of delaying harvest too long is the possibility of too much ideal drying weather. Starting harvest at 17-18% moisture under the right weather conditions could mean harvesting corn at well below 15% moisture losing moisture weight, and significantly increasing header shatter.

One way to look at the impact of any field loss or shrink is to compare the shrink cost to your drying cost. On $3.00 corn, each 1% of shrink is worth 3 cents per point of moisture, more than covering the cost of on-farm drying and close to commercial drying rates.

Although not directly related to causing shrink, the other benefit of starting harvest earlier is avoiding the risk of delaying fall fieldwork as it is hard to place a dollar value on that. But if you can avoid the race to get to fieldwork or complete fertilizer applications in the fall, it can at the very least reduce stress and possibly have an impact on your yields the following year.

The current price environment has everyone looking for every single penny of cost savings. Drying costs, whether on-farm or at the elevator, is a visible expense. However, we would encourage you to also look closely at the benefits of getting started with corn harvest to avoid the hidden robber of profits, shrink.
Hundreds of sports exist, from those between single contestants through Eric Dubbelde, Grain Marketing Advisor

With harvest right around the corner, now is the opportune time to prepare for harvest, grain storage, and marketing plans. Growing a crop takes superb management coupled with a little help from Mother Nature. Obviously, we can’t control the weather, but we can control how we keep that crop in good condition until it is either fed or sold. Keep in mind these 5 steps before the adrenaline of harvest gets underway to ensure your equipment and storage facilities are harvest ready:

1. Pest Proof Bins- repair leaks and holes so rain/snow/bugs don’t get in to spoil the crop
2. Clean outside Bins- Do not allow junk to pile up or weeds to grow tall. This only allows for better rodent hiding spots. Clean up spilled grain as it will attract all pests you do not want to have.
3. Clean inside the bins- Grain, fines, dust etc. may harbor insects and/or molds that can infest newly stored grains.
4. If possible, and the bin is cleaned out, spray the bin with a grain protectant, at least two weeks out from any grain going in the bin. This will exterminate any current insects living in the bin. Clean out all bug debris when finished. It goes without saying but make sure to read the label!
5. Clean and repair all equipment to be used during harvest. Nothing more aggravating than when it is Go Time and unnecessary breakdowns start to take place.

These 5 steps won’t guarantee safe storage, but they should reduce the chance for problems to arise in the bins. Pre-Harvest is not the time to let marketing decisions sink to the back burner either. With the potential large crop that is on its’ way, what are you going to do with the overrun bushels that you may have? Will you need the local elevator to dry corn for you to ensure you can keep picking? On rainy days will you haul dry to make space at home? Will you need to sell grain off the combine for financial reasons or put it on commercial storage? These are all questions that need to be considered and answered before harvest, especially for the potential giant crop that we are growing currently.

The most important aspect of selling grain at harvest is HAVING A PLAN! Having a plan pre-harvest will maximize price opportunities, make the operation more efficient, make the best possible use out of assets and labor, and hopefully maximize financial returns.

Please call your CFS Market Advisor now to discuss Harvest Plans and any marketing help needed!
Amy Nelson, Grain Marketing Manager

The CFS Grain team is excited to announce a new approach that we will be implementing in the very near future.

Plans are being made now to bring our Grain Marketing team together into 2 Central Origination offices. One office will be based in Truman at the main office and the 2nd office will be in Kenyon across from the grain elevator. The Grain Advisors will spend Monday through Wednesday in one of the 2 offices. Thursday and Friday will be reserved for time at the locations, customer meetings and personal meetings on your farm.

The Grain Marketing Advisors that will be based out of Truman will be, Corey Wiederhoeft, David Heers, and Racquel Walters. As the Lead Grain Advisor and Manager, I will also be based out of the Truman office along with our Grain Merchandising team, Craig Kilian and Kevin Schweer, who also spends time as a Grain Advisor. Lastly, Dennis Inman, our VP of Grain will also be in the Truman Office.

Based out of our Kenyon office will be, Carson Bryan, David (Biggie) Mund, Eric Dubbelde, and Greg Siems.

By making this change we are better positioning ourselves to more effectively leverage and utilize the expertise of the whole team and to be better connected with our merchandising team. You, the producer, will have better access to grain marketing information, more instant access to the expertise of our team and have someone always accessible to meet your needs and answer your questions.

While gaining the collaboration and expertise of our team in a timelier manner, there are many things that will stay the same for you. We will still provide competitive grain markets and the personalized service that you have come to expect. You will have instant access to our grain marketing expertise and grain checks will still be available at Randolph, St. James, Delavan, Welcome, Hayfield and Wells Agronomy. Our customer service representative will also still be available in Delavan, Hayfield, Randolph, St. James and Welcome. Watch your mailboxes and the website for more information.

Thank you for your continued patronage. I am excited to bring the team together and continue to partner with all of you for your grain marketing needs.
Liquid Opportunity

Glenn Eben, VP of Feed

CFS is offering an opportunity for cattle producers to use liquid feed supplements without a capital investment to make sure it is right for you. We have designed trial units to be hauled to your feedlot or farm to be filled with a liquid supplement. These trial units can be used for starting cattle or finishing cattle. These units are set up very simply with a tank, an extension swing arm to get the liquid into your feed wagon, and an electric pump which has 110 Volt electricity system. These trial units will be used on a customer's farm for no longer than 30 days. After that we are certain the customer will know that the liquid feed system is the way to go. Liquid supplements research has shown a wide range of benefits over dry feed as in, ration conditioning, improving palatability, enhancing nutrition, reducing fines and sorting, and let's not forget the convenience. Liquid supplements are also an economic advantage or cost savings, which adds to your bottom-line profitability.

One of the big things in starting cattle is to get them to eat! The receiving period is the most crucial time in a feedlot. Incoming cattle experience the greatest amount of stress and disease challenges during this period when intakes are depressed. Therefore, liquid supplement is a huge advantage on starting cattle.

When finishing fed cattle, these liquid feeds will deliver a consistent supply of nutrients and additives to the cattle on feed. Therefore, improved ration consistency promotes more efficient gains at an economical value. So, if you would like to know more about our trial units please contact Tim Ollerich, Nicole Knips or any member our CFS Feed Team.
**FOOD SAFETY**

Let us take the worry our of feeding your livestock. From the beginning, our feed team knew that we didn’t want to get by with only a passing grade, we wanted to exceed the standards outlined for us in the code of federal regulations.

Lauren Hislop, CFS Feed Quality Assurance Manager

We take the worry out of feeding your Livestock. The Food Safety Modernization Act (FSMA) was the first major overhaul of our nation’s food safety systems since 1938. Its broad regulations encompass the farm to table concept, using Feed Safety as a prerequisite to Food Safety and human health. It was a sweeping reform that changed the landscape for all commercial feed manufacturers including us, shifting the manufacturing standpoint from reacting to incidents, to being proactive and looking for potential contamination-causing hazards before they happened.

From the beginning, our feed team knew that we didn’t want to get by with only a passing grade, we wanted to exceed the standards outlined for us in the code of federal regulations. We wanted to give our customers another reason to choose us. A reason that included being confident in our team to manufacture their feed safely and according to their specifications. One advantage we had was the merger back in 2016.

We were able to take two feed quality management programs and cherry pick the best policies and procedures and compile them into one. Over the years through many team meetings and lessons learned, we have been able to build off that program and continue its improvement. We have an Animal Food Safety Plan that is unique to each feed mill location. It includes a hazard analysis in which a team of 4-5 others at the location and I went through the entire manufacturing process and identified any potential hazards that could occur at each point. We then combed through our standard operating procedures and other prerequisite programs to verify that they addressed each identified hazard. Our prerequisite programs include housekeeping, an approved supplier program, pest control, chemical control, maintenance of protective devices such as magnets, filters and cleaners, employee training, and SOP’s that provide the steps we must take during manufacturing and delivery to ensure a safe and wholesome product. We always do our best to act quickly and efficiently to address any safety or quality issue that may arise. Through audits and continued monitoring of each of our feed mill facilities are we able to confirm that we are abiding by our set policies and procedures.

Like in so many other aspects of our lives, the law has been laid out for us. It is imperative that we, and other feed manufacturers like us, comply with FSMA and the ever-changing rules and regulations for the safety of our nation’s food supply. For our customers, their livelihoods, and the health and well-being of their livestock we will continually strive to do better and to get better because it’s the right thing to do.
CROPS STAND STRONGER.
BINS FILL FASTER.
MARGINS GROW WIDER.

A history of success starts with the consistent yield potential of DEKALB® brand corn. Featuring exclusive genetics, whole-farm solutions and unmatched DEKALB dealer support to help you realize a future of performance.
KC Graner, SR VP of Agronomy

What a difference a year makes. Since the last time I had the opportunity to write an article for this publication, the world has kept spinning and another growing season has evolved before our eyes. 2020 feels quite different than a year ago, and I am sure that 99.9% of our patrons would agree it is a better feeling given the look of the crop. That said, we all are experiencing more unprecedented market forces together and working through the challenges they present.

The CFS Agronomy team is excited to have partnered with you to help you grow the best 2020 crop you can, and we are also excited to continue to offer you value-added solutions to mitigate the challenges that exist for both your operation and ours. 2020 is looking to have bumper crop potential for most in our space, yet we are all aware of the tough economics associated with profitability given the current commodity environment being driven by the “trade war,” 2020 national production, and COVID. When our owners are challenged for profitability, the same goes for CFS as their co-op. We are member-owned and therefore our performance is tied quite intimately with yours. Our combined strength and willingness to innovate will pull us through. Part of that innovation we see as crucial moving forward is digital innovation. Farming isn’t the same as ten years ago, and neither is the co-op. We have done a lot of changing together. I’ve written before about the digitization of agriculture. This is happening on several levels: equipment today is loaded with digital capabilities. Communications continue to move in more digital manner, and our ability to farm digitally is all increasing. This wave of technology has variable levels of adoption—everyone moves at a different pace.

CFS is going to continue to position itself on the front side of the digital wave because we feel it is imperative to help our owners take full advantage of technology that is available. We are continuing to invest in resources to keep Central Advantage in pole-position as the premier precision ag platform in the industry. We are also investing in resources to provide you with additional ways of managing your business with CFS.

I have heard from countless customers and employees the interest in having a way to interact more digitally. I am excited to inform you that CFS Agronomy will have its own mobile application beginning this fall. You will be able to find it on the app store for both iOS and Android, and it will be a customized portal with each customer having their own login. This will connect with our Agronomy ERP system so you will be able to see up to date information on statements, bookings, quotes, and product recommendations from your agronomist. At this time, this app will be focused on Agronomy only—there are plans in the future for this to encompass all CFS business units. Our goal with this investment is to continue to strengthen the communication with our owners and continue to expedite the services we provide for you. Please look forward to your agronomist introducing this to you soon this fall!

I want to thank our owners for the opportunity for CFS Agronomy to service their operations. We feel that we need to earn your partnership every day, and we are proud to be here for you. Our commitment to you is that we will continue to manage your assets with diligence, and we will continue to find ways to bring new value to your farm. Thank you!
What Seed Should I Plant?

The question I get many times is “why should I worry about seed now?” The simple answer is: because making a plan now gives you access to the genetics you want, seed size you want, as well as product availability.

What seed to plant is one of the largest decisions a farmer makes every year. With all the different traits and herbicide platforms out there, this can be a very daunting task. Matching the right seed traits and genetics with the right soil types and cropping systems will provide the best chance at high-end yields. Even though we have not even harvested this year’s crop yet, next year’s seed selection should begin now. At CFS, we have highly trained agronomists who can help you make the right decisions and put together a good portfolio of hybrids and varieties to give you the best chance of success in 2021.

The recurring question is, “why should I worry about seed now?” The simple answer is: because making a plan now gives you access to the genetics you want, seed size you want, as well as product availability. In most cases, we are not making a field by field plan yet, but putting some hybrids and varieties together that you will want to plant next year will aid you in your overall planning decisions. There are also some very lucrative programs and discounts that we can employ as well with an early commitment. Some of these include financing options, nitrate now discounts, fungicide rebates, and more. Every CFS agronomist has a “Seed Letter of Intent” when signed by the grower, provides them access to these things. Once again, this is not a final order, but rather an initial start to putting together a solid seed plan for 2021.

Talk to your local CFS representative to get all the information.
FOR BETTER MARGINS, THE LINE FORMS HERE.

Stay out in front with Asgrow® brand soybeans. Featuring 100% exclusive genetics and leading agronomic expertise to help maximize profitability on every acre. Ask your dealer how much further you can grow when Asgrow leads the way.
Let's Talk About the Benefits of Bulk Oil & CLT

Mike Keller, Certified Energy Specialist

Many lubricant users are getting them in bulk today, but there are still some that get theirs in either drum or packaged, while bulk oil is delivered into a clear plastic tote! There is a cost associated with the totes, but the cost savings on the products will typically pay for the totes after the first fill. One of the benefits of the totes is that you can see what you have for inventory, which reduces the chances of running out of the product, thus reducing downtime. The use of drums or packaged product increases your costs because you have to dispose of the drums or plastic containers. Depending on the products you use, there can be up to $4.00 per gallon savings when switching to bulk oil! Most of these savings come from the cost of packaging or material handling of the products. When using totes, they can be stacked, and this allows you to optimize space and clean up your shop floors. Who couldn't use more space in their shops!

Central Farm Service uses a third-party bulk oil delivery system. That system is called Cenex Lube Truck, or which we refer to as CLT. The nice thing about this system is they make deliveries every two weeks. Orders can be placed by either calling your CFS energy representative or having your sales representative stop out and take your order. A benefit of having your sales representative stop out is that they can discuss with you what is new or changing with the Cenex products, and they can also find out what has changed with your operation. When utilizing the CLT system, there is a 100-gallon minimum delivery. This delivery can be multiple products, with the smallest volume being 30 gallons. In the Spring and Fall, CFS does what they call a Farm Fill. The Farm Fill program delivers two products Qwiklift and TMS 15W40 (no minimum gallons required). The CLT has many products available for delivery, so give your sales representative a call to find out what items are available and get your shop set up for bulk oil.
Here's something you might not know about propane, despite its growing popularity as an inexpensive, environmentally friendly fuel, it is not created on purpose. Propane is a byproduct.

But that doesn’t mean its not plentiful. An increased focus on green energy has created higher demand for natural gas, which in turn has increased propane production. In the last five years the United States has come from being a importer of propane to being the number 1 exporter in the world.

Much of the propane we have in the US is separated from crude oil during the refining process or extracted from natural gas or oil wellhead gas at processing plants. This accounts for over 90% of the propane in the United States.

In Minnesota, we may have a slightly higher percentage that arrives by rail from Canada. Propane is normally transported and stored in a liquid state under pressure or refrigeration for handling in shipping and distribution. When propane returns to a gas it becomes use-able for heating homes, barns and drying crops.

As you can see on the diagram there are three ways that propane arrivals to the US: rail, pipeline and transports. CFS has several partners that supply propane here in the Midwest by these means. A significant amount of CFS propane comes from the pipeline that runs from Conway, KS to Minneapolis. Most often CFS loads transports come from the Vernon Center terminal near Mankato. CFS also has several rail facilities near our trade area that we load transports. One of our key rail partners is in Lakeville just south of Minneapolis. We also receive loads from refineries located in the twin cities.

Once the propane arrives at CFS the propane is stored in our bulk plants. Our plants have capacities that range from 30,000 to 270,000 gallons. CFS has over 50 of these large volume tanks that are located throughout the CFS trade area at 18 plants with a total capacity of 1.4 million gallons of storage. Local deliveries of propane are made to customers by our CFS bobtail trucks. Finally, propane is pumped from the bobtail truck, which generally holds 2,500 to 5,500 gallons of propane, into a stationary storage tank at your home, farm or business.

Travis Smith, CFS Energy
Stay Safe at Harvest

IF A BALER IS TRAVELING AT 3 MILES PER HOUR, WHAT IS THE MINIMUM SPEED AT WHICH THE WINDROW IS PULLED INTO THE MACHINE

A) 6 INCHES PER FOOT
B) 1 FOOT PER SECOND
C) 4 FEET PER SECOND

ANSWER: A

THERE IS LITTLE A MACHINE OPERATOR CAN DO TO AVOID PLUGGING EQUIPMENT

TRUE OR FALSE

ANSWER: FALSE

THE MOST FREQUENT WAY PEOPLE ARE INJURED ON A COMBINE IS:

A) GETTING CAUGHT IN THE CORN OR GRAIN HEAD
B) BEING CRUSHED UNDERNEATH THE HEAD
C) FALLING OFF THE COMBINE
D) HOW TALL IS A COMBINE

ANSWER: C

David Mund, Grain Marketing Advisor

During harvest time, it is very easy for farm family members to not get adequate rest, take breaks, and even eat meals. For you to remain alert during harvest, you cannot sacrifice rest and nutrition. When doing field work, take short breaks throughout the day to get out of the tractor to stretch. Stay hydrated and pack nutritious snacks or meals so that you have energy to complete the day's work.

When it is crunch time during harvest, a person may sometimes accept help from a neighbor, family member, or a friend. However, it is important for you to provide that person with farm safety training related to the task that they will be helping with on the farm.

If you have youth (either your own, or hired, or volunteers) working for you during the harvest season, evaluate the job they are doing to ensure they are not taking on more responsibility than they are mentally, cognitively, and physically able to accomplish. Always provide training for youth workers prior to doing any work and check in with them on a regular interval to check on their progress and safety.

Check to make sure that you have the recommended lighting on your tractor and implements especially when traveling in the early mornings or evenings. When possible, avoid traveling on roadways during the busy morning and evenings commute times. Use an escort vehicle when necessary.

Do not ignore your health during harvest season. As hard as it might be, try to get enough sleep which will help you to rejuvenate from a hard day and prepare you for the next busy day.

Do your part to make this a safe and healthy harvest season.
2021 PLANNING

DECISIONS THAT INCREASE PERFORMANCE

Jennifer Coult, CFS Precision Ag Specialist

Looking ahead for next year’s cropping season might be the furthest thing from your mind right now. However, getting an early start helps ensure that you have everything essential to have a successful growing season for your farming operation. It all starts with planning- which is a critical piece to being successful for this upcoming year and every year after. Working with your local CFS Sales Agronomist and Central Advantage Specialist can help you make informed decisions on the farm. They are here to help you prepare for the upcoming planting season. As you begin to plan, remember to reach out to them for the trends, tools, and benchmarks to help increase your ROI for the 2021 growing season.

Tips and Tools for planning your upcoming cropping season should include:

#1 Meeting

Meeting with your local CFS Sales Agronomist to look at an overall view of your operation and any changes that may be coming for this next growing season including crop rotation, acre changes, etc. can help with meeting your operational goals.

#2 Soil Sampling

Soil Sampling should be up to date or planned for the upcoming year. Knowing your soil test values across your acres will help you plan for your soil health needs.

#3 Fertilizer

Fertilizing plans based off your 2.5-acre soil sample will allow you to sit down with your CFS Sales Agronomist and/or Central Advantage Specialist and create a variable rate fertilizer prescription. The variability across your acres will allow you to place your fertilizer for optimal utilization of your soil nutrients. Not every acre utilizes nutrients the same, so with the combination of soil test values, crop removal, and yield goals, we can help put the best plan into motion.

#4 Nitrogen

Nitrogen plans are also important when it comes to deciding on timing and product. Knowing what your needs and goals are, will help with applying the right product at the right time.

#5 Seed

Early seed planning can ensure that you get your selected hybrid or variety that you want, but also gives you a chance to sit down and look at a bigger picture of how does this seed selection respond specifically across your operation’s acres and plans. Sit down with your CFS Sales Agronomist and Central Advantage Specialist to look at proven hybrids and varieties, along with planting population recommendations.

#6 Financial

Financial planning and understanding all discounts and programs that are available to you, help ensure that you will have what you need for your farming operation.
Sulfur is a key component in a corn plant's life cycle, it is necessary in chlorophyll formation. Which is why you see the light green color when plant is low on sulfur.

As we produce higher corn yields sulfur demands go up. To produce a 200-bushel corn crop it needs 30 units of sulfur. In the past coal burning energy plants used to account for around 20lbs of sulfur we used to get from the air, with cleaner air the sulfur has been removed but the demand still remains in the corn plant, which is why we need to supplement it into our fertilizer programs.

When considering sulfur keep in mind that sulfur is mobile in the soil like nitrogen, and like nitrogen 52% of sulfur needs are after R1. To ensure we have enough sulfur at R1 it is a good practice to apply sulfur multiple times throughout the growing season. I recommend every time N is applied sulfur should be in the mix.

There are three formulations of sulfur that we use, they are:
- Ammonium Sulfate (Dry)
- Ammonium thiosulfate (liquid)
- Elemental sulfur

The first two are in the sulfate form which is how the corn plant takes it up, elemental sulfur has to be broken down into the sulfate form and that takes a little time which is why elemental sulfur is spread in the fall for the next year's crop.

Contact your local CFS agronomist and ask how we can help put a sulfur plan together for your farm.
Data collected
Data trends
Data based decisions

Jade Kampsen, Precision Ag Territory Lead

How many years have you been growing crops? How many years have you collected yield data or watched a monitor as you drove across your fields at harvest? What have you done with those maps? What decisions have you made as you watched your monitor swing between the highs and the lows?

The data and technology space can be overwhelming, there is a lot of noise—new technologies around every corner, monitors, drones, forecasting tools. Finding the right combination of tools to deploy on your farm can be challenging, costly and frustrating if you're just getting started.

If you've got the tools, but aren't using them to make the best decisions for your operation, are you doing them justice? So how exactly do you go about finding a precision program for your operation? And how do you know if it's the right one for you?

1. What are your goals? Produce more? Reduce costs? It's important to ask yourself these questions before you seek out the platform for you, not all programs set out with the same intentions.

2. Is there a local team for you to work with that you trust? Having someone locally that you can call that can be there to support you throughout the seasons and decisions is critical.

3. Is there an established program? Can you rely on their years of data and experience to start drawing conclusions near immediately? That could accelerate your return on investment.

4. How do you know the program is providing an ROI? Can they validate their work? Having checks in place to ensure they are helping you to make the right decisions can help you feel comfortable with the process.

The complexity of growing crops will forever be, so ask yourself these questions and think about how you can best utilize your resources through a precision platform.
Any Central Farm Service Co-op member is eligible to nominate any member, including a self-nomination, to be a candidate for the Central Farm Service Board of Directors. Nominees must complete this Nomination Application and forward it to the address below for consideration by October 30, 2020. Director Terms expiring at the 2020 Annual meeting, January 12, 2021 are as follows:

Jeff Eckhardt
David Estrem
Dale Stensrud

Nomination Applications must be completed in their entirety, received by the deadline and will be confirmed upon receipt. Incomplete Nomination Applications or Applications received after the deadline will not be considered. If you have any questions or would like more information please reach out to the nominating committee members:

CFS Nominating Committee Member  phone #
Charlie Johnson  507-553-6252
Trent Frederickson  507-375-5686
John Peach  507-685-2166
Kevin Poppel  507-383-7214
Marvin Spindler  507-456-6141

The election is conducted by mail-in ballot sent to the membership a minimum of two weeks prior to the annual meeting. Properly executed ballots are counted and results will be reported during the annual meeting on Tuesday, January 12, 2021.
CFS TRAILERS GET A NEW LOOK

As part of our initiative to advertise Central Farm Service and our new purpose statement we were able to logo 13 of our trailers and energy trucks this year with a goal to continue to expand this new look to additional CFS equipment in the future. The design was voted on by our employees and from the comments we have received this was a positive choice. If you see one of our newly logoed rigs on the road be sure to wave.
The Difference: ALL AG, ALL DAY!

As a new customer of CFS, or even as a loyal customer, you may not really understand the relationship between CFS and AgQuest® Financial Services. Sure, you know that AgQuest is a financing option that CFS offers to their customers, but why?

**Our story** AgQuest was established by a local farm supply cooperative, just like CFS. In working with their growers, they saw a need for more flexible financing options. So, with that, they developed an added value financing package. They found that by offering this opportunity to their growers, they were able to develop a closer relationship and become their one-stop shop, while also supporting their long-term success. This concept grew, and soon other local farm supply retailers became part of the AgQuest family. Today, AgQuest is owned by nine retailers across the United States, including CFS, and we have expanded our offerings beyond loan products to equipment leasing and financing, crop insurance, and property and casualty insurance.

**The difference** Unlike a lot of other lenders, AgQuest is ALL AG, ALL DAY. We understand agriculture and what goes into making good business decisions on the farm. It is our goal to provide the highest quality and most comprehensive ag financing products and services available on the market and to strengthen and grow the long-term relationships between our Retailer Partners, like CFS, and their producers.

**Simplicity and personal service** The loan process at AgQuest is simple and personal. We have a one-page loan application that’s easy to fill out. We also take the time to sit down with you personally, on your farm, to explain everything in detail, and collect the information needed as well as any supporting documents, taking the burden off of you.

**2021 opportunities** With discount pricing for the 2021 crop year coming out, it is time to explore your financing options. Here is just a sample of the financing opportunities available for 2021 from CFS and AgQuest:

**AS LOW AS 0% FINANCING ON YOUR FALL FERTILIZER, SEED & CROP PROTECTION PRODUCTS!**

For more information about this program, contact your CFS Regional Sales Agronomist or Mike Evans, your local AgQuest Business Relationship Manager.

**All Ag, All Day** Again, when it comes to choosing a lender, AgQuest is ALL AG, ALL DAY. We understand agriculture and its cycles. We offer the convenience of one-stop shopping as a full relationship lender and we are a consistent and reliable financing source that’s LOCALLY owned and LOCALLY operated.

We encourage you to reach out to AgQuest BRM Mike Evans for more information about all the products and services AgQuest has to offer. Together... We Find the Way!

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Mike Evans  
call | text 507-236-4084  
mevans@agquest.net  
Toll Free 877-626-7453

Sonya Arndt, Admin Support  
call | text 507-621-0772  
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CFS  
**AS LOW AS 0% FINANCING**  
Fall Fertilizer  
Seed  
Crop Protection

Contact a CFS Regional Sales Agronomist or an AgQuest Business Relationship Manager for more information.
I’LL TAKE PREDICTABILITY WHERE I CAN GET IT

With their Cropwise™ Seed Selector, NK Seeds combines local knowledge and local data to show me exactly where their seed fits in my field based on soil, precipitation, past results and more. All to make sure every seed works harder for my profit potential with consistent performance — because out here, predictability’s hard to come by, and success matters.