

CFE Views

Sharing New Perspectives & Information From Your Co-op



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22 POWER OUTAGE SAFETY



CONNECTIONS ASSISTANCE PROGRAM

Connecting CFE Members to Resources That Can Help

Farming is a stressful life even in the best of times. But when challenges outside our control begin to take a toll on your well-being, it's time to take action.

Experts agree, the best way to deal with increased stress in your life is to talk with someone who can listen objectively and provide positive, effective ways to handle the issues that impact your mental well-being and that may be interfering with important relationships in your life.

That's where Connections can help.

As a member-owner of your cooperative, you are a part of an extended co-op family that cares about you and your well-being.

That's why we've arranged for Connections services to be provided as a shareholder benefit, **free of charge and completely confidential.**

Rest assured, no one from CFE will be involved with your sessions and only you will be privy to any information you share.

Through Connections, you can receive up to three free face-to-face sessions with a licensed third-party mental health professional in your area. Your spouse and dependents are also eligible for the same services under the Connections Assistance Program.

The Connections service also has web-based wellness tools and resources to help you identify areas in your life that could benefit from a discussion with an outside professional.

To access your free benefits, simply log in to the Connections website using these details:

CFE Member Website Login

www.connectionseap.com
Username: capeap
Password: eap

Experts are available and ready to talk with you about:

Mental Well-Being

- Stress
- Anxiety
- Depression
- Anger Management

Family Relationships

- Generational Issues
- Marital Issues
- Parenting Skills

Addictive Behaviors

- Chemical Abuse
- Substance Abuse

Or Call Toll-Free
800-779-6125



www.coopfe.com

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CONTRIBUTE TO CFE VIEWS: *Your ideas are welcome!*

Submit stories and topics for future publication issues by emailing news@coopfe.com.



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ABOUT THE PUBLICATION: CFE Views is the official news publication of Cooperative Farmers Elevator (CFE) and distributed to co-op members and customers. The publication serves as the source for stories, highlights and features about the people, places and industries that encompass CFE.

ABOUT CFE: Cooperative Farmers Elevator (CFE), is a member-owned cooperative, serving 4,200 members at 26 locations in Iowa, Minnesota and South Dakota. The cooperative provides products, services and expertise in the areas of grain, agronomy, feed and lumber.

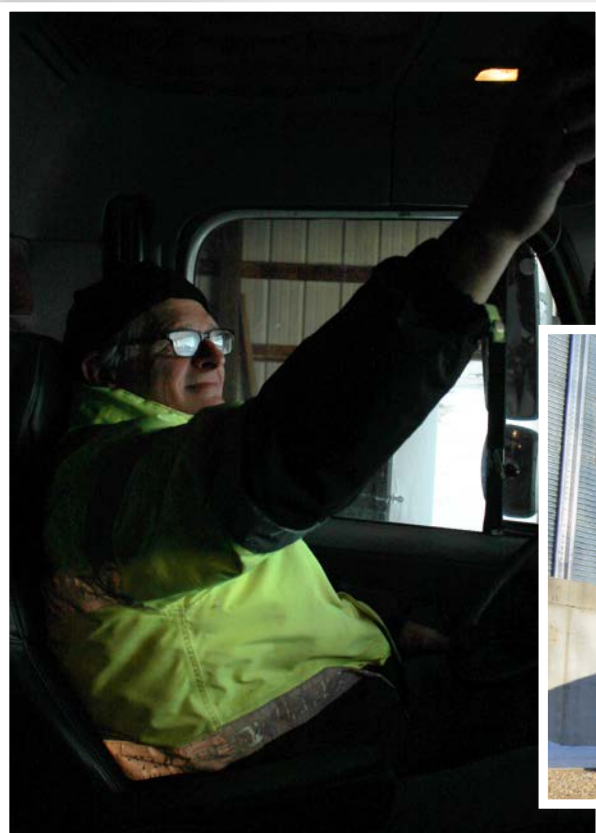
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CFE

About The Cover



Longtime CFE Truck Driver, Gene Rozeboom, stands in front of his grain truck in Inwood, Iowa.

Rozeboom has been with CFE since 1997, and has hauled many of the products CFE offers. You name it, and he's hauled it.

Read the Full Story on Page 14.



Prepare Your Finances for 2020

with Kristi Habben

In July of this year, Kristi Habben became Credit Manager for Cooperative Farmers Elevator. Kristi reviews all credit applications and collections on accounts. Prior to becoming Credit Manager, Kristi worked in Agronomy at CFE, and ordered all crop inputs for all agronomy locations and took care of crop input financing. Kristi has 5 years of financing experience and has been working with the cooperative for 9 years. She was raised on a farm near Little Rock and currently farms with her husband, Steve, southwest of Ashton.

As part of her role as Credit Manager, Kristi works with local lenders and oversees producer financing programs. CFE has a wide variety of financing options for 2020 seed, crop protection and fertilizer needs at competitive rates. CFE knows you put a lot of hard work into your operation so let us help you save money. Lower your cost per acre by saving, which could be thousands of dollars in interest expense. Lock in your crop inputs now to take advantage of the best pricing. Please contact Kristi via phone at 712-451-6280, or by email at khabben@coopfe.com for more information.

Application for Revolving Credit





ROB JACOBS, CEO

Here's To A Thriving Future

The end of 2019 is in sight. For many, that brings a sigh of relief and a chance to start new in 2020. This isn't the first or the last time the farming industry will have to overcome obstacles. We are continually up against Mother Nature, impacts of global trade, market fluctuations and even consumer demands. I extend a sincere recognition to you as farmers and farm families for the resilience you've shown in a year where the blows never seemed to let up.

What CFE can, and will, do as your cooperative partner, is remain progressive in providing optimal products, with genuine service, in ways that meet your current and future needs. In the same respect, as we demonstrated this past fiscal year, we can do so in a way that is financially conscious and adheres to budgets and trimming costs where possible to ensure the fiscal soundness of CFE for the future. The same challenge you hold as farmers, producers and families.

The 2019 fiscal year saw total sales down \$67 million. As our fiscal year ended we saw overall grain volumes down almost 11 million bushels. We did see continual growth in areas of agronomy, feed and the lumber division (read more about lumber on page 18). We were able to maintain solid margins by managing our expenses and reducing when and where we could, while not allowing it to impact the type of service you have come to expect from your cooperative. This team of CFE employees should also be recognized for their diligence in running the cooperative in a way that all members can be proud of.

Even in the hardest of times, we continue to see positive results where we have made improvements. By utilizing previous investments such as facilities and equipment to control costs, or allowing new technology to help us stay efficient, we were able to hold a much more positive financial position. Without the improvements or investments we have made previously, we would have- without a doubt- been significantly worse off. I appreciate you trusting in the board of directors and management at CFE to navigate these decisions year to year.

I also encourage each of our members to be engaged. This is the key to a thriving cooperative. Attend the annual meeting on December 12. Ask questions of your board representatives and management staff. They are your voice in the governance of the cooperative. Share what might help you and your fellow members in the future. That cooperation is what allows CFE to Thrive.

Happy holidays to you and yours,



thrive

CFE ANNUAL MEETING

December 12, 2019
5:30 pm Meal | 7:00 pm Meeting

Crossroads Pavilion Event Center, Sheldon, Iowa

Plan to attend the annual meeting of your Cooperative Farmers Elevator. The status of your cooperative, financial highlights and board election results will be shared.

CFE has dedicated 2019 to empowering our communities, sustaining our resources, strengthening our people, and enriching our cooperative all in a continual effort to thrive.

Member Allocations & Dividends

ALLOCATED PATRONAGE

CFE's 2019 qualified patronage allocation of \$1 million will be paid in 100% cash back dividends to members and another \$1 million in non-qualified patronage. CFE continues to allocate dividends as best for the members and financial stability of the cooperative. As of February 2019, CFE has proudly paid local equity through 2009 back to the membership.

SECTION 199A DIVIDENDS

Through the IRS Section 199A DPAD tax deduction, CFE is allocating \$5.7 million back to members on grain sold to the cooperative in fiscal year 2019. This pass-through allocation equates to approximately 13.6 cents per bushel on corn and soybeans sold to CFE. It is important to CFE that they continue to take advantage of this tax deduction opportunity for their membership. A letter has been sent to members regarding further information on this year's Section 199A pass-through. Please share this with your personal tax preparer.

The Impact of Member-Ownership

One in three Iowans are members of a cooperative. Of that, more than 129,000 are members of grain and farm supply cooperatives like CFE across 600 communities. The importance of those numbers takes shape when we share the unique focus and business structure of a member-owned cooperative.

You see, through member-owned cooperatives, millions of dollars are invested back into communities, paid in property taxes, distributed back to members through patronage, and spent in support of quality employment payroll and benefits. Grain and farm supply cooperatives in Iowa alone pay nearly \$27 million in property taxes and \$352 million in payroll and benefits into local and rural communities.

It is not only an individual member who benefits from a cooperative; local economies and rural sustainability does as well. Your membership is part of a much larger impact.

This past year saw an increase of 146 new members to CFE. A strong number that validates the strength of your cooperative moving forward. Your board at CFE recognizes the importance and value of member-ownership. We take into deep consideration, as a member-elected board, what decisions are best for all members of the cooperative.

From this year's

- \$1 million in qualified patronage distributed to in cash to members,
- to \$1 million in non-qualified patronage allocated in members' names,
- to \$5.7 million passed-through to members via the Section 199A DPAD tax deduction,
- to the investment ability in facilities and equipment,
- to the purchasing strength that can be accessed through cooperation,

all is capable because of your patronage and support of CFE. We hope that you see the value of your member-ownership.

This year's annual meeting in Sheldon, Iowa, on December 12 will highlight your cooperative's ability to THRIVE. Whether it be through empowering our communities, sustaining our resources, strengthening our people or enriching the cooperatives, the ability to do so lies in each of our members.

We look forward to many more thriving years together with all of our 4,273 (and growing) member-owners.

Dave Van Holland



DAVE VAN HOLLAND
BOARD PRESIDENT

TRUTERRA™ INITIATIVE

OFF TO A STRATEGIC START

Step One: Train the Trainers

Farmers have always considered sustainability part of their legacy. With the Truterra system now being integrated into the Agronomy Division of CFE and ready to be used by members, sustainability becomes a measurable and actionable objective.

Sustainability in the Truterra platform also means growing the knowledge base and skill sets systematically within the cooperative and with members. As you wouldn't toss a bag of corn on the ground and expect it to produce a good yield, the learning curve with a platform such as Truterra takes integration, preparation, learning and discovery.

In meetings over the past several months, the newly assigned

CFE/Truterra Data Team has set goals for the number of enrolled acres it would take to make a meaningful data set; decided where they would start gathering data; and determined which acres to enter into the system first. An incredible task achieved considering the frustrating and challenging crop season this year.

Collaborating closely with the Land O'Lakes SUSTAIN and Truterra team, CFE has chosen to begin with:

- An initial push for enrollment of 50,000 acres as the base for setting up the system for the 2019 crop season, represents 5% of CFE's total acres covered.
- Begin with the most accessible

first. CFE agronomy staff, who also farm, have enrolled their own acres in the first push to help the data team gather information and learn the system from the perspective of the members who will join the system as it becomes more fully integrated.

- Next, add board members, all of whom are growers, to help them first get their acres into the program, but to also provide them with first-hand experience with the Truterra tool.
- Initiate new agronomy trainees as data team members so they can focus on learning the system before they have full sales duties. This allows them to immerse themselves in the system and help work out any

■ ■ BECAUSE WE'RE IN THE EARLY LEARNING PHASE, WE'VE BEEN WORKING WITH GROWERS WHO HAVE A PASSION FOR AG TECH AS THIS FIRST GROUP. THESE FOLKS ARE REALLY GOING TO EMBRACE THE TRUTERRA TOOL AND MAKE THE MOST OUT OF IT. ■ ■



Don Harberts

CFE Vice President of Agronomy

input issues from the start. It also establishes a base of soon-to-be Truterra experts who can help on-board the remaining agronomy staff as the tool expands.

"To date we have 48 growers on-boarded with boundaries entered into the system," says Don Harberts, CFE Agronomy Vice President. "Because we're in the early learning phase, we've been working with growers who have a passion for ag tech as this first group. These folks are really going to embrace the Truterra tool and make the most out of it."

Kelley Maassen, Digital Technology Manager and Truterra Project Leader with Land O'Lakes, says CFE is making good progress in setting the metrics and foundations necessary for the project's long-term success.

"It's important to fully understand how the tool can help growers make decisions that will improve their production over time," she says. "They need to be able to see the value and how, armed with the information they can use to make decisions, they will be able to make positive changes and see the results rather than just doing things the way they've always done them."

CFE will be rolling out the Truterra tool to members during the Nutrient Management Summit planned for Jan. 20, 2020, in Sheldon. ▼

SO WHAT IS TRUTERRA?

Simply put, Truterra is a digital tool growers and their agronomic advisors can use to rate the performance of their current in-field practices and run through scenarios that will show how they can improve that performance in the future.

Through an interactive dashboard, the CFE Agronomy Team can use the Truterra Insights Engine to help growers:

- Enter on-farm data to create a scorecard for each field showcasing the conservation practices, create customized options for improvement and work alongside growers to explore scenarios across many possible stewardship activities.
- Analyze a full range of stewardship factors and find products, practices and technologies to match specific conditions on each acre.
- Measure and track stewardship progress over time and spot potential opportunities for improvement.
- Estimate the potential return on investment a grower can expect as a result of applying those recommendations, giving them the information they need to make the right choices for their operations.



CUSTOM FEED From Start to Finish

**Find Out What Happens Once You Place
Your Custom Feed Order.**

01

The order is received from the customer by phone call, text message, email or electronic upload. Information included with the order consists of a description of the feed needed, quantity needed, medication if any, delivery date and delivery destination details.



If necessary, the feed order is budgeted and tracked for the appropriate customer.

02

03

The feed order is entered into the Feed Mill Manager software program and assigned for either automated mixing or manual mixing. Automated mixing uses the computer system to fulfill the order and manual mixing orders are printed and mixed by hand.



In the mill, the manager will direct this order to be placed in a stacked position to follow the correct sequence and procedure for mixing.

04

05

The delivery truck hauls the feed to the desired location.



Finished feed weights are then communicated electronically or manually back to our software for billing.

06

THE HOOVES THAT SHAPED THE LAND



Nestled deep in the countryside where Iowa and South Dakota meet is a ranch that seems to have defied time. There, the Ranschau Ranch has built its legacy, founded on a partnership with their farmhand of choice - the horse. Once a 300-head operation, the ranch found its stride with 120 spring pairs and 90 fall pairs of cows and calves. But these numbers are modest when it comes to the amount of hooves that have molded the Ranschau land into what it is today.

Continued on next page...



This draft pair of Dusty and Diamond have been with Roger for over 20 years, and he uses them to break and train draft horses.



Jean and Roger have been happily married for 57 years.

The family hasn't always lived on this unique property between Sioux and Lyon Counties. Roger started raising hogs 39 years ago in Rock Valley, Iowa, but once he and his wife saw how the road leading to their current property was built into the hills, they knew they had found a home to accomplish their dream.

"It feels like you're in a different world. You get to the far east of the county and it's all together a different kind of country," says Jean.

Roger was raised on a family farm and marvels at how his parents would have viewed today's farming methods. "To see things in the fields like combines, and moving from wagons to big trucks," Jean says. "I don't think his dad would have believed this was coming."

Roger brought his father's traditional ways into his own

operations, but that doesn't stop the ranch from updating with new technology."

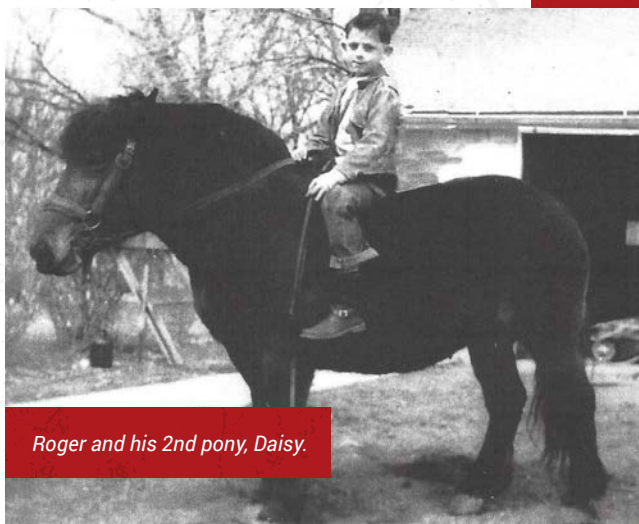
The Ranschaus have installed security cameras inside the calving building, a big change from the stress of having to "check cows" every couple of hours throughout the calving season.

"We have a camera inside the building, watching over the cows and their calves, and then we have one outside the building too," Roger says. "That way we can watch what's going on, and if we need to help out at all, we know and can get out there quicker." Roger also added CFE has been a major help as well. "Recommendations from CFE employees like Joe Nilles [CFE Beef Sales Manager] have helped my beef operation over

the years, as well as being a CFE member. They really make sure that I'm getting the best feed to keep my cows healthy."

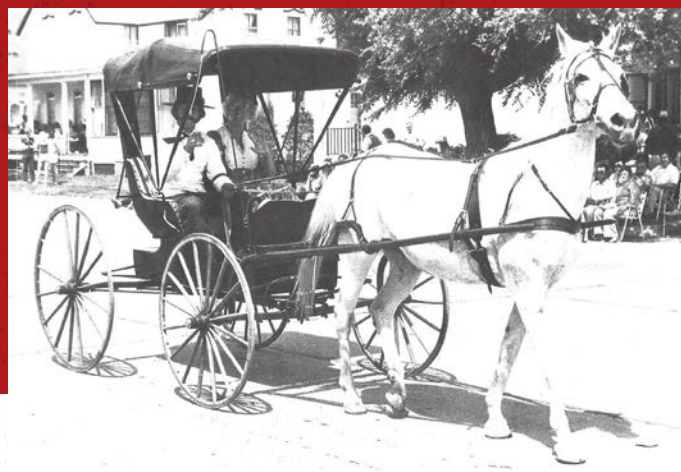
With the addition of updated technology, Roger was keen to refurbish his animal health and husbandry practices. One product Roger is glad is available now is Scourguard®, a vaccination given to pregnant cows and heifers to prevent scours in the calves. "If there was only one shot I could ever give, that's the one I would choose," he says. Innovations in parasite control with their overall quality and effectiveness has also impressed Roger.





Roger and his 2nd pony, Daisy.

Roger and Jean at the Rock Valley Parade in 1976.



TECHNOLOGY ROLLS ON

Roger has roughly 22 horses on his ranch today, but similar to his video cameras and animal health practices, he realized he needed to update to a four-wheeler a couple years ago. He said, "Four-wheelers made things like fixing fence a lot easier. Now I can haul tools and even some wire up with me. When I used the horses, I would have to make several trips because they're more limited to what they can carry."

Yet, not a day goes by where Roger doesn't miss the connection he had with the animals. "I had a horse saddled 24 hours a day, and would usually switch them every 8 hours," says Roger. "Working cattle now with the four-wheeler is a night-and-day difference."

Roger didn't have just your run-of-the-mill cow horse on

his ranch, but actually bred and trained draft horses. "I trained teams of Belgians and Percherons to drive and sold them across the country," says Roger. He chose these breeds because they're easy to work with and have a good temperament - well, most of them.

"We had this Percheron gelding I was training to drive with another male. Every time he would get mad, he would just flop over. That's not a good thing when they're wearing a harness."

Roger also had some really good horses during his years; his favorite of which was an Appaloosa mare named Snake. "Believe it or not, she was smart enough when I would go out to treat a calf and tag it, she would position herself so the

cow couldn't get at me. If it got too close, she would kick it. She would even carry a calf on her." But not all horses can have it all. "She was an ugly little thing."

Roger has decades of experience, and for those who are interested in starting a ranch, he says not lingering on one thing is the key to surviving the highs and lows of agriculture. "Don't get stuck on doing one thing. Diversify as much as possible, and roll with the times. That's how to be successful."

Roger and Jean are looking forward to starting a new chapter in Spearfish, South Dakota, and moving off their current ranch to something smaller. But don't worry; they're taking their horses with them. ▼



Hittin' Pavement

Trucking Insight from Longtime CFE Driver.

Driving truck is a key part of any agricultural cooperative, and CFE is always looking for qualified individuals who can fit into this vital role. Individuals like Gene Rozeboom, a truck driver who has been with CFE since 1997.

Every day Gene starts his morning at the CFE location in Inwood, Iowa, with a cup of coffee and truck keys in-hand. After quickly catching up with coworkers-turned-friends and location manager, Al Miller, Gene heads out to his garage where he fires up his truck from the cold night, and begins his pre-trip safety inspection.

"How's the tire pressure? Are the lights working? Are there oil or leaks in the engine compartment? Is everything where it's supposed to be," says Gene. "All these questions, and others, have to be answered before I can leave the premises."

"How's the tire pressure? Are the lights working? Are there oil or leaks in the engine compartment? Is everything where it's supposed to be? All these questions, and others, have to be answered before I can leave the premises."

Although his morning truck inspection is the same, his schedule often varies day-to-day.

"One day I could be driving three hours to Fort Dodge, Iowa, for the gypsum we add to fertilizer, and another I could be hauling the fertilizer itself," Gene added.

In his 22 years with CFE, the most common load he hauls is grain, which does not make his trips any more consistent.

"It really depends on where the grain needs to be picked up and where it needs to be dropped off," says Gene. "If we're using a

lot of corn to make feed, then we move it from Larchwood to Rock Valley or Inwood. If we're shipping grain out on the rail, then it needs to go up to Ashton. Just depends where the need is."

One popular CFE offering that keeps Gene hauling is the producer grain pick-up service. Having the ability to pick grain up from members' farms is a great opportunity to provide value," says Matt Zeman, CFE Grain Division Vice President. "It allows both the member and CFE to maximize efficiency by delivering to one of our area feed mills."

Despite several different options for his already varied schedule, these are not Gene's largest tests as a truck driver. He says his biggest challenges throughout the day are the other drivers on the road, and the high number of them that are distracted by their phones.

"The number of drivers I see busy on their phones while they're on the road is crazy," says Gene. "I can always see 'em coming because they're swerving all over, or I can't see their eyes."

Each career comes with its trials, but CFE knows the remedy for challenges is a dependable support system of staff.

"A big reason I chose to stay with CFE for as long as I have is because of the team here," says Gene. "Although a big chunk of this job is solitary, I am happy I have a strong team to help me if I need it."

If you or someone you know is interested in working with CFE, please contact Sarah Ranschau, HR Director, by phone at (712) 451-6280 or via email at sranschau@coopfe.com. ▼



Although he primarily hauls grain, Gene Rozeboom has moved many loads for CFE over his 22 years with the cooperative.



A CFE truck picking up grain to move to one of our many locations. Almost 50% of the grain CFE moves is repurposed into feed for local producers.

THE QUALITY IN THE BIN STARTS WITH THE THINKING THAT GOES IN THE BAG.



BRING IT ALL TOGETHER

It sounds simple. Optimize yield year after year. But getting the most out of your acreage takes more than just a new plan. It takes new technology, new practices and new thinking. It takes satellite data and on-the-ground agronomic insights. It takes a plant nutrition system that has no off-season. It takes advanced crop protection programs that complement your seed selection strategies. And, ultimately, it takes someone with the resources to make it all work together, so you can be greater on every acre. **Learn more at winfieldunitedag.com.**

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TYSON TOUGHENS TONE ON RACTOPAMINE

JBS USA Follows Suit.

In an announcement issued in mid-October, 2019, Tyson Fresh Meats, the beef and pork subsidiary of Tyson Foods, Inc., announced plans to prohibit the use of ractopamine in the market hogs it buys from farmers beginning in February 2020.

While the feed additive is FDA-approved and considered safe for use, some countries, such as China, prohibit the import of pork from hogs that have been given the product – a feed ingredient known commercially as Paylean®, which produces lean growth in pigs.

The company cites a growing global demand for U.S. pork products as its reason for

banning ractopamine use in the production of pork purchased for its supply.

Tyson Fresh Meats says that while it has been offering a limited amount of ractopamine-free pork to export customers by working with farmers who raise hogs without it and segregating the animals and products at processing plants, these programs no longer adequately meet growing global demand.

Most of the hogs delivered to the company's pork plants are purchased from about 2,000 independent farmers, who were notified of the change in October. The farms have until Feb. 4, 2020, to meet the new requirement. The company is

working with farmers to begin the process of testing hogs to ensure they are free from ractopamine.

Tyson Fresh Meats is the largest American-owned pork processor and generates nearly \$1 billion in pork export sales annually.

Another major pork processor, JBS USA, took similar action in October. The move is seen by the industry as taking advantage of a huge deficit in pork for Chinese consumers due to the impact of African Swine Fever on the country's pork production infrastructure. JBS USA markets pork products under the brand names Swift and Swift Premium. ▼

®Paylean is a registered trademark of Elanco Animal Health



LUMBER DIVISION

Hits Impressive Milestones

**Prices and Services of Big-Box Stores But
With A Professional Team You Trust.**

It's been a very busy and exciting year for the CFE Lumber Division, a welcomed bright spot in a challenging year for farmers and the cooperative itself.

"Our customers are realizing that we're more than just a lumberyard," says Dave Helms, CFE Lumber Division Vice President. "It shows in our numbers. We sold more than 60 semi-loads of shingle products this year. Sixty semi-loads is a lot of shingles!"

In fact, combined with all of the other products and services provided for CFE customers, the Lumber Division had \$14 million in sales during the last fiscal year. That's a 20 percent year-over-year increase in sales.

The team collaborated with customers on more than 30 swine confinement barns and

has built commercial buildings as well as residential projects, often collaborating on kitchen and bath design with CFE's Okoboji-based Design Center.

"The Spirit Lake Lumberyard has built 6,000 square-foot homes with hundreds of thousands of dollars worth of cabinetry alone," Helms says. "Yes, we can do that level of work, but we want people to know that we can also do smaller projects that need to stay on a strict budget. We will help you determine what you need without breaking the bank."

The division is taking advantage of their success by adding product lines and updating locations.

"We are building a new outdoor shingle storage building at Spirit Lake and are replacing an old building at Ocheyedan with a

new modern racking system that improves efficiencies and cuts down on manual labor for racking and storing lumber," he says. "We're also adding flooring and carpet lines at our Design Center."

Bottom line, Helms says, is that CFE Lumber has the skills and know-how to handle the big projects which helps them provide the services and savings customers want for their construction and remodeling projects, right in their own backyard.

"We want customers to know that you can save big money at CFE Lumber, too," he says. ▼





These photos showcase a recent residential building and design project by CFE Lumber.



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In fact, combined with all of the other products and services provided for CFE customers, the Lumber Division had \$14 million in sales during the last fiscal year. That's a 20 percent year-over-year increase in sales.

//



LEARN MORE



Lumberyard Locations

Hartley

211 South Central Avenue
712-928-2025

George

201 South Main Street
712-475-3700

Ocheyedan

828 Main Street
712-758-3181

Spirit Lake

1604 Memphis Avenue
712-336-6124

Lumberyard Hours

Monday-Friday: 7:30am - 5:00pm

Saturday: 8:00am - 12:00pm

Kitchen & Bath Design Center

1220 Hwy 71 N,
Okoboji, Iowa 51355
712-332-8208

Design Center Hours

Monday-Friday: 8:30am - 4:30pm

Saturday: By Appointment

Lumber Division Experts Are **READY TO HELP**

Stop In to Discuss Your Next Project.

The dynamic growth of the CFE Lumber Division is the result of a team of dedicated professionals ready to help members – and fellow employees – scope out, design, estimate and build your next project.

BUILDING DESIGN

We offer design services and a full line of building materials for any interior or exterior project including lumber, siding, windows, shingles, drywall, countertops, kitchens, baths, flooring and more!

ESTIMATING

The decision of whom you are going to utilize for the design of a home project, of any scale, is one that should be made with confidence. The CFE sales team offers estimates for all projects, from agricultural to commercial and residential.

DELIVERY

As your member-owned cooperative, we understand the importance of servicing our customers. CFE's lumberyards offer delivery for the materials you need for your next project.

EXPERT ADVICE

CFE's Lumber Team is here to help make your construction projects a reality. The experienced staff will help you personalize your project to best fit your lifestyle and meet your commercial building objectives.

DRAFTING

It's hard to imagine exactly how a new project will come out. With the help of CFE's dedicated draftsmen and designers, take a walk through your project in 3D before it's built, and while there's still time to remove the wall you thought you wanted in your new kitchen. For an example of a virtual walk-through, visit the Lumber Division web page at coopfe.com or stop in at the Design Center for a demonstration.

CONTRACTOR INCENTIVES

Contact a member of the CFE Lumber Team to learn how we can help you grow your business.

INVESTING IN FUTURE Agricultural Leaders

Cooperative Farmers Elevator is looking forward to another year of supporting students who have a passion for agriculture, a desire to attain their educational goals and a drive to succeed to their

fullest ability. CFE is once again offering ten \$1,000 scholarships to any high school seniors pursuing an agricultural-related major at a technical school or college in 2020.

This award will be based on leadership, character, and community involvement. Awards will be presented to the winners at the school's awards ceremony by a CFE Representative. ▼

Applications available January 1, 2020

STUDENT ELIGIBILITY:

- High school senior, graduating mid-term or in the spring
- The parent of the student must be a Class A or B member of CFE
- Must intend to major in agricultural-related major at a technical school or college
- Legal U.S. citizen or permanent resident

WHERE TO FIND APPLICATION:

- Ask your Agriculture Instructor
- Application located at coopfe.com

APPLICATION CHECKLIST:

- Complete application
- Two letters of recommendations
- One essay (*questions located on application*)
- Academic verification

MAILING INSTRUCTIONS:

Must be postmarked by April 1, 2020.

Cooperative Farmers Elevator
Scholarship Program
PO Box 37, Rock Valley, Iowa 51247
Or email scholarships@coopfe.com

All questions should be directed to Sarah Ranschau, HR Director, at 712-451-6280 or hr@coopfe.com.

PREPARE FOR SCHOOL - In More Ways Than One

There's never a good time for a power outage - especially if you're in college and not prepared. Before you find yourself in a chilly situation this season, use this checklist, and gather these items for your survival kit:

- Include a weather radio, battery-operated radio or hand-crank radio so you can monitor for weather condition announcements and other alerts.
- Spare batteries for the radio, lanterns or other battery-powered essentials, including spare cell phone batteries.
- Don't forget the warm blankets - for both you and your furry four-legged friends.
- Food you can eat without having to get it from the mini-fridge. The less you open the fridge, the more your food has a chance of staying edible.
- Include packaged hand and toe warmers to help keep the chill away.
- Make sure your prescriptions or other essential items are in good supply in case you're not able to get to the pharmacy.
- Include a first-aid kit with essentials so you don't have to go searching in the dark if someone is injured.

Read more about outage safety on the next page...



POWER'S OUT

Staying Safe Through Winter Outages.

Our part of the world can be among the most beautiful during these crisp winter months, but they can also be the most dangerous. With early sunsets, biting winds and extreme cold, chances are real that you could experience a power outage at some point.

Blizzards, ice storms, even just wet, heavy snow are often enough to bring a pole down and, with it, the power we depend upon to keep our homes lit and comfortable. For some with health challenges, power is necessary to their very survival.

Mid-westerners are brave and hearty souls who aren't daunted by a challenge, weather or otherwise. But, even that can be a problem if you don't know the dangers involved in making do without power.

With the help of the Iowa Association of Electrical Cooperatives and other experts, we've gathered some safety tips and tools to help you stay safe during a power outage.

PLAN AHEAD

- Sign up for local weather alerts and warnings.
- Download the road conditions app for your state highways and check it before striking out during times when weather warnings have been issued.
- Talk with neighbors and decide upon a plan of how to check in on each other, especially if someone has health problems, is elderly or has very young children.
- Determine how you will communicate if your cell or internet service is down. Does someone in your area have a landline, CB radio or ham radio that could be used to summon help in the event of an injury, fire or other emergency?
- Determine a safe, small place in your home where you can close off the doors and stay warm if your home begins to get cold.
- If you or someone in your home is dependent upon power for life support, alert your power provider and your local emergency response team. If time allows, arrange for the person to wait out the storm at a hospital or care facility with back-up generators to supply power.

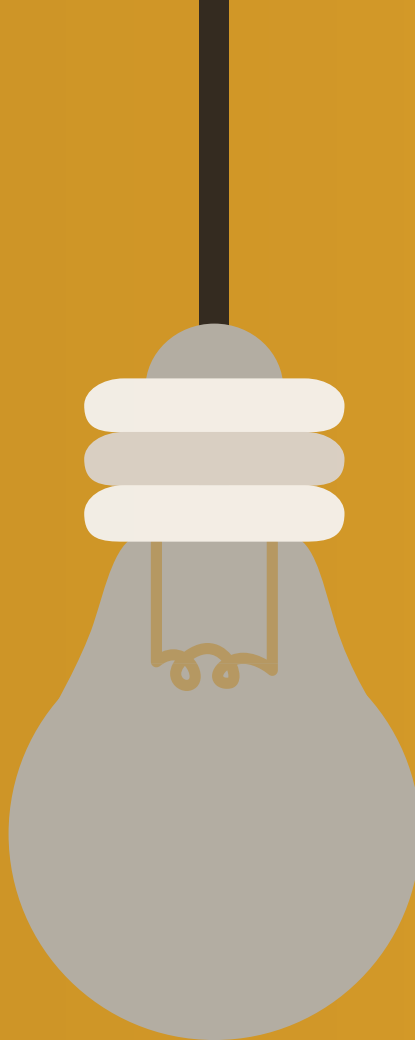
HEATING & LIGHTING YOUR HOME DURING A POWER OUTAGE

- Never use propane grills, charcoal grills, camp stoves or gasoline-powered generators in enclosed areas. Make sure you have a battery-powered carbon monoxide detector installed to alert you to the deadly gas if your furnace or other appliance is malfunctioning.
- If you do own a gas-powered generator, keep it outside and at least 20 feet from the nearest windows. Fumes can easily be blown into the home during strong storms.
- Do not use open flames such as burners on a gas stove to heat your house.
- Only use candles or lanterns in safe places where the open flame will not come in contact with flammable materials. Only use candles as needed for light and extinguish them before leaving the room.
- Do not light candles or open-flame lanterns if you smell gas in the home. If you smell gas inside or outside your home, immediately put out all open flames, shut off your gas supply, leave the area, get to a safe place, and call 911.

DOWNED POWER LINES

If the storm has pulled electrical service lines from a building or if you come across a downed line, always assume it is energized and dangerous. Avoid going near the downed line or anything in contact with it.

- If you see a downed line, notify the local authorities



immediately. Call 911 and report the location so emergency crews can get to the scene as quickly as possible.

- A downed power line can energize the ground up to 35 feet away, so keep your distance!
- Never try to move a downed power line, even if you think the line is de-energized or if using a non-conductive item. Touching the line with anything could cause injury or death.
- Never drive over a downed line or through water that is touching the line.
- If a downed line comes in contact with a vehicle you're in, do not try to exit the vehicle. Stay inside until help arrives.
- Do not attempt to save a person or animal who has

come in contact with a downed line. As much as you may want to save them, you cannot touch them without also being electrocuted. All you can do is stay back, make sure help has been summoned and wait for emergency crews to arrive to shut off the power.

CARING FOR ANIMALS

If you have pets or are responsible for livestock that may be in danger during a power outage, plan ahead to prevent suffering and loss of life due to winter storms.

- Bring pets in before the storm. If your pets stay in your home, make sure you have food and water, along with puppy pads and litter boxes they can use so you don't have to open doors to let them out.
- If you have outdoor pets and livestock, make sure they have fresh food, water and wind-proof shelter available to them in the event that you are unable to make it to the barn during the storm.
- When possible, provide shelter or windbreaks for outside livestock such as cattle and horses. Make sure they have shelter that won't be drifted in by high winds and heavy snow. Ensure that they have access to hay and water if they are at a remote location.

These are just a few of the considerations to remember during power outages and severe winter weather. There are tools available, including a downloadable Winter Storm Preparation Guide at ready.gov, that can help you be a leader keeping your family and community safe when winter weather strikes. ▼

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**Contact your local CFE Rep today
to learn more about Healthy Farms Products!**



BRINGING THE

Holiday Spirit

TO OSCEOLA COUNTY

CFE Employees to Participate in Gift Drive.

Just like that, the holidays are here once again, and time spent with family and friends is quickly approaching. Your cooperative likes to take this time to reflect on the year and give back to our communities that have supported us.

This year, CFE employees are looking forward to participating in Sharing Christmas once again in Osceola County. For more than 20 years, Osceola County has been active in the program hosted by Upper Des Moines Opportunity (UDMO) that provides holiday gifts to low-income children, seniors and disabled residents living in the county. In the last five years alone, the program has helped more than 125 families.

Katie Flick, CFE Marketing Manager, says the donation drive is a great way for employees to enjoy each other's company while also supporting families in the area.

"It's something we like to do every year," says Katie.

"It give us time to get together during the holiday season, while also giving back at the same time."

Shari Van Engen, a UDMO Outreach Specialist, has been in charge of the project for seven years, and feels the program available in Osceola County is unlike the other county programs.

"Osceola County has given to children, seniors and disabled residents for quite some time now," says Shari. "Other counties are only just beginning to diversify those who receive the gifts into including more than one option."

Shari says once the families are adopted, they try to accumulate the gifts the week before Christmas to make sure they can deliver all the gifts on time. The date for this year falls on December 16.

The Sharing Christmas program is also offered in O'Brien and Dickinson Counties, but similar programs are available across Iowa. For more information on participating in the Osceola County Sharing Christmas program, go to osceolacountydailynews.com for the list of adoptable families, and contact Shari Van Engen on Mondays, Wednesdays, and Thursdays via phone at 712-754-2573. ▼



A Midwest Comfort Classic

Recipe



Jean's Family Meatloaf



INGREDIENTS

Ingredients:

2 lbs. Ground Beef
2 Eggs, beaten
2/3 cup Milk
2 tsp. Salt
1/4 tsp. Pepper
3 Slices Dry Bread, cubed
2/3 cup Onion, chopped
2/3 cup Carrots, shredded
1 1/2 cups Shredded Cheddar Cheese

Topping:

1/4 cup Catsup
1/4 cup Brown Sugar
1 Tbsp. Mustard

DIRECTIONS

1. In a large bowl, combine ground beef, eggs, milk, salt, pepper, bread, onion, carrots, and cheese together.
2. Place in a loaf pan.
3. Mix topping and spread over the top.
4. Bake at 350° for 1 hour.

"I make this for people who don't even like meatloaf - and they love it!"

- JEAN RANSCHAU

If you're looking for a hearty recipe that is both quick and delicious, look no further. This Midwestern dish belongs in every one's recipe list. With an addition of cheese, this meatloaf becomes an instant favorite, and the carrots add texture while sneaking in some nutritional value.

Make this meatloaf this holiday season, and you won't have an empty stomach in the house!



Photo Source: www.cafedelites.com



ABOUT THE RECIPE CONTRIBUTOR, JEAN RANSCHAU

Jean and her husband, Roger, live on a ranch near Inwood, Iowa, and have been married for 57 years. When the weather starts to turn, Jean enjoys making something a little heartier, like this meatloaf, for her four kids and grandchildren. Jean says, "I make this for people who don't even like meatloaf - and they love it!" Read more about Jean and Roger and their ranch on page 11.

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98% of Ground Corn Samples are Positive for at Least One Mycotoxin. - Mycotoxin Survey, Aug 2019

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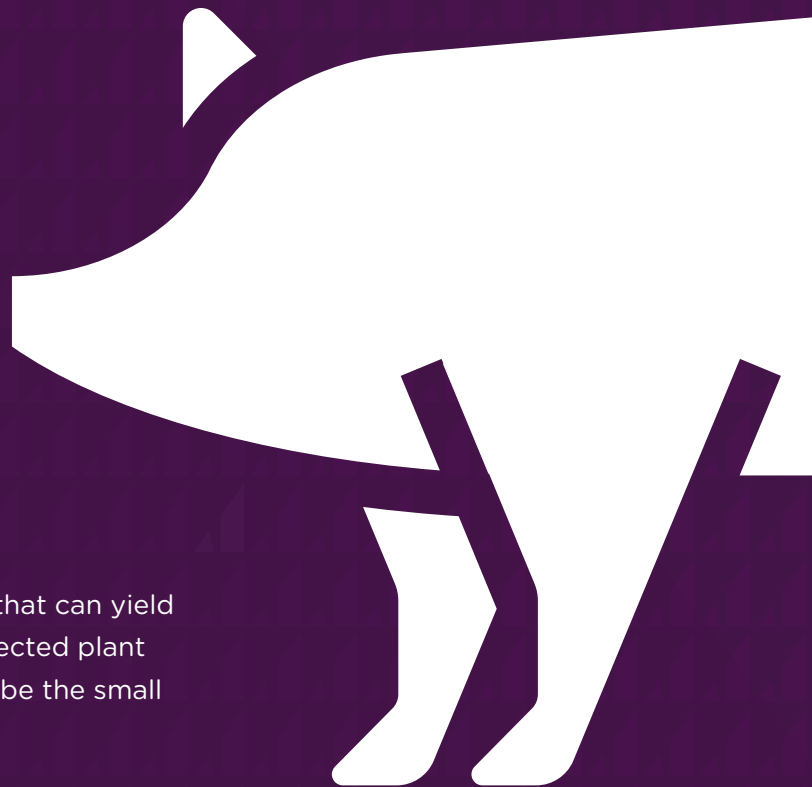
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²Trials cited: FT150F-16 TB6; FT152F-17; HF726/729; WF001; FT116aF-10; HF739 TB2; FT140F-15 TB1; WF005; WF006; FT116bF-10; FT154F-17; FT145F-16