

VISIONARY

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IN THIS ISSUE

Harvest Time

CAS

Fertilizer Recs

81-20 Open House

Harvest Safety

Grain Update

Equity Redemption

HARVEST TIME



Allan Zumpfe | SVP Grain
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Harvest is once again upon us, and it appears that all the planning and hard work will be rewarded with some very good crops in all CVA Regions. First I want to welcome our newest members to CVA in Region 8 (Northwest Iowa – Akron, Oyens, Le Mars, and Hinton). It appears that Mother Nature has treated you very fair this year, as your crops look really good up there! We look forward to serving that area many years

into the future.

At CVA, the operations, transport, and merchandising teams have been very busy preparing for what appears to be one of the best harvests we have had in recent history. The bin projects in Rising City and Wakefield are complete with the expectation that Norway will be using their first bin by October 5th and the second by October 15th. New dryers in Stromsburg, Hordville, and Hinton will be ready when corn harvest starts as will the new dump pit in Hinton. CVA continues to move grain to market on both truck and rail and, for the most part, will be very low on inventory at all locations by the start of harvest.

Our Harvest Policy will be forthcoming and will be available at any CVA Grain Location, or you can find it on our website at www.cvacoop.com once it is complete. I do not expect any major changes

this year, as we will again offer Open Storage and Price Later options to store all grain at CVA. The soybean price later will again be the default program; meaning that beans delivered to CVA will automatically be placed into Price Later Contract position when delivered. But same as last year, you can option out of it and have your beans put in Open Store by notifying the proper CVA Grain personnel prior to delivery. We use the price later soybean program so that we can better handle harvest. Meaning that in lieu of dumping more corn on the ground or forcing cash sales across the scale, we gain the ability to ship by utilizing the price later program. This is especially important for CVA and our customers during harvest, such as this year, when less than 10% of the beans that will come into our locations have been contracted.

For your marketing needs, CVA

offers a full menu of pricing programs and contracts. Our ProEdge team of Specialists and Risk Management Consultants are available to assist you in finding the right program for you. Please contact your ProEdge Representative, visit our website or call us at the York office for more information.

**HARVEST POLICIES
CAN BE FOUND AT
CVA LOCATIONS &
AT CVACOOOP.COM**

At CVA, we appreciate your business and are here to serve you today and will be in the future. Thanks again for the opportunity to handle your harvest needs and have a Safe Harvest!

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CONSOLIDATED AG SOLUTIONS, INC.

CENTRAL VALLEY AG, FARMERS COOPERATIVE AND SOUTH DAKOTA WHEAT GROWERS FORM CONSOLIDATED AG SOLUTIONS, INC.

Central Valley Ag (CVA) at York, NE and Farmers Cooperative (FC) at Ames, IA and South Dakota Wheat Growers (WG) at Aberdeen, SD have developed an innovative Cooperative to bring new opportunities to the three cooperatives and their member-owners; Consolidated Ag Solutions Cooperative, Inc. (CAS). CAS will be a Cooperative where collaboration comes together from each cooperative. This collaboration of ideas, experiences, discovery, and sharing of best practices will harness the efficiencies of these cooperatives. CVA, FC, and WG are forward-thinking Cooperatives and believe combining resources will help all parties be more prepared to meet tomorrow's challenges in agriculture. These three Cooperatives have the vision to adapt and expand abilities to compete in a global market, for the benefit of their membership.

This formation is not a merger of the three organizations. The

forming of Consolidated Ag Solutions expands the concept started by farmers to join together to pool resources for the benefit of the members.

Adding value to member-owners is extremely important to Carl Dickinson, CEO of Central Valley Ag. "As a Cooperative, we continually focus on creating and adding value for our owners. The added value of Consolidated Ag Solutions will help position CVA for our owners long into the future."

"FC believes that efficient process improvement will lead the cooperative structure into the future for our members and our employees," says Jim Chism, CEO of Farmers Cooperative Company.

Wheat Growers CEO, Dale Locken, is excited about the opportunities CAS will bring. "Wheat Growers has a rich history of looking ahead to ensure that we are able to strategically meet the needs of

our ever-changing members. We believe that by collaborating with FC and CVA we will have innovative solutions to common opportunities, providing greater benefits to our members."

Central Valley Ag Cooperative (CVA) (www.cvacoop.com) is a member-owned farmer's cooperative located in Nebraska, Kansas, and Iowa. The Cooperative provides agronomy, energy, feed and grain products and services to over 15,000 producers in the area. More than 850 full-time CVA employees strive to be the first choice for any of its producers' needs.

Farmers Cooperative Company (FC) is headquartered in Ames, Iowa and is one of the largest farmer-owned agriculture cooperatives in Iowa. FC serves over 5,300 members in a trade territory of over 3,000,000 acres. Members are served from 46 locations by 400 full-time employees. The FC mission

is to improve the economic well-being of their members and customers by being a dependable, consistent and profitable provider of markets, products and services. For more information, please visit the website at www.fccoop.com.

South Dakota Wheat Growers (WG) (www.wheatgrowers.com) is a grain and agronomy cooperative in the heart of the James River Valley of South and North Dakota. Owned by the customers it serves, Wheat Growers exists to provide value for customer-owners from Interstate 90 to Interstate 94 and the Missouri River to Interstate 29. Today, over 5,000 active producer members are using WG products and services, with an additional 12,000 equity holders, their choice is enhanced by strong patronage returns and timely equity retirement payments.

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"AS A COOPERATIVE, WE CONTINUALLY FOCUS ON CREATING AND ADDING VALUE FOR OUR OWNERS. THE ADDED VALUE OF CONSOLIDATED AG SOLUTIONS WILL HELP POSITION CVA FOR OUR OWNERS LONG INTO THE FUTURE."

- CARL DICKINSON, CEO OF CVA

Robert Dude, CEO of Consolidated Ag Solutions, Inc.





IT IS THAT TIME OF THE YEAR

HOW YOUR LOCAL ACS SPECIALIST CAN WRITE HIGHLY ACCURATE, SOUND AND EFFICIENT FERTILIZER PRESCRIPTIONS.



Mike Zwingman | RD Manager
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@CVA_AgronomyRD

It would be easy for me just to write this article about the importance of calibrating your yield monitor properly. Which is very important, but it's such a wide-ranging topic, the "how" of it all is specific to your machine. Instead, we are going to focus on how your local ACS specialist can write highly accurate, sound and efficient fertilizer prescriptions. We will need to have that conversation with you about your goals, discuss how soil sampling went, and also looking at that well-calibrated yield monitor.

This information will help us properly triangulate a solution that helps you reach your yield and profitability goals. Your ACS team will provide recommendation standards helping along the process of prescription writing. These recommendations keep profitability and sustainability of your operation in mind. But why go through all of this information? Is it really important? Is there an easier way, or an easy button for this? The answer is NO!

The information about your field that you, the customer, can provide is the key to streamlining this process and getting the product on the ground for you in a timely fashion. This early conversation helps us understand what your prescriptions look like, when and how you want to apply certain nutrients. This saves us from having to do the back and forth of fine tuning a prescription, and the headache of multiple conversations down the road.

Soil sampling is the critical

piece of information that we need to write highly accurate recommendations. Not just any sample, but samples that were taken using the correct procedures, taken from the right places in the field and processed at a reputable lab using the best quality control standards. These samples tell us what the lowest stave in the barrel is when it comes yield ability. They show us where your constraint is. Without this information we are throwing darts in the dark at a target we cannot see, from a distance we do not understand.

The last piece is the yield information; this shows us what has been taken out of your nutrient inventory by using the crop removal rates of each nutrient. With today's economy, some may want to skip replacing that inventory by skipping a year of spreading fertilizer. This is a short-term solution that could potentially create a long-term problem. Using current soil samples and committing to replacing crop removal, we

can control an individual years fertilizer cost. We have the information to make the right decisions about how big the gap between what our soils can provide, and what our crop is going to need. If we skip too many years or have a couple big crops, we easily get in a position where our fertilizer costs spin somewhat out of control.

We are ready to help you make the best decisions possible when it comes to your fertilizer investment in the next crop year and beyond. Taking the best information we can, will provide the greatest filtered, processed and insightful equations that are derived locally for you. When fertilizer recommendations become personal and not the "one size fits all", that's when they protect you today, tomorrow, and in the future.

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81-20 OPEN HOUSE

THANK YOU TO ALL OF THOSE WHO ATTENDED OUR 81-20 OPEN HOUSE! IT WAS A GREAT SUCCESS.

On Wednesday, August 26, 2015, the intersections of Highway 81 and 20, near Randolph, NE were busier than usual. However, it wasn't long lines of trucks driving to 81-20 Grain LLC. to deliver grain. It was customers, neighbors, employees, news reporters and Nebraska Governor, Pete Ricketts to name a few. They were on their way to attend an Open House at Central Valley Ag's 81-20 location. Around 2,300 people attended the all-day event. Speakers kicked off the event at 11:00 AM with a highlight being the visit from Governor, Pete Ricketts. Food was served throughout the day, prizes were given away, and visitors were able to take trolley tours of the location. These tours were guided by CVA employees, providing fun facts for visitors to enjoy throughout the ride. Central Valley Ag had planned on hosting an open house for the public to enjoy since before the \$45 million facility was completed last October. "It's tremendously exciting to have a day like

this where the owners get to come see what they own," Carl Dickinson, CEO of Central Valley Ag said. "They're truly the owners of the company and the assets are built to serve them. That's what it's all about."

Central Valley Ag (CVA) and Archer Daniels Midland Company (ADM) joined to form 81-20 Grain LLC, a 5 million bushel shuttle loader grain elevator near Randolph, NE. The facility's location at the intersection of two major highways provides area producers with convenient access. "Farmers have grown over time, and we need speed and space to serve them," says Carl Dickinson, Central Valley Ag CEO.

In addition to having 81-20 Grain at this convenient location, Central Valley Ag provides agronomy products and services from this location.

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TO VIEW MORE PICTURES
FROM THE EVENT, VISIT
CVACOOP.COM



CVA Rope Rescue teams are trained and positioned throughout our territory. These photos are from a training sessions this summer.



Brad Bousquet | VP Safety & Compliance p 402.685.5613

THE KEY TO A SAFE & PRODUCTIVE HARVEST

AS YOU ENTER THIS HARVEST, PLEASE REMIND YOURSELF AND THOSE AROUND YOU THAT THE KEY TO A SAFE AND PRODUCTIVE HARVEST IS TO LISTEN TO YOUR SAFETY CONSCIENCE.

Each year we read familiar stories of friends and neighbors working together to help finish the harvest for a farmer who was seriously injured or killed from a tragic farm accident. Agriculture and crop production continue to be one of our nation's most hazardous occupations. No one leaves their house in the morning thinking they will be injured or killed that day. It's not even a thought that someone else is going to have to finish the harvest because of a tragic accident on the family farm.

Each year countless articles provide safety tips to help ensure your health and safety during harvest. You are likely familiar with these tips such as get enough rest, stay clear of augers, etc.

Ensuring your safety during harvest doesn't require reading more lists of safety tips. It has more to do with listening to your safety conscience. It is easy to become complacent in the midst of fatigue and stress during the long days of harvest. Complacency is simply when you stop listening to your safety conscience. When the dangerous shortcuts become acceptable or when you push your body past its limits, you are ignoring your safety conscience. Your body tells you when it is time to shut down for the day and get some rest. That little voice tells you when you are taking an unnecessary risk. It is up to you to listen and hear those warnings. As you enter this harvest, please remind yourself and those around you that the key to a safe and productive harvest is to listen to your safety conscience. • • •

"ENSURING YOUR SAFETY DURING HARVEST DOESN'T REQUIRE READING MORE LISTS OF SAFETY TIPS. IT HAS MORE TO DO WITH LISTENING TO YOUR SAFETY CONSCIENCE."

- BRAD BOUSQUET, VP SAFETY & COMPLIANCE





Luke Beckman | ProEdge Grain Manager p 402.843.2416

Harvest is upon us in a “not so fast!” reality check. Where did those warm summer months go? Back is the feel of cool fall air and shorter days as we get set to harvest another good crop. Another question we are likely asking ourselves – where did those marketing opportunities go? The window to sell attractive values this growing season came and went in the matter of a few weeks. This leaves us in a tough position as we await the opportunity to sell again.

GRAIN UPDATE

Our service offerings within the ProEdge team are built to handle situations like this, though from different perspectives.

A common saying is that hindsight is always 20/20 – an overused expression in grain marketing. Our Risk Management Consultants like to avoid the saying by getting out in front of the market and managing your risk every day. Sell profits early. Sell in percentages. Diversify how you sell. These are all valued principles in grain marketing, and ones that our ProEdge Clients enjoy as part of our ProEdge Client Service. If you would like a hands-on approach to grain marketing and a partner

that serves as your vice president of risk management, getting in touch with our Risk Management Consultants is the next step. They will help you build a marketing plan and avoid the “what now?” questions altogether.

A large crop and a down market will necessitate some different strategies this year depending on your individual situation. Will you need access to storage this fall? Cash flow to pay down your operating note? Information on harvest programs? Our ProEdge Grain Specialists are your local source of CVA grain information. These individuals know everything about CVA grain contracts and our harvest

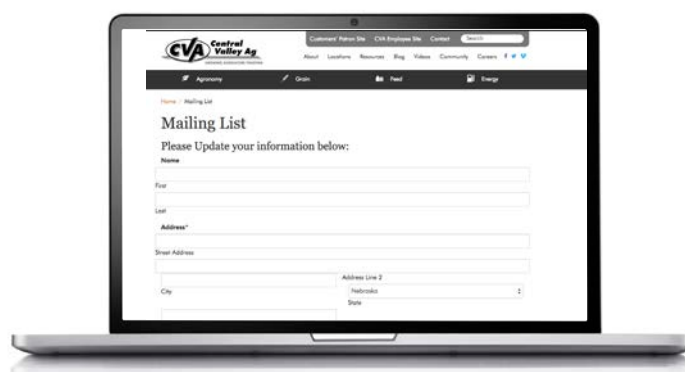
programs. They can communicate details on commercial storage and non-traditional contracts that are popular at harvest time. Harvest prices may necessitate that you store or delay the pricing of your grain this fall. Let our ProEdge Grain Specialists help you find the right solution for your unique situation!

For more information on the ProEdge team or to locate your local ProEdge Specialist or Consultant, visit our website at cvacoop.com. Thank you to our farmer-owners for your dedicated business. We look forward to serving you this fall and into 2016. Have a safe and bountiful harvest! • • •

BOARD OF DIRECTORS ELECTION



FOR MORE INFORMATION
VISIT CVACOOP.COM/VOTE



CVA NEWSLETTER SIGNUP

Would you like to receive an electronic version of the Central Valley Ag Newsletter? Would you like to be added or removed from the CVA Newsletter physical mailing list? Do you receive multiple copies? Visit cvacoop.com/mail to edit your mailing preferences!



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EQUITY REDEMPTION

Central Valley Ag (CVA) distributed a total of \$13.1 million to its member-owners in the form of equity redemptions and dividends this past fiscal year. Central Valley Ag is proud to return equity to its member-owners. Sharing the success of the company is truly the cooperative way. • • •



Marc Peters delivers check to
Dennis Wall - Hampton



Dean Barrett delivers check to
Kevin Medow - Seward



Jesse Schindler delivers check
to Bud Wilkinson - Elgin



Scott Saalfeld delivers check to
Lee Hueschen - Monroe



Scott Saalfeld delivers check to
Roger Loseke - Monroe



Scott Saalfeld delivers check to
Robert Sprunk - Platte Center

“PATRONAGE IS
ALWAYS A BIG TOPIC AT
THE BOARD MEETINGS,
AND IT’S NICE TO
KNOW THAT THE
CURRENT BOARD AND
MANAGEMENT ARE
STRIVING TO PROMOTE
THIS ENDEAVOR.”
- BILL SCHRIVER
ST. EDWARD, NE