



# INSIGHT NEWSLETTER

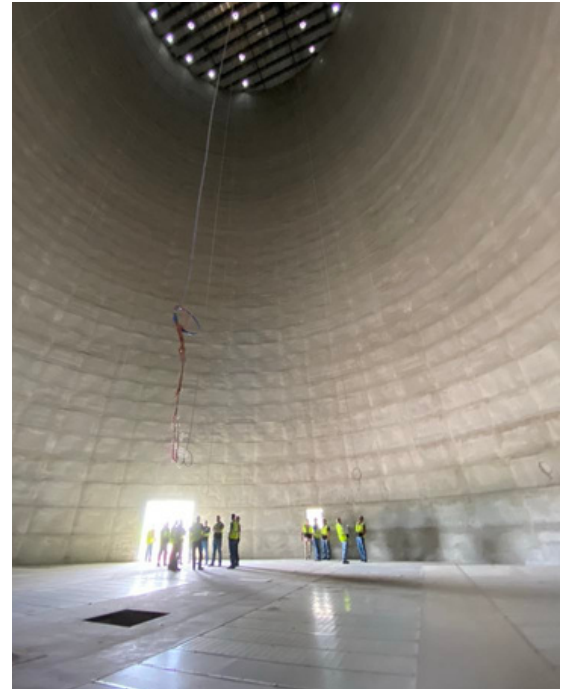
AUGUST 2025

ISSUES #42

## BOARD TOUR

Recently, the Board embarked on an extensive road tour to visit a couple Heartland Co-op locations. Their journey included stopping by the well-established site in Avon, where they had the opportunity to meet with local staff and discuss ongoing operations. The tour also took them to the brand-new site in Millerton, which has generated considerable excitement among the team.

During their visit, the Board members engaged in thorough discussions about future plans and growth strategies for locations. This tour was a significant step in strengthening our footprint and ensuring the continued success of the Heartland Co-op network.





# GRAIN DEPARTMENT

Article by Kade Mahler



The market is heavily debating what the USDA will do for the national corn yield. Currently the USDA has 181, however, StoneX released their yield survey this week showing 188 national yield.

The market seems to be pricing in a 184-186 yield and sub \$4 corn is reflecting that. Thus far our own internal Heartland yield checks are running about 10 bushels higher vs last year. Despite a record Brazilian corn crop, US corn still prices competitively in the world and we continue to see good US export numbers.

Bean prices continue to work lower in the absence of a US China trade deal, but thankfully domestic crusher margins remain favorable.

- The market is engaged in a vigorous debate regarding the USDA's national corn yield estimate.
- The USDA's estimate is 181, while StoneX's recent survey suggests a yield of 188.
- Market expectations are settling around a yield of 184-186, reflected by corn prices dipping below \$4.
- Our internal Heartland yield assessments show about a 10-bushel increase compared to last year.
- U.S. corn remains competitively priced globally despite a record-breaking corn crop in Brazil.
- Strong U.S. export figures continue to be observed.
- Soybean prices are trending downward due to the lack of a U.S.-China trade deal.
- Domestic crusher margins for soybeans remain favorable.



**Approximately how many loads of rock did it take to create the loop track at Millerton?**

- a. 150 loads
- b. 500 loads
- c. 1000 loads
- d. 1500 loads

**answer D. roughly 1500 loads or 33,000 tons!**





# AGRONOMY DEPARTMENT

Article by Jason Danner



Where has the summer gone? August is here and so is the Iowa State Fair. We are several weeks away from harvest, but anticipation and excitement are growing in the back of our mind for what is to come. First things first, all good execution starts with a plan. The plan is the blueprint of how you expect sales and operation to work together as one team to accomplish our expectations. That is what our agronomy team is doing.

Setting time to discuss our strengths and direction of each location based on facilities, product lineup and service ability. With confirmed plans and all employees knowing their expectations, we should be set up for a successful year. Servicing our customers is our number one priority while maintaining a consistent, professional, profitable marketplace that provides long-term strength and sustainability to our employees. As the crops continue to mature toward harvest, let's look farther down the road to fall agronomy season which will bring several challenges but also opportunities with price commodities of both grains and fertilizers.

With a little help from mother nature, we can accomplish both and live up to our mission statement of helping farmers produce and market profitably! Enjoy the fair, get the kids back to school and let fall season begin! Thank you and Be Safe!!

- A successful execution begins with a solid plan integrating sales and operations.
- The agronomy team is strategizing around strengths, facilities, product lineup, and service capabilities.
- Clear communication of plans and expectations is key to a successful year.
- Prioritizing customer service while maintaining a professional and profitable marketplace is essential.
- As crops mature, focus shifts to the fall agronomy season with its challenges and opportunities in grain and fertilizer commodities.
- Success relies on favorable weather conditions and aligning with the mission of helping farmers produce and market profitably.





# UPDATED ACWA APPLICATION GUIDELINES

## APPLICATION GUIDELINES

- 1** A nutrient recommendation for nitrogen and phosphorus shall be developed that considers all potential sources of nutrients including manure, legumes, etc. Nutrient recommendations shall be based on current soil test results, realistic yield goals, environmental impact, producer management capabilities, and leveraging 4R nutrient stewardship practices.
- 2** Delay fall anhydrous applications without a nitrification inhibitor until soil temperatures are 50°F, trending lower.
- 3** Regardless of time of year application occurs, encourage use of other supporting nutrient management technologies such as stabilizers, slow-release fertilizers, incorporation or injection, soil nitrate testing and other technologies that minimize loss to surface or ground water resources.
- 4** If the producer is participating with USDA Conservation Programs, additional considerations for producer conformance with NRCS 590 Nutrient Management standard shall be followed.
- 5** Encourage use of other supporting practices where feasible, including:



Bioreactors



Saturated Buffers



Stream Buffers



Wetlands



4R



Cover Crops



# INTERN TOUR



## INTERN SPOTLIGHT

Spotlights by Maddie Peiffer



Meet Carсен Saker, a recent graduate of Johnston High School who will be attending Iowa State University in the fall to study Agricultural Systems Technology. This summer, Carсен is working as an Operations Intern at Heartland Co-op. His daily tasks include moving grain and performing general maintenance. One of his favorite parts of the job is learning about seed varieties and how they perform throughout the planting season. "It's been really interesting to learn how different seeds respond," he said. Carсен chose Heartland for his internship because he wanted to gain experience in the cooperative system. "It seemed like a great place to work and learn right out of high school."



Riley Lerdal, a junior at Iowa State University majoring in Agricultural Business and International Agriculture with a minor in Agronomy. This summer, she is serving as a Sales Intern at Heartland Co-op. Her responsibilities include scouting fields, delivering products to farmers, and joining sales calls. Riley enjoys the variety of her internship and the opportunity to experience many different aspects of the cooperative. "I like that there's a little bit of everything, when it comes to learning about different positions and roles" she said. What stands out to her most is the positive work culture. "Everyone is helpful and welcoming—it really feels like a team."



Ben Brushaber, a junior at Iowa State University majoring in Agronomy. This summer, Ben is gaining hands-on experience as a Sales Intern with Heartland Co-op. He splits his time between scouting fields and helping at the mix plant in Minburn. Ben enjoys the hands-on learning experience and the fast-paced environment of the mixing plant. "Working at the mix plant is fun and interesting—I'm always learning new things," he shared. One of his favorite parts of the job is learning about chemical interactions and proper mixing practices. "I enjoy learning about the proper mixing orders and how different chemicals react and work together," he said. This internship is giving him a real-world look into agronomy and agricultural sales—and he's making the most of every learning opportunity.



## ENERGY DEPARTMENT

The Heartland Co-op Energy Department is having an August through September 2025 packaged oil sale.

Please print the attachment and post where customers can see it. Please promote the sale along with propane and refined fuel contracting and Bulk/Packaged DEF products.

# SALE

*packaged oil*



August 1, 2025 through August 31, 2025

**All other cases (quarts) oil in inventory is 5% off!**



While supplies last!

### Energy Department Contacts

Adam Gardiner (central)  
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515-468-8964  
[nhyde@heartlandcoop.com](mailto:nhyde@heartlandcoop.com)





We want to say a big thank you to everyone that came out to the Field day a couple of weeks ago. Would you like to learn more?

Check out our Conservation page or reach out to one of our Heartland Co-op Conservationist.



Contact the conservation team if you have any questions about cover crop cost share.

**Ruth McCabe- 515-418-8358**

**Emery Davis- 515-250-5243**

**Nolan Grove- 515-971-8278**

**Lydia English- 515-250-1511**



# FEED DEPARTMENT



Are you grazing cattle on pasture? It's crucial to ensure your herd receives the proper nutrition to thrive, and Heartland Co-op offers an excellent selection of mineral tubs and other supplements designed to support your investments effectively. These products can help maintain the health and productivity of your cattle, ensuring they get the essential nutrients needed for optimal growth and development.

If you're interested in learning more about how these supplements can benefit your cattle or need assistance in choosing the right products for your specific needs, don't hesitate to reach out to your feed specialist. They can provide you with detailed information and guidance tailored to your operation.



## STRESS TUB

HL STRESS | NET WT. 200 LBS.

One tub for up to  
50 calves

### KEY NUTRIENTS:

**15% PROTEIN**  
**3% FAT**  
**1.5% FIBER**

- Feed at weaning
- Enhance health during the transition period
- Boosts immune health with high levels of vitamin A



## PROTEIN TUB

HL AN 30 | NET WT. 200 LBS.

One tub for up to  
25-30 head of cattle

### KEY NUTRIENTS:

**30% PROTEIN**  
**3% FAT**  
**2% FIBER**

- For self feeding to grazing cattle
- Expect ½ lb. per head daily consumption
- High in iodine, manganese, protein and zinc



## MINERAL TUB

HL MINERAL | NET WT. 200 LBS.

One tub for up to  
25-30 head of cattle

### KEY NUTRIENTS:

**12% PROTEIN**  
**3% FAT**  
**1% FIBER**

- For self feeding to beef cattle
- Expect ½ lb. per head daily consumption
- High in copper, manganese and zinc



## REPRO TUB

HL REPRO | NET WT. 200 LBS.

One tub for up to  
25-30 head of cattle

### KEY NUTRIENTS:

**22% PROTEIN**  
**3% FAT**  
**3% FIBER**

- Designed to improve immune response and calf health
- Expect ½ lb. per head daily consumption
- High in copper, protein, vitamin A and zinc

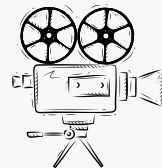
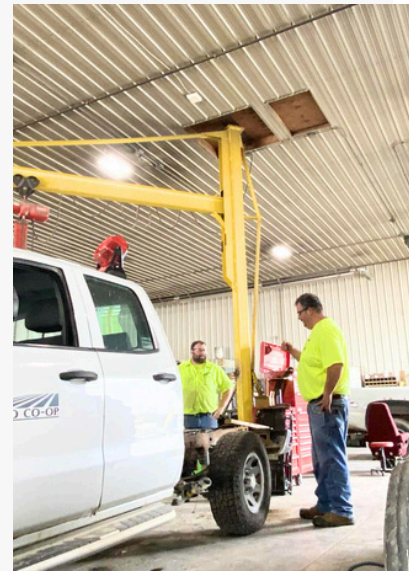


## HEARTLAND HEROS

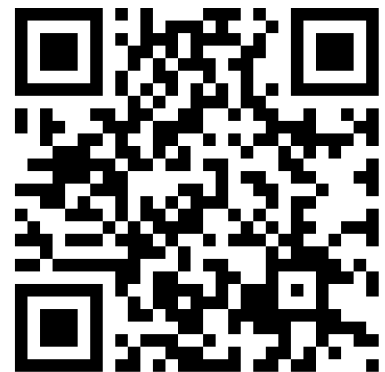


Dwight

# ONE HEARTLAND



Watch full story here



Scan me>>





## GROWING IN EXCELLENCE — CELEBRATING ONE HEARTLAND

**ONE**  
HEARTLAND

Growing in Excellence – Celebrating the ONE Heartland Award

At this year's kickoff meeting on August 20, we'll present the very first ONE Heartland Employee Award, a celebration of employees who go above and beyond. Nominations poured in from across the co-op, recognizing people who step up for their teams, treat customers like they matter and make Heartland a co-op you can count on.

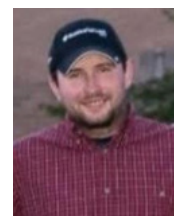
These nominees embody what ONE Heartland is all about and show us what Growing in Excellence looks like in action. Help us congratulate our winners Sherman Ubben, Jake Kinsey, and Keaton Thorn.

## Congratulations!

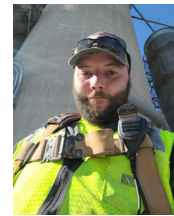
### ONE Heartland Award winners



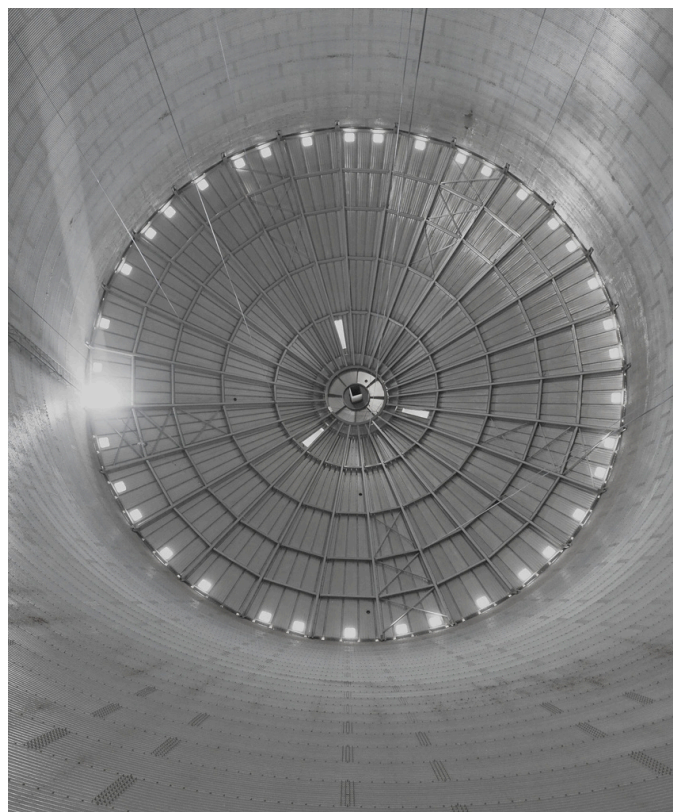
Sherman Ubben



Jake Kinsey



Keaton Thorn



Do you have Heartland Insight or photos? We would love to hear your ideas. Thanks for your support!

Contact Kristin>> [kschmit@heartlandcoop.com](mailto:kschmit@heartlandcoop.com)



## Employee Anniversaries

### 15 + years

Larry Hoffman- 38

Mark Knop-33

Dirk Benn-23

Jason Danner-23

Carrie Edwards-17

Deak Pinegar-17

Vernon Bailey-16

Jennifer Millsap-14

### 1 year

Matt Steiner

Gabriel Walski

James Hulbert

Eric Sundwall

Avery Hines

Edward Schroeder

### Over 10 + years

Leah Ray-14

Jim VOn Dolteren-14

Naomi Sanchez-10

Mike Hildebrand-10

### 5 years

James Keyes

Kyle Dredge

Ruth McCabe

Bailey Hasley



**HEARTLAND CO-OP**