



# INSIGHT NEWSLETTER

OCTOBER 2025

ISSUES #44

## COOPERATIVE MONTH

Article by Kristin Schmit



Cooperatives were created to allow individuals to pool resources for a common economic, social, or cultural need, offering benefits like lower costs, improved quality, and increased bargaining power.

Their core benefit is solving problems that a person couldn't solve alone, leading to greater economic participation, wealth creation, and community strength.

The first farm cooperative in the United States was formed in 1810, with a dairy cooperative in Goshen, Connecticut,

The first Grain Elevator Cooperative was established in 1857 in Madison, Wisconsin.

The first Iowa cooperative was the Marcus Shipping Association, founded by grain farmers in 1887.

October is National Cooperative Month, what a great opportunity to share our history and help people better understand how cooperatives work for the greater good.

The "original" Heartland Co-op was formed in 1987 with a merger of three cooperatives with facilities in Panora, Dallas Center, Minburn and Granger. Panora Farmers Cooperative was formed in 1947. Farmers Cooperative Company of Dallas Center was formed in 1919. Minburn had been a private elevator until it became Minburn Cooperative Elevator in 1945. Minburn purchased a private agronomy plant located at Granger in 1986. In a 1991 merger, Booneville Cooperative Elevator Company (a cooperative formed in 1949) was added through a merger. In the following year, 1992, Lavery Elevators (a private elevator) in Indianola, was purchased.

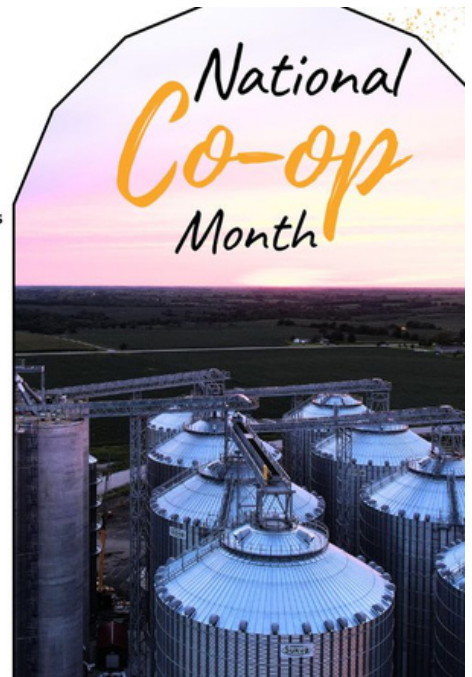
Years later, we've expanded significantly and now a family of facilities and locations that span various regions. Despite this growth, our core values remain unchanged, and our motto stands firm and unwavering. We are dedicated to *helping farmers produce and market profitably*. Ensuring that they can thrive in an ever-evolving agricultural landscape. Our commitment to supporting farmers is stronger than ever, as we continue to provide them with the resources and guidance they need to succeed.

### BENEFITS OF COOPERATIVES

- Collaboration among members to tackle challenges and solve problems
- Democratic control via member ownership
- Lower expenses for members
- Access to otherwise unavailable products/services
- New market opportunities for cooperatives and members
- Increased member earnings



National  
*Co-op*  
Month



# GRAIN DEPARTMENT

Article by Kade Mahler



Government shutdown is leaving the grain markets somewhat in the dark with zero USDA reporting.

Big news this week is the US/China trade war is very much a HOT war again. China came out with stringent exports restrictions on rare earth metals which resulted in a stern response from President Trump while canceling his upcoming meeting with the President of China.

It certainly feels as though the ship has sailed for the US to export soybeans to China this year.

A lot more farmer beans went home this year due to the trade war which leaves us optimistic on potential for large corn receipts despite the yields being off in many areas vs last year in Iowa.

- The government shutdown has halted USDA reporting, leaving grain markets uncertain.
- The US/China trade war has intensified, with China imposing strict export restrictions on rare earth metals.
- In response, President Trump has canceled his upcoming meeting with the Chinese President.
- The opportunity for the US to export soybeans to China this year seems unlikely.
- More farmers retained their beans due to the trade war, creating optimism for large corn receipts despite lower yields in many areas compared to last year in Iowa.



**What location?**

- a. Elberon
- b. Fairfield
- c. Pickering
- d. Minburn

Learn more about  
the location here



# AGRONOMY DEPARTMENT

Article by Jason Danner



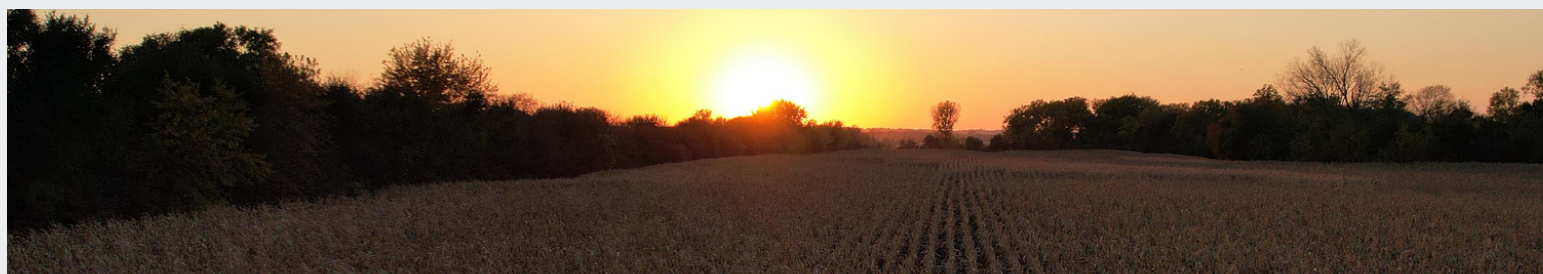
Harvest is in full swing!! Last weeks of September and Early October has given us b-e-a-utiful weather in the mid to high 80's and 60's in the evenings. A few customers started out on corn before turning their sites into soybeans. We talked about diseases pressure all summer long from southern rust in corn to white mold to sudden death in soybeans. BOY, were we correct.

Corn yields have taken a major hit around 20% less bushels due to southern rust and stalk quality. We talked about the importance of fungicide applications last month and there are huge differences showing up in yield data comparing untreated to one application and even better yet two applications, around 50 to 100 bushels gains. Like I said, soybean harvest is rolling along and yields so far have been surprising.

Soybeans yields are doing great for the most part, due to all the rainfall, which we thought we had too much. Soybeans, normally don't like "wet feet" but we must have dried out long enough to capitalize on the moisture. Commodities prices are not helping us out, agronomy conversations have been challenging on dry fertilizer commitments but by thinking outside the box with value added recommendations, we can get better nutrient uptake efficiencies from our existing soils and keep our bottom lines in check.

We know applying nothing is not the Answer for success. Don't set yourself back five to six years by not applying fertilizer. Remember, It's All About the Bushels!! Be Safe and Have a great October. Thank you.

- The harvest season has benefited from beautiful weather with temperatures in the mid to high 80s during the day and 60s at night, allowing for a smooth transition from corn to soybean harvesting.
- Corn yields have been significantly impacted, facing a 20% decrease due to southern rust and poor stalk quality; however, applying fungicides has shown a considerable yield improvement of 50 to 100 bushels with one or two applications.
- Despite initial concerns about excessive rainfall, soybean yields have been surprisingly strong, aided by effective moisture management, though challenges remain with commodity prices and fertilizer commitments.





This autumn has brought some good news for many of our agricultural customers. Thanks to favorable late-season weather, we've seen lower-than-usual demand for propane for grain drying. The warmer, drier conditions have allowed grain to dry down naturally in the field, saving many farmers a substantial expense on their propane bills this harvest season. It's a welcome relief for farmers considering the current market.

Looking at the broader market, we're heading into the winter heating season with a strong propane supply picture. U.S. inventories are well-stocked, and production has been robust. This supply cushion, combined with the lower-than-anticipated draw from grain drying, helps create a more stable environment as cold weather approaches. While market events like severe cold snaps can always cause price volatility, the overall inventory levels suggest that any spikes in spot prices this winter might be somewhat mitigated.

Now is the time to secure your winter fuel supply. If you haven't locked in your price for the heating season, it's not too late to consider one of our contracting options. Contracting offers peace of mind by setting a fixed price for a set number of gallons, protecting your business or home from the demand-driven price increases that typically occur during the coldest months. Locking in your rate helps with budget stability and ensures you have the fuel you need when you need it most. Give us a call today to discuss the best option for your home or operation!

**Do I Need Propane?**

- Check your gauge once a month
- Keep your tank area clean
- Time to order at 25%

Refill at 25%

Call your Heartland Co-op Energy Rep for Service

**HEARTLAND CO-OP**



## Energy Department Contacts

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## CONSERVATION

Article by Lydia English

Saturated buffers are currently being installed as part of the conservation team's latest 'Batch and Build' in Tama and Grundy counties. These edge-of-field (EOF) conservation practices are largely invisible from above ground. Construction entails installing a water control box and trenching a lateral distribution line along a riparian buffer.

Once functioning, the saturated buffer diverts water from a tile outlet into the vegetative buffer, removing nitrogen and sediment before the water reaches streams. During peak rainfall events, the control box allows water to circumvent the buffer, ensuring no water backs up into the crop fields.

This batch of EOF structures will treat 24 tile outlets and over 1,500 upland crop acres. The conservation team always has multiple batches of EOF projects going. Next summer we will be installing more structures in the Middle Iowa and Lower Cedar watersheds. We also welcome visitors to our sites. Last month, the conservation team coordinated a visit to saturated buffer sites with our partners, Practical Farmers of Iowa, as well as representatives from PepsiCo, Unilever and Cargill. Many large Consumer Packaged Goods (CPG) companies have set environmental goals for their supply chains, and funding conservation farmer practices is one of the ways they can reach these goals. Unilever sponsored a portion of the conservation team's time managing this batch of EOF structures.



Contact the conservation team to learn more about our Batch and Build process!



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

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

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

# FEED DEPARTMENT

Article by Garrett Billington

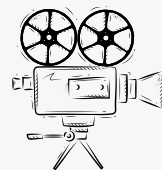
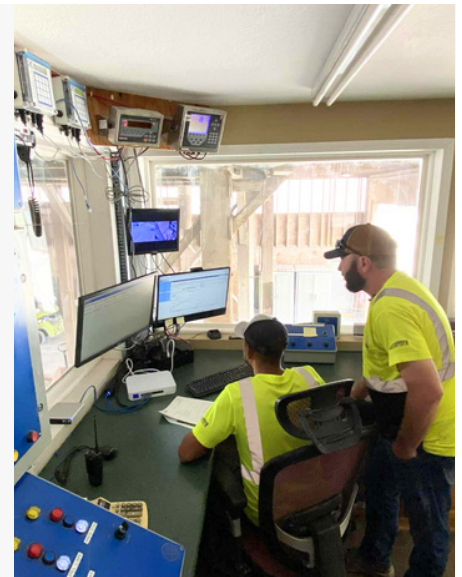
|                                                                                                         |                                                                                                                 |                                                                                                    |                                                                                                                                |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>STRESS TUB</b>                                                                                                                                                                        | <b>PROTEIN TUB</b>                                                                                                                                                                               | <b>MINERAL TUB</b>                                                                                                                                                                   | <b>REPRO TUB</b>                                                                                                                                                                                                  |
| <b>\$125/TUB*</b><br>HL STRESS   NET WT. 200 LBS.                                                                                                                                        | <b>\$130/TUB*</b><br>HL AN 30   NET WT. 200 LBS.                                                                                                                                                 | <b>\$135/TUB*</b><br>HL MINERAL   NET WT. 200 LBS.                                                                                                                                   | <b>\$140/TUB*</b><br>HL REPRO   NET WT. 200 LBS.                                                                                                                                                                  |
| One tub for up to 50 calves                                                                                                                                                              | One tub for up to 25-30 head of cattle                                                                                                                                                           | One tub for up to 25-30 head of cattle                                                                                                                                               | One tub for up to 25-30 head of cattle                                                                                                                                                                            |
| <b>KEY NUTRIENTS:</b><br>15% PROTEIN<br>3% FAT<br>1.5% FIBER                                                                                                                             | <b>KEY NUTRIENTS:</b><br>30% PROTEIN<br>3% FAT<br>2% FIBER                                                                                                                                       | <b>KEY NUTRIENTS:</b><br>12% PROTEIN<br>3% FAT<br>1% FIBER                                                                                                                           | <b>KEY NUTRIENTS:</b><br>22% PROTEIN<br>3% FAT<br>3% FIBER                                                                                                                                                        |
| <ul style="list-style-type: none"> <li>• Feed at weaning</li> <li>• Enhance health during the transition period</li> <li>• Boosts immune health with high levels of vitamin A</li> </ul> | <ul style="list-style-type: none"> <li>• For self feeding to grazing cattle</li> <li>• Expect ½ lb. per head daily consumption</li> <li>• High in iodine, manganese, protein and zinc</li> </ul> | <ul style="list-style-type: none"> <li>• For self feeding to beef cattle</li> <li>• Expect ½ lb. per head daily consumption</li> <li>• High in copper, manganese and zinc</li> </ul> | <ul style="list-style-type: none"> <li>• Designed to improve immune response and calf health</li> <li>• Expect ½ lb. per head daily consumption</li> <li>• High in copper, protein, vitamin A and zinc</li> </ul> |

Busiest time of the year for farmers and Heartland Co-op employees. The feed team wants to extend a sincere thank you to everyone that is putting in the long hours and making things happen for Heartland Co-op and our producers.

We are excited to start our annual promotion of the Heartland Cattle lick tubs. As the combines make their way through the corn fields they are leaving behind a valuable feed source for cows. Cattle grazing corn stalks and or dormant pasture is an efficient and cost-effective winter feeding strategy for many cattle producers. Rotational or controlled grazing helps cattle make the best use of the available residue while preventing overgrazing and soil compaction. If an average corn field yields 150 bushels/acre there will be roughly 2,400lbs of husks and leaves and fallen ears per acre. A 1,400 lb cow will consume roughly 2.5% of her body weight in a day. That is about 35lbs per head per day. While this is a very cost effective and convenient practice to winter cows, cattle will select the best parts of the corn residue to consume so some may be left in the field causing your calculated days of grazing to be skewed.

To optimize the available forage the best supplement to provide would be protein. Supplementing protein provides nitrogen to the rumen microbes to better ferment and break down poorer quality forages. The Heartland All-Natural 30 tub is specifically designed for this kind of grazing. It is a tall task to find another tub with 30% all natural protein. Most tubs with elevated protein levels are dependent on non-protein nitrogen (urea).

The Heartland Tub Promotion is \$40 off a full pallet of the same product.



Watch full story here



Scan me>>



**>> SAFETY & SUCCESS  
GO HAND-IN-HAND**

**ONE  
HEARTLAND**

Harvest is in full swing, and the pace is fast with long days in the field. Staying safe is critical to keeping everyone productive and getting the season finished strong.

Quick reminders to keep in mind this harvest season:

- Take a moment to think through each task before starting
- Check equipment and surroundings regularly
- Look out for your teammates and communicate clearly
- Follow safe procedures even when time is tight
- Remember that every safe action supports our sales and customer relationships

Safety, teamwork, and focus on our priorities make all the difference. When each location and department pulls in the same direction, that is One Heartland in action. Together, we can keep our team safe, serve our customers well, and finish harvest strong.

## Employee Anniversaries



### First 40 hours

Jerry Flanders  
Travis Lopez  
James Wayland  
Oren Charles  
Juan Chavez  
Mikaela Connelly  
Douglas Cruise  
Angel Lopez  
Aaron Smallfoot  
Mckenna Bloodsworth  
Meleena Chambers  
Stephen Cleppe  
Victoria Fonfara  
Gabe Gilman  
Gregory Iedema  
Cammie Milner  
Blake Owens  
Bailey Renner  
Jose Zavala  
Drew Dostal  
Katherine Irlbeck  
Debra Neubauer

Olmar Pinon  
Roberto Villarreal  
Michael Weaver  
Kalee Biggers  
Natalia Brown  
Ashley Connett  
Clinton Markley  
Randall Sellers  
Tristan Sparks

### 5 years

Keith Findley  
Robert Stopek

### 10 years

Mark Wedig  
Kirk Hammitt

### 1 year

Jami Abernathy  
James Engler  
Melissa Jahnke  
Stella Sayers  
Mike Evers  
Ben Beran  
James Cook  
Phillip Corkrean  
Howard Davis  
Jeff Jackson  
Jerad Lemon  
Robert Miller  
Lawrence Molln  
Jeremy Nelson  
Bart Porter  
Julie Waltz  
Michael Waltz