



# COMMUNICATOR

DIVERSIFIED | INNOVATIVE | EXCEPTIONAL VALUE



## CONSISTENT, FORWARD THINKING

Despite the pandemic, the shortages of transportation and labor, and the rising prices of almost everything, NuWay-K&H Cooperative once again achieved positive results and surpassed its goals for Fiscal 2022. We're poised to do more of the same in 2023.

Our challenge, going forward, will be to replace the wisdom and expertise of employees who have served us well for decades and are now retiring. In a recent poll, 30% of our current staff told us they are within five years of retirement. How do we acquire and retain the talent necessary to provide our members with exceptional value?

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# A YEAR IN THE REAR-VIEW MIRROR



## KEVIN JONES, PRESIDENT / CEO

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NuWay-K&H Cooperative has closed its books, as of August 31, on the 2022 fiscal year.

Good news! We were able to achieve all our financial goals, continue to strengthen our balance sheet, continue to reduce our debt, and continue to retire equity. Across the board, we have accomplished what we set out to accomplish for 2022 and are positioned to move into 2023.

You can read a more detailed description of these 2022 achievements in the story by our CFO Tyler Olson, on page 5 of this newsletter.

### RETIRING WISDOM

The biggest news I can share with you is that Mike Koppen, our VP of Energy Sales/Marketing, has announced his retirement effective Jan. 1, 2023.

After 43 years with our company and its predecessors, the wisdom and experience Mike has accumulated is truly impressive. I want to publicly congratulate and tell you a little bit about him. I think this will define who Mike is and the company he works for.

Mike was a bit hesitant about the 2018 merger between K&H Cooperative and NuWay Cooperative. He calls himself “a stubborn German.” When we first talked; however, Mike told me that he would give the merger a chance.

Since then, Mike embraced the merger and has been 100% supportive. The union has been successful for both companies. I’ve only worked with Mike for five

years, but our friendship and my appreciation of him has been fantastic.

At this point, I will be temporarily assuming Mike’s responsibilities as VP of Energy Sales/Marketing. We’re currently working on how to structure this role going forward. As we decide, we’ll communicate that decision to you.

Well done, Mike!

### LOOKING FORWARD

As we move into NuWay-K&H Cooperative’s 2023 fiscal year, we are positioned well and expecting good financial results.

The thing we’re focused on right now is replacing leadership and experience. Two long-time employees have retired recently—Dan Schley and now Mike Koppen. Between them, Dan and Mike can boast almost 90 years of experience. We are sad to see them go but grateful for their service, and we expect more staff to join them in bringing careers to a close. Replacing talent is a priority for the cooperative.

We have adjusted well to change with staffing in the past and are always proactive about staffing change in the future which has helped us stay ahead of the game.



**“We are positioned well and expecting good financial results.”**

*Kevin Jones, President / CEO*

## HARVEST TAKEAWAYS: PLAN AHEAD & TAKE DELIVERY EARLY



**JAKE OLDENBURG,  
VP OPERATIONS**

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This fall has NOT been typical. We've had few breaks this harvest, which means we've had to enlist more resources to serve our customers. These resources include other trucking companies to haul transport loads of propane and additional tank wagons to haul refined fuels. We have a pretty good network of resources from past experience, and we're not afraid to reach out to new haulers. Sometimes that makes a big difference in being able to deliver product in a timely fashion.

No two years are the same. Will supplies of agronomy and energy products be available in 2023? What is going to be the challenge this coming year?

We're most proud of our employees, who worked through this harvest season without much rest to deliver what you need and want. Our employees are expected to be at the ready all the time. That's the exceptional value we talk about.

One example of this exceptional value is our promise to deliver fuel within two or three days. At one point in this busy harvest season, the delivery window stretched to four days or more. Your cooperative responded by adding four trucks and drivers to help Cenex's AFD (Automated Fuel Delivery) bring that fuel delivery time down to the expected window. For some drivers, delivering energy was not in their job description, but they jumped right in to help.

Our leadership team together with our outstanding employee group has been very responsive in thinking outside the box to come up with solutions for delivering exceptional value.

Are we going to address some things, once the season is over, to make sure things run more smoothly next

season? Absolutely. If we want to be successful long term, we'll need to do just that.

Communication is big and involves a lot of moving parts. Communication from you to your account manager is key, as is planning ahead. In the coming months, I'm sure you will be making plans for the upcoming growing season. Please make sure your Account Manager is informed of those plans so they can keep us up to speed of what we are up against. Also, once those plans are set, I'd recommend taking delivery of the products you have purchase as early as you can to avoid any issues that may arise in season.

### LIVING IN THE BOLD COLD

In closing, I'll mention a couple of things as we approach the end of the year. Pay attention to the weather. Several sources are forecasting this winter to be colder than normal. Please keep an eye on your propane supply tanks and give us a call when the gauge gets down to 20%--even those of you on scheduled delivery. Glance at your tank at least once a week and call us when the level gets low. The more eyes the better.

And, when we do get snow, please shovel a path to your propane supply tank. Our delivery people try to make 20 or more stops a day, and they drag up to 150 feet of hose to your tank. Please, keep their job safer and help make us be more efficient in serving your neighbors.



*Please shovel a path to your propane supply tank this winter.*

# FY 2022 FINISHES STRONG

**TYLER OLSON, CFO**

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We have officially closed out another fiscal year for NuWay-K&H Cooperative. Our auditors, CarlsonSV, performed their physical inventory audits on September 1 and their in-house review of our financial performance the second week in September. We reviewed the audit with your cooperative's board of directors at their September meeting and have received our completed "audited financials" from CarlsonSV.

*Both for our members and their cooperative, 2022 represents another year's operations and mission completed.*

In a previous article, I said we were on track to meet our budgeted goals, and we did just that. We have also improved our balance sheet and continue to create flexibility for NuWay-K&H Cooperative for future years in all divisions of the company. Let's take a look at some of the final audited numbers and give you more insight into them.

OVERALL P&L		
	2022	2021
Sales	\$124.2m	\$89.5m
Gross Margin	22.3m	19.4m
Total Expenses	21.9m	21.4m
Other Income	2.9m	4m
Net Margin	\$3.0m	\$4.1m

Our Overall Company P&L reflects the 2022 financial results of many of our members. We had price increases in every sector but were able to manage the rising costs and expenses to ensure a successful year.

The sales increase is reflective of the increased pricing in fuels and fertilizers. This up market also creates margin opportunity based upon buying behaviors that are conservative yet still meeting our member's demand.

We are very proud of the slight increase in overall expenses for FY 2022 as cost increases have been happening all over. These expenses continue to remain a topic of conversation as we enter FY 2023.

BALANCE SHEET		
	2022	2021
Current Assets	25.8m	23m
Total Assets	77.4m	74.9m
Current Liabilities	21.6m	19.6m
Total Liabilities	77.4m	74.9m

Our Balance Sheet, as stated before, continues to improve and is the core (the foundation) of NuWay-K&H Cooperative. We continue to improve and replace our

rolling stock and maintain our facilities to meet our members' expectations and to keep the cooperative healthy and changing with the times. As we establish partnerships that provide a direct return to our members, we will reinvest these earnings directly back to NuWay-K&H Cooperative.

Earlier, I mention our balance sheet as being flexible. By that I mean your cooperative has performed financially well each year while still maintaining a long-term outlook.

DIVISION SALES VOLUMES & DOLLARS		
	2022	2021
Total Fertilizer (Tons)	36.5k	43.9k
Total Chemical Sales (\$)	10.5m	8.0m
Total Seed Sales (\$)	7.4m	7.3m
Total Energy (Gal)	27.2m	26.8m
Total Retail Sales (\$)	21.3m	16.5m

Thank you for collaborating with us and for supporting your cooperative. Please feel free to reach out to me if you have any questions. We look forward to serving your future needs.

**“Our balance sheet continues to improve and is the core (the foundation) of NuWay-K&H Cooperative.”**

*Tyler Olson, CFO*

# INNOVATIVE: INTRODUCING GREENEYE™

**JEFF CRISSINGER, VP OF AGRONOMY SALES / MARKETING**

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On October 25, NuWAY-K&H Agronomy loaded one of its Hagie STS1600 sprayers on a truck destined for an off-site assembly location in another part of the United States. Over the winter months, this sprayer will have a Greeneye™ Technology selective spraying system installed. This will transform our Hagie from a standard broadcast sprayer into a smart sprayer that will use camera vision, artificial intelligence, and deep learning to revolutionize how crop protection products are applied to our crops in the upcoming growing season and beyond.

Some call this Greeneye application technology “selective spraying”. What it could result in is the reduction of contact herbicide use by up to 80% or more, improving weed control efficacy, increasing plant health and raising crop productivity.

## WHY GREENEYE?

Here are some key features, benefits, and components of Greeneye’s proprietary 120-foot aluminum boom system that helped NuWay-K&H Agronomy determine that Greeneye was the right fit for us:

- **Dual Line:** Allows us to broadcast apply one set of crop protection products through a main spray line while simultaneously applying a second set of crop protection products through a site-specific spray line.
- **Out-front Boom:** Because the Hagie has the boom out front, it allows our applicators to easily view the boom while spraying in order to better ensure that the system is working properly, not to mention keeping the precision components cleaner.
- **Camera Vision:** Twenty-four high resolution cameras scan the spray area to gather data that is fed into the processing units to allow them to differentiate crops from weeds.
- **High Intensity Lighting:** Seventy-two high intensity lights on the spray boom constantly illuminate the camera viewing area to eliminate shadowing and help with accurate plant identification.
- **Processing Power:** Twelve processing units identify weeds as small as one inch and trigger the appropriate spray nozzles in real time at speeds up to 15 miles per hour.
- **Spray Nozzle Resolution:** The precision line will have 144 individually controlled nozzles at 10-inch spacing, giving this system the highest spray resolution in the industry and making it highly efficient.
- **Separate Precision-Line Spray Tank:** Having a separate spray tank on the sprayer allows us to use our full 1,600-gallon main tank capacity, effectively reducing load frequency.
- **Data Collection and Scouting Reports:** While traveling through the field, the Greeneye system will use artificial intelligence to identify and map weed densities down to the species level, as well as take crop stand counts, allowing us to use this information in other future applications. Eventually, Greeneye will identify nutrient deficiencies, insects, and disease presence during the spray pass.
- **Potential Banding Capability:** When see and spray applications are not necessary, dual lines and nozzles at 10-inch spacing should also give us the ability to specifically apply value-added products such as

biologicals, fungicides, and micronutrients directly over the row using the precision line, while applying broadcast herbicides through the main line. This will help growers spread out input dollars and boost crop production potential.

**OUR PURPOSE**

In 2023, NuWay-K&H Agronomy will have four main initiatives for its new Greeneye technology:

1. Find ways to create product use efficiencies through enhanced application strategies to utilize customers input dollars more effectively.
2. Help customers re-invest and re-allocate resources into additional yield enhancement strategies to create increased yields and incremental profit at the farmgate.
3. Explore opportunities to help determine if reduced applications of pesticides to crops can increase overall soil and plant health plus improve productivity.
4. Explore avenues related to environmental and sustainability benefits for both customers and NuWay Agronomy.

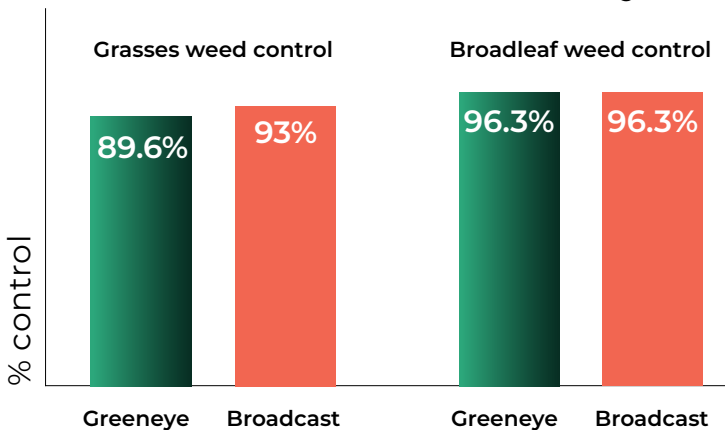
Greeneye Technology uses the slogan "Spray Less, Grow More" and we couldn't agree more. Together,

our mission is to apply crop protection products more efficiently to increase productivity and profitability for our customers.

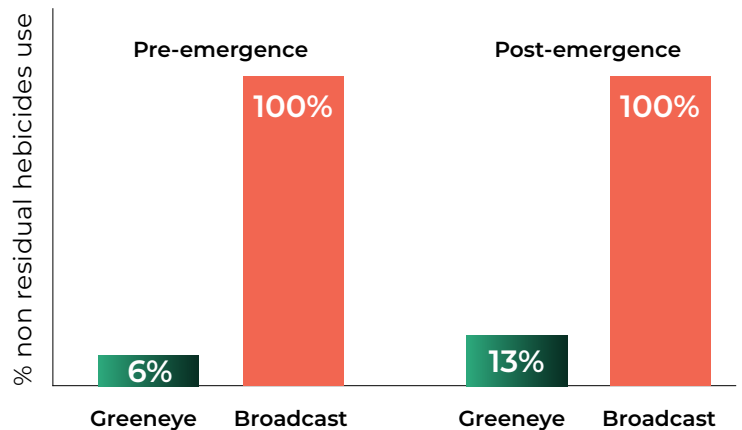
Are you interested in trying Greeneye in 2023? We are developing options for you to choose from in order to easily match the right approach to your operational goals. Contact your NuWay-K&H Agronomy account manager to discuss your options.



**Weed Control Efficacy\***



**Non Residual Herbicides Use**



\* Avg. of 3 repetitions

\*\* Control rate was observed 21 days after post emergence spraying

# PEKING BEANS YIELD IN CYST FIELDS

NUWAY-K&H AGRONOMY ACCOUNT MANAGEMENT TEAM

As we continue to monitor soybean cyst nematode (SCN) resistance, we're seeing more Peking (versus P188788) bean varieties as the best replacement options. We're recommending the Peking race of resistant beans, like Brevant's B182EE and B202EE, and also NK's NK14-WGE3 and NK19-T8E3. In our data group, Peking beans are outyielding P188788 beans in their maturity class.

With the increase in SCN activity locally, we encourage you to meet with your agronomy manager to discuss your bean seed options for cyst nematode, as well as beans resistant to iron deficiency chlorosis (IDC). See below.

## BATTLING IDC

IDC was visible in many fields this year and it did affect yield. Why this season? It was somewhat wet early, but nitrogen carryover might be the culprit.

### Here's what you can do:

- Variety selection - Soybean varieties vary greatly in their tolerance to IDC. The most successful management strategy is to select a soybean variety with tolerance to IDC. Most seed companies report IDC tolerance values for their varieties.
- Minimize nitrate carry-over from the previous crop. Excess soil nitrates can worsen an IDC problem by further inhibiting the plants ability to take up iron.
- Battling either cyst nematode or IDC? Ask your account manager to help with your seed placement plans.

*NOTE: Everyone is focused on placing corn, but bean placement could have a bigger effect on your operation.*



# NuWay-K&H

AGRONOMY  
ACCOUNT MANAGERS

## CORN RESIDUALS BENEFIT BEANS

As we rode in your combines at corn harvest, we noticed a significant amount of waterhemp and grasses have re-emerged. The weed seed generated by these breakthroughs could damage prospects for your soybeans the following year.

For this reason, we recommend that you consider applying a post emergence residual herbicide in your corn fields next year. Acuron® or Resicore® are leading options.

## SECURE PRODUCT EARLY

Certain crop protection products may be in short supply this year because of the chemicals required to manufacture them are in short supply. This is something we need to manage through. The sooner you make your decision as to what platforms to use, the better job we'll be able to do in securing the products you need.

Meet with your NuWay-K&H Agronomy account manager over winter and make plans, especially if you have tar spot in your fields. There may be a shortage of fungicide also.

When you do, plan your seed placement strategies suggested at the top of this story. Entering the 2023 growing season with a plan is better than making no plans at all.



**“Entering the 2023 growing season with a plan is better than making no plans at all.”**

*NuWay-K&H Agronomy Account Managers*



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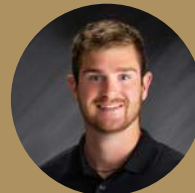
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**TRIMONT, MN | WELCOME, MN |**

**CLEAR LAKE, IA | WESLEY, IA**

# WINTER BLENDS SAVE MONEY AND DOWNTIME

**NUWAY-K&H ENERGY MANAGEMENT TEAM**

*We offer a variety of blends to keep your diesel running well below zero.*

Time to talk to your energy account manager about filling your diesel storage tanks with winter-blended fuels, if you haven't already.

You'll want to protect expensive fuel systems against icing when the temps dip below freezing. We offer a variety of blends, some of which will keep diesel systems running well below zero. Your needs will dictate the blend you choose. **Call us today!**

Oh, and remember to change out the fuel filters on your storage tanks before winter, to avoid plugging.

## **BEST OIL PRICES OF THE YEAR**

Cenex's Gift Card for Gallons Oil Sale started November 1 and goes to February 28, 2023.

For every 100 gallons of oil you purchase, you'll receive a \$50 gift card—perfect for holiday giving or using to buy something you really need.

While you are at it, talk to your energy account manager about how much oil you purchased last season and discuss the advantages of upgrading your oil storage. You might save money by installing a bulk dispenser in your shop and, at the same time, ease fears of running out.



## **EXTEND EQUIPMENT LIFE**

While buying oil for spring, consider signing up for a Total Protection Plan (TPP) warranty. The one-time \$799 fee extends the manufacturer's warranty on any piece of equipment that uses Cenex Lubricants and Cenex Premium Diesel. With rising costs to repair or replace, the TPP warranty (which involves regular oil analysis) can extend the life of your equipment.

Talk with your energy account manager for details.



## CLEAR A PATH TO YOUR PROPANE TANK

If you use propane in the winter to heat your house, shop or barn, please shovel a path to the storage tank each time it snows. If you leave town for the winter, please ask someone else to do it for you.

Our drivers routinely make 20 or more deliveries per day and sometimes they must scale large snowbanks to fill buried tanks. Hauling 150 feet of hose up and over a mountain of ice can be time consuming and downright dangerous.

Keep our drivers safe and make it possible for us to get to your neighbors as soon as possible with clean burning gas. Clear a path. Thanks!

## BUYOUT OFFSETS INCOME

With the calendar year-end approaching, you may want to offset income by purchasing energy products for the future. Diesel and gas customers on AFD (automated fuel delivery) may decide to buy out the fuel in their tanks.

This is also a good time to consider contracting fuel for next spring. Contact your NuWay-K&H Energy account manager for pricing.



*Installing a bulk oil dispenser in your shop will save you money and assure you of a supply.*

# NuWay-K&H

## Energy

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# SUSTAINABILITY IS FOR EVERYONE!

**KEVIN ANDERSON, FARM RX SITE SPECIFIC AG DIRECTOR**

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You have probably watched a news story or read a magazine article about carbon and carbon farming. Maybe you've asked: "Why agriculture?"

According to the EPA, 24% of total global greenhouse gas emissions come from agriculture, forestry, and other land uses. Others put this number around 18%. Some groups who point fingers at agriculture will claim a number over 50%!!!

Make sure to check the source of their data and their agenda when they make claims like that. As we all know, agriculture and our farmers are the best stewards of their land and the environment, and we are always looking to do better. We might be over 50% if we WERE NOT being such good stewards already.

My purpose is to help you, as NuWay-K&H Cooperative's owner-customers, to realize and understand opportunities when they present themselves and to capitalize on practices you are already doing. I'll also help you understand changes you can make to reduce your impact on the environment. What gets lost in some of the numbers is that we/you are already doing things to make our environment better.

Using our NuWay-K&H Agronomy Adapt-N Nitrogen Management Program will allow you to be more confident in split-applying nitrogen while avoiding the cost of over-application. We can show positive environmental impacts of nitrogen application through this program. This makes your farm more efficient in its use of nitrogen (NUE) and mitigates loss through denitrification or leaching.

## GET PAID FOR WHAT YOU ALREADY DO

Through our partnership with Land O Lakes and Winfield United, we are a TruTerra retailer. NuWay-

K&H Cooperative's access to this stewardship platform allows us to deliver you profitability, stewardship, and cost-share opportunities on a field-by-field basis. We utilize the TruTerra platform to document practices and changes you need to participate in emerging markets like carbon, ecosystem services markets, and sustainably produced commodities.

Our NuWay-K&H Agronomy Datalink program fits very nicely with the TruTerra system as data collected over the years is available. We can input the information needed without relying on you to hunt for data. It's all arranged and available when you request it.

The opportunity to capitalize financially on your current practices is real. In the past 18 months, we have helped NuWay-K&H Cooperative growers capture over \$50,000 in payments for practices they have already implemented on their farms. There are more opportunities coming, and they don't necessarily have to include cover crops. A short nine-question survey will help you and us understand where you are today in the carbon market. *(You'll find the survey at <https://www.truterraag.com/SurveyTool?Path=/Carbon>.)* If you have more questions, contact me via email (above) or phone at 507-639-7164. I can help dispel some myths on what sustainability is and what we at NuWay-K&H Cooperative are trying to accomplish.

## NEXT STEPS

Sustainability is for everyone, and everyone should participate. What can you do today to set yourself up for the future? 1. Take the survey above. 2. Enroll your acres in our Datalink program and 3. start utilizing our Adapt-N Nitrogen Management Program. Do these three things, and you will be better prepared when opportunities arise for compensation of practices.



# IT'S ALL GOOD NEWS

## AL SECKINGER, VP OF RETAIL OPERATIONS

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You're probably heard the phrase "I've got bad news and I've got good news!" I'm going to make the case that everything I have to tell you is good news, even if the first couple paragraphs is negative.

First, our remote fueling locations at Elmore and Frost have been inspected by the Minnesota Pollution Control Agency and found to be out of compliance. The pumps and equipment at both locations are obsolete, as are the lines to the underground storage tanks; and if you touch the lines you have to replace the tanks. A significant amount in upgrades to each location would be needed to keep these two locations in compliance.

Even then, both locations only take local cards—no credit cards—and we cannot dispense E15 (a higher grade of ethanol recently authorized by the Federal government) at either Elmore or Frost, because their steel lines will not permit it.

That may sound like bad news, but it's actually good, because it has helped us to make decisions that will result in a better fuel dispensing system being installed.

### FOCUS ON ELMORE

Financially, it doesn't make sense to upgrade or install new lines, pumps and tanks at both facilities, which are (as I mentioned) nine miles apart. So, the Pollution Control Agency has instructed us to stop selling diesel at our Frost fueling location at the end of November. They will, however, allow us to continue to sell gasoline from an above-ground tank at Frost until further notice.

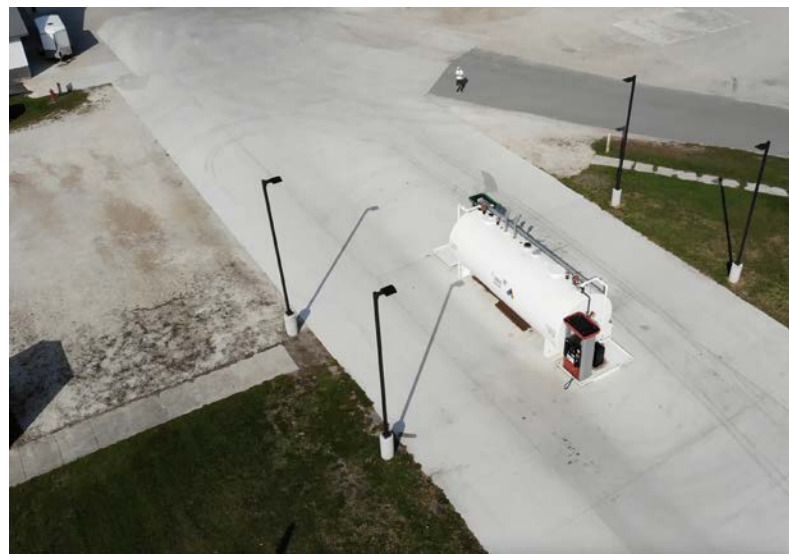
At the same time, we plan to install a new 12,000 gallon above-ground partitioned tank (6,000 gallons for gas and 6,000 gallons for diesel) on a slab at our Elmore location, which sells more refined fuels

because of its location on Highway 169. In addition, we'll install new fiberglass lines and pumps that are able to take all credit cards.

The tank, which we hope to receive in March or April of 2023, should be installed and in service by July or August of next year. It will be similar to the Titonka remote fueling location pictured below.

The new tank and piping at our Elmore location will enable us to offer E-15, which is usually reduced in price. Because of this, we have applied for and received a \$104,000 grant from the USDA to help with the significant capital investment of the project.

This investment will improve the permanence and profitability of our remote fueling operations in the Elmore area.



*The new remote fueling site at Elmore will be similar to the above site at Titonka, IA.*

# TAR SPOT & FUNGICIDE

## JOHN SANDMEYER, SEED & CROP PROTECTION PRODUCTS DIRECTOR/ACCOUNT MANAGER

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We've mentioned tar spot in the previous newsletter, but this was the first growing season in which we actually saw the foliar disease in our local geography. In fact, I've seen it with my own eyes. I took the photo that accompanies this article, of a corn leaf infected with tar spot.

Tar spot is a fungus that got its name from the raised black spots appearing on the leaves of an infected plant. The easiest way to check whether dark spots on corn leaves are tar spot is to rub the leaf vigorously.



If the dark spots do not come off, then it is probably tar spot.

Tar spot interferes with photosynthesis in corn and has the potential to lower yields by 20-60 bushels if the disease sets in early. [The University of Minnesota estimates tar spot losses from 0-50 bushels per acre.]

This newly arrived disease will overwinter on crop residue, so we'll have to be diligent in scouting our fields in 2023. Prime conditions for the development of tar spot are a cool environment that stays wet for several hours. Of course, that kind of environment exists often in south central Minnesota and north central Iowa.

Make plans now. If the disease appears early, apply a fungicide with multiple modes of action. One of the newest fungicides – Mirvas Neo by Syngenta—offers three modes of action and up to three weeks of residual. This fungicide is rated very good against tar spot. The more modes of action a fungicide offers, the better off you will be in your fight against tar spot, and oh, you may need two applications if the disease is severe.

Fungicide is only a temporary fix, however. There is no silver bullet, and there are, at this time, no corn genetics that will resist the disease.

### FUNGICIDE SUPPLY UPDATE

Fungicides could be tight this year, so place your orders early. Also, please let your NuWay-K&H Agronomy account manager know whether you plan to apply your fungicide by ground or by air. If we have advance notice how you want it applied, we can have the equipment and product in place for you.

# OUR GREATEST ASSET

## EMILY BOELKE, VP OF HUMAN RESOURCES

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At NuWay-K&H Cooperative, our people are our greatest asset. For that reason, it is a source of both celebration and sadness when they retire and move on with their lives.

### RETIREES

Two propane delivery people, Brian Roberg and Ron Dohlman, have elected to retire. Brian's last day was Nov. 23rd. Ron's last day was Oct. 26.

Brian hauled LP for over 15 years. Most recently, he covered a route from Canton, MN to LeRoy, MN.

Ron hauled both refined fuels and propane for over 24 years. Most recently, he covered a route from Riceville to Clear Lake, IA.

Thank you, Brian and Ron, for your excellent work, for your commitment to our customers over the years, and for your willingness to adapt to our changing environment. We appreciate you being long-time employees and finishing your careers with the cooperative.



**RON DOHLMAN**



**BRIAN ROBERG**

### NEW FACES

Likewise, NuWay-K&H Cooperative aims to continuously hire and retain new talent to serve you with innovation, diversity and exceptional value.

We'd like to introduce you to two new employees: Ty Anderson and Jake Lundgren.

Ty, who lives in Armstrong, IA, joined NuWay-K&H Cooperative in August and delivers propane to the Welcome area.

Jake, who lives in Sherburn, MN, joined NuWay-K&H Cooperative in August. Jake works as a propane service tech based at Welcome and helps the drivers in the surrounding area.

Welcome, Ty and Jake.



**TY ANDERSON**



**JAKE LUNDGREN**



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