

GENERAL MANAGER'S PERSPECTIVE



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■ We have certainly had better fall harvesting weather in past years. Unbelievable however is what we've had for warm weather this fall that has definitely saved many-many-many fields of beans and corn that just wouldn't have matured without the warm sunny fall. Pretty well all reported yields of soybeans are average to above average in our Huron Bay trading area with many reports of high 50's and even a few over 70 bushels in the odd field. Corn harvest at the time of this newsletter had just started

but all predictions are for a decent crop with average to above average yields—depending on where you are located and how much moisture you received over the early growing season. The livestock sector in the beef and more so the pork sector are experiencing a major downturn in market prices for finished cattle and hogs—hopefully a short-lived challenge. Replacement stocker costs are really strong and haven't followed the finished market with record replacement prices being paid for yearlings and calves. —so let's hope the finished market prices—rebound—to reflect their current input costs. Beef futures prices are rising for the new year.

■ Your Huron Bay Co-operative has started its new fiscal year on October 1st. We haven't got final results totally compiled yet for last year's business—however the auditors have promised they will be finished shortly.

■ Huron Bay Co-operative Inc. will be holding our "Customer Appreciation Days" the end of November. Watch for the flyer as there will be many very specially priced items that will be our best of the season offers—plus some unique "Customer Appreciation Day Only" specials. Stock up—Christmas is close—save money—shop locally. Your Co-op is a community business.

■ The feed division is very busy at the present discussing feeding programs, which are focused on bottom line profit for our customers. "Master Feeds" which now are owned by ALLTECH—a world leader in feed research are—continuously doing numerous trials and tests for guaranteed results—plus we offer full service to our livestock producers from balancing their rations—management advice—to financing assistance. Please discuss your feeding requirements with us before making decisions strictly on price—it's the bottom line that pays the bills. We're BOOKING FEED for up to a year out with a couple of different options. Please give us a call for more details.

■ We have put together Exceptional Prices on Fall Animal Health Products such as Ivomec, Spectam, Penicillin / Oxyteracyclines / Licomimicin both LA and Regular, and Implants (Revlor, Synovex, Ralgro) etc. etc. Let us give you a quote! Unfortunately some drugs and feed additives are being restricted and are being either phased out or only available through your veterinary.

■ Fertilizer prices are up from last spring. The reasons being there is lots of local and world demand for fertilizer—(big yields have been dropping fertility levels dramatically)

and the low Canadian dollar is causing the increases in fertilizer and by all indications the bottom has come and gone. Whether prices will rise much is questionable but definitely won't swing down. A lot of producers have been applying potash and phosphorus to their fields this fall. It's an agronomical sound program, reduces work-load in the spring and pricing looks good.

■ Our crops people are taking off plots where we've set up side by side comparisons to help our members and customers make professional decisions on their seed requirements for forages—soybeans—corn—cereals—edible beans. A number of our suppliers have come out with some very big savings opportunities on EARLY ORDER AND EARLY TAKE PROGRAMS. There could quite easily be limited supplies of some varieties so please get talking to our staff about covering your seed requirements. Some varieties of soybeans and corn are priced including the technology fee for chemical and insect resistance—compare costs of the seed and crop protection as a package when doing your decision process—bottom line results are what you need to base your decisions on—take a look at these programs. The new Dekalb soybean lineup is running 2-5 bushels more yield than their previous release—plus will be able to be sprayed with Banvel to kill resistant to Roundup weeds. Seed will be limited however so order early to make sure you are covered.

■ When making your 2019 cropping decisions we are likely heading into some commodity prices closer to four or five year ago quotes. Many growers want to cut back on inputs—not always the right decision. There are both agronomic and economic decisions. We are seeing soybean cyst nematodes appearing—crop rotations definitely reduce this major mess. Roundup resistant weeds like—fleabane are moving into to our area—we need to manage this terrible weed—again rotations help. When making decisions we need to look at returns to land, labour and equipment. Maybe a low input crop doesn't cut it vs. a different crop and we need to be excellent stewards of the land or pay big time down the road. Talk to our staff—they can help with your cropping decisions.

■ HURON BAY CO-OPERATIVE INC ON PROPANE—Huron Bay Co-op would appreciate a chance to quote on all of your propane requirements—we have different sized tanks available to suit all of your requirements—installations—price protection—equal billing and great service with two tandem Propane delivery units.

■ The stores are ready for all your fall requirements on ANTI-FREEZE—QUALITY WINTER CLOTHING—FARM SUPPLIES—BIRD SEED and HARDWARE at value pricing. We have excellent prices on winterizing products like Heat cables, pipe wraps, tarps, and aerosol foam products etc.

■ When making your purchasing decisions let's shop locally and with the business you own. When making your purchase decisions—Remember—"WE LIVE WHERE YOU LIVE." We continually need more volume to operate efficiently and be able to offer you the members and customers the services and value pricing required in this new business environment.

■ THANK-YOU FOR YOUR CONTINUED SUPPORT OF THE BUSINESS YOU ARE PART OF.



BOOK NOW

**Set your maximum
fuel price
for the year!**



Price Protection Plan

- Diesel Fuel
- Gasoline
- Heating Oil

RETAIL NEWS

- Huron Bay Markdale and Owen Sound branches are ramping up for the winter season and would like to warm you up with muckmember starting the 1st of November we will be offering 20% off all in stock muck boots we have a huge selection of women's, kids and men's boots from fashion to farm we have a boot for you.
- As well we are happy to announce our heated gear through Milwaukee is back in stock at the Markdale branch with some upgrades and a few fashion changes. Stay warm this winter with a hoodie, jacket or a vest great colors. Great prices. They make the perfect gift for Christmas.



FROM THE FEED DESK

Ralph Voisin

■ **Mycotoxins-** This year is showing results of higher Vomitoxin (DON) levels in corn than last year across SW Ontario. OMAFRA's DON survey of grain corn revealed that 40% of samples had DON levels above 2ppm, compared to only 14% above 2ppm in 2017. (2ppm is often recognized as the upper limit for DON in ruminants). DON levels above 2ppm can have serious effects on ruminants particularly resulting in reduced feed intake, increased intestinal disorders, poor reproduction, decreased feed efficiency and ultimately decreasing performance. The inclusion of Integral Al into mycotoxin contaminated diets is a proven strategy to minimize the negative impacts on performance across a wide range of toxin pressures. Talk to your feed representative about how Integral AL can be a part of your approach to minimizing the impact of DON in your herd.



PETROLEUM DESK

Steve Youmans | Petroleum Manager

■ Winter in our territory can create many challenges for your co-operative. We would like to ask all our customers to take a look around their yards and do a little fall maintenance so we can service your account properly this winter. Please trim back tree limbs that are overhanging and creeping onto driveways and yards. Please ensure paths to feed bins, fuel tanks and other delivery points are clear of obstacles. When deliveries are expected snow clearing and salting is requested.

■ For anyone on will call for fuel it is ideal if we can have 48-72 hours notice to accommodate poor weather and driving conditions. Keep in mind that poor weather in other parts of the province can affect supplies at the depots your co-operative fills from. It has occurred that we can travel in our territory but tankers cannot reach us and we have to ration deliveries.

2020 CALENDAR PHOTOS

■ Your Huron Bay Co-op has had great feedback on calendars we have produced from member and customer photos. We would like to try and do this again for 2020, but need your help. If you are a shutter bug please forward digital photos to hubaymil@wightman.ca, that show livestock, crops, gardens, homesteads, equipment or your connection with the co-op. **We always struggle with having winter scenes for the calendar.**

EMPLOYEE NEWS



■ This year Ralph Voisin and Ken Schiestel received silver recognition, while Lance Becker, Bob Young, Jennifer Macdonald and Mike Pedlar received bronze recognition.

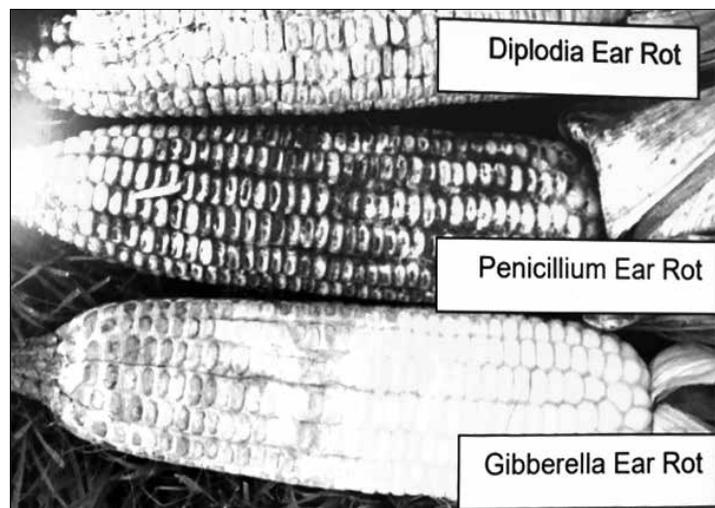
■ Huron Bay Co-op would like to congratulate Larry Lamont for 50 years of co-operative service. Larry has witnessed considerable change in agriculture and co-operatives during his career. Over the years Larry has had many roles and responsibilities at the co-op and always had the customer and co-operative's best interests at the forefront of his activities. Huron Bay would like to take the time to say thank you for your 50 years and wish you all the best as you begin to enjoy your retirement.



FROM THE CROP DESK

Jennifer Macdonald

■ Rates of early tested corn have come in with 4 to 5 times the normal mycotoxin levels. The biggest areas of concern are those with excessive rain at silking. Resistance although not complete is available in some hybrids and Fungicides are only effective at Vomitoxin reduction if they are applied to the silks. Due to the hot dry summer this year the plants were already stressed and weakened with rich fluids—ripe for disease infection. The moist warm, humid conditions in late summer and fall have added to disease pressure. Walking the fields this fall it is hard to find cobs without infection of one of the three major diseases. With wet warm weather this fall and a prolonged harvest the situation is getting worse. The sooner the corn comes off the better. Diseases like Gibberella and Penicillium will still grow in the kernel if moisture is above 18%. We have several trails this year sprayed with fungicide at silking to see the results achieved with fungicide application stay tuned for these results in the next newsletter. Penalties at the elevator are severe check with you local elevator for dockage rates.



■ **A huge thank you goes to all our customers who paid their account balances in full for our annual year end, September 30th. Current accounts help your Co-op tremendously. We look forward to another great year!**

INVESTMENT OPPORTUNITIES

Huron Bay Co-operative is accepting new members. We use the funds generated to strengthen the position of the co-operative and for financing new capital purchases to provide better service to you our members and customers. To become a member of the co-op requires a \$15 one time non-refundable membership fee. Huron Bay Co-operative offers a \$500 basic member loan with a 10 year term at 8% interest per annum. This loan is required before any patronage can be paid out. Members are entitled to patronage refunds when declared by your co-operative. As a member you are able to exercise a vote on company policies. You are also able to vote on the election of your board of directors, nominated from our pool of members. It also allows the member to invest monies in special member loans that are currently returning:

4 % per annum	1 year
5 % per annum	3 year
6 % per annum	5 year

If you would like to discuss investing in your Co-operative, please contact your local branch manager or the GM, Jeff Hurst at 519-367-5765.

Buying inputs?

Ask your Huron Bay representative
for FCC financing

 Farm Credit Canada
Advancing the business of agriculture