

TheCloud

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Farmers Mutual Hail
Insurance Company of Iowa

FMH SERVICE SHINES AFTER DERECHO

The record-breaking, multi-state storm in August spurred claims for all three areas of FMH business including its Crop, P&C, and Reinsurance Divisions. Read more about the impact the derecho had on FMH, and how service remained a top priority through it all on page 2.

NEWSLETTER HIGHLIGHTS:

“ Our claims team has done an outstanding job providing excellent service to both our insureds and agent partners by leading our industry’s response to this intense storm. ”

Pat Faga

FMH Executive Vice President & CMO

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COMBO PRECISION-TRADITIONAL CLAIM SAVES TIME

Two Colorado farmers were up against the weather during their 2019 harvest. With rain in the forecast, a neighbor helped them harvest a pivot, which meant they couldn’t collect that field in their FieldView production data. Adjuster Lynne Ferguson explains how she could still use their precision records for most of their claim, and only needed to measure two of the 40 bins to complete the claim in less than a day. Read the story on page 6.



FMH SERVICE SHINES AFTER DERECHO

In mid-August a derecho windstorm swept through the Midwest causing significant damage to property and commodities in several states. The storm's hurricane-force wind speeds, ranging from 80 to 120 miles per hour, covered a 700-mile path from eastern Nebraska over central Iowa, to parts of Illinois, Wisconsin, Indiana, and Michigan.

The damaging winds flattened wide swaths of cropland, crushed grain bins, and caused significant home and property damage. With such a large storm path, many FMH insureds and agents were affected from this devastating wind event.

"The derecho was a one in 500 event for a lot of companies, and even a one in 1000 event for some, making it the worst-case scenario in the span of a century," said FMH President & CEO Ron Rutledge.

This multi-state storm spurred claims for all three areas of FMH business including its Crop, Property & Casualty (P&C), and Reinsurance Divisions.

“The vast majority of our crop losses from the derecho have come from Iowa. As of late September, we have had almost 4,500 losses reported in Iowa since the storm.

Aaron Rutledge
FMH Vice President & Claims Manager

The biggest question he has received with derecho crop claims is if crops are considered “mechanically able to harvest”, which is something determined by the individual insurance provider.

To date, approximately 7 percent of the FMH producers with reported losses in the impacted counties have part of a field or fields that meet the standard of unable to mechanically harvest. FMH continues to work with its producers to let them know what their options are when it comes to crop losses. As always, service has been a top priority these past months and FMH crop adjusters continue to aim for fairness and thorough explanations when settling a claim.

On the property and casualty side, FMH's P&C Division reports over 1,000 claims from the storm amounting to over a \$23 million loss. Even with the influx of claims, FMH claims service continues to shine. Pat Faga, FMH Executive Vice President & Chief Marketing Officer, reported, “The P&C claims team has done an outstanding job providing excellent service to both our insureds and agent partners by leading our industry's response to this intense storm.”

He also noted how FMH field adjusters were once again the first out in the field and that agent feedback confirmed FMH has also been the industry leader in getting claims payments in insureds' hands.

As for FMH's Reinsurance Division, two of its client companies were severely hit with over 3,200 claims reported. The Reinsurance team has been heavily involved in helping line up catastrophe adjusting crews and advancing funds so that these companies could adjust and pay their losses in a timely manner.

“It's been a tough year, no doubt about it, but a year like this is why people buy insurance. This is also an opportunity to remind people just how important insurance is and how much better FMH service is than the competition,” said Ron Rutledge.

COMING SOON: FMHA & MAPPING REDESIGN

As part of FMH's continual focus to improve the experience of its online systems, the FMH Agent Center (FMHA) and Mapping systems are being redesigned. System enhancements made to these primary crop agent systems will be unveiled late this year.

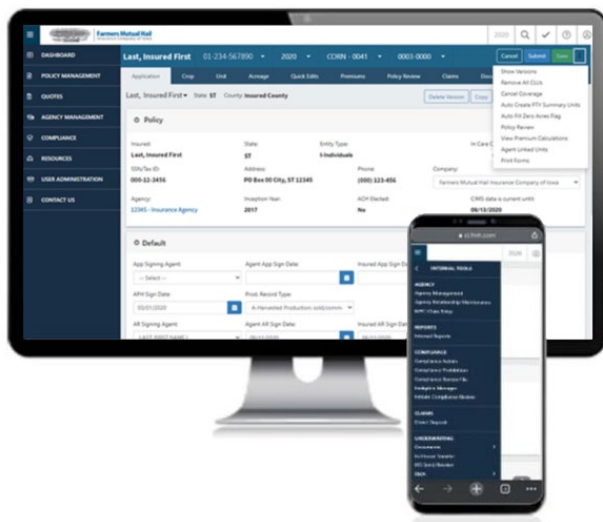
Shannon Rutledge, FMH Executive Vice President and Chief Operating Officer, said, "We're excited to offer these technology and system improvements for our agency partners, and we will continue to invest in more efficient processes that improve agents' work flow."

FMHA Redesign

The FMHA Redesign will provide a modern look and feel to the FMHA crop policy processing system, and will update the system to be responsive, automatically changing to fit screens for all devices. This will eliminate the need to zoom and scroll on tablets and phones.

Other enhancements include a new, left-side navigation that will be the same layout on all devices including desktops, tablets, and phones. Users will also have the option to collapse the left-side navigation to provide a full-screen experience.

While the FMHA Redesign will give the system a new look and feel, agents can expect system functionality and features to remain the same. As an important tool for FMH agents, these FMHA enhancements will improve the way agents do business day-to-day.



Mapping Redesign

As announced in the August Cloud issue, the Mapping Redesign will also be released later this year along with the FMHA Redesign launch.

The Mapping Redesign will connect the FMHA and mapping systems to provide an integrated policy-based mapping platform, which will eliminate the need to make updates in both systems. With units as the main driver of the mapping application, this system will better utilize policy data.

With the system transition, agents can expect the data currently in the system to remain the same in the newly redesigned system. The system enhancements will benefit agents with more efficient processing and reduce the steps required to set up and report acres and harvest information.



FMH: AMERICA'S CROP INSURANCE COMPANY

In September, Bermuda-based Somo International Holdings Ltd. announced that it will acquire Diversified Crop Insurance Services and integrate the business with ARMtech, also owned by Somo.

With this acquisition, over half of the AIPs are now owned by foreign parent companies.

FMH has been a U.S.-based company for over 125 years. We're headquartered in America's heartland, surrounded by the farms and families we insure.

Our financial stability is proven by our longevity, not by a global parent company's pocketbook. Six generations of farmers and agents have trusted FMH because of our dedicated service, financial strength, and commitment to the agriculture community.

As a mutual, FMH is owned by its policyholders, American farmers, and we will never be bought or sold. At the end of the day, we answer to our policyholders, not shareholders.

As other AIPs continue to join large, international conglomerates, FMH remains dedicated to serving America's farmers – right here in the U.S.



AGENT ADVISORY COUNCIL PROVIDES VALUABLE INPUT AT VIRTUAL MEETING

This year's Agent Advisory Council (AAC) meeting was held through an unconventional, virtual conferencing format in late August due to the COVID-19 pandemic. Held annually, the AAC meeting gives both FMH leaders and its agent members an opportunity to discuss future initiatives and business strategy.

“The AAC meeting provided FMH with valuable insight from an agency perspective and gave critical validation to FMH leadership on our strategic direction. Agents responded well to the discussion, and positive feedback from our agent survey reinforced this.

Dave DeCapp
FMH Senior Vice President – Marketing

The half-day, online event focused on FMH's strategic direction with a roundtable discussion led by President & CEO Ron Rutledge and FMH division heads to present individual business projects and the benefits of each to FMH and its agency force.

The meeting also touched on how agents have responded to the pandemic crisis whether that's been business as usual, office closures, or conducting business remotely. Other topics focused on agent engagement, crop claims, and FMH products.

Even with the unique challenges of 2020, the Council continues to serve as the voice of FMH agents to represent multiple viewpoints and perspectives.

ABOUT THE FMH AAC

Created in 2010, this year marks the 10-year anniversary of the AAC. Each year since then, FMH's Board of Directors, senior management, and other key personnel from FMH have met with its agent members to obtain feedback and create awareness on key projects and initiatives. The Council is made up of a diverse group of 18 agents from a variety of demographic areas.

Over the last decade, AAC members have been consulted on company strategy along with FMH product and service design, new processes, training materials, communication tools, and other new initiatives to guide FMH's major business decisions. FMH is proud to partner with its agents to remain an industry leader in innovative products and customer service.

HARVEST UPDATE FROM THE FIELD

As summer quickly transitioned into fall this September, harvest began early across parts of the U.S. The October 5 USDA Crop Progress Report noted that around 25 percent of corn, 38 percent of soybeans, and 17 percent cotton have been harvested, and over one-third of grain sorghum has been harvested.

Hear from some of FMH's regional claims managers how harvest is looking this year in their regions, and what we can expect in the coming months.

CHAD GROEN

RCM – Northern Region

"We are headed into the 2020 harvest with much more optimism compared to the last couple of years in the Northern Region. We saw record rainfall amounts in 2019 and that made for a very challenging harvest season, but 2020 gave us a tremendous growing season with crops looking great in most areas and are maturing very quickly. There will be pockets of South Dakota that got too dry this summer, severe hail in central/southern Minnesota, excess moisture and early frost damage in North Dakota and northern Minnesota, but overall, producers are optimistic about their crops."

MATT MILLER

RCM – Great Lakes Region

"What a difference a year can make! In the Great Lakes Region, we are just getting started with harvest. Illinois, Indiana, and Kentucky could perhaps see some record yields in both corn and beans. Ohio and Michigan will have a mixed bag. It will be the 'haves' and 'have nots' when it comes to who got the rain and who didn't. Just one more thing Mother Nature threw at us in her bag of tricks for 2020!"

MIKE STEENSON,

RCM – Far West Region

"In the Far West Region, due to our unusually dry conditions, harvest started early and has the potential to be finished earlier than normal. Even though the dryland crops were short on production, our irrigated crops appear to be average to above average production. Early sugar beet harvest had yields of 30-40 tons per acre, with normal being 25-35 tons per acre. Potato harvest is going well, and yields are as expected. The corn harvested as silage was average to above average with yields from 185-240 bushels per acre. The wildfires continue to plague California crops, primarily grapes."

BRUCE VAN LOENEN

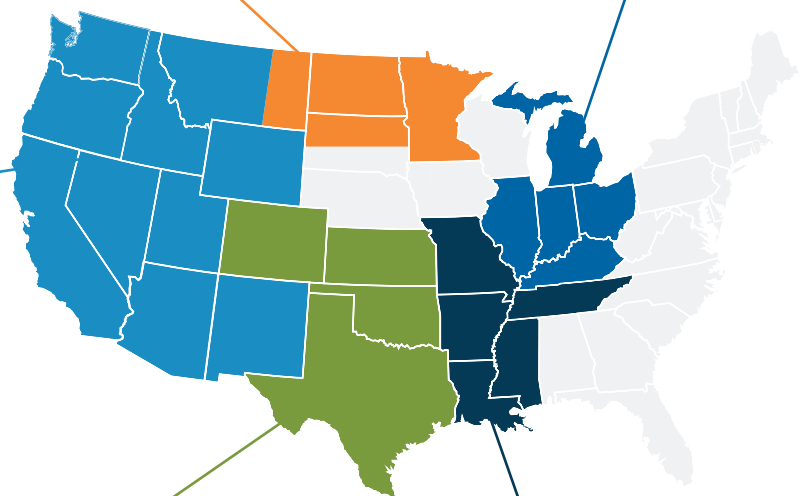
RCM – Mid-Southwest Region

"The corn crop is going to be pretty good throughout the Mid-Southwest Region. Corn harvest has gone very well in the Blacklands of Texas with minimal losses, and the corn harvest in Kansas has just begun. The southeastern part of the region has shown some aflatoxin issues, though high moisture corn is being harvested elsewhere with real good yields being reported. Soybeans and grain sorghum have not had enough harvested to get a good feel on production. The consensus is that cotton production will be less than expected. The cotton crop in west Texas has really suffered this year due to a lack of moisture. Very little rain during August and September have had some effects on the overall finish of the row crops throughout most of the region."

DAREN CUNNINGHAM

RCM – Delta Region

"Rice and corn harvest are in full swing in the Delta Region. Rice yields have been coming in at 150-220 bushels per acre and corn yields from 180-200 bushels per acre. Northwest Missouri corn yields have been from 175-205 bushels per acre. Cotton and soybeans will begin harvest this month and yields appear to be good overall."





COMBO PRECISION-TRADITIONAL CLAIM PROCESSED IN FRACTION OF THE TIME

Farming isn't perfect. And while growers strive to capture as much data as possible with precision equipment, things that are out of their control still happen, and they might have partial data at the end of planting or harvest season. So, can FMH still process a precision claim with only a portion of the production data available? The answer is yes! Find out how the process worked for one Colorado family farm.

Yuma County farmers Richard and Mark Roth had to beat the weather during their 2019 harvest. With rain in the forecast, a neighbor helped them harvest a pivot, which meant they couldn't collect that field in their FieldView production data.

"I had been down there several times doing hail appraisals. I had their harvest maps in, and that's when I talked to Mark and Rick and found out we were missing some data on a couple of the maps," said FMH adjuster Lynne Ferguson.

The father and son operation farms a combined 5,000 acres of corn, dry beans, and wheat, almost entirely irrigated. They have been using precision technology in their operation for years, but only recently started using FMH Precision Crop Insurance Solutions™ to streamline their reporting and claims processes.

When Ferguson received the production claim notification for the Roth farm, she was able to pull maps and FSA records (needed to verify shares in Colorado) and process a majority of the claim prior to contacting the policyholders for an appointment, saving them all some time.

"If the policyholder sends FMH their precision data for acreage and production reporting, we can pull that from the system for the claim," she explained. "They only need to provide calibration records."

When she arrived at the farm to complete the claim, she explained that their precision records could be used for most of the claim, and just a portion of it would be verified with traditional methods.

“ *Instead of measuring 40 bins for them, I only had to measure two. For me to take the whole thing – from gathering their maps to putting in the production in the claim, and going down and measuring the bins and meeting with them to go over everything – it took less than 8 hours. It took less than a day.*

Lynne Ferguson
FMH Crop Lead Adjuster II

Ferguson added that had all their information been on their precision records, it would have taken even less time. Overall, her time spent with the farmers was only a quarter of the time she would have spent on their farm using traditional methods.

“To measure 40 bins is going to take you anywhere from three to four days, and then you’ve got to put all that information in and transfer it and make sure your bin measurements are close to what the farmer thinks they had. It could take as much as a week,” she explained.

The only additional documentation Mark and Richard needed to provide for the precision claim was their calibration records – which was just as easy as providing their precision data for reporting.

“They have self-calibrating combines. He just takes photos and texts it to me,” said Ferguson. “I tell all my guys that. They say, ‘I always lose my paper I write all my figures on.’ I always tell them – you’re carrying your phone, take a picture!”

Precision Technology Specialist Branden Plummer confirmed that if the picture clearly shows the required information, it is still acceptable by RMA. “We just need to see the monitor weight, the scale weight, and moisture percentage for that load. Sometimes we might need to transfer it onto one of our claim reports, but it works,” he said.

Ferguson added that if a farmer is already using precision technology in their operation, using the data they are already collecting for crop insurance is an easy addition that doesn’t take a lot of extra effort. “If farmers calibrate, if they follow directions, if they understand what precision is...It makes a huge difference for them,” she said.

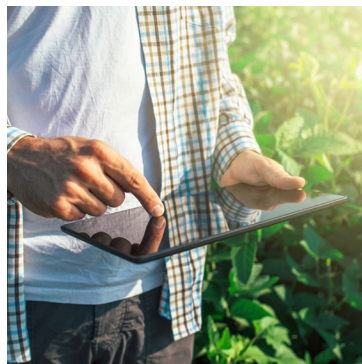
For Mark and Richard in particular, she noted, “It’s huge time savings and for these guys – they thought it was wonderful. They thought it was easy.”

USE THE FMH MOBILE APP WITH FMH + FIELDVIEW CONNECTION

Streamline production reporting for your agency and policyholders by using FieldView™ data this harvest season.

Did you know policyholders using FieldView can download the FMH Mobile app to access the FMH Policyholder Center where they submit their data?

The app features seamless access to the FMH Policyholder Center to keep production reporting easy on the go.



Agent Resources

Go to www.fmh.com/agent-resources and navigate to Precision Solutions > FieldView Integrations for agent resources including FAQs, a success guide, sales rack card, and new postcard.

FMH EXHIBITS AT VIRTUAL FARM PROGRESS SHOW

The Farm Progress Virtual Experience, or FPVX, combined this year’s Farm Progress Show and Husker Harvest days into a single, online show. From live-streamed field demonstrations to a variety of online breakout sessions, farmers and ag industry professionals could tune in and access the same information they look for every year – from the comfort of their home or office.

The FPVX ran from September 15 through September 17, but recorded sessions and the virtual exhibits will be available on-demand until Spring 2021. All content from the event is completely free and is available at www.fpvexp.com.

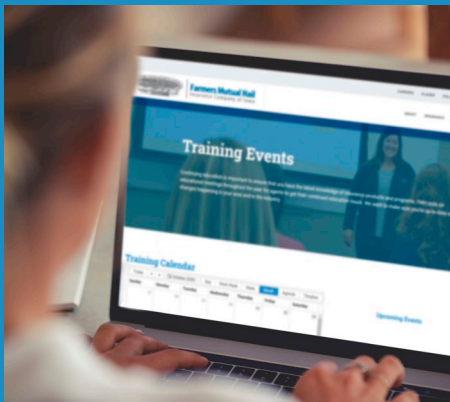
While FMH staff missed the opportunity to connect with the show visitors in person, a virtual exhibit was set up to showcase FMH products, solutions, and service.

“We encourage everyone to check out the content online, especially those that were never able to attend either show in the past. We’re glad we could still be a part of this unique experience.”

Tracy Klever
FMH Assistant Vice President –
Marketing Services

Farm Progress officials are planning to be back in person for the 2021 show in Decatur, Illinois.

2021 MPCl SPRING UPDATE TRAINING



Ditch the cold weather and join us from the comfort of your home or office! Our 2021 MPCl Spring Update Training sessions will be offered via online webinars this winter.

Register to attend one of our training webinars to earn continuing education credits while learning about:

- 2021 MPCl program changes and impacts to policy processing, including new the Enhanced Coverage Option (ECO)
- Spring crop reminders and actuarial changes
- FMH Agent Center highlights, including a look at the new FMHA and Mapping Redesign

Attendees qualify for 3 hours of FCIC CE credit, earn state continuing education credit in those states where it is offered, and will have the option to take the MPCl Agent Competency Exam after the meeting.

Watch for upcoming Spring Update Training sessions at [FMH.com/training](https://www.fmh.com/training).

125TH NAMIC ANNUAL CONVENTION GOES VIRTUAL

In 1895, FMH founder W.A. Rutledge brought together his colleagues in the mutual insurance industry and formed the National Association of Mutual Insurance Companies (NAMIC). This organization continues to grow and serve as a valuable resource for mutual companies 125 years later.

While members were looking forward to celebrating NAMIC's 125th Annual Convention in person this year, like many other events, the celebration and gathering shifted to a virtual platform. In mid-September, members from mutual insurance companies across the country, including FMH, tuned into the annual convention for the same learning opportunities, speakers, and industry discussions the event is known for.

“NAMIC is typically an opportunity for us to visit with a number of clients and attend great educational sessions at the same time. We definitely missed the in-person one-on-one interactions, but NAMIC did a nice job facilitating the event virtually.”

Angie Brooker

FMH Assistant Vice President - Reinsurance

The keynote speaker, State Farm CEO Michael Tipsord, discussed the evolution of the industry and the success of State Farm, the largest member company of NAMIC. A political update was presented by lawmakers Sen. Joe Manchin, D-W. Va., and House Minority Leader Kevin McCarthy, R-Calif.

A variety of educational sessions were available for attending mutuals and professionals. “Topics ranged from financial training to catastrophe modeling to a session called Election Outlook 2020. NAMIC always offers excellent education, and this year was no different,” added Brooker.

Leaders from NAMIC and the research company Aon presented the much-anticipated Mutual Factor Report, an in-depth look into mutual property/casualty insurance companies' performance to the rest of the industry in recent years. This year's report also focused on the impact of the pandemic on the industry, which notes that on average, mutuals performed more positively this year than non-mutual counterparts in the industry.

FMH President and CEO Ron Rutledge also joined the NAMIC Board of Directors at this year's convention. He will serve a three-year term.

To celebrate the 125th anniversary, NAMIC challenged members to contribute to its scholarship fund to provide a total of \$125,000 in scholarships this year for students pursuing careers in insurance. In total, the organization raised \$135,000 to support 33 scholarships. FMH contributed \$12,500 to the NAMIC scholarship fund.

Networking is a key component of the event and is one of the main reasons leaders from FMH enjoy attending every year. “NAMIC is a chance to connect with many clients and business partners in one location,” noted Brooker. She added that they were still able to virtually connect with other attendees but look forward to meeting in person again next year.



FMH INVESTS IN INNOVATIVE INSURANCE AND AGTECH STARTUPS



Startup companies in two different Iowa-based accelerator programs recently completed final presentations for their business programs. FMH is a founding investor in both the Global Insurance Accelerator (GIA) and Iowa Agritech Accelerator (IATA) programs and actively participates in mentoring new startup participants.

In late September, startup founders in the IATA took part in FMH's virtual practice Demo Day to present their new technologies to leadership and their mentors for feedback and suggestions. The FMH Demo Day simulated a venture capitalist presentation with full product presentations and direction from the "investor" audience.

At the event, FMH Business Development Manager Dawn Stoppelmoor explained how FMH uses precision technology to enhance the customer experience and how future tools from startups fit into FMH's business strategy. She added, "Tech tools and data will drive a deeper understanding of risk in agriculture and will create new farmer-specific risk management solutions and pricing."

The FMH Demo Day helped prepare startup companies in the IATA cohort for the more formal, Accelerator Demo Day in mid-October, held virtually and in conjunction with events hosted by the World Food Prize.

The Global Insurance Accelerator also hosted its startup company presentations during the same week, known as InsurTech Week. InsurTech week, which took place virtually from October 12-16, gave representatives from the insurance industry the chance to learn about startups, network, and connect for investment opportunities.

As a leader in providing innovative insurance solutions, FMH fosters business relationships with insurance and agriculture industry accelerators like the IATA and GIA to learn about emerging technology and further develop new talent. FMH Bridge, powered by FindBob, is a recent example of one startup FMH has partnered with to provide agents with a succession planning platform tool.

2020 STARTUPS

Business accelerator programs are an important part of industry development. Learn more about what's trending in the insurance industry by taking a look at this year's startups.

Iowa Agritech Accelerator Startups

- > **N-Sense: Ames, IA**
Soil nitrate sensor for farm implements
- > **Digital Spring: Ames, IA**
Custom agronomic analytics app for farmers
- > **SenseGrass: Indirapuram, India**
Artificial intelligence + sensor technology to detect nutrient deficiency & crop diseases
- > **Curiosity Labs: Ames, IA**
Microscopic device tool that detects nematodes in soil

Global Insurance Accelerator Startups

- > **Caregiven: Oregon**
Digital caregiver + beneficiary engagement platform
- > **DenScore: Michigan**
Software rating solution for dental insurers
- > **Gerald Tech: New York**
Life events + cross-sell platform for insurance providers
- > **InsureVite: Singapore**
All-in-one social messaging app for insurers
- > **Kiwi: New York**
On-demand injury insurance platform with targeted social media distribution
- > **Summary Medical: Wisconsin**
Artificial intelligence software that automates medical record review for life insurance companies
- > **UDoTest: Massachusetts**
Business-to-business (B2B) at-home disease testing software platform



FMH FIGHTS FOOD INSECURITY THROUGH CORPORATE GIVING

As an Iowa-based company that protects America's farmers who feed the world, FMH recognizes the importance of supporting members of its local community to join in the fight against food insecurity. FMH strives to fight hunger through its support of organizations like the Des Moines Area Religious Council (DMARC) food pantry, the Food Bank of Iowa, and Meals from the Heartland.

We are asking our agency and business partners to join our efforts to raise awareness about food insecurity and take action in your community. For those in Iowa, you can find ways to get started at iowastopshunger.com or share your story on social media using the hashtag #IowaStopsHunger.

DMARC Food Drive

With the challenge of not being able to host in-person events, FMH held a virtual DMARC Food Drive earlier this year during April. Employees were asked to donate their time or contribute to support the Des Moines area-based non-profit. DMARC focuses on providing nutrient-dense food to area residents like fresh produce, frozen meat, dairy, low-fat, low-sugar, and low-sodium items. FMH employees raised \$2,442 for DMARC to help feed individuals and families in need.

Foodbank of Iowa Fundraising

In May 2020, FMH pledged to match donations from employees and community members up to \$100,000 to raise funds for the Food Bank of Iowa COVID Relief Fund. FMH's fundraising campaign efforts succeeded in raising an impressive total of \$232,020. This generous donation provides over 928,000 meals to Iowans experiencing food insecurity.

“We are thrilled to have raised over 130% of the match amount for our challenge and hope that our efforts put a dent in the food insecurity of the local community,” “With the challenges many people have faced this year, we are grateful for the work the Food Bank of Iowa does to support those who are food insecure.”

Ron Rutledge
FMH President and CEO

Meals from the Heartland Volunteering

When it comes to volunteer work, FMH provides employees and retirees with a hands-on opportunity to package meals for Meals from the Heartland during its annual on-site packaging event that started in 2018. While the on-site meal-packaging event was cancelled this year due to the pandemic, FMH supported Meals from the Heartland with a corporate donation of \$8,000 to purchase the supplies for the more than 30,000 meals FMH employees and retirees would have packaged during the event. To further support the organization after being shut down for several months, FMH asked employees to volunteer their time or donate to show support.

United Way Fundraising

In late September, FMH also began its annual campaign for United Way of Central Iowa. Employees can participate by making a pledge, volunteering their time, or helping with fundraising events like the Virtual Garage Sale or Bundt Cake Sale. All contributions are double matched by FMH to triple the fundraising efforts and support programs that improve the quality of education, health, financial stability, and meet essential needs for people in Central Iowa.

PEOPLE IN THE NEWS

NEW HIRES, PROMOTIONS, AND TRANSFERS



Steve Beck has been promoted to Field Claims Supervisor.



Brian Dale has been hired as P&C Claims Adjuster/Inspector.



Reed Kale has been hired as Reinsurance Underwriter I.

NOT PICTURED

Ryan Brosnahan has been promoted to Compliance Field Specialist I.

Riley Sutherland has been promoted to Crop Adjuster I.

Ross Kleinsteinber has been hired as District Sales Manager I.

Keith Runnels has been hired as District Sales Manager II.

RETIREMENTS



Tim Hovet, Field Claims Supervisor II, retired at the end of September after 25 years with FMH. Tim joined FMH in 1995 as a Regional Claims Manager. He will continue to work part-time for FMH as an adjuster. Farmers Mutual Hail would like to thank Tim for his dedicated service and wish him the best in retirement!



Gary Gerstenberger, Compliance Field Specialist, is retiring in December after 11 years with FMH.

Gary joined FMH in 2009 as a Crop Adjuster. He was promoted to the role of Compliance Field Specialist in 2016. Farmers Mutual Hail would like to thank Gary for his dedicated service and wish him the best in retirement!



Mitch Holland, Strategic Account Manager, retired in mid-October after 5 years with FMH.

Mitch has been with the FMH Sales team since 2015. Farmers Mutual Hail would like to thank Mitch for his dedicated service and wish him the best in retirement!

IN MEMORY

Chris Crutchfield

We regret to inform you of the passing of FMH employee Chris Crutchfield of Story City, Iowa, at the age of 54. Chris was a P&C Claims Adjuster/Inspector and started his career at FMH in April of 2011.

Chris grew up in South Carolina, where he met and married his wife, Kim.

They moved to Iowa where they raised their three children and were greatly involved in the Story City community. Chris was a member of the Story City Fire Department for 10 years, where he won the Governor's Award of Valor for his heroic actions on October 9, 2001.

Chris enjoyed boating, swimming, and visiting family on Lake Murray. He always enjoyed watching his children at sporting events and cheering on the South Carolina Gamecocks and Iowa Hawkeye football teams. Chris had a larger-than-life personality, and he loved God, his wife, family, and friends with all his heart.

Our thoughts and prayers are with his family and friends.

TRACK HARVEST PRICES **THIS SEASON**

October is when harvest prices are established for corn, soybeans, and cotton in many areas. Use the FMH Price Discovery Tool to track daily prices throughout the discovery period as this year's final harvest prices are being calculated.

TOOL BENEFITS

> **Responsive Design**

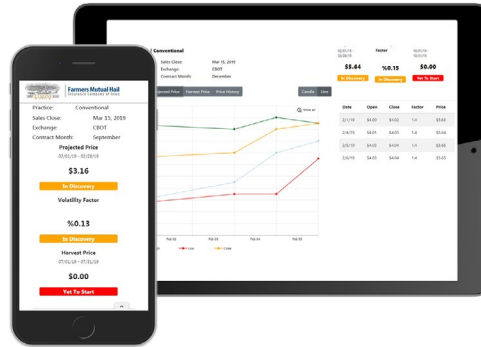
This tool adapts to your browser screen size so you can use it on your desktop or mobile device.

> **Data Direct from RMA**

The tool links directly to RMA data, so the information updates as soon as RMA makes changes.

> **Simple, Easy to Use**

Designed with speed in mind, this tool has simple filter options and easy-to-read charts to quickly access and display the information you want.



You and your customers can stay in the know using this tool during the price discovery period.

WWW.FMH.COM/PRICEDISCOVERY

TheCloud

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