

KUDOS TO THE U.S. BEEF CONSUMER

What a year it has been in the cattle market. When it comes to picking a market top, I have learned to never say never following this unprecedented ramp-up in prices paid for fat and feeder cattle.

I will be the first to admit that the skeptic in me has been waiting for this market to correct or face a downturn that many of us in the cattle-feeding business have experienced many times in our careers.

After showing such resilience throughout the spring and early summer, one must look at the reasons why.

Overall cattle supplies are tight; packers are being forced to compete for inventory, and herd rebuilding remains a challenge. Those are obviously fundamental factors, but one of the biggest drivers is the continued demand for beef from consumers around the world.

I am a firm believer that the beef industry is finally being rewarded for its diligence in



By Tim Meyer

President, CEO
Producers Livestock Marketing Association

pushing forward with better carcass traits that are producing higher-grading finished cattle.

In the early 2000s, the percentage of cattle grading Choice and Prime was stuck in a range between 51% and 57%. Since 2007, we have experienced a steady increase in the percentage of Choice and Prime grading cattle, with the USDA reporting more than 76% of beef cattle grading Choice or Prime in 2024.

What does this increase in grade mean to the average consumer? When a larger portion of beef production is grading at this level, a consumer is consistently enjoying a great-tasting dining experi-

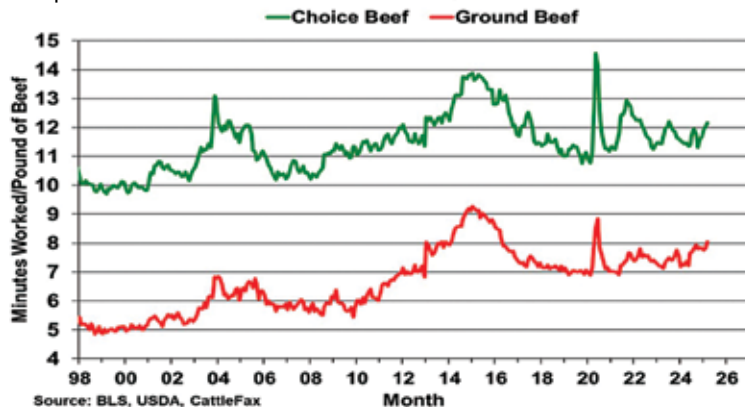
ence when they choose beef at the grocery store or restaurant.

Whether one is grilling at home, dining at one of the numerous chains or high-end steakhouses, or even at a fast-food restaurant, consumers are loving the product and are hungry for more.

I have included a graph that CattleFax has prepared reflecting the purchasing power of the consumer when it comes to purchasing beef.

Even though the price of beef has increased substantially over the past few years, the average consumer's wages have also increased to a level that beef is still "affordable" in terms of the percentage of

Graph 1 Minutes Worked to Pay for 1 lb. of Beef



their paycheck they commit to eating beef.

This, along with an improved dining experience when eating beef, is why demand has remained rock solid. (see Graph 1)

I realize that I am preaching to the choir, as I know many of you reading this article enjoy eating beef regularly, but I truly believe that the beef industry has overcome the negative press and constant drumbeat against the

benefits of eating beef we've had to endure over the past few decades.

False narratives and phony products cannot compete with the truth and the taste of real beef.

I tip my cap to all livestock producers who continue to work diligently every day to produce the best beef in the world.

Have a great summer, keep those grills hot, and stay safe out there!

TASTE WHAT PORK CAN DO: A NEW DIRECTION FOR THE INDUSTRY

The National Pork Board has introduced a fresh slogan: "Taste What Pork Can Do." This new marketing campaign is specifically designed to appeal to younger generations, including millennials and Gen Z, who currently consume less pork than previous generations like Baby Boomers and Gen X.

For over three decades, health advice largely centered on low-fat, lean diets, contributing to the decline in pork consumption among younger consumers. However, dietary



By Noland Johnson

Senior Vice President, pork department
Producers Livestock Marketing Association

trends are shifting.

Newer health perspectives now support balanced diets that include moderate amounts of fat and emphasize high-protein options served in smaller portions.

This evolution presents an opportunity for the pork industry to reposition pork as a nutritious, affordable and flavorful source of protein.

With beef prices reaching historic highs, consumers

appear to be more focused on portion control and overall value rather than simply seeking the lowest price.

This presents pork with a strategic opening to compete not just on cost, but on taste, convenience and nutrition.

Flavorful products like marinated loins, seasoned pork chops and pork steaks are excellent examples of how pork can meet the preferences of modern consumers. These ready-to-cook, flavor-rich options help communicate the message behind the new slogan and encourage customers to "Taste What Pork Can Do."

In conversations with a processor supplying pork to Southeast Asian markets, an interesting insight emerged: Customers in that region requested a half-inch fat cap on loins to retain moisture and enhance flavor during cooking. This underscores a larger point — we must listen to consumer preferences more carefully and balance cost-effective production with delivering a product people genuinely want.

Historically, our focus has been on producing pork as efficiently and cheaply as possible.

However, to stay competitive and relevant, we need to pay closer attention to the evolving expectations of consumers, especially the younger generations that are shaping the future of food.

Market Update and Outlook

As this article is being written, pork cutout values have jumped from the low 90s to more than 120.

This increase has pushed futures to new contract highs that extend well into the summer of 2026.

Although some short-term pullback may occur after the Fourth of July holiday, the outlook remains positive. With crop conditions currently rated as good to excellent, input costs are expected to remain manageable. If herd health remains stable, producers have a solid chance of turning a profit through at least August 2026.

As always, don't try to time the peak perfectly. In the words of the Steve Miller Band: "Take the money and run." After all, with four marriages and a \$60 million net worth, maybe he was onto something.



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STAFF SPOTLIGHT: MICK JACKSON

If you've done business with Producers Livestock within the past 20 years, there's a good chance you've crossed paths with Mick Jackson, whether you knew it or not.

Mick has been part of the Beef Marketing team since December 2003, and he works behind the scenes with just about everyone at Producers Livestock — from our beef agents out in the country, to our commodities staff in Sioux City, and credit staff just down the hall from him in our Omaha office.

He coordinates payments from packers and ensures our cattle producers and truck drivers get paid accurately and on time. It's a vital role, and Mick handles it all with quiet consistency.

He might not be the loudest voice in the room, but his steady presence and attention to detail have made him an invaluable part of the Producers Livestock team.

Mick grew up in southern York County, Nebraska, on a row crop farm with a 300 to



Staff Spotlight

400-head feedlot, giving him early exposure to the livestock world.

After graduating college, he spotted a job posting with Producers Livestock, a company his grandpa, dad and uncle had all worked with in the past, and decided to apply.

Now, more than two decades later, Mick says his favorite part of the job is the people: "I love the people

— our customers and fellow employees." When asked about the highlight of his workday, his answer was simple: "getting things right for the customer."

Outside of the office, Mick and his wife live just north of Blair, Nebraska, where they're raising two daughters and a son.

He enjoys gardening, keeping up with the kids' activities and rooting (with occasional heartbreak) for Cornhusker sports.

He also runs a small cow herd alongside his brother and uncle, keeping him connected to the production side of the business he supports daily.

Whether it's boots on the ground in the field, or support behind the scenes, our team continues to grow with one shared goal in mind — serving our customers well.

Mick is just one example of the faces behind the scenes at Producers Livestock, the ones who show up, do the work and are the reason our customers get the service they've come to expect.

MARKET UPDATE FROM THE COMMODITIES OFFICE

Live cattle returned from the shortened Fourth of July holiday trading week with some strength.

The Choice boxed beef cutout is holding around the \$390 level, which has helped improve packer margins. Ideally, that momentum translates in Basis levels remain unusually strong, with a +\$15 to +\$20 basis in the north, well above the five-year July average of around +\$6.

We're also continuing to see carcass weights increase. As of the most recent data at the time this article is written (week ending June 21), weights are averaging 25 pounds higher than the same week last year and 44 pounds over the three-year average.

The feeder cattle market experienced a sharp \$4.65 drop on July 1 following the announcement that one port would reopen to Mexican cattle imports starting July 7.

However, that selloff was short-lived as the market bounced back on July 2, gaining \$3, and as of July 7, the day cattle were expected to start crossing the border, the August contract closed up \$4.22.

We are also starting to see a good number of fall-delivery calves being sold on the video auctions.

If you're purchasing fall-delivery cattle, it's a good time to explore risk management options at the time of purchase. You don't need to wait until delivery to put downside protection in place.



By Shawn Smith

President
Producers Commodities, LLC

Lean Hog Complex

Shifting to the lean hog complex, the end of June and start of July brought some selloff. The USDA's Quarterly

Hogs and Pigs report came in right in line with preresort estimates, but a quick \$12 drop in the pork cutout

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FIRST LOOK AT FALL CALF PRICES

The video auction season has begun, and we are seeing a peek at calf prices for fall delivery.

Both video auctions had larger offerings than last year. Superior Livestock Auction sold 100,888 head this year compared to 56,906 head last year. Northern Livestock Video reported 67,704 head sold versus 22,954 head last year.

As we all know, the cow herd is the smallest it has been since the 1950s. Despite this, the first video offerings are significantly larger than last year.

This suggests ranchers are wanting to take advantage of these record prices now, rather than risk the chance of a price-altering event before fall.

Alternatively, some ranchers may have chosen to try the video auction to increase their exposure and bidder competition.

These reported prices will be load lots of unweaned steer calves for delivery from October through November.

These calves are in Colorado, Iowa, North Dakota, Nebraska, South Dakota and Wyoming. Superior Livestock Auction started the season off with its Corn Belt Classic. Steers weighing 550 to 599 pounds averaged \$382.57 per hundredweight, \$67 per hundredweight higher than last year.

Their big brothers weighing 650 to 700 pounds were \$54 per hundredweight higher than a year ago, averaging \$343.56 per hundredweight. The same week, Northern Livestock Video Auction had its first summer sale, and prices were very comparable.

Unweaned steers weighing 550 to 599 pounds brought an average of \$381.23, which is an average of \$58 per hundredweight more than last year. The 600 to 649 pounds steers came in at \$361.17 per hundredweight, up \$57 per hun-



By Mike Sila

Senior Vice President, Beef Department
Producers Livestock Marketing Association

dredweight from last year.

Now that we have had the opportunity to see some calf prices for fall delivery, it's time to look at breakevens. The included breakeven chart is based on the price of a 650-pound delivered steer calf, gaining 3.25 pounds per head per day, for 215 days, and being sold at a pay weight of 1,450 pounds.

The horizontal line across the top of the chart is the delivered price of a 650-pound steer per hundredweight. The cost of gain per hundredweight is along the vertical side of the chart.

Follow across the line of the price, through the cost of gain; this will give you the breakeven price.

These breakeven prices are cash market prices. For the hedgers, you will need to include the basis for the mar-

keting month.

We all know that hedging last year's calves to be finished this summer left some money on the table.

Although, the excellent basis has allowed hedgers to pick some of that back up.

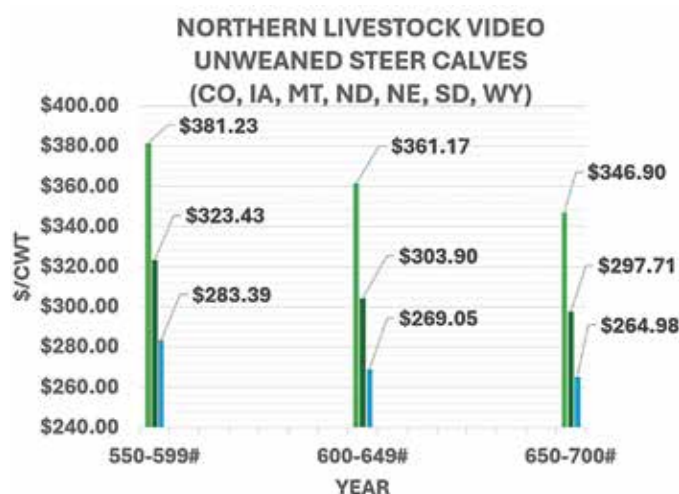
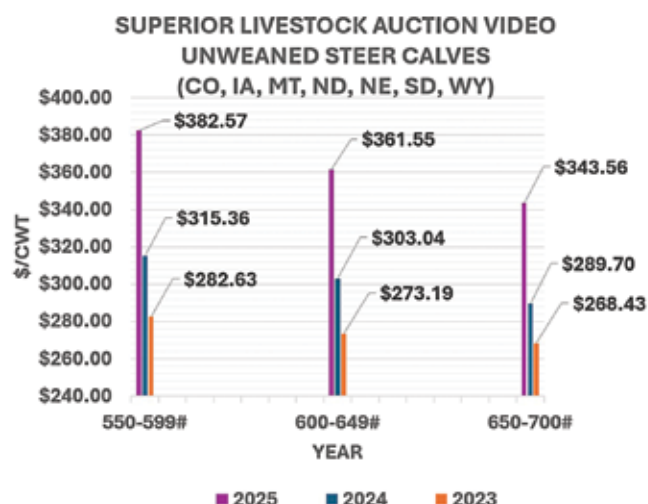
Given the current price level of these feeders, and with the ever-changing market conditions, it is more important than ever to have some type of downside protection.

If you can't hedge your market price at the beginning of the feeding phase, there are opportunities with options to protect against downside risk.

As you continue to place cattle this fall, please reach out to your Producers Livestock Beef Agent or Commodity Broker to assist you with your price risk management strategy.

Thank you for the opportunity to be a part of your team.

	\$340	\$342	\$344	\$346	\$348	\$350	\$352	\$354	\$356	\$358	\$360	\$362	\$364
\$48	\$199.86	\$200.76	\$201.66	\$202.55	\$203.45	\$204.34	\$205.24	\$206.14	\$207.03	\$207.93	\$208.83	\$209.72	\$210.62
\$88	\$209.97	\$210.86	\$211.76	\$212.66	\$213.55	\$214.45	\$215.34	\$216.24	\$217.13	\$218.03	\$218.93	\$219.83	\$220.72
\$80	\$202.07	\$202.97	\$203.86	\$204.76	\$205.66	\$206.55	\$207.45	\$208.34	\$209.24	\$210.14	\$211.03	\$211.93	\$212.83
\$82	\$203.17	\$204.07	\$204.97	\$205.86	\$206.76	\$207.66	\$208.55	\$209.45	\$210.34	\$211.24	\$212.14	\$213.03	\$213.93
\$84	\$204.28	\$205.17	\$206.07	\$206.97	\$207.86	\$208.76	\$209.66	\$210.55	\$211.45	\$212.34	\$213.24	\$214.14	\$215.03
\$86	\$205.38	\$206.28	\$207.17	\$208.07	\$208.97	\$209.86	\$210.76	\$211.66	\$212.55	\$213.45	\$214.34	\$215.24	\$216.14
\$88	\$206.48	\$207.38	\$208.28	\$209.17	\$210.07	\$210.97	\$211.86	\$212.76	\$213.66	\$214.55	\$215.45	\$216.34	\$217.24
\$100	\$207.59	\$208.48	\$209.38	\$210.28	\$211.17	\$212.07	\$212.97	\$213.86	\$214.76	\$215.66	\$216.55	\$217.45	\$218.34
\$102	\$208.69	\$209.59	\$210.48	\$211.38	\$212.28	\$213.17	\$214.07	\$214.97	\$215.86	\$216.76	\$217.66	\$218.55	\$219.45
\$104	\$209.79	\$210.69	\$211.59	\$212.48	\$213.38	\$214.28	\$215.17	\$216.07	\$216.97	\$217.86	\$218.76	\$219.66	\$220.55
\$106	\$210.89	\$211.79	\$212.69	\$213.59	\$214.48	\$215.38	\$216.28	\$217.17	\$218.07	\$218.97	\$219.86	\$220.76	\$221.66
\$108	\$211.99	\$212.89	\$213.79	\$214.69	\$215.59	\$216.48	\$217.38	\$218.28	\$219.17	\$220.07	\$220.97	\$221.86	\$222.76
\$110	\$213.10	\$214.00	\$214.90	\$215.79	\$216.69	\$217.59	\$218.48	\$219.38	\$220.28	\$221.17	\$222.07	\$222.97	\$223.86
\$112	\$214.21	\$215.10	\$216.00	\$216.90	\$217.79	\$218.69	\$219.59	\$220.48	\$221.38	\$222.28	\$223.17	\$224.07	\$224.97



MARKETS

■ FROM PAGE 2

over the span of a week added pressure to lean hog futures.

Despite that, the cash hog market remains strong, with national cash hog prices reaching parity with the cut-out heading into the holiday weekend.

Seasonally, we expect the number of market-ready hogs to decrease, increasing packer participation.

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The cash feeder and iso-wean markets remain strong as well, with prices trending \$20 higher on iso-weans and as much as \$40 higher on feeder pigs.

Volatility and seasonal shifts are nothing new to the livestock markets, but staying informed and having a plan in place can make all the difference.

As always, our commodities team is here to help you navigate your risk management decisions.

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Board Openings

Elections are held annually in February.
Directors are elected for a three-year term.

To run for a director position, the person must be an active member/customer of Producers Livestock. Regions with positions up for re-election in 2026 are Minnesota, northern Iowa and Kansas/Missouri.

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CELEBRATING INDEPENDENCE IS ALWAYS WORTHWHILE

Hopefully everyone had a great Fourth of July recently and took some time to celebrate our country's independence with family and friends. We live a truly unique existence compared to most other people around the world, to say the least.

My family did some grilling, relaxed in our neighbor's pool, watched fireworks, attended a family friend's 50th birthday party at the lake, and capped



By Bart Thoreson
Senior Vice President, credit department
Producers Livestock Credit Corporation

off the long weekend by going to the farm to see my parents.

Our daughter Clare loved the last one, for sure. I would've considered myself

lucky if I had only gotten to do one of these things, and I consider myself very fortunate to have gotten to do them all.

As I've stated many times

before, I love the fact that at Producers we work with such a variety of independent-minded livestock producers. Our customers are truly the reason we have been able to stay independent in our business model as well.

Steve Jobs, co-founder of Apple Inc., advised his people not to waste time living someone else's life and to have the courage to follow their own heart and intuition. I think this describes a vast majority of our customers.

I'm not sure how many livestock people Steve knew, but I'm sure he would have loved to know that many of our customers are doing just what he was saying.

It's not always easy, as we all know, but being able to combine resilience, passion, self-discipline and some risk-taking usually leads to confidence and courage in the end, and having that confidence in ourselves is what keeps us moving forward.

Please make sure you are celebrating these wins we are experiencing currently in the livestock sector and remind yourself that it has taken more courage on your part to stay engaged in livestock production than almost any other time in recent history.

I believe it was Winston Churchill that stated something to the effect of: Success is not always final; failure is usually never fatal, but the courage to continue is what matters in the end.

I think we have several years of what most would say is going to be a wild ride ahead of us, especially in the cattle sector. I'm in the camp currently that thinks this bull market is here to stay for quite some time.

However, I have conversations daily with people who have valid opinions that either agree or disagree with me.

They all have information and data to share that shows their opinion to be strong and can usually back up the theory they have developed. The toughest part for me is I have genuine respect for almost all of those who are sharing their viewpoint with me, and it can be easy to be swayed in either direction.

Sometimes it can feel that being able to be swayed to change my opinion is a form of weakness or a lack of true understanding of the current market, but then I'm reminded of what Dave Waterhouse's grandfather Wes used to say.

Dave told us that his grandfather said on numerous occasions, "A smart man will change his mind often, but a damn fool never will."

One piece of advice that I can give you with confidence is: This sure feels like a time when it is more important than ever to make sure you stay engaged with your agent, lender, and brokers at Producers Livestock.

Don't forget to enjoy the ride; just please buckle up, as we like to say!



MAKING CONNECTIONS

Producers Livestock had the opportunity to host members of the CoBank leadership team for dinner in Omaha in late June. Our leadership team was joined by President and Chief Banking Officer of CoBank, Eric Itambo; as well as Marcus Wilhelm, Regional President of CoBank; and Matt Hellwig, Regional VP of CoBank. Together, we exchanged insights about our business models, discussed future plans, and shared ideas for strengthening industry partnerships. These kinds of conversations, rooted in connection and long-term relationships, are what allow us to grow, evolve, and continue serving livestock producers. Pictured left to right: Dave Nickelson, Wilhelm, Bart Thoreson, Itambo, Deb Engler, Tim Meyer and Hellwig.

INTERN SPOTLIGHT: A FRESH PERSPECTIVE FROM GEORGIA TO THE MIDWEST

We're excited to introduce Kayle Arnold, our summer intern who joined the Producers Livestock team in mid-May and will be with us through the end of July.

Originally from Screven, Georgia, Kayle brings an impressive background in livestock production, a strong work ethic, and a fresh set of ideas that have already made a positive impact on our organization.

Kayle is currently pursuing a Bachelor of Science degree in Agribusiness and Livestock Production at Abraham Baldwin Agricultural College (ABAC), where she holds honors and is a member of Collegiate FFA, ABAC's Cattlemen's Association, and serves as an ambassador for the college.

Kayle is on track to graduate in fall 2026 — but she's already putting her classroom knowledge to work in real-world industry settings.

Kayle is no stranger to hard work, as she's been actively involved in her family's operation, Boggy Creek Farms, since 2015. There, she helps manage daily operations for 350 head of cattle, supports purebred Angus embryo transfer work, and maintains herd health and records.

Her hands-on experience gives her a practical understanding of what cattle producers face every day, making her a great fit for the Producers Livestock team.

Beyond the farm, Kayle has also been deeply engaged in the beef industry.

She's served as an intern at major events including CattleCon 2025 and the Cattlemen's Beef Board Summer Meeting, where she contributed to event logistics, sponsorship coordi-



nation, and social media promotion.

Since joining our team, Kayle has been driven, curious, and willing to jump in wherever needed.

She asks thoughtful questions, offers fresh insight, and isn't afraid to bring new ideas to the table — all qualities that make her a strong contributor and a standout young leader in the industry.

Kayle will be sharing more about her internship experience in our September newsletter, so stay tuned to hear directly from her.

In the meantime, we're grateful to have her on board this summer and look forward to all she'll accomplish during her time with Producers Livestock.

EXPANDING OUR BEEF TEAM IN EASTERN IOWA

We're excited to welcome Dave Waterhouse and Justin Wessel to the Producers Livestock team as beef agents serving Eastern Iowa. Both are based out of Manchester, Iowa, and bring a strong understanding of the region's cattle industry, as well as a shared commitment to building trusted relationships with producers.

As the demand for local, knowledgeable support continues to grow, Dave and Justin are here to serve producers across the eastern half of the state with marketing support and insight. With experience in both cattle production and customer-facing roles, they understand what it takes to help producers make informed and timely decisions.

We're proud to have them join our growing team of agents and look forward to the relationships they'll build in their territory. If you're in Eastern Iowa and haven't yet had the chance to connect with Dave or Justin, keep an eye out, or reach out anytime. They're ready to hit the ground running.

PLMA
WEBSITE:

www.producers-livestock.com

