

PRODUCERS

Livestock

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Livestock News
Marketing ■ Credit ■ Commodities

YOUR TRUSTED PARTNER FOR 90 YEARS

Welcome to 2026 from the entire staff at Producers Livestock Marketing Association (PLMA).

We have a great deal to celebrate as we are coming off a successful 2025 where all four departments (Beef Marketing, Pork Marketing, Credit and Commodities) posted record numbers in our continuous effort to grow and assist you with all of your livestock marketing needs.

A major milestone we are looking forward to celebrating with you in 2026 is our 90th anniversary of serving livestock producers in the upper Midwest, where we have evolved from the regional stockyards in Omaha, Sioux City and other locations.

I am proud to report that



By **Tim Meyer**
President, CEO
Producers Livestock Marketing Association

PLMA has never been stronger or better equipped to serve your needs than we are today. Our entire team at PLMA will be celebrating our 90-year anniversary throughout the year, so please be sure to join us at our Regional Summits in March and April at a location near you.

While PLMA may not look exactly like the marketing outfit that originated in 1936, I can assure you that the mission of PLMA has not changed

one bit but has grown its purpose over the years.

Assisting livestock producers with their feeder purchases and sales of market-ready livestock has always been the backbone of the company, but with the addition of the commodity department in the late 1970s and the expansion of the credit department in the 1980s, PLMA was able to offer additional tools to our clients to provide a full-service livestock marketing team.

Helping younger and beginning livestock producers get started in the livestock feeding business has always been at the forefront of our mission at PLMA, and this remains as true as ever today. As you are reading this, PLMA will have just wrapped up our first annual Winter Conference for our Next Gen Network, held in Omaha on Jan. 8 and 9.

The Next Gen Network was established by PLMA in early 2024 to form a community of forward-thinking individuals who harness the power of innovation, industry expertise, and collaboration to face challenges and embrace opportunities that come with being a modern livestock producer.

As we begin 2026, the Next Gen Network now boasts more than 100 members from

across our trade territory. I could not be prouder of this group and the work they are doing to help each other gain greater industry knowledge, expand their network of peers, and, most of all, find success in the livestock feeding arena. Becoming a member is easy; just go to our website, producers-livestock.com/next-gen-network and sign up. The best part is that membership is free!

With your continued support and an emphasis on assisting the next generation to succeed, our goal is that PLMA will be able to celebrate even more milestone anniversaries long into the future.

Best wishes to all for a successful 2026. Stay safe out there and we'll see you soon at a Regional Summit near you.

ANOTHER GOOD YEAR FOR CATTLE PRICES LIKELY IN 2026

Welcome to 2026, and Happy New Year. After the volatility experienced in 2025, many are wondering whether this year will bring similar uncertainty. Market analysts generally expect another favorable year for ranchers and feedlots, although margins are likely to be tighter.

The Cattle on Feed report released Dec. 19, 2025, was viewed as somewhat optimistic. It showed total cattle on feed as of Dec. 1 at 11.727 million head, or 97.9% of last year. November placements were reported at 1.595 million head (88.8% of last year), and marketings totaled 1.521 million head (88.2% of last year).

Cattle numbers will almost certainly remain tighter than a year ago. Heifer retention is under way, and it will take time before those females contribute calves to the supply chain. The ban on feeder



By **Kyle Krager**
Vice President
Producers Commodities, LLC

cattle imports from Mexico due to the New World screw-worm will also keep supplies extremely tight, particularly for southern feedlots.

The USDA will release its Cattle Inventory report Jan. 30, and most analysts expect the beef cow herd to decline again.

In recent months, we have had many discussions with cattle feeding customers regarding the use of options for price protection.

Some producers remain optimistic about the cattle market and are hesitant to sell futures. Others may still recall selling futures too early last year, even though strong basis levels ultimately helped.

When selling futures, it is important to be fully satisfied with the price, as doing so effectively locks in the value of your cattle at that futures level plus or minus basis. Many producers are looking for risk management strategies that protect the downside while

keeping the upside open.

One alternative to selling futures is purchasing put options as a form of price insurance. A put option requires an upfront premium and establishes a floor price without the risk of margin calls. If the market falls below the floor, the option gains value equal to the difference between the floor price and the current futures price. If the market rises, the option simply expires, and while the premium is lost, higher cash prices should offset that cost.

Premiums vary depending on the strike price selected and the length of coverage. Live cattle options expire on the first Friday of the month, and feeder cattle options expire on the last Thursday.

Some customers are concerned about the cost of put options. One way to reduce that cost is by selling call options against them,

■ SEE CATTLE ON PAGE 3



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2027 Board Openings

Are you or someone you know interested in becoming a part of the board of directors for Producers Livestock?

Elections for directors are held annually in February. Directors are elected for a three year term. To run for a director position, person must be an active member/customer of Producers Livestock. The nomination deadline has passed to run for 2026, however, the openings in 2027 will be for the Eastern Nebraska Region and the Western Nebraska Region.

If you are interested or would like more information about sitting on the board, please contact either Tim Meyer or Deb Engler at 402-597-9189.

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Mike Sila, Senior VP	1106
Garette Long, Treasurer	1104
Deb Engler, Secretary	1100

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Aric Ellinghuysen, IT Director	1111
Brittnee Hytrek, Financial Operations Specialist	1114
Mick Jackson, Marketing Settlements	1105
Becky Jensen, Marketing Settlements	1109

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Financing for Livestock - Operating
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Jim Hushka	(402) 452-8356	1133
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Tina Fettes		1101
Emily Manthei		1116
Nick Buelt		1118
Mike Sievers, Field Insp.	(712) 260-4239	2200

Commodity Services

Brokerage Services and Consulting on
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Producers Commodities LLC
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Producers Livestock Services

Producers Beef Programs

Country Direct Feeder Cattle Sales
Feeder Cattle Buying - Fed Cattle Sales
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Steve Maloley	Kearney	(308) 325-0165
Vance Whitehill	Stapleton	(308) 636-8114
Matt Wilken	Bertrand	(308) 991-5944

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Scott Hodne	Manning	(712) 299-7696
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Premium - Based Marketing - Supply Agreements
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YEARS OF SERVICE + RETIREMENT HONORS

Years of Service Awards

At our annual meeting and holiday party in December, our team members and board of directors came together to reflect on 2025 and look ahead to the year to come.

As part of the celebration, we recognized employees who reached significant years of service milestones. These individuals represent the dedication, experience, and consistency that Producers Livestock is built on. We are grateful for their commitment to our company, and most importantly, to the producers we serve.

This year's honorees (pictured from left to right) include:

Mike Sievers, Field Inspector | Credit – 10 Years; Dave Herbold, Beef Agent – 10 Years; Deb Engler, Corporate Secretary – 15 Years; Jason Goodwin, Pork Agent & Settlement Support – 15 Years; Bill Nielson, Senior Pork Agent – 25 Years; Jeremy Schram, Pork Agent – 20 Years; Keith Meiergerd, Vice President | Credit – 20 Years.

We appreciate the loyalty and hard work these team members bring to Producers Livestock each day. Their dedication plays a key role in our continued success and the strength of our relationships with the customers we serve. Here's to many more years together and a strong start to 2026.



Retirement Announcements

After 36 years of service, Dave Nickelson (left photo) is stepping into his next chapter with a well-earned retirement.

As Corporate Treasurer, Dave has been instrumental in guiding the financial strength of Producers Livestock, helping position our company and our customers for long-term success.

We thank Dave for his leadership, commitment, and lasting impact, and wish him all the best in retirement.

We also extend our congratulations to Bob Holtzbauer on his retirement. While not a direct employee of Producers Livestock, Bob has been a long-time auditor and trusted partner, playing an important role in maintaining the financial wellbeing of our organization. We are grateful for his years of service and dedication.

Both Dave and Bob have worked diligently to provide training, resources, and support to ensure a smooth transition.

In July, we welcomed Garette Long to the team, where he has been working closely with Dave over the past several months and is prepared to step into the role of Corporate Treasurer. We appreciate the leadership shown throughout this transition and are thankful for the legacy both gentlemen leave behind at Producers Livestock.

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A LOOK BACK AT UPS AND DOWNS IN 2025

The year 2025 was a record-breaking year in the cattle industry and it was far from normal for cattle producers. It may be one we talk about for many years to come.

Everyone knew entering the year with the lowest cow herd numbers in over 50 years that things were going to get exciting.

With the smallest calf crop in over 50 years and the Mexican border being closed most of the year due to the New World Screwworm, feeder cattle supplies were very tight.

Excellent feeding conditions and feedlot performance throughout the year produced larger carcasses, helping to cheapen break-evens. There were no packer discounts on these monster carcasses because the industry needed every pound of beef production it could get.

One of the first records to be broken was the live cash cattle price when we traded at \$200 per hundredweight FOB the first week of the year.



By Mike Sila
Senior Vice President, Beef Department
Producers Livestock Marketing Association

This record was broken many times throughout the year. The current record was finally set during the cash cattle trade for the week ending Aug. 24.

During that week, there were 450 head reported at \$248 per hundredweight FOB in Iowa, while most of the trade that week in Nebraska and Iowa was at \$247 per hundredweight FOB.

On Oct. 16, 2025, we also set a record for CME Live Cattle Futures for February 2026 at \$250.17 per hundredweight.

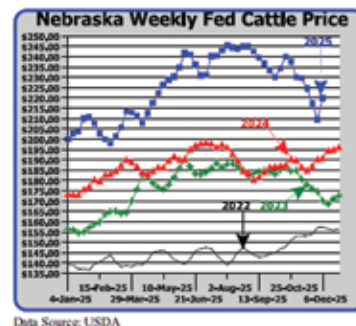
Along with the record fat cattle prices, we have seen many sale barns set new records this fall. On Dec. 13, Bassett Livestock Auction had 620-pound steer calves sell for

\$500 per hundredweight.

Earlier in the fall, Valentine Livestock Auction sold 68 steers weighing 803 pounds for \$408.50 per hundredweight on Sept. 4. In the big yearling category, on Nov. 12, there were 55 steers sold for \$349 per hundredweight at 1,087 pounds in Bassett. The CME Feeder Cattle Futures also put in record highs this year.

On Oct. 16, the January CME Feeder Cattle contract reached \$380.20 for a record high. Along with these records, the CME Feeder Cattle Index put in a new high of \$376.51 per hundredweight on that same day.

Maybe one of the most talked-about topics in the industry has been the heavy carcass



Data Source: USDA



Data Source: USDA

weights. Weekly Comprehensive Carcass Weights for fed beef-type cattle of all grades peaked in early December.

The new record is 960 pounds for the comprehensive carcass weight, almost 35 pounds heavier than the high in 2024.

Fortunately, we haven't seen any heavy discounts from the packers. These heavier carcass weights have both boosted beef production and helped to cheapen break-evens.

We have started 2026 by breaking new records as well. Many of the yearlings placed last fall have record-high break-evens in the \$250s. When you are looking for price



Data Source: USDA

risk management strategies, please reach out to the Producers Livestock beef agents and commodity brokers. They would welcome the opportunity to assist you.

Thank you for choosing Producers Livestock to be on your team.

'WHERE CORN DON'T GROW' STILL RINGS TRUE

For all you country music fans reading this, I'm sure you have probably heard the Travis Tritt song from 1996, "Where Corn Don't Grow."

The main character Tritt sings about is a 17-year-old young man who is asking his father about the bigger world



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

out there, and he wants to go see it for himself. He asks his father, "Daddy, there's a lot that I don't know, but don't you ever dream about a life where corn don't grow?" as they look out over the dusty fields his father works hard in every day.

I too was 17 in 1996 and, as a senior in high school, I could relate to thinking somewhat the same thing.

His father basically tells him, "Son, I know at your

■ SEE SONG ON PAGE 4

2026 REGIONAL SUMMITS – CELEBRATING 90 YEARS OF SERVICE

Since 1936, Producers Livestock has remained committed to serving producers with integrity, transparency, and a producer-first mindset. As we celebrate 90 years in business, we're honoring the relationships, trust and shared hard work that continue to move this industry forward.

We're excited to announce our 2026 Regional Summits, a series of in-person events designed to bring education, conversation, and connection directly to the producers we work with. These summits are built with today's producer in mind, offering practical, relevant information focused on the issues at the forefront of your operation.

Whether you're a long-time customer or new to Producers Livestock, we hope you join us for an evening of conversation, connection, and, of course, a good steak dinner. Each event will begin at 5:30 pm with time to gather and visit, followed by supper at 6 pm and a panel of Producers Livestock experts and industry speakers to close out the evening.

Scan the QR code to secure your spot and receive event updates. We look forward to celebrating this milestone with you and showing our appreciation to the folks who have made it possible.



2026 Regional Summit Dates & Locations

- Broken Bow, NE | One Box Convention Center | Wednesday, March 11
- Norfolk, NE | District Event Center | Thursday, March 12
- Sigourney, IA | Enchanted Events | Wednesday, March 18
- Manchester, IA | Community Center | Thursday, March 19
- Exira, IA | Exira Event Center | Wednesday, March 25
- Holstein, IA | Cobblestone Inn & Suites | Thursday, March 26
- Watertown, SD | The Watertown Event Center | Wednesday, April 8
- Lakefield, MN | Horse Barn & Hunt Club | Thursday, April 9

CATTLE

■ FROM PAGE 1

a strategy commonly referred to as a "fence." This involves two transactions: buying a put to establish a floor and selling a call to establish a ceiling.

The premium received from selling the call helps offset the cost of the put. However, selling a call limits upside potential at the call strike price, and if futures rise above that level, margin calls may occur.

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When using this strategy, it is important to choose a call strike that provides adequate room for potential market rallies.

We hope 2026 is a successful year for everyone. If you have questions about the futures market, options or Livestock Risk Protection (LRP) insurance, we welcome the opportunity to visit with you. Our team is ready to help you identify a strategy that fits your operation. Thank you for your business.

Sources: USDA, DTN

PRRS WEIGHS ON PORK MARKET OUTLOOK

For the past couple of years, the hog and pork markets have taken a back seat to the attention given to the cattle and beef markets. However, there are certainly some discussion points worth addressing in the pork complex as well.



By Jeremy Schram
Agent, Pork Department
Producers Livestock Marketing Association

Most producers have seen good profitability for the past 18 to 20 months due to solid pork demand and relatively low feed costs. Unfortunately, one of the factors that is still a major thorn in the side for many of us is the detrimental effects caused by the PRRS virus.

I know it gets to be sort of a “broken record” when PRRS is brought up so much; however, it is one of the most destructive factors in our industry to an operation’s ability to be successful and profitable.

Once again last fall, we heard numerous reports of outbreaks throughout the

Midwest. It seems like many operations that battle through a PRRS outbreak only get about a year of good production before it recurs.

Little progress has been made since the time PRRS first began impacting the U.S. swine herd in developing effective vaccines that control this complex virus. Earlier this year, Pig Improvement Company (PIC) received FDA approval for its gene-editing technology, which is used to breed PRRS-resistant pigs.

Much discussion is currently taking place as to when some of the gene-edited breed-

ing stock will be introduced to the industry on a commercial level. Results of this technology show extremely healthy pigs, which in turn can lead to significantly lower antimicrobial use — beneficial for producers and consumers alike. It is hard to say when we will see this move forward, as there is concern of potential negative reaction from pork consumers leading to a suppression in demand for our product.

We had two major USDA reports released just before Christmas. The Hogs and Pigs report was interpreted as slightly bearish with inven-

tories a bit higher than most analysts’ estimates. The Cold Storage report revealed no surprises, with continued tight supplies and disappearance of product, indicating good demand both through exports and domestic use (perhaps some in part due to high retail beef prices?).

Month-to-month inventories were down 1%; and down 5% year-over-year. This would also be a contributing factor as to why the current pork cut-

out is still holding in the mid-\$90 range. In addition, we saw the cutout over \$98 for seven days in mid-to-late December, all record-high prices for that month!

It is always a pleasure to be able to serve you, and we look forward to continuing to provide valuable tools and resources for you and your operation to be as profitable and successful as possible. We wish you a happy and prosperous new year!



PRODUCERS Livestock

Marketing • Credit • Commodities

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SONG

FROM PAGE 3

age, it seems like this whole world is turnin’ slow and you think you’ll find the answer to it all, where corn don’t grow. Hard times are real; there’s dusty fields no matter where you go. You may change your mind cause the weeds are high where corn don’t grow.”

I think there is a lot of truth in those lyrics. In my almost 47 years of life, I don’t think I’ve ever lived more than 15 minutes away from the nearest cornfield. If west Omaha keeps growing the way it is currently, that might change sooner than later!

In agriculture today, it sure feels like

time is speeding up instead of slowing down. In the credit department, we are seeing several renewals where grain farming has not been profitable.

Hog disease is starting to show up again and if you were on the wrong side of the CME in the cattle complex, it has been hard to fund the margin calls and losses.

Stress levels are rising and it’s hard to know which direction is the right one for many folks in production agriculture.

A few bankers have told me recently that several of their producers have had some tough discussions when they came into the bank to discuss plans for 2026.

It might not always feel like your

banker is in your corner, and unfortunately that is true in some circumstances, but I like to think that the bankers I know truly do have their customers’ best interests at heart.

Much like those “father and son/mother and daughter conversations” you might have had in your past, they usually had some merit and hopefully made the path you wanted to take a little clearer.

Please know that all of us in the credit department are more than willing to be a sounding board for you if you need one. When times feel like they are getting a little hard, I think it’s helpful and comforting to know you have a few extra people in your corner, and we want to be those people for as many of

our customers as possible.

I’m excited to see what 2026 has in store for all of us in production agriculture. I’m confident that volatility will most likely be at the top of the list and, as I’ve heard numerous times, “where there is risk, there is also reward.”

These “Roaring ‘20s” have made for quite the ride already and we are just halfway through. Hoping you all get rewarded well in 2026 for the risks you continue to take in feeding the world and raising the best protein for all of us to enjoy!

Happy New Year to you all and congratulations to the two new retirees we have in Omaha, Dave Nickelson and Warren Buffett — you have definitely earned it!

NEXT GEN NETWORK WINTER CONFERENCE A SUCCESS

Producers Livestock’s Next Gen Network held its first annual Winter Conference Jan. 8 and 9 in Omaha, and it was a great reminder of why investing in the next generation of livestock producers matters so much. From start to finish, the room was full of energy, thoughtful questions and meaningful conversations about the future of agriculture.

Attendees heard from industry professionals who shared real-world experience on a variety of issues, including credit, risk management, diversified income opportunities, profitability, succession planning, ag labor and a market outlook.

The goal was simple: provide practical takeaways participants can use back home on their operations and in their careers. Judging by the engage-



ment and feedback, the event accomplished just that.

One of the highlights of the conference was the opportunity for networking. Whether it was during breakout sessions or conversations over meals, connections were being made. Those relationships are often just as valuable as the information shared from the experts.

Organizers are proud of the turnout and grateful for everyone who took time out of their busy schedules to join the event.

A huge thank you to the speakers, sponsors and staff who helped make everything run smoothly.

Events like this reinforce a commitment to supporting the next generation of producers and industry professionals. The network is excited to continue building opportunities for education, connection and growth in the months ahead.

If you attended, thank you for being part of it. If you couldn’t make it this time, we hope to see you at a future event!

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