



# FARMERS OF NORTH AMERICA REPORT

YEAR  
END  
2003



224-111 Research Drive, Saskatoon, SK, S7N 3R2 Telephone: (306) 665-2294 Facsimile: (306) 651-0444 Email: [info@fna.ca](mailto:info@fna.ca) Website: [www.fna.ca](http://www.fna.ca)

## MEMBER SERVICE WELCOME

**W**elcome to the year-end edition of the AG Report for 2003. We will be publishing this member-only newsletter three times per year, allowing us to provide you with the latest program and purchasing information prior to each of the three main buying seasons: Spring, Fall and Year end.

My name is Lyle Forden and I am your new Member Service Manager. I have my B.S.A. from the University of Saskatchewan, and I presently farm with my father at Punnichy, SK. FNA is very important to me, not only as my career, but also as the only mechanism I see working to create a more competitive agriculture industry so that young people like myself can take over our family farms.

As FNA's membership continues to grow we will be offering you increasingly valuable benefits. As you know, our objective is to lower your input costs and change the way business is done, so please encourage others to join. There *is* strength in numbers!

It's time again to be considering what crops to grow next year, what inputs to use and where to find the best pricing. Gaining the most return for your farm is what it's all about. With this in mind, we want to introduce all of FNA's pre-order programs for 2004. When FNA develops a program we insist on three components: superior quality, service excellence and the best price. As you review the programs in this newsletter, I believe you will recognize that our pricing reflects our ongoing commitment to lower your input costs.

Creating competition in the market place has always been one of FNA's primary objectives. We have made significant progress in lowering input prices and changing the marketplace by offering members wholesale prices. We encourage our members to shop for the best price and in fact some of our members have been very successful reducing costs using FNA pricing primarily for negotiation purposes. However, as FNA becomes more and more involved in sourcing products and services on behalf of its members there are other factors to consider. For example, now that FNA members have their own wholesale programs through FNA private brand products (i.e. FNA Oil & Lubricants, Boost-N Inoculant, etc.) there are volume commitments and expectations that must be reached if we are to secure the very best pricing for our members.

Because one of the objectives of FNA is to create competition in the marketplace, we will always encourage our members to use whatever resources are available to them to secure the best pricing. But, it is of paramount importance members understand that one of the best long term strategies available to them for lowering input costs is to use FNA programs. The greater our volume of sales with these programs, the greater our leverage in negotiating even lower prices on behalf of our members. Certainly there are savings available by using FNA pricing for negotiating purposes but the very best long term strategy for permanently lowering your input costs is to purchase FNA products.

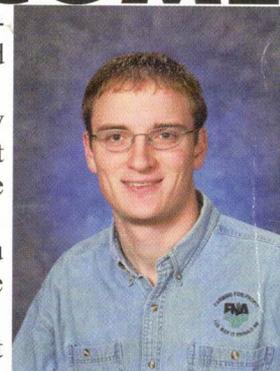
FNA takes no profit (I repeat, no profit) on any products or services we source. As a result, you can be reasonably certain that our price will be the lowest legitimate price available. But, of course, the competition doesn't just quietly accept this challenge to their high profit margins and market share. From time to time, they can be expected to offer their products at whatever prices they must in order to retain their market share, even to the point of selling their products at or near cost. If the competitive threat is neutralized pricing will return to the previously high levels. Please keep these things in mind when making your purchases. Obviously the stronger FNA becomes, and the greater the orders for FNA's programs become, the more our members benefit.

In this newsletter, we are introducing numerous programs as offerings to you, our dedicated and important members: Boost-N Inoculant, FNA Oil & Lubricants, FNA Health Benefits, FNA Fuel Tanks, FNA Farm Fuel, Wheatland Bins, FNA Liquid Fertilizer, Tag Team Inoculant and Granular Nitrogen Inoculant.

These programs comprise FNA's largest program offering yet. I encourage you to make full use of these programs to gain the entire advantage of your membership. While writing this article I am reminded of a common saying "Those that adapt to change survive, those that resist change perish and those that create change lead." Together, members we have the opportunity to create change...Leaders Welcome!

Merry Christmas and all the best in the New Year,

Lyle Forden, B.S.A.  
Member Service Manager



# FNA Brand Boost-N Inoculant Pre-Order Program

FNA is proud to offer FNA brand Boost-N Inoculant which has been developed specifically for FNA members. Boost-N is available at a low cost through the pre-order for 2004. This is a valuable FNA program as it:

- Reduces the cost of growing pulse crops
- Creates market competition
- Provides producers with choice

## Quality:

Highest rhizobia bacteria levels of inoculant sold in Canada  
Registered for use on both Peas & Lentils

## Service:

Knowledgeable staff to assist with product discussion  
Conveniently delivered to local depots

## Price:

Boost-N Liquid \$1.00/bushel with \$5/case rebate\*  
Boost-N Peat \$1.00/bushel with \$10/case rebate\*

\*FarmerSmart Rebate

## Boost-N Liquid

Liquid based inoculant

Over 1.2 million bacteria/seed

Can be applied directly to the seed or applied in-furrow

One case treats 160 bushels

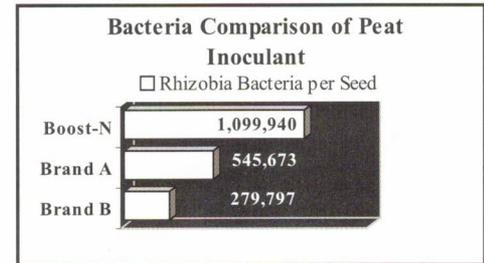
## Boost-N Peat

Peat based inoculant with a pre-formulated sticker

Over 1 million bacteria/seed

Can be applied dry (directly to the seed) or applied wet (to seed as a slurry mixture)

One case treats 320 bushels



**Important Note:** Tag Team granular inoculant and Granular nitrogen inoculant for peas & lentils\* now available. Prices too low to show! This program for granular inoculant is only available for a very limited time. Call before year end!  
\*Granular inoculant for other pulse crops may be available)

## Members Can Now Pre-Pay Fuel for 2004

FNA's very own Farm Fuel Program began on April 23, 2003 with our first deliveries into Boissevain, MB and Dinsmore, SK. Since this day, many members have realized the benefit of having their own fuel delivery system. Numerous members have commented on saving from 3-6 cents per litre with some members saving nearly 10 cents per litre on diesel fuel. Clearly the fuel industry has been enjoying profit at the expense of individual producers. Now that FNA members are working together and purchasing their fuel through FNA we are developing a significant volume and with that comes market share and competition. FNA members have requested the opportunity to pre-purchase fuel for 2004. Members know this is a great idea, as we provided them with a price advantage this year, and they are prepared to pay for next year's fuel and gain further advantage:

- An invoice for 2003
- 1¢/L supplier discount off of FNA's daily price at time of delivery in 2004

Members are encouraged to contact FNA member services to take full advantage of this program. Further details on FNA's Farm Fuel Program will be included in the Spring newsletter in March.



## Fuel Tank Program Now Available

FNA has developed a program to assist members in increasing their on-farm fuel storage capacity. All sizes of tanks are available along with options for pumps, meters and automatic nozzles. A 1000 gallon ground tank with 110 Volt pump will cost from \$1450-\$1550 (depending on location in Western Canada). Contact FNA member services for more information.



## FarmerSmart Rebate System Announced

FNA has developed a new price program for all wholesale and dealer programs that are operated through FNA member services. FNA's FarmerSmart program is designed to rebate money to members when FNA receives volume discounts from our manufacturers and suppliers. This system of rebate allows FNA to disguise FNA member net prices from those producers that are non-members. This system limits the opportunity for non-members to use FNA member prices in negotiations with their current suppliers. Therefore, only FNA members benefit from the programs you pay for and non-members are not able to jeopardize the price advantages you enjoy by providing information to competitors in the industry. FarmerSmart rebates will be provided to members following the sales season for each program. In many cases the rebate value is estimated with further rebates possible as program volumes increase and efficiencies are encountered.

# Order FNA Oil & Lubricants Now & Save

FNA's own brand oil and lubricants will lead the market place in *quality, service and price.*

FNA members now have the opportunity to pre-order your oil & lubricants needs for 2004. As an FNA member you should be proud, as there are very few companies that offer as extensive a line of lubricant products as that available to FNA members through this program. FNA has signed a long-term agreement with our oil and lubricants manufacturer therefore FNA members will enjoy the same high quality oil for years to come. The information below provides details on the products available. A complete list of prices and products is available on our website ([www.fna.ca](http://www.fna.ca)).



## Quality:

Meets current API Standards for oil  
Meets or exceeds most manufacturer's recommendations

## Service:

Knowledgeable staff to assist with product discussion  
**Free delivery** to your farm prior to spring (min of 235L)\*  
Will accept competitor's barrels on exchange  
\*\$0.20/L refund if not delivered by April 10, 2004

## Price:

Diesel Engine Oil 15W40 \$1.53/Litre\* (205L Drum\*\*)  
Gasoline Engine Oil 10W30 \$1.44/Litre\* (205L Drum\*\*)  
Additional \$0.05/L discount on orders over 1000L

\*Prices shown include full FarmerSmart Rebate

\*\*Products are available in 1000L cube, 205L drum, 115L drum & 20L pail (10L jugs available in Diesel Engine Oil & Trans Gear Hydraulic Fluid).



## The following is a complete list of the products available (go to [www.fna.ca](http://www.fna.ca) for more info):

### FNA Engine Oils

FNA Gasoline Engine Oils  
5W20, 5W30, 10W30, 10W40, 20W50  
FNA Semi-Syn. Gasoline Engine Oils  
OW30  
FNA Full-Syn. Gasoline Engine Oils  
5W30, 10W30  
FNA Diesel Engine Oils  
5W30, 10W30, 15W40  
10W, 20W, 30W, 40W, 50W  
10W30(Plus), 15W40(Plus)  
15W40 (Extended Service)  
FNA Semi-Syn. Diesel Engine Oils  
0W30, 0W40, 15W40  
FNA Full-Syn. Diesel Engine Oils  
0W40, 5W40, 15W40  
FNA Natural Gas Engine Oils  
FNA Motorcycle Oils  
FNA Two Cycle Injector Oils

### FNA Trans/Hydraulic Fluids

FNA Trans Gear Hydraulic Fluid  
Regular, Light

FNA Semi-Syn. Trans Gear Hydraulic Fluid

### FNA Hydraulic Oils

FNA Hydraulic Oil Mono Grades  
22, 32, 46, 68, 100, 150

FNA Utility Mono Hydraulic Oil  
FNA Semi-Syn. Hydraulic Oil (32)  
FNA Synthetic Hydraulic Oil (32)  
FNA Hydraulic Oil Multi Grades

### FNA Transmission Fluids

FNA Transmission Fluid  
Dexron III/Mercon  
FNA Synthetic Transmission Fluid  
CD 50W  
FNA ATF +3  
FNA Power Transmission Fluid

### FNA Gear Oils

FNA Gear Oils (Conventional)  
80W90, 75W90, 75W90 FM, 85W140

FNA Semi-Syn. Gear Oils  
75W90

FNA Full-Syn. Gear Oils  
75W90, 75W140, 80W140

FNA Industrial Gear Oils

FNA Tacky Gear Lube

FNA Synthetic SynGear

### FNA Miscellaneous Products

FNA Power Steering Fluid

FNA Solvent

FNA Kerosene

FNA Drip Mix

FNA Antifreeze

FNA Grease

### FNA Miscellaneous Oils

FNA Compressor Oils  
FNA Pump Jack Oils  
FNA Mineral Oils  
FNA Non-Detergent Oils  
FNA Way Oils  
FNA Refrigeration Oils  
FNA Air Tool Oil  
FNA Rock Drill Oils  
FNA R&O Turbine Oils  
FNA Paraffin Oil  
FNA Western 100 Cattle Oil  
FNA Shingle Oil  
FNA Concrete Form Oils  
FNA Chain Oils  
FNA Heavy Duty Cutting Oils  
FNA Soluble Cutting Oils  
FNA Food Grade Oils  
FNA De-Dusting Oil

**\*Power Service Diesel Fuel Conditioner Now Available\***

## What Have You Been Told?

FNA develops private brand products because the industry does not want to compete with one another by offering FNA members price advantages in the marketplace. These wholesale programs have significant impact within the agriculture industry by forcing competition. However, companies do not want to compete against prices available to FNA members so the initial reaction by companies is to discredit FNA private brand products and FNA's wholesale programs.

We have heard numerous remarks by other companies in regards to FNA programs. It has been said that the fuel FNA sells is poor quality (no additives), that our fuel trailers deliver other products besides fuel (i.e. fertilizer) and that we sell winter fuel during the summer. Rumours have surfaced that Boost-N inoculant is not effective in Western Canada and that the rhizobia bacteria in Boost-N are not as effective as bacteria in other products sold in Western Canada. The most recent falsehoods heard are regarding FNA oil and lubricants. Members have been told that FNA oil is made from recycled oil and that FNA oil does not carry any warranty. **All of these above comments are false.** If the other companies in the industry knew more about these programs they would not be saying these comments as our fuel for example is identical quality to that sold by bulk fuel dealers (Esso, Shell and Petro-Canada depending on the best price).

Boost-N inoculant has been very successful in Western Canada since its introduction three years ago. We have many members that have grown pulse crops inoculated with Boost-N and a competitor's products side by side. The yields with Boost-N were typically equal to or greater than that achieved by using a competitor's product. FNA oil is made from new oil and is fully warranted by our manufacturer. We often remind members that FNA oil and lubricants are *identical* to one of the common brands on the market today. We thank all members for giving us the opportunity to discuss these comments and remove any doubt about FNA's private brand products.

**FNA's credibility and reputation are at stake with the sale of each FNA private brand product. We know if FNA ever sold a poor quality product, it would cause the end of FNA.** As a farmer, you would ensure all your neighbours and friends never purchase from FNA again. Therefore we always ensure only high quality products receive the FNA name as we do not want to lose the trust of our members. FNA is a company built by farmers, for farmers, with the farmer's best interests in mind.

## FNA Purchasing Guide 2003

### 60+ Preferred Suppliers

Do you have your copy?

If not contact FNA and we will mail one to you

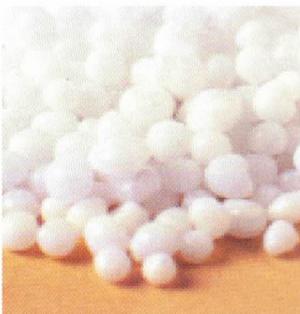
## Urea Prices Predicted to Skyrocket

This fall has seen a strong fertilizer market, with prices rising steadily since early summer. We had anticipated the return of competitively priced product on the international market, however lack of low buy prices similar to those seen last fall, combined with largely inflated freight rates made imported product nearly even with local prices this fall (i.e. \$340/MT for 46-0-0). Due to these tight market conditions we were not able to achieve a significant price advantage, and therefore have not had sufficient purchasing interest to move a vessel of product.

### Urea (46-0-0)

We are seeing local market urea prices that we consider to be good, and would recommend anyone who is able to purchase locally at or near \$350/MT does so as soon as possible. The market outlook on 46-0-0 is for prices to increase, which will likely result in prices well over \$400/MT for spring.

In the past, FNA has purchased 46-0-0 in barge load quantities. The barge market is expected to hit the floor in the coming two weeks and we will monitor such progress. Should a price advantage arise, we will communicate such offers to our members. It is important for



members to understand that all purchases of fertilizer are a cash pre-buy as FNA members as a collective group are exercising their buying power to purchase an entire vessel of product. FNA does not purchase and resell products, we buy on behalf of the members pre-purchase commitments.

### Phosphate (11-52-0)

The international phosphate market reached a low in the last few weeks and is starting to rise again. Phosphate prices are expected to rise from now until spring however we are not likely to see as steep of increases as expected in the urea market. Our negotiations with North American phosphate producers has resulted in a stalemate with refusal to supply. Therefore we are pursuing offshore supplies of phosphate as we have done with urea. Members will be notified once supply agreements are in place. We are seeing local market phosphate prices that are similar to urea prices (at or near \$350/MT) and would recommend anyone who is able to purchase locally at this price level to do so as soon as possible.

We will continue to develop our large scale fertilizer programs, and from time to time will have product opportunities that bring financial benefits in specific regions. For future consideration we will continue to encourage members to buy in the early summer, as we encourage this past year. If we would have had enough commitment this past summer we would have had 46-0-0 at \$318/MT. Taking advantage of off season pricing in fertilizers is by far the best strategy.

Any members interested in receiving frequent fertilizer market updates by email are asked to send your email address to [info@fna.ca](mailto:info@fna.ca).

## The FNA Way to a Healthy, Happy Family

FNA announces the first ever Health Benefits Plan designed for farmers. This plan, through Group Medical Services (GMS), is available to all members. Please review the program details as there are many advantages with FNA's Master Group Plan that are not available with an individual health benefits plan.



### **Quality:**

- 100% coverage for prescription drugs  
\$500 maximum benefit per family member
- 100% coverage on basic dental work  
\$750 maximum benefit per family member
- All FNA members will be pre-approved for coverage
- No waiting period to receive benefits
- All pre-existing conditions accepted

### **Service:**

No hassle reimbursement as members receive a charge card for transactions

### **Price:**

- Easy and convenient payment options
- Automatic monthly debit or annual prepayment

### Extended Health Care

	<i>Alta</i>	<i>Sask</i>	<i>Man</i>
<i>Single</i>	\$47.76	\$39.97	\$36.07
<i>Family</i>	\$104.42	\$84.94	\$72.50

### Dental Care\*

	<i>Alta</i>	<i>Sask</i>	<i>Man</i>
<i>Single</i>	\$47.53	\$33.57	\$40.17
<i>Family</i>	\$101.32	\$68.92	\$75.42

\*Dental Care can only be purchased in conjunction with Extended Health Care

## Liquid Fertilizer Available

FNA has expanded our liquid fertilizer program to now include delivery to members throughout all of Manitoba and Saskatchewan (we are working to include Alberta as well). All types of liquid fertilizer are available (i.e. 28-0-0, 10-34-0, 15-0-0-20). On-farm storage is required as the fertilizer is delivered direct to the farm once it is purchased (fertilizer storage tanks are available through FNA). Members are encouraged to contact FNA member services to discover the savings available to you.

**Contact FNA Member Services  
to place program orders**

877-362-3276  
306-665-2294

nt  
lar

tern  
on.

and  
nber  
bate  
from  
lows  
icers  
/ for  
with  
nefit  
le to  
ding  
ates  
each  
with  
and

# Best Price Negotiations

By Lyle Forden

Producers have numerous ways of negotiating prices for their inputs. Some producers will send out tenders on the majority of their inputs, while others will contact numerous companies and ask each for their best price. Another producer will mention competitor's prices to each supplier as price leverage, while the next producer will only ask their traditional supplier for a price and accept what is given or ask for a better price from that one supplier. Each of these techniques has their benefits however some are more effective than others.

Price Sharing (also termed price matching) is the most common technique used in agriculture. The common reasons for sharing prices are because the producer wants to continue dealing with the same company or the producer requires a specific service. These are two very valid reasons and this article will discuss this technique and an alternative negotiation method.

Price sharing allows each company to know their competitor's price whereby allowing price fixing and reducing competition. These are two factors that all farmers know are prominent in our industry and what FNA is working to change. Further, if a company can't match their competitor's price they will commonly attempt to stop the competitor's pricing activity by exercising peer pressure or affecting their supply.

Price sharing does not encourage a company to offer you their best price. For example, if a company is able to offer 39.9¢/L for diesel but a competitor's price of 41.9¢/L is mentioned they would only have to offer 41.9¢/L or slightly better to obtain your business even though they were prepared to offer 39.9¢/L. Therefore, when a producer commonly shares prices with their traditional supplier the producer never receives the best price, as the traditional supplier knows they will have a chance to match prices of their competitors. In essence, this rewards the company for not offering the best price to begin with and does not make them compete for your business.

An alternative to price sharing, is what can be called Best Price Negotiations. This technique has come to be used by numerous producers whereby each company is asked for their "best" price without offering competitor's prices. The producer then reviews all prices and purchases from the company with the best price or combination of best price and service. This technique encourages true competition, as it does not allow one company to know another's prices and each company will be certain to know their best price was too high if they do not get your order. Furthermore, this technique rewards the company with the best price, allowing them to continue offering low prices.

For many producers it is difficult to walk away from their traditional suppliers. However, in most situations the traditional supplier will offer an excellent price the second time around, as they want to get your business again. We have to remember that the only way to force our traditional suppliers to lower their prices is by showing them that we have an alternative option and using it. Furthermore, these companies will then go back to their manufacturers and demand a better price in order to stay competitive in the marketplace. By doing this you will then be taking profit away from the large corporations, where the majority of it exists today.

Best price negotiations also do not allow one company to

# Wheatland Bins Now Available

FNA has a program with Wheatland Bins that provides superior quality bins to members along with significant savings. Wheatland Bins is a proven leader in the agriculture storage industry and sets the standard for customized bins. Members can access feed, grain and fertilizer storage solutions with flexibility to suit your operation.



## Fertilizer Storage

- Wheatland & Stor King bins
- Powder coated interior finish to prevent corrosion
- Bin kits to store liquid fertilizer

## Grain & Feed Storage

- Grain Max bins
- Smooth walled & Self-cleaning
- No ledges or obstruction to trap contaminants

## Standard Advantages & Features

- Capacities up to 200 tonnes of fertilizer or 6000 bushels of grain
- Only bin that comes with powder coated exterior finish
- Heavy gauge steel construction
- Factory preassembled & delivered to farm
- Rack and pinion type slide gate
- Remote lid opener
- Ladder for easy access

**Contact FNA member services to obtain a quote on your next bin purchase.**



create problems for other companies, as they will not know each other's prices. This encourages true competition and allows the industry to have numerous suppliers for each product. As producers, this is a giant step towards lower input prices leading to greater returns on our farms.

FNA has had a number of programs altered, failed to be renewed or even revoked as a result of FNA prices getting back to the industry. Members commonly ask why we did not have granular inoculant available for 2003 and it was a result of price sharing. In 2002, FNA had access to granular inoculant. Members were saving \$1.00-\$1.50/acre and we had substantial amounts of product ordered. Unfortunately, our price was shared with competitors and before our pre-order program had closed our supply had been terminated. We were able to provide granular inoculant to those members who had pre-ordered however we were not able to obtain supply the next year. Companies selling the same or comparable products created enough pressure for our supplier and their manufacturer that our supplier had to back away from our deal for fear of further pressure and industry backlash.

If members were able to prevent our pricing from getting back to the industry we would still be offering granular inoculant at a savings of \$1.50/acre or more as our volume of sales would be significant. Producers do not commonly see the "games" that get played within the industry rather they suffer the consequences of such industry behavior. Our mandate at FNA is to continue bringing you excellent prices on all inputs required for your operation and we need your assistance to ensure continued success.

FNA  
lubr  
plac  
pric  
FNA  
oppo  
lubri  
prou  
line  
thru  
with  
mem  
The  
avail  
our v

FNA  
FNA C  
5V  
FNA S  
O  
FNA I  
5V  
FNA I  
5V  
1C  
1C  
15  
FNA S  
0V  
FNA I  
0V  
FNA I  
FNA I  
FNA I

FNA  
not v  
price  
have  
forci  
comj  
react  
prod  
We h  
to FN  
quali  
besic  
sumi  
effec  
Boos  
West  
regal  
FNA  
carry  
the C  
prog  
for e  
(Ess

## Blue Skies:

### A Future in Agriculture

By Brent Bushell



**Change**...it is a word that most people hate. We get in our comfort zones and don't relish the uncertainty that change brings. The reality is that change in our lives and in our business is always happening. We have seen a lot of change in the last decade around farming with new ideas and concepts. Some of these ideas

have been good for agriculture while very few have been good for producers. One would wonder why that is.

The key to this is simple. Those that create the change lead the direction for the rest. While new technologies and diversification have been beneficial to those that created it, the producer has usually been the one that has accepted the change but only after it was "safe to go in the water." The problem is that while those that adapt to change may survive they tend to not gain the advantages of the opportunity until everyone else has had a chance to get what they can.

Agriculture is going through a large change as we speak. We will see more change in the next 5-7 years than we have in the last 20 years. Our industry structure is bottlenecked. We are severely overbuilt and while manufacturers and distribution systems rebuild and restructure, it is producers that will be called upon to pay for these changes. We can choose to accept this or we can choose to create our own change that allows us to become part of a new, efficient system. This is the opportunity upon us but it does require change.

We could play it safe as producers. We could wait for someone to ride in and change our industry for our benefit but what are the chances of that happening. We could wait for the industry to restructure and hope and pray that we were one of the 35% of producers that were left to farm the land. Would that change our profitability or would the industry take as much as they could? We could leave the decision making to those in political power and maybe, just maybe they would understand the problems in agriculture someday soon. We could wish that this year was the year of the bumper crop and drought everywhere else in the world to increase our prices. Would the industry allow us to keep the extra or would we be given the crumbs?

As much as change scares us there is nothing more certain than market strength. Take a willing attitude to create and accept change, add to it a calculated risk followed up by a business mentality and producers gain the ability to create change for themselves. A wise person told me once "that the surest way to go broke was to sit around waiting for something to happen". Do not view change as a bad thing, embrace change for the opportunities that it brings. Realize that without creating change, our industry will be changed by those that may not have our best interests in mind. Create change and you force the rest to accept your changes.

## Your Member Service Team

Amy Arthur has been working with FNA since February 2003 and is part of the member services team. She was raised near Dysart, SK where her family has a mixed farming operation. Amy obtained her Bachelor of Science in Agriculture degree from the University of Saskatchewan. During university she worked for Cyanamid in field research and technical service as well as sales with BASF. Amy believes that if producers work together to purchase their inputs they are able to access substantially better prices than purchasing their inputs individually. Amy enjoys assisting members in gaining the full advantage of their membership and looks forward to working with all members during the upcoming pre-order programs.



Kristi Anderson is the newest addition to the member services team. She was raised near Richard, SK where her family has a 2800 acre grain farm. Kristi received her Bachelor of Science in Agriculture degree in May 2003 from the University of Saskatchewan. Before joining FNA, Kristi held summer positions with BASF in field biology, technical development and sales. Kristi's family have been FNA members since May 1999 and she believes that FNA is one of the few companies working specifically for producers to lower input prices and increase farm profitability. Kristi is excited to work at FNA and looks forward to dealing with FNA members on a daily basis.



### Pre-Purchase Chemicals

FNA has developed a program for FNA members to pre-purchase Odyssey herbicide. Other chemicals may also be available for pre-purchase. This program is only available while supplies last. Be sure to contact FNA member services by year end.

### 'Tis The Season FNA Holiday Hours

FNA's office hours for the holiday season will be as follows:

Dec. 24 (7AM-12PM)

Dec. 25 & 26 (Closed)

Dec. 29 & 30 (7AM-5PM)

Dec 31 (7AM-12PM)

Jan. 1 (Closed)

We will resume normal business hours (7AM-5PM) on January 2, 2004. We wish you and your family a wonderful Christmas and may the spirit of the season warm your heart and home.

**Important Note: All Pre-orders must be placed by December 31st to receive early order discounts.**