



MERCER LANDMARK TODAY

C O M P A N Y N E W S L E T T E R

VOLUME

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WHAT'S INSIDE:

Q&A WITH COO, NEAL HORROM

WHAT TO EXPECT FROM THE
INCOMING BIDEN ADMINISTRATION

TRUTERRA **TruCarbon**[™]
PROGRAM UNDERWAY

VOLATILITY TO CONTINUE IN
GRAIN MARKETS

FEBRUARY 2021 ISSUE

Q&A WITH MERCER LANDMARK'S NEW CHIEF OPERATING OFFICER, NEAL HORROM

Q: When did you start working at Mercer Landmark?

A: My first day was January 4th, 2021.

Q: Where are you from?

A: I was born in Florida. I lived and worked in my hometown for 50 years. We moved to Colorado in 2016 and now we are Ohio residents.

Q: Tell us about your family?

A: I am married and have two sons and one daughter. Both of my sons live in Florida. My wife and daughter are living in Colorado until this summer when my daughter starts college. I'm looking forward to my wife joining me in Ohio (which is where she is from).

Q: What are you most passionate about in your career?

A: I am super passionate about using technology to solve problems and improve the lives of people that produce the food we eat. Whether it is deploying and supporting on-farm technology or enabling our Crop Production Advisors to make better recommendations by using mobile digital tools...this is what gets me up in the morning.

Q: What is your focus going to be at Mercer Landmark?

A: Leveraging technology to improve your overall customer experience whenever and however you choose to do business with us.



Q: How long have you worked in the agriculture industry?

A: My formal education is in agriculture and I started working in production ag as soon as I graduated college (over 30 years ago). I spent over 20 years working in the ag-retail space for United Agri Products, Crop Production Services and Nutrien Ag Solutions. I also worked at IBM as a Global Agribusiness Consultant for about one and a half years before coming to Mercer Landmark.

Q: What are your interests outside of your career?

A: I like to hike, hunt, fish and play golf. I've summited fourteen peaks over 14,000 feet and caught a 13 foot hammerhead shark (from the beach) with my sons this past summer. Stop by the office in Elgin if you'd like to see the picture.

WHAT TO EXPECT FOR AGRICULTURE FROM THE INCOMING BIDEN ADMINISTRATION



Just less than one week before President Joe Biden's inauguration, a panel of experts on Agriculture Policy offered their views on what to expect from President Biden's incoming administration. The panel was hosted by Jason Weller, Vice President, Truterra, LLC – a Land O'Lakes, Inc. organization. Jason was joined by Autumn Price, Vice President Government Relations, Washington DC for Land O'Lakes and Karla Thieman from the Russel Group. Here are some highlights from their conversation.

1 | Expect a focus on bolstering the resiliency of the US food supply chain. The recent pandemic exposed weaknesses in this area and the panel expects the USDA to accelerate investment in rural broadband as part of their COVID-19 recovery efforts.

2 | President Biden has already signed an executive order to rejoin the Paris Climate Accord, which

means more emphasis on further reducing our nation's carbon footprint. The panel expects agriculture to be at the forefront of many government initiatives in this area. However, Karla Thieman, who served as USDA Chief of Staff to Secretary Vilsack in the Obama administration, believes that Sec. Vilsack will take ownership when it comes to climate change regulations that impact ag communities and producers. She also stated, "he views himself as the Governor of Rural America...and he prefers leading with the carrot approach."

3 | There is little doubt that government policy on climate change and environmental stewardship will continue to impact our businesses and way of life. Please read the other articles in this newsletter to hear more about how Mercer Landmark is partnering with Land O'Lakes and Truterra to help ensure your operation is best positioned for the future.

MERCER LANDMARK IS HERE TO ENSURE YOUR OPERATION IS BEST POSITIONED FOR THE FUTURE.

Introducing the NEW TruCarbon™ Program through Truterra



HELPING YOUR FARM SUCCEED THROUGH SOUND AGRONOMICS AND SUSTAINABILITY.

Mercer Landmark is dedicated to helping your farm succeed. This involves everything from precision soil testing and nutrient application to helping choose the best seed and traits in the right combination of crop protection products that result in the greatest return on investment for your operation. In addition to these more traditional ways of bolstering your operational profitability, we are also partnering with Land O Lakes and Truterra to explore how, together, we can continue to improve your farm's sustainability and potentially capture revenue from carbon markets.

A combination of current events, societal shifts and technology developments have led to an increased interest in and focus on the potential of agriculture to reduce levels of atmospheric carbon dioxide (CO2) and other gasses commonly associated with climate change. This situation has resulted in many organizations, both inside and outside of agriculture, working to create a system of **rewards and incentives** for owners and operators of agricultural working lands who adopt management practices that reduce the levels of these gasses in the environment.

The Truterra program is designed to meet farmers and the trusted Crop Production Advisors at

Mercer Landmark where we are and rapidly scale conservation practices on the rural landscape while working within the existing infrastructure and economics of modern agriculture. When it comes to carbon markets, Mercer Landmark and Truterra are working to improve the accessibility of these markets in the future to create a more efficient and less cumbersome process for farmers who wish to participate.

WHAT CAN WE DO TO HELP PREPARE FOR CARBON MARKETS?

Carbon markets, similar to sustainable commodity sourcing programs, are reliant on a combination of management practices, accurate reporting and analysis of data. It is important that you use a data capture platform to establish a stewardship benchmark to correctly measure and analyze year-over-year change. Tools such as the Truterra™ Insights Engine can provide an accurate benchmark, creating a baseline not only for stewardship, but also for profitability.

WHAT CAN WE DO TOGETHER TO HELP PREPARE FOR CARBON MARKETS?

Mercer Landmark can play a key role in helping you participate in carbon and other ecosystem markets. Adoption of precision conservation tools, such as the Truterra™ Insights Engine, can assist you in adopting field-specific carbon sequestration practices while also addressing whole-farm profitability.

In addition, successful carbon market participation, as well as on-farm profitability, is increasingly dependent on consecutive years of accurate data capture. Mercer Landmark is able to work with you now to collect accurate, non-duplicative, year-on-year data to help prepare for these opportunities. In addition to capturing quality data, **we are committed to building new skills around sustainable agronomic practices** to advise our member owners on the benefits of improved soil health, as well as related practices such as cover crop management.

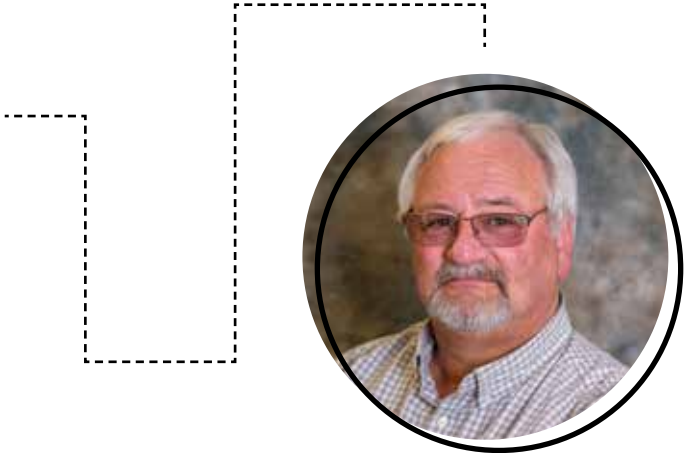
WHAT SHOULD YOU CONSIDER WHEN EVALUATING A CARBON MARKET OPPORTUNITY?

Multi-year on-farm data is at the heart of carbon markets, so you should always have a thorough understanding of how your data is being collected, used and shared before enrolling in carbon market opportunities. Since all carbon market participants have different data practices, it will be important for us to work together to get data privacy and usage information for each opportunity you consider. In addition, we should examine the required time horizons and contract length terms to ensure those horizons fit your management goals and land tenure situation.

To learn more about the Truterra program and other agronomy offerings from Mercer Landmark, contact your local Mercer Landmark Crop Production Advisor or visit mercerlandmark.com/agronomy.

AGRONOMY

FERTILIZER UPDATE FROM BIG DAN THE MERCER LANDMARK FERTILIZER MAN



We are happy to report that the construction of our Latty Agronomy Campus has begun. The base for the new 1.5-million-gallon fertilizer tank has been completed. More will follow.

Fertilizer prices are running higher due to higher grain prices and tight global demand.

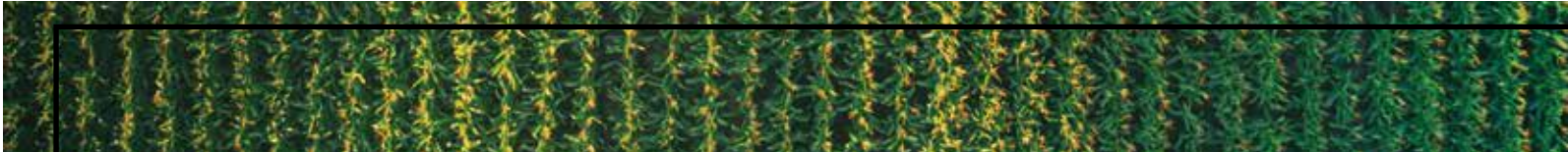
Tampa ammonia was \$60/ton higher in the first week of February. Nutrien has shut down two NH3 plants in Trinidad due to gas shortages and curtailment. This run up will be felt across all nitrogen products, as NOLA (NOLA stands for New Orleans Louisiana, where most of our southern imports come from) April urea CBOT went up \$42/ton from 1/21 to 1/28. Phosphates are said to be in short supply both

domestically and in the world markets. March NOLA DAP on the CBOT was up \$68/ton between 1/21 and 1/28.

Russia just signed a potash contract with India for 800,000 mt of product for 2021 at a level \$17/ton higher than last year. The Canadian potash producers are trying to get supply back up after last fall's huge run.

To sum it up, **fertilizer prices are strong**, but **grain prices are at levels that can return profits** at average yields. Contact your Mercer Landmark Crop Production Advisor and Mercer Landmark Grain Marketing Team to put together a plan that works for your operation.

- Dan Recker, Agronomy Division Manager





LOYALTY REWARDS

BUSINESS SEGMENTS

- CN-CROP NUTRIENTS
- CP-CROP PROTECTION
- SEED
- FEED
- ENERGY
- GRAIN

DISCOUNTS & FINANCING AVAILABLE	RED	BLACK	MAXX
Early order discounts on CP only: 5% before Dec 31, 2020 4% before Feb 28, 2021 2% before Mar 31, 2021	●	●	●
Volume discounts on CP only: 1% over \$50,000 3% over \$100,000 5% over \$150,000 Fertilizer & seed purchases contribute to total sales volume. Volume discounts can only be applied to CP.	●	●	●
Input Financing 3% APR until January 1, 2022 To qualify, you must have 100% of your business in 2 segments plus Grain.*		●	●
Input Financing 0% APR until January 1, 2022 To qualify, you must have 100% of your business in 3 segments plus Grain.*			●

*Financing subject to approval.
* Input financing program requires a commitment of bushels to be sold to Mercer Landmark.*



SPRING INTO FALL WITH EARLY SEASON SOIL TESTING

Updating your soil tests this spring and having an application plan in place prior to the fall season will contribute to many benefits for your farm. Sampling in the springtime eliminates waiting for soil test results and fertility recommendations when your fields are ready for fall fertilizer application.

What can you do to be prepared?

Get your results in early and begin discussing your fall nutrient plans with your Mercer Landmark Crop Production Advisor immediately.

Take Advantage of Mercer Landmark’s Proven YieldMark Precision Program

Our YieldMark Precision Program combined with our Spring Sampling Offer gives you a head start when it comes to purchasing, stockpiling and applying fertilizer and soil amendments this fall.

Contact your local Mercer Landmark Crop Production Advisor today to get signed up for the Spring Sampling Program and get insight and recommendations for planning your fall nutrient applications.



AGRONOMY

SAFELY APPLYING HERBICIDES IN 2021

While you are planning your soybean herbicide program, it's important to remember what herbicides can be safely applied to the soybeans you have purchased or plan on purchasing for the 2021 growing season.

Quite a bit of seed that was Roundup Ready 2 Xtend in prior years has shifted to Xtendflex this season, and other growers have chosen the Enlist traied soybeans for the upcoming season. These traits, as well as GT27's and Liberty Link, all allow for the application of Liberty herbicide. This will be useful for in-season applications, but they also all have critical differences to be aware of.

The chart to the right provides a useful overview of all the traits and the chemistries that can be **safely applied**.

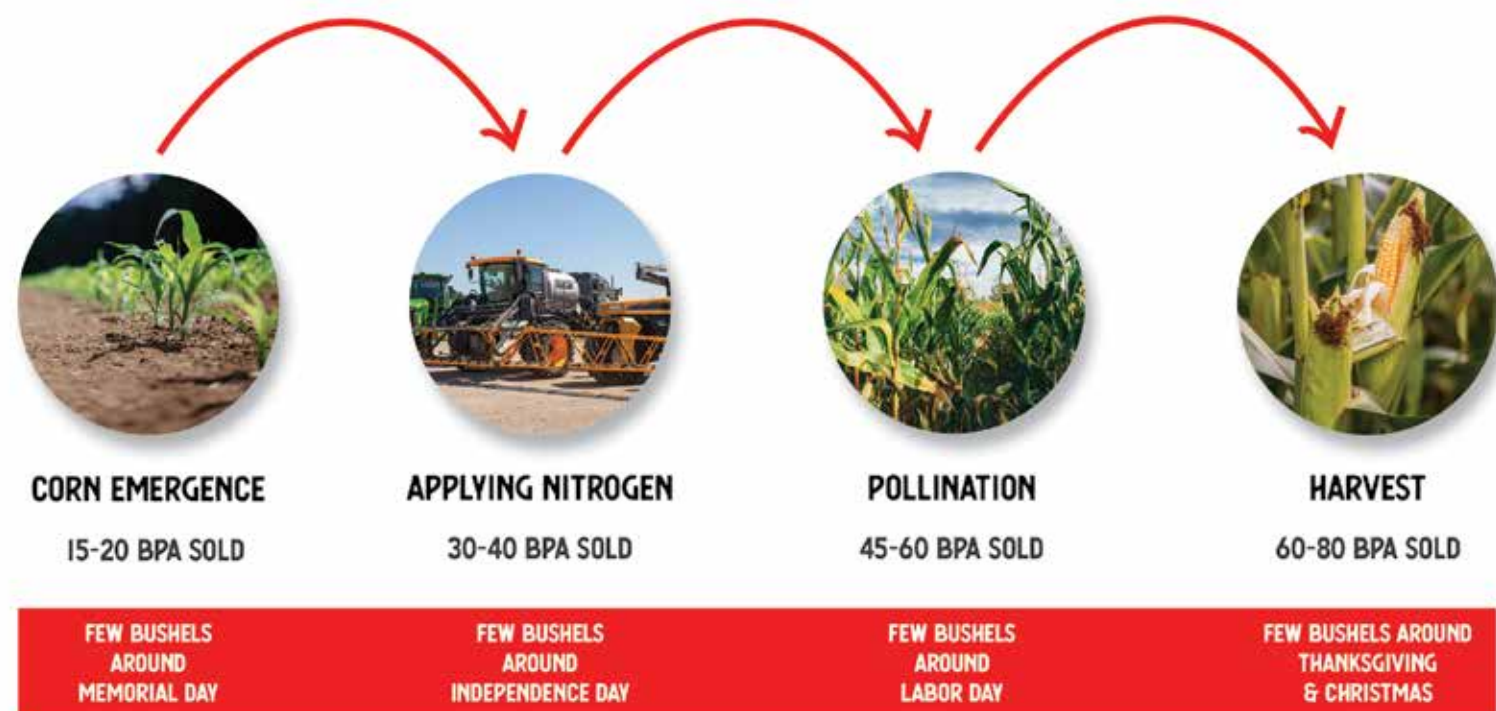
These chemistries are tools that can be used to help control weeds but **must** be paired with other effective modes of action to provide the residual control you need **to start clean and stay clean** throughout the season.

Please contact your local Mercer Landmark Crop Production Advisor to review your current plan or to build a new plan for controlling weeds in your soybeans this upcoming season.



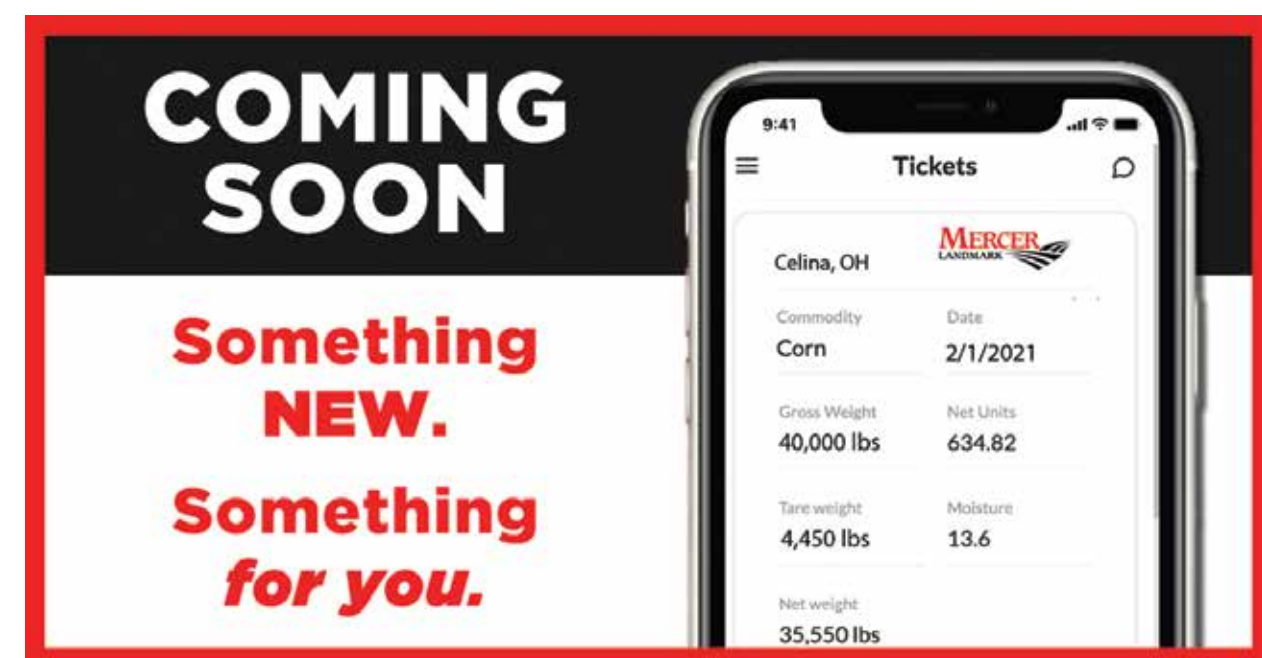
Chemistry	Glyphosate "Roundup"	Liberty Herbicide	XTENDIMAX Resistant	Enlist weed control system
Seed Trait				
ROUNDUP READY 2 YIELD SOYBEANS	✓	✗	✗	✗
ROUNDUP READY 2 XTEND SOYBEANS	✓	✗	✓	✗
XTENDFLEX SOYBEANS	✓	✓	✓	✗
Enlist E3 SOYBEANS	✓	✓	✗	✓
LIBERTYLINK GT27	✓	✓	✗	✗
LIBERTY LINK	✗	✓	✗	✗

GROWING YOUR CORN MARKETING PLAN



GRAIN

BE ON THE LOOKOUT FOR A NEW GRAIN APP, COMING YOUR WAY **SOON**.



GRAIN

VOLATILITY TO CONTINUE IN GRAIN MARKETS



The January 10th USDA WASDE Report saw corn ending stocks for the 2020-21 season at 1.552 billion bushels with export business at a strong 2.550 billion bushels. In comparison to last year, corn ending stocks were at 1.919 billion bushels and exports were a paltry 1.778 billion bushels.

Soybean ending stocks came in at a tight 140 million bushels with a robust export number of 2.230 billion bushels. In comparison, a year ago we saw soybean ending stocks at a comfortable 525 million bushels and exports were below average at 1.680 billion bushels.

The market has been, and continues to be, volatile as the ending stocks continue to creep down towards “pipeline” levels. What does pipeline mean? This is the amount of grain that is in transit (trucks, rail cars, barges, ocean vessels) from the suppliers (farmers/elevators/etc) to the consumers (processors/exports,

etc). The general rule of thumb for pipeline grain stocks is 100 million bushels of soybeans and 800 million bushels of corn. If ending stocks continue to trend closer to pipeline levels, that should give the market a strong underlying support.

The week of January 25th saw Chinese daily purchases of corn totaling over 220 million bushels in four days. These numbers are not in the current USDA export number, which we now believe could be closer to 3.0 billion bushels. This would lead to an ending stocks number for corn closer to 1 billion bushels.

Chinese total imports this year are now in the 25-30 million metric tonne (985 – 1,185 million bushels) range with about 65% of that number coming from the U.S. There are many saying China needs to buy at least this much again next year as they are only buying enough corn to keep up with consumption and

not build their government reserve stocks. Experts believe Chinese reserves do not start to get rebuilt until they import more than 40 million metric tonnes/year. This truly may be the beginning of a 2-3-year import boom from China.

Speculator money is moving in and out of the corn and soybean market at daily levels that we have not seen since 2013. The futures market volatility for both old and new crop will be on pins and needles for the balance of the planting and growing season. Going forward, we are confident it will be a very wild year. Old crop futures will be higher than new crop futures, and the market will give us **opportunities in your grain marketing plans.**

MARKETING PLAN OPTIONS FOR 2021/2022 CROP

In the last segment, we discussed one of the simplest marketing plans to do is to match up input dollars

with revenue dollars. For example: if your entity is planning to spend \$100,000 on prepay inputs then we would want to sell a portion of the expected crop to offset the total input dollars.

Another simple plan that is being introduced is the Growing Your Corn or Bean Marketing Plan. This plan is centered around doing 10-15% of your APH (Average Production History) yield during the growth of the crop. This plan focuses on selling at four different times, so you would have 40-60% of your APH production sold prior to the harvest window. This plan is not to hit the highs, but to get a good overall average that historically is at a better value than it would be at harvest. Please note that 1 out of every 7-8 years the market at harvest can be better than at any time during the growing season. It was like that this past harvest, and that is okay as you would still have

40-60% of your crop to market at those better levels.

One strategy that can be used within your marketing plan is called a Cash Plus contract and can be used for old or new crop bushels. In this example, I will be using this contract for new crop soybean sales. My plan is to be planting 200 acres using a APH yield at 50 bpa and will be selling 10% of the crop, or 5 bpa.

In a Cash Plus contract, you are putting in a Target order to sell X amount of bushels at a predetermined Futures Price (that you get to choose) for a specific date. The best part? The market will pay you a premium that you attach to an existing contract.

Using the above example for the 200 acres of beans that will be planted this Spring on 1/29/21:

Sold 1,000 O/N’21 beans at \$10.95 delivered to Elgin (November futures \$11.40 - \$0.45 basis = \$10.95).

Today’s Cash Plus offer: SX1 \$12.00 to 9/24/2021. \$.55c premium - \$.02 service fee = \$.53 premium.

Now we will be adding the \$0.53c premium to the Elgin O/N’21 contract.

This contract now becomes a fixed price at \$11.48 (\$10.95 + .53 cash plus premium).

I am now obligated to sell an additional 1,000 bu of soybeans if and only if on 9/24/21 the November Bean futures close at \$12.00 or higher on that date. If November Bean futures close below \$12.00, then I will not have an additional 1,000 bu contract and am able to market those bushels however I choose.

This strategy is used to get a value that is currently higher than today’s value and to have a target order to sell additional bushels on one specific date.

Please contact any of the Mercer Landmark Grain Originators for more details and current values on this strategy.

OUR EXPERIENCE MAKES US BETTER



In January 2021, Taylor VanGorden joined the Mercer Landmark Calf and Heifer Specialist Team. Our combined team now has nearly 30 years of experience working with dairy calves and heifers in Western Ohio and Eastern Indiana.

What sets our team at Mercer Landmark apart from our competitors is our service, knowledge and endless resources. We care deeply about our customers and are truly dedicated to helping our producers tune in on their whole calf and heifer program in a way that helps each farm strive towards their goals. Because we understand cow and calf nutrition, we can see the big picture when it comes to raising calves and heifers to one day be **productive and profitable cows** in the herd. Our recommendations are focused on achieving each animal's full genetic potential.



GOING THE EXTRA MILE FOR YOUR HERD

Our team provides calf walk-throughs on a regular basis in order to serve as an extra set of tools for your operations. As needed, we can pull manure samples on scouring calves to identify specific diseases and pull blood samples to check total proteins. We also pull milk samples to check for bacteria levels in colostrum and pasteurized milk. If there are respiratory issues, we are able to pull nasal swabs and do air samples in the calf barns.

Our team also provides calf and heifer benchmarking, which tracks height and weight, starting from baby calves up through mature cows – charting them against different growth models. This helps you understand if your current feeding and management program is meeting your growth goals or if improvements need to be made. Our large pool of resources available from Land O' Lakes Animal Milk, Purina Animal Nutrition and Dr. Sockett at the University of Wisconsin's Vet Diagnostics Lab help us to ensure you are always getting the best advice and products for your livestock.

Our Calf and Heifer Specialists come highly experienced and are committed to *your* success.

- **Mike Dammeyer**, Feed Division Manager



Importance of Fly Control in your Calves

It is important to add fly control to your feeds in April to help get an early jump start on controlling flies for the spring and summer. Flies can be a nuisance to deal with yourself, but what is worse is they can negatively affect your calf's health, growth and daily comfort. House flies can also spread disease pathogens and bacteria that cause pinkeye, and stable flies take blood meals – in turn causing restlessness and painful bite wounds that slow calf growth.

Adding fly control to your feed can make a significant difference in **reducing stress for the calves** which will help **maximize overall health and growth**. You should also ensure you are cleaning pens on a regular basis and storing manure and soiled bedding away from your calf housing in order to help reduce fly breeding sites.

We encourage you to talk to your Mercer Landmark Calf and Heifer Specialist about adding DBZ fly control to your milk replacer and dry feed to help further reduce the fly population.

MARKET UPDATE

The energy markets have firmed up over the last few months. Throughout the Fall crude oil was range bound at \$40. It is now in the \$62 range. When crude prices change, the price of diesel and gasoline normally follow. Some of the factors contributing to this increase include OPEC+ (includes Russia) production cut compliance, U.S. production and anticipated energy policy changes by the new Biden administration.

The goal of OPEC+ is to decrease supply by reducing overall production from their participating country members. Their January production rates were reduced significantly over historical rates for the same time which is contributing to the increase in crude prices. Furthermore, U.S. production rates have been flat since March 2020 and are not expected to return to pre-pandemic levels until next year or even 2023. Lastly, the flurry of energy related executive orders by President Biden has the industry on edge – a major contributing factor to the current volatility of the market.

REMINDER

Check your propane tank gauge!
When you're at 20-30%, give us a call at **(419) 678-4811**.

If snow is covering your underground tank lid, **please mark it with a flag** so the driver will know where to deliver propane.

Mercer Landmark offers you the ability to contract your fuel needs 12 months in advance. We recommend keeping your tanks full going into Spring. Call our office for more information.

Although propane prices have increased lately, most analysts believe we will see relief as Spring approaches due to warmer weather. Significant increases in exports to China in January, due to extreme cold weather in parts of the country, drove the market up in the U.S. Additionally, our own string of extreme cold weather has created supply issues, thus supporting the higher prices you may be seeing.

Don't miss out on our upcoming Spring oil sale. The Lubricant markets are in for a wild ride this year due to the cost and availability of the base stock ingredients. In most years we see one to two price increases. So far, we have experienced two and have been notified, by our suppliers, of another one coming in March. Our team has been busy preparing and stocking up for our Spring oil sale to pass the savings on to you.

OIL SALE COMING UP

MARCH 1ST - APRIL 16TH

Each week, we deliver **BULK** oil on Wednesdays. The other days we deliver packaged grease and oil.

MONDAY – Celina, Van Wert, Haviland, Delphos, Lima, & Beaverdam

TUESDAY – Coldwater, Ft. Recovery, St. Henry, Ansonia, & Greenville

WEDNESDAY – **BULK OIL DELIVERY**

THURSDAY – Celina, St. Marys, Wapak, Lima, Minster, New Bremen, Anna, Sidney, & Beaverdam

FRIDAY – Wabash, Ft. Recovery, St. Henry, & Coldwater



CONGRATULATIONS, DAN WEITZEL

The Mercer Landmark Energy Department would like to congratulate Dan Weitzel on his promotion to our Propane Operations Manager. Dan has delivered propane for Mercer Landmark since 2014. He enjoys solving problems, working with our customers and will be a great asset to our team and customers in his new position. Dan has been married to his wife Brandy for over 15 years and has a son, Waylen.

HAPPY RETIREMENT, JOE WEIGEL

Joe has been with Mercer Landmark for over 22 years, delivering bulk oil and packaged oil/grease at our Coldwater Energy division. After retirement, Joe plans on traveling around the U.S. and visiting all the National Parks. Joe's last day was Friday, February 12th.



ANNOUNCEMENTS



INCREASED PERFORMANCE FOR YOUR DIESEL ENGINE

- STARTS ENGINES FASTER AND PRODUCES LOWER EMISSIONS
- CLEANS INJECTORS FOR RESTORED HORSEPOWER AND BETTER FUEL ECONOMY
- EXTENDS FUEL PUMP LIFE AND INJECTOR LIFE
- MOISTURE CONTROL – PROVIDES WATER DISPERSANCY
- PROTECTS METAL FROM RUST AND CORROSION

YOUR MERCER LANDMARK TEAM IS HERE TO SERVE YOU.

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CONTINUED GROWTH AT OUR NEW ELGIN FACILITY

We are pleased to share that the new Elgin facility updates are complete. The new building includes a 4,200 sq. ft. office space, 7,500 sq. ft. shop and 10,500 sq. ft. of heated and unheated warehouse spaces. 84x14 ft. scales have been added to accommodate larger equipment, and additional updates have been made to allow more room for inbound grain traffic and a safer experience for customer deliveries.



MONTY HEIBY RECEIVES PATRIOTIC EMPLOYER AWARD FROM U.S. OFFICE OF SECRETARY DEFENSE

Monty Heiby, Branch Manager at our new Elgin facility, was presented with the Patriotic Employer Award from the U.S. Office of Secretary Defense earlier this month. This prestigious award is recognized as the highest U.S. government honor to employers for support of National Guard and Reserve employees.

Out of thousands of nominations for the award, only a handful of recipients are chosen with the honor of receiving the Patriotic Employer Award. Heiby was nominated for the award by Mercer Landmark employee Garth Louth who is currently serving in the National Guard as a Combat Engineer.

