



December 2025

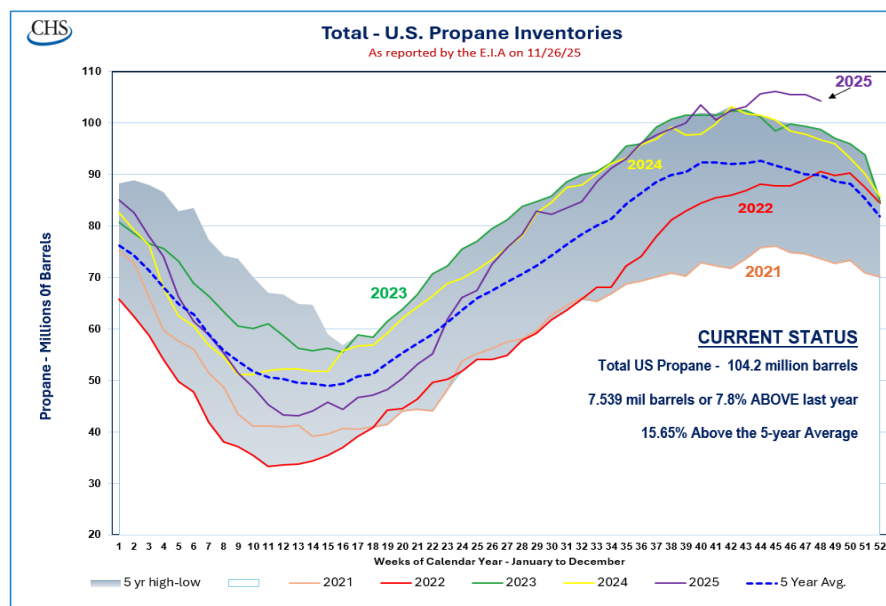
AS I SEE IT —JOE MERNKA, GENERAL MANAGER

Merry Christmas W&H Coop Patrons! We at W&H are thankful for your business and we hope you and yours enjoy a safe and happy Holiday Season!

Market Update: I am writing this article on the afternoon of November 28th.

Throughout most of November, we saw dramatic swings in Diesel pricing especially. This appears to have been driven by regional supply tightness. As we close out the month, Diesel supply has recovered a little, and the pricing has started to come down to be closer to where crude is priced at. As I am writing this article, crude is at 58, which should allow for diesel to have another 10 cents in it to go down or so. It looks like over the next couple of weeks; it may be beneficial to look at contracting some diesel for next year.

Propane also saw a slight increase as we closed out the month of November. Supply in propane is above the 5-year average, which assists in keeping the prices relatively steady even though demand is starting to increase with colder temperatures. I would look for propane to continue to increase steadily as we progress through December if the forecast holds true. December forecasts are calling for below normal temps throughout the month with increased snowfall.



As always, these are my opinions and are not always correct.

COOP



Warm thoughts and a very merry Christmas from the propane department. Our drivers have been busy out getting everyone topped off before the super cold weather arrives. If you haven't had a fill yet, and would like one, please give us a call today. While we can't predict what kind of winter we will have, we can always help you prepare for it.

Also, as always, we are looking to expand our business here at W&H Co-op. If you know someone looking for the same great service we provide you with, please give our sales team a call. 515-302-1797. We also want to remind you that the days start getting longer after December 21st. Hang in there, brighter days are ahead!

Please try and have a path scooped so your driver can get to your tank if possible and if you watch your own tank, bang the lid off the tank when you open it. This ensures that your gauge isn't stuck if the needle moves or bounces. Thank you for your continued business!

C-STORES



Winter has arrived! Stop into to Humboldt and Fort Dodge Am-prides where we sell #1 Diesel fuel at the pumps! Over the winter, we switch our premium diesel pumps to #1 diesel fuel. #1 diesel fuel is typically good to around -40 degrees or so. While you are getting your diesel, remember to stop in and purchase a hot coffee or hot chocolate to warm your belly as well!