IOWA INSTITUTE FOR COOPERATIVES

CO-OP VIEWS

News and information for the benefit of Iowa cooperatives.

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IOWA'S WATER DEBATE

TWO TRUTHS, ONE STATE

A Look into Iowa's Water Quality Issues with Bobby Martens, IIC Executive Director

For decades, Iowa has pursued two objectives that most people strongly support: producing food, feed, and fuel from some of the most productive soils in the world, and maintaining clean, safe, reliable water. Some observers now suggest these goals are in conflict. The debate is not about whether agriculture matters or whether water quality matters. I believe Iowans know both matter.

The real debate centers on balance. How should Iowa improve water quality while protecting one of the world's most productive agricultural systems? Who should bear the costs? Which solutions work best? And what tradeoffs are we willing to make?

A Debate That Has Moved to Center Stage

Although Iowa's water discussion includes many issues, nitrate levels have become one of the most contentious topics. Elevated nitrate concentrations in rivers that supply drinking water, along with growing populations, have increased treatment costs and heightened public attention. As a result, the conversation now extends well beyond environmental organizations and farm groups to city leaders, water utilities, legislators, researchers, conservation organizations, farmers, cooperatives, agribusinesses, and consumers.

Let's consider two perspectives that often define this conversation.

Perspective One: Treating the Water, Protecting Agriculture

Supporters of this view generally begin with a simple question: If drinking water can be effectively treated, why should the primary focus be on changing one of the most productive agricultural systems in the world?

This perspective starts with an appreciation for what Iowa agriculture is. Iowa farmers produce food, fuel, and feed at a scale only two global regions (Black Sea and Brazil/Argentina) can begin to match. After all, agriculture drives rural economies, supports thousands of jobs, generates exports, and does much to feed, fuel, and clothe the world. From this viewpoint, any discussion of water quality must also account for the tremendous benefits agriculture creates.

Supporters of this perspective often note that water treatment is not a new concept. Utilities routinely remove contaminants, pathogens, sediment, and other substances before water reaches consumers. The purpose of a utility is to transform raw water into safe drinking water. Under this logic, nitrates represent one more challenge that technology and infrastructure can address.

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Advocates also make an economic argument: Would investing in treatment infrastructure that serves population centers cost less than changing management practices across more than 20 million acres of working farmland? In other words, is it more efficient to remove nitrates after they enter the water system or prevent them from entering in the first place? Or, should a two-pipe system (purple piple) be used to decrease treatment demands? Does municipality water used for lawns and industrial uses need to be treated to the same standards as infant-safe drinking water? Treatment and downstream solutions are a practical response to a negative externality created in part by a successful agricultural system.

Perspective Two: Reducing Nutrients Before They Reach the Water

The opposing perspective begins with a different question: Why should downstream communities and ratepayers bear the cost of removing nutrients that could be reduced before they reach rivers and streams?

Supporters of this view recognize the importance of agriculture, but they argue that nitrate levels indicate costs are being transferred downstream. They point to monitoring data, nutrient-loss research, recurring treatment challenges, and environmental impacts downstream. They argue that while treatment may address drinking water concerns, it does not solve the underlying issue of nutrient losses leaving agricultural landscapes.

Supporters argue that if nitrate levels remain elevated, utilities will continue investing in increasingly expensive treatment systems with downstream communities paying the bill. They also emphasize water quality concerns extend beyond drinking water. Nutrient losses can contribute to algae growth, affect aquatic ecosystems, and contribute to larger challenges such as Gulf hypoxia.

Many advocates support increased adoption of practices such as:

- Cover crops
- Wetlands
- Bioreactors
- Saturated buffers
- Precision nutrient management
- Edge-of-field conservation systems

These groups generally acknowledge that progress has occurred but argue adoption must accelerate if Iowa hopes to achieve meaningful improvements in water quality. The Iowa Nutrient Reduction Strategy is often referenced as a roadmap. Their concern is straightforward: waiting too long may increase future treatment costs and environmental challenges.

The Question Iowa Must Answer

Agriculture is not wrong to point out that Iowa's economy, communities, and global food production depend heavily on productive farmland. Water advocates are not wrong to point out that nutrient losses create real costs for utilities, communities, and ecosystems. In all this, even science is not always interpreted the same way. While broad agreement exists around some impacts of elevated nitrate levels, debate continues regarding the magnitude of long-term risks and the most cost-effective solutions.

Too often, the debate gets framed as farmers versus cities, agriculture versus conservation, or productivity versus environmental stewardship. **We must all work to reframe this debate.** The challenge facing Iowa is not choosing agriculture or water quality. The real challenge is finding a path that strengthens both. We need both a strong agricultural economy and clean, reliable water resources.

Our question is: "What combination of conservation, management, technology, infrastructure, and investment produces the best outcome for Iowa?"

There Are No Simple Answers

Conservation practices require investment and management changes. Water treatment systems require major capital expenditures. New technologies show promise but must prove they can scale economically. Policymakers must weigh costs, benefits, incentives, and unintended consequences.

The future will likely involve some combination of:

- Expanded conservation adoption
- Improved nutrient management
- Continued research and innovation
- Strategic water treatment investments
- Watershed-based solutions
- Market-based incentives
- Greater collaboration among agriculture, utilities, researchers, conservation groups, and policymakers



Photo courtesy of Kelsey Kremer/The Register.

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No single solution will solve Iowa's water challenges. Progress will likely come from many smaller improvements working together over time.

A Cooperative Opportunity

For Iowa's farmer-owned cooperatives, this discussion is more than a policy debate. It directly affects the farmers, and customers we serve every day. Cooperatives help producers maximize productivity while maintaining a long-term commitment to the communities where we live and work. Every season, cooperative agronomists help producers make nutrient management decisions across millions of acres. They provide soil and tissue testing, nutrient recommendations, variable-rate technologies, precision agriculture tools, and custom application services. These services help farmers apply nutrients efficiently, improve economic returns, and potentially reduce nutrient losses.

Perhaps more importantly, cooperatives play a critical and growing role in conservation adoption. Across Iowa, cooperatives – sometimes via co-op employed conservation-agronomists – advise producers on cover crops, participate in conservation programs, implement edge-of-field practices, access cost-share opportunities, and learn about emerging technologies. Because producers trust their local cooperative relationships, cooperatives often serve as the bridge between research and practical implementation.



Photo courtesy of Iowa State University.

Most importantly, cooperatives understand that lasting progress requires solutions that work in the real world.

- Farmers must remain economically viable.
- Conservation efforts must produce measurable outcomes.
- Public policy must recognize both environmental goals and economic realities.

This balancing act sits at the heart of the cooperative model.

Moving Forward Together

Iowa's future depends on both productive agriculture and clean water. Framing those priorities as mutually exclusive may generate headlines, but it does little to generate solutions. The real challenge is building policies, technologies, incentives, and partnerships that allow both to thrive.

Why Does Central Iowa Deal with More Nitrate Issues?

The Conversation Continues....

One question often gets overlooked in Iowa's water debate: Why does Central Iowa seem to struggle with nitrates more than many other parts of the state? The answer is geography.

The Des Moines and Raccoon Rivers collect water from a massive watershed that stretches across some of the most productive farmland in Iowa and southern Minnesota. By the time that water reaches Central Iowa, it reflects what has happened across millions of acres upstream.

At the same time, these rivers serve as drinking water sources for the state's largest metropolitan area, making nitrate levels highly visible and closely watched.

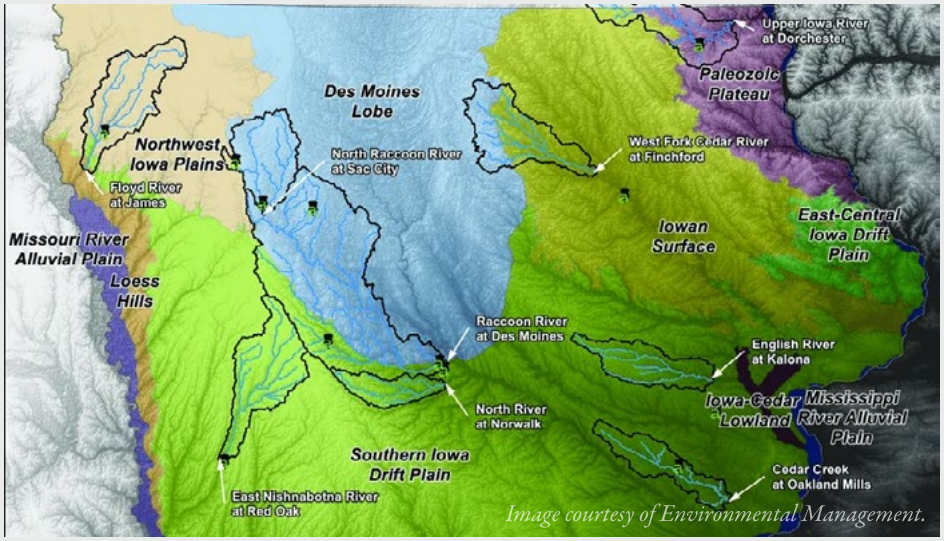


Image courtesy of Environmental Management.

For example, roughly 68 percent of Des Moines system capacity comes directly from the river, and 32 percent is from riverbank-filtration wells (as opposed to deep ground water wells).

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Iowa's natural endowments also play a role. The rich soils that make Iowa agriculture so productive naturally release nitrogen as organic matter breaks down. Add fertilizer, rainfall, and crop production to the equation, and nitrogen becomes an inherent part of the system. The challenge has never been eliminating nitrogen entirely. The challenge is keeping more of it where everyone wants it: on the field and available for crops!

Tile drainage is another important factor. Iowa's drainage systems help make some of the world's most productive farmland possible. They allow fields to dry sooner, improve root development, and support consistent production. But nitrate is highly soluble. When water moves through the soil profile and into tile lines, some nitrate can move with it. In many areas of Iowa, the same infrastructure that supports high yields also creates an efficient pathway to streams and rivers.

Why Weather Can Make Things Worse

Weather often explains why nitrate levels can vary dramatically from one year to the next. Many assume a wet year creates nitrate problems and a dry year solves them. In reality, the opposite can sometimes occur. Think of the watershed as a savings account rather than a storm drain. Wet periods can move nitrogen deeper into the soil profile, recharge groundwater, and store nitrate within the broader watershed. Not all that nitrogen reaches rivers immediately. Some remains in the system and can continue moving for months or even years. Researchers often refer to this as "legacy nitrogen."

Then comes the surprise. When conditions turn dry, river flows decline. Less water moves through the system, but groundwater can continue delivering nitrate to streams. The result is that nitrate concentrations may increase because the same amount of nitrogen becomes concentrated in a smaller volume of water. That helps explain why some of Iowa's highest nitrate readings occur after unusual weather sequences rather than during a single wet season. Researchers observed this dynamic in recent years when nitrate concentrations remained elevated following periods of changing weather conditions.

The takeaway is simple: nitrate levels are rarely driven by one farm, one weather event, or even one year. They reflect the combined effects of soils, drainage, weather patterns, land use, and management decisions across an enormous watershed. Understanding this complexity is important and reminds us that while the debate often focuses on individual practices, the challenge itself is much larger.

Why Nitrates Have Become a Focus

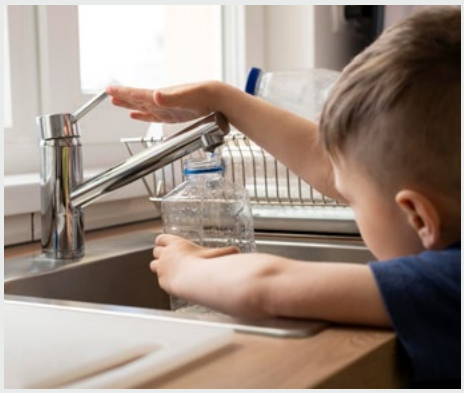
It is worth understanding why nitrates have become such a focal point and why reasonable people often view the issue differently.

The science surrounding nitrates is often portrayed as either completely settled or highly disputed. The truth lies somewhere in between. The strongest scientific consensus involves infant health. Federal drinking water standards were developed to protect against methemoglobinemia, commonly known as "blue baby syndrome," a condition that can reduce the blood's ability to carry oxygen. This is an unacceptable outcome.

However, many agricultural producers and others point out that the federal standard was developed primarily around protecting infants and other sensitive populations. They note that water treatment systems exist specifically to address these concerns and others argue that more analysis of purple pipe systems need to be explored in more detail. From this perspective, the public discussion can sometimes overstate the direct health risks facing most adults.

The debate becomes more complex when discussing long-term health effects. Some studies have identified associations between nitrate exposure and certain cancers, thyroid disorders, and adverse pregnancy outcomes. Other researchers caution that questions remain about causation, exposure levels, and the magnitude of those risks. As a result, some view these findings as justification for more aggressive nutrient reduction efforts, while others believe the evidence remains inconclusive.

Importantly, many advocates focus on concerns that extend beyond drinking water. They point to algae blooms, recreational water quality, nutrient losses to streams and rivers, and nutrient contributions to hypoxia in the Gulf of Mexico. Iowa's Nutrient Reduction Strategy was developed around these broader water-quality objectives rather than drinking water alone. While mostly outside of Iowa's debate, hypoxia is real and has a real cost.



So, today's debate is not simply about whether nitrates exist or whether they can be measured. The more difficult questions involve risk, responsibility, economics, and effectiveness. How significant are the impacts? What level of improvement is achievable? Who should pay for it? And which investments create the greatest benefit for Iowa?



LISTENING FIRST

How Employee Engagement Surveys Can Guide Meaningful Cooperative Development with Matthew Eddy, Director of Cooperative Education

Strong cooperatives are built on strong relationships—with members, boards, managers, and employees all working together toward a shared purpose. One of the most practical ways to strengthen those relationships is to listen carefully to the people who carry out the cooperative's work every day.

That is where an employee engagement survey can be especially valuable. A well-designed survey gives employees a confidential, structured way to share what is working well, where challenges exist, and what would help them feel more connected, supported, and effective in their roles. Just as important, it gives cooperative leaders clear information they can use to make thoughtful decisions about communication, training, leadership development, workplace culture, and organizational priorities.

Create Custom Surveys

The Iowa Institute for Cooperatives works with member cooperatives to develop employee engagement surveys that fit the organization, workforce, and the leadership questions at hand. Rather than using a one-size-fits-all approach, surveys are customized to reflect the cooperative's structure, culture, current initiatives, and future goals.

For some, the focus may be overall engagement and employee morale. For others, the survey may explore communication, supervisor relationships, teamwork, safety culture, professional development, onboarding, change management, or confidence in organizational direction. The goal is to ask the right questions in the right way so the results are useful, trusted, and actionable.

Turn Feedback into Action

Employee engagement surveys are most effective when they are treated as the beginning of a conversation, not the end of a project. Survey results can help identify strengths to build on, concerns that need attention, and opportunities where focused development could make a meaningful difference.

For cooperative leaders, this information can be especially useful because it helps move development work from assumption to evidence. Instead of guessing what employees need, leaders can use survey data to identify the topics that will matter most to their teams.

Choosing Education That Creates Meaningful Change

One of the greatest benefits of an employee engagement survey is its ability to guide cooperative education and development planning. Survey findings can point directly to the areas where training, facilitation, or leadership support would have the strongest impact.

For example, if results show that employees want more clarity around communication or decision-making, a cooperative may benefit from workshops on internal communication, supervisor expectations, or change leadership. If employees express interest in growth opportunities, the organization may focus on career pathways, coaching, mentoring, or emerging leader development. If teamwork or cross-department collaboration appears as a theme, education can be designed to strengthen trust, problem-solving, and shared understanding across the cooperative.

In this way, the survey becomes more than a measurement tool. It becomes a roadmap for selecting educational topics that are relevant, timely, and connected to the cooperative's real needs.

A Trusted Partner

The Iowa Institute for Cooperatives can support member cooperatives throughout the process, from survey design and administration to result review and follow-up planning. Because each cooperative is different, the Institute can help tailor the survey, protect employee confidence in the process, summarize key themes, and connect findings to practical next steps.

When done well, an employee engagement survey helps leaders listen with intention and respond with purpose. It gives employees a voice, gives leaders better information, and gives the cooperative a stronger foundation for meaningful development work.

If your cooperative is interested in learning more about employee engagement surveys or exploring a custom survey for your organization, the Iowa Institute for Cooperatives would be happy to visit with you about what that process could look like.



INTRODUCING THE IOWA COOPERATIVE ADVOCACY FUND

With Megan Carlson, Director of Government Affairs

The Iowa Institute for Cooperatives is proud to announce the launch of the Iowa Cooperative Advocacy Fund, a political action committee created to strengthen the voice of Iowa cooperatives in the state legislative process.

The PAC was created because decisions made at the state capitol have a direct impact on cooperatives, their members, and the communities they serve. The Iowa Cooperative Advocacy Fund gives our cooperative community another tool to help build relationships, support leaders who understand our business model, and ensure cooperative priorities are part of the conversation.

A PAC is one way an organization can participate in the political process. It allows individuals who believe in the mission of Iowa cooperatives to voluntarily contribute personal funds that may be used to support candidates who recognize the value cooperatives bring to Iowa. Just as important, the PAC helps open the door for continued education and engagement with policymakers so they better understand how cooperatives operate and why their success matters to local members, employees, and communities.

The Iowa Cooperative Advocacy Fund will advocate for issues that protect and strengthen Iowa cooperatives and the members they serve. That includes supporting policies that promote a strong agricultural economy, a reliable and affordable energy future, practical environmental and water quality solutions, fair tax and regulatory policy, workforce and rural development opportunities, and the continued ability of cooperatives to serve their members effectively.

This effort is also rooted in grassroots engagement. Cooperatives are strongest when their members, managers, directors, and employees understand the issues and are willing to be part of the advocacy process. The PAC is designed to complement IIC's existing legislative work by helping strengthen relationships with candidates and elected officials who are willing to listen and learn about the cooperative business model.

What comes next is member involvement. Participation in the Iowa Cooperative Advocacy Fund is voluntary, and all contributions must be made with personal funds, not cooperative funds. Members who want to be part of this effort can begin by learning more about the PAC, talking with fellow cooperative leaders about why advocacy matters, and considering a personal contribution to help support this new fund.

As we launch the Iowa Cooperative Advocacy Fund, IIC looks forward to building a stronger, more unified cooperative voice for Iowa's future. By working together, we can help ensure policymakers understand the value of cooperatives and the important role they play in communities across the state.



2026 ANNUAL MEETING

Join Us August 26–27 for the Iowa Institute for Cooperatives Annual Meeting

If you haven't registered yet, there's still time to join us for the Iowa Institute for Cooperatives Annual Meeting on August 26–27 at the FFA Enrichment Center in Ankeny. The two-day program includes the IIC Annual Meeting on Wednesday, featuring keynote presentations, industry updates, and networking opportunities, along with an optional Director & Manager Workshop on Thursday focused on

Annual Meeting | Wednesday, August 26

11:00 AM - 2:30 PM	**Registration**
12 Noon - 2:00 PM	**Lunch with Member Meeting** • Review legislative priorities - these priorities will be voted on as Policy Resolutions. • Iowa Cooperative Advocacy Fund • Discussion around Data Rights - Rocky Weber, Nebraska Cooperative Council
2:00 PM - 2:30 PM	**Refreshments / Regional Cooperative Election**
2:30 PM - 4:30 PM	**Annual Meeting** • Business Meeting (2:30 PM – 3:30 PM) › Review of IIC Business › State of Iowa Cooperatives – Executive Director
3:30 PM - 4:30 PM	**Keynote Speaker | Mike Hourigan**
4:30 PM - 7:30 PM	**2026 Hall of Fame Recognition & Reception** - Heavy Hors D'Oeuvres

Director/Manager Workshop | Thursday, August 27

8:00 AM – 9:15 AM	**Strategic Factors Affecting the Farmgate and Cooperatives** Joe Mosher, Principal at Mosher Consulting Group and host of the Pacesetter Podcast
9:30 AM – 10:20 AM	**Review of Governance & Board as Body vs. Individual Director** Allison Lindner, Member, BrownWinick Law Firm
10:30 – 12 Noon	**But I'm indemnified, right? D&O Insurance and Director-related Risks** Moderator: Bobby Martens, Executive Director, Iowa Institute for Cooperatives Panel: Lane Danielson, Principal, TrueNorth Companies Scott Aukes, Vice President of Agribusiness, TrueNorth Companies TBA, Underwriter, Travelers Insurance Alex Johnson, Member, BrownWinick Law Firm
12 Noon – 12:45 PM	
12:45 PM – 2:00 PM	**What are "Good Board Meeting Minutes"?** Joe Leo, Member, BrownWinick Law Firm



Mike Hourigan, Keynote Speaker

We're excited to welcome Mike Hourigan as the keynote speaker for the 2026 Iowa Institute for Cooperatives Annual Meeting. Mike has spent more than 25 years helping organizations build stronger leaders, improve communication and navigate change. He has worked with organizations across a wide range of industries to strengthen teams and create resilient workplace cultures.

During his keynote, Mike will share insights on leading through change, building resilient teams and creating cultures that thrive during times of uncertainty. His message is especially relevant for today's cooperative leaders as they navigate new challenges and opportunities.

DATES TO KEEP

2026 IIC ANNUAL MEETING

NEW TIMING. SAME IMPORTANT CONVERSATIONS.

AUGUST 26–27, 2026

FFA ENRICHMENT CENTER - ANKENY

There's still time to register for the Iowa Institute for Cooperatives Annual Meeting! Join cooperative leaders from across Iowa in Ankeny on August 26–27 for two days of networking, leadership development and conversations that matter to today's cooperatives.

Registration by August 19:

Wednesday only: $150
(Annual Meeting)

Both days: $400
(Annual Meeting + Director/Manager Workshop)





2026 IOWA COOPERATIVE HALL OF FAME HONOREES

Congratulations to Helen Pearce, Cedar Falls Community Credit Union and Reuben Skow, Nuway-K&H Cooperative. These individuals have made lasting contributions to Iowa's cooperative community through their leadership, vision and commitment to cooperative principles.

The 2026 honorees will be recognized during the Iowa Institute for Cooperatives Annual Meeting and Hall of Fame Reception on August 26.

Please join us in congratulating this year's inductees.

HUMAN RESOURCES CONFERENCE

SEPTEMBER 9–10, 2026
COURTYARD BY MARRIOTT
311 S 17TH ST, AMES

We're bringing HR professionals together for a two-day experience focused on insight, innovation, and connection.

Registration fee is $500 per person.

QUARTERLY MARKETING MEET-UP

SEPTEMBER 14, 2026
VIRTUALLY AT 2:00 PM

Designed for marketing professionals working in cooperatives, this quarterly Teams-based cohort provides a space to network, collaborate, and discuss current trends, opportunities, and challenges in marketing.

This **free** virtual conference is a recurring call taking place at 2PM on the second Monday of the month.

IT INNOVATION SUMMIT

NOVEMBER 17–18, 2026
FFA ENRICHMENT CENTER
1055 SW PRAIRIE TRAIL PKWY
ANKENY

We're bringing IT professionals together for a two-day experience focused on insight, innovation, and connection.

Additional details, including agenda, and registration information, will be announced as plans are finalized.

Registration fee is $400 per person.

Iowa Institute for Cooperatives

IIC Staff

Bobby Martens, Executive Director
Matthew Eddy, Director of Cooperative Education
Megan Carlson, Director of Government Affairs
Sofia Ingersoll, Business Manager
Mike St. Clair, Lobbyist

Contact Us

Iowa Institute for Cooperatives
2515 University Blvd., Suite 104
Ames, Iowa 50010

P: 515-292-2667
E: info@iowainstitute.coop
W: www.iowainstitute.coop