

Special Expanded Season Kick-Off Issue



# GROWING SMARTER

News & Information To Help You Grow

## Smart Options, Smart Choices

Fertizona Provides Customized Solutions For Each Grower



Your growing operation will benefit from Fertizona's New 'Smart Options, Smart Choices' initiative.

This program is designed to give you options, so you can make the best choices for your operation.

It's always good to have choices. Whether it be at a salad bar, clothing store or movie theater, having a large selection of options really helps in getting exactly what you want. Fertizona understands the value of that concept and has always tried to offer growers many different choices in the products and services it provides.

Due to market conditions, pricing pressures and Fertizona's business

philosophies, the company is now renewing its commitment to providing growers with multiple choices with the 'Smart Options, Smart Choices' initiative.

### A New Initiative, More Choices

"We started realizing that there are plenty of avenues growers have and they don't need to feel they are boxed in with so few choices," says Dennis Osborn, Fertizona's Crop Protection Sales Manager. "Our

main focus is to offer growers many different options, so they can make informed and intelligent choices."

This commitment to multiple options is evident in everything Fertizona does. From offering the most comprehensive selection of crop protection products, seed and customized SmartBlend™ fertilizers, the company strives to deliver exactly what each grower needs—based on their individual operation.

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### Small Company With Big Reach

In the past several issues, we have emphasized the virtues of being a small, family-owned company. It allows us to respond to you in an effective and efficient manner, providing you with the goods you need to keep your growing operations running smoothly. In the world of Agribusiness, Fertilzona knows that “size matters.” But for us, size is measured not in our status as a local, family-run business; instead, it’s measured in our ability to offer a comprehensive bundle of essential services to our customers throughout Arizona and in California and New Mexico.

Fertilzona is able to provide superior customer service thanks to our professional staff, technical expertise, and expanding infrastructure. Fertilzona has eight branches throughout the state, creating a strong presence in the Arizona market—one that is also making an impression in neighboring states. What’s more, all eight locations employ experienced pest control advisors who work every day to help you keep your crops healthy. In addition, each branch is situated on rail spurs—

which is absolutely critical for dependable and timely fertilizer supply. Our facilities also have the storage capability to weather most short-term fertilizer shortages without an interruption of service.

Our strong partnerships also help us maintain our customer-service focus. We hold distributorships with all major ag chemical manufacturers as well as have access to all generic chemistries. Further, Fertilzona is aligned with a national ag chemical buying group made up of other independent retailers; this is a relationship which allows us to hold the same pricing positions as the big corporate chains. This ensures that we’re able to offer you competitive prices—with a local flair. Fertilzona is also a major supplier of cotton, forage and grass seeds as well as their corresponding technologies.



*Jim Compton,  
President, Fertilzona.*

In line with these other services, Fertilzona is committed to delivering our goods to you—fast. We accomplish this by putting our trust in Ag Express, an express delivery service with a dedicated trucking line and seven hard-working drivers. Specializing in bulk fertilizers as well as packaged goods, Ag Express only serves Fertilzona, which means Ag Express’ focus is always on providing excellent customer service—just like Fertilzona’s!

As we discussed in the last issue of Growing Smarter, our biggest asset is the people who work here at Fertilzona. Without them, we couldn’t provide the comprehensive services highlighted in this message. It’s all of these factors together that make Fertilzona second-to-none. We hope you agree. And if you are not a Fertilzona customer, thanks in advance for giving us a try. We’re positive you’ll see the difference!

**Jim Compton**  
President, Fertilzona



*Fertilzona has eight locations throughout Arizona.*



## Smart Options, Smart Choices

### Fertizona Provides Customized Solutions For Each Grower

*(Continued From Page 1)*

“We’re full service,” adds Osborn. “Our viability as a company is directly related to our growers’ economic health, so we strive to offer independent and well thought out options. Ultimately the choice is theirs to make.”

#### Economy—The Driving Force

Economics is the true driving force behind this new initiative. Growers in Arizona are finding that they can’t simply use the same products and management practices they have always used. With the constant rise of natural gas prices leading to bumps in nitrogen prices, along with increasing water prices and drought issues, growers are searching for options—and Fertizona is here to deliver.

“The price of nitrogen is going up,” says Osborn. “Last year we created an opportunity where our customers could lower their input on the Nitrogen side by increasing sulfur content and attaining the same results, if not better, for the same or less money.” Fertizona created a new SmartBlend fertilizer that mixed UAN-32 with Thio-Sul to create a powerful yet cost effective fertilizer product.

“That was just one option we offered to our customers,” Osborn explains. “There were several growers who chose that particular SmartBlend and were pretty satisfied with the results they achieved.”



*Fertizona has been helping growers and turfgrass professionals manage their operations since 1980.*

#### Strengthening Our Commitment

To offer growers a vast selection of options, Fertizona enlists the help of its field reps around Arizona. “We are fortunate to have a great team of highly qualified people who have years of experience,” states Osborn. “We’re able to offer a wealth of solutions and options for growers to choose from.”

The ‘Smart Options, Smart Choices’ initiative is nothing new. Fertizona has been living this philosophy for a long time. But now, the company has strengthened its commitment to offering various alternatives for growers to choose from—and Fertizona invites all growers to ask for alternatives when necessary. If your

current practices are not making financial sense anymore, ask your Fertizona rep about alternatives. You may just be able to lower your input costs and not sacrifice quality or yields.

“We’re going to keep researching options,” Dennis stresses. “And then we’ll draw a bottom line saying this is how much it will cost you. The grower has to make the decision of whether it’s economical or not. The choice is theirs.” ▲

## PERFORMANCE PROFILE

### Two Cotton Growers Enjoy Increased Yields, Healthier Crops with Telone

#### Soil Fumigant Controls Damaging Nematode Populations



For cotton grower John Pew, cotton fields treated with Telone soil fumigant produced 2000 pounds more cotton than untreated areas.

As a grower in Arizona, it's likely you know these small parasitic worms well, as many of them wreck havoc on your growing operation each year. They damage your crops and chew away at your patience and profits. Known as nematodes, these microscopic pests attack a crop's roots, causing malnutrition, stunted growth and even death. Afflicting cotton plants in particular, root-knot nematodes are the most insidious and destructive variety—costing the Arizona cotton industry an estimated \$13-18 million annually.

#### Telone To The Rescue

Invasive, pervasive and highly reproductive, nematodes are powerful creatures. But even more powerful is Telone® soil fumigant, a trademarked product of Dow AgroSciences LLC, available from Ferti-zona. Best when applied as a

pre-planting treatment, the liquid fumigant controls all major species of nematodes such as root-knot, reniform, lesion, stubby root, dagger, ring, pin, and cyst varieties—rescuing vegetable plants and field crops from damage.



Using Telone every 1-3 years can help cotton plants remain healthy.

Through extensive field testing, nematode researchers at the University of Arizona have discovered that Telone soil fumigant is the most effective product for combating these miniscule root-eaters.

“Telone works,” says Michael McClure, a nematologist and professor who has been studying nematodes at the university for nearly 40 years. “We’ve been testing Telone on fields for the last 13 to 14 years, and we have discovered that it is the only product that works consistently.”

“In fact, Telone is the only product we recommend for root-knot nematodes on cotton in Arizona,” McClure adds.

#### A Tale Of Two Growers

Many Arizona growers have experienced the amazing benefits of Telone, including two cotton farmers in Coolidge who had large populations of nematodes lurking in their soil.

In March, John Pew, owner of JRP Farms and loyal Ferti-zona customer, tested Telone on a 60-acre portion of his 300-acre facility. He applied the soil fumigant to every other 92-row segment and then compared the treated crops to the untreated crops. A first-time user, Pew worked with Dow AgroSciences to apply the Telone prior to planting his new crop. The results were impressive.

“When we picked the cotton, we discovered that the areas treated with Telone produced 2,000 pounds more cotton than the untreated areas,” says Pew, who has been growing cotton and wheat for 15 years. “There



were other improvements as well. For example, right after planting, we could see a visible difference, even just driving past the field. The Telone-treated plants were healthier, and it's almost like the non-treated plants were stunted."

Pew's positive experience with Telone is not an isolated incident. At a cotton farm just a few miles away, Fertizona customer Preston Holland has been impressed by the effects of Telone as well. Working with McClure and County Agent Steve Husman, Holland has been testing Telone on sections of his 900-acre farm for about five years.

"We've achieved an economic benefit ever since," says Holland. "The Telone-treated plots gave us more than our money back in almost every case."

***"When we picked the cotton, we discovered that the areas treated with Telone produced 2,000 pounds more cotton than the untreated areas."***

***John Pew  
Cotton Grower***

Through trial-and-error, and with the help of Fertizona, Holland has discovered an application routine that works best for his farm, finding that cotton grown in sandier soils is more susceptible to nematode damage. "When we treat with Telone, it is a field-by-field decision," he explains. "In the past few years, we've learned where it's most effective."

### **Once-A-Year Application Is Key**

Using a tractor capable of cutting slots in the soil, Telone must be applied below the soil's surface.

"We carry Telone in tanks on the tractor, and we inject the liquid product 12 inches down below the surface," explains Steve Fleming, a Telone specialist at Dow AgroSciences. "Then we cover the slot with soil, making a seal."

Once it's applied, Telone slowly converts to a gas, creating a nematode-free zone through which roots can grow. "Telone fills the air pockets around the soil with a fumigant that targets and kills nematodes," Fleming says.

McClure's years of field work have convinced him that a once-a-year Telone application works best, especially for cotton growers. "If you apply the product correctly, it will knock out the nematode population the first year, giving farmers a huge yield increase especially if they have high root-knot nematode population levels," McClure says. "Some farmers might be able to get away with applying it every other year, but you're not going to get as good a return as if you had used it every year."

McClure adds, "If you go three years without applying it, you're in trouble. One nematode will multiply to 10 after one year."

### **Success In 2006 And Beyond**

Impressed with Telone's yield-amplifying effects, both Pew and Holland plan to use the product in the future.

Pew is eager to experiment with Telone again. "Cotton is peculiar; there's never been a year where my cotton crops have been exactly the same," Pew says. "We'll definitely

try some more of the Telone to see if we continue to have yield improvements. I'd like to see what Telone can do in a real wet or moist year in Arizona."

***"The Telone-treated plots gave us more than our money back in almost every case."***

***Preston Holland  
Cotton Grower***

Like Pew, Holland says he will continue to apply Telone—and reap the benefits. "We'll definitely use Telone in 2006 because we know we'll get our investment back in the areas we choose to use it," he says. "It's an easy decision."

***Fertizona recommends Telone for medium to heavy infestations of nematodes.***

***Typical Arizona use rates have been 4-5 gallons per acre.***

***Telone is approximately \$55 per acre***

For more information about Telone or if you're interested in using it to control your nematode populations, contact your local Fertizona field rep. ▲

## NEW PRODUCT SPOTLIGHT

### New Seeds Will Treat You Right Fertizona Offers Promising New Seed Package For A Variety Of Issues

TNT Farms, Eloy, AZ.



Seed treatment technology, especially for cottonseed, has improved over the past few years.

Seed technology has been advancing at an accelerated pace in recent years. Cottonseed in particular has been improving with the help of biotechnology and various seed treatments. It seems as if the future will bear witness to a new breed of supercharged seed equipped with a host of sophisticated biological and seed treatment technologies that will make it impervious to invasive pest and disease problems.

We are now one step closer to this becoming a reality with the new AVICTA Complete Pak<sup>®</sup> treated seed technology, which is available from Fertizona.

AVICTA Complete Pak is a seed-delivered technology

that arms the seed with protection against nematodes, insects and diseases. Instead of spraying for insects, diseases and nematodes, growers can simply plant this seed and minimize all three problems at once while saving valuable labor and inputs.

“As the technology for genetically modified seed grows, so grows the value in that seed,” explains

**AVICTA Complete Pak contains a combination of three separate products – AVICTA, a seed treatment nematicide, Cruiser<sup>®</sup> seed treatment insecticide and Dynasty CST<sup>®</sup> seed-delivered fungicide.**

Dennis Obsorn, Fertizona’s Crop Protection Sales Manager. “The last thing you want to do is spend several hundred dollars a bag and put it out there and have it fail from seedling issues.”

#### The Earlier, The Better

Due to the importance of getting a good stand of cotton in the critical first few weeks, AVICTA Complete Pak is extremely attractive to growers in Arizona.

“This will definitely help give the seed a fighting chance to get out of the ground,” says Osborn. “Of course, it doesn’t guarantee against all things that can happen, but it certainly gives it a better shot in the first 30 to 40 days, especially when conditions are not ideal for planting.”

As growers know, this time period is crucial to a healthy crop. If pest and disease problems are present, a grower may be faced with a tough decision.

“A lot of guys will look at the crop after seven days to two weeks and realize they don’t have a stand,” Osborn says. “Then, they’ve got to make a critical decision real quick. Do I re-plant or not? Either way time is of the essence.”

#### An Array Of Protection

Treated with an insecticide, fungicide and nematicide, AVICTA Complete Pak controls a broad range of troubling pests. “We think this will help control early-season thrip,” says Osborn. “The fungicide would help with



the three major pest complexes, which would be pythium, rhizoctonia and fusarium.”

According to Syngenta, which makes AVICTA, the nematicide offers 30-40 days of protection against Southern root-knot nematodes, reniform nematodes and lance nematodes. “That duration of protection would help give the root time to grow and get through most of the bad stuff,” adds Osborn. The product also protects against insects including western flower thrips, cotton aphid and cotton fleahoppers.

#### **Quick Tip**

***AVICTA Complete Pak is designed to produce stronger stands and emergence and larger yields.***

AVICTA Complete Pak contains a combination of three separate products – AVICTA, a seed treatment nematicide, Cruiser® seed treatment insecticide and Dynasty CST® seed-delivered fungicide. By defending against pests that target the seed and emerging seedlings, AVICTA Complete Pak is designed to produce stronger stands and emergence and larger yields. Together, these benefits equate to a better return on your investment.

#### **Field Trial Goes Well**

Randy Norton, an Extension County Agent for the University of Arizona, recently completed a trial with AVICTA Complete Pak. “The project was on a grower cooperator farm and basically we were comparing the AVICTA



Reed Farms, Tonopah, AZ.

*AVICTA Complete Pak and other seed treatment technologies are designed to reduce or eliminate the need to spray pest control products on your crops.*

Complete Pak to the standard seed treatment that commonly comes with these varieties,” explains Norton. “We did see a slight yield increase, though it wasn’t statistically significant.”

The trial was originally started for nematode control. While the results of the trial were inconclusive, Norton would like to explore the seed treatment technology in a more stressful environment.

***EPA recently recognized AVICTA Complete Pak treated cotton seed as a reduced risk compound.***

“The cotton in our trial was planted rather late,” he says. “I hope to do some work with it next year with it planted earlier under adverse conditions and look at it from that perspective.” ▲

***Fertizona recommends AVICTA Complete Pak treated seed for areas where seedling diseases and insects have been an issue—with light to moderate nematode populations.***

***Typical planting rates are 3-5 acres per bag.***

***AVICTA Complete Pak is approximately \$15-25 per acre.***

## Q & A

**Q.** How much nitrogen is necessary to maintain grain protein above 13 percent?

**A.** Research has shown that 40 lbs. of available nitrogen per 1,000 lbs. of expected yield is necessary to consistently maintain a grain protein level above 13 percent. The available nitrogen can come from soil, water and fertilizer. One-third to one-half of the nitrogen should be applied at planting with the balance being applied on a predetermined schedule at each subsequent irrigation between planting and flowering.

**Q.** Does Fertizona still sell straight ammonium nitrate fertilizer?

**A.** Straight ammonium nitrate fertilizer, which contains up to 34 percent nitrogen, is an explosive and hazardous material subject to intense government regulation. Because of this, Fertizona no longer provides nitrate fertilizers with such large concentrations of nitrogen. In its place, Fertizona introduced SmartBlends™, four new fertilizers containing 21-25 percent nitrogen, plus additional nutrients like phosphorous, potash and iron. SmartBlends are just as effective, if not more so, than straight ammonium nitrate. The only difference is that growers may have to apply more of the product in order to achieve the same performance.



**Q.** What are some peripheral benefits of using Telone soil fumigant to control nematode populations?

**A.** Apart from healthier crops and larger yields (as discussed on pages 4-5), Telone Specialist Steve Fleming says there are additional perks to using the soil fumigant to combat damage caused by root-eating nematodes. “Healthy

plants need less water and utilize nutrients more efficiently,” he says. “Also healthy plants translocate PGR’s rapidly, resulting in quick and even defoliation. Fewer trips into the field with the tractor save on fuel costs as well. All of these benefits result in dollars saved—dollars kept in the grower’s pocket.” ▲



**If you have a question or comment for Fertizona to answer, jot it down and mail it to:**

Growing Smarter, C/O Fertizona, 2850 S. Peart Rd., Casa Grande, AZ 85222  
fax: 520.836.3447, or e-mail [tcurrie@fertizona.com](mailto:tcurrie@fertizona.com)

All questions will be answered promptly and if your question appears in a future issue of *Growing Smarter*, we'll send you a Fertizona baseball cap.



## SMART TIPS

# Creating The Perfect Crop Protection Blend Just Got Easier

## Proper Mixing Sequence Tips

Master pastry chefs understand the importance of mixing ingredients in the right order to ensure the proper taste, texture and appearance of cakes, cookies and pastries. Growers must be mindful of this as well, as the proper sequence of mixing crop protection products can help ensure optimal plant health.

“Mixing chemicals in the proper sequence is an extremely important issue,” says Jeff Pacheco, District

Pacheco recommends a tried-and-true method for successfully mixing crop protection chemicals. When using products in water soluble packaging, Pacheco says to add these products first to make sure that the water soluble bags get dissolved properly and efficiently.

### Mixing Sequence Basics

*When mixing the following products, do so in this order:*

1. Water soluble bags
2. Wettable powders
3. Water dispersible granules
4. Flowable liquids
5. Emulsifiable concentrates
6. Adjuvants and/or oils

*Give products time to dissolve before adding the next product in the sequence. Boron may interfere with solubility, so add it once other products have dissolved.*

Sales Manager for DuPont. “Most importantly, improper mixing can affect the efficacy of chemicals, preventing the products from working as well as they should.”

Fertizona’s Tim Walsh agrees. “In addition, poor mixing practices can cause non-dissolved chemical particles to clog screens and nozzles. This can adversely affect spray applications.”

### A Choice Sequence

Although some cases may require more specialized sequencing,

Wettable powders are the most important formulation to add to a spray mix after water soluble bags. “Adding wettable powders early in the sequence, with tank agitation, helps the formulation get thoroughly into suspension,” Pacheco says. “Otherwise, WP formulations can clog screens and nozzles and cause sprayers to malfunction as well.”

Next, Pacheco says to add water dispersible granules, followed by flowable liquids, and then emulsifiable concentrates. Water dispersible granules and flowable liquids typically require tank agitation, too.

The last products to add to spray mixtures are spray adjuvants, oils or foliar nutrients. Spray adjuvants and oils help chemicals stick to plants more effectively. “It’s important to put adjuvants, oils and foliar nutrients in last because they can change the consistency of spray water,” Pacheco says. “At times, this



Jeff Pacheco (left) with Mike Cunnane and Laure Kenyon on a spray rig in Arizona.

can prevent wettable powder or dispersible granule formulations from fully dissolving.”

### Avoiding Problems

Proper mixing can also help avoid other problems—such as foaming.

“Foaming can be a big issue,” adds Fertizona’s Walsh. “With some products, if you don’t add defoamers, it can cause spray pressure to go up and down and be inconsistent. Depending on how much agitation is in the tank, significant foaming can be created.”

Pacheco says there are two easy solutions to help growers avoid problems associated with improper mixing. “The first and best thing is to consult your labels,” says Pacheco. “All labels, for example, feature a recommended mixing sequence.”

The second solution involves conducting a jar test before starting each mixture. “We always recommend a jar test to evaluate physical compatibility of chemicals,” Pacheco says.

For more information about proper chemical mixing, contact your local Fertizona field rep. ▲

## Back To The Basics With Spray Equipment

### Proper, Regular Cleaning Helps Maintain Healthy Crops



Spray equipment cleanliness is an important issue for growers.

The life of a grower is a busy one. There are always crops to plant, crops to harvest, soil to prepare, pesticides to apply and employees to manage. In the hustle and bustle of running a successful growing operation, it's easy to let seemingly small things slide—like keeping spray equipment clean.

Truth is, keeping spray equipment clean, though time consuming, is incredibly important, as it prevents contamination among different chemicals and helps ensure healthy crops.

“It’s important to talk about spray equipment clean-up,” says Tim Walsh, plant manager of Fertizona—Buckeye. “It may seem like a basic thing, but making sure this equipment is kept clean can mean the difference between healthy and unhealthy crops at the end of a growing season.”

#### Tank Cleanliness

Walsh offers several intuitive recommendations for cleaning spray equipment. “It’s always a good idea to rinse out your tank after each application or use, even if you’re using the same product or the same type of product back-to-back.”

Regular tank rinsing, however, should never take the place of cleaning your tank on a consistent basis—using a good quality tank cleaner. “I recommend that you always clean your tank with a tank cleaner when going from one type of product to another or, even more importantly, when going from one crop to another,” he says.

This is especially true for Walsh’s customers, many of whom grow more than one crop at the same time. “For example, a lot of our customers grow cotton and alfalfa,” he says. “These plants may require different chemicals and application sequences, so if you don’t clean your tank before each different and separate application, you could certainly incur some damage to your crops.”

#### Nozzle And Filter Strategies

Keeping your system’s nozzles and filters clean is just as important as maintaining a sterile tank. Walsh says the key is to get into a daily equipment cleaning routine.

“I would suggest pulling those nozzle tip screens out and rinsing them every day,” Walsh says. “It’s also important to clean your filters each morning before an application. This includes the filter on your fresh water tank and the one on the tractor coming out of your mix tank.”

#### Basic Tank Cleaning in 4 Steps

*Step 1: Ensure that all chemicals have been drained from the tank.*

*Step 2: Run a continuous stream of fresh water through the tank until the water runs clean.*

*Step 3: Fill the tank with more fresh water and then add the recommended amount of tank cleaner. If possible, let the tank cleansing solution sit overnight.*

*Step 4: Flush out the spray system, rinsing with fresh water until the water runs clean again.*

For more information about ensuring clean spray equipment and/or to learn more about tank cleaners, please contact your local Fertizona field rep. ▲



## MEET YOUR REP

# With Dave Barrett At The Wheel, Ag Express Delivers Service, Supplies To Growers

David Barrett is a man who knows how to get things done. For years, whenever he drove by Fertizona's Buckeye location, he'd turn to his wife and say, "Someday, I'm going to work for that company." Finally, Barrett made his move. "One day I just had it and I called Fertizona asking if they had any openings," he remembers. "I told them, 'I don't care what you give me; I'll sweep the floors, trailers, anything.'"

Celebrating his ninth year with Fertizona in March, Barrett applies that same tenacity in his role as manager of Ag Express, Fertizona's service company that delivers supplies to hundreds of farmers and landscapers throughout Arizona and in California and New Mexico. He manages seven drivers, fields supply requests and coordinates hectic delivery schedules.

### Exceptional Customer Service Through Communication

It's a busy, demanding job, but Barrett insists there is a simple but powerful formula to his success. "It's communication," he says. "I'm big on communication, especially as it relates to customer service. There are three C's in business. Communication. Cooperation. Consideration. If you don't have all three, it isn't going to work."

Taking pride in providing exceptional customer service, Barrett says he and his team at Ag Express are "constantly on the go" to ensure that customers have the products they need to keep their crops, landscapes and plants healthy.



Ag Express delivers goods to growers throughout the Southwest.

"We provide our customers with what they need when they need it," he explains.

Keeping Ag Express running smoothly takes dedication and teamwork. "My guys work really hard and sometimes leave at midnight to deliver a load on time," Barrett says. "There's a lot of stress in what we do, but when we get a 'thank you' it makes it worthwhile."



David Barrett keeps Ag Express running smoothly.

### Balancing Work And Life

Despite the break-neck pace, Barrett says working for Fertizona keeps him motivated and challenged. "Fertizona is such a great company," he says. "I truly feel like it's a big family, which means a lot to me. Plus, the direction of the company really excites me because I know there are bigger and better things coming."

Born in Willcox and raised in Yuma, he has two children and four grandchildren. His son, David Jr., 24, lives in Yuma and daughter, Danielle, 21, resides in Missouri. Barrett lives in Goodyear with Tina, his wife of 17 years and his German Shepard, Dallas—a name inspired by Barrett's love of the Dallas Cowboys. When he manages to scrape a day off, Barrett spends his free time in Overgaard, where he and Tina are building a cabin. "It will be our retirement, vacation and holiday getaway," he says. ▲

## FERTIZONA LOCATIONS

### Fertizona—Casa Grande Main Office

2850 South Peart Road  
Casa Grande, AZ 85222  
(520) 836-7477

Dennis Osborn—Crop Protection  
Gene Kempton—Seed Products  
Jimmy Compton—Crop Nutrition  
Lamont Lacy—Credit Manager  
Larry McGee—Lawn & Garden  
Jeffrey Bengé—Controller

### Fertizona—Buckeye

26705 West Baseline Road  
Buckeye, AZ 85326  
(623) 386-4491  
Tim Walsh—Manager

### Fertizona—Fennemore

17102 West Olive Avenue  
Waddell, AZ 85355  
(623) 935-4252  
Craig Allen—Manager

### Fertizona—Roll\*

4212 South Avenue 39E  
Roll, AZ 85347  
(928) 785-9016  
Doug Canan—Manager

### Fertizona—San Tan

San Tan Industrial Park  
Sacaton, AZ 85247  
(520) 836-0103  
Tom Montoya—Manager

### Fertizona—Thatcher

4257 US Highway 70  
Thatcher, AZ 85552  
(928) 428-3161  
Steve Marshall—Manager

### Fertizona—Willcox

512 East Maley Street  
Willcox, AZ 85643  
(520) 384-2264  
Tom Hunt—Manager

### Fertizona—Yuma

4290 East County 10½ Street  
Yuma, AZ 85365  
(928) 344-9806  
Mike Espil—Manager

### Fertizona De Mexico\*

KM. 271.6-FN La Victoria  
Hermosillo, Sonora, Mexico  
Call Bill Jarman in the US at  
(520) 281-7388  
Call Jose Muñoz in Mexico at  
011-52 (662) 280-0121

### Compton Ag Services— Blythe\*

19751 South Defrain Boulevard  
Blythe, CA 92225  
(760) 922-3117  
Tim Walsh—Manager



Fertizona accepts Visa  
and MasterCard.

\*Unavailable at these locations.

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Send address changes to: Ty Currie,  
Fertizona, 2850 S. Peart Rd., Casa Grande,  
AZ 85222 or [tcurrie@fertizona.com](mailto:tcurrie@fertizona.com)

[www.fertizona.com](http://www.fertizona.com)



2850 S. PEART RD.  
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