

SEPTEMBER
2019

RiverCountry CO-OP

IN THIS ISSUE

- 2 REPORT FROM BRUCE MLSNA, CEO
- 4 FINANCIAL UPDATE
- 6 AGRONOMY UPDATE
- 10 FEED UPDATE
- 13 GRAIN UPDATE
- 15 RETAIL UPDATE
- 18 ENERGY UPDATE
- 22 UPCOMING NEWS



YOUR GUIDE TO LOCAL FARMING NEWS & MORE

Change is on the



“The merger may not be effective until December, but the day after the vote passed, we rolled up our sleeves and have been diligently working towards the merger start date.”

Hello, for some of you this is your first newsletter coming from River Country Coop. Our plan is to send out this publication three times a year. It will contain updates and information related to your cooperatives business, informational articles that relate to your business operations and some other informative articles that we hope will be useful to you.

First I would like to introduce myself to those of you I have not met. My last name is pronounced “melsna”, just put an “e” in front of the “l” and you will be close enough, I will understand. I am the CEO/GM of River Country Coop, where I have been the past twenty plus years. **I grew up on a dairy, beef and tobacco farm in Cashton, WI**, graduated from UW Platteville a long time ago and have been a GM/CEO since 1991 at a local coop. Farming is in my roots and cooperatives have been a part of my life since I can remember. My dad was a director of our local coop for many years and one of my older brothers was a GM of a coop in Mt. Horeb for many

years until his retirement.

Upon the successful passage of the merger vote on both sides, I was appointed by the Heartland board of directors as the interim CEO of Heartland until the merger is official December 1st and will continue in the CEO capacity post-merger start date for the merged company. There is a lot of work to do. The merger may not be effective until December, but the day after the vote passed, we rolled up our sleeves and have been diligently working towards the merger start date. **Your board of directors on both sides have been working together since the vote date also.** The board partnership has provided direction and has been a sounding board on issues confronting the cooperative. We also developed a merger plan and its implementation is my responsibility.

For the patrons on the Heartland Cooperative side, the changes happening will be more noticeable, such as the signage on the buildings and vehicles changing to the River Country name. The joint boards during merger negotiations decided



Horizon

by Bruce Mlsna, CEO

to be prudent and save money by changing one name in the merger, that this was money better spent in other areas of need. There has been and will continue to be the relocation of equipment on both sides to where some synergies will be developed or its use is better served in a different area. Synergies are the savings or value created by the combination of using both coops' assets to either save money or create more margins.

We have seen real synergies in some areas already, such as insurance premiums. We also are leveraging our volume to create more purchasing power in areas of agronomy and feed. As we keep progressing in the integration of the merger, I am confident of the merger plan developed.

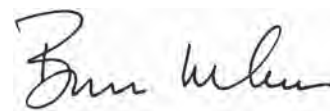
August is the end of the fiscal year for each Cooperative. Combined sales for both companies pushed well past 200 million dollars. On the River Country pre-merger side, the audit will reflect what is a profitable year for the coop @ the 2.5% profit range. Expectations are for a dividend @ 2%

or close to last year's dividend rate. The audit will be completed soon, the Heartland Coop audit will follow in October. More will be reported at the River Country Coop annual meeting in December.

The stock retirement program for the Heartland stockholders for over age 70 patrons has been set in motion. For patrons holding cooperative stock in an estate due to the death of a patron, estates will be retired upon request at a board meeting of the directors. This was the normal procedure for both cooperatives. For the Heartland stockholders who are age 70 and requested redemption, your request was recorded either as an option "A" or "B" and you will be notified in the next 90 days as to the next step of that request. Due to capitol limitations, there will be annual payments of stock for the Heartland age 70 requests. Dollars allocated to stock retirement for those Heartland patron redemption requests will be capped each year until all requests are paid to people on lists, "A" and "B".

The fall brings about a busy season for the company. We are working to finish up several outdoor construction and painting projects prior to inclement weather. Some notable items will be new pump and fuel islands at Sheldon and Lake Holcombe locations. We are also examining some data in evaluating other sites for updating equipment and facilities. Our goals are to improve operations in speed, efficiency and service. I believe that people are the most important asset and we will invest in training and development of existing and new staff as we evolve in the merger.

As we continue through the merger process and as time permits, I will be out in the country more for on-site or farm visits. Feel free to contact me if you would like to have this conversation sooner than later. I appreciate your business and patience as we work together. ■



Ribbon Cutting - Owen Feed & Office Complex on 8/15/19





Financial Update

by Marty Goss, CFO
cfo@rivercountrycoop.com

Hello to all of the River Country Co-op patrons, and welcome to all of our new patrons from Heartland Cooperative Services. I have been the Chief Financial Officer here at River Country Co-op for over four years now, and I am looking forward to continued success as the CFO of our merged company. Prior to joining River Country Co-op, I worked in public accounting for 23 years. As a public accountant, I performed audits, provided tax advice and prepared tax returns, performed business valuations, and consulted with clients on all aspects of their business to help them improve operations.

As CFO my responsibilities include the following:

- Oversee the accounting department and be ultimately responsible for the financial statements of the company
- Analyze company performance – make improvements by implementing sound accounting procedures and using technology to our advantage
- Develop and implement strategies to help the company achieve its operational goals
- Manage the credit, payroll, human resources, and marketing departments
- Coordinate the information technology needs of the company

After the merger, River Country Co-op will have sales in excess of \$200 million which will make it one of the five largest cooperatives in Wisconsin. We have many talented and dedicated employees working in the accounting department which will have staff members in both the Chippewa Falls and Owen corporate offices. We also have new team members – David Wozniak, CPA has been hired to be the company controller (please see his introduction within this newsletter). We have also recently added Shelly Albricht as a corporate accountant. Our goal is to provide accurate and timely information to you – the co-op patrons. If you have any questions or concerns, you can call me anytime at 715-723-2828. ■



Corporate Accounting

by David Wozniak, Corporate Accountant
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“...making sure the billing system is working efficiently and accurately to ensure your bill is correct.”

Hello, my name is David Wozniak. I am one of the newest additions to the River Country Co-op team. I started on August 1st. Before I joined the co-op’s team, I was a Senior Associate with CliftonLarsonAllen. There, I worked with cooperatives throughout the Midwest on their annual financial statement audits and tax returns. I have a bachelor’s degree in Agricultural Business from UW-Platteville and am a certified public accountant.

As the Controller with River Country Co-op, my duties are to prepare the accurate financial statements from the almost \$100 million dollars of business that runs through the Owen accounting system per year. Accurate and timely financial statements allow the co-op’s managers and board of directors to make informed business decisions which allow the co-op be efficient and profitable. **Managing the accounting system includes making sure the billing system is working efficiently and accurately to ensure your bill is correct.** With the upcoming merger of Heartland Cooperative Services and River Country Co-op, I have been working to bring the two cooperatives accounting systems together.



Owen Main Office & Feed Complex

I am looking forward to my time here at River Country Co-op. ■



Credit Update

by Brad Lieders, Credit Manager
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2020 is right around the corner! Though we may not have 20/20 vision on what the New Year will bring, now is the time to begin planning. Your River Country agronomy and credit team have been working hard to provide you with financing programs for the upcoming spring planting season.

Your River Country Co-op credit department is located in the Owen office. We are available to help you with your account needs and understand that unforeseen circumstances happen. Please contact me if you need to discuss your account. Communication between you and the credit department is key for us to work together on your account.

For a little background on myself, I live in Stratford with my wife, Karla, daughter, Jenna, and son, Adam. Jenna is a senior and Adam is a junior in high school. We enjoy attending their football, softball and baseball games. During our free time, we enjoy spending time with family and friends floating on the water, fishing, or talking around a camp fire.

Each of the following financing programs provides you with a unique set of benefits. Please reach out to your Agronomy Specialist or me for more details or for credit applications.

The **CFA** (Cooperative Finance Association, Inc.) program provides approved accounts the ability to pre-buy products prior to December 31st, 2019 and receive an interest rate as low as 5.5%* until November 30th, 2020 when the interest changes to 7.5%* until payment due date of March 15th, 2021. Purchases made on January 1st, 2020 will receive an interest rate of 7.5%*.

**As of August 30, 2019, Variable Interest Rates are based on the CFA Advantage Rate. CFA Interest Rate Indices are published at www.cfafs.com/financials*



John Deere Financial program is a solid and time tested financing option. To use the program for agronomy and seed purchases, you will need an Agricultural Preferred account with available Special Terms Credit Limit.



Thank you for your business and we look forward to servicing you and your operations needs. Please contact me with any questions on these financing programs at 715-654-5134. ■

“Communication between you and the credit department is key for us to work together on your account.”

CHS Capital Financing provides the added convenience of inputs and feed loans for your operations with competitive interest rates.

- Input loans are available for a convenient way to finance product purchases with limited paperwork and quick decision time frames. In addition, your payment is deferred until February 10th, 2021.
- Feed loan financing provides you with an easy way to finance ongoing feed purchases.



Inside Owen Main Office



Chippewa Falls Main Office



Market Firepower

by Steve Hanvold, VP of Agronomy
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First of all, a little bit about myself.

I'm a graduate of the University of Wisconsin-River Falls with a degree in Agricultural Economics and minors in soil science and agronomy. I've been in the fertilizer business for 34 years. 30 of those years were either in division management or general management. I earned my Certified Crop Advisor and Certified Professional Agronomist designations in 1995. As much as I enjoy the marketing and organization of the agronomy business, I really enjoy scouting fields to find out the nuts and bolts of what's going on out there. **The technology has changed a LOT since I started in the business.** There used to be only one way to find out what was going on in the fields – walking them. While that's still a really good option, there's a multitude of other ways that are available to us now. All the way from satellite imagery to flying drones over the fields, we can get an idea of trouble spots within the fields and apply products site specific.

As we move from 2019 into 2020, there certainly will be been a multitude of changes with your cooperative. We feel these changes are overwhelmingly positive. Hopefully, some of the challenges of 2019 are behind us. The challenges of the Illinois & Mississippi rivers being closed down for prolonged periods of time, at the same time, is a one in a hundred-year event. But, it sure caused challenges in 2019. While we can't regulate weather, we can hope that we don't have a repeat of the moisture that overwhelmed much of Wisconsin last spring.

As I take over as vice president of the agronomy division, I feel the

positives that are associated with the change very well. **With size comes power in the market place and we're certainly seeing that.** We're able to purchase products more competitively than ever before, including seed, fertilizer and crop protection products. Even though market fluctuations are still in the economy, we should be able to compete more effectively as a result of our merger. We'll have six fertilizer plants at our disposal going into 2020. That should make us able to get to places with relative ease.

Commenting on the input markets is a bit tricky. The trade standoffs that we're in the midst of are having varying effects on the markets. Generally, things are stable to down a touch from last year. But, phosphoric acid is extremely tight this year. That will make phosphate fertilizers, especially liquid phosphate fertilizers, a challenge to get and possibly higher priced by spring. While this doesn't necessarily have anything to do with the trade issues, it's still going to be something to watch as we move forward. Because of the market firepower that we have now, we were able to get our hands on a decent supply at a reasonable price. So, we look forward to spring in that regard.

I look forward to meeting with all of you and I wish you the best in 2020 and beyond. ■





Fall Opportunities

by Kevin Giese, Agronomist/CCA
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The Spring of 2019 is finally behind us as fall is fast approaching. The wet weather caused many planting delays and several growers gave up on some acres to get planted. Prevent plant acres were a common occurrence and many growers planted an alternative crop as conditions allowed, especially if they have livestock, as feed inventories are low. **The other challenge this year will be if the crops will make it to maturity.** We need to get to late September or October before our first killing frost.

Fall is a good time to evaluate your herbicide program for corn and soybeans. A wise farmer once said:

“If you do anything the same way long enough, it’s wrong ‘cause things are going to change.”

This is certainly true when speaking of weeds and herbicide resistance. The big issue is waterhemp and how we work with our growers in controlling this in soybean fields. Roundup does not work, so we need to look at traditional residual programs that can dramatically raise your herbicide costs. This approach can be effective if applied properly and timely before waterhemp emerges. **Our other options that you hear a lot about are Dicamba tolerant soybeans or Enlist soybeans.** Dicamba tolerant

soybeans would allow you to spray Extend, Engenia or Fexapan on them and Enlist soybeans would allow you to spray Enlist (24-D Formulation) on them. These chemistries are trait specific, so you need to be either one or the other. The combination of these chemistries with traditional residuals can be very effective in waterhemp control. **We have not applied Extend, Fexapan, Engenia or Enlist yet for our customers for various reasons, but are discussing and looking at how we want to proceed going forward.** We work with Dekalb/Asgrow, Croplan, NK brand, Mycogen and Legacy seeds, so we have options with the different trait packages in soybeans.

Spraying soybean stubble after harvest can be a very good management practice. If you are no-tilling corn the following spring, this can reduce the early season weed pressure on your corn crop. Fall spraying Roundup on sod is also a good practice if you have any sod acres going to corn next year.

Lime spreading in the fall is a solid agronomic practice. Lime does not leach and putting it on ahead of time gives it more time to neutralize soil acids. Usually the ground is drier in the fall and there are no road bans to deal with. The other good reason is that we do NOT spread lime in the spring.

We are available for soil testing this fall. We can also arrange to have grid sampling done on your farm. This would allow us to incorporate variable rate technology (VRT) into your farming operation.

Have a safe harvest. Thanks for your business. ■



The Co-op purchased this new sprayer for the 2020 Spring season.



Your Best Field

by Butch Schreiner, Athens Agronomy Manager
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Hi, I'm Butch Schreiner, and I manage the Athens Agronomy facility. As we inch closer to harvest season, we think back to the trying spring we had. It was definitely one of the more challenging springs in my almost 40 year agronomy career. We spent all winter preparing and planning for the planting season. This year, most plans changed due to the amount of alfalfa winter kill we had and cool, wet ground conditions. **Everyone had to be flexible on crop plans and get a little creative at times on how to get seed in the ground.** It proved how important it is knowing what your options are. **We can help you work through your options and what will work for you.** Have a chemical plan in place for a dry year, a wet year,

and for those challenging weeds. Know the weed bank in your field and what chemicals will work to keep your fields clean. Figure out cost per acre on different chemical programs so you can plan for the extra expense if need be. Look at different seed varieties and have a backup plan if things don't get in the ground when expected. Record issues in fields such as white mold, resistant weeds, and signs of fertility challenges. Consider fall soil sampling and lime and

“Consider fall soil sampling and lime and fertilizer applications to get ahead of the game for spring.”

fertilizer applications to get ahead of the game for spring. Know your farm and prepare for the challenges you may face next season. If you have any questions regarding fertility, chemicals or seed, stop in and see us. **Our team would be glad to help you any way we can!** Thank you to our customers and have a safe harvest! ■



Athens Feed Mill

Acre Potential

by Gery Steinmetz, Agronomy Sales Manager, East
gerys@rivercountrycoop.com

Here we are ready for harvest in 2019. The challenges of spring have given way to crops, which from the road look anywhere from excellent to average at best. How do we determine if we made the right decisions? Doing yield checks before harvest and utilizing data from the combine/chopper can give you a head start on how productive the acres can be in the future. We have the technology, information and tools to help make profitability per acre possible. From harvest data, planting recommendations, seed selection, fertilizer/chemical recommendations and soil sampling, we can provide you with information to help you make the

best decisions for every acre.

Whether it is cash cropping, dairy, or beef feeding, we strive to get to know you and your operation to make sure we are helping you get the most potential out of every acre. By working together throughout the year, we strive to make the spring time smoother, both for you as a farmer and us as we provide services and products for you. As the past few springs have shown, timing and having a trusted cooperative

partner is critical in getting the crops in the ground. By having improved technology platforms, we can map your fields ahead of time and send this information to our applicators to improve efficiency. **Please contact me or one of our agronomists for more details.** ■



Plot Tour



Soil Sampling

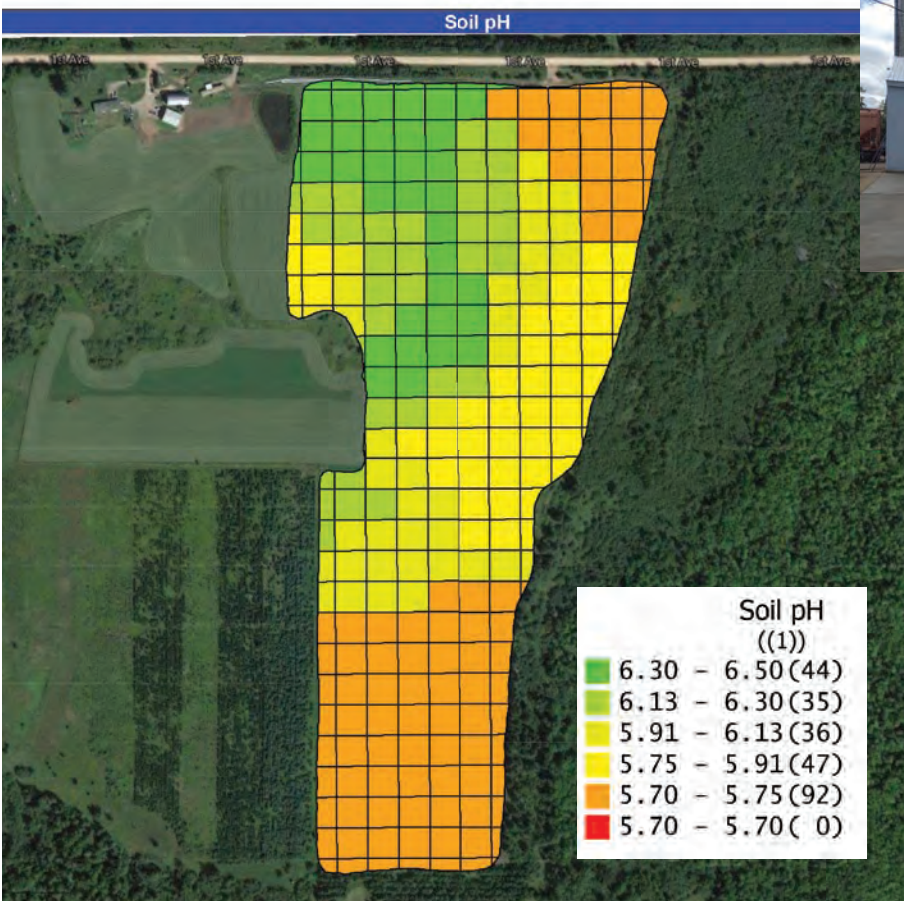
by Charles Glenn, Precision Agriculture Manager
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As harvest approaches us rather quickly, it's time to start thinking about soil sampling and getting ready for next year's crops. **Where do we start?** I always fall back to the ground up approach. The first step is to pull soil samples on a GPS grid so that we can help you as the grower place nutrients where it is needed. With these samples, we can see where base fertility is and where we can improve the fertility. **As your co-op, we have the ability and equipment to spread variable rate lime or fertilizer where needed, not a blanket approach.** Every field and farm are different and the precision ag team can make a custom plan for each field and acre across your farm. As farming practices change, so do

“As your co-op, we have the ability and equipment to spread variable rate lime or fertilizer where needed, not a blanket approach.”

fields and field sizes. **When we join multiple fields and farm them as one, or know of fields that have a large swing in fertility, these are the fields to target first.**

With these programs, we will be able to help you as the grower apply your nutrient needs where your fields need it the most. We can customize any prescription for your farm. We can also overlay harvest maps with the base fertility and pick out zones to manage. **With the current economical challenge within agriculture, we should take a look at where and how much we apply products, from lime, fertilizer and seed.** If you would like to learn more, please contact your agronomist or me directly. ■



Dorchester Shop



Corn/Soybean Plot Day held at Turenne Sale Barn in September.



Feed Update

by Brian Streveler, VP of Feed
brians@rivercountrycoop.com

Hello, I am Brian Streveler, your new VP of Feed. I was the General Manager for Heartland for the past three years. Prior to being the GM, I was the Feed and Grain Division Manager with Heartland for the previous 23 years. While in charge of feed and grain, I oversaw all aspects of the feed and grain departments, from sales to operations. I attended UW-River Falls and graduated with a double major in Ag Business and Ag Economics. I am looking forward to getting back into the feed side of the business on a full-time basis.

Our new feed facility in Owen has been manufacturing feed for over a year now, and while we ran into a few equipment surprises, most have been worked out. Feed quality is very good, and we can produce 50 ton of bulk meal feed per hour, which is triple of what any of our old facilities could do. We will continue to tweak operations to improve efficiency and continue to monitor feed quality. Yearly, we perform mixer evaluations

to make sure our equipment continues to work properly, along with retaining samples of all bulk incoming ingredients and finished feed. Feed quality is very important to our feed crew.

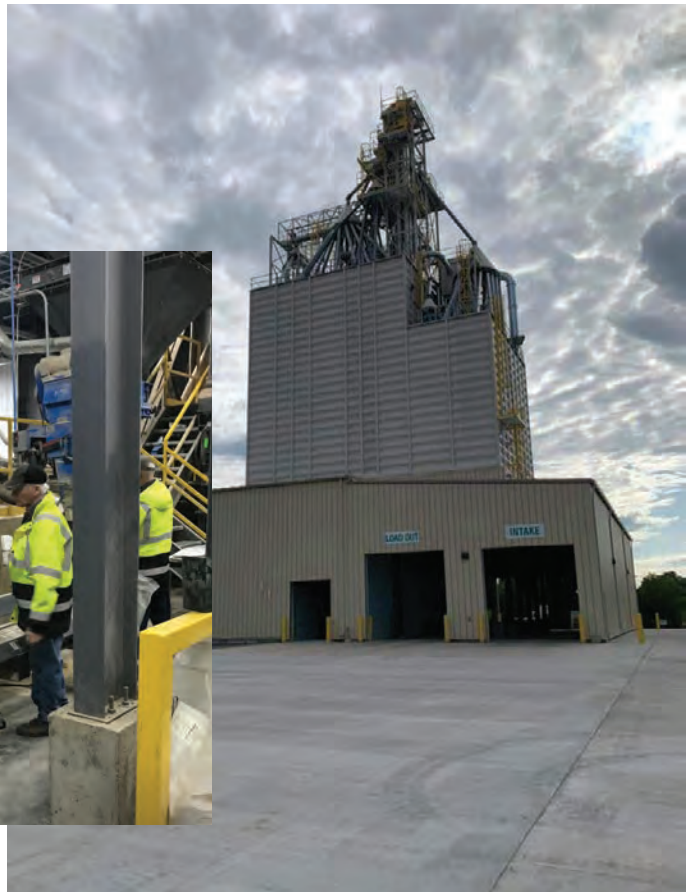
As we move forward with the new merged company, I plan on offering more opportunities to contract feed and grain. We offer fixed contracts, maximum price contracts and prepay programs. We also have contracts on feed produced at our local mills and from Purina. We can use grain bank to incorporate your farm raised grain into your feed and can produce feed in bulk, bag or totes. Scheduled delivery is available and bag routes are set up to efficiently deliver your feed. **Discounts are offered for advanced notice on deliveries.**

The more notice we have to make your feed helps us schedule efficient deliveries along

with scheduling our production. We can make similar batches of feed at the same time, which creates better quality feed.

Purina will be our main line of feed, but we will continue to offer FormAFeed and Vigortone products. **We also produce a full line of certified organic feeds as well as NON-GMO feeds at our Athens location.** I will be building a team of experienced nutritionists, while bringing in young salespeople to build our bench for the future. We have sales staff with expertise in dairy nutrition, beef feed, calves and equine. Let us partner with you to take care of all your feed needs.

Thank you for your business and have a safe fall harvest. ■





Traveling Sales

by Steve Mergen, Feed Sales
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I am in my third year in the co-op system, traveling the countryside, realizing the complexity, magnitude and moving parts present in the system. **The intent today, as when the cooperative system was developed, is to provide each of you with top quality products and service at a competitive cost.** Are we perfect, no! We try each day to the best of our ability to provide what you need at a competitive price. In my sales travels throughout our cooperative territory, I find client loyalty to be incredible, and the need to grow the member base is

never ending. We, members and employees, need each other to succeed. A sincere thank you to members that use our products and services completely. If you have been on the sidelines for awhile, allow us to have a bit of your business now and let us earn the rest of it going forward. We need you each and every day.

The agrarian task: "I provide food for the masses, Kings and Presidents can do no more". Thank you for your efforts. ■

In Memory of Kevin Wiemer

This newsletter is dedicated to Kevin and the hard work and vast knowledge that he exemplified.



Kevin had been at the Sheldon facility for the last 31 years, since October of 1988. He helped out with everything, from picking up corn/oats, delivering bag feed, mixing feed, spraying crops, spreading fertilizer to delivering propane. Needless to say, he was a great asset to the co-op.

Kevin was also in the Army Reserves where he was called up and served for tours of duty in both Afghanistan and Iraq.

As of late, Kevin worked as the Feed & Grain Manager at the Sheldon location for Heartland Cooperative Services. Kevin was a committed team player and an encouraging individual that will be missed by many.

Kevin's family and friends are in our thoughts and prayers.





Available Products

by Jim Meyer, Nutritionalist
jwmeyer@landolakes.com

Hello everyone!

It has been an awesome first two years here with River Country Co-op. I have gotten to meet a lot of great people thus far and look forward to meeting more with the current merger. In case some are reading about me for the first time, I am your current Purina Dairy and Beef nutritionist. As I write this, we are past Labor Day and heading into the fall harvest season and it has been another out of the ordinary growing season in most parts. As I travel around to the different customer areas, I have seen definite variables in corn and bean quality. Lower haylage volumes due to alfalfa kill forced us in some cases to get creative in the dairy rations this year, from adding soy hulls or another sort of extender such as gluten pellets, just so we could stretch those tons of forage.

Going into this fall harvesting season, I strongly recommend a forage inoculant, and if you haven't purchased one already, P.M.I. is a Purina company and has a line of inoculants that help to sustain forage quality and reduce dry matter shrinkage. We currently have the water soluble on hand in the 500 ton at the Boyd location and can get different sized quantities. Buchneri is also available and recommended for corn and all can be shipped overnight if needed.



Boyd Feed Mill

We have many dairy cow products in Boyd such as a 20% complete pellet with Nutritek technology to be fed 21 to 30 days before freshening, dry cow mineral with or without Rumensin and just recently started carrying Propel Energy Plus, which can be fed as an energy supplement to lactation dairy cows.

For those feeding out cattle such as steers or heifers, we carry Purina Steakmaker and Accuration products which can be mixed into whole shelled corn and fed in different ways, such as free choice or hand fed, along with free choice hay. These are great products to use with your own shelled corn or can purchase from the mill in Boyd.

Coming into the fall weaning season for our beef cow/calf producers, **Purina came out with new technology this past summer called RX3.** This is an immune support product to aid in calf health and overall performance, and consists of prebiotics, probiotics and plant extract to help recognize health challenges sooner so you can respond appropriately and they can recover faster. This is available in our Accuration starter, Stress care 5 and Precon Complete, which we currently have on hand in Boyd. If you're looking for a more economical pellet without the technology, we also have Rangeland creep 14 complete pellet. I strongly recommend Purina Stress tubs during the weaning process for the cows and calves. I have seen this work very well for all types and classes of stressed cattle including dairy.

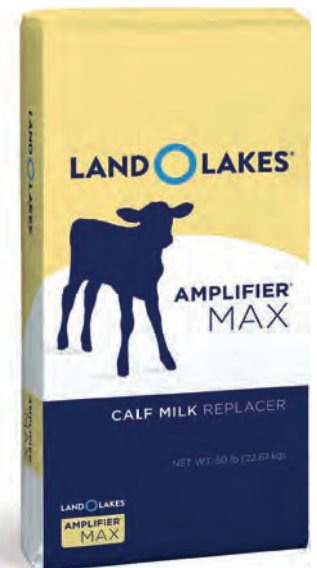


Owen Feed Mill

You probably have seen a different look to the Ampli Calf feed bags due to going to a year around formula for product consistency.

Coming soon, you will also be seeing a new fresh look to the Land O' Lakes milk replacer bags. Nothing has changed in the quality or the ingredients, just the design and print on the bag.

Have a safe and healthy fall harvest season! ■





Marathon Feed & Grain

by Todd Heise, Marathon Feed & Grain Manager
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My name is Todd Heise. I am the Manager of Marathon Feed and Grain LLC.

My parents started Marathon Feed Inc. in 1982. The feed mill and agriculture have been a part of my life since I can remember. Marathon Feed has evolved from an old 1930's feed mill in downtown Marathon to its current location. Our facility is located just South of Marathon City on State Hwy 107 and was built in 2000.

In 2012, Marathon Feed Inc. built a retail Country Store and began a partnership with Heartland Cooperative Services forming Marathon Feed and Grain LLC.

Marathon Feed and Grain is a full-service feed mill: feed, seed, fertilizer, grain and lifestyle. **We take great pride in customer service.**

I am proud of our staff and their dedication and hard work that they give to our customers. Together we are able to be a successful feed mill, where we are always working for our customer's agricultural future.

I have been married to my wife, Christine for the last 21 years. We have a small farm which includes beef cattle, laying hens, miniature donkeys and fainting goats. I enjoy deer hunting, snowmobiling, watching the Packers, Brewers, Badgers and Bucks, along with spending time on beautiful Lake Superior and Long Lake in Harrison

Hills. We are blessed to spend our time with family and friends and enjoying life.

I look forward to working with River Country Co-op as they are now our partner in Marathon Feed and Grain. I believe together we will continue to be an asset to our ag community offering diverse, competitive products and services.

If you're ever in the area and would like a tour of our facility, please stop in.

If there is ever a question or concern, please give me a call. ■

Marathon Feed & Grain



Marathon
Feed and Grain



Prices & Efficiencies

by Paul Kerber, VP of Grain
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Hi, I'm Paul Kerber, the Vice President of Grain at River Country Co-op. After graduating from Illinois State University with an Agribusiness degree, I began my career with Cargill originating grain for an Illinois river terminal. From there I have worked at Ag Services of Wisconsin where I was a merchandiser and then at Nidera where I ran an export terminal in the Port of Milwaukee. I joined the River Country team in June of 2017.

Harvest is quickly approaching as the summer winds down and fall approaches. Our crops are well behind average and we are all hoping for a late frost. Luckily, we had some decent heat in July and August with timely rains that helped our crops catch up, but we are still 2-3 weeks behind normal in most of our area.

Unfortunately, prices have not reflected the uncertainty of our crops. It seems like there is a smaller crop in general due to a late difficult planting season, but we have not received the information from the USDA that confirms our suspicions. We will see how the growing season finishes up and where yields actually are at after harvest.

The final preparations for the harvest season are being finished up at our grain elevators. **We have repaired all of the damages in Brokaw, Athens and Boyd from last winter's heavy snows.** As a result of the snow damage, we have increased our storage in Boyd and Athens. We are continually looking at ways to improve our efficiency at the elevators. We have replaced some conveyors and made some repairs to increase our efficiencies. **We are**

also looking at plans for increased efficiencies in the new fiscal year.

We are all excited about the merger of River Country Co-op and Heartland Cooperative Services. Everything seems to be coming together well with the location of the elevators surrounding the feed mill. We now have a nice diversification of soil qualities which will ensure a steady supply of corn for the Owen Feed Mill. **It is exciting to see us coming together and sharing ideas across both companies.** We will be stronger, more efficient and more versatile together. ■



Bloomer Grain & Intermodal loading facility



New 60,000 bushel bin constructed in Athens.





Buying Power

by Heather Barrows, VP of Retail West
heatherb@rivercountrycoop.com

Let me introduce myself, I am Heather Barrows, VP of Retail West. I graduated from the University of Minnesota, and began my career in retail while working for Target Corporation as a Media Buyer. After living in the greater Minneapolis/St. Paul region for over 10 years, my family and I returned to the Chippewa Valley, where I began working for Gordy's Markets as their Liquor/Beer Director. After 7 years working with Gordy's, I decided to start my role at River Country Co-op as their VP of Retail. I have recently celebrated my 3-year anniversary and can honestly say, I enjoy going to work every day.

Outside of the office, I am a taxi cab driver to my two children, Tyler,

age 11, and Avery, age 8. Their extracurricular activities have become mine, but I enjoy every minute of it.

Retail never sleeps...summer is our busy season. It brings out the cabin dwellers in our seasonal stores, the music lovers for all the summer music festivals and the families out enjoying the few short months that Wisconsin provides hot weather. Our store managers, staff and vendors work together to prepare the stores with the proper inventory and the little extras to reward our patrons.

We've also been busy with preparing for the upcoming merger between Heartland Cooperative Services and River Country Co-op. **Our goal at the store level is that our patrons**

see the benefits of our buying power at each of our 21 locations.

We also want to provide a unified look and feel at each of the stores. Because of the synergies created by the merger, our customers will be able to use their local charge accounts at locations spanning from Prairie Farm to Merrill. **The c-store sales account for approximately 37% of the co-op's total sales.** Your stores are profitable and we are making adjustments at all times to keep this investment relevant.

Thank you for all your patronage and we look forward to continuing to serve all of our local communities. ■



Eau Claire Travel Center



New Auburn C-store offers many items including shell corn and even an old school pay phone!



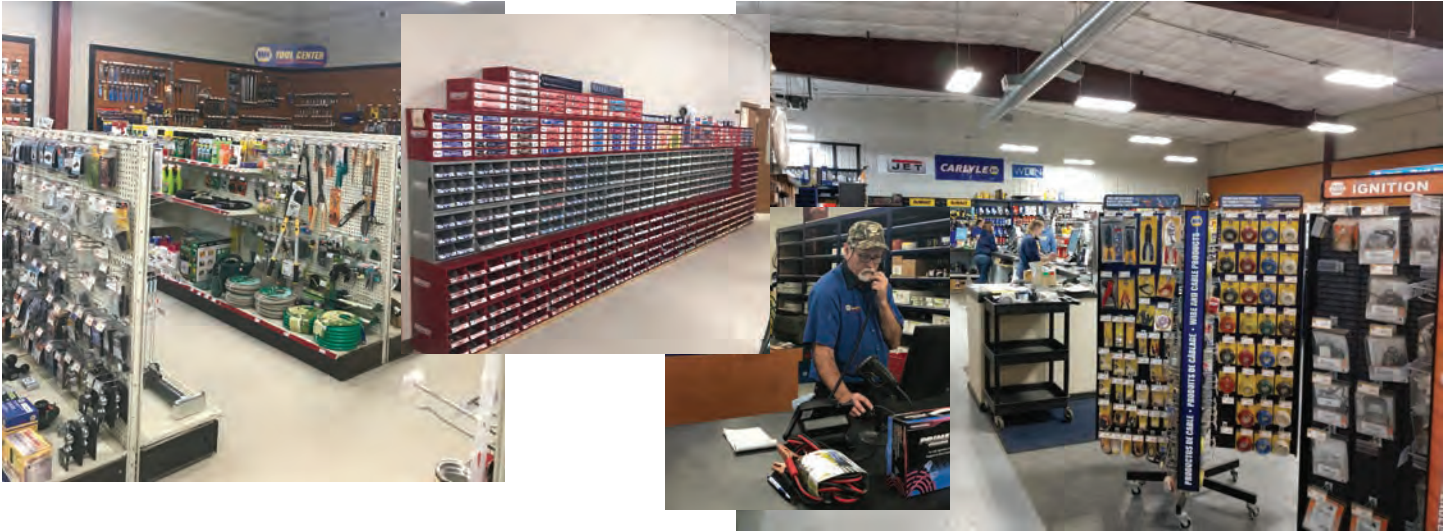
Bloomer Shop carries a variety of things including guns, tires and auto parts at the connected Auto Value Parts Store.



NAPA Relocated

by Bill Kallstrom, Owen NAPA Manager
owennapa@rivercountrycoop.com

Stop in, and say hi sometime. Our Owen NAPA auto parts center is now located at 331 Industrial Avenue, right next to the co-op feed complex and main office. The 4,200 square foot facility carries all your auto parts needs. The co-op also has NAPA locations in Abbotsford and Marathon. All three of the locations carry a limited supply of hardware for all the do-it-yourselfers! ■



Not Just a Feed Store

by Kyle Christiansen, Merrill Country Store Manager
kylec@rivercountrycoop.com

Hi, I'm Kyle, and I manage the Merrill Country Store. I have been working at the co-op in Merrill for the last 14 years. In my spare time I enjoy hunting and raising cattle.

We have so much to offer everyone at the Merrill Country Store. From a large selection of bird seed, cat and dog food, pet treats and toys, to a full line of Purina feeds for all your animals. We also have Georgia, Rocky and Tingley boots, and beer and wine making supplies! The Merrill Country Store is not just a feed store. Stock up on Marth Heating Pellets, pick up some meat and sausage processing supplies or take a look at our Ertl & Breyer toy's with the rest of our other gift selection. ■





Expanding Locations

by Brad Podevels, VP of Retail East
bradp@rivercountrycoop.com

Hello all! My name is Brad Podevels and I will be your Eastern Retail Manager. My wife, Trish, and I, along with my daughter, Tabitha, and grandson, Izaak, reside in Colby. My son, Parker, who just recently served his time in the Army reserve, now lives in Menomonie. After 25 years of coaching high school football and basketball for both Colby and Abbotsford, I decided to retire from my coaching career back in 2016.

I have been the C-Store Division Manager for Heartland Cooperative Services for the past 10 years. I've enjoyed meeting many people over that span and look forward

to meeting many more with the merger of the two cooperatives. I'm currently the President of the Retailers Association of Wisconsin, which is a C-Store buying group. At this time, we have 137 convenience store members that belong to the group. **This gives us buying power to bring our costumers quality products at a competitive price.**

With the leaves starting to change and gas prices remaining low, what a great time to jump in your car, take a drive and enjoy the fall colors while checking out all your new River Country locations. I think you'll notice a lot of familiar

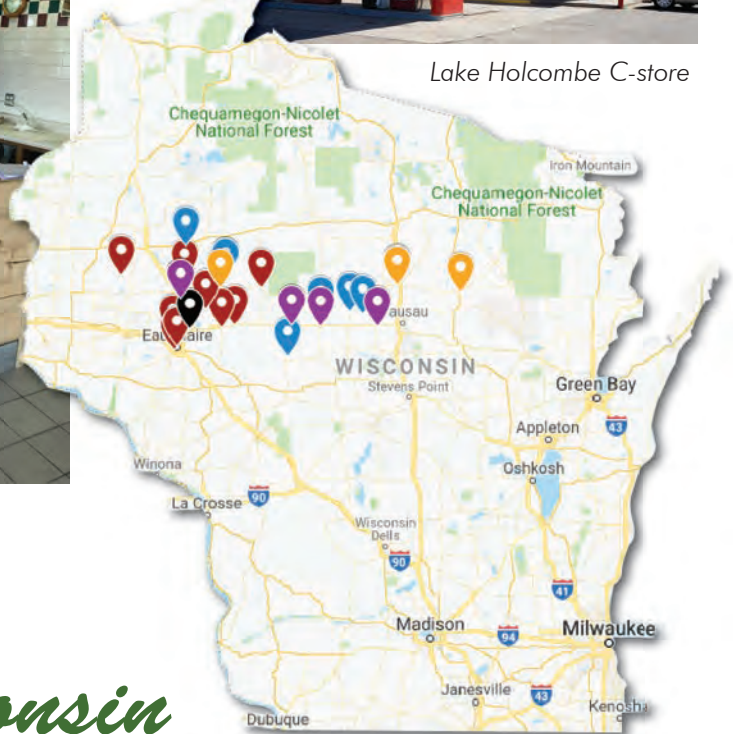
products along with great costumer service. **Our Edgar Travel Center just received a much needed face lift inside along with the addition of a beer cave.** The restaurant that is connected to the travel center has also gone through a remodel inside. October 1st will be the reopening of the Edgar Family Restaurant, under new management. With the new look and added items, this will give us a destination stop to get your top tier gas, premium diesel, cold beverages, snacks, food and great service. I look forward to meeting everyone soon and GO Pack GO! ■



Edgar Family Restaurant remodel.



Lake Holcombe C-store



Serving the Heartland of Wisconsin



Energy World

by David Hartley, VP of Energy
davidh@rivercountrycoop.com

Hello, my name is David Hartley and I am the new Vice President of Energy. I have been in the "Energy World" for over 35 years (time flies when you are having fun!). I grew up in a family business where my father was an Amoco jobber. After college, I realized my passion was in energy and I started my career in a small town in South Dakota driving a fuel truck and building grain bins. I worked my way through the ranks and eventually became an Energy Department Manager at the age of 28. My last position prior to coming to River Country was as CEO of a cooperative in Winner, South Dakota. My wife, Gena, and I have been married for 22 years. She is the Vice President of Operations for a software company and my only son, Matthew, is a sophomore in college.

I am very excited about the opportunity to join River Country Coop. I am also very excited about the upcoming merger with



Heartland Coop. **As I am out meeting employees and customers, I am impressed with the level of excitement about the companies coming together.** What my experience has taught me over the years is to be successful, cooperatives need to be relevant and have a solid base and I feel we have that.

As we move forward, we will be realigning routes and bringing in the efficiencies that companies coming together often offer. One thing that I want to stress beyond all is that

we will continue to provide quality products and outstanding customer service that you have come to expect. **Cooperatives were formed to provide the patrons with quality products, outstanding customer service and competitive prices to benefit the member owners. I strongly believe in that philosophy!**

"...we will continue to provide quality products and outstanding customer service..."

I look forward to meeting many of you in the coming months and thank you for your support of your cooperative. ■



New tank located at the Holcombe C-Store



LP Truck in fall colors



Remember Last Winter?

by Mike Rinzel, Energy Manager
mrinzel@rivercountrycoop.com

Can you guess
what this is a
picture of?

For those who guessed a propane tank...you are right. This may look harmless enough but it can pose some problems. The biggest problem is that the tank is no longer exposed to sunlight. Sunlight warms the tank and increases the vapor pressure to help insure adequate supply to your lp appliances for your home or business. This is especially important in cold weather. **A snow-covered tank even at 40% full may not create enough propane vapor to supply your appliances.** Even though there appears to be plenty of lp in the tank, you will actually have an out-of-gas situation caused by low vapor pressure in the tank. If this is a cabin and not monitored, the owner may come to find the place with frozen pipes. Another thing to keep in mind, is if you can't get to the tank yourself, neither can your driver. Some tanks last year were completely buried under a foot or more of snow and were completely out of sight and couldn't be located or filled. Driveways also created some issues. **Keep in mind that a propane truck is wider than a car or pickup.** If your driveway is plowed just wide enough to get a car or pickup through, we will not be able to get in with a propane truck. Unplowed, hard-packed driveways are also a problem. Our trucks will break through the hard-pack and get stuck.



Your cooperation will be greatly appreciated and will help us keep you supplied with lp.

It seems hard to believe that I have been associated with the CHS Cooperative system for nearly 40 years at various locations. I have been with River Country Co-op for nearly 8 years. Time has gone by way too quickly. I have been fortunate to have worked with a

great bunch of people and a solid company for these last 8 years. I have also enjoyed working with the patrons of River Country Co-op. **At this time I would like to inform all of you that I will be retiring at the end of the year and I am looking forward to spending more time with my grandchildren and doing a little traveling. My workshop is going to get a bit more use also. ■**

TO SUMMARIZE:

- Keep your tanks free and clear of snow.
- If you can't get to your tank, neither can we...please keep a path cleared to your tank.
- Keep your drive way cleared in order to insure your delivery.



Not All Oil is Created Equal

by Rich Ward, Certified Energy Specialist
richw@rivercountrycoop.com

It's common to check your oil and grab whatever brand of oil you need from the gas station or hardware store that has the correct viscosity, or oil thickness, you have been using. One quart may be less expensive than the other and we usually have confidence that the brands are all similar in quality and sufficient for our car, truck, or motorcycle. **We often pass over the more expensive brands and grab the inexpensive one. They are all the same, right?**

Unfortunately, that's not the case. As a matter of fact, over 20 different brands and weights of lubricants sold in the United States were ordered off the shelves and not offered for sale by the Petroleum Quality Institute of America. The PQIA is a watch dog company that tests, and researches, lubricants sold in the United States.

If a bottle of "Brand X" is labeled as 10W30 passenger car motor oil, we as consumers are assuming it will protect our machinery as a 10W30 motor oil should. If it doesn't pass specifications, it will be red flagged and no longer available.

Unfortunately, some of these brands are missed or are not flagged right away. Also, some companies that blend oil for the consumers use, have a low quality standard and some "batches" may pass one test and the next batch may fail.

One other area where all oil is not created equal would be that of Synthetic vs Conventional oil. Synthetic oil is a lubricant consisting of chemical compounds that are artificially made. Synthetic lubricants can be manufactured using chemically modified petroleum components rather than whole crude oil, but can also be synthesized

from other raw materials. The base material, however, is still overwhelmingly crude oil that is distilled and then modified physically and chemically. The actual synthesis process and composition of additives is generally a commercial trade secret and will vary among producers.

"Oil protects critical engine components from damage and AAA found that synthetic engine oils performed an average of 47 percent better than conventional oils in a variety of industry-standard tests,"

said John Nielsen, AAA's managing director of Automotive Engineering and Repair. With its superior resistance to deterioration, AAA's findings indicate that synthetic oil is particularly beneficial to newer vehicles with turbo-charged engines and for vehicles that frequently drive in stop-and-go traffic, tow heavy loads, or operate in extreme hot or cold conditions.

In simple terms, synthetic oil may protect your machinery longer and more effectively than conventional or semi-synthetic motor oil. Synthetic motor oil may be twice as expensive than the conventional oil.

CENEX brand lubricants are made with the highest quality base oils and additive packages available today. As a matter of fact, there are only a handful of lubricant blending plants in the U.S. and CENEX owns three of them. You can rest assured that anytime you purchase a CENEX brand lubricant from any of River Country Co-op's 20+ locations, or if you have CENEX brand lubricants delivered to your farm, excavating company, or fleet trucking company, it is of the highest quality available today!

"CENEX brand lubricants are made with the highest quality base oils and additive packages available today."

If you are a bulk lubricant customer, please remember that this fall and winter (Nov 1, 2019 through Feb 28, 2020) oil will be on sale! You will earn money back on specially priced products. Please contact me for more information. ■





Co-op Transition

by Jim Gawenda, Energy Sales, East
jimg@rivercountrycoop.com

I'm looking forward to the transition from Heartland Cooperative Services to River Country Co-op. So far, I like what I see and the employees I've met from River Country Co-op have been very friendly and helpful.

I have been in sales all my life, from picking up milk from farmers, to being the cheese factory Fieldman. I'm experienced in selling small to large implements, along with silos and other various equipment.

Previously, I ran my own lawn and garden business for 15 years. My wife, Jackie, and I have been married for 36 years.

A favorite pastime for both of us is being on our Harley Davidson motorcycle riding with no destination in mind. We enjoy volunteering and organizing the Special Olympics Motorcycle Ride that we have every year for the past 20 years. It's called the Rebel Ride. ■



Inside the CLT warehouse in Marathon City, WI.



Antigo Country Store



Come to our Antigo Country Store for all your feed and farm needs.

Hamburg Fueling Site



This past August, this fueling site was struck by lightning. Due to the cost to upgrade to the 2020 government standards, we have decided to close this fuel site. This is an economical decision due to the volume and replacement costs.

Boyd Feed Mill

Construction has been completed on a 157,000 bushel bin in Boyd.



Owen Open House – August 15th



David Peterson family from Boyd.



Some of the combined Co-op directors and Brian Streveler.



Sheldon & Lake Holcombe Pumps

In October, we will be installing new pumps at the Sheldon and Holcombe locations.





1080 West River Street
Chippewa Falls, WI 54729

Contact us...

12 Mile CENEX
(715) 532-9654

Abbotsford NAPA
(715) 223-6371

Agri-Tech/Bloomer Grain
(715) 568-2934

Antigo Country Store
(715) 623-3516

Athens Agronomy
(715) 257-7676

Athens CENEX
(715) 257-7587

Athens Feed Mill
(715) 257-7591

Bloomer CENEX
(715) 568-2343

**Bloomer CENEX Shop/
Auto Value Parts Store**
(715) 568-2170/
(715) 568-2191

Boyd CENEX
(715) 667-3595

Boyd Feed Mill
(715) 667-3245

Brokaw Grain
(715) 870-2455

Cadott Truckstop
(715) 289-3953

Chippewa Falls CENEX
(715) 723-7005

Chippewa Falls Main Office
(715) 723-2828

Cornell Country Store
(715) 239-3173

Dorchester Agronomy
(715) 654-5401

Dorchester CENEX
(715) 654-5559

Dorchester Grain
(715) 654-6065

Eau Claire Ferry St. CENEX
(715) 832-0045

Eau Claire Third St. CENEX
(715) 835-2003

**Eau Claire Travel Center
- 29 Pines Restaurant & Bar**
(715) 874-2929
- CENEX Store
(715) 874-0290
**- Sleep Inn & Suites
Conference Center**
(715) 874-2900

Edgar CENEX
(715) 352-2414

Gilman CENEX
(715) 447-5746

Greenwood CENEX
(715) 267-6105

Jim Falls CENEX
(715) 382-4554

Lake Holcombe CENEX
(715) 595-4112

Marathon City NAPA
(715) 443-3460

Marathon Feed & Grain
(715) 443-2424

Merrill CENEX
(715) 536-5600

Merrill Country Store
(715) 536-2491

New Auburn CENEX
(715) 967-2171

Owen Agronomy
(715) 229-4621

Owen Feed Mill
(715) 229-4613

Owen Main Office
(715) 654-5134

Owen NAPA
(715) 229-2181

Prairie Farm CENEX
(715) 455-1490

Sheldon Agronomy
(715) 452-5242

Sheldon CENEX/Shop
(715) 452-5111/
(715) 452-5115

Sheldon Feed Mill
(715) 452-5116

Weyerhaeuser CENEX
(715) 353-2612