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# Process of Working

It seems like not long ago we were talking about the fall harvest and the looming winter weather coming. Fast forward 6 months and we are looking at longer days and somewhat warmer temperatures as we make our way into March. The official start date of the merger with Heartland Cooperative Services was December 1st, 2019. I am often asked, "How's it going?". My response changes sometimes based on that day's perspective, but for the most part I would say we are making progress. I see a lot of synergies gained together that each of the former Co-ops apart could not have accomplished individually.

In December, we held the annual meeting and the financial audit was presented from the August fiscal year-end for the pre-merged River Country Co-op. Sales were around 90 million dollars with a net savings (profit) of around 2.3%. The net savings is up almost 50% over last year, mostly due to the increased patronage dividends from our regional Co-ops like CHS and Land O'Lakes. Our balance sheet remains strong as our term debt levels are dropping and our ratios are in the normal to above range for companies our size. Results of this profit are the generation of patron dividend checks. Dividend checks to those eligible patrons will be sent out in early March. The patronage check distribution is a little later than usual, but with the merging of two accounting systems and some other challenges (our Co-op's CFO, Marty Goss, had a heart attack) we have had a few issues to work through 3.

With the passing of the merger vote, there will be no Heartland annual meeting as "technically" the former Heartland Co-op does not exist. We did conduct two audits of the former Heartland Co-op's financials, one as the

normal business year end, August 31st, and one November 30th, preceding the merger start date of December 1st. We will have a copy of the August 31st audited financials with the receptionist at the Owen main office for those interested Heartland stockholder patrons. The board and management made some decisions to address issues and make adjustments where necessary to insure the future financial health of the merged co-op. The auditor, Clifton Larsen Allen, was required by GAP (generally accepted accounting practices), to do a thorough examination and physical observation in all locations in compilation of the audit.

Stock retirements are a priority of our company and will be as we move forward. This past year, the pre-merged River Country Co-op retired around \$400,000 of age 70 requests and estate requests. It is always a priority to pay out all estates stock requests no matter where the stock was earned in relation to a previous co-op. Per the merger agreement, a letter in June with stock options was sent to the stockholders of former Heartland Co-op. The board reviewed the age 70 requests for all patrons with stock of Heartland Co-op. We also generated a list of estates that needed to be paid out as this a benefactor of the letter. In August, the board approved paying out around \$200,000 of equity estate requests of former Heartland patrons with stock who have deceased.

The agreement of the merger was a two-tiered approach to stock retirement with both River Country and Heartland Co-op stockholders.

The board took a lot of time studying various ways to tackle the stock retirement program in a way that was fair and equitable without putting any financial stress on the cooperative. Per the merger agreement, the Heartland stockholder patrons who were over the

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age of 70, electing to take the cash discount option on their stock, were given first priority. We have identified around 230 patrons with balances of around one million dollars. We are planning to retire a portion of this stock in August or September of this year. The other list generated was stockholders age 70+, electing to wait for full payment behind the cash discount. This list generated around 280 patrons with balances of around \$1.2 million dollars. These patrons will have their stock retired after the cash discounted stock patrons in the order of oldest by age first. As there are financial limitations to the stock retirement program, we cannot ascertain any time as to when any of this stock will be paid.

A daily approach by the management team and I has been reviewing what things we can do to improve and/or be proactive to the challenges in front of us and to generate a plan to address these issues. An example would be much like a farmer wanting to expand and build a new milking system or grain system on their farm. Our management team and board of directors recently met in what we call "Strategic Planning Sessions". The premise of these meetings is to do a self-evaluation of our business and use our forecast models and metrics to plan ahead. There are

# Together

by Bruce Mlsna, CEO



what I call a lot of "moving parts" to this, but the premise of the meetings is to get feedback amongst the group and develop a plan or direction moving forward. We covered every business unit of our new company and consensus was made in a lot of areas as to what the next logical steps would be. We did a lot of ground work in areas we feel it will take years to develop, but the end result is developing a plan and in steps, implementing the decisions made.

As you may or may not have noticed, we are addressing a few locations to various degrees in some changes. Some are cosmetic in nature; some new equipment has been purchased and buildings are being replaced or updated. These changes have the thought process to be done to improve things both financially and provide better service and products to you in a more efficient way. The most significant upcoming change will be the demolition of the Dorchester mill and office complex. We have been in the process of tearing down the mill portion, and the office will follow in the spring. With the opening of the Owen mill, the development of a bag route, along with

increasing our farm product inventory in the Abbotsford NAPA, we evaluated the costs and expenses associated with operating this complex, along with it's long term future applications. We will still carry major feed palleted products that were sold there in the warehouse proximity to the agronomy plant, so those that used this facility for that purpose can still pick these items up as needed. The offices have now been relocated to the new office next to the fertilizer plant. You can still pay your bills there and address any accounting needs with an office staff person. Most hardware and other farm items in the mill will be relocated to the NAPA in Abbotsford, where they have more space and better inventory.

We often talk about the hopes for a better 2020 spring for our farmers than we have had in 2019 and, for that matter, three out of the last four years. Last spring in the co-op, our agronomy, grain and feed faced adversity in supply and distribution disruptions that many of us had never seen. Between the politics, trade wars and the weather, the saying is "that which doesn't kill you makes you

stronger". We leaned on this a lot as we worked daily to get through the adversity.

We have some new staff this year in all areas. Some "young talent", that have new ideas and are ready to help you. We also have seasoned veterans to help guide this younger talent and to provide experience to the equation. We have bought some new equipment with the most up-to-date technology out there. We are using our size to leverage vendors for the best pricing available. We just need some (like most of our farm patrons) favorable weather as a start... ©

Lastly, I understand that change in anything does not always work for everyone. When we make decisions, we try hard to find compromise for everyone's best interests. This is always the first question we ask ourselves when we start a process.

I'd like to thank you for your business. We/I really appreciate your patience as we work together to make things better. I look forward to meeting more of the former Heartland patrons in my travels to the eastern side.

#### **2020 Board Members**



**Front Row:** Steve Wall, Les Danielson, Randy Mahr, Tim Hager, Brad Juedes, Jeremy Goessl **Back Row:** Brad Zettler, Doug Geiger, Terry Gumz, Stephen Natzke, Eric Vogel, Marc Boettcher

**Board Member Spotlight:** 



Brad Juedes owns and operates a successful and very large farm in the Merrill, Wisconsin area. He has 250 Holstein cows that are milked with four A5 Lely Robots. This was a big investment that he chose to install in April, 2019. He raises all of his own young stock calves in an auto feeder barn and then moves them to a three sided heifer facility until they are bred. Along with the cows, Brad also farms 1,100 acres of corn, beans and alfalfa.

Brad and his wife, Carla, have been married for 30 years and have two children together. Taylor, their daughter, is 25 and Travis, their son, who works on the farm, is 21. They are expecting their first grandchild in August.

Amongst helping on the farm, Carla also works off the farm at the Merrill School District. In his spare time, Brad enjoys snowmobiling and deer hunting.

Brad feels that the new Owen feed mill is a huge asset of the Co-op. The location with Highway 29 running through it is very beneficial for moving products to and from the Bloomer and Brokaw arain sites.

Brad was originally a board member of C1 Co-op in Marathon City and served as President of the Heartland Cooperative board. He currently is Vice President of the 2020 board.

His philosophy is to make decisions that are in the best interest of the Coop and its members in order to make the Co-op more profitable and be able to return patronage to its members.

Brad is confident that the Co-op can become (if not already) the supplier of choice for all its members. Brad says the board members are all good farmers with a lot of diverse farming backgrounds. "We all listen to each others ideas and make unified decisions." Brad says the future is bright with this merger. "We have a plan and a vision".





#### **Online Website Tools**

by Brad Lieders, Credit Manager bradl@rivercountrycoop.com | 715-654-6705

Technology has and continues to play an important role in our personal and business lives. Using the available technology can assist us to be more efficient and save time. One of the ways you can use technology on your River Country credit account is to go online at **www.RiverCountryCoop.com**. Signing up for online access is as simple as 1, 2, 3. All you need to do is click on "My Account", then "River Country Member Portal", and "First time sign on" to get started.

#### There are a number of convenient tools provided on the website for you:

- 1. View current or past invoices and month-end statements.
- 2. Pay your statement or select invoices online through the secure payment program.
- 3. Easily create a summary level report of your purchases. Just select the time-frame you want to see on the report. The report will then breakdown your purchases by product area. You can even drill down into the specific invoices in the product area for further detail. You and your accountant may find this tool helpful during tax season.
- 4. Get details on your grain activity including loads, contracts, settlements, and deferred payments.
- 5. Be provided with details on your patronage balance.
- 6. See details on all your pre-paid contracts.
- 7. In the future, look for enhancements like the ability to order energy products.

"Producers, now is the time to get your input plans in place for your spring planting."



Once you have signed up for an account ID and password, you can **elect to no longer receive mailed statements**. This saves you on mail, and your Co-op on postage, paper, and labor costs. Please call Chippewa Falls at 715-723-2828 or Owen at 715-654-5134 with your account number to have the printed statements turned off.

Producers, now is the time to get your input plans in place for your spring planting. River Country Co-op has a number of convenient finance options with good financing terms. The time tested John Deere Farm Plan, with a Multi-Use account and Special Terms Credit limit, works well for your agronomy and seed needs. Contact your nearest River Country agronomy location to learn more about supplier special financing rates available from John Deere Financial. Cooperative Finance Association (CFA) currently has rates at 7.0% and payment deferral until 3/15/2021 for cash crop financing. Yet another option is CHS Capital Financing. This program provides financing for crop input and dairy operations. In most cases, dairy financing with CHS Capital does require an agreed upon milk assessment. Interest rates with CHS Capital currently range from 5.5 to 7.5% and follow the Fed rate. The payment deferral date is 2/10/2021 for cash crop financing.

As your Credit Manager, I am here to help you with your account. Whether it be discussing financing options for your inputs or working with you on a payment arrangement on a past due balance, you can reach out to me. It is always to your advantage to contact River Country prior to receiving a call from the credit department if your account is past due.

Thank you for your business and have a great spring!

P.S. Did you know, you're entitled to free copies of your credit reports from the three credit bureaus annually by going to www.annualcreditreport.com? This is the only source for your free credit reports authorized by the Federal Government. I suggest doing this annually to monitor and protect your credit file.









#### **Spring Outlook**

by Steve Hanvold, VP of Agronomy steveh@rivercountrycoop.com | 715-492-0875

Here we are in the winter of 2020, trying to get and finalize planting plans for the spring. As normal, there's uncertainty in almost every level of farming moving forward. Commodity markets are moving around a lot. As I write this, they're still on the weak side, but they're very anxious. They move with the slightest provocation, but yet retreat just as quickly.

There are still many concerns about the river transit system and how the heavy precipitations will affect them. The problems that were there in the spring of 2019 are still very possible to be there in the spring of 2020 – and for the same reasons. Many of us have contingency plans this year, with the availability of multiple terminals to take product from, as well as having our facilities





Dorchester silo demolition.



New 2020 Sprayer

abnormally full of products that are dependent on the river system.

We're doing a lot of planning at your cooperative. We're trying to

figure out the best ways to make us more efficient and productive as we move into the future. Many technologies are available to us. Some undoubtedly will help us, and some, not so much. We have to be able to analyze and scrutinize as many of these thoughts are practical and we're doing just that.

We have added some new equipment with the latest technology. With the merger, we will have the availability of airflow spreaders for those on the eastern territory. There are many benefits to an airflow application, call me to discuss.

We're finalizing staffing for the spring and think we're in very good position as we move into the spring of 2020. Hopefully, we have one of those elusive "normal" springs. Those where the planting work is done and we're doing things quite normally by the middle of summer.

We will have the Marathon agronomy plant open this spring. Out of this location, we will operate trailers and dry and liquid applicators.

I wish you all the best in the spring. Make sure to give our staff a call if there's any way we can be of assistance to you.

We can work with your technology such as JD RTK and incorporate its data into our machines. This is just a sample of some of the things we can do.



## **Agronomy Potential**

by John Kahon, Marathon Agronomy Manager johnk@rivercountrycoop.com | 715-559-1222

Hello, my name is John Kahon (pronounced KAY-haan) and I am new to the River Country team. I am the new Agronomy Manager for our Marathon City location. A little about myself: I proudly grew up on a family dairy just north of Withee, Wisconsin, and enjoyed the close-knit community. When it came time for college, I took a slightly different route and attained a BS in Urban Forestry from UW-Stevens Point. I spent several years working with woody plants - soils, insects, diseases and genetics. But, agriculture was calling to me and I moved to work utilizing certain industrial waste streams for agricultural land application. I worked with projects and farmers all over the United States, while relocating to my current home just south of Marathon City. I can tell you, it's MUCH too hot in Louisiana in July and August – you won't hear me complain about the cold! With my oldest of three children getting ready to graduate high school, I wanted to be home more, yet continue to work with agriculture. The fit at River Country Co-op couldn't be better.

Since starting in the end of October, I have been working diligently in our Marathon City location with updates and maintenance to get ready for the 2020 season. I have also made sure to go out and speak to those of you that I have worked with in the past and introduce myself to those I had not yet met. Our facility in Marathon City provides the full assortment of agronomy services, including seed, fertilizer and crop protection. We will have fertilizer buggies available for rent, as well as provide spreading service. Our field operators and

equipment are some of the best and I look forward to the opportunity to showcase our abilities.

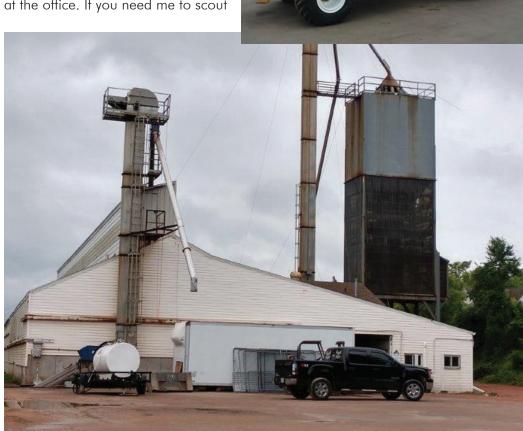
Our merger also provides each location access to a larger pool of knowledge/experience, equipment and buying power. My number one priority is to provide the best customer service possible and work with each farmer/grower to maximize your goals.

I look forward to revitalizing the Marathon agronomy office and building strong relationships with each of you. Please reach out if I haven't spoken to you yet – or stop by and see me!

We can take orders and payments at the office. If you need me to scout

your fields, look at weed control I can do that also. Thanks for your business. ■

Marathon Agronomy: 715-443-6100



Marathon Agronomy Plant



## Let The Planning Begin

by Butch Schreiner, Athens Agronomy Manager butchs@rivercountrycoop.com | 715-897-2805

With a new growing season fast approaching, there will no doubt be new challenges to address and plans to make. Right now, most producers have more questions than answers when it comes to the upcoming season. Seed, fertilizer, chemicals, tillage types, cover crops, land rent, and equipment needs are just a few of the things on a producer's mind this time of year.

We have the people, equipment and products to help make the upcoming season a profitable one for your operation.

If you have driven almost anywhere lately, you have seen the corn still standing in the fields. Will we be able to get the corn off of the field? What quality will it have if we do get it off? We have been seeing mold growth on some of the acres out there. If we can't get it off or there isn't enough left to harvest, what options do we have? Will there be too much trash left on the field for the next crop if we can't harvest?

It may be difficult to think about what needs to go in the ground for spring with so much corn still out there, but it's important in the planning process. How many acres will you need for silage, high moisture, or dry grain? Will you use a silage specific hybrid or a dual-purpose? Do you know the differences between dual-purpose, TMF, leafy, and BMR? If not, we can help! We have every hybrid you need to help you achieve your goals for your farm. If you

haven't started a plan for spring, there is still plenty of time to figure it out. We would be glad to discuss all of your options with you.

One thing that may be on everyone's mind is what spring will reveal on our alfalfa fields. Did all of the rain harm the fields again? I am hoping we don't get dealt that hand again. The ground did not seem to be frozen very well when the rain came through in late fall/early winter, so I am anticipating the rain worked its way in the ground enough to not harm the alfalfa. Unfortunately, we need to wait until the snow is gone and see what spring will bring to know exactly what we will be working with. Many producers have been incorporating grasses into their alfalfa fields to help increase the digestible fiber and sugars. It also gives a bit of a cushion if the alfalfa freezes out. There should still be something left to harvest if the alfalfa doesn't make it through. In a really tough spring like the last one, some of the grasses may not make it through either. In general though, they tend to be hardier than alfalfa. No matter what you choose to do, we can help you work through all of the options to be better prepared for what spring brings us.

Even though most producers are probably still feeling the physical and emotional effects of last season, I am hoping to start off this season "on the right foot" and with positivity. If you need help planning for spring, you can rely on our team at River Country Co-op. We will do our best to answer your questions and talk through plans. You are not alone, we are here for you. We have the people, equipment and products to help make the upcoming season a profitable one for your operation. We look forward to working with you!





#### **Owen Agronomy**

by Will Kriewall, Agronomist willk@rivercountrycoop.com | 715-382-3335



wen Feed Plant

Hello, my name is Will Kriewall. I am a new member of River Country Co-op and began working on January 6th of this year. I recently graduated from Michigan State University with a degree in Crop and Soil Sciences with a focus in agronomy. My appreciation for agriculture started after spending time around our family's centennial farm in the thumb of eastern Michigan.

From there, I got my first job milking cows on the midnight shift at a local dairy. Then I went to work for the elevator south of town soil sampling, unloading trucks, testing wheat, and filling seed and fertilizer orders. Upon attending Michigan State, I went to work in a graduate research lab and had a hand in executing various trials, including corn-alfalfa interseeding, herbicide efficacy, drought tolerance, volunteer potato, and topographical variance studies. I took great pleasure in this work as it helped to round out a lot of my field knowledge and gave me experience working for a renowned research institution. I most recently worked scouting seed corn and sovbean fields. Much of these seed fields were to be processed at Bayer's production facility in Southwest Michigan.

Now I am in the capacity of a Sales Agronomist out of Owen for River Country. I fully enjoy my job, as it allows me to develop relationships with a plethora of genuine people in the Owen-Withee and surrounding area. No two days are alike, and I am very excited to get out in the field in the spring.

I will be covering the central area for agronomy needs. Central being

appreciation for agriculture started after spending time around our family's centennial farm..."

from Sheldon to Greenwood, and Thorp to Owen areas. We have a lot of technology and products available for us to help you be more efficient with your money. I will scout your crops, do plant tissue analysis, soil sample and give you a detailed farm plan if that is what you want. Give me a call, I look forward to working with you.



Sheldon Feed Plant



#### **Feed Update**

by Brian Streveler, VP of Feed brians@rivercountrycoop.com | 715-226-5637

We are three months into the merger and most things are running smoothly on the feed side of the business. Sales are up over last year and we continue to feed more cows every month. With this year's poor crop, we continue to see more customers using gluten feed, cotton seed and soyhulls. These products will help replace forage that is in short supply on many farms. If you are concerned that you will have enough forage on your farm to make it to spring, please call one of our feed nutritionists. We will come out to your farm, help you figure out how much feed you have on hand, and calculate your needs to get to first crop. If you need to extend your forage, it will be better for your cows to add some extenders now and not have to make drastic changes later in the spring. Your cows will thank you!

As we come closer to the end of winter, we have seen the market soften. With the mild winter, limited grain sales to China and now the Coronavirus, all have helped soften the market. Protein products are down 10 to 15 dollars per ton. Canola is down further with plants crushing canola longer than in years past, putting more product on the market. We also have a new product available. Ace Max is now at our Owen and Boyd mills. It is a high protein distiller that is competitively priced and will fit into some rations. We still will carry the traditional distillers. Grain prices have remained steady and it looks like they will stay that wav.

Part of the merger plan was to improve efficiency. To do that, we will start shifting production from the Boyd mill to the new Owen facility. We will start with bulk loads

and then bag feed production. Jim Ebert will still be at the Boyd mill with an additional employee. We will still make feed for customers that bring in grain to grind, have bag feed available for pick up and be open for grain deliveries. We will also utilize the new grinder that was installed, for grinding corn out of the grain bins. The rest of the employees will be working out of Boyd or other locations. The mill has serviced farmers in the Boyd area well for many years, but the mill is older and the equipment is showing its age. The Owen mill offers computer-

controlled measuring of ingredients and produces a high-quality mix.

Owen has 60+ bulk ingredients.

This gives your nutritionist more feed options to match up with your onfarm forages.

We will also be modifying our bag delivery routes to become more efficient.

We'll start offering this service on the western side of the territory. We will have set days for each area. For bulk feed customers, we are planning on offering keep fill for your feed needs. We are currently working with a couple of test farms to get the bugs worked out and hope to expand that offering in the near future. You are also able to order feed by phone, email or text 24 hours a day: 715-229-4613, or feedorders@rivercountrycoop.com.

As we are getting closer to spring, we have many bookings and specials. We have our spring beef mineral booking going through March 15th. This is also your best time to book your inoculants and preservatives for the year. When we get into April, it will be time to look at fly control, to minimize flies on the farm. If you are interested in contracting your feed needs, we can lock in prices any time of year on most feeds. Please call me for contracting questions.





Boyd Feed & Grain Plant



## **Sheldon Changes**

by Jeff Polivka, Sheldon Division Manager jeffp@rivercountrycoop.com | 715-896-0774

During merger/unification discussion, a plan is laid out and voted on by its members. After the vote, it's time to put the plan into motion.

You can see examples of that in the face-lifts that have been happening around the Sheldon campus. Feed mill and pump island updates are the most noticeable. Also, more behind the scenes is how we utilize our rolling stock, man power, and look for geographical efficiencies, reducing redundancies.

Where to place and retain floaters, air flows, sprayer units and tender trucks all are part of a strategic plan to increase these efficiencies. Making sure we have enough staff, but not too much, younger staff mixed with seasoned veterans. All of these things equate for a successful divisional team.

On grain, we have access to an Asian market for soybeans which allows our customers better pricing. Call Paul Kerber to maximize your grain marketing plan. We have many grain contracts available to you. Check out our new 24 hour pumps. With this investment, it ensures our Sheldon customers of being in the fuel business for many years.

We have some new staff that can help you with your agronomic needs. Some staff such as Kevin Giese and Rhett Kragness from Bloomer cover an area. Charles Glenn and Will Kriewall from Owen cover some other areas. We have Jim Meyer and a host of other nutritional staff to assist in feed. We will come out to your farms and work with you to make it better. With the merger, we now have access to airflow application units. These are great assets and I can show you the many benefits.







Kevin Giese

Charles Glenn

Jim Meyer

In an ever-changing ag world, people change, farm practices change, weather, etc. We will stand ready to serve you, our members this spring in agronomy, year-round for your feed, hardware and automotive needs, and this fall with your grain harvest. Enjoy the rest of the winter.



New pumps and tanks installed at Sheldon C-store.



Chippewa Falls Intermodal Grain Loading Facility



#### **Dairy Nutrition Needs**

by John Feiten, Nutitionist johnf@rivercountrycoop.com | 715-563-8310

Hello to all of the old and new River Country Co-op patrons. My name is John Feiten, and I have been with the Dairy Nutrition Team since mid **September.** The first quarter has been impressive and adventurous. As I started building up my customer base, it brought me to new areas that I hadn't explored as my previous role in dairy nutrition. Forcing myself into new territory has its challenges. But one common thread that any of our current or potential customers have is wanting "value" from the person and the company they choose to trust and do business with.

I bring along 11 years in the commercial dairy nutrition field.

Prior to this, I ran my own dairy farm for 14 years, renovated buildings, installed a double 8 parlor and built the herd to 140 cows and total animals on sight to nearly 350 headcount, including some dairy steers. I graduated from River Falls with an Animal Science, Science Option, Dairy Concentration degree. My topic for Senior Seminar was The Effects of Electrical Current on the Sodium-Poatassium Pump in Smooth and Skeletal Tissue that led me into research papers and scientific journal articles. At times, this seemed unrelated, but collectively they created a more clear picture of the main topic. Through college and the first two years after, I worked on larger dairy units learning how to apply the course work to the real work. I know how hard it is to operate a dairy farm and I have a great deal of respect for those who do. I find the dairy cow as the most incredible and fascinating creature of any that were created.

New research and new scientific discoveries keep this job interesting, whether it's fatty acid combination



and absorption rates or specific trace mineral combinations and concentrations to control digital dermatitis

My beautiful wife, Tina, and I have been married for 23 years (yes she helped we with that sentence).



We have four daughters ranging in age from first year college to middle school. We enjoy cheering them on at their many sporting events throughout the school year. We have hosted several exchange students and plan to continue to do so, introducing our daughters to other cultures. Offering a taste of small town life in Wisconsin has been welcomed by our exchange students, once they come to understand Wisconsin students wear shorts in below zero temps! We value our

"I find the dairy cow as the most incredible and fascinating creature of any that were created."

community and are very active in local organizations. I've served as the Lions President for several terms and we are active in our church committees and organizations.

I am very passionate about my work and the dairy industry as a whole. Aligning my producers needs with our service goes beyond just the sale of products. Inventory management, culling strategies and at times feeding unconventional food byproducts to stretch forage inventory is part of what I have to offer. This has kept my job fun and interesting. I am looking forward to meeting more of you in the future.



Nosy cow ☺

I can do nutrition for any size herd as I have some clients with large herds that utilize a lot of data. Call me, if not to just take a look and offer another opinion. Thanks for your business.



#### **Marathon Feed & Grain**

by Joshua Krautkramer, Marathon Feed, Grain & Agronomy Manager joshuak@rivercountrycoop.com | 715-432-2823

Let me introduce myself. My name is Joshua Krautkramer, the Agronomy Manager at Marathon Feed and Grain. I grew up on a veal and ginseng farm in Marathon, Wisconsin. I have worked at Marathon Feed for over 21 years. I have been married to my wife, Jamie, for 11 years and have two daughters, Emma and Addyson. If you don't find me at work, my family and I enjoy camping with our families and watching our kids play softball. I am a Captain and First Responder at the Marathon City Fire Department for over 18 years.

What is the forecast for the Spring of 2020? As we approach the spring season, we look back at the struggles we had in 2019. It was one we all want to forget, but one we will always remember. As we inch closer to the 2020 planting season, we need to look beyond the horizon and decide on what your plan is for the future season. What if our

fields are too wet and we have a late planting season? Do we have a plan in place? If you do not have a plan, don't hesitate to call us at Marathon Feed and Grain. The time is now to put your budget together and figure out what crops will cost you before they're in the ground!

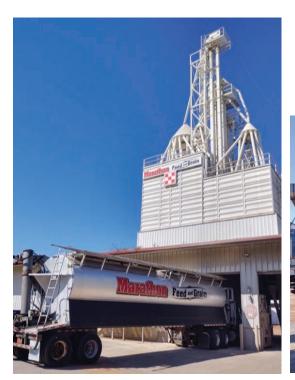
"I am not here for me, I am here for we, and we are here for them."

Marathon Feed and Grain takes pride in exceptional customer service and competitive pricing to achieve your profitability. We can assist with your seed, fertilizer, chemical and soil sampling. We have a wide variety of services we can offer, along with dry fertilizer and lime application. We also have three floater/spinner machines for herbicide application, and an

additional three self-propelled liquid applicators. All equipment is calibrated and equipped with GPS, swath guidance control and VRT technology. The liquid applicators are all capable of using individual nozzle control to minimize over-spray and insure precise coverage areas.

Marathon Feed and Grain has 1.3 million bushels of grain storage and unloading capacities of 15,000/ bushel per hour. We dry wet corn and beans while offering trucking off the fields and bins, and back to the elevator

My quote is "I am not here for me, I am here for we, and we are here for them." I am only a call way and will help you reach your next yield goal. Todd Heise, Angela Schmeiser and I are available to meet any time, call us! Here's to a profitable spring season.









#### **Market Situation**

by Paul Kerber, VP of Grain paulk@rivercountrycoop.com | 715-797-8875

Well, I think it is safe to say that harvest 2019 will go down in the record books. It has been one of the most difficult harvests in recent memory. Late planted corn and cooler summer weather led to a crop that just could not get fully matured. Thus, giving us light test weight and higher moistures on average. Not to mention, the abnormally long, wet, drawn out harvest conditions and relatively early snowfall. Let's all hope we can put this year in the rearview mirror sometime in the near future. Unfortunately, this may not be until March or April when we get the rest of the corn harvested.

This harvest was a difficult one for the grain facilities as well. Our facilities dried 70% of the soybeans that were delivered during the fall of 2019. This can be a difficult task when corn harvest begins and we have to switch between corn and beans in the dryer. Our grain staff did a remarkable job of managing their drying operations to keep the elevators open for both corn and beans. This allowed

our members to continue harvesting either commodity to help hasten their harvesting schedule.

One would think that given the slow harvest, with generally lesser yields and light test weight, that we would see a different market situation. We were seeing some excitement in beans with the talk of phase one of the trade deal with China and corn prices were generally higher with the talk of light test weight and many acres still standing in WI, MN, SD & ND. However, with the lack of export sales from phase one, turmoil in the Middle East and uncertainty surrounding the Coronavirus outbreak in China, the markets have made a turn for the worse.

We do have to remember that we are just in February and we still have a lot of time left to market our crops from the 2019 harvest. We still have planting and weather scares potentially ahead of us this spring and summer. We could also see some talk about phase two of the Chinese trade

deal. Often times we see that low prices really do cure low prices.

With our intermodal grain loading business, we have access to Asian markets that no other area competition has. This means better basis pricing than our competition. Give me a call and I can talk about the different grain contract options available.

We can buy grain and have staff at many locations to help you. As we get into summer and things look like a crop will be on the horizon, don't forget to call us to maximize your price potential. We can do better for you on prices if I know what your goals are.

The harvest of 2019 had its challenges with lines and wait times. We are changing some mechanics and procedures to do better in 2020. Our goal is to get you in/out as fast as we can. Thanks for the business!



The new installation of railroad tracks to feed the Owen feed mill are almost complete. These tracks will hold 25 cars and allow for better rail pricing on specific feed products.



Brokaw Grain Plant



#### **Team Work**

by Melissa Leer, Merrill and Edgar C-store Manager emcstore@rivercountrycoop.com

Wow, 2020 is flying by too quickly! As I sit in my office writing this article, I find myself daydreaming about our future here at the Edgar Travel Center. This brings me to the feeling of anxious optimism. Is this a phrase? If it wasn't before, it is now. In my 12-year career at this location, I haven't had a better group of people to work with.

At the end of this last summer, Cassie Leer rejoined our team as Hot Stuff manager and has truly made an impact in just a few short months. Her immaculate performance is a definite reflection of the increase in our monthly sales. We also recently acquired a second shift supervisor (Isaac Hoffman) to ensure functionality when other management is not available. This is also proving to be quite successful. My assistant manager, Tammy Volm, is the jack of all trades. You can

always find her either picking up my slack or anywhere help is needed.

These are just to name a few pieces of the Edgar Travel Center puzzle. Every associate that works with me plays a very imperative role in the outcome of our success. I am extremely grateful to have such a wonderful support system and truly appreciate each and every one of them. I know this probably goes without saying, but I couldn't do it without them. It is my pleasure to instill enthusiasm so that we can all keep our eyes on the prize. "Team work makes the dream work".

Along with changes to our Cenex family, we have also endured quite the "overhaul". The establishment is much more appealing and the atmosphere is much more inviting. The plethora of changes, including the addition of our new beer cave,

#### "Team work makes the dream work".

will be sure to grab the attention of new and returning customers. Beer sales have already increased substantially and I cannot wait to see what summer and Packer games will bring in those particular regards.

So again, our future? All I can see are blue skies ahead. I am very much looking forward to our busy season. While things get a little hectic, employees get a little stressed, and I get even more behind on my work; I enjoy the fast paced "climate" change in the store, the warmer temperatures, and the dramatic (much appreciated and much needed) increase in sales.

I hope everyone is having a fantastic year! Come see us soon! ■



Edgar Travel Center with new wood siding inside and beer cave addition.



#### Abbotsford NAPA

by Darren Bornbach, Abbotsford NAPA Manager abbotsfordnapa@rivercountrycoop.com | 715-223-6371



Hi I'm Darren Bornbach, the location manager at the Abbotsford Napa store. I've been with Napa at various locations for 7 years. I started out as a counter person and than moved to assistant manager and outside sales. In November, 2019, I became the manager of the Abbotsford store. I enjoy spending time with my family and other hobbies. Here at the store we have a large inventory of automobile and truck parts as well as carrying a small inventory of hardware. Stop in sometime to check out our store and to see what we all have to offer.

In February, we have added many farm related items that were in the previous Dorchester mill like forks, shovels and animal health products. This can be your one stop shop for a lot of your needs. As a convenience, you can charge to your account with approved credit from the office. Stop in to set this up with us and the office, it takes just a few minutes. If we don't have something you need, call me and I can get it to you in a relatively quick period.



#### Feed For All Types at Antigo

by Tammy Vollmer, Antigo Country Store Manager antigocountrystore@rivercountrycoop.com 715-623-3516

Hello, I'm Tammy, the manager of the Antigo Country Store. I have been working here since September 2016. I recently took over the manager position in June, 2019.

Spring is almost here. Baby chicks, ducks and turkeys will be arriving soon. Come over to the Antigo Country Store for all your feed and farm needs, which includes a line of Purina feed. We have a lot to offer here at our store. We carry pet food for dogs, cats, and small animals to fit any budget, and some of it is made right here in Wisconsin. Give your pet a bath in our self-serve pet wash! We carry wine supplies, Red Wing & Reed boots, beautiful Corinthian Bell wind chimes, and yard art. Spring is coming and we carry a full line of garden products. Stop in and check us out!





#### **C-Store Updates**

by Brad Podevels, VP of Retail East bradp@rivercountrycoop.com | 715-897-2822

#### Some of our eastern c-stores have an exciting new look!

Our Holcombe, 12 Mile and Sheldon c-stores went through some remodeling over late fall and early winter. All three c-stores are located near the Holcombe Flowage, which is a large recreational area.

The 12 Mile C-store received updates on their containments under the pumps along with new sump containments. The inside and outside of the store also received a face-lift.

Sheldon's C-store remodel consisted of new tanks, pumps, Point of Sale (POS) system and is now branded Cenex. These new pumps give our patrons the ability to pay at the pump, 24 hours a day.

The Holcombe C-store remodel was a little more elaborate. The pumps along the west side of the building were removed to allow for much needed customer parking. New islands, pumps and tanks are now located on the south side of the store for better traffic flow. The inside and outside of the store also have a new wood-log siding look.

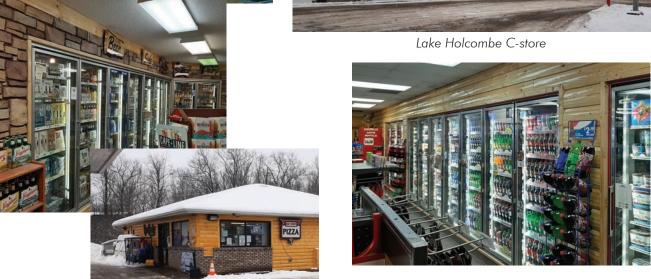
With the merger, you will have the ability to charge at any of our stores with approved credit.

Overall business has been good at all locations. The c-stores sell a lot of farm produce and bring in revenue from a lot of other sources related to our farm customers. Thanks for the business and if you have questions, please call me.



Sheldon C-store new pumps.





12 Mile C-store inside and outside face-lift.



#### **Routing to Serve You** Better by David Hartley, VP of Energy

davidh@rivercountrycoop.com 715-492-0987

Over the next few months, you may be seeing a different face delivering your fuel and propane to you. With the recent merger completed, we have identified several areas where we can restructure routes to serve your needs better. Don't worry, your current driver isn't leaving the company but they may be servicing a different area than today.

We will also be using a combination of tank monitors and our computer routing software, Edge, to deliver the level of service you require. Tank monitors (in the proper places) allow us to see what is in your tank each day so we know exactly when your tank is ready to be filled, eliminating wasted trips. The Edge

Routing System takes the orders we have and gives us the most efficient way to deliver, saving time and miles, giving you the best possible service. Routing to serve you better in the Heartland of Wisconsin

We have purchased three new bulk fuel trucks which should all be in service by March. These trucks will save us time and money in better efficiency, less breakdown issues and costs. We also have updated two bulk lube trucks for the same reasons. The chassis units of these replacement trucks were repurposed to agronomy where they will be put under dry fertilizer tender units. This allows us to be the most economical with the co-ops assets. We have been working towards being the most efficient and competitive price-wise fuel offer in our area. We thank you for your business, and look forward to a good spring.



**Bob Wheeler** CLT (Cenex Lube Terminal) Supervisor

"I was born in Michigan and moved to Wisconsin when I was seven.

Since then, I have lived in Chippewa Falls, Stevens Point and Wausau. I have three children; Cody, Randy and Ashley."

Bob has recently been promoted to the CLT Supervisor here at River Country Co-op. In this position, he will manage our bulk and package lubricant facility in Marathon City, Wisconsin. His duties will include receiving in all bulk and packaged products, managing all inventories, coordinating delivery trucks covering central and northern Wisconsin, eastern Minnesota and western Michigan, as well as insuring all quality standards are followed.

For all your lube needs, call: 715-897-1489. **■** 







#### **New Certified Energy Specialist**

by John Holdsworth, Certified Energy Specialist johnh@rivercountrycoop.com | 715-897-2006

Hi, I am the new CES hired to replace the recently retired Rich Ward. Rich will be working for the Co-op with me for the next six months, helping me transition to all the new workings of the fuel division. I reside in the town of Altoona, Wisconsin, for which I'm not an original "Cheesehead" but a transplant to Wisconsin in 1989 from the Show-Me state of Missouri. Born and raised in Missouri, I worked on the family farm, which was mainly row crops and livestock.

I received an Associate in Applied Science degree from Central Missouri State College (Trenton, MO.) in 1982 and a Bachelor of Science degree in Agricultural Economics from the University of Missouri-Columbia in 1988.

I have been in the agricultural business for 30+ years with

experiences in crop protection products, seed and agronomy with companies such as Monsanto Ag, Dow Agro-Science, Syngenta, Nachurs-Alpine Solutions, and Compass Minerals, Inc. before joining the River Country Co-op team in December, 2019.

I am working on the West side of our territory which covers the Highway 73 west area. As your Certified Energy Specialist, I will be responsible for energy sales of Premium Diesel, gasoline, propane, oils and lubricants with River Country Co-op's present and future customers.

We have a lot of fuel contracting programs available for everyone. Options such as prepaid or booked are available. About 25-40% of our fuel customers booked fuel for 2020. We can give you piece of mind with locked in prices and save you some

money at the same time. I can do lube oil tests, get your tanks and equipment and provide mobile fuel trailers at your request.

I look forward to getting out and meeting/working with my River Country Coop team members and our customers!

Call me with any questions or concerns. ■



Neilsville LP Tank



New lube oil distribution truck.



#### 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 CENEX 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