

Broadcaster

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COMMUNITY INVOLVEMENT

BY LINDSEY BROWER

We love being involved in our local communities!

The past several months provided many opportunities for us to get out and be a part of various events in the areas where we serve our patrons – some have become traditions; however, most were new for our Co-op team.

Starting with summer fun...

We enjoyed handing out candy, popcorn, and smiles while visiting with attendees at the 5 parades and 2 county fairs we participated in.

Parades

Riverfest in Melrose, Sinclair Lewis Days in Sauk Centre, Bonanza Valley Days in Brooten, Greenwald Barley Days in Greenwald, and Augustfest in Belgrade.

Fairs

Stearns County Fair and Pope County Fair.

BBE Jaguar Open

BBE Schools fundraiser that benefits all grade levels within the district.



Sauk Centre Parade



BBE Jaguar Open

...and into the fall.

Ridgewater visits the Co-op

Ridgewater Agriculture Students were on-site for a tour of our Belgrade Agronomy facility. They learned about all aspects of our agronomy operations and how we have recently implemented a couple of new precision ag tools.





Ridgewater visits the Co-op

Lunch N Learn

Belgrade Co-op hosted our first ever "Lunch N Learn with Belgrade Co-op." Local high school students involved in the areas of agriculture, shop, careers, and business classes were invited to the Belgrade Answer Plot for grilled burgers and a fresh spin on a Career Day experience.

Nearly 80 students from BBE and Sauk Centre participated and allowed us to share what we do in our agronomy, fuel, propane, and business departments. Staff staff from all departments were on-site, along with Magnifi Financial, to have discussions on a variety of topics, some of which included: scholarship, paid internship, and job opportunities, trailblazing technology for variable rate field applications, intro to spreaders and sprayers, and financing your business operation.

We have plans to hold a Lunch N Learn event again next September and hope to see even more students able to attend!





Lunch N Learn



Lunch N Learn

Annual Customer Appreciation

Good times were had at the appreciation dinner, held in the evening after Lunch N Learn at the Belgrade Answer Plot. We had the opportunity to visit with and serve dinner to approximately 225 members.

Color Fund Run

It was easy to have a great time at this FUNdrasier! This, also, is a BBE school wide fundraiser that benefits all grade levels within the district.

Dinner at "Coop's"

Belgrade Co-op staff served nearly 300 FREE meals at Coop's Corner as a customer appreciation "Thank you" for our c-store customers! It was also a celebration of the restaurant and pumps being back in business post-construction.



Color Fund Run



Dinner at "Coop's"

FUEL PREP FOR FALL AND WINTER

BY TODD TRUSTHEIM



Harvest is in full swing at this time, and we are busy keeping fuel barrels filled to assist our local growers with keeping their equipment fueled up. Temperatures are gradually dropping with them dipping below the freezing point in our

extended forecast and, by the time you receive this newsletter, probably already have dropped below freezing!

With the cooler temperatures, keep in mind that your "summer grade diesel" or No. 2 diesel has a cloud point at approximately 14 degrees F, meaning that the fuel will start to create wax crystals. A word of caution – once the crystals are formed on a colder night, they can stay in the fuel and still cause issues, even on a warmer day. It is a general recommendation to blend the winter fuel, No. 1, with No.2 when overnight temperatures start dipping into the low 30s.

No. 1 diesel, "winter diesel," has additives to help prevent wax crystals, therefore making it resistance to gelling during colder temperatures. As the fall weather turns to winter, consider ordering more No. 1 diesel for your storage barrels.

At the time of print, a 50/50 blend is generally good for most operations if you'll be using this fuel in the near future. Keep in mind when you are ordering No. 1 how much No. 2 diesel you currently have in your barrel. Is your barrel half full of No. 2? If so, you may just want to get a delivery of straight No. 1 to create that 50/50 blend. Are you using the fuel during the winter months? You may want to fill your empty barrel completely with No. 1 fuel.

It's also a good idea, before we start having to deal with snow and ice, to reevaluate your fuel storage options. If you are considering adding to or changing your storage, fuel barrels are available in sizes starting from 300 gallons up to 2000 gallons; larger sizing can be brought in as a special order.



AVAILABILITY AND PRICING FOR 2024

BY JACKSON GREGORY



Belgrade Cooperative agronomy patrons and employees have completed another successful year in a wonderful partnership. This partnership has seen a lot of changes throughout the year with new management at several levels and some changes

in the agronomist position as well. We believe these changes have been incredibly positive and hope you all have experienced it first-hand! This success couldn't have been done without the backing of our steadfast operations team, which continues to grow to serve our patrons' needs!

With the growing season 2023 quickly in the rearview mirror, many are beginning to look at 2024. What can farmers expect for prices and availability on many products needed to support their farm? I answer this question with much hesitation because there are so many factors at play; one can not simply speculate and be correct very often, but I feel I am in a position that is obligated to try.

Availability:

Chemical: In-Furrow corn rootworm will be a product worth considering making a purchasing decision on early. Many customers dealt with the ramifications of corn rootworm feeding this year and will be considering all their control options in 2024. I would discuss this early and often with your Agronomist. Outside of that, supply seems to be in excellent shape on our main chemistries including Round-up and Liberty.

Fertilizer: With some river issues hopefully being resolved by recent rainfall throughout the Midwest, I do not foresee much for supply issues in the early spring run, although the system will largely be out of Phosphorus after the fall application season, so a quick turnaround on imports will be necessary to resupply by spring. A lot can change from now to sidedress timing, so be on the lookout, but things look to be in good shape right now.

Seed: Rootworm traited corn (SmartStax and SmartStax PRO) will be sold out by the time we start planting. If you have rootworm concerns, get them answered by your agronomist ASAP and consider an in-furrow application of insecticide as well.

Pricing:

Chemical: Pricing of Liberty and Roundup has come down substantially from last growing season to this growing season, so we should be able to control weeds much more affordably and efficiently. Enlist One and Liberty will be an extremely common and effective application in 2024 on Enlist Soybeans. We will be running prepay discounts on chemical again this year with the cheapest deadline being November 30th followed by another deadline of January 15th. Agronomists should have chemical pricing in their hands by November 1st.

Fertilizer: Belgrade Co-op has Spring fertilizer purchasing options right now, although the price is subject to change at anytime as we have not layered in much of our spring needs yet. This is due to my expectation that a slight reset will occur after the majority of fall work is complete. A large price reset occurred leading into the fall which benefits our fall fertilizer customers greatly. However, much of those price drops have been recouped by a large fall demand and prices of some products now do not reflect that price drop. I suspect that to change somewhat when the fall is over and to see those price losses regained.

Seed: See your Agronomist to take advantage of our 2% prepay discount if you pay by November 30th!

Overall, I suspect your inputs to be less than they were in 2023 which is exciting news, and one we don't get to share very often!

Thank you for your dedicated support of Belgrade Cooperative, it has been wonderful to serve as the Agronomy Manager in the 2023 season, and I look forward to another great year in 2024!

PROPANE DEPARTMENT GROWTH

BY ANDY BORGERDING



The propane department saw many changes in 2023. Our previous General Manager, Jeff Koehler, who also handled the propane manager responsibility, retired In October 2022. Eric Paulson stepped in as GM for Belgrade Co-op and proceeded

to promote me to propane manager. While 2023 had its growing pains, I am happy to say we had another successful year and am looking forward to 2024!

From October 2022 to September 2023 (our fiscal year), we delivered 3.13 million gallons through our bobtails, which was 32,000 more gallons delivered than the previous year. (These gallons don't include "non-participating gallons" which are gallons that get delivered directly from the terminals to the customer via transport loads, typically for corn drying or heating for livestock). While the increase isn't super impressive at first glance, we had a milder winter in terms of temperature compared to 2022.

We also had an increase in tanks out in the country. The service department set 149 tanks in the last year, with a net gain of 72 propane tanks! This accounts for tanks that we switched out due to upsizing or updating a current customers tank to picking up inactive tanks or customers who switch suppliers. Most of our growth comes from word of mouth so we appreciate all of you who tell your family, friends, and neighbors about Belgrade Co-op.

After many delays due to the chassis of the truck, our new propane bobtail is set to be here in November. This bobtail will have a tank size of 5,300 gallons compared to our other bobtails which have an average tank size of 3,500. The goal of this truck is that it will allow us to deliver more gallons in a day and increase efficiency.

Our goal at Belgrade Co-op is to deliver safe propane at a competitive price. We want to continue to offer excellent customer service from our office staff and service department to our delivery drivers. We appreciate your business!

INSECTICIDE RECOMMENDATIONS

BY NATE JOHNSON



With harvest in full swing, it's a great time to evaluate fields. The growing season was challenging to say the least. There was no shortage of heat but could have used more moisture. When it did rain it seemed to come with wind and hail. Fortunately, the hybrids

of today stood well, and the yields have been better than expected. One major concern coming into harvest was standability with the lack of moisture pushing the plants to cannibalize itself to put as much nutrient into the ear as possible.

Another major factor in corn standability this season was corn rootworm. In some areas, rootworm beetles were as bad as mosquitoes. With growing concern we've seen an increase in interest in SmartStax and SmartStax PRO products. Infurrow insecticide is another good option to protect yourself on first year corn on corn or with SmartStax on multiple year corn on corn in high pressure areas. Insecticide is a good option but without rain it cannot disperse in the root zone making it less effective, too much rain can dilute the insecticide. Insecticide is effective but is no silver bullet.

Some guidelines to keep in mind while planning for next season:

- Rotated corn with high pressure rootworm a double pro with insecticide or VT4 is a great option.
- 2-3 years corn on corn SmartStax is recommended. VT4 with a higher rate of insecticide would also be effective.
- 4 years or more corn on corn SmartStax PRO or SmartStax with insecticide would be recommended.

If corn rootworm has been a problem and rotating crop fits in the plan it still is one of the best options. Talk to your agronomist and we'd be glad to help come up with the best option that fits your operation.

PROPANE DELIVERY SLIPS

BY LINDSEY BROWER

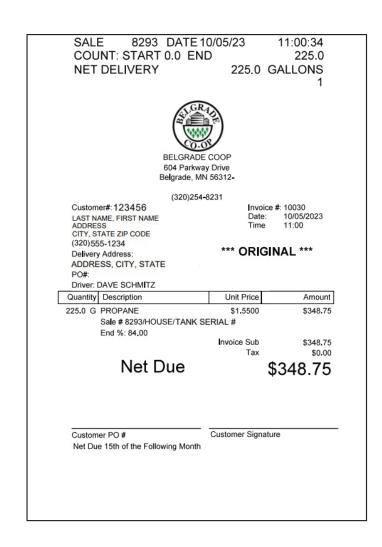


The heating season is around the corner and with that many of you will start to see the delivery slip left by your driver hanging on your doorknob. We want to make you aware that the delivery ticket left by your driver will look slightly different than in years past. Reason being, we have purchased an additional software program, Energy Force, to work with our current accounting system.

The reporting features for the office staff as well as the robust routing features for the dispatching staff were the two leading factors in deciding to add to our current software.

At the time of writing, office staff and drivers have completed training for Energy Force and we are up and running! It is currently being implemented within the *propane* division.

We have expectations that this addition will improve the day-to-day operations within the propane department and, in turn, help us to improve our customer service to you.



THE VALUE OF FARM PLANNING

BY RACHEL KULZER



"Failing to plan is planning to fail".

A quote I'm sure we've all heard at one point, and one that applies to the agriculture industry.

As we are in the midst of harvest, it's important to look back on this year and make notes of what worked well, and what didn't. This helps us with looking ahead to the coming year. What seed did we like? What chemical worked well? Did our fungicide applications

improve our yields? Could our fertilizer management use some TLC?

We as agronomists strongly encourage our growers to let us get involved in their planning process. We want to help you make the best agronomic decisions for your operations.

The sooner we start planning, the better. The year is still fresh in your mind, and November pricing is typically significantly discounted, when compared with following months and in-season pricing.

A large part of the planning process is deciding on seed. This year, it seemed that corn rootworm became quite a buzzword around the countryside. A couple of dry seasons spiked the pressure of these pests. We have the seed technology (think SmartStax) to help combat corn rootworm, along with other pests, but it's easier during our seed ordering process if we have a solid estimate of how much product we need to have delivered. The demand for these products will increase, and we want to be able to supply to our customers.

Chemicals and fertilizer are also crucial components to have a successful season. Along with seed, we offer chemical discounts for early orders and purchases. This helps us to get another good starting point for product inventory, making sure we have enough without having excess at the end of the year. Fertilizer prices will fluctuate throughout the year, but we will always do our best to inform you of the right time to buy, and the best amounts to apply. Soil samples, previous crops, any manure applications are all important information for us to know about your fields for making application decisions.

Though this planning can seem tedious at the time, it makes our busy spring season much more manageable for everyone. You can let us know you're ready for seed; we'll have it sorted out in piles for you. You let us know Field X is ready to be spread; we'll pull up the plan for Field X and send a floater out to you as soon as one is available. You need chemical? We know we have enough to cover your needs.

We know that a lot of farming timing comes down to weather. Believe me, we get just as frustrated as you do when we can't get into fields. With that being said, we just ask that as you begin to get started, continue to monitor the weather, and decide what's most important to get done. We are extremely busy in the spring and fall, and we ask for a 3 day "heads up" to make sure we can service everyone in a timely manner. Spreading, spraying, and delivering products is on a "first come, first serve" basis, unless a weather event happens to come and reset the list.

We appreciate your patience and your business! Please call your agronomist in the coming weeks to work on your farm plans. We look forward to planning for 2024 with you.

CUSTOMER SPOTLIGHT CB'S BAR AND GRILL, BRUCE AND CARRIE KAROLUS

BY LINDSEY BROWER



I recently had the pleasure of visiting with Bruce and Carrie Karolus, owners of CB's Bar and Grill in Meire Grove. We talked about their journey which brought them to eventually purchase the bar and how their business has evolved since.

Previously from Long Prairie, Bruce was an over the road truck driver for over 35 years and Carrie worked in healthcare. They had always wanted to live in the county, somewhere in the vicinity of Long Prairie. After an exhaustive search and not finding what they had hoped, the couple decided to, temporarily, live in the small town of Meire Grove.

Shortly after settling in, they stopped in at the local bar and grill, Lucky's. Small world! They happened to know the owner at the time, Steve Loxtercamp. Bruce and Steve had served in the Army Reserves together in 1989!

As time went on, Bruce and Carrie concluded that they loved the community of Meire Grove and decided to stay; meanwhile were also considering a career change. It had come up in conversations over their years together that they would like to own a restaurant or bar "someday." With this notion and Steve's nudging them to consider purchasing the bar from him, Bruce and Carrie took a leap and took ownership in February 2022. At that time, the bar had been closed for 11 months due to COVID shutdowns.

CB's Bar and Grill opened in March of 2022, able to serve only beverages and frozen pizzas. After updates to the kitchen area and a green light from the health inspector, they were able to start cooking and serving their full menu by the end of May of 2022.

Reminiscing about the first few weeks of opening, Carrie smiles and explains that, while this was a dream of theirs, neither one of them had any work experience in the culinary arts or restaurant settings in any capacity! Neither knew how to mix drinks, but they were eager and willing to learn, with training that took various forms. If the customers didn't know what to list to make the drink, Carrie or Bruce had to look it up online or use one of their bartender books for help.

In addition, Bruce reveals that he planned on being the main cook at the restaurant but didn't even cook at home at that time. A helpful neighbor with restaurant kitchen experience offered to help Bruce learn to not only cook, but also how to time multiple types of foods so that they would be done at the same time. Chuckling, the couple also revealed watching quite a lot of the show "Bar Rescue" for insight on what to do as well as what not to do!

As for the current menu, CB's Bar and Grill has become known for their Wednesday special of

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broasted chicken. Starting out with 16 chickens, popularity has grown, and they currently need 32 chickens to feed the crowd! They've also hosted several parties for work events, family parties, various showers, and even a large bike rally.

Carrie summarized their mission and dream-when deciding to purchase the bar and grill they wanted to have "a place that feels at-home, is friendly and welcoming to everyone; a place where you're happy to be at." Both mentioned how grateful they are for all the community support they've received since opening.

Admittedly, I have known Bruce and Carrie for close to six years but had never met them in person until just recently. We first "met" over the phone when they requested to have the propane tank at their home changed from a different supplier to Belgrade Co-op. Several years later, when they were opening CB's Bar and Grill, I received another call from them to change out that propane tank to Belgrade Co-op. We are delighted they chose us to not only keep them warm in their home during the winter, but also to trust us to be a part of their business venture.

FROM THE MANAGER'S DESK

BY ERIC PAULSON

The fall season is here – my favorite time of the year – and an exciting time for producers and all individuals throughout the entire agriculture industry. Our team at Belgrade Coop is excited to share in the successful results of partnering with our members to maximize their return on investment as the crops are taken off the field. As a farmer-owned Cooperative, the foundation of Belgrade Cooperative, now having completed 95 years in existence, revolves around customer service.

Thank you to all our customers that have put their trust in our team to maximize results in the fields and service the needs for fuel and gasoline in equipment while utilizing propane for homes, businesses, dryers, and livestock facilities. Belgrade Cooperative has a rich history of patronage and our fiscal year 2023 looks to be no different. As we work through our year-end audit closing on September 30th, financial results have proven yet another strong year by your Cooperative showing positive financial results and large investments into updating our facilities to service your needs for years to come.

A few highlights of this summer included a large update and remodel to our C-store in Belgrade. This included removal of all the concrete under the umbrella where the pumps are located and updating everything underground to allow us to continue to meet code requirements and set the foundation of a bright future to service all gasoline and fuel needs. This project also included a remodel to refresh the inside of Coop's Corner as well as the Cenex umbrella above the pumps that will illuminate a bright red LED strip around the canopy into the night hours. Please stop by when you're in town and check out the new updates that have taken place!

Looking into our agronomy business, our focus this year was rolling stock. You may have seen some new pieces of equipment servicing your acres this past Spring and Summer. With the changing dynamics of agriculture and the price equipment has increased over the years, your Cooperative has made the decision to invest into switching a portion of our service fleet to multi-use chassis that will have the ability to spread fertilizer with a G-5 spinner box with precision technology, but also convert to a 120-foot boom sprayer. This will allow us to maximize our investment in equipment and utilize newer technology up to 3 seasons throughout the cropping year to spread fertilizer as well as spray herbicides, fungicides, and insecticides to maximize our efficiency. Many exciting things are happening at your local Cooperative and to finish out our fiscal year while getting a jump-start on 2024, Belgrade Cooperative shared in a customer appreciation this fall which included stock

retirement to our members. Strong historical results have allowed us to continue to pay equity out in timely fashion that shows the value of your ownership in a locally owned Cooperative. This year we retired equity for all of 2007 and fifty percent of 2008.

In conclusion, I would like to thank you for your business and support to Belgrade Cooperative. We take pride in our reputation as the strong, local, hometown Cooperative that we have built on our foundation of customer service and look for continued success in the future!

PROPANE SAFETY

BY MORGAN LEWIS



As we get closer to winter weather it's time to start thinking about propane safety. We want you to feel prepared and well knowledgeable about keeping your family safe and warm this winter. Since most propane accidents happen after outages, please consider having your deliveries on an automated schedule versus a will-call status. If you prefer to be on will-call, be sure to monitor your tank level using the gauge under the dome and place your order at or above 25%.

Here are a few safety tips:

- Please be sure the tank is accessible. If possible, clear a path to the tank so that it is quickly and easily accessible. It is easiest to start with the first snowfall and maintain it throughout the winter months instead of letting it go until after there's a lot of snow and ice compaction later! Service technicians, emergency personnel, and you as the homeowner may need quick tank access during the wintertime. As a bonus, your delivery driver has easier access too, allowing him to get to others in a timely manner.
- Be sure to keep your tank and regulators free of snow and ice accumulations that could potentially cause your propane system to freeze up or break, potentially creating a leak. In addition, keep your furnace exhaust free of ice and snow to prevent a carbon monoxide issue.
- Make sure you and your family know how to close the valve on the propane tank. To see a video on how to shut off your propane tank, visit https://propane.com/safety/.
- If you are out of gas, you should do the following
 - o Close the service valve on the propane tank
 - o Shut off all appliances
 - o Call us. We are required to perform a leak check test before your propane tank can be put back into service.







FUEL DEPARTMENT NEWS

BY TODD TRUSTHEIM



• Bulk diesel and gas customers will see a survey arrive in the mail at the end of November!

Please watch for that – we'd love to hear from you about what you think we're doing well to continue to build upon those practices. We'd also be interested to hear specifics on any ideas you have for areas of improvement.

Survey responses can be mailed back or done electronically through our website. Thanks in advance for your participation!

- The minimum delivery quantity for deliveries off the fuel truck is 150 gallons. If you need to take less than 150 gallons, there will be a delivery charge of \$50 billed at the time of delivery. Reach out if you have a smaller barrel and are interested in purchasing something to accommodate larger deliveries.
- Reminder: If you've contracted bulk fuel or gas, the expiration date for delivery is 12/31/23.