

FALL 2023

“To be a farmer is to be a student forever,  
for each day brings something new.”

—John Connell



CENTRAL REGION COOPERATIVE



**NATE GIESEKE**  
CEO/GENERAL MANAGER

## Focused on the Future

Central Region Cooperative's foundation and strategy is to provide our customers with the tools, knowledge, and solutions to meet their needs. Many of the challenges we see in agriculture today will continue, and new ones will arise. As we look ahead, we see the need for additional services in data management, labor, and risk management, along with navigating supply chain issues that have become part of the normal course of doing business. We want to be your partner in addressing these industry issues while working together to address the challenges you see ahead. We will continue to invest in solutions so that we can provide you with the inputs, services, and innovation you need, and provide them in a manner that best suits your needs.

Central Region Cooperative experienced significant growth over the past 18 months with the addition of Bird Island, New Ulm, and Hanska locations. We are pleased to add these locations, employees, and customers to CRC, and we look forward to servicing your needs now and into the future.

As we grow our footprint, we see additional opportunities for efficiency with our team of employees, how we manage freight and delivery, and arbitrage savings with these additional locations. This means timelier application and savings for your cooperative when applying products to your fields, as well as more options for delivering commodities to our shuttle facility, ethanol plants and soybean processors. We look forward to contracting grain, fertilizer and energy products with our patrons at these locations and all of our Central Region Cooperative sites.

## INSIDE:

- Grower 360
- Service Updates
- Fall Harvest Policies
- Annual Meeting Notice
- HCP Corn Swap Program

► **GIESEKE FROM PAGE 1**

As the agriculture space continues to grow and change, Central Regional Cooperative remains focused on providing our customers with the highest quality products and services. We will also continue to invest in our locations and add updated rolling stock to service your needs.

We look forward to seeing all of our customers and owners at our annual meeting on Tuesday, December 5, 2023. This event gives us the opportunity to meet

**Regional Cooperative remains focused on providing our customers with the highest quality products and services. We will also continue to invest in our locations and add updated rolling stock to service your needs.**

with you directly and discuss the happenings at CRC.

Central Region Cooperative will continue to update patrons on changes or additions to products and services at all locations. Please watch our website for future notifications or feel free to reach out to me directly.

Thank you for allowing CRC to service your home, farm and business.



**HISTORY OF NATIONAL FARM SAFETY AND HEALTH WEEK**

The 2019 data for the U.S. Bureau of Labor Statistics indicates that the agricultural sector is still the most dangerous in America with 573 fatalities, or an equivalent of 23.1 deaths per 100,000 workers.

Fall harvest time can be one of the busiest and most dangerous seasons of the year for the agriculture industry. For this reason, the third week of September has been recognized as National Farm Safety and Health Week. This annual promotion initiated by the National Safety Council has been proclaimed as such by each sitting U.S. President since Franklin D. Roosevelt in 1944. National Farm Safety and Health Week is led by the National Education Center for Agricultural Safety (NECAS), the agricultural partner of the National Safety Council.

**CRC cares about you and your family! That's why we recognize National Farm Safety & Health Week. Look for a variety of safety and health information throughout this newsletter.**

**SAVE THE DATE!**

Visit [centralregioncoop.com](http://centralregioncoop.com) for future announcements on Central Region Cooperative's Annual Meeting to be held **Tuesday, December 5, 2023.**

# Crop Financing

**DAN FILZEN**  
Credit & Risk Manager



Every crop year presents its own challenges, interest rate increases being one of them. We have seen interest rates continue to climb—the reserve rate is at 5.25% at time of writing this article. Current interest rates for the CHS Crop Input Accolades Program range from 1.9% to 9.25% based on product purchases. One change for the CHS Crop Input Accolades program is standard application financing can be up to \$600,000. Compeer Financial Program

**Choose a finance program based on your particular farming operation.**

rates range from 8-9.25% based on credit rating, and has fewer stipulations of funds use. We will once again offer both programs.

I encourage you to stop in and talk to me, or have a discussion with your account manager to see which better fits you and your particular farming operation.

## ONLINE CUSTOMER ACCOUNT ACCESS GROWER 360



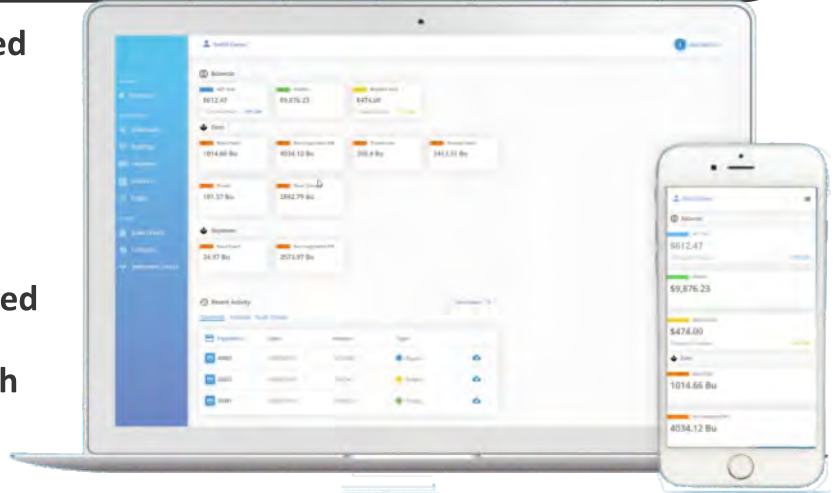
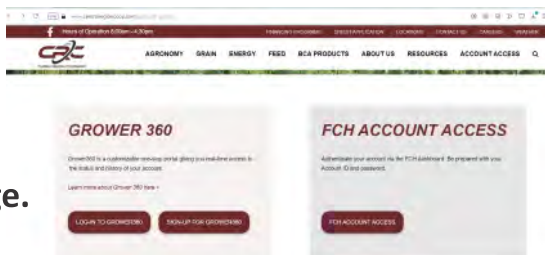
CRC offers an updated online portal for customers to access their account information.

Grower360 is designed with a 'mobile first' user experience, with

access to your account data on any device, anywhere, anytime!

Grower360 is a web application supported by both Google Chrome and Safari.

To get started, visit [centralregioncoop.com](http://centralregioncoop.com) and click on the **ACCOUNT ACCESS** tab at the top of our home page.



Key features include:

- ✓ Quick overview display of account balances, including grain
- ✓ View and download invoices, payments, bookings, and statements
- ✓ View and download grain delivered
- ✓ View detailed agronomy field information
- ✓ View patronage equity balance
- ✓ Receive text or email notifications

# CRC/Heartland (HCP) Corn Swap Program

## **Direct Delivery Swap:**

Producer may deliver directly to HCP up to 90 days prior to their assigned delivery date putting the bushels under CRC's name, and CRC will deliver for the producer when their delivery date is due. A \$0.03/bu. swap fee will be charged and after 90 days, CRC's current storage rates will be applied (many use this during road postings, during planting/harvesting, bad weather, etc.). Prior to delivery, patron must notify CRC by calling 320-833-3006 to be put on the HCP delivery schedule. If you deliver to HCP on CRC's behalf and are not on the list, HCP may reject your load.

When you are finished hauling, please contact us so we can adjust our schedule. Tickets need to be turned in weekly, and can be dropped off at any of our office locations or emailed directly to [tanar.haala@centralregioncoop.com](mailto:tanar.haala@centralregioncoop.com).

## **Purchase for Delivery:**

CRC publishes a daily corn price allowing the producer to purchase corn for their requested delivery week. Corn may be purchased during normal trading hours, 8:30 a.m. to 1:15 p.m. CRC requires payment for corn purchased for HCP before physical delivery. Invoices will be sent out prior to actual delivery date. If you have any questions, please contact Tanar Haala at 320-833-3006.

## **Delivery from CRC Open Storage**

A producer can deliver corn to any CRC location putting it in open storage – CRC's posted storage rates will apply from date of delivery. CRC will transfer patron's corn to HCP for their requested delivery week. (\$0.06/bu./month storage, \$0.20/bu. load-out charge and freight charge plus fuel surcharge/bu. to HCP).



## **Freight to HCP: (does not include fuel surcharge which changes weekly)**

<b><u>Location</u></b>	<b><u>Freight</u></b>	<b><u>Load out charge</u></b>	<b><u>Storage</u></b>
Fairfax	.075/bu.	.20/bu.	.06/bu./month
Gibbon	.05/bu.	.20/bu.	.06/bu./month
Buffalo Lake	.10/bu.	.20/bu.	.06/bu./month
Sleepy Eye	.115/bu.	.20/bu.	.06/bu./month
Hector	.105/bu.	.20/bu.	.06/bu./month
Cosmos	.135/bu.	.20/bu.	.06/bu./month
Cobden	.125/bu.	.20/bu.	.06/bu./month
Hanska	.115/bu.	.20/bu.	.06/bu./month
New Ulm	.075/bu.	.20/bu.	.06/bu./month



**BUTCH ALTMANN**  
Agronomy Dept. Manager

## Change is Good!

**T**he Agronomy division here at CRC has seen many changes in the last year.

With the addition of Bird Island and Hanska locations, we have been busy meeting new patrons and getting to work with many new employees. We have been with the Bird Island location for a year now and things have gone extremely well. We could not be more

pleased. It has only been a few months with the Hanska location, there have been some changes, but we are well on our way with getting the location and employees settled. It is looking like it will be a very good fit for the territory and for CRC.

### Changes on the Horizon

We are updating the NH3 site in Buffalo Lake with new plumbing and a new filling station.

**With these updates, we will be able to fill tanks much faster than before.**

Along with that, I would

like to welcome Mitch Fabel to CRC. Mitch will be taking care of the patrons in the Buffalo Lake area, and comes to

us with many years of experience in the business. Mitch replaced Ben Willis this summer, as Ben and his family relocated.

Many of you may have seen the changes going on at our Fairfax location. **With the rail spur complete we can receive fall dry fertilizer and liquid fertilizer by rail beginning next spring.** Along with that, we are hoping to have **a new shop and storage shed built on the Fairfax site by early winter.** It will be extremely beneficial to be able to store the equipment inside during the off-season instead of leaving it outside.

Fertilizer pricing is all set for fall. Be sure to get all your needs covered soon, because we are not sure what direction the fertilizer markets will go. At the time of this article, anhydrous and potash are almost half as much as a year ago, with DAP being down around 30%. It is nice to see a reduction in your input costs when many other expenditures are still going up.

Chemical pricing is a bit more challenging with Liberty and Roundup prices dropping by almost half, while many other products are increasing. Be sure to talk with your salesperson before ordering your seed this fall to be sure and take advantage of the price reduction in these chemistries.

Thank you for all your support and we look forward to working with you again this fall. Have a safe and bountiful harvest season!

**“With the addition of Bird Island and Hanska locations, we have been busy meeting new patrons and getting to work with many new employees... things have gone extremely well.”**



# SLOW DOWN!

Farmers, patrons and employees across all our locations, are Central Region Cooperative’s greatest assets. Please, do your part to keep safe. CRC reminds you to use caution when driving on the cooperative grounds. Look, slow down, don’t text or use cell phone, don’t assume others see you. We urge you to make safety your No. 1 priority not only during harvest but all year long.



**BILL PELZEL**  
Energy Dept. Manager



# Welcome FCH patrons

**F**irst off, I would like to thank everyone for the business we are fortunate enough to receive from you. I'd also like to welcome the former Farmers Coop of Hanska patrons to the CRC way of business. Transitions like this are never easy and seldom go without unforeseen challenges. We appreciate your patience and understanding as we work through this transition to provide quality products along with great service.

If you weren't aware, we have kept the Hanska Agronomy/Energy office open, most of the familiar faces with whom you conducted business previously are still in Hanska providing the customer service you have become used to. A couple changes coming along, specifically for the energy department in Hanska are: the uptown "Service

of these topics, please call your local Energy office, the CRC staff will be happy to help.

## Strategic Petroleum Reserve/Energy Market

2023 was one of the most volatile years on record for commodities, and crude oil was not exempt from this volatility. As you may be aware, since July of 2020, the U.S. has been selling crude oil out of the Strategic Petroleum Reserve (SPR). To be exact, the U.S. has sold 309 million barrels of crude oil out of the SPR. The SPR has four sites with capacity just under 714 million barrels, currently those levels are at 347 million barrels, which is the lowest level since 1983. This was done to help balance the world energy market when Russia invaded Ukraine, as well as to benefit the United States from a financial standpoint. The average price of barrels sold was \$95 per barrel. The intent was to refill the SPR when crude oil was \$72 per barrel. Unfortunately, it was discovered that maintenance needed to occur before pumping crude back in to the SPR, so returning those gallons to the SPR has been delayed. The importance of this information is to understand that when crude oil resumes pumping back into the SPR it should obviously create heavy demand causing U.S. crude inventories to decline, which typically supports prices causing them to rise.

As I write this update in early August, crude oil is at approximately \$82 per barrel, analysts predict the price of crude to hover around \$93 per barrel in the last part of 2023 and extending into 2024. If you have not positioned yourself for fall 2023 and possibly spring 2024 needs, you may want to strongly consider doing so.


In closing, I'd again like to thank you again for your loyal patronage. Thanks as well to the dedicated, hard-working employees of CRC. Our customer service and effort is second to no one! Please remember CRC is a full-service energy provider, from bulk truck deliveries to full transport loads of refined fuels and propane products, lube oil, DEF, propane heaters and full service propane operations—we can handle all of your energy business.

**A couple changes coming along specifically for the energy department in Hanska are: the uptown "Service Center" will eventually be sold, and the bulk DEF and lube oil products, previously warehoused in that building, will now be located in the warehouse attached to the Hanska Agronomy/Energy office building.**

Center" will eventually be sold, and the bulk DEF and lube oil products, previously warehoused in that building, will now be located in the warehouse attached to the Hanska Agronomy/Energy office building. Prior to this, we had moved the packaged oil products into this building as well, so having these products all in the same place where our staff works will be a nice, efficient way to serve patrons.

You may have noticed our propane delivery drivers out and about installing tank monitors on your propane storage tanks. This remote monitoring feature is another tool we will use to monitor customer usage, and we expect the investment will help the cooperative gain efficiencies in product delivery. Along with the monitor install, we are also checking customer regulators—the tank regulator, and regulator mounted on your buildings both have a shelf life. Per propane industry standard, as well as our insurance provider regulations, we must replace these regulators periodically so as to provide the most safe transfer of liquid propane to the appliances consuming propane in your home. If you have any questions on either

**If you have not positioned yourself for fall 2023 and possibly spring 2024 needs, you may want to strongly consider doing so.**



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**CENTRAL REGION COOPERATIVE**

**Buffalo Lake**  
320-833-3009  
**Hanska**  
507-439-6244  
**Sleepy Eye**  
507-794-5831 • Option 1



[WWW.CENTRALREGIONCOOP.COM](http://WWW.CENTRALREGIONCOOP.COM)



**RON TREBESCH**  
Feed Dept. Manager

## Changing Workforce Challenges

**T**his past year we have stuck a sizable amount of money into both feed mills for repairs and have stayed consistently busy. Remember how cold it was in December and January? Now we are hot and livestock has slowed down on feed consumption recently (as I write this in August) so the mills have a little rest. We had a decent year in feed, but margins are tough when patrons can't make money either, and it's hard on both of us. Like I tell a good friend of mine, if we are the only ones who make money, it's not going to work. We are trying to hold our GMD (grind, mix, delivery) cost so we are hopeful we can work together on reducing or eliminating same day feed, or we will have to consider other options.

Like many industries today, we have our share of labor challenges and are finding it more difficult to build up our workforce, leading us to the decision of needing to add a same day charge on feed. For same day orders, we are seeing our employee overtime expenses increase and that affects our bottom line, like yours. We want to look at strategic hauling/load planning to reduce costs and capitalize on backhaul opportunities.

**“If we are the only ones who make money, it's not going to work.”**

I'm very thankful to have such long term employees. I have to give a big thanks to the help we've received from the agronomy department, as without their extra hands, we would've struggled this past year. As the workforce changes and we get further removed from the farm/agriculture, we ask for your help in finding people to help serve you. Let us know if your kids or grandkids want to keep roots in agriculture, or want to start a career in

agriculture. We have to work together to preserve the future of ag in our area.

CRC continues to be present at 4-H auctions; however, this year, CRC has given monies to four area 4-H clubs in our service area to the tune of \$3,750 each in partnership with Land O'Lakes (Purina). We feel our donations will reach more youth through club donation verses individual animal bidding.

We wish you a bountiful harvest, and I thank you for your continued feed business and your business with CRC.

I'll leave you with these words of wisdom from Ben Franklin: *“We are all born ignorant but one must work hard to remain stupid.”*

# FEED SERVICES

The Central Region Cooperative feed division offers competitive pricing, quality ingredients and a knowledgeable feed team to help you with each angle of your operation. Here are the services we can provide to help our livestock producers:

- ▶ **Custom ration and protein blend formulations**
- ▶ **Delivery of bulk and bagged feeds**
- ▶ **Grain milling and rolling**
- ▶ **Performance and financial projections**
- ▶ **Feed budgeting and tracking**
- ▶ **Grain bank services and ingredient contracting**
- ▶ **Forage and grain analysis**
- ▶ **Farm closeouts**
- ▶ **Nutrition consulting services**
- ▶ **Swine sourcing**







**CARLY JOHNSON**  
Grain Dept. Manager

## Fall Update 2023

**H**arvest time is approaching fast. The grain staff has been working hard to get things ready to make things run as smooth as possible this fall season.

CRC Harvest Policies for this harvest season are included in this newsletter. As of right now, all harvest policies, storage and drying rates will remain the same as last year. Policies are subject to change at any time. Keep checking our website for updates.

If you need help with your harvest time hauling needs, Central Region Cooperative has the trucks to serve you. This has been a great service for many of you in the past and we want everyone to know that we now have 20 semi-trucks available for hauling your grain, whether it is out of the field or picked up on your farm. Just give us a call when you need to haul!

We have installed card readers and ticket printers on the scales in Sleepy Eye West, Sleepy Eye East Elevator, and Cobden. This means you will need to have a card in each vehicle in which you deliver grain. When you approach the scale, the card reader will automatically enter your name on the ticket so that the scale operator doesn't have to look up your account every time you come in. There will be an outside message board displaying the name to be on the ticket and the type of grain you are hauling. If it needs to be changed, there will be an outside intercom system to tell the scale person what needs to be changed (i.e. different name, different account). We've also installed outside ticket printers so that when you return to the scale, and we weigh your truck to complete the ticket, a ticket will print by the scale. Grab the ticket and be on your way! This should significantly help our scale operators, and speed up the process to get you back in the field quicker. It should also help reduce mistakes on ticket names.

We are going to be operating the grain facility in New Ulm this year. We are in the process of upgrading the CRC New Ulm Elevator (formerly called Burdick) to make it a more safe and efficient facility. We looked hard at all the grain locations that came with the Farmers Coop of Hanska (FCH) purchase and decided that the New Ulm facility made the most financial sense as far as the cost of safety and equipment improvements, and the cleanup needed. We are fairly confident that we should have it up and running in time for harvest season. CRC has hired Jim Gales from Gales Design to keep everyone on task, and make sure it is done correctly so everything ends up the way we want it. A lot of hard work has to be completed to get this facility up

and running by harvest. We are also fortunate to have some of the same staff who worked there previously operating the facility, which will help out significantly when it comes to knowing how the facility operates. We recognize that operating the New Ulm facility doesn't replace all the storage that FCH had formerly, but it will help.

Strong margins in ethanol production and corn demand from the feeders in last year's drought areas, along with strong margins in soybean meal and oil processing, have helped replace the slowdown in export demand this year. South American crops were big, especially in Brazil, and have given the U.S. some stiff competition for export business in the past year.

Prices have been very volatile at times this summer, but there were many opportunities in the past year to sell at some pretty good prices. However, we all know that high prices cure high prices. At some point, prices get too expensive and demand will slow down. When demand slows down, prices drop and we start the cycle all over again. You should also keep an eye on next year's new crop bids for opportunities to lock in prices for next year's crop production when the opportunity to reach your pricing goals are met.

CRC has several types of contracts to help reduce your price risk:

- Basis fixed and extended price contracts let you lock in the basis now and set the futures price at a later date. They remove basis risk and stop storage costs once grain is delivered. These contracts should be used if you think the futures price is low and expect prices to go up in the future.
- Minimum price contracts let you sell now and buy a call option for any upside price potential. It removes downside risk on both basis and futures price. Your only risk is the cost of the option and the fees involved.
- Hedge to arrive contracts allow you to lock in the futures price and set the basis later. This contract would be used if you are satisfied with the futures price but feel the basis will improve in the future.

If you have any interest in any of these type of contracts, or you just need some help with your marketing plan, be sure to contact John, Tanar or me with any questions you have.

Thank you for allowing us to serve your grain marketing needs in the past and we look forward to serving your needs in the future. Have a safe and successful harvest!



# 2023 HARVEST POLICIES

All policies are subject to change without prior notice.  
Effective 9/1/2023

### Warehouse/ Open Storage:

Corn/Soybeans: \$.06 cents per month  
(pro-rated on a daily basis)

### All Storage – warehouse receipt/open storage:

- No Minimum charge. *(Subject to change if storage space fills up)*
- If not sold, storage will start from the date of delivery.
- No storage charges if sold within 10 calendar days of delivery.
- Shrink and drying will be re-calculated to 15% if sold within 10 days of delivery.
- **Storage calculations will accrue on a daily basis and will be due and payable at sale of grain or July 31, 2024.**

### Price Later Contracts:

Corn/Soybeans: \$.05 cents per month  
(pro-rated on a daily basis)

- Must be signed.
- Title of grain is transferred to CRC.
- No re-delivery (example – HCP or grain bank).
- Cannot be used for forward contracts.
- Can only be priced at the market on the day you choose to sell it.
- Not eligible for CCC loan.
- No Minimum service charge. *(Subject to change if storage space fills up)*
- If not sold, service fees will start from the date of delivery.
- No service charges if sold within 10 calendar days of delivery.
- Shrink and drying will be re-calculated to 15% if sold within 10 days of delivery.
- **Service fee calculations will accrue on a daily basis and will be due and payable at sale of grain or July 31, 2024.**

### Grain Bank Charges:

#### Corn used through the CRC Feed mill:

- First 60 days - no storage charge.
- After that, storage is \$.06 per month, accrued on a daily basis.
- Dried and shrunk to 15%.

### Corn hauled out or sold out of GB:

- \$.06 per month storage from date of delivery.
- \$.15 per bushel handling charge if hauled out.
- Bushels will be reshunk to 14%.

**Negative balances are not allowed and will be billed out at the close of the day you run out.**

Moisture Limits:	Corn	Soybeans
Open Storage and Warehouse:	14%	13%
Grain Bank (used in CRC mill):	15%	-
Price Later:	14%	13%
Sale or applied to contract:	15%	13%

**Corn Drying Charges:** \$.055 per point for each point of moisture removed above moisture limits.  
**SUBJECT TO CHANGE AT ANY TIME DUE TO COST OF FUEL**

**Shrink Factor:** 1.4% for each point of moisture removed above moisture limits.

**All drying and shrink will be rounded up to the nearest 1/10% of moisture.**

**Custom Dried Corn:** \$.15 per bushel handling charge. Must be hauled out within 10 days of delivery or storage will be applied and drying and shrink will be at 14%.

**Disposition of Grain:** The driver will provide the scale operator with the owner’s name or names, division of the grain, and disposition (store, sell, contract, grain bank, price later, etc.). The driver should notify the scale operator when the last load has been delivered. If no instructions are given, the grain will be marked as open storage.

No storage charges if sold within 10 days of delivery and shrink and drying will be recalculated to 15%. If not sold, storage will start from the date of delivery. Shrink and drying will not be recalculated.

**Contracted Grain:** Grain delivered against Cash sales and Basis contracts will be applied to the oldest contract first. Early delivery of contracted grain will not be allowed without prior approval. If delivered early, storage charges will apply and no early payment will be made. HTA contracts must be priced prior to delivery to avoid storage charges. Once contract(s) is filled, overrun will be stored unless stated on ticket.



# 2023 HARVEST POLICIES CONTINUED

**Deferred Payment:** Grain may be placed on deferred payment. Elevator must be notified prior to settlement. Grain placed on deferred payment cannot be changed. No premium will be paid at this time.

**Farm to Terminal - Direct Shipment:** All grain hauled directly to the terminal or processor will be settled on a load by load basis. Seller must accept the weights and grades of the delivery location. There will be no averaging of grades and discounts are subject to change without notice.

**Treated Grain: Any and all grain that contains treated seeds will be rejected.** If the load is dumped into our inventory, owner may be subject to one or all of the following: 1) no payment for the load, 2) punitive charges for contamination of our inventory, 3) further financial liability. **No exceptions!**

*There will be no averaging of corn or bean discounts!*

## Corn Discounts:

### Test Weight:

(per .5#)	\$.02 each pound	53.9 to 52.0
	\$.04 each pound	51.9 to 50.0
	\$.05 each pound	under 50.0

<b>Foreign Material:</b>	\$.03 each 1%	3.1% to 5.0%
	\$.04 each 1%	5.1% to 8.0%
	\$.05 each 1%	over 8.0%

<b>Damage:</b>	\$.02 each 1%	5.1% to 8.0%
	\$.03 each 1%	8.1% to 12.0%
	\$.05 each 1%	over 12.0%

<b>Other Factors:</b>	Sour-	\$.10/bu.
	Musty-	\$.10/bu.
	Infested -	\$.15/bu.
	COFO -	\$.15/bu.
	Stones -	\$.15/bu.
	Heat Damage -	\$.01 each 1/10th

## Soybean Discounts:

**Moisture:** Discounts will apply on any loads delivered with moisture content above 13%. Discounts will be deducted from the gross weight of the bushels delivered and rounded up to the nearest ½% of moisture.

<u>Moisture</u>	<u>Discount</u>
13.1 – 13.5%	1%
13.6 – 14.0%	2%
14.1 – 14.5%	4%
14.6 – 15.0%	6%
15.1 – 15.5%	8%
15.6 – 16.0%	10%
16.1 – 16.5%	13%
16.6 – 17.0%	16%
17.1 – 17.5%	19%
17.6 – 18.0%	22%
18.1 – over	4% added for each 1/2 % over 18% and will be subject to rejection.

### Test Weight:

\$.005 each pound or fraction thereof	53.9# to 52#
\$.01 each pound or fraction thereof	51.9# to 49#

Loads testing below 49# will be subject to rejection.

### Foreign Material:

1.0% of the gross weight will be deducted for each percentage - 1.1% to 5.0%
1.5% of the gross weight will be deducted for each percentage - 5.1% to 10.0%
2.0% of the gross weight will be deducted for each percentage over 10.0%

### Damage:

\$.02 for each ½% - 2.1% to 2.5%
\$.01 for each ½% - 2.6% to 4.0%
\$.02 for each ½% - 4.1% to 6.0%
\$.03 for each ½% - 6.1% to 8.0%
\$.04 for each ½% - over 8.0%

### Heat Damage:

.5% of the price for each ½% over .2%

### Other Factors:

Sour -	\$.12 / bu.
Musty -	\$.10 / bu.
COFO -	\$.20 / bu.
LQ -	\$.25 /bu.





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# Helplines

Find the help and information you need on health, stress relief, addiction, finances, education, safety and more.



**Upper Midwest Agricultural Safety and Health Center**  
[umash.umn.edu](http://umash.umn.edu)

**MDA COVID Question Line**  
[mdaresponds@state.mn.us](mailto:mdaresponds@state.mn.us)

**Carcass Disposal Hotline**  
(Poultry & Livestock Only)  
651-201-6041

**Food & Feed Safety Main Line**  
651-201-6027  
[MDA.FFSD.Info@state.mn.us](mailto:MDA.FFSD.Info@state.mn.us)

**Minnesota Farm and Rural Helpline**  
1-833-600-2670  
Text: FARMSTRESS to 898211  
[farmstress@state.mn.us](mailto:farmstress@state.mn.us)

**Rural Finance Authority Office Loan Programs**  
651-201-6004

## Whole Body Vibration in Agriculture

Whole Body Vibration (WBV) occurs when the shaking motion of a vehicle is transmitted through the body of the operator



The vibration energy from the vehicle is transferred to the operator through the FEET, SEAT or BACKREST

WBV can come from any vehicle on which you sit or drive



Some examples of farm vehicles include ATVs, trucks, and tractors

### Health Effects of WBV



Muscle fatigue and cramping



Speech interference



Disruption of balance and perception



Increased heart rate and blood pressure



Increased breathing rate



Low back pain and damage to the spine

### Best practices for preventing WBV:



Perform routine maintenance on vehicle and seat suspensions



Consider retro-fitting suspension seats for older vehicles

Ensure seat suspension system is adjusted for body weight

Reduce vehicle speed over rough terrain

Rotate workers for tasks with continuous vehicle operation or take breaks



## 4 Step Revive and Thrive Lawn Care Program



<b>Step 1</b> <b>March, April &amp; Early May</b>	<b>Step 2</b> <b>Anytime</b>	<b>Step 3</b> <b>Anytime</b>	<b>Step 4</b> <b>September, October &amp; November</b>
<ul style="list-style-type: none"> <li>Prevents crabgrass and fertilizes in one application</li> <li>Contains Dithiopyr for Pre and Post emergent crabgrass control for 180 days</li> <li>Non-staining formulation</li> <li>Develop a strong, disease resistant turf to remain robust throughout summer</li> <li>3% Sulfur to balance pH</li> </ul>	<ul style="list-style-type: none"> <li>Contains VIPER™ with 4-way active herbicide for killing weeds</li> <li>Controls over 250 broadleaf weeds including dandelion, chickweed, and clover.</li> <li>High fertilizer analysis for fast growth, thickening, and lush green-up.</li> <li>2% Sulfur to balance pH</li> </ul>	<ul style="list-style-type: none"> <li>Helps fight off the stresses of summer – heat, drought, high traffic</li> <li>Slow release fertilizer that thickens and promotes a strong green lawn for the rest of summer</li> <li>Versatile fertilizer can be used year round</li> <li>Minimizes weeds by maintaining a healthy lawn</li> </ul>	<ul style="list-style-type: none"> <li>Prepares your lawn for the stress of winter</li> <li>Root-building formula to withstand winter dormancy, encourage drought resistance, and increase plant hardiness</li> <li>Slow release nitrogen for your turf to store nutrients all winter and have it readily available in spring.</li> </ul>



24399 225<sup>th</sup> Avenue  
Sleepy Eye, MN 56085  
1-888-454-4744

For Lawn Care Tips visit  
[www.centralregioncoop.com/bca-products/lawn-care-fertilizer](http://www.centralregioncoop.com/bca-products/lawn-care-fertilizer)



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Warrior  
with BCA  
Products!**

**No matter what** winter brings, it is our goal to keep you prepared. BCA Products has developed a line of four performance-driven ice melt products and one traction grit

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We provide fast ice melting action at a reasonable price. Our ice melts are blended to take advantage of the low cost of sodium chloride and the performance enhancing attributes of magnesium and calcium chloride to bring a well-rounded, affordable and

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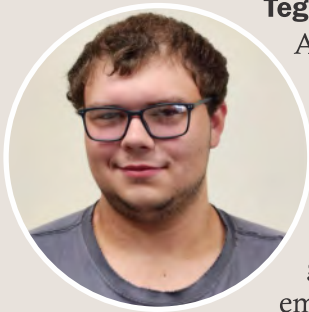


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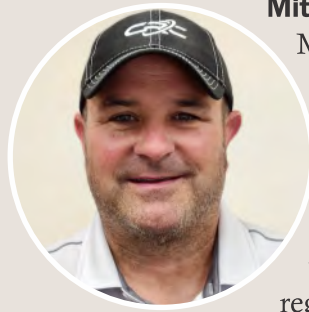


# WELCOME



## **Teghan Duehn**

As a high school student, Teghan Duehn knew he wanted to begin a career in agriculture. He began by working seasonal this spring as he finished his coursework, following graduation he accepted full-time employment serving on the agronomy operations team in Buffalo Lake. In his spare time, Teghan enjoys ice fishing and watching football.



## **Mitch Fabel**

Mitch Fabel is a familiar agronomy salesman to farm producers in central MN. He previously worked for Bird Island Soil Service and another local cooperative prior to his most recent role as a regional sales manager for LG Seeds. CRC and its patrons are fortunate to have Mitch back in the area. When not in the country meeting with producers, Mitch enjoys participating in fishing tournaments and family life.



## **Brett Madsen**

This spring Brett Madsen joined the cooperative as a feed delivery driver for the Gibbon and Sleepy Eye feed mills. Brett has always sought work involving running equipment and/or driving commercial equipment. He and his wife reside in Gaylord, and he enjoys spending time outdoors.



## **Brian Madsen**

Brian Madsen recently joined the feed operations team as a delivery driver running loads out of both CRC's feed mills to local livestock producers. He has held various trucking and heavy equipment operator positions over the course of his career. Brian enjoys golfing, hunting, fishing and exploring new areas camping.



## **Josh Hagen**

In May we welcomed Josh Hagen to the coop. Josh has been working in our agronomy department out of Sleepy Eye and assisting at the Hanska facility. Earlier this year, Josh completed a two year degree in Bible and theology. In his free time, Josh spends time helping his family on their crop and livestock operation.



## **Dustin Cornelius**

Dustin Cornelius joined our feed division in June, working out of the Sleepy Eye mill. Dustin is originally from Virginia (Minnesota) and has since relocated to southern Minnesota. When not working, Dustin enjoys spending time on his motorcycle and fishing.



## **Chris Iverson**

Chris Iverson began employment with the cooperative in August serving on the agronomy operations team in the Bird Island/Buffalo Lake areas. Previously he worked as a commercial driver for a crop spraying operation, hauled grain commodities, and was a conductor for the railway. In his spare time, Chris likes to go camping, motorcycling, ATVing, and spending time with friends and family.

# EMPLOYEE CENTRAL



CENTRAL REGION COOPERATIVE

## Employment Opportunities

### FULL-TIME

- **Grain Operations**  
(Fairfax, Gibbon, New Ulm)
- **Feed Delivery Driver**  
(Sleepy Eye, Gibbon)
- **Agronomy Operations**  
(Bird Island, Buffalo Lake, Fairfax, Sleepy Eye, Hanska)
- **Agronomy Account Manager**  
(Sleepy Eye, Bird Island)
- **Agronomy Operations**  
(Sleepy Eye, Hanska, Fairfax, Buffalo Lake, Bird Island)
- **Propane Delivery Driver**  
(CRC territory)

### SEASONAL

- **Agronomy Operations**
- **Grain Operations**
- **Grain Scale Operators**
- **CDL Drivers – Class A, Class B or Seasonal B Holders**

Apply at [centralregioncoop.com](http://centralregioncoop.com),  
at any CRC location or by  
calling Human Resources at  
320-833-3003.



## Expanding Service Areas Brings New Employment Opportunities

CRC purchased certain assets of Farmers Cooperative of Hanska (FCH) this spring upon its closure. With this expansion, CRC needed to strengthen its workforce to provide service to area customers looking to do business with the cooperative. CRC received numerous employment applications from those losing employment at FCH and responsively made timely decisions to hire a majority of the affected individuals for employment with Central Region Cooperative.

We are pleased to introduce the following new full-time team members:

**Karen Beranek**, Grain Accounting  
**Candie Larson**, Accounting  
**Russ Helget**, Grain Operations  
**Heidi Hutton**, Agronomy Operations  
**Ron Leske**, Grain Operations  
**Merlin Maass**, Feed/Grain Operations  
**Andy Miller**, Agronomy Operations  
**Taylor Olson**, Trucking  
**Brian Stueber**, Energy Sales  
**LeRoy Urban**, Energy Operations  
**Randy Waibel**, Trucking  
**Jim Wellmann**, Shop Mechanic

We highly value and thank all new employees who accepted employment with Central Region Cooperative, allowing full continuation of service. The same team of people that patrons have come to know and trust are answering calls, recommending products/applications, delivering product, and applying farm chemical and fertilizer to farm fields.

## PRODUCER HEALTH INSURANCE

*Central Region Cooperative has partnered with 40 Square Cooperative Solutions to offer you alternatives for health insurance benefits.*

**40 Square Cooperative Solutions** is an independent coop with the mission to bring quality, sustainable health care coverage to Minnesota's agricultural community.

They currently offer medical plans as well as ancillary benefits such as dental, vision and life insurance. 40 Square plans are available through your local insurance broker.

For more information or to get a quick estimate, visit [40square.coop](http://40square.coop).

Have questions? Contact 40 Square Cooperative Solutions today at 1-844-205-9579 or [info@40square.coop](mailto:info@40square.coop).





CENTRAL REGION COOPERATIVE

P0 Box 429  
Sleepy Eye, MN 56085

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US POSTAGE  
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PERMIT 609

# LOCATIONS:

**BIRD ISLAND**  
320-365-3655

**BUFFALO LAKE**  
320-833-5321  
800-642-6727

**COSMOS**  
320-877-7261

**FAIRFAX**  
507-426-8263  
800-328-0131

**GIBBON**  
507-834-6534  
800-690-6534

**HANSKA**  
507-439-6244

**HECTOR ELEVATOR**  
320-848-2252

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507-354-4149

**SLEEPY EYE**  
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West Elevator  
507-794-3031  
800-757-0572

East Elevator  
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Cobden Elevator  
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Questions or  
comments? Call one  
of our locations or visit  
[centralregioncoop.com](http://centralregioncoop.com)

