

PRSRT STD Napoleon, ND PERMIT NO. 10

US POSTAGE PAID

or current resident

UPCOMING EVENTS: DECEMBER NOVEMBER Dec. 19- Cattle on Feed Report Dec. 25- Christmas Day Nov. 27- Thanksgiving January Jan. 1- New Year's Day Jan. 30-Remainder of prepaid seed & fertilizer payment due



MANAGER'S MUSINGS

BY: NICK BREIDENBACH GENERAL MANAGER

Life's not fair!

If we haven't personally uttered this phrase we have certainly heard it from our children. I know I've thought this, sometimes when I don't get my way, sometimes when I am jealous of someone else. I've even had this thought recently as I watch depressed commodity prices, troubled rail service, continued high expenses and all the other troubles inherent to a down cycle in our industry. The trouble with thinking "Life's not fair" is that its true, - life isn't fair..., the real question though is this: Why do we have it so good?

As we reflect on our world we need to ask ourselves why is it that we have so many things going our way.

Yes, prices are down but yields tend to be up. Yes, transportation is tough but we've got lots of produce to move. Yes, we are in a down cycle but not many of us have to worry about putting food on the table and clothes on our children's backs. Yes, government programs aren't what they once were but for goodness sakes we still live in the land of the free and the brave.

As we approach the Thanksgiving season, a season that traditionally celebrates gratitude for the harvest, we have many things to be thankful for. For my part, I want to spend more energies focusing on the reasons life isn't fair in terms of the many things I have been blessed with that I don't deserve - perhaps you can too!

Mission Statement:

To procure for our members and patrons articles, commodities and services at the lowest net cost to them.

RETAIL RAMBLINGS

BY: TOBY NAGEL
DIRECTOR OF RETAIL

Central Dakota Frontier Cooperative is pleased to announce the installation of a new Pinnacle cardtrol system for our New Salem location. Our goal for this system is to provide our patrons with a more convenient way to fill fuel, by allowing customers to fill gas and diesel 24 hours a day, 365 days a year and still receive patronage. Patrons still have the ability to use the pumps as they always have during regular business hours, but this will add the flexibility to use them after normal business hours, weekends and holidays.

The cardtrol system will accept DFC cardtrol cards, as well as major credit/debit cards. However the only way to receive patronage is by using a DFC card, just like our other locations. If you already have an account with us you can get your DFC card by requesting one at the station. If you don't have an account with us you will need to fill out a credit application and will be subject to approval.

As stated above, the benefit of having your own DFC cardtrol card is patronage. Last year, for example, if you paid \$3.35 per gallon of gas you would have received \$0.265 per gallon back in patronage. As a result your net

cost per gallon would have been \$3.08. With savings like that it really does pay to have a DFC card!

We are also working on updating our Hazelton, Napoleon and Wishek locations with the new Pinnacle system. It won't change how patrons will use the cardtrol system, but will make them more reliable, easier to use and will provide our patrons with some of the most up-to-date

credit card theft protection.

In other news, DFC would like to thank patrons for another successful summer fill this year. Your lovalty is greatly appreciated and we look forward to rewarding you with patronage. Also we had a great response on pre-buy propane, after last year's winter many patrons took advantage of our locked in price to protect them this winter.



Curt Haibeck, President Steele

Kelly Dahl, *Vice-President*Hazelton

Timothy Rath, Secretary-Treasurer Wishek

Dan Vetter, Director Linton

Troy Walth, Director Wishek

Gary Schumacher, *Director* Napoleon

Leo Ohlhauser,
Director
Hazelton

Shane Tellmann, Director New Salem

Claye Kalberer Director New Salem



The CDFC board of directors: (I-r) front: Troy Walth, Curt Haibeck, Dan Vetter and Timothy Rath; back: Leo Ohlhauser, Shane Tellmann, Gary Schumacher, Kelly Dahl and Claye Kalberer.

Did You ?

Today's American farmer feeds about 155 people worldwide. In 1960, that number was 25.8.

DFC FILLS AGRONOMY POSITIONS

By: Gwen Fischer
Editor of DFC Digest



Jayden Gross

Jayden Gross recently started as a full time Agronomist at the DFC Wishek location. He grew up on a farm/ranch 12 miles east of Linton and has an older brother, twin sister, and a younger brother and sister. Jayden graduated in May with a degree from Bismarck State College in Agriculture Industry and Technology. He has a variety of duties at DFC which in-

clude soil testing, spraying, running the fertilizer plant, crop scouting and getting to know area customers. This is also what Jayden likes best about DFC; the variety of jobs and never knowing what he will be doing the next day. In his free time Jayden also enjoys hunting and sports.



David Becker

This summer David Becker started at Napoleon DFC as an Agronomist. David is originally from Napoleon and has two older sisters, an older brother, and a younger sister. David attended college at Bismarck State College and graduated in May with a degree in Agriculture Industry and Technology. When he is not working, David enjoys hunting and fishing. His duties at DFC

include agronomy sales, field scouting, soil sampling, and a variety of other general agronomy jobs. When asked what he likes best about DFC, David replied he

enjoys working with the other employees.



Kip Jangula

Kip Jangula started as a new Agronomist earlier this summer at the Steele DFC location. Kip is from Bismarck and graduated in May from Bismarck State College with a degree in Agriculture Industry and Technology. He has two sisters, one works in Bismarck and the other is attending school in Nebraska. Kip's duties as an

Agronomist include customer relations and sales as well as crop scouting, soil sampling, and other general location duties. He is looking forward to meeting producers in the Steele area and discussing their operations and

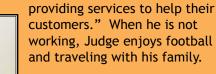


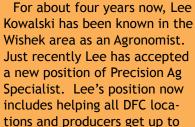
Leland "Judge" Barth

agronomy needs. In his spare time, Kip enjoys hunting, fishing and sports.

Leland "Judge" Barth joined the DFC team in New Salem as a Master Agronomy Advisor this past summer. Judge currently lives in Mandan with his wife Suzie and 3 year old son Owen. Judge attended college at NDSU, majoring in Ag Communications and has since worked in

the agriculture marketing and policy fields. As a Master Agronomy Advisor, Judge will be working with growers in the New Salem area to optimize their yield potentials and essentially increase their bottom line. Judge's family farm is located south of St Anthony and he enjoys being involved in the family operation and with producers in the area. When asked what he likes best about DFC, Judge replied that he enjoys working with his fellow employees. "They are very friendly and enjoy







Lee Kowalski

speed on new R7 technology available through Winfield. R7 allows your local Agronomist to create a variable rate prescription for both seed and fertilizer. R7 is also a placement tool for seed, which allows you to pick the variety of seed that will work best with the soil types in your field. It will also help determine if a certain variety has a high response to nitrogen and if you need to apply extra nitrogen in that area for that specific variety. In season maps are available through the R7 tool as well. In season maps can help you find trouble spots in your field during the growing season so management decisions can be made to correct a problem before harvest. Looking to the future, R7 will also include more weather related applications. R7 will be able to help you determine what would be best to plant in certain fields based on past rainfall totals and the fields that are the most manageable. If you are interested in how R7 can maximize your yield potential, contact your local DFC location. Lee and your local Agronomist will work together to create a plan for your operation.

AGRONOMY ARTICLES

By: Leland "Judge" Barth
Master Agronomy Advisor

How Quickly Things Change

A good friend of mine once asked me "Why do you like being involved in farming?"

I quickly responded, "Because things are always changing in farming!" That couldn't be truer than during this past year as markets and the weather have been major challenges. For these reasons there is concern in the farming communities.

Speaking of change, I recently began working for Dakota Frontier Cooperative as a Master Agronomy Advisor (MAA) at the New Salem location. Since starting with DFC, I have been busy meeting with farmers and talking about their 2014 crop and their cropping plans for 2015. Prior to joining DFC I spent time at the ND Department of Agriculture, ND Wheat Com-

mission and most recently at the Dakota Pride Cooperative in various positions, all dealing with agriculture. I am excited and look forward to working with farmers to help improve their farming operations.

As farmers wrap up their 2014 harvest and look at their 2015 cropping plans a lot of uncertainty remains as to what and how much to plant. DFC has positioned itself to meet the needs of producers in and around their five locations. DFC has an excellent supply of dry, liquid and anhydrous fertilizer and DeKalb, Croplan and NK seed. DFC also has prepay programs available to meet individual farmer's financial needs.

If you have any questions or would like to visit about your farming decisions for 2015 please do not hesitate to contact us at one of the five DFC locations. We would be happy to assist you. Have a safe harvest!

OFFICE ORACLE

BY: LILA WIRT

Million Dollar Boost to our Communities

One million, three hundred fifty thousand dollars. That's how much DFC paid out in cash to our loyal patrons in July when the cash portion of patronage for our 1-31-14 fiscal year end was distributed. Take a minute to think about the financial boost that means to the DFC five locations and surrounding communities.

Each year at the annual meeting our General Manager gives an illustration on how much per gallon of fuel and how much per ton of fertilizer DFC distributes back in patronage and it's always impressive. But we seem to be a culture of consumers that react more when we can see the savings up front and tend to forget throughout the year about the patronage cash and stock that will be received back when we buy from our local coop. I read recently that 30% of shoppers do not take advantage of mail in rebates and it made me compare this statistic to our patronage. I think often patrons end up going elsewhere, thinking they're getting the product "cheaper" and like the unseen rebate, they miss out on the patronage. This past fiscal year we distributed 7.9% of our sales, or for simple math, \$7.90 back for every \$100 spent. Do

the math and you can see the savings add up quickly.

Besides paying out 40% of your patronage in cash each year, DFC is unique in the fact that we pay out the stock portion of your patronage on a revolving basis of 14 years. What this means is that instead of having to wait until you are 70 years old to receive your retirement like you have to with most other coops, the stock you generated this year will be paid out to you in 14 years. This is a huge benefit to our young producers. For example, if you are 30 years old and this year the cash portion of your patronage was \$10,000, in fourteen years when you are 44 years old, you will receive the remaining \$15,000 in cash and since taxes are paid the year it is generated, it will be tax free! This could mean a substantial boost to your cash flow or could be invested in your choice of investments for later retirement.

I take a lot of pride working with a Management Team and Board of Directors that not only makes sure your coop is profitable, but also manages with the mentality that it's our priority to make sure the patron's stock is protected. Please know that every step is made to assure that your stock will be retired back to you when due.

We appreciate your continued loyalty to DFC and ask that the next time you shop for the best price, be sure to consider the patronage impact on your purchase.

AGRONOMY ARTICLES

By: Roger Bettenhausen
Director of Agronomy

I would like to introduce a few new faces in the Agronomy department at DFC. We have hired several entry level Agronomists to help serve your needs and to be more available for any questions you might have. We have hired Leland (Judge) Barth as a Master agronomist who will be in the New Salem area, David Becker as an Agronomist in the Napoleon area, Kip Jangula is Agronomist in the Steele market, and Jayden Gross is Agronomist in the Wishek area.

What a harvest season! Realizing that it is drawn out and seemingly going on forever, we at DFC hope all is going well and that you stay safe. Understanding that it is late and most people have not started on row crops, it is that time of year to start thinking about next years seed needs. This is the time of year to get the best prices on seed and booking early helps you get the varieties and seed sizes you want. I do realize commodity prices are low and storage is a premium, but it is still the cheapest time of year to purchase seed. This year DFC is offering the same prepay contract for seed as we do for

fertilizer. Book your seed and pay 25% down by November 20th with the remaining balance not due until January 30, 2015. This will give you the early order and prepay discount as a full cash payment and will save you an extra 8% over waiting until in season to purchase.

We have the same program for fertilizer as well so make sure to lock in your price and tons early. There are some options for financing with farm plan, however you do not get the early pay discount. Talk with one of the Agronomy sales people at your location who can help you walk through all the options. Fertilizer pricing today is over \$100 per ton less than last spring on most products. I don't have a crystal ball to tell me which direction it is going. I know everyone feels it has to get cheaper but remember we live in a world market and pricing is strong in other parts of the world. We do have product available and will continue to bring you the best value for your dollar. Don't forget to do business with a locally owned cooperative which you own a part of. At first glance we may not always be the cheapest but any profit made at the end of the year is returned to you, the patron, in dividend and stock. As always, thank you for your business!



DIRECTOR DYNAMICS

By: Gwen Fischer
Editor of DFC Digest

It would be safe to say that cattle is in the blood at the Dahl Ranch. Owners Kelly and Michelle Dahl have always been involved in the cattle industry and en-

joy passing that legacy onto children, Tara-age 12, Maddie-age 10, and James-age 5. Kelly is the fourth generation to own and operate the Dahl Ranch. In 1997, Kelly and Michelle purchased their first registered cow and formed D Bar D Gelbvieh. Today about half of their herd is registered and half is commercial. Their registered bulls are sold at a production sale held the last Sunday of February in conjunction with Kalkota Ranch at Kist Livestock. The commercial steers are sold off the cow each year to National Farmers and will be finished in one of their feedlots. Carcass data is kept for all steers and is

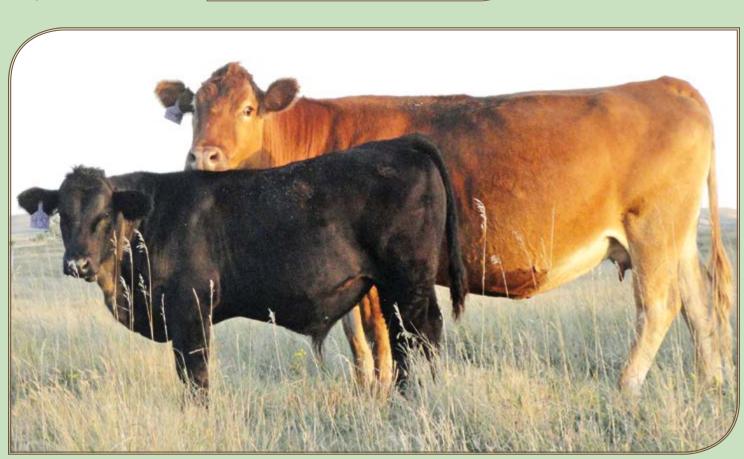
returned to the Dahls who use this data to better their genetics in both herds. Replacement heifers are kept each year and the remaining are also sold to National

Farmers in January.

The Dahls raise their own forages including oats, millet and alfalfa and all their inputs for these crops are purchased through DFC. Any other farm land is rented out so that Kelly can keep up with a busy trucking company. Kelly and Michelle are also fourth generation owners of a successful trucking company. At one time the company had a couple drivers and hauled a variety of products. But, in order to keep up with ranching demands, the company now only hauls grain and has one driver, Kelly.

The whole family is involved in the day-to-day operations of the ranch. Michelle is very involved







By: Gwen Fischer
Editor of DFC Digest

According to the Bismarck State College website about their Agriculture Industry and Technology Degree the agriculture "industry has high demand for graduates skilled in agronomy-related disciplines such as crop science, soil science, precision technology, management and sales." As a premier provider of agronomy services, DFC is well aware of this high demand for help every spring season. In recent years, DFC as well as several other agronomy businesses have teamed up with Bismarck State College to provide an intern program for students pursuing a degree at BSC. Students enrolled in the Agriculture Industry and Technology program at BSC are required to complete an internship and since 2007, 210 students have done internships through this program. As part of their job training, students must complete a leadership course which involves professional ethics and also attend a seminar where job seeking skills are covered.

DFC is very excited about the opportunity to provide on-the-job experience for students and at the same time interns are providing help when it is needed most at all DFC locations. Interns at DFC have been involved with all day-to-day operations. This includes spraying, spreading, mixing and loading fertilizer, delivering product, customer service, crop scouting and general maintenance duties. They learn first-hand the skills needed in an agronomy related position. Interns are paid a competitive wage and are also compensated through bonus programs. Finally, and most importantly, students are also awarded tuition re-imbursement with the amount awarded dependent on their grade point average for each semester. This helps students pay for their college education while they are gaining important skills needed in the agronomy field.

Each year DFC has several intern positions open at all five of our locations. If you know of a college-age student who might be interested in participating in this program, please contact your local DFC location.

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DFC HAS THE FOLLOWING FOR SALE:



If interested in any of these items, please contact

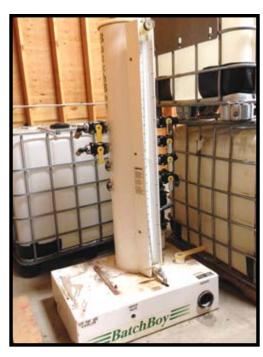
Roger Bettenhausen at 701-709-0838.



Westfield Auger- 10 inch, MK100-71 Westfield Auger, 71 feet long, located at Hazelton DFC. Recently rebuilt gear box and all new bearings. Was used for fertilizer so has some rust. Would make a good grain auger. Asking \$4,894.26



Water Tank-white, 3000 gallon tank for trailer. Has metal bracing beams and was used for water. Located at Steele DFC. Asking \$1,500.



Batch Boy Chemical Transfer System- allows you to easily transfer and measure agricultural chemicals. Located at Steele DFC. Asking \$1,000.



A 2009 study by the University of Wisconsin reports that 29,285 cooperatives directly serve almost 351 million members in the United States. These cooperatives have more than 2.1 million employees and generate revenue of nearly \$653 billion.

DIRECTOR DYNAMICS CONTINUED



in working with the cattle and does all of the AI work. She also keeps track of the

bookwork and keeps the operation running smoothly when Kelly is trucking. The kids are involved in showing cattle with the Junior Gelbvieh Association and will show in 4-H for the first time this coming year. Tara is also a sharp violinist and plays volleyball, Maddie loves spending time with her horse Billy and James enjoys playing t-ball. Kelly also serves as the Vice President for the North Dakota Gelbvieh Association.

Kelly enjoys working with DFC and is very excited about the improvements and updates the company has made. The employees are easy to work with and are

very knowledgeable on agronomy products. Kelly also enjoys getting a patronage check each year. This makes him feel like he actually is a part of his local cooperative and he does have a voice. When asked where he sees DFC in the next 5 years, Kelly replied, "growing." "Current locations will be expanded based on need and we are always looking for new growth opportunities."





DFC & LAND O' LAKES FOUNDATION MAKE DONATIONS



This year Central Dakota Frontier Cooperative is excited to announce donations to the Food Pantries and FFA programs in each of the communities DFC has a location. This includes the communities of Wishek, Napoleon, Hazelton, New Salem and Steele.

Land O' Lakes Foundation is pleased to match donations by member cooperatives which help enhance the quality of life in their local communities. All of these donations were also matched by the Land O' Lakes Foundation.

Pictured is DFC Board of Directors President, **Curt Haibeck** (right) presenting a donation check to **Ken Miller** of the Kidder County School for their FFA program. WISHER DFC WISHER DFC

By: Gwen Fischer
Editor of DFC Digest

The Wishek Location of Central Dakota Frontier Cooperative (DFC) has been a part of their area community for many years. It just hasn't always

been known as DFC. In 1962 Farmers Union Oil Company of Napoleon purchased the oil department of the Burnstad Farmers Union Elevator and moved that building to Wishek, creating Napoleon Farmers Union Oil of Wishek. A few years later, in 1965, a new service station was built. For many years the focus was on bulk and retail fuel and oil, until 1973, when tire truck services were added. In 1982 the LP

plant was purchased from Solar Gas and in 1989 a Cardtrol system was installed at the service station. Agronomy services were offered, starting in 1987 with anhydrous and the first fertilizer bins installed in 1993. More recently, in 2010 members approved a name change to "Central Dakota Frontier Cooper-

ative". And also in 2010, construction was completed on a 4,000 ton dry fertilizer storage facility and agronomy center. Today, the Wishek location of DFC includes bulk and retail fuel, gas and propane, a service shop and hardware/farm supply store, as well as a full service agronomy center.

The agronomy department at the Wishek DFC location includes both dry and liquid fertilizer, anhydrous, seed and chemical sales, and custom application. Full time agronomy staff includes Roger Bettenhausen-Director of Agronomy, Lee Kowalski-Precision

Ag Specialist, and Jayden Gross-Agronomist. Several seasonal part-time employees are also hired to make the busy spring season a success. Fertilizer is a large part of Wishek DFC's operation with a newly

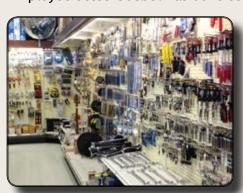
built bulk fertilizer storage facility. The storage facility is at full capacity around 4,800 tons and allows them to cover their own territory plus help supply other DFC locations during the busy spring season. With that much demand, the bulk facility is completely filled and emptied two and a half times a year! A soybean seed treating and storage facility is another large part of the agronomy center. Six vari-

eties of soybeans are available in bulk and are run through a continuous flow seed treater which allows them to treat full semi loads at a time. The plant can treat about 1,500 pounds per minute which speeds the process considerably. Wishek also handles a variety of chemical from all major manufac-



turers with Winfield as their distributor. They sell Croplan, Dekalb/Asgrow, and NK seed. Custom application includes both spraying and floating. Other services available include soil testing, crop scouting, and variable rate technology. New this year are two more 10,000 gallon tanks and a diking system; both for on-hand liquid fertilizer.

A service shop, bulk and retail fuel sales, and a hardware/farm supply store round out the Wishek DFC location. The service shop is busiest during the spring and summer seasons. New tire sales, fixing tires, and tire rotation and balancing are the most common services asked for by patrons. Although, other maintenance, including oil changes is also done. Need a new windshield? Stop by Wishek DFC! Employee Jesse Goebel has done several windshield



installs and is able to order windshields for most vehicles. The service shop at Wishek DFC handles Interstate batteries, Cenex oil and Cooper Auto Tires

and Firestone
Ag Tires. Employees include
Jesse Goebel-shop technician and floater
operator during
spring season,
Mike Hulm-shop
technician and
tire truck operator, and Dale



Burling- bulk fuel and propane delivery and parttime shop technician.

The hardware/farm supply store at Wishek DFC offers a little bit of everything for local producers. Anything from shovels to gloves to nuts and bolts, you name it and they have it. The store also handles a variety of ranching supplies including corral panels, tanks, and fencing equipment. Store employees include Ashley Just-store manager and Linda Mosset-administrative. Both the shop and store are open from 7:00-6:00 Monday through Friday and from 7:00-12:00 on Saturday. Stop in at Wishek DFC for all your agronomy, hardware, shop and fuel needs. DFC employees look forward to helping you and being a part of the area community for many more years to come.



Vision Statement:

To grow the organization for the benefit of our members and patrons; to leverage added volume and geographic coverage and to reduce costs as a way to increase our value to our members and patrons and to secure long-term sustainability.