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January 2014 • Volume 1 • Issue 1

DFC DIGEST



or current resident

MANAGER'S MUSINGS

BY: NICK BREIDENBACH
GENERAL MANAGER

A person stopped by my office the other day sharing a compliment about some of the improvements DFC has made over the last couple of years in the areas of infrastructure and DFC's recent trend of patronage returns. We talked about the importance of a great team and how it's the people that work for DFC and the patrons that really have made our improvement possible. He concluded our conversation with a pointed question, asking if I was content. I shared that I sure enjoy the work I do, that I love the people that I work with, and I talked about how much I appreciate the great communities that DFC has the privilege to serve,... and I left it at that.

Since that time I have reflected a bit on this conversation and I have concluded that although all the things we talked about are true, I am in fact, not content. And maybe that's o.k.

Contentment as defined by Websters dictionary is a state of satisfaction or happiness. Lives of satisfaction and happiness are chased by all of us but, interestingly enough, I'm not sure they are ever attained. Even if we try to live simply, our living is marked by a keen desire to become better, to grow, and to be more effective for ourselves, our families, our businesses and our communities. I can't connect the dots of "desiring better" with being satisfied or content.

So I'm making a list of all the areas that I personally want to be better and some areas that I'd like to lead DFC to become better at, too.

While I'm not so willing to publish all the areas I need to grow personally, I will share some of the areas that your local cooperative is striving to grow.

At the top of the list, the coop's management team would like to see the organization evolve in the way it interacts with its customer/owners. Your coop team would like to become more proactive, anticipating customer needs, becoming better listeners and providing better solutions where possible. As agriculture continues to advance at alarming rates the team would like to see the coop have the capacity to lead the way to advancement instead of follow and try to catch up.

We want to become more efficient - investing time, money and energy in ways that provide our customers with the greatest return. We want to remain nimble enough to adjust to market pressures, at the same time maintaining our ability to provide strong returns and "lowest net cost" to our patrons.

We also want to develop a company culture that attracts great talent to the rural areas that we serve. We see talent as "the" driving force to accomplish every objective we have as an organization and a gateway to achieve growth and customer satisfaction.

Your coop team has accomplished many things over the year, some of which you will read about in this newsletter. What we haven't accomplished, though, is "contentment" and perhaps that is what we can be "content" with - that we're not done yet. Life, after all, is a journey not a destination.

Please check out our website as we continue our work to develop a sound resource for you: www.dakotafreight.com

UPCOMING EVENTS:

JANUARY

- January 10- Producer Meeting
@ Seven Seas, Mandan (For New Salem, Steele & Hazelton DFC Producers)
- January 15- Final date for seed pre-buy discount
- January 20- Martin Luther King Jr. Day
- January 28- DFC Board of Directors Meeting
- January 31- DFC Fiscal Year End

JANUARY - MARCH
Firestone Farm Tire Promotion
(Napoleon)

MARCH

March 8- Tentative Producer Meeting-Napoleon Legion (For Wishek, Napoleon & Hazelton DFC Producers)

Mission Statement:

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

RETAIL RAMBLINGS

BY: GWEN FISCHER
EDITOR OF DFC DIGEST

DFC Napoleon has added some back-up personnel to our propane and shop departments. Chance Renfro joined the DFC team the beginning of October. Chance will be working with LaWayne Doll to help service our propane and bulk fuel customers. Chance is still in training and has had the opportunity to attend a propane conference at Grand Forks this fall. During the conference, Chance learned general information about propane and the equipment used to make deliveries. He made the comment that it was very interesting and he was glad he had the opportunity to attend. He has also been busy learning small engine repair and helping out where needed in the Napoleon shop. Chance was actually born in Texas but grew up in Alaska. He attended Valley City State University on a football scholarship where he majored in History. Chance currently resides in Napoleon with his wife, Megan, and daughter. He is looking forward to helping DFC customers.

DFC Hazelton also has an exciting new addition to their staff. Toby Nagel started the beginning of November as the Retail Manager of the Hazelton location. Toby is originally from Strasburg and grew up on a cattle ranch/farm there. He has one brother and one sister who both live in Michigan. He attended Minnesota State University Moorhead, majoring in Business and Marketing. Since 2005, Toby has been working at Gander Mountain, first in the Twin Cities and recently in Fargo, before moving



back to the area. His duties as the Retail Manager include managing the C-store, ordering product, staffing, and managing the bulk fuel and shop. Toby says that he enjoys being back in this area the most and also enjoys the family feel of DFC as a company.

With fall harvest finally wrapping up for the season and year-end approaching, producers can now start to focus on next year. Starting December 1st, DFC Napoleon is offering a promotion on Firestone Tires. It is called the Hit Pay Dirt Farm Tire Rebate and customers are able to receive a \$100 rebate on select Firestone Tires. The promotion runs until March 31st. If you have any questions or would like to participate in the Firestone Tire Promotion, call Jordan Dewald at 754-2252. Spring fuel pre-buys are also available for 2014. Please contact your local DFC bulk fuel department for details and contract pricing. Thank you for your past patronage and we look forward to serving your tire, fuel and oil needs in 2014.

Did You Know?

Using ethanol in place of gasoline helps to reduce carbon dioxide (CO₂) emissions by up to 30-50% given today's technology.

OFFICE ORACLE

BY: LILA WIRT
CONTROLLER

Continued Growth and Change

Benjamin Franklin once wrote "Without continual growth and progress, such words as improvement, achievement, and success have no meaning." I agree with this quote, but also know that realistically the change that growth brings to a company can be hard for both patrons and employees to embrace. As your cooperative continues to grow and change, I strive to make sure the process happens with as few "bumps" in the road as possible.

My office staff was very ready for the August 1st addition of New Salem joining DFC as we'd been discussing and planning for the growth for what seemed like a very long time and wanted the transition to go as smooth as possible. From our perspective, things have gone well and we are excited to welcome our new employees and patrons to DFC. Even though many of the New Salem patrons have been loyal patrons to their Coop for years, they are technically new patrons to DFC and therefore to follow our credit policy, we have to

treat them like new patrons and ask that they fill out a credit application in order to be given the privilege of charging at DFC. I'd like to thank the many New Salem patrons that have filled out and returned their credit applications and ask that those who have not yet done so to fill one out as soon as possible so that we can continue to provide you with the privilege of charging with our company. For your convenience we have posted our credit application and policy on our website at dakotafreedom.com. If any patron has questions regarding our credit policy, please contact myself or DFC's Credit Manager, Stacy Kleppe.

I look forward to our Steele location being operational and feel we are ready for any new challenges it may bring to our office.

Being part of a management team that plans and works together, like I am here at DFC, growth and change becomes not only manageable, but exciting.



CDFC Board of Directors (l-r): Curtis Haibeck, Claye Kaelberer, Tim Rath, Gary Schumacher, Dan Vetter, Kelly Dahl, Troy Walth, Leo Olhauser and Shane Tellmann.

CDFC BOARD OF DIRECTORS

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Shane Tellmann
New Salem

AGRONOMY ARTICLES

By: TAYLER MICHELS
AGRONOMY MANAGER (STEELE)

First off I would like to introduce myself to any of you folks who don't know me. My name is Tayler Michels and I am the location manager in Steele. Our location is new to the area and we are very excited to be bringing our agronomy services to such a great region.

So far the people I have met and spent time with have been very nice and I have to say it is impressive to see how very successful the farming businesses are here and I look forward to doing business with the producers here as well as the surrounding communities. We will be fully functioning come spring with both dry and liquid fertilizer facilities.

Our warehouse will be full of seed and chemical as well as bulk chemical featuring a drive through door system allowing for semis and spray trailers to come through our building making for efficient load and unload time. Our custom application equipment is made up of a fertilizer spreader that will be tended with a semi and tender truck that we will also use for our farm deliveries of bulk

beans and dry fertilizer, services that are totally FREE to the farmer.

Also you can expect to see us in the field with our sprayer. Other FREE service that you can expect from us is our liquid fertilizer delivery as well as chemical and seed delivery. I will be meeting with growers all winter to decide on their scouting and consulting needs for the upcoming growing season as well looking at farm plans and input needs.

For seed options we have dealerships from Croplan, Dekalb/Asgrow as well as NK. We have lots of new and proven hybrids and varieties still available with our cash discounts still going strong so feel free to give us and call if you are interested or just have questions and we will be sure to do our very best to get you fit into the best seed possible for your farm at a competitive price. I would also like to thank everyone again who made it out to our grand opening in October despite the horrible weather that day we had a great time meeting all of you and enjoyed some wonderful food.

AGRONOMY ARTICLES

By: ROGER BETTENHAUSEN
DIRECTOR OF AGRONOMY

My name is Roger Bettenhausen. I am the Director of agronomy with my office located in Wishek. I would like to thank everyone for your business this past year which



early order and for early payment. The discounts will be in place until Jan 16, 2014. We will have a portable treater added to our equipment fleet which will be able to do on farm wheat treating and will be located at Hazelton during the soybean season. We have added several bulk tanks there with 2 varieties and the remainder of the bulk beans will be stored and treated out of the Wishek location and delivered to your farm.

I would also like to touch on soil testing. What amount of fertilizer will you need for next year's crops? The best answer to that question is to start with a soil test. We have soil probes at all locations and can get the job done right. Due to the early cold we are behind on a few fields and hope to get them all done before field work begins in the spring. Please be a little patient with us.

Thank you for your business!

Be safe and have a profitable year ahead!

had many challenges for all of you from too wet to too dry and back to a very miserable corn harvest. Just words of caution, keep a close eye on your grain in storage.

We are presently working on the dry fertilizer plant at Steele and will have NH3 available for spring planting. The bulk tank will be located at the office site. The plan was to be complete by now but mother nature has thrown us a curve and so the schedule is to start on that as soon as is possible in the spring so we are ready for your needs. We also will have bulk liquid fertilizer available there and have purchased a truck and tank to make deliveries where and when you need.

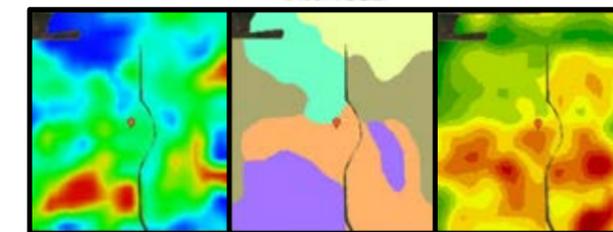
Fertilizer prices are on the rise at this time and we feel that your best option is to buy some of your needs now and layer another portion later. Prices do change, it seems daily, and will there be a better price later is a question I do not know the answer to. We have prepay contracts that we are offering for all fertilizer products with a guaranteed price and product, stored and delivered to your site at no extra cost to you.

Seed supplies are much better this year. If you have not talked to us about your needs, now is the time for getting a good discount on

CROPLAN

By WINFIELD

R7 TOOL



Ever had a field like this? Now what do you do? What variety or varieties should you plant? What should your yield potential be? What is attainable? How many soil compositions can actually be in one field? Who can help determine what would be best on your specific acre to maximize return on investment? With Winfield Tools and Insight, the staff at Dakota Frontier Cooperative can combine cutting edge technology and seed placement into an on farm field assessment and recommendation. Visit any one of the five locations and talk with their Agronomy Staff about the R7 Tool and placing Croplan and partnering varieties on every acre of your field. With qualifying purchases, you can not only attain your desired yield goal, but also qualify for Grower Awards or the Winfield Ultimate Field Trip: Punta Cana 2015. Ask the staff at DFC how to get qualified.

From all of us at Winfield, thank you for your continued support and we look forward to helping you in the future!

Robert L. Bohl
Seed Agronomy Advisor
Winfield

BY: GWEN FISCHER
EDITOR OF DFC DIGEST



Winter had arrived North Dakota style the day I sat down with Central Dakota Frontier Director Curt Haibeck. High temperatures for the day were in the negatives along with a strong north-westerly wind. However, the work must still be done; even with the frigid weather. I was able to catch Curt in between unloading a new pen of calves and feeding cows. Just a routine day at the Haibeck Farm.

Curt grew up on the Haibeck homestead and attended college at NDSU, majoring in Animal Science. After college he moved back to the area and around 1985 took over the farming operation. A few years later, Curt was introduced to Kathy Kuhn by mutual friends. They were married in 1990 and have one daughter, Christina. Christina now attends the University of Mary and is completing her fourth year in the Nursing program. Curt and Kathy currently reside in Steele where Kathy works at the Steele Ozone and Kidder County Press. Curt is involved in the community by serving on the volunteer fire department and the Kidder County Soil Conservation board. He was also involved in the National Guard for 13 years. According to Kathy, Curt never actually stops working. But when he does slow down for a night or two he enjoys visiting and playing cards.

Both cattle and farming play a large role in the Haibeck operation. During the winter months, about 400 home-raised and purchased calves are back-grounded. Then in February or March load lots are sold through a private buyer. Curt works to genetically improve his Black Angus herd every year through artificial insemination. Crops raised include corn, wheat, winter wheat, soybeans, sunflowers, and alfalfa/grass hay for the cattle. However, combine corn is king and has been raised on the Haibeck Farm since the 1980s. In the future, Curt would like to expand his soybean crop rotation and continue to genetically improve his cow



herd.

Curt purchases most of his crop inputs through DFC and says the customer service is what keeps him coming back. The employees know their agronomy products and are very helpful. He also says he enjoys the cooperative aspect of the business, having some ownership as a customer. When I asked him where he sees DFC in the next ten years, his instant reply was "growing". In today's business climate small-town cooperatives need to grow in

order to survive and in order to better serve their customers. Looking to the future, DFC will have a larger supply of products and will be able to withstand a wider range of challenges as

a company. Curt has been a director for Central Dakota Frontier Cooperative for almost 3 years and played an instrumental role in starting the new location at Steele. The DFC board of directors saw a large void in agronomy custom services in the Steele area. Producers were already driving to Napoleon for agronomy products and DFC was already delivering fertilizer and doing custom services in the Steele area. It just made good sense to build another location in the area and reduce the drive time for both the company and producers. The Robinson Exit location was chosen for its ease of access to the interstate. There is also plenty of room for the location to grow and expand in the future. Curt is excited about the growth of DFC and looks forward to serving as a director for more years to come.



NDSU CONTINUED
FROM PAGE 8

drying. Because the drying capacity is extremely poor at temperatures below 35 to 40 degrees, little drying may be possible during the fall, using a natural-air system if the harvest is later in the fall.

Adding heat does not permit drying wetter corn and only slightly increases drying speed. The primary effect of adding heat is to reduce the corn moisture content. Turn fans off during extended rain, fog or snow to minimize the amount of moisture moved into the bin by the fan.

Using the maximum drying temperature that will not damage the corn increases the dryer capacity and reduces energy consumption of a high-temperature dryer. Be aware that excessively high drying temperatures may result in a lower final test weight and increased breakage susceptibility. In addition, as the drying time increases, high-moisture corn becomes more susceptible to browning.

Grain segregates based on size and density as it flows into a bin or container. Generally, the smaller and denser material will accumulate in the center and the larger material flows to the perimeter of the bin. Therefore, areas of wet corn and variations in test weight are possible in a bin. Using a distributor or "coring" the bin may reduce the accumulation of smaller material in the center of the bin.

The storage life of stressed low-test-weight corn is expected to be shorter than normal, so farmers need to be more diligent with drying and storage management. Hellevang suggests drying low-test-weight and stressed corn a percentage lower in moisture content than normal because of greater variations of moisture content in the grain mass and increased kernel damage and broken cobs, which could magnify storage mold problems.

Corn with damage to the seed coat and immature corn has a shorter storage life than mature, good-quality corn. Therefore, cooling the grain in storage

to about 20 to 25 degrees for winter storage in northern corn-growing regions and near freezing in warmer regions is more important than for mature, sound corn. Hellevang also recommends checking the stored grain more frequently and not putting immature or damaged corn in long-term storage.

Storage in a poly bag is a good temporary storage option, but it does not prevent mold growth or insect infestations. At moisture contents exceeding about 25 percent, ensiling may occur at temperatures above freezing and prevent the corn from being dried and sold in the general market.

Select an elevated, well-drained location for the storage bags, and run the bags north and south so solar heating is similar on both sides of the bags. Wildlife can puncture the bags, creating an entrance for moisture and releasing the grain smell, which attracts more wildlife. Monitor the grain temperature at several locations in the bags.

For more information, do an Internet search for NDSU corn drying.

NDSU Agriculture Communication

Source: Ken Hellevang, (701) 231-7243, kenneth.hellevang@ndsu.edu

Editor: Ellen Crawford, (701) 231-5391, ellen.crawford@ndsu.edu

"Approximate" Allowable Storage Time for Cereal Grains

Moisture Content (%)	--- Grain Temperature (°F) ---					
	30°	40°	50°	60°	70°	80°
	Approximate Allowable Storage Time (Days)					
14	*	*	*	*	200	140
15	*	*	*	240	125	70
16	*	*	230	120	70	40
17	*	280	130	75	45	20
18	*	200	90	50	30	15
19	*	140	70	35	20	10
20	*	90	50	25	14	7
22	190	60	30	15	8	3
24	130	40	15	10	6	2
26	90	35	12	8	5	2
28	70	30	10	7	4	2
30	60	25	5	5	3	1

* Allowable storage time exceeds 300 days

- Allowable storage time is the storage period before quality loss is expected to affect grain quality.
- Airflow through the grain permits maintaining the grain temperature, but does not extend the allowable storage time beyond that listed in the table.
- Allowable storage time is cumulative. If 20% moisture corn were stored for 25 days at 50°F, one-half of the storage life has been used. If the corn is cooled to 40 degrees, the allowable storage time at 40 degrees is only 45 days.

By: Ken Hellevang
NDSU Ag Communication

Harvesting, Drying, Storing Corn Could Be Challenging

Moisture content and maturity can vary greatly across fields.

Variability in moisture content and maturity will create corn drying and storage challenges this year, a North Dakota State University grain drying expert warns.

“There are variations within regions and even within fields due to availability of moisture,” Extension Service agricultural engineer Ken Hellevang says. “Many fields had areas that were totally brown but also had areas that were still green and growing. In those green spots, test weights and moisture contents are high, while in the brown spots, test weight will be lighter and moisture contents much lower.”

Drought conditions stress the corn crop, leading to weak stalks and shanks. Weak stalks contribute to “downed” corn due to wind or other forces, and weak shanks contribute to “ear drop” and large field losses. Drought conditions also lead to larger than normal in-field corn moisture content variations. Moisture content may range from 15 to 25 percent in the same field due to soil varia-

tions or other contributing factors.

Kernel moisture content, size and density or test weight likely will vary on an individual cob as well. Drought stress leads to small kernels on part of the cob and large kernels on other parts of the cob. Even the larger kernels may have a lower test weight due to the plant stress.

Corn moisture variation in a field means that adjusting the combine for conditions is difficult, and that may contribute to more fines in the corn. Also, more fines are produced when corn is wet because more aggressive shelling is required, which causes more kernel cracking and breaking.

In addition, immature corn contains more small and shriveled kernels. Fines cause storage problems because they spoil faster than whole kernels, have high airflow resistance and accumulate in high concentrations under the fill hole unless a spreader or distributor is used.

If the moisture content varies in corn going into a high-temperature dryer, it also will vary coming out of the dryer, Hellevang says. For example, if the moisture ranges from 15 to 25 percent going into the dryer, it may range from 11 to 19 percent coming out. More mixing in the dryer will help reduce the moisture variation coming from the dryer. This moisture variation will affect storability and storage management greatly.

Operating an aeration fan will help move moisture from wet to drier kernels. Air going past wet kernels picks up moisture, and that moisture will transfer to drier kernels as the air goes past them. Moisture movement will be minimal without aeration airflow past the kernels. Run the fan longer than is required to cool the grain to even out the moisture content. The moisture may not equalize, but it will become more uniform. The moisture still may range from 14 to more than 16 percent.

Corn above 21 percent moisture should not be dried using natural-air and low-temperature drying to minimize corn spoilage during

“Approximate” Allowable Storage Time for Soybeans

Moisture Content (%)	--- Grain Temperature (°F) ---					
	30°	40°	50°	60°	70°	80°
	Approximate Allowable Storage Time (Days)					
11	*	*	*	*	200	140
12	*	*	*	240	125	70
13	*	*	230	120	70	40
14	*	280	130	75	45	20
15	*	200	90	50	30	15
16	*	140	70	35	20	10
17	*	90	50	25	14	7
19	190	60	30	15	8	3
21	130	40	15	10	6	2
23	90	35	12	8	5	2
25	70	30	10	7	4	2
27	60	25	5	5	3	1

* Allowable storage time exceeds 300 days

- Allowable storage time is the storage period before quality loss is expected to affect grain quality.
- Airflow through the grain permits maintaining the grain temperature, but does not extend the allowable storage time beyond that listed in the table.
- Allowable storage time is cumulative. If 16% moisture soybeans were stored for 35 days at 50°F, one-half of the storage life has been used. If the soybeans are cooled to 40 degrees, the allowable storage time at 40 degrees is only 70 days.

NDSU CONTINUED
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By: Gwen Fischer
Editor of DFC Digest

During the last several years, production agriculture and the number of acres being farmed has skyrocketed throughout the entire state. However, no other county has felt this growth more than Kidder County. With record acres of retiring CRP being put into production, the county has seen a dramatic increase in the need for agronomy services. The board of directors at DFC recognized this need and decided to do something about it. After much consideration, land was purchased along I-94 at the Robinson exit 205 for the purpose of building a full service agronomy center. During the summer of 2013, a new building was constructed that consists of a chemical warehouse and staff offices.

The agronomy center is now open for business while construction is still underway. The new DFC Steele location plans to be fully operational before the busy spring season. Hopper bottom bins and a fertilizer blender will be installed shortly. An anhydrous bullet and rental tanks are also in the construction phase with target completion by January 2014. Services offered will include chemical and seed sales, fertilizer and chemical application, soil sampling, and crop scouting.

Taylor Michels will head up the location as Agronomy Manager. Taylor currently resides in Bismarck and has been involved in the agronomy industry since 2007. He is looking forward to meeting local producers and discussing their farming operations and agronomy needs. Other staff at the DFC Steele location will include Gwen Fischer- administrative and two seasonal agronomy interns.

We look forward to working with Steele area producers and invite anyone to stop by and see the continuing construction!

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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.

DFC WELCOMES THE NEW SALEM LOCATION

BY: GWEN FISCHER
EDITOR OF DFC DIGEST

Most people know it by "the town with the big cow." But lately, central North Dakota businesses



and farmers are getting to know the community of New Salem in another way. Starting August 1, New Salem Ag Vantage merged with Central Dakota Frontier Cooperative, becoming DFC's newest and farthest location.

The community of New Salem has a population of about 1000 people. The area has seen much recent growth with the expanding oil boom in western North Dakota. Many residents live in New Salem and commute to work at places in Bismarck, the oil field or the power plants. However, business is also thriving in the small town of New Salem. Southwest Grain recently expanded their local grain terminal and the area north of town has seen an increase in wind tower projects. The community has also seen the addition of a few oil field contracting businesses. All of this growth means a booming housing market and record school enrollment numbers; making New Salem a great place to live and work.

Ag Vantage started as a satellite of Farmers Union Oil Company of Glen Ullin. Operations were run out of a service station on Highway 10. Bulk fuel delivery was also part of the day-to-day operations. As business grew in New Salem, so did the need for a local cooperative. On April 12, 1943, Farmers Union Oil Company of New Salem was incorporated and became an independent cooperative. In 1966, the cooperative started carrying bagged fertilizer. Soon after, a fertilizer bulk facility was constructed to meet the growing needs of area farmers. In 1995 a new fertilizer plant was constructed north of New Salem. In 2009, Farmers Union Oil Company of New Salem changed their name to Ag Vantage Cooperative to self brand and better describe the services the cooperative offers. Finally in March 2013, the Ag Vantage board decided that as their cooperative continued to grow, they needed to start thinking about the future and how to keep up with business demands. A community informational meeting was held and a vote was taken. The vote passed by an overwhelming majority and on August 1, 2013 Ag Vantage merged with Central Dakota Frontier Cooperative.

Today, the New Salem DFC location consists of a full service agronomy center, bulk fuel department, and a service shop with a professionally certified diesel technician.

The agronomy department provides fertilizer and

chemical sales and application (spraying and floating services), with a trade area that covers as far south as the South Dakota border and north to Pick City. A wide variety of seed is also handled, including brands such as Winfield, Croplan, and DeKalb. Service is a large part of the day-to-day operations in the agronomy department and crop scouting and soil sampling are done on a routine basis. New this year, New Salem DFC will be offering anhydrous nurse tanks to area producers with an effort to be more efficient and provide more NH3 storage. DFC in New Salem currently has 10 double tanks available for use. More enhancements will be happening over the next year in the agronomy department as well. A new 16 ton fertilizer blender has already been installed in the fertilizer plant north of town with the hope of increasing output speed by as much as 60%. A large chemical storage facility is being constructed onto the existing store and a new anhydrous bullet and sprayer are also in the works before the busy spring season. Agronomy staff at New Salem DFC includes: David Rau- agronomy sales and application, Joe Berg- agronomy sales and seed, Paul Renner and Cory Kilber- application and soil testing, and Andrew Kreidt- agronomy intern.

The retail location consists of a full service shop, bulk and retail fuel sales, and a farm supply store. Shop employees Jason, Lorren, and Andy keep busy with a constant stream of vehicle maintenance work. The most common service requested is tire rotation and balancing and new tire sales, although they also do other maintenance work such as oil changes and tune-ups.

DFC WELCOMES THE NEW SALEM LOCATION CONT.

By far, the busiest season is during the summer when businesses bring company vehicles in for services. Shop employees include Jason Gereszek- Certified Diesel Mechanic, Andy Helgeson- shop technician and small engine specialist, and Lorren Hoger- shop technician and bulk fuel delivery. I also cannot forget the most important shop employee, Harley. Harley is Jason's chocolate lab dog and oversees the shop work every day, rain or shine, with a critical eye. The bulk fuel delivery is done by employee Loren Hoger. Both bulk gas and fuel are delivered as far south as Carson and as far north as Hannover.

The retail store sells Husqvarna lawn and yard equipment, twine, automotive and hardware supplies, and every day work necessities. Store staff includes Lynette Fitterer- Retail Manager, Katrina LeClair- administrative, and Rick Klatt- store sales and bulk fuel and agronomy driver. In the future, look for additions to the store hardware line and the installation of a 24 hour self-serve fuel system. The store and shop are currently open for business Monday-Friday from 8:00-5:00 and Saturday from 8:00 to noon.

The most crucial benefit of the merger is the ability to provide greater and more consistent returns to our patrons through cash and equity Patronage. Through greater efficiencies and better purchasing power the New Salem cooperative should be able to increase its rate of return to better than 6%. Moreover, the DFC retirement program is a much more attractive program distributing patronage in a combination of 40% cash and 60% equity that retires after 14 years instead of the 20% cash amount and age retirement of 80 that New Salem previously offered.

All employees and directors are excited to see



the growth and expansion of the new DFC New Salem location. Also, please keep in mind that because of the combining of two companies and their credit systems, all producers will need to complete a new DFC credit application. We look forward to serving producers in the New Salem area and welcome any questions or comments you might have.

