



Broadcaster

DIRECTORY

**BELGRADE
AGRONOMY**
320-254-8231 Ext 2

**MELROSE
AGRONOMY**
320-254-8231 Ext 3

**FUEL & OIL,
PROPANE**
BELGRADE
320-254-8231 Ext 1

**COOP'S
CORNER
C-STORE**
320-254-3108

RESTAURANT
320-254-3204

www.belgradecoop.com



DIY ACCOUNT REPORTS

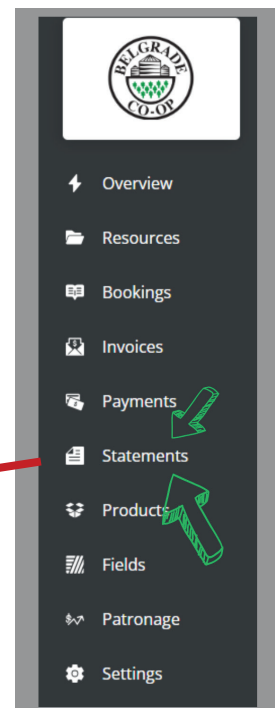
by Lindsey Brower

We are soon closing in on 2024 and people are curious about what they've spent on certain products or services during the calendar year. There are also a lot of questions like this during tax season.

Did you know that if you have an online account, Co-op Connect, you can run a report for account information anytime?

Just a few simple steps:

- Go to homepage www.belgradecoop.com and click "ACCOUNT LOGIN"
- Select "Statements"
- Click on blue button "Create Report"
 - Enter the desired date range
 - Select "Run Report"
 - Select "Download"



This report is for the volume statement, which categorizes your purchases and makes it easier to see which types of products you've purchased, and dollars spent within those categories. Keep in mind that with some agronomy-related products as well as propane, the "Quantity" area may be misleading as some quantities of invoices go by gallons, others by pounds or tons.

This report is just one of the features of Co-op Connect. If you'd like online access, please email info@belgradecoop.com to get set up with a username and password.

Remember, you can download the app for easier access!

WELCOME PAIGE PRENTICE



Hello! I am Paige Prentice, Belgrade Co-op’s newest full-time employee. I graduated from Belgrade-Brooten-Elrosa High School in 2022. After high school, I attended Alexandria Technical and Community College (ATCC) where I received my AAS degree in Accounting in May 2024. Currently I am still taking classes at ATCC where I will receive my Business Management degree in May 2025. I have been at intern at the Co-op since 2022. During my time here, I have worked across all departments to expand my knowledge and skills at the company. Moving forward I will transition into an Accounts Receivable role in January. In my spare time, I enjoy kayaking, cooking, and spending time with my friends and family. I look forward to serving you all here at Belgrade Co-op!

BIO STIMULANTS AND PRG’S

by Jacob Walz



Agriculture is all about trying to find new ways to improve a farm’s return on investment. Whether that is seed, chemical, or fertilizer there is quite a bit more you can do to try and help your yields and ROI. A couple of those ways could be Plant Growth Regulators as well as Bio stimulants.

First, we will start with PRG’s. There are 4 main plant growth regulators being auxins, cytokinin, gibberellins, and ethylene. Auxins stimulate cell division within the plants, cytokinin help the plant to determine what each cell’s role is within the plant, gibberellins help guide the plant into different developmental stages, and ethylene which helps the ripening process of the crop.

Ascend2 is one of the most popular PRG’s in the world of agronomy today. Ascend2 has 3x the auxins that previous iterations of PRG’s had, 2x the gibberellins, and cytokinins which helps early in season with seedling emergence and root development in your emerging crop. Ascend2 helps stimulate germination and creates vigorous seedlings that results in more even emergence within your crop. This product also helps with building a strong and healthy root system to help with nutrient and moisture uptake within the soil. Ascend2 also helps later on in the season creating more even ears thus increasing your yield potential.

Another thing that is new to me after college is the idea of bio stimulants. Bio stimulants are natural products that help the crop during times of stress, help increase nutrient uptake and help to increase plant health altogether. Bio stimulants help increase productivity by improving the transportation of nutrients within the plant as well as modulating cell division and expansion. Yeildon is one of the leading products in the bio stimulant world and one of the only ones that I have worked with. It has been shown in studies to increase the amount of pods, the root size as well as the yield increases it brings to the table being 6.8bu/acre in corn as well as 2.8 bu/acre in soybeans.

If there is any interest in working with anything in the line of PRG’s or bio stimulants, please talk to your agronomist and they will be happy to help!



SAFETY CORNER

On the Road—A Driver’s Perspective

by Lindsey Brower



How many of us are guilty of this?

You are waiting at a stop sign to turn right and check the lane for oncoming traffic. There’s a semi coming down the road. It’s on the fence of whether or not you have enough time to take

your right turn or to wait until the truck goes by... no one’s behind them...you really don’t want to be stuck behind it and then deal with passing...you’re already running behind from the chaos of getting out the door this morning...they’re probably going slower than you since they’re hauling a load, right? You decide to pull out in the lane, accelerate quickly, and continue with your drive.

Our drivers were asked to name their number one safety issue they contend with while at work and the scenario described above stated time and time again.

The consistent message from drivers was that they often have people pull out in front of them (even when no one is behind them), causing them to have to abruptly slow down. Let’s keep in mind that bobtails can weigh between 30,000 and 53,000 pounds while fuel and propane transports weigh approximately 80,000 pounds. They are not able to slow down as quickly as we can in our SUVs and pickup trucks, weighing around 6,000 pounds or less! This can cause a significant safety issue for both YOU and the DRIVER -if the driver is not able to slow down quickly enough, an accident is imminent.



Considering the size and weight of the vehicles described in this scenario, it is easy to conclude which vehicle (more importantly, the driver/passengers) would sustain more damage (injuries) should an accident occur. According to OSHA, “unsafe actions of automobile drivers are a contributing factor in a majority of fatal crashes involving truck,” and they advocate for more public awareness of how to share the road safely with large trucks.

Please choose to wait at that stop sign until those truckers go by you unless you’re sure you have adequate time to pull out in the lane without them hitting the brakes. It’s likely less time than waiting at a stop light.

Let’s keep each other safe out there!

For more information and statistics: www.osha.gov/trucking-industry/safety-information



PREPAY DEADLINES AND FERTILIZER

by Jackson Gregory



Harvest started fast and ended fast this fall! Most were able to combine for many days with no breaks unless they had to deal with bread downs. I heard one farmer comment that he had combined everyday from September 27th to Halloween!

With harvest on the forefront of everyone’s mind for so long, I figured it would be pertinent to update everyone on our prepay deadlines and the fertilizer markets!

Seed and chemical deadlines will remain similar to what they were last year!

Nov. 30th 10% discount on seed 8% discount on chemical
Jan. 15th 8% discount on seed 6% discount on chemical
Feb. 15th 4% discount on seed 4% discount on chemical

Don’t forget to ask about our financing options for seed, and chemical – We do have some 0% options!

The fertilizer markets have been frustrating to watch most of the fall. We were able to buy some well priced phosphate, potash and anhydrous for the fall application season, but forward pricing for spring has been poor. Usually, I take advantage of some cheap fill programs on urea and AMS in late summer, but this year I didn’t feel as though that was the cheapest time to buy those products. Purchases were limited this fall mainly to cover product bought by our customers, but certainly not my seasonal purchase volume.

Like most of you I am viewing the grain markets with disdain and noticing that the fertilizer markets for spring have not followed them down yet. Not to mention the cost to carry product from fall to

spring is through the roof with interest rates. As of November 1st, I have not yet been vindicated, but there are some signs pointing toward the patient bird getting the worm this time around, at least on Spring urea and AMS. India has just called for more urea for what most industry experts believe will be their last purchase of the year. The amount they were asking for puts them well below their typical yearly imports, which is causing some concern within manufacturers believing they won’t have homes for their tonnage by years end. The reason for their reduced tonnage was somewhat predictable as they have been building their own production facilities fast and furious over the last few years, however with China refusing to export urea, most places-maintained production expecting to be able to sell still. Keep in mind also that the U.S. is not calling for any urea to show up at our shores as our price is quite a bit lower than the world price right now. That means the world will need to drop substantially to see a drop in our prices domestically.

All of that being said, this is an incredibly fast-moving target. Many things could happen that could cause this seemingly bearish tone to turn bullish with one piece of news - India buying more than they called for (something that happens a lot), bombs being dropped in the wrong place, and many other unpredictable events in an unpredictable world. When and if things do drop, be prepared to pull the trigger. I have offers out for spring, but I have very little fertilizer actually purchased for spring at this point due to current market dynamics, so we encourage you to be having conversations with your agronomist or myself as pricing will change frequently until I decide to start layering in product. Keep in mind that I am attempting to purchase layers to allow for the best possible pricing for you at the farm and if that involves changing my buying habits, I have shown that I am willing to do that.



FROM THE MANAGER’S DESK

by Eric Paulson



As you receive this newsletter, the fall season will be all but wrapped up and your Cooperative will have completed it’s 96th year. Numerous factors played a role in making the 2024 calendar year an interesting one. Mother Nature proved once again that she is in control. This created challenges and the need to adapt both completing services expected of us to our customers as well as achieving our goals to have expansion projects done to meet our desired timelines.

The past few months have been an exciting time to be at the Co-op. First off, a little update on the agronomy department and the construction projects to better service our member-owners. With customer service and growth in mind, Belgrade Cooperative has completed its brand-new Anhydrous Ammonia (NH3) facility on Highway 9 east of Sunburg. This expansion project was a long-term strategic decision made at the 2023 annual long-range planning session with our Board of Directors to better service the growth we have achieved in our Southern territory. We are looking for this decision to both improve the service and efficiency of our existing customer base while allowing us the ability to grow with new customers and move into the future.

Switching gears to the Energy Department and liquid propane specifically, you will notice a fourth 30,000-gal bullet at our Belgrade bulk facility increasing our total capacity to 180,000-gal company-wide. We analyzed our current holding capacity and understood the benefits that can be achieved during the peak utilization period of both dryer season for our farmers and the winter heating season for our homeowners and commercial businesses. This storage expansion has added an additional 2 days of capacity to our total storage. This can make the difference of a corn dryer being able to run through the night in the fall. It can also allow us to prioritize safety for our staff, while not adversely affecting customer service, if that winter storm requires us to pull trucks off the road for a day.

While Belgrade Cooperative continues to invest in it’s assets to better service our members, we also keep the mission of a Cooperative at the forefront of our business to ensure we maintain and grow profitability - to not only to improve and grow our assets, but also to retire equity timely along with paying out patronage to our member-owners. I am pleased to share that Belgrade Cooperative retired the remaining balance of 2008 and fifty percent of 2009 this past September. That has allowed us to continue to maintain our goal of staying within 20 years of current, but also pay out cash on a yearly basis. Over the past 6 years, your Cooperative has paid out **\$6,743,647** in the form of stock retirement and cash patronage.

Finally, I would like to say Thank You for your patronage and allowing Belgrade Cooperative to earn your trust to service your farm, home, or business. We look forward to another year of success in 2025 and wish you a safe and enjoyable holiday season!



NEW LOGO, NEW LOOK

by Lindsey Brower



Belgrade Co-op revealed a new logo in the Spring 2024 newsletter and it’s likely that you have seen it on propane tanks or delivery trucks. I’d like to give some insight on the new look.

Beginning with the understanding that since we are a Cooperative, our foundation and business practices are based on the Seven Principles of Cooperatives, which are:

- 1. Voluntary and Open Membership
- 2. Democratic Member Control
- 3. Member Economic Participation
- 4. Autonomy and Independence
- 5. Education, Training and Information
- 6. Co-operation Among Co-operatives
- 7. Concern for Community



Old logo



New logo

The main difference between the previous and new logos is that the crops in center of the previous logo have been taken out and replaced with soil or earth, and cornstalks- the 3 grain bins and 4 corn stalks represent the 7 principles of Belgrade Cooperative.

Shifting our focus to the 3 bands of color you will see at the bulk storage sites as well as some printed materials. The three bands of color represent the three areas that we specialize in, which are (in alphabetical order) agronomy, propane, and refined fuels.

GREEN: Green is often synonymous with growth and freshness, so it only seems right to pair this color with the Agronomy division. Agronomy is a department full of products and services with the goal to grow healthy crops and get growers the best yields possible.

BLUE: Blue represents the propane division. When a propane appliance is in use, the blue flame is what you want to see (as opposed to yellow and orange flames), meaning you’re burning optimally, with no waste in energy. Within the propane world, a blue flame or blue drop is often used as a representation.

RED: Lastly, needing a color to balance the blue and green, red was chosen to represent the refined fuels division. Red represents strength and we took this to the literal level, thinking of the powerful equipment and trucks that run on diesel fuel to get the job done. In addition, dyed (red) diesel is a key product for this department.

Throughout the summer and fall we’ve been rebranding the bulk sites, office sites, and rolling stock with the new look. With the winter weather approaching, this will be a project that continues into the warmer seasons of 2025.



PROPANE UPDATE

by Andy Borgerding



As our 2024 fiscal year came to an end in September, it should come as no surprise that propane gallons are down for the year. While we ended up having a slightly above average dryer season in 2023, the warmer winter brought our gallons down almost 8% when compared to our 5-year average. Although gallons were down, we continue to see the propane department grow, setting more than 80 new tanks out in the country from October 2023 to September 2024. Our service department also buried more the 100 gas lines to go with some of the new tanks as well as some current tanks in the same time frame.

In January 2024 we also finally added (after almost 2 years of delays) our new 5,300 gallon bobtail. This truck will help to continue to improve on efficiencies as well help with deliveries to some of our bigger tanks and stops, taking some of the pressure off our other bobtails.

This summer we also saw the addition of a 30,000 gallon propane tank to our bulk plant in Belgrade. The additional storage will help allow more flexibility for the transport drivers during the peak dryer and winter delivery times.

CENEX® LUBRICANTS AVAILABLE

by Todd Trustheim



Belgrade Cooperative carries a complete line of base to full-synthetic Cenex lubricants and oils for proven off-road performance. They keep your engines and hydraulics running smoothly and provide superior protection for overworked load-bearing equipment. Packaged lubricants and grease are available at office locations.



In addition, on-site bulk delivery is available for the following products:

- **Cenex Superlube TMS® 15W-40 diesel engine oil** protects DPF (diesel particulate filter) emission systems by minimizing ash buildup.
- **Cenex Qwiklift® HTB® Universal Transmission Hydraulic Fluid** is a universal tractor hydraulic fluid designed for agriculture and some construction equipment.

If you’re not sure which product(s) to purchase, try the Cenex Equipment Lookup feature at <https://www.cenex.com/our-products/lubricants/find-by-equipment-type> to see what is recommended for your specific equipment.

MANAGEMENT PRACTICES FOR CONTINUOUS CORN

by Isaac Cebulla



Proper management practices are important for every crop, but especially in continuous corn situations. A common misconception is that planting corn year after year will inevitably lead to a yield penalty. However, across the country many of the top yield contest producers plant continuous corn, proving that with the correct management practices it can yield just as well as traditional crop rotations. The ideal field for continuous corn should have good drainage, high water holding capacity, high fertility, no compaction issues, and low disease and insect pressure. While it's important to recognize that every situation is unique, and the perfect field may not always be available, managing risk wherever possible is crucial for success.

After growing a successful corn crop you will be left with high levels of residue which can prevent even emergence and seedling establishment, reduce soil temperatures, limit nitrogen availability, and can increase the survival of insects and diseases. Chopping stalks and ensuring even distribution of residue, along with intense tillage practices will aid in the breakdown and incorporation of residue. Using row cleaners at planting can increase seed to soil contact and allow soils to warm faster and more uniformly. Although there is more residue at planting, that doesn't necessarily mean row cleaners need to be set more aggressive, they instead should be adjusted to move only residue and not soil. Unless all your corn acres are continuous, it may be best to plant the corn-on-corn acres last because the residue is likely to keep the soil cooler and wetter.

Selecting the right hybrid is crucial for successful continuous corn production. In our area insects like corn rootworm can pose significant challenges in corn-on-corn situations. To mitigate this risk, it's important to choose hybrids with multiple modes of insect trait protection below ground. For example, hybrids featuring the SmartStax Pro trait are an excellent option for managing corn rootworm. Adding an in-furrow insecticide provides another

layer of protection that can prove beneficial for managing this pest. Hybrids should also be selected with strong ratings for emergence and seedling vigor to push through heavy residue, as well as good ratings for root and stalk strength. Residue from the previous year can retain pathogens for diseases such as northern corn leaf blight, grey leaf spot, Goss's wilt, common and southern rust, and many more. Therefore, selecting hybrids with strong ratings for these and other diseases, as well as harvest appearance scores should be prioritized. Additionally, applying foliar fungicides is an excellent way to help prevent disease pressure.

Fertility is another important factor in having a successful continuous corn system. One hurdle is the immobilization of nitrogen, as soil microbes are breaking down residue, they can tie up nitrogen, making it less available to the plants. Furthermore, when corn isn't rotated with soybeans, it misses out on the nitrogen credits that legumes provide. As a result, you may need to apply an additional 50 pounds of nitrogen compared to a corn-soybean rotation. Split applications of N, such as preplant and a side dress application can help increase nitrogen use efficiency by corn plants. Throughout the growing season it's a good practice to collect tissue samples to monitor potassium and sulfur levels. This is especially important as both nutrients are essential for increasing nitrogen use efficiency. For corn plants to effectively convert nitrogen to protein, they require adequate levels of sulfur and potassium. Having optimum levels of phosphorous and potassium in your soil is also crucial to help have a good stand establishment and minimize issues with stalk strength and stalk rots. Additionally, applying a starter fertilizer paired with a plant growth regulator such as Ascend2 is likely to have a positive response in continuous corn because of the stressful early growing conditions.

As you start planning for next year's growing season, please call your Belgrade Co-op agronomist if you have any questions or want to learn more.

COMMUNITY INVOLVMENT

by Lindsey Brower



One of our foundational principles of Cooperatives is investing in the community. Investing comes in the form of monetary donations, donations of physical items, as well as volunteering and participation in various non-profit organizations' events.

SPRING

Belgrade Co-op has provided many scholarships to graduating high school seniors at BBE for many years.

This spring was unique as it was Belgrade Co-op's first year of expanding scholarship opportunities to graduating seniors at EIGHT local high schools located in our trade area! It was enjoyable to attend the various scholarship and awards nights at these schools throughout the month of May to congratulate the recipients!

SUMMER AND FALL - Parade season and fair season!

We participated in the same local parades as last summer (of 2023)- Melrose, Sauk Centre, Brooten, Greenwald and Belgrade; however, this summer was the first time Belgrade Co-op has participated in a parade in West Union. The rain stopped just long enough on July 4th for us to line up and walk the route! We also attended the Pope and Stearns County Fairs. PHEW!



Parade



Jaguar Open

Co-op staff also took part in various sponsorship and fundraising events this summer and fall such as the Jaguar Open, the 1st annual BBE Fire Dept Golf Tournament, Color Fund Run, Ridgewater Career Day and Family Day, and St. Alexis Sausage Supper. Keep this in mind if you are looking for a fundraiser to attend next fall! In addition to a great meal, there was a wide variety of crafts and homemade goods to purchase as well.

Lastly, this fall, your Co-op put on two outdoor events that took place on the same day- the customer appreciation dinner and our second annual Lunch N Learn. We could not have ordered any more perfect weather than what we received that day and evening!

We served over 300 members at the appreciation dinner and paid out over \$575,000 in stock retirement.

continued on next page



Color Fund Run

“Lunch N Learn with Belgrade Co-op” has become one of our favorite events of the year! It is a career day of sorts, where high school students from various agronomy and careers-focused classes can have insight as to the types of careers as well as products available at Belgrade Co-op.

This year students rotated between stations to learn more about seed, chemical, fertilizer, fuel and propane, as well as product application. Students were also challenged with our grower version of the game “Life.” Each student oversaw their 300 acres of corn, from planning to harvest, making decisions such as spending more (or less) money for the inputs as how to fertilize their acres, what type of chemical application to use, and decisions pertaining to whether or not to contract their propane and fuel. When all was said and done, everyone worked on the calculations for their crop and could see how profitable they were on their 300 acres. Of course, keeping it realistic, some students had to deal with a surprise hailstorm and the increase or decrease in market pricing.



Lunch N Learn

Investing in our communities been important to Belgrade Co-op staff in years past and is an area that we are passionate about increasing our efforts in moving forward.

CUSTOMER SPOTLIGHT RUSTIC DESIGNS FLOWER FARMS

by Lindsey Brower



Mary Solbreken

Rustic Designs Flower Farm is located south of Belgrade. Founder and owner, Mary Solbreken, graciously took some time out of her busy schedule and allowed me to ask her some questions about her ever-growing, unique flower farm.

1. Starting with the generic, “Tell me about yourself...”

I grew up in the area, just south of Belgrade, on my parents’ farm. After graduating from BBE in 1995, I lived in St. Cloud, Willmar, and the Brainerd area during my college years. During this time, I found out that I am not a “town” girl and love the rural

country lifestyle! Thus, when my husband and I married we decided to stay in this area. When we were first married, we lived in the town of Belgrade. (I am not a small-town girl either!)

In 2002, we were excited to move out to our current location between Georgeville and New London. Finally in the country!

2. When or how did you come up with your business idea of what is now known as Rustic Designs? Have you always had a passion for working with flowers and plants?

I have a degree in Horticulture and Floral Design. I had worked in the floral industry for several years and knew that owning a flower shop on main street was not for me. I wanted to stay within the industry, and this was my way to do just that - work outside, get a farmer’s tan, and grow beautiful flowers! I



Flower Farm sign



Rustic Designs Flower Farm



Mary and Rustic Designs Flower Farm staff

started out small and year after year was able to grow my business. When I began my business venture, I never imagined that it would be what it is today. Today I have 7 gals that work for me and would not be here without them. I do have some future expansion plans, and I intend to still be doing what I am doing for another 20 years!

3. You offer a wide variety of products and services! Can you tell us about the progression of those services as your business has grown and what you offer today?

I started Rustic Designs Flower Farm in 2011. In my first years, I started out small selling at the Willmar and St. Cloud Farmers Markets. As the years passed along, I have added on:

- Flower subscriptions - we deliver [weekly, monthly, or seasonally] our farm grown flowers to 100 homes/businesses during the summer growing season
- Wedding flowers - we offer full wedding design with delivery and setup
- Classes - classes are offered year-round ranging from flower arranging and succulent planters to spruce top pots, dried wreath, and holiday centerpieces
- Everyday deliveries - birthdays, anniversaries, funerals (We deliver every day of the week).

- Wholesale to flower shops - we sell our farm grown flowers to flower shops in central Minnesota
- U-pick hours - set hours for anyone to pick their own flowers during the summer growing season

In the winter of 2018/2019, I built my farm store which has allowed me to have retail hours for visitors to stop out. This has been a game changer and has allowed me to grow my business to what it is today. Retail is experience driven and visitors love to see behind the scenes.

4. Lastly, you’ve been a customer of Belgrade Co-op for many years! In what ways do you utilize our services to assist you in your business and why do you choose Belgrade Co-op?

My parents have always had Belgrade Co-op for all their farm needs. It never crossed my mind to go anywhere else. We use Belgrade Co-op for propane, heating the farm store, greenhouse, and our home. We just recently had Gene install a heater for our greenhouse last winter.

I highly recommend visiting the Rustic Designs Facebook page and going through the photos. Mary and her team do beautiful work!

To see another stunning photo gallery and information on products, services, and events you can visit www.rusticdesignsflowerfarm.com



Flower Class



Flower Picking



**604 Parkway Drive
Belgrade, MN 56312**

LINE LOCATES

by Andy Borgerding



This summer the propane service department received numerous calls from customers who hit their own gas line or whose line was hit by a utility company. Remember that when you call in a Gopher One line locate, they will only locate public utilities such as cable, internet and

electricity. Since your propane line is considered a private utility, it will not be located by Gopher One. The cost for the repairs falls on you as the homeowner.

So what should you do if you or someone else is planning on digging in your yard? After calling in a locate to Gopher One, call us to mark your propane line. We can usually get the line located within 2 days, the same wait time as Gopher One. If you lease

your tank from Belgrade Co-op there is no fee to locate your gas line. If you own your own propane tank there is a small service fee to have your line located but it is much cheaper than repairing or replacing your current gas line.



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