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MANAGER'S MESSAGE

by Eric Paulson

This past winter, Belgrade Co-op celebrated it's 96th anniversary as a business – originally

established on September 11, 1928. Our annual meeting was held once again, at the Padua Pub where 300+ customers attended the event to gain financial insights and learn about upcoming future projects within Belgrade Co-op while celebrating another successful year. We finished out the evening with the famous ribs and chicken dinner as an appreciation for those that make our Cooperative what it is today! As I dive into this article, I write with excitement about the opportunities, changes, and advancements in store for Belgrade Co-op in 2025.

As we approach the upcoming growing season, I would like to say Thank You for the business these past few months, as your Cooperative has had a busy winter with both home heating through the propane department as well as prepay planning for the upcoming growing season. Our sales staff has had a busy winter preparing inputs, while our delivery drivers have had what we expect to be a "normal winter" which

seems to continue to set new records each year in one category or another related to Mother Nature - I guess that is the new norm! We had a tragedy that hit our Cooperative this past January with the loss of our beloved Sales Agronomist, Nathan Johnson. Nate held a special place within our Cooperative and our team has stepped up every way possible to ensure customers are taken care of through winter farm plans to ensure success for the upcoming planting season. It has been a change around the Cooperative, but times like these are what I believe bring out the true character and team mentality to get through such a loss. I am proud of our Belgrade Cooperative team for coming together as one with strength and perseverance as we continue customer service into the future.

Another major change you have seen occur within our Cooperative is the official announcement to study a unification with Paynesville Cooperative. As we continue to focus on growth and sustainability for the future with the fast-paced environment and evolving changes within agriculture, the Board of Directors and management teams of both Cooperatives are in the process of

studying the financials to learn and understand if there are financial benefits and operational synergies that make sense for the two strong Cooperatives to operate as one. It has been an exciting process full of learning opportunities, up to date communications, and looking at both businesses for the betterment of each, long term.

As we continue to study the unification, I want to point out a few areas within Belgrade Co-op that we will be offering updated communications to be transparent and keep our member-owners informed throughout the process. The easiest way to stay up to date is a direct phone call or meeting with either myself, or one of our board members. We would be happy to discuss the information and facts we have up to this point as we work through the process. If timing or schedules do not allow for that, we have a few other options to access similar information to stay informed. First, direct mailers that include information as well as frequently asked questions to better understand the process and decisions through each phase. Next, we have set up a page on our website that will be specific to the unification and updated regularly with the newest information for you to access on your phone or computer. Along with our website, we will continue to update the news media platforms that we are connected to whether that be our company Facebook page or local newspapers throughout our territory.

SWITCHING FOCUS

Operationally in 2025, Belgrade Cooperative is committed to continuing to provide the top-notch

service you have come to expect at the most competitive price we can offer. We strive to find new ways to become more efficient, stay up to date with the latest technology, and ensure we provide the best training and resources for our staff to continue to elevate the value you receive at your farm, home, or business while partnering with Belgrade Cooperative. Upcoming this summer we have some exciting projects planned that will include putting the finishing touches on a 92x200 storage building for our equipment, adding 100,000 gallons of bulk refined fuels storage to our existing facility in Belgrade while updating the loadout system to prioritize safety for our staff when loading fuel and gasoline. This past fall we added 42,000 gallons of additional storage for Anhydrous Ammonia that we saw immediate benefit from in its first fall. The growth we've seen from our loyal customer base has provided exciting opportunities to continue to grow our member equity within the Cooperative as well as expanding our facilities to accommodate the new business.

Finally, I would like to say Thank You for your patronage to Belgrade Cooperative as we strive to continue our strong, service-oriented reputation and remain relevant now and into the future as your local, hometown Cooperative. We have a lot of exciting opportunities ahead and we're eager and privileged to be able to serve your needs and consider ourselves a value-added partner to your home, business, farm, or livestock operation into the future. I wish you all success ahead in 2025!



SAFETY CORNER

by Morgan Lewis

Safety is a high priority here at Belgrade Co-op, and we want to make sure we always keep our customers and employees safe as we approach another growing season. Here are some items to consider both before spring planting starts and during:

- 1. Check your equipment. We all know that breakdowns happen, but winter and early spring are the perfect times to be doing preventative maintenance on your equipment to get them at top performance before planting.
- 2. Look up! Do you have a hands-free option for taking calls in the tractor or equipment for yourself/your farmhands? Bluetooth headsets are a great option for this as they connect right to your phone to keep your hands on the wheel and eyes up. Slow-moving agriculture equipment are on public roadways and traveling much slower speeds compared to other motor vehicles. Watch for the SMV(slow moving vehicle) signs on the back of required equipment; their top speed is normally 30 mph.
- 3. Get good sleep. We fall short on sleep during our busy seasons of spring and fall with trying to get work done. Try to have a target of 7-9 hours of good-quality sleep. A high percentage of farming accidents are a result of lack of sleep, which reduces reaction times and taking shortcuts.
- 4. Movement. Long hours sitting in equipment can wear your body down and cause stress. Be sure to take breaks, stretch your legs, or go for a short walk- this is a perfect time to walk around your equipment and do an inspection.

Slow down, share the road, and watch for slow-moving equipment. Being aware of hazards and risks is important, and implementing and taking safety seriously at all times can help prevent injuries and death. Make sure to take the right steps to avoid a disaster.



SUMMER-FILL by Andy Borgerding

Over the years, our office has received calls during the summer months regarding propane deliveries, with customers asking, "Why are my propane tanks being filled? It's 80 degrees, and I'm not

using any propane." This practice is known as a "summer-fill." But what exactly is a summer-fill, and why do we do it?

A summer-fill refers to the process of topping off your propane tank during the warmer months, typically between June and September. There are two primary reasons for this. First, propane prices are generally lower

during the summer, allowing customers to benefit from more affordable rates. Second, we aim to ensure your tank is full as we approach the colder winter months, when propane usage typically increases and the timeframe of when the heating season will start is unknown.

How can you determine if your tank will receive a summer-fill? If your delivery status is set to "scheduled delivery," your tank will automatically be topped off during the summer months, provided it is at 70% or lower. However, if your delivery status is "will call," you will need to contact us to request a summer-fill. If you're unsure about your delivery status, please feel free to contact our office for clarification.



SPRING PROPANE CONTRACTING UPDATES AND CHANGES IN 2025

by Morgan Gregory

Winter is finally on the way out, so we might as well start preparing for the next one! Our spring propane contracting session

will begin on May 19th and will run through May 30th. If you have contracted with us in the past you can expect to receive a letter or postcard in the mail around the 19th with your contract information. If you have not contracted in the past but would like to or would like more information, please contact our main office during the contracting period. We do offer a second session of contracting, August 18-29th, but prices are subject to change!

There are a couple of changes to the contracting process this year that we wanted to make you aware of, these would mostly affect people who have propane tanks on their shops or those of you who are enrolled in our Budget Billing plan.

CUSTOMERS WITH SHOP TANKS

Going forward we are no longer able to pull residential and shop propane gallons off one contract. Due to sales tax being required on shop propane, and exempt on residential, this requires two separate contracts to comply with the federal regulations. You shouldn't notice much of a difference, and we are working on our end to

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to ensure that this is a smooth transition.

CUSTOMERS WITH BUDGET BILLING CONTRACTS

We are excited to announce that we have been able to develop an automated contract renewal process within the Budget Billing world. In previous years customers were required to call in each year and request a new contract, which consisted of a lengthy process of running reports and calculations on the projected new payment for the year ahead. With the help of new technology, this process will now be automated. Our system can look back at multiple years of usage, weather, and credits or balances due on accounts to accurately calculate your

anticipated gallons needed and monthly payments for the year ahead. These contracts will renew annually, and customers will receive a notice with their updated payment for the year ahead. The Budget Billing contract is a great option for anyone who would like to have consistent monthly payments, at a locked in price per gallon, rather than being stuck with a large bill upon propane being delivered. Keep in mind that if you have an online account, you are able to set up reoccurring payments!

We look forward to offering you competitive pricing and excellent service in the year ahead!



WARRANTY PLAN FOR EQUIPMENT

by Todd Trustheim

Belgrade Co-op carries a full line of Cenex-branded products such as premium off-road and on-road fuels and lubricants. One of the benefits to you, the customer, of carrying this particular line of products is that you have an opportunity to register your equipment with the Cenex warranty plan.

One of the things that stands out about the various warranty options is that Cenex offers plans for both new *and* used equipment. Depending on which types of Cenex products you use, as well as if the warranted equipment is new or used, there is a variety of equipment parts that are covered by the warranty plan – it's best to either contact me directly or read through the specifics directly from the Cenex Total Protection Plan webpage.

If you are interested, here is some information to get you started:

- Covers new equipment for up to 10 years or 10,000 hours and used equipment for up to 8 years or 8,000 hours.
- Extends protection above and beyond original equipment manufacturers' warranties.
- Provides comprehensive protection for just \$799.
- Earns you \$200 of redeemable coupons in eligible Cenex® products upon warranty activation.
- Has no deductible.
- Includes periodic maintenance reminders to help keep your equipment in top condition.
- Helps avoid downtime through LubeScan® Used Oil Analysis fluid sample reports that provide insight into internal equipment condition.
- Can be transferred to purchasers of your equipment.

As mentioned, either reach out to me or visit the website for more details.

Scan the QR code for the link or visit https://www.cenex.com/cards-and-offerings/cenex-total-protection-plan







CO-OP COMMITTED

by Jessica Jones

We kicked off our new loyalty program, Co-op Committed, in 2024. The idea behind Co-op Committed was to thank those customers who support many of our product lines and by doing so, are showing that they are very committed to our Co-op.

The culmination of the program was at our Co-op Committed Loyalty Dinner in December. Approximately 230 customers were in attendance for our first event. Winners of 6 prizes were

chosen from those in attendance. The winners were Howard & Sharon Pierce of Pierce Farms, Mike Knutson, Dennis & Brenda Lieser, Kevin & Ruth Bertram, Lucy & Keith Overman and grand prize winners, Jerry & Annette Gruber.

Plans are being made for 2025 Co-op Committed Loyalty dinner.

Please contact your salesperson or the office for more information.





BELGRADE CO-OP WELCOMES 5 NEW EMPLOYEES



Dylan Repp

Hello, my name is Dylan Repp. I am originally from the Alexandria area. I started at the co-op in March of this year as Chemical Warehouse Supervisor. My goal is to work towards getting my CDL, Hazmat, and applicator licenses

in the coming months. In my spare time, I love to work on anything with a motor, hunting or fishing. I'm looking forward to learning many things here!



Jacob Parker

Hi, everyone! My name is Jacob Parker. I started at the Co-op as a mechanic in February of this year. I also do some farming by Padua. In my spare time, I enjoy hunting, fishing, and drive in and watch demolition derbies during the summer. Most of my

weekends are spent watching races from the pit at the Viking Speedway in Alexandria with my friends.



Jacob Walz

Hello there! I am Jacob Walz, one of the newest sales agronomists at the Belgrade Co-op. I graduated from Belgrade-Brooten-Elrosa High School in 2021. After high school, I attended Bismarck State College where

I received my AAS degree in Ag Industry Tech (AIT) in April of 2023. I was an intern at the Co-op for two summers before getting hired full time in September of 2023. During my time here, I have applicated in sprayers and spreaders, ran the chemical warehouse, assisted with sales, and crop scouted.

In my spare time I enjoy playing baseball (Go Saints!), golfing, farming with my dad, hunting, and spending time with friends and family. I am excited to continue serving and getting to know you all here at the Belgrade Co-op!



Tucker Schultz

Hi! My name is Tucker Schultz. I started at Belgrade Co-op in February of this year as a sales agronomist associate. I am a recent graduate of University of Wisconsin-River Falls where I received my Bachelor's degree in Crop and

Soil Sciences. I am originally from Watkins where I grew up on a 400 acre corn and soybean farm. This is where my passion for agriculture started. I'm excited to expand my knowledge at Belgrade Co-op and getting to know the farmers in this area.

When I'm not at work, I like spending time on the family farm. I also enjoy pretty much anything outdoors, especially hunting and fishing.



Weston Wander

I grew up 4 miles east of Padua, graduating from Sauk Centre high school in 2005 and from the University of Minnesota, Crookston in 2010. I have 12 years of agronomy experience.

My wife, Nikki, and I have been married for 12 years and have 3 children, Harper (10) Elliott (7) and Harrison (5).

I'm currently the training officer for the Sauk Centre fire department and I've been on the department for eight years. I am also a member of the Sauk Centre conservation club. My hobbies are deer hunting, ice fishing and watching baseball. My goal is to visit all major-league baseball stadiums; I am currently at nine.

I'm excited for this new chapter and looking forward to helping Belgrade Co-op grow it's seed business as well as being a mentor to the younger salespeople.



PREMIUM FUEL ADDITIVES

by Todd Trustheim

You may recall an article from a newsletter last year where we explained that the Cenex premium fuel we carry has its proprietary additives injected right at the terminal as it's being loaded.

I'd like to expand on the seven additives and how you benefit from them.

 Injection Stabilizer – Addresses fuel oxidation problems.

Benefits: less filter and injector replacements in new engine technologies, less downtime and maintenance costs.

2. Lubricity Improver – Friction-reducing agents provide 10-15% better protection against friction and wear on the fuel pump than typical #2 diesel.

Benefit: protects injectors and injector pumps against wear.

3. Detergents – Aggressive detergent components keep fuel system clean and performing at their optimal level.

Benefits: improved fuel efficiency, improved power, cleans injectors and prevents deposit buildup, and maintains ideal injector spray pattern.

4. Cetane Improver – Cetane is a measure of diesel engine startability.

Benefits: reduced strain in engines and electrical systems, less downtime and maintenance cost, quicker and more efficient starts, better cold weather starts.

5. Demulsifier – Demulsifiers force water to the bottom of the tank, allowing for easy drainage and removal, preventing unwanted moisture from being carried through the fuel system and reduces the volume of water entering the combustion chamber.

Benefits: easier removal of water from the tank, less wear on injectors, fewer filter replacements, and prevents algae formation in storage tanks.

6. Corrosion Inhibitors – Provides superior corrosion protection, preventing the formation of rust on metal parts.

Benefits: slows the natural degradation of diesel fuel caused by oxygen exposure, prevents corrosioncaused leaks, blockages, and breaks in metal parts.

7. Storage Stabilizer – Reduces gum and varnish buildup and contains components to extend the storage life of diesel fuel.

Benefits: extends storage life by 3-6 months, tolerates temperature extremes, increases injector life and optimizes combustibility.

That's a lot of benefits!

If you need a barrel or to resize something at your operation, we do have storage tanks available to lease or buy. We also can help you with barrel accessories such as pumps, hoses, nozzles, and filters.







COMMUNITY INVOLVEMENT

by Lindsey Brower

We try our best to be an asset for our local communities. Here's a look into a few things we've been up to:

MEALS ON WHEELS

Belgrade Co-op has been involved with delivering for the Meals on Wheels program in the Belgrade area for over 11 years!

Meals on Wheels is a leadership organization with a network of over 5,000 independently run, local programs delivering meals to senior citizens and is based on the needs and resources of the local community. The purpose of this program is twofold – it provides seniors with a nutritious meal as well as serves as an important wellness check for these individuals. And if a little visiting happens during the meal exchange, even better!

As mentioned, the program can vary depending on the needs and resources of that local community, so this program may look different in various areas throughout the Co-op's trade territory. However, in the Belgrade area, meals are provided through Albany Senior Dining via the Catholic Charities organization and are dropped of at BBE High School on Tuesdays and Thursdays. From there, a volunteer picks up the meals and personally delivers to those on the program. While a different, local business delivers on Tuesdays, Thursdays at the Co-op office are known as "Meals on Wheels Day" with a rotation of staff to help with this task.

For more information, please visit https://www.mealsonwheelsamerica.org/



Al at Meals on Wheels



Verena and Al, Meals on Wheels

SUNBURG AMBULANCE SERVICE

The City of Sunburg held a fundraiser to purchase a Ferno power stair chair and to replace the current stretcher with a new, upgraded powered one for the Sunburg Ambulance. Between the quote for the equipment and labor, the expected costs were approximately \$59,000. Belgrade Co-op was eager to help with a donation to the ambulance service, as well as provide a donation match through CHS!

Sunburg received donations from 23 businesses/individuals and exceeded their goal! At the time of print, they have not yet been billed for everything. Once the equipment bills are received, the ambulance service will know the amount of the excess funds and will decide what other equipment is needed for the ambulance. Since Sunburg reached its fundraising goal, no additional funds are needed for this project.

The equipment arrived and a new floor was installed on March 10th. The crew received training on the new equipment, and it has already been used on runs. The ambulance crew is thrilled with the equipment! The Sunburg Ambulance Service covers 45 square miles in northeast Swift County and 97 square miles in northwest Kandiyohi County. There are currently 19 members currently on the Sunburg Ambulance roster.

Be sure to check out their new Facebook page!





A message from Sunburg Ambulance Service:

"The City of Sunburg and the Sunburg Ambulance Service is amazed and grateful for the generosity of the community and want to say, "Thank You" for the donation from Belgrade Cooperative and for all your work to obtain the CHS match for us."

SAUK CENTRE FIRE DEPARTMENT

The Sauk Centre Fire Department Relief Association held their annual mini golf tournament on March 22, 2025. The event was their 16th annual and was held at the Sauk Centre Civic Arena. There was a great turnout with approximately 280 players in attendance!

Sauk Centre has a volunteer fire department with its main funding coming from the City of Sauk Centre. Money from the fundraiser goes to the fire department's general account to help cover things like equipment, tools, training, and other general



expenses that aren't covered by the city budget. Most recently, a rescue boat was purchased to aid in water rescues.

Belgrade Co-op was happy to be a Grand Sponsor for the event as well as having some staff teams participate!

Fun fact: Outside of work, our staff serves on 3 volunteer departments across central Minnesota - Belgrade, Brooten, and Sauk Centre.





Can you explain the history behind how Pep's Pork came to be?

My parents, Jim and Helen, started the business in 1982. My dad was looking for a way to earn additional income and he had the knowledge and skills on how to make sausage; there was a growing demand in the area for it, so it seemed like a good idea. He started the business right on their property, on the home farm. Dad and Mom were the owners and employed several family members - my grandmother, two of her brothers and sister to name a few.

When and how did you become involved with Pep's Pork?

I have 3 siblings, and we all helped out as kids. We would work before and after school and just did whatever kind of work needed to be done. There wasn't a particular task or job that we were each in charge of, we just did it all.

When I was a young adult, I worked in cabinetry and other forms of carpentry. As time went on, it became difficult for my great aunt and uncles to continue working so I started out helping more. Eventually, with aging parents, I decided to make a change and took over the farm along with working at Peps Pork. In 2022 my wife Cheri and I, along with my brother Wayne, purchased Pep's Pork from my parents. My Mom retired in 2020 at the age of 70. My dad continued working and officially retired in December 2024 at the age of 78.

Tell us about your business – is there something you're known for or something that is unique to Pep's Pork? What's something that you run into in your line of work that others may not know?

Yes, we are known for our sausage. We are unique in that we have a farm to table business. We raise hogs right on the farm. Something that we run into quite a bit is that the younger generation doesn't really know where their meat is coming from, so there's an education component there. The internet isn't always helpful to consumers – sometimes people come in with interesting questions and ideas! It's best just to ask us.

You have utilized Belgrade Co-op's services to assist you in your operations at Pep's Pork. You've utilized the Co-op for propane not just commercially, but personally. Why do you choose to stay with Belgrade Co-op?

Belgrade Co-op has had very competitive rates for propane and over the years we've had phenomenal propane service with Gene. He has helped us out with service many times. We not only use the propane for the business, but also for our home, the barns and grain drying. We've had very good service from everyone in the propane department.

For details on products, services, location and hours on this local, family-owned business, please visit https://pepspork.com/



by Tucker Schultz

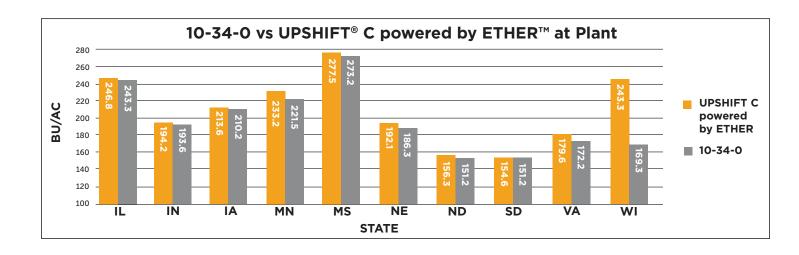


Belgrade Co-op is excited to offer Meristem's UPSHIFT C with ETHER Technology, which is gaining popularity among farmers in the Corn Belt. Meristem reported that it has surpassed 2 million acres in sales for UPSHIFT C in its first full year in 2024, leading to an estimated savings of over \$25 million for farmers. UPSHIFT C replaces conventional liquid fertilizers, such as 10-34-0, which are often more expensive and involve the shipment of water-based solutions.

The technology behind UPSHIFT C involves the use of enzymes to enhance microbial activity, providing a cost-effective way to deliver more plant-available phosphorus at the time of planting. This system has been shown to produce positive results, including yield increases of 1 to 7 bushels per acre, while cutting fertilizer costs by more than half. (1)

Here at Belgrade Co-op, we add Zinc and Ascend2 to our UPSHIFT C formulation. Zinc acts as a crucial micronutrient, playing a vital role in plant growth and development, especially during the early stages of growth, by supporting enzyme function, photosynthesis, and overall seedling vigor. The Ascend2 is a plant hormone product having an auxin-dominant formulation, with increased auxin and gibberellic acid, which helps seedlings emerge faster and more evenly, which is crucial for establishing a healthy crop/stand. The plant hormones in Ascend2 regulate plant growth and development, promoting larger root masses with more root hairs, allowing the plant to access nutrients and water more effectively, therefore giving crops that ultimate head start in our growers' fields.

Overall, here at Belgrade Co-op, UPSHIFT C with Ascend2 and Zinc is positioning itself as a more robust alternative to the traditional 10-34-o. In addition, the lower salt content in UPSHIFT C lowers the risk of potential burn on crop roots. By utilizing UPSHIFT C instead of 10-34-o you are ultimately gaining three more modes of action for enhanced ROI potential. Making it an attraction for many farmers in the surrounding areas.



This bar graph shows 10 different states with just the traditional UPSHIFT C + ETHER against 10-34-0. Ultimately showing UPSHIFT C + ETHER with the higher overall yields. (1)

1. "MERISTEM'S FERTILIZER REPLACEMENT UPSHIFT C IS SAVING FARMERS MILLIONS, ADDS TO THEIR ROI."

Agrimarketing.com - Meristem's Fertilizer Replacement Upshift C Is Saving Farmers Millions, Adds to Their Roi,
20 Mar. 2024,

www.agrimarketing.com/s/148873.



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We'd like to hear from you if you have account updates such as a new phone number or changes to those listed on your account. Also, let us know if there's anything you'd like to know more about regarding products or services – we can add it to an upcoming newsletter!

Also, CONTACT US if you're interested in any of the following:

- Going PAPERLESS! (Receive \$20 credit on account when you sign up).
- Sign up for online account access "Co-op Connect."
- Sign up for emailed statements and invoices.
- Sign up for ACH (automatic withdrawal) payments.



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