

GPC

Glacial Plains Cooperative

Partners you can count on



"Today, Jesse (left) makes the decisions and I drive the tractor," says Carlton Nelson (right).

Transitioning from Father to Son

"Farming is darn near impossible to get into and darn near impossible to get out of," says Carlton Nelson, who likes to light-heartedly joke about serious things. Actually, passing on the family farm hasn't been quite that difficult, but there were some hurdles to clear.

Five years ago, father and son had an unofficial 50/50 partnership. Each paid half the bills and got half the profit. Both Carlton and his son Jesse worked at part-time jobs off the farm. Then, Jesse lost one of his part-time jobs and had to decide whether to get more active in farming or to look for something else.

Carlton, now 71, was willing to step back and let Jesse, now 42, make more of the decisions.

"Today, Jesse makes decisions on what seeds to buy and where they will be planted," says Carlton. "He's been doing the marketing and I drive the tractor."

"Gee, it's a nice life," he grins.

How they got here

Actually, the transition of this 600-acre corn and bean

farm from father to son began long ago. Carlton's father Ardell and his mother Georgine planted the estate planning seed a long time ago, by passing land to Carlton, his brother James and his two sisters.

Carlton and his wife Marsha raised three children also: two boys and a girl.

"I realized early on that we likely would have one out of the three kids who would go into farming," recalls Carlton. So, he and Marsha bought life insurance policies to make sure the other kids would get something.

Also, Carlton passed on some inherited land to Jesse about 20 years ago to get him started in farming.

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Jesse had also set up a company called Nelson Family Farms with the intention of running the farm business through it. "If nothing else, I thought, it would provide some legal protection," says the son, who adds the company sat unused until a year ago.

So, when Jesse arrived at the point in his life where he had to decide to get more active in farming, the path was not entirely unprepared.

Steps to the transfer

One of the bigger issues was the dated equipment the Nelsons were farming with. "With a little push from me, Dad decided it was the right time to spend money updating the tractor with GPS and the planter with swath control, and a couple of years ago we bought a sprayer with variable rate control," says Jesse.

Besides updating the equipment and updating the technology, Marsha and Carlton attended a number of estate planning meetings. One last year was an all-day seminar sponsored by the University of Minnesota.

And they began meeting with an attorney to address the legal issues of transferring the land and equipment to Jesse and his wife Alison.

Hurdles to clear

One of the most important issues for anyone engaged in transition planning (or succession planning, as some call it) is for the children to let their parents know their intentions.

"I made sure Dad and Mom knew that my intention wasn't to buy the farm and then sell it," said Jesse. "Our family has run this farm for 110 years, and I want my kids to be able to farm it if they want to." Jesse and Alison have four sons: Axel, 10; Eero, 7; Rex, 7 and Magnus, 7.

Carlton also emphasizes clearly



Transition from father to son makes it possible that one or more of Jesse's sons could decide to farm. Pictured here are three generations of Nelsons. Left to right are Carlton, Jesse and his four sons (on the tractor) Eero, Rex and Magnus and (down front) Axel with the family's dog, Farley.

communicating intentions—to all family members. "My concern was that we avoid feuds where family members won't talk to each other," he states.

What has been the hardest part of the transition planning process? "Finding an attorney or other professional who can do all the paperwork but who can also explain it to you," said Carlton, who adds they have found a lawyer who is more down to earth and won't just say what they think you want to hear.

What was the easiest part of the transition planning process? Surprisingly, Jesse says the easiest was "the way in which Dad has been willing to move forward on the plan."

"I was just glad to see that it was passed on to someone in the family," says Carlton. "We rented

out some of our land a couple years ago to a neighbor who had lost some of their rented land, and it bothered me to see someone outside of our family farming it."

He continues, "I'm not sure if it was my connectedness to the land or whether I was just too possessive—it was a strange feeling."

Carlton adds that he has talked to farmers who have made little progress toward making sure their farm stays in the family. He tells them, "Get SOMETHING done."

Editor's Note: The Nelsons are very community-minded. Among other things, Carlton has served on the board of directors of Glacial Plains Cooperative and its predecessors for almost 20 years, and Jesse serves as chief of the Kerkhoven volunteer fire department. ♦

The Impact of Buying Local

The gradual consolidation of our local businesses has long-lasting effects on our schools, churches, families and other local businesses. As businesses get bigger or close, we see more and more of the money leaving our communities. We gradually see our sons and daughters leave for the big cities. We see the businesses that are left struggle to find good employees, maintain inventories and sell enough volume at reasonable margins to pay all the bills. It is a continual battle that we can only try to extend.

In order to stay in business, local companies need to increase volume, increase margin or decrease expenses. This is necessary because inflation annually increases expenses. The oft-repeated battle cry in rural communities is "Buy Local," and it is very true. If we all made a daily effort to buy local whenever we could, it would make a huge difference.

Glacial Plains Cooperative (GPC) has yearly sales revenue of about \$150 million and another \$6 million in revenue from various services we provide in the eight small communities where we do business. Where does it all go? The cost of goods sold is a huge part of the total, but we also pay out close to \$7 million in wages and benefits to employees who work for us and live locally.

Over the last five years, Glacial Plains has averaged almost \$3.5 million in profits per year. Of that, the cooperative has paid out (on average) more than \$2.5 million in cash per year to our owners. The other million dollars per year has gone into owners' equity. That equity is

owed to our owners and has been paid out when they reach the age of 73. *NOTE: The amount paid out is a yearly decision made by our board of directors.*



TOM TRAEN
General Manager

Today, there are 195 Glacial Plains customer owners who each have more than \$25,000 of owner's equity. Glacial Plains has on its records more than \$50 million in owner's equity. These are dollars staying local. Assuming this business was owned by a company from a foreign country or even in another state, that \$50 million of built-up profits (equity), as well as the almost \$2 million per year in dividends, would have been shipped out of our local communities.

The numbers are real, and they do make a difference. Please support and buy local! Glacial Plains' 2017-18 numbers are being worked on by the auditors as I write this story. I can say that the co-op's profitability is going to be pretty decent, considering the tougher times in agriculture. Be sure to watch for our annual meeting notice. The annual meeting should be sometime in middle of September.

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GPC SUPPORTS MILAN FIRE DEPT



Milan fire chief Randy Fragodt (left) receives \$3,000 in checks from GPC general manager Tom Traen. Next to Tom are Milan firefighters John Better and Ryan Link. Glacial Plains contributed \$1,000 and GPC partners Land O'Lakes® and CoBank matched that contribution for new equipment.



Meet Our New Sales Agronomist

Andrew Goulet began working as a sales agronomist for Glacial Plains Cooperative early in May.

After graduating from Morris High School, Andrew attended South Dakota State University in Brookings, South Dakota. This spring, he graduated with a degree in agricultural resource economics and a minor in ag marketing.

"I have had four summers of crop consulting experience between my late high school and early college years," he adds.

Andrew enjoys fishing year-round and bow hunting in the fall with his family. He and his fiancée, Leah, will marry in December.

"So far, I most enjoy checking crops and meeting the farmers we work with," says Andrew.

Fall-applied fertilizer is almost always cheaper than fertilizer spread in the spring.



What You Could Save By Pre-Paying Inputs

During the 2018 crop growing season, several growers said to me, "I wish I had done all my business at pre-pay prices with Glacial Plains."

Why? Because they realized (albeit too late) that we reward our growers well for speaking up and purchasing early.

Fall-applied fertilizer, for instance, is almost always cheaper than fertilizer applied in the spring. Lyndon Skogstad said recently that over the past 20-25 years, he can remember only a few times that spring prices were lower. The difference in price between last fall's pre-pay price and this spring's urea price was 30%.

Booking fertilizer for fall application does require 5% down, but the savings are definitely worth it, and you can defer payment until January.

Pre-paying your seed with GPC can save another 20%.

Need financing?

The CHS Capital Financing Program offered by Glacial

Plains Cooperative can help you capture these pre-buy savings at rates comparable to local banks. And you won't need to go running around to 15 different places to buy your inputs for the 2019 crop. Your CHS loan will cover fuel, fertilizer, seed and crop protection products—even dryer gas.

Consider what you could save—25-30% on fertilizer and 20% on seed. As the difference between what you spend to grow a crop and what you can sell it for gets tighter, you need these kinds of savings. Glacial Plains Cooperative will give them to you for ordering early. You still get access to the knowledge of our agronomists and the application experience of our operations employees.

Taking advantage of pre-pay discounts is just good business in a weak market. To discover what you could save, contact your Glacial Plains sales agronomist or call me at 320-875-2810. ♦



AARON VADNAÏS
Financial Services
Manager

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Update on legal battle with CVEC

The Supreme Court has made its decision. "The contract is not of perpetual duration" because it says it will continue indefinitely.

Per the court, to "continue indefinitely" could reasonably have two interpretations. "It could mean the contract is of perpetual duration or it could mean of indefinite duration." The court calls this ambiguous, and the law says, if it is ambiguous, it is terminable

at will by either party after a reasonable time with reasonable notice.

In effect, the Supreme Court has reversed the district court's decision but is sending the case back to district court to figure what a reasonable amount of time is. Whether a "reasonable time" has passed must be decided by the district court, based on the circumstances. Toward the end of August, both sides and the judge will meet to agree on how to go forward.

Thank you for your business and be safe this fall. ♦

The Changing World of Ag Retail

Ag retail is changing. This change is accelerated by the internet and the popularity of doing business on our mobile devices.

Most people either shop or at least check prices on their phones before making a major purchase. Sometimes, depending on where you live, you can make a purchase on your phone and have it shipped to your home within a day.

Amazon.com and other internet sites have fundamentally changed the way customers want to do business. The big question is, "Can ag retail be Amazoned?"

Frankly, I don't believe ag retail will completely turn into an online experience. However, the way we do business must change as a new generation makes decisions on more and more acres.

Gone are the days when the only place farmers could go for agronomic information was the local co-op. Most farms keep better records and do more on-farm trials than in the past. This gives them real data on their own acres that they can use to make decisions. That, plus all the info that can be gleaned from the Internet, means GPC and other ag retailers have a very informed customer.

How we're changing

Because at least part of GPC's customer base is doing business differently, we feel it is important to be proactive in meeting all our customers' needs.

Here is one big example: Starting this fall, crop protection products (CPP) such as herbicides, fungicides and insecticides will come to market differently than in the past.

In the past, a large percentage of our customers relied on us for scouting, recommendations and application of CPP. Part of the expense for these services was recouped from the cost of the products we recommended and applied.

In recent years, however, more and more of our customers have been interested in purchasing the CPP only. They do their own scouting and many of them do their own application. As a result, we will no longer supplement our operating expenses with the CPP product margin. This will lower the cost of CPP to all of our customers, and we suspect you will like that.

At the same time, we will be charging a reasonable price for the services we do provide. For our customers who want full service, the cost per acre will be the same as in the past and will only change if the manufacturers change their prices.

We feel this will be a fair way to do business with all our customers, many of whom have different needs.

Call your GPC agronomy salespeople. They have the details on how this pricing change will affect you.

As always, thanks for your business. You make this cooperative great. ♦



DUSTIN SKOGSTAD
Agronomy Operations
Manager



Your local co-op has what online suppliers do not: a ready supply of bulk crop protection products and a warranty on product performance.

A Health Plan for Minnesota Co-op Members

Affordable health insurance is again available to Glacial Plains Cooperative producer members in 2019!

In case you missed it last year, there was a change in Minnesota legislation that allowed Land O'Lakes and its subsidiary, BuyPoint™ Insurance Solutions, to develop a health insurance program exclusively for farmers. Understanding the burden of rising health insurance costs to farmers nationwide, Glacial Plains Cooperative was proud to make an initial investment last year to offer this program to our producer members.

Though the late harvest made it difficult to properly communicate the details of the program to members, the inaugural year was a success! In 2018, over 750 members enrolled in the program. We expect many more to follow in 2019.

Land O'Lakes partnered with Minneapolis-based health insurance company, Gravie, to administer the program. Members who participate benefit from the following:

- Competitive pricing (lower than most individual policies)
- Access to a broad, national (PPO) network with over 100,000 providers, hospitals, clinics and pharmacies including Mayo Clinic, Sanford Health, Essentia Health, Allina Health, Fairview Health Services and more
- Eight health plan options with coverage ranging from catastrophic (high deductible, extremely low cost) to comprehensive (no deductible, virtually 100% coverage)
- Access to Gravie Care (free, year-round guidance from expert, licensed advisors in selecting and managing benefits)
- Easy access to additional benefits (dental, vision, life, HSAs and more)
- Guaranteed coverage (no member can be denied coverage or rated-up based on individual health history)
- No membership fees
- No W2-employee required

The Open Enrollment period will be Oct. 29 to Dec. 21, 2018, for coverage starting Jan. 1, 2019. Prior to the start of Open Enrollment, there will be in-person meetings in our community where you will have the opportunity to learn about this new benefit option in more detail. You can expect to receive more information through email and direct mail.

We encourage our eligible producer members to at least compare your current health insurance rates to the Land O'Lakes program. You might be surprised that you could save your family thousands of dollars a year while receiving access to better quality care! We also encourage all of our producer members who took advantage of the health insurance program this past year to tell other friends and relatives about your experience.

Please visit www.gravie.com/mncoop to sign up for important announcements including 2019 rates, event dates and locations, and more! If you have questions or are interested in learning more, you can also call 844-538-4690.

PLEASE NOTE: To participate in this program, Glacial Plains members must do at least \$10,000 in business with the co-op, reside in Minnesota and actively work in production agriculture. If you prefer not to receive communication from Gravie about this health insurance program, please notify Terri at 320-875-2811, ext. 100, and we will remove you from the list. ♦



Easier, More Affordable Health Benefits are Here.

LAND O'LAKES, INC. + BUYPOINT™
INSURANCE SOLUTIONS





Earlier Every Year – Make Decisions Now

Every year in the ag business, we need to make many decisions similar to the ones we made the previous year. The big difference is many of our decisions must be made earlier each year.

It started when seed companies wanted growers to make decisions on what they would plant next year before this year's crop was harvested and analyzed. The biggest discounts were given to the earliest orders. Once a grower had his seed ordered for the next year, he was no longer a target for competitors.

The chemical companies have followed suit. Chemical programs and pricing used to be available to retailers like Glacial Plains Cooperative in late fall. Then we would work the programs into our price list for the pre-pay season, which was late December and early January.

However, most of the bulk products we will sell for the 2019 growing season are already ordered. Some were ordered as early as June, so we could get the best price for our growers.

The bottom line is: we are making decisions 3-4 months earlier than just a few years ago. Inventorying product costs your co-op money, but if we don't buy early, we are subject to price increases from the manufacturers, and we lose early purchase discounts. So, it is necessary for us to accept early fill offers.

It follows, then, that the earlier we know what you will need, the more certain we can be that we will have

product in place at the best possible price. I would encourage you to talk with your sales agronomist today about crop protection for next year.

A price and supply update

GPC has been told that we and other retailers will see price increases and shortages on some crop protection products for next year. A lot of chemical is formulated in China, and that country is working to clean up the environment for the coming Olympic Games. So, they are shutting down plants, which is creating shortages of active ingredients in the global supply chain.

We are also seeing the fertilizer industry move to earlier buying decisions. This is due to controlled inventories at the terminals and a shortage of trucks available to move it out to retail plants. The days of buying even fertilizer as you need it are gone. Early commitments are necessary to assure the product is available to you.

Be assured that, with your early decision, Glacial Plains will have a good supply of fertilizer in our plants before the fall season starts. We will also have the equipment and manpower to provide the seed and crop protection products you need when you need them.

Communicate with your Glacial Plains sales agronomist early, and thanks for your business. ♦



LYNDON SKOGSTAD
Agronomy Manager



White Mold Strikes Again — Prepare for 2019



JIM JOHNSON
Clontarf Location
Manager

Ample rain during the soybean crop's reproductive stages set us up for another year of white mold. Last year, farmers with white mold problems reported yield reductions of 8-10 bushels. The highest losses occur where white mold gets into the branches of the soybean plant. Once 40% of the plants are involved, you will experience a statistical field loss.

To combat this yield-robber, GPC is working with several area growers on white mold plots. We cannot forget the fields infected with mold for the first time in 2017. Most of these fields will be back in soybeans in 2019. They'll need our attention and all we have learned to control the problem.

Besides these plots, several of us attended a DEKALB® Asgrow® meeting at Willmar this past February. The presenter, Damon Smith from the University of Wisconsin, is probably the most knowledgeable person I know on the subject of white mold.

There is no curative solution to white mold, but we are gaining a lot of knowledge on how to prevent the disease. If you would like information on the plots in our area, ask your GPC agronomist.

Fall fertilizer

After a wet 2018 growing season, the window to apply nutrients this fall may be smaller than normal. GPC has the equipment, manpower and product to get the job done.

Fall is a much better time to fertilize most fields. It eliminates spring compaction and delays. Your fields are ready-to-go and you can focus on finding the 2-3 best days to plant each field. This is critical to reaching your maximum yield potential.

Seed and more . . .

GPC represents DEKALB Asgrow Seed, CROPLAN®, NK Seeds and Mycogen Seeds. We offer the multitude of traits needed to maximize yield and weed control. Keep a close eye on the hybrids and varieties you planted this year and make accurate notes of their performance to help you make the best decisions for next year.

And don't forget about your Climate account. It can be an excellent tool for checking how your fields are doing now and in the past. Climate FieldView®:

- Makes side-by-sides easy
- Flags rocks, tiles, disease or other areas of concern in each field (with pictures) to be checked by someone else or saved for future reference—all without flags
- Offers field health images
- Gives nitrogen levels of corn fields

Climate is fast and very user friendly. It can be used on-the-go, and is easy to share.

If you don't have Climate FieldView, call your Glacial Plains sales agronomist and they will help you sign up. ♦



Anhydrous Still Most Economical

With the 2018 growing season coming to an end, it's time to start planning for next year. Your nutrient program is the foundation of a successful crop. So make sure you carefully consider your options for fertilizer products and timing of applications.

This year, as in the past, anhydrous ammonia (NH₃) is your most economical form of nitrogen. Currently, you can lock in the price of NH₃ at 7 cents per pound lower than urea. This will save you over \$9/A on a 150 lb/A application. Don't wait to book. These prices will change quickly as the season approaches.

GPC has decided to upgrade its NH₃ equipment by purchasing a new 62-foot bar and another 60-foot bar, bringing our selection of custom application tools over

60 feet long to four.

With these tools, we are able to go into high residue fields (i.e. cornstalks) and also to inject nitrogen stabilizer at the time of application. Also, we will discount the NH₃ application charge of \$2/A on fields to which we applied dry fertilizer.

Come in and discuss your plans with an agronomy sales person at Benson, Clontarf or Murdock before you get busy this fall. Have a good and safe harvest. ♦

Glacial Plains purchased two more anhydrous tool bars for a total of four exceeding 60' in length.



LEIF CARLSON
Manager
Benson Agronomy



Pre-harvest DOT Inspections

While the state of Minnesota is no longer requiring DOT inspections on farm trucks, it is still a good idea to keep them safe and to assure your valuable equipment is in good operating condition. Breakdowns during fall harvest cost money and valuable time. Call GPC's Benson Shop today and schedule your DOT inspection.

With the possibility of muddy fields this fall, you should check the tires on all of your equipment to make sure they are in good condition. If you need to replace tires, our Benson Shop stocks multiple brands and sizes. If we don't have something,

we can get it in 24 hours.

We also sell track kits for combines. See Tim Molden for an estimate on these kits.

Coming to your field this harvest

As always, our on-farm service truck is available to come to your field or farmstead to repair tires at harvest time.

Call 320-843-3999, ext. 1, to schedule the service truck, schedule a DOT inspection, or get an answer for any other question you may have. ♦



TOM LYE
Shop Supervisor



**Call 320-843-3999, ext. 1,
for on-farm tire service.**

Changes at the De Graff Mill

With the heavy rains, the electrical room at Glacial Plains Cooperative's De Graff feed mill shorted out.

We're in the process of moving the transformer away from the mill, to a pad west of our office. We're also adding a new, state-of-the-art electrical room. And, we're looking into installing an auto-batch system at our feed mill. This system would move us from hand-adding ingredients to computer-generated milling, eliminating mistakes and mix-ups.

We broke ground for the transformer in early August. The electrical room will be constructed in October, and if the GPC board of directors approves, the auto-batching system will be installed in January—with everything running by March 1, 2019.

Currently, the De Graff mill serves 35 dairies in a 60-mile radius, as well as local beef and swine customers.

Manufacturing feed for swine makes up nearly half of our business.

An auto-batching system would greatly increase our capacity, as well as help eliminate errors.

This is the first major investment your co-op has made in the De Graff feed mill since it was constructed in 1980. Stop by and check out our progress. ♦



RANDY SIMMONDS
Feed Division
Manager

NOTE TO GROWERS

Silage season is approaching. All GPC locations carry inoculants which can prevent losses in the value of your silage approaching \$30/ton. Stop in and reserve your supply today.



Glacial Plains is making major changes to the DeGraff Feed Mill.



Workers ready forms to pour the base for a new transformer west of the office at De Graff.



SHAUN STOTTLER
Benson Energy
Manager

Changes in the Propane Market: Fill Now

Fall crop drying and the winter heating season are fast approaching.

Summer fill prices have been good and we are out actively filling tanks. Why fill your propane tank during the off-season? Because outer month contracts have been

consistently higher than last year, and propane supplies are on the bottom of a five-year average.

That's because there is a new way (and a new export hub) to get propane from the Midwest to the East Coast, and the spread

Deal or No Deal

The past couple months have been a major struggle in the grain markets, especially with soybeans. U.S. trade relations with the rest of the world have been the main headline since the major sell-off began at the end of May. Rumors swirl daily about a possible NAFTA deal being near, but we await official word. China rumors also flood the market daily, but it appears we are much further away from a deal with that country.

Both sides have dug in their heels and matched tariff for tariff. It is truly amazing how we can turn the market either direction in a matter of seconds, with every new political headline. We are in the middle of a political game of Deal or No Deal, with the farm industry receiving a direct blow.

The other major component in today's markets is the yield potential. In recent months, we have had nearly perfect weather across the Corn Belt. In its July report, the USDA decided not to change their yields, which surprised many experts. They left their corn yield at 174 bu/A and the beans yield at 48.5 bu/A. By not raising the yields in the July report, it opened the door for big changes in the August report. Not only did that happen, but the USDA jumped them to record levels.

Corn yields were bumped 4.4 bu/A to a record 178.4 bu/A. That raised production to 14.586 billion bushels from 14.230 billion in July. That 4.4 bu/A increase alone added another 356 million bushels of corn production. The good news is the USDA also raised corn exports 125 million, keeping the U.S. carryout under 1.7 billion bushels, at 1.684 billion.

For those of you who read my daily commentary, I have mentioned many times how strongly I feel about corn exports. Since there is not much of a new crop bean program, our U.S. export terminals are going to need to fill that void—the biggest and easiest way is corn exports. U.S. corn is still the cheapest in the world, and

between the Midwest and the Gulf Coast is larger. So importers are buying propane stocks out of the Midwest, making it difficult for the Midwestern retailers to build a good supply.

These two factors are why we are filling tanks earlier than normal. Our goal is to fill as much of country storage as possible so we start the season with maximum inventory.

we have room to move exports even higher. So, even with a record yield, we have a potential story brewing in the corn market.



CRAIG KAVANAGH
Grain Merchandiser

Beans, on the other hand, are not so fun to talk about. The entire soy complex has a big problem brewing with record world and U.S. supplies and no China. Bean yields in the August report were jumped to 51.6 bu/A. That jumps production up to 4.586 billion bushels versus 4.310 in July. So now we have another 276 million bushels of production to deal with in the midst of a trade war. There were a few changes made to crush and exports, but the ending stocks came back at a record 785 million. That is massive carryout and implies a stocks-to-use ratio of 18.5%. In 2014, we had the stocks-to-use ratio down at 2.6%, and we have been growing it slightly every year. Last year, we were at 10%, so you can see 18.5% is a massive increase.

It appears the road ahead will stay a little rough as we work through these political games of Deal or No Deal, so fasten your seatbelts. Let's hope we can get some deals in place sooner than later.

Harvest is just around the corner, so make sure you have a plan in place. This might be a year where we see more producers keep beans on the farm, with the price under \$8.00 and big carries in the bean markets. Elevators will be in the same situation as we fill up our space with beans and have virtually no place to ship them. Bean basis will be at historically weak levels, and it could last awhile.

Even if we get a China trade deal done, the question becomes, "Have we damaged our relationship? Can we get business back to what it used to be or better?"

Have a safe harvest. ♦

The factors above are also why contracting for the season is vitally important. Contracting your propane needs early helps Glacial Plains Cooperative secure a better price for you and your neighbors.

Call Benson Energy at 320-842-5311 for a summer fill of propane or to ask questions about contracting your fall and winter needs. ♦



**Glacial Plains
Cooperative**

Partners you can count on

PO Box 47
Murdock, MN 56271-0047

PRSR STD
U.S. POSTAGE
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**ANNUAL MEETING
SEPTEMBER 20**
Meal will be served 5-7 p.m.
Meeting to start at 7 p.m.

Teach Responsibility and Avoid Surprises!

A new school year is about to begin. The Benson C-Store is a great place for your high schooler to pick up a nutritious meal. It lets them stay on the north side of the railroad track and avoid delay (and possible detention) getting back to class after lunch.

There's only one little problem. If your kids charge on your account with the C-Store, you may have heart failure when you see the bill.

If this is a problem in your family, I have a suggestion. Give your high schooler a Cenex® Gift Card to pay for their meals. Put a pre-determined amount on the card (maximum is \$200) and tell your student this is what they must eat on for the next month.

This serves two great purposes:
1. They'll learn responsibility, and
2. You'll know exactly how much to budget.

Here's what I'm talking about. The C-Store regularly runs \$6-\$7 lunch specials which include fountain pop. If a high schooler charges on Mom's or Dad's account, they are likely to buy the entrée, then reach in the cooler for a more expensive drink—and add a candy bar or some other snack. That can total \$9 or more. If you give them a pre-loaded gift card, it's amazing how satisfied they are with the fountain pop.

Parents who have bought gift cards for their high schoolers in the past have been VERY PLEASED to say the least.

In September, we'll begin running lunch specials five days a week. A fountain beverage is included with every combo meal or special. We want your son or daughter as a customer—but we don't want to break the bank. ♦



JANE SAULSBURY
Manager
Benson C-Store



Buy your son or daughter a CENEX Gift Card at the Benson Convenience Store.