

Cold Weather Hits Central Montana

Black Eagle Construction Update

New Construction Announcement

Tom Demars Celebrates 40 Years



PERSPECTIVES



**Winter
22-23**



**Together Equals
Results That Matter.**



PERSPECTIVES

A Mountain View Co-op Publication

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Editor in Chief:
Brent Grassman

About the Cover: This photograph was taken by Dan Smoot, a driver for Mountain View Co-op, in late December of 2022. It was 25 degrees below zero at the time.

Visit us online at www.mvc.ag.

If you take a look around Central Montana during the winter you may be tricked into thinking that there's not much going on. After all, there are no tractors or combines in the fields, no growing green fields covering the ground, and no sprinklers irrigating beautiful cropland. At Mountain View Co-op, though, winter isn't a time to relax. Each of our business units has their own challenges this time of year, but I'd like to highlight two groups that always excel.

First, this is the busiest time of the year for our propane team. They're busy delivering to customers from Seeley Lake to Stanford, and from Chester to Wilsall. They're a group that understands how important it is to keep our customers supplied with heat during extreme times of the year, and we can't thank them enough for the hard work and long hours.

Next, our grain team shipped three trains of wheat and unloaded a unit train of fertilizer in the past month. Hats off to our Collins team for handling the trains during these cold months. It's not always easy, and we appreciate it.

As winter draws to a close and we turn our attention to a busy spring, we want to take this time to thank you for your support and for the business you do with Mountain View Co-op. Have a safe and prosperous 2023.

Art Schmidt
CEO



**Cold weather doesn't stop Mountain View Co-op, but it does make everything harder.
Let's see what it's like to work when the weather is a...**

Deep Freeze





Chad Holzheimer digs a trench to bury a propane line before he sets a new tank. According to Chad, it's much harder to dig through frozen dirt, as it becomes as hard as concrete.



Holly Smith works at our Black Eagle feed store and delivers feed to area ranchers. She says that her truck handles the cold weather really well, but the freezing temperatures are hard on the animals and change their eating habits.



Tom Demars, our Dutton location manager, has spent quite a few cold days unloading propane railcars. The cars must be unloaded within five days of their arrival or the co-op will be penalized, so no matter how bad the weather is Tom and his team get the job done.



Jake McFarlin, our grain division manager, says that extreme cold weather is hard on all of the equipment in Collins. He says the belts are more likely to break, the hydraulic systems have to work harder, and it's harder on the people, too.



Roads can present a real challenge when it gets cold and snowy. Poor visibility can put you in the ditch before you know it.

ACCOLADE[®]

Producer Financing

Mountain View Co-op and CHS Capital team up to provide world-class financing options

Access to capital is the lifeblood of any business, and it can be especially important to farmers. After all, farmers don't get paid every two weeks. A multitude of factors such as weather, grain markets, and tax laws can all contribute to a very uneven cash flow, which can make it difficult to purchase inputs in a timely manner. Businesses without access to capital may miss out on important buying opportunities as well.

Mountain View understands the needs of today's farmers.

We have partnered with CHS Capital to roll out Accolade Producer Financing. We are able to offer as low as 1.9% financing on most crop protection products until November 30th, 2023, with approved credit. We are also able to offer a variable rate loan for all other crop input needs, including fuel and fertilizer.

If you are interested in an application for the Accolade program, please reach out to your local Mountain View sales agronomist or our credit manager, Paige Miller (406.453.5900), and we will be happy to get you started.

OPTION 01

**Crop Protection
Products**



1.9%

OPTION 02

**Other Inputs
(i.e. fuel and fertilizer)**



**Variable
Rate**

Black Eagle C-Store Construction Update

It's Almost Time!

We're getting close to the grand opening of Mountain View's newest convenience store, and according to Dave Douglas, our retail division manager, the excitement is growing. "MVC has built three brand new stores in four years, and we've learned something new each time. This new store is the result of everything we've learned so far, and I really think folks are going to love it."

Demolition of the old store began in early 2022, and the original plan was to have the new store open by December 2022. Douglas says, "We knew that the December opening date was probably going to be pretty optimistic, but if you don't set goals you won't get anything done. We're proud of the progress the crews have made, even with the challenges of supply delays and bad weather early last year."

Be sure to follow Mountain View Co-op on Facebook for the latest news on this project, and we hope to see you there soon!



Excavators started demolishing the old building on March 8th, 2022.



Less than a year later our new store is almost ready to open.



Mountain View has built three brand-new convenience stores in the last four years.

What's Next?

It's time to let the cat out of the bag. Our next major project will be the demolition of the existing Fairfield convenience store, and replacing it with an entirely new building structure.

Art Schmidt, CEO of Mountain View, states, "Our roots are in the small towns of Montana, and this construction demonstrates our commitment to the communities that made us who we are."

Mountain View originally purchased this location (formerly known as "The Store") in 2008, and it has been an integral part of our operations ever since. The building, however, has definitely seen better days. Dave Douglas, Retail Division Manager, says, "We want to give the Fairfield community a store that they deserve and can be proud of. Fairfield has embraced Mountain View (and its predecessors) for 94 years, and we're confident this new store will be a great addition to the community."

Nathan Pitcher, the manager of the MVC Fairfield Farm Store, says, "One of our biggest concerns about this project is how it may affect our employees. Our goal is to move folks around to make sure that everyone stays with Mountain View during this construction. We have an amazing team in Fairfield, and I can't wait to turn them loose with a brand-new store."

Mark Lacher, MVC board member and Fairfield resident, states that, "One of our most important values as a company is to strengthen and support the communities that we live and work in. Mountain View is, and has always been, locally-owned and operated, and we try to live up to that every day."

Demolition of the old store is scheduled for March of this year, but will depend on the weather. Our goal to open the new store by the end of this year.



Our Fairfield convenience store as it stands today.

Freezeout Lake: Montana's White Goose Rest Area

Looking for a fun family activity? Just a couple miles northwest of Fairfield you'll find Freezeout Lake Wildlife Management Area, a 12,000 acre wildlife paradise. It's a beautiful area no matter what time of year you visit, but if you stop by in mid-March or late-October you'll see a tremendous sight- The area becomes a rest stop for hundreds of thousands of migrating white geese.

According to the Montana Department of Fish, Wildlife, and Parks, most of the white geese that migrate through Freezeout Lake spend their winters in California's Central Valley and their summers in the Arctic. The trip can be over 3,000 miles each way, and it takes them around three months to finish the trip. Some scientists say that they are able to find their way each year by using a sophisticated GPS (Goose Positioning System), but other scientists don't like bird jokes and don't say that. Either way, it's a fascinating area that we recommend checking out!



We're looking for a few good men. Or women.



Want to help shape the future of Montana agriculture?

Mountain View Co-op is looking for folks to join our Board as associate directors.



**Ready to make a difference?
Give us a call at 406.453.5900.**



We're looking for people to join our Board of Directors!

Mountain View Co-op is an agricultural cooperative, and that means that our we are governed by our owners, specifically stockholders who are area farmers and ranchers. Our stockholders elect board members to provide leadership and oversight for our business. In the past few years, they have adopted an Associate Director program.

It's not easy to start a new job, especially one as big as board member. Mountain View is Montana's largest locally-owned agricultural cooperative, and it takes time to understand how everything fits together. The Associate Director position is a way to learn the ropes by attending board meetings, engaging in discussions, and doing everything full board members do except for voting.

In fact, our current Board Chairman, Dan Schuler, started out as an Associate Director prior to joining the board as a full director a few years ago. Be sure to let our stockholders know about this program, and please have them call our corporate office with any questions.

Fort Benton Area Grower Meeting Scheduled

“The only constant in life is change.”

Those words are credited to the Greek philosopher Heraclitus, who spoke them over 2,500 years ago, and they are just as true now as they were then. The rate of change and innovation has been increasing at an ever faster pace, and it’s never been more important to stay up to date.

That’s why our Fort Benton agronomy team has put together an outstanding lineup of ag experts from some of the most important companies in agriculture. They’ll share their insights, their opinions, and the latest tips and tricks to maximize your production and minimize your overhead. After all, if you’re not keeping up, you’re falling behind.

You can earn up to six points toward your private or commercial applicator’s license by attending. For more information, or to RSVP, call Lynn (406.622.3271) or Jacob Botts (406.781.8298).

We hope to see you there.

Grower Meeting

**Thursday, February 16th
Starts at 8:15!**

**MT Agricultural Center
1205 20th Street
Fort Benton, MT**

Lunch will be served.

**Please RSVP by calling Lynn at
406.622.3271 by February 13th.**

**Earn 6 points toward your
private or commercial
applicator’s license!**



TOPICS AND SPEAKERS:

Nexicor Fungicide and Small Grains

Josh Reimers, BASF

Grasshopper Outlook and Management

Tyler Lane, MSU Extension Office

Croplan Wheat, Canola, and Peas

Luke Dighans and Mick Miller, WinField United

Gramoxone Usage and Safety Update

Johnny Scott, Syngenta

Lumivia Insecticide Seed Treat

James Baguley, Corteva

Tag Team Bioniq Inoculant

Chris Berg from Novozymes

Boron Micronutrients and Pulse Crops

Ryan Hansen, ATP Nutrition

Weed Control with P-Pack

Katie Ratzburg, FMC

Weed Control and Surfactant Mixes

Kerry Yates, Bayer

Time Capsule

Are you ready for a blast from the past?

Here's the cover of our very first company newsletter, sent out 25 years ago.

Mountain View Co-op Newsletter

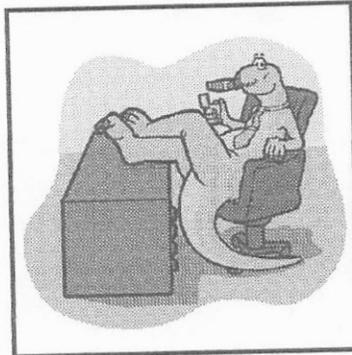
February 1998

Greetings From the General Manager's Office

First, I'd like to introduce myself: Bruce Clark. My wife's name is Eileen, and we have three children, Corey, Terri and Tony. I've been in the grain and fertilizer business since 1978 and managing since 1986 in Geraldine. We've recently moved to our new home in Fairfield.

Presently, Mountain View Co-op (MVC) is in the process of doing some remodeling in the Dutton fuel building, which will be the location of my office as well as the office of the head bookkeeper, Claudia Proff. I invite everyone to stop by after we complete this project and see how it turns out. But, mainly stop by and say 'hi' so I'll have a chance to meet everyone.

As you are probably aware, I am still in the process of familiarizing myself with all the operations here at Mountain View Co-op. As I go through this process and everything that we offer, from grain marketing, custom services, and hardware, to automotive repair, I find myself wondering how many patrons we have out there who don't realize just what we do have to offer. So, I encourage everyone to stop by any of our locations and find out from one of our managers what is available from within your business.



This is our first newsletter, our goal is to put it out quarterly, but before we do our second one please give us some feedback on what you think about this one.

In closing, I'd just like to take this opportunity to congratulate Lloyd Burtness on his 20 years of service here in Dutton, and wish him the very best in his retirement. I do know that the fish are sure going to catch hell now!

*Bruce Clark
General Manager*



What does artificial intelligence say about the co-op?

You may have seen news stories about a new technology that was released a few months ago called ChatGPT. Simply put, it's the world's most advanced "Chatbot" - A computer program that you can talk to, and work with.

We decided to put it to the test. We asked it "Write a short story about an agricultural co-op", and here's what it came up with:

Once upon a time, in a small rural town, a group of farmers came together to form a co-op. They were tired of dealing with large corporations that didn't have their best interests at heart, and they wanted to take control of their own destinies.

The co-op was called "Green Fields" and it was made up of a diverse group of farmers, each with their own specialty crop. They pooled their resources and worked together to sell their products at the local farmer's market.

The farmers quickly realized the benefits of working together. They could share equipment and labor, which saved them money and made their work easier. They also found that by combining their different crops, they could offer a wider variety of produce to their customers.

As the co-op grew, the farmers decided to expand their reach. They started selling their products at farmer's markets in nearby towns, and eventually they even started their own online store.

The co-op was a huge success. The farmers were able to make a decent living, and they felt a sense of pride in knowing that they were providing fresh, healthy food to their community. They also knew that by working together, they were helping to preserve the land and the environment for future generations.

As the years passed, the farmers of Green Fields passed down the co-op to their children, who continued to work together and grow the business, keeping the legacy of the Co-op alive. The community was grateful for their hard work and dedication, and the Co-op became an integral part of the town's economy and culture.

The end.

What do you think? That reply is completely unedited. Pretty good, right?

Want to try it yourself? Check it out at <https://chat.openai.com/chat>. You'll need to create a free account, but you'll be amazed by the results!





**Meet Paige Miller,
Credit Manager.**

Five questions for Paige

Tell us about yourself. Where are you from?

I am originally from Hinsdale, Montana, which is located 30 miles west of the Middle of Nowhere. I grew up on our family ranch and learned how to work hard and work long hours.

I later moved to Great Falls and met my husband of 15 years, Jason. We have a son, two dogs, 2 cats, and 6 fish.

So agriculture is in your blood. What did you do before coming to Mountain View?

I started my career in banking in Hinsdale as a teller, but I soon found out that working part-time and trying to make a pickup payment is very hard! So, I moved to Great Falls and landed at Chicago Title. I worked there for 10 years, starting as the front desk gal and ended as the head of the long term escrow department. Unfortunately, my mom got sick so we moved back to Hinsdale so I could help with her care. I became the assistant branch manager of First Community Bank of Hinsdale, and then the retail banking supervisor.

What does a credit manager really do?

The short answer is that a credit manager evaluates a customer's potential credit worthiness, approves or rejects credit applications, and then monitors payments to ensure that their accounts are current. As always, there's a bit more to it than that, but those are the main tasks.

You have a lot of experience in the banking industry. What are some things people can do to make their financial life easier?

Pay attention, set goals, and do a budget! For example, don't "max out" your credit cards. That will lower your credit score, which can lead to you having to pay higher interest rates, or even be denied for other loans altogether. You know the saying, "Don't put all your eggs in one basket"? It's the same with credit lines. Creditors like to see some revolving credit (like credit cards), some installment credit (like a car loan), and maybe even a mortgage on there.

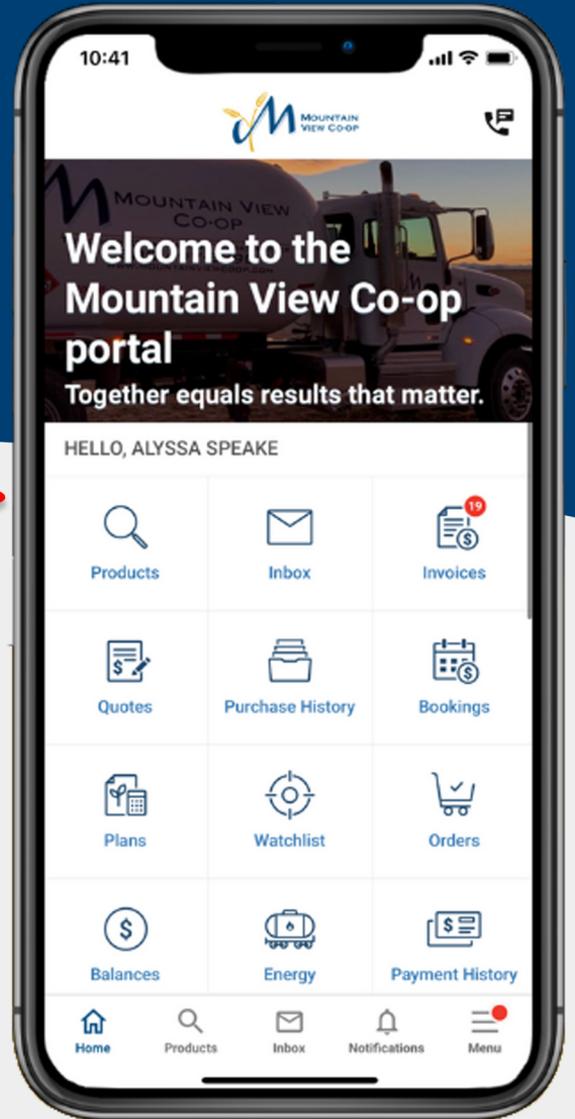
Also, review your accounts occasionally and know where you want to go with them. You can set them up on auto payments- That's where a budget comes in handy. If you have credit card debt, start paying off higher-interest cards first, and once one is paid, move that payment that you were making onto the next highest interest rate card.

Any parting thoughts?

I'd just like to thank everyone for being so kind and patient while I learn this role. Everyone at Mountain View has been great to work with, and everyone here shares the belief that our patrons are our number one priority. It's refreshing to work with a group like this, and I can't wait to get to know all our customers.

Your anytime, anywhere connection to Mountain View Co-op.

CLICK OR TOUCH
THE PHONE TO
DOWNLOAD OUR
NEW APP FOR
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See the details, any time of day, from anywhere.



Online Bill Pay

Save time, frustration, and a stamp.



Shop Agronomy Products.

Check prices, your past purchases, and more.





Sun dogs are caused by sunlight reflecting off of ice crystals in the air. This picture was taken from our new corporate office on a particularly cold day.



One of our new John Deere fertilizer spreaders stands tall on farm land just north of Great Falls.

Mountain View Celebrates Tom Demars

Hats off to our Dutton location manager for 40 years of service



Earlier this year our energy division manager, Dustin Jones, let everyone at our corporate office know that he was bringing Tom in for a surprise anniversary celebration.

Dustin told everyone *except* Tom. This is the moment when Dustin thanked Tom for his 40 years of outstanding service, and the entire office turned to see the look on Tom's face.

It's safe to say Tom was surprised!



Dustin presented Tom with a rifle as a small token of our appreciation.

Tom started with the co-op in 1982, working in the Dutton tire shop. Eighteen months later he was promoted to location manager, and the rest is history.

He says the best piece of advice he ever received came from Frank Schumacher, a former co-op manager. "Frank told me, 'You've got to run it like you own it', and that's what I've always tried to do."



The same day Tom was celebrating his 40th anniversary, our newest employee, Dawn Brinkman, was celebrating her first day.

Even though Tom is years away from retirement, he took a second to think about what that day would be like. He says "It will be hard to let go of something that I've been a part of since the beginning. I probably won't know what to do."

We can't say thank you enough to Tom, and all of our employees that make Mountain View great. Here's to the next 40 years!

Recognizing Excellence

Mountain View Co-op employees have centuries of experience in Montana agriculture. Here are a few that have devoted their careers to serving you.



Brittany Holzheimer

Controller

22 years

Ruth Baker

Lincoln C-Store

24 years



Jay Mullennax

Dutton Propane

25 years

Stanley Thomas

Fort Benton Agronomy

26 years

Tom Miller

Dutton Propane

27 years



Bruce Buxengard

Great Falls Agronomy

27 years

Rich Beerman

Dutton Bulk Fuel

31 years



Mark Lehnerz

Power Agronomy

39 years

Tom Demars

Dutton

40 years

Neal Lehnerz

Power Agronomy

41 years



Cal Hankins

Fort Benton Agronomy

41 years



See our back issues at <https://mvc.ag/perspectives>.