MVC Foundation Grant Winners Announced Propane Service Area Expands to Havre Equity and Patronage Checks Go Out

PERSPECTIVES



Winter **24-25**

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Editor in Chief: Brent Grassman

Our Board of Directors:

Dan Schuler, President Tyler Starman, Vice-President Seth Woodhouse, Secretary Gary Gunderson Todd Dahl Mark Lacher Rollie Schlepp Del Styren Trent Townsend

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Muluntain View co-op

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Perspectives is released free-of-charge by Mountain View Co-op. It is created inhouse by the Marketing and Communications Department, located at 1030 Montana Ave. NE, Black Eagle, MT, 59414.

Associate Directors:

Riley DeBruycker Zack Styren

Performance Review

by Brent Grassman, Manager of Marketing and Communications

A few weeks ago I sat down with our CEO, Art Schmidt, to talk about 2024, and to set goals for 2025. It went well, and I'm excited for everything we came up with, but one thing he said really stuck with me. He said, "Brent, I think you love Mountain View more than just about anyone." We laughed, and I agreed, but it made me think. Why do I love Mountain View Co-op so much?

Part of it is no doubt due to fond childhood memories. I grew up on a farm about 10 miles east of Power (which is about 25 miles northwest of Great Falls), and I remember hopping in the pickup with my dad and heading into the co-op almost every Saturday. He would drink coffee and chat with other farmers and the co-op folks, and I would eat popcorn and listen. Back then the co-op was a place where people would go to see friends, and I'm happy to say it still is today.

I feel it's important to work somewhere that shares your personal values, and the team at Mountain View does. We believe in doing the right thing, even when (especially when) it's hard. We believe in supporting the Central Montana towns that we live and work in. When other companies leave Montana's small towns, we stay. In fact, we do better than just stay. We grow. We reinvest.

I also love the work we do. Working in agriculture is a gift. At Mountain View, we always say "We help Montana's farmers feed the world", and it's true. It's an honorable career. Most of all, I love working with our customers. I've known many of them for decades, and I know that they're great people who work hard, help their communities, have the same goals as us.

> When our non-local competition makes a sale they take that money out of our communities. It goes where they are headquartered, such as Minneapolis, Portland, Tokyo, Beijing, or somewhere else. When Mountain View Co-op makes a sale that money stays right here in Central Montana. And when we make a profit we return a lot of it right back to our customers. In fact, in fiscal year 2024 we returned \$7.2 million back (\$2.7 million in cash, and \$4.5 million in allocated equity). In the past five years alone MVC has returned over \$28 MILLION in cash **back to our customers**. How many companies can say that?

> > I could go on and on. To sum it all up, I'm grateful that I have the opportunity to work somewhere I love, with people who share my values. I can't imagine working anywhere else. If you think you would like to work here, visit www.mvc.ag/careers to see our available positions.

> > > You won't regret it.

Mountain View Foundation Awards Seven More Grants

As a Montana cooperative, we believe it's our privilege and duty to give back to our communities. We're committed to supporting and strengthening the towns we live and work in through charitable donations, scholarships, and actions.



Dutton Volunteer Fire Department Chief Evan Gouchenour (left) accepted a \$10,000 check from Tom Demars, our Dutton location manager. They will use the money to buy new turnout gear for some of their crew.



MVC agronomist Issac Salcido handed a \$20,000 check to Montana Farmers Union President Walter Schweitzer. This money will be used to help them run their annual camp at Arrowpeak Lodge. The camp teaches kids about agriculture and co-ops.

We awarded the Blaine County Fair Foundation \$5,000 to help replace their old wooden bleachers. The bleachers are used frequently each year for rodeos, derbies, 4-H events, concerts, barrel races, and more.



Randi Holcomb is a member of the Sun Prairie Volunteer Fire Department and also works at Mountain View Co-op. She accepted a check for \$10,000 from Ralph Flovd, our bulk fuel manager, for truck improvements.



Mountain View CEO Art Schmidt presented Officer Lugo a check for \$3,000 to support the Cascade County Deputy Sheriff's Association's "Shop With a Sheriff" program.



Kim Castagne (pictured bottom right) delivered a check for \$3,000 to the team behind the Lincoln Community Hall. They will use this money to install water lines from a new well to the hall



Teton County EMS Director Debra Coverdell was awarded \$7,500 from the MVC Foundation. She plans to install devices that will improve communications when they're in remote areas.

PENGUINS ARE GOOD ON THE ICE.

LEARN FROM THE PROFESSIONALS. WALK LIKE A PENGUIN ON SNOW AND ICE.

- Take shorter steps
- · Bend your knees slightly
- · Watch where you're stepping

REMEMBER, SLOW AND STEADY WINS THE RACE!

- Point your feet out a little bit
- Keep your arms out for balance
- · Keep your center of gravity over your feet





MVC Issues 4.9 Million Dollar Equity Redemption

At Mountain View Co-op we believe in honoring the cooperative principles that make us unique. One of the most important ways we uphold these values is by sharing the success we achieve together. Late last year we were pleased to announce a 4.9 million dollar equity redemption, representing the retirement of ownership in MVC through 2010. According to a US Department of Agriculture report, the average redemption period for grain and farm supply co-ops is 19 years, which means that **Mountain View is five years ahead of most co-ops** in this regard.

Equity redemptions allow us to reward your contributions while ensuring fairness among all members. This decision reflects our financial stability and our commitment to maintaining a healthy balance between reinvesting in the co-op's future and returning value to you. And don't forget- You already paid the taxes on your equity when you originally bought products from Mountain View, so these checks will be tax free!

Thank you for your trust and partnership. Together, we're making Montana agriculture stronger—one season, one success, and one member at a time.

Retail Charge Account Changes We updated our Point of Sale System, and that has caused a few changes.

Due to recent changes in credit card regulations Mountain View Co-op was required to update the point of sale systems at our retail stores. The new system will have many benefits, such as improved security, ease-of-use, and compliance with all of the latest regulations, but this change forced us to make an important change to how we currently do business.

Customers will need to have their plastic MVC charge cards with them to charge purchases at our retail stores.

You won't be able to charge to your account without it.

This will protect our customer's accounts and eliminate unauthorized charging. Only people that YOU give a card to will be able to charge to your account, not anyone who walks up to a clerk and says "charge this to Bob".

If you have a large group of people (employees, family members, etc.) needing to charge to your account we can get each person their own card. You'll be able to track their individual purchases, which will make your life easier at the end of the month and tax time. There's no charge for additional cards.

Need more cards for your family or employees? Contact our credit manager, Paige Miller, at pmiller@mvc.ag or give her a call at 406.453.5900 and we'll get you the cards you need ASAP.

So, how is the switchover going? According to Dave Douglas, Mountain View's retail division manager, there have been both good and bad aspects to the switch. "Any time you make a change this big you're going to run into a few bumps in the road. On the plus side, our clerks and admin team say they love how easy the system is to use. It's faster, more accurate, and really making our lives easier on the backend. I want all of our customers to know how much we appreciate their patience through this switch. We have the best customers in the world."











60,000 gallons of growth

Mountain View Co-op Expanding Propane Service to the Hi-Line, **Deliveries to Start Mid-February!**

Big things are happening in Havre! On December 5th, 2024, we installed a brand-new 60,000-gallon propane tank to keep up with the growing needs of our customers in the area. This tank, which weighs an impressive 95,000 pounds empty, is a big step forward in making sure we can provide top-notch service to the Hi-Line.

We're also excited to welcome a new team member, Matt McAtee, to our Havre crew! Adding to our local crew means we're not just expanding our operations—we're deepening our roots in the community. When it's time to order propane, just give us a call at 406.453.5900. We're here to help keep your home warm and your operations running smoothly.

Thank you for trusting us to help with your energy needs. We're proud to grow alongside the Havre community and can't wait to serve you.





Daily or Weekly:

- Check for leaks, corrosion, or damage to the tank, hoses, and fittings.
- Ensure caps and valves are secure and functional.
- Look for any signs of fuel contamination, such as discoloration or sediment.

Monthly:

- Ensure the nozzle operates smoothly and shuts off properly.
- Verify that vents are free of obstructions to prevent pressure buildup.

Quarterly:

- Inspect caps and gaskets for a proper seal.

Annually:

- Conduct a thorough inspection of the tank's interior (if accessible) and exterior.
- Check for signs of corrosion, pitting, or thinning metal.
- Apply a fresh coat of paint or rust inhibitor to protect the tank exterior if needed.

Fuel Tank Maintenance

Keep your fuel tanks operating at their best.

• Confirm that spill containment measures (e.g., spill buckets) are in place and functional.

• Use a clear container to draw a small sample of fuel. Inspect for water, sediment, or discoloration. • Check for wear, cracks, or leaks on hoses and nozzles. Replace components as needed.

• Remove water and sediment from the bottom of the tank using a fuel polishing system or manual drain if equipped. Inspect the tank's foundation and supports for stability, especially for signs of rust, cracks, or shifting. • Ensure grounding and bonding connections are secure to prevent static electricity buildup.



(Re)Introducing Our Energy Specialist, Jayce McCurry

Mountain View brings energy sales 100% in-house by bringing on a familiar face

You may already know our new energy specialist, Jayce McCurry. After all, he's been selling Mountain View gas, diesel, propane, and lubricants all over Central Montana for years now as a certified energy specialist (CES). Starting this year, though, Jayce is 100% a Mountain View guy.

Jayce credits much of his expertise to his work in the CHS Certified Energy Specialist (CES) program, which gave him a strong foundation in energy markets and sales. "It's pretty common for folks in the CES program to start working directly for their co-ops," Jayce explains. "After a while, it just makes sense. The CES program is designed to help people who are new to energy markets get up to speed quickly and then let them go off on their own. I'm not saying I know everything about the markets, but this program has taught me a ton about energy. **I'm grateful to the folks at CHS and Mountain View for giving me this incredible opportunity."**

One of Jayce's favorite parts of his job is working with customers on fuel contracting. "About four years ago, a small team of us here at Mountain View started **rolling out our fuel contracting program**, and it has been a hit," he shares. **"Prior to this program, customers had to buy fuel when they needed it and pay whatever the price was that day.** Now, with contracting, our customers can plan ahead and lock in fuel prices up to a year in advance."

A fifth-generation Montanan, Jayce was born in White Sulphur Springs and grew up deeply rooted in the state's agricultural and business communities. He graduated from Columbus High School and later earned his business degree from the University of Montana-Western in Dillon. His background, combined with his passion for building relationships, has made him a natural fit for helping Mountain View customers navigate the energy markets.

If you're thinking about buying fuel today, contracting fuel for the future, or just want to talk about the energy markets, **give Jayce a call at 406.836.0100.**

INVESTING IN THE FUTURE BY TAYLOR WAGNER, ENERGY DIVISION MANAGER

One of the main focal points for the Energy Division this year is maintaining and improving our current equipment, while also investing in new infrastructure that will expand our territory and improve our service.

First up, opening in Havre, Montana in early February will be a new bulk propane storage facility. This site will be able to store up to **60,000 gallons of propane,** and we feel very strongly that the Havre community and surrounding areas will benefit greatly from having this close by. It will allow us to compete more directly in the area, improve our service, and provide fairly priced propane to everyone.

Also on the way are **two brand-new 5,300 gallon tandem axle bobtail propane trucks,** one of which you will see in the Havre area, The other will operate out of Dutton. These two new trucks are huge, and will allow us to waste less time at our bulk facilities loading, and spend more time taking care of what matters most, our customers.

At Mountain View, our main goal is to provide outstanding customer service. **Our service techs and drivers spend countless hours training and honing their craft,** and have tens of thousands of hours of real world experience in all conditions. We put a special emphasis on making sure that our techs and drivers have the proper tools, education, and working knowledge to perform at the highest level. I'm biased, of course, but I really do think we have the best propane team in the business.

We understand that propane is not a want for most folks, but rather a need, especially in these stark Montana winters. We'll continue to do everything we can to provide excellent service at fair prices. As always, thank you for your business.



When you spend money with Mountain View Co-op...



It stays right here in Central Montana.

At Mountain View Co-op, everything we do is for the benefit of our customers and our communties. When you do business with us, you do more than just earn patronage and get great prices - You keep money in our communities, support Montana jobs, and much, much more.

You help us live up to our motto: Together equals results that matter.



WHERE IS THIS?

The world looks a bit different when you get a bird's eye view. Do you recognize this great Montana town?





Spreading in the Snow

Farming doesn't stop just because there's snow on the ground! Spreading fertilizer on snow over winter wheat fields is a proven practice that can set the stage for a productive growing season.

Winter wheat is planted in the fall and needs nutrients like nitrogen early in the spring to establish strong roots and maximize yield. Applying fertilizer in the winter ensures these essential nutrients are in place, ready to fuel growth as soon as the snow melts and temperatures rise. This timing is critical to give the crop a competitive edge and avoid the logistical challenges of springtime applications.

By spreading fertilizer on frozen ground, the co-op also avoids soil compaction while ensuring the nutrients stay where they belong. Careful planning and weather monitoring minimize the risk of runoff, making this a safe and effective approach.

Through this proactive strategy, the co-op is helping members' fields thrive—even in the heart of winter.









Springtime Blend

with iron

This is a balanced blend to use in the **spring** for fast growth and great color as soon as the grass starts to green up.



MOUNTAIN VIEW'S ANNUAL SPRING FERTILIZER SALE

nanoCOTE

MARCH 31ST - APRIL 5TH

50 POUND BAGS OF FERTILIZER WILL BE HALF OFF!

4 3 ...

Which blend of fertilizer do I need?

Triple 18

Great Mix For Fall

Provides nutrition for gardens, trees, shrubs, and lawns. The perfect choice for fall use.



THIS PTZODUCETZ PUT HIS CTZOP PTZOTECTION CHEMICALS ON A LOW-INTERZEST LOAN THROUGH MOUNTAIN VIEW CO-OP.

THIS GUY DIDN'T.

Want to protect your crops without straining your budget?

Take advantage of our low-interest loan programs for crop protection chemicals.

It's been a great year for our crop protection products financing programs! More producers than ever are signing up and taking advantage of the convenience and low rates (typically 2.9% vs. an operating loan rate of 7.5 - 8.5%) that come with working with Mountain View.

According to Paige Miller, Mountain View's credit manager, "We've opened up over 30% more credit availability this year, and it's being put to good use. I've walked hundreds of producers through the financing options and almost all of them have been impressed with how easy it has been. I've worked with folks through email, over the phone, and in person."



Paige continued, "We're coming up on some important dates for these financing programs. In order to get the lowest promotional rates, applications must be in by March 31st. We can take applications up to June 15th, but after March 31st the rates go way up, so I don't recommend waiting."



For more information, or to get signed up, contact your local Mountain View agronomist or Paige Miller directly at 406.453.5900 or pmiller@mvc.aq. Paige will also be at our upcoming grower meetings in Fort Benton (February 25th) and Dutton (February 26th) to explain the programs and answer any questions. We hope to see you there!

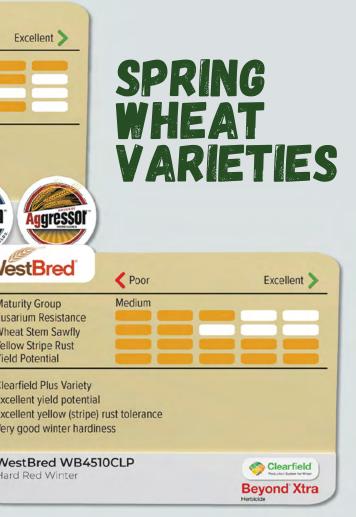


GIVE YOUR CROPS THE BEST POSSIBLE START WITH SEED DESIGNED (AND PROVEN) TO GIVE GREAT RESULTS **RIGHT HERE IN MONTANA'S GOLDEN TRIANGLE.**

| Can control resistant weeds us Nicely balanced for both yield Responds well to higher nitrog | and protein potential |
|--|-----------------------|
| Croplan CP3201AX Hard Red Spring | |
| | |
| | FFA |
| WIN | |
| WH | |

READY TO LEARN MORE ABOUT MOUNTAIN VIEW SEED? CONTACT YOUR LOCAL SALES AGRONOMIST OR CALL 406.753.2530.

Paige Miller MVC Credit Manager





Click here to download our 2025 Seed Catalog!



Mountain View Makes It Easy

Our app, Grower360, puts the power in your hands

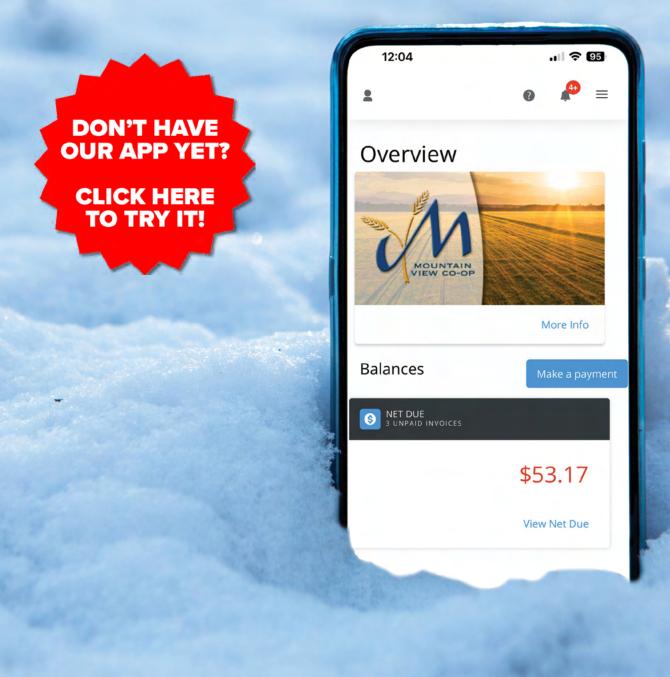
Need to see an invoice, research an old purchase, or make a payment? Now you can do all of that (and more!) any time you want, anywhere you are.

Tax Time Tip One:

Want to see your purchases for the past year all totalled up by product? Simply click on the "Products" menu choice, set the date range, and boom, there it is! You can even export the results into a spreadsheet by clicking "Export"!

Tax Time Tip Two:

Do you or your accountant need to see a specific co-op invoice? They're available right thought the app! In fact, you can access almost ten years of sales history when you click on the "Invoices" menu choice.



Grain Market Updates by Jake McFarlin, Grain Division Manager

The grain markets remain extremely dull. America's wheat exports have been reduced to the very basic inelastic business, and critical incremental business (that provides selling opportunities for producers) have been a distant dream this crop year. The high US dollar, combined with South America's relentless push to establish themselves as the cheap world supplier, has left us with large supplies and low demand.

Domestic demand for spring wheat has been better. The US milling market has been the major buyer, however US milling demand is finite and seemingly filling up the remainder of the crop year.

US winter wheat conditions and planted acres are suggesting a bumper 2025 harvest. Without some sort of change in the demand picture this could suggest disastrous pricing scenarios. Many producers have been locking in harvest HTAs or cash contracts to protect against the possibility of price deterioration as the crop progresses.

Producers are preparing for spring seeding, and the Collins seed plant is getting ready as well. We are staging spring wheat and barley in advance of seeding season. We are also excited to begin custom cleaning and treating of bin run seed.

Lastly, we have broken ground on another expansion project. For harvest of 2025 the Collins ground piles will be a bit larger and significantly faster. We will be adding a second stacker, not only doubling our dumping speed but giving us another layer of protection against breakdowns. A new concrete surface will provide a much cleaner and smoother surface.

If you have any questions about the grain markets, our seed options, or anything else, please don't hesitate to give me a call at 406.753.2530, and thank you for your continued support.





Fiscal Year 24 Patronage Highlights

When we say it pays to do business with Mountain View Co-op,

We mean 🔃

turn

Here's how much we returned to our members in fiscal year 2024 by category.

| Product | Rate of Re |
|----------------|---------------|
| Winter Wheat | 8.0¢ / bushel |
| Spring Wheat | 9.5¢ / bushel |
| Canola | 6.2¢ / bushel |
| Seed Purchases | 4.4% |
| Chemicals | 3.7% |
| Fertilizer | 2.9% |
| Gasoline | 17.4% |
| Fuel | 9.1% |
| Oil | 4.5% |
| Propane | 8.0% |
| Feed | 2.5% |
| Merchandise | 6.4% |
| Labor | 10.4% |



BEATING THE WINTER BLUES by Mallory Antovel, MVC HR Manager

We all know winters in Montana are long, but they can be paradise for outdoor enthusiasts. Whether you're looking for a peaceful walk by yourself, or an activity the whole family can enjoy, snowshoeing can be an excellent option for all skill levels. Believe it or not, there are plenty of trails to hit right here in Central Montana.

Norwegian Gulch

This trail is accessed right on our side of the Rocky Mountain Front outside of Augusta. You access it from Sun Canyon Road, the same road that gets you to Gibson Reservoir, so it is easily traveled, even in the winter! The trail takes you up an incline with mountains on either side. This is an out-and-back hike, so you can go as far as you want to, and then turn around and enjoy the breathtaking view of the Rockies your whole way down. And, it's dog friendly!

Middle Fork of the Judith River

If you're looking for something more central, this hike near Moccasin might be for you. The drive to get there takes you through Utica, so you can see the inspiration from CM Russell's famous painting. There is a guard station at the trailhead, now available to rent, so you can't miss where you're supposed to park. From there, you follow the frozen river on snowshoes through a beautiful limestone canyon, what the Little Belts are famous for! Really no climbing involved here, so it would be perfect for all ages.

Silver Crest Winter Trails

If you're new to snowshoeing, Silver Crest (neighbor of the Showdown ski hill) can be a great place to start. The trails are well-used and there are many loops to make the hikes longer or shorter depending on what you're up for. The views from here are just as beautiful, too!

"I've always believed in finding solutions instead of just complaining about things"

We sat down with lifelong Mountain View Co-op patron and former MVC board member

Mitch Konen

to discuss his farming philosophy, his love of co-ops, and what he wishes the average person knew about agriculture.



The first thing you'll notice walking into Mitch's farm office are the guitars.

It turns out this mild-mannered Fairfield native has a guitar-playing alter ego who has been playing in bands since he was 25 years old, and has even played with country superstars such as **Moe Bandy and Chris LeDoux.** We sat down with Mitch and talked about his past, the present, and the future of Montana agriculture.

Hi Mitch, thanks for taking the time to chat. Can you start by sharing a bit about yourself, and your family farm's history?

I was born and raised in Fairfield, and I'm a third generation farmer. My dad worked at Greenfield Farmer's Oil (it was called the Greenfield Central Exchange back then) for a while, then managed a co-op in Broadus for five years. He decided he wanted to become a farmer himself, so we came back here to Fairfield. I wrestled in high school, then went to college at Montana State University in Bozeman and wrestled there, too. I majored in Ag Business and Economics. I had a few interesting jobs, like making the machines that make Lincoln Logs in Walla Walla, and I came back home in '89 because dad needed help with the farm.

What was it like working with your dad?

My dad taught me a lot over the years. He instilled a good work ethic in me. He always said "The animals get fed before anyone else does", and that was true. He taught me mechanics, and how to take care of our equipment. He was also a board member for Farm Credit Systems, so he passed on a lot of his business knowledge to me, too.

How long did you farm with him?

Well, I came back in '89, and he offered me an opportunity to partner with him until he retired, which was in '97.

What crops do you focus on now?

We grow wheat and barley, of course, but we've also done canola, yellow peas, mustard, and some other specialty crops.

Why do you try crops other than wheat and barley? Why not stick with the classics?

We choose which crops to grow based on two main factors, market prices and weed pressure. I'm always trying to be efficient, and sustainable. We'll use canola as a rotation crop. I want the farm to be successful now, but also 50 years from now, so we make sure to take care of the land.

That's what we believe in, too. How did you become a supporter of the co-op system?

Why is being part of the co-op still important to you?

Co-ops bring farmers together. Everyone gets input on how they operate and what services they provide. Also, the money farmers spend at the co-op comes back to them in the form of patronage. It's a beneficial system for everyone. This year's patronage check was great. It was probably one of the highest percentage returns I've seen in years.

What are some of the biggest challenges you've faced in farming, and how have you overcome them?

Mitch reminisces about his days of playing with the boys in the band Sodbusters. He jokes "We used to play both types of music, country and western."

When I was in high school a manager from the Fairfield co-op sent me to a farm education seminar. I met kids from all over America, and they taught us how co-ops work, and how they are designed to benefit their members first. Once I understood that, I realized the value of the co-op system.

In the beginning, my biggest challenge was that I was allergic to just about everything on the farm. My parents took me to a doctor when I was a kid, and I tested positive for being allergic to just about everything. The cows, in particular, were really hard on my allergies, so my brother Dan took over that part of the operation.

How did you overcome that?

I took allergy shots for years, but they don't work anymore. I guess I've become resistant to them. Like I said, Dan taking over the cows helped, and the rest I've learned to live with.

Other than that, what's your biggest farming challenge now?

Lately the biggest challenge is just keeping up with the technology in today's equipment. We always prided ourselves on doing our own maintenance and mechanical work, and that's a lot harder now than it used to be.

What advice would you give to younger generations?

One of the most important things is that **new farmers have to understand the financial side of the business.** It may not be the most glamorous part of the job, but it's what keeps you going. Everyone thinks farming is just driving trucks and tractors, but there's a lot of planning and paperwork if you want to be successful.

What's one thing you wish people outside of agriculture understood about farming?

People outside of agriculture don't realize that food security is national security. America's farmers and ranchers keep the shelves at the grocery store full, and without those full shelves things get ugly pretty quickly.

That's true! There's an old saying that goes "Only three things are essential: a doctor, a teacher, and a farmer. You can go a lifetime without needing a doctor, years without a teacher, but you can't go three days without a farmer."

That's right. Also, American farmers don't just feed Americans. We grow enough food that we're able to export it to other countries, which is a huge boost to our economy as well.

You've been very involved with agriculture boards and committees over the years. Two part question: What makes you want to take on that responsibility, and what are some of the boards and committees that you've been on?

Well, I've always believed in finding solutions instead of just complaining about things. And you're right, I've been on quite a few boards over the years. I started with the Greenfield Farmers Oil board, which merged with Power, Dutton, and Brady in '97 to form the original Mountain View Co-op. I've also worked with the Teton County Farm Service Agency, I was on the Montana Grain Growers Association for eight years (5 years of that was on the executive team), then I started with the National Barley Grower's Association (I'm the Vice President on that board), and I also spent four or five years on the National Association of Wheat Growers.

If you're interested in helping shape the future of Montana agriculture, there's no better place to start than to join these boards. You'll learn a lot, and you'll have the chance to help make things better.

What are your hopes for the future of your farm?

I imagine my hopes for the farm are the same as what most people want. I'd like to see my kids, James and Jacob, take it over some day, and keep on growing it. It's a great life.

We couldn't agree more. I know you're going to keep farming for a while, but are you going to keep on playing music?

Absolutely. Now I'm playing with a few local guys in a band called Badger Creek. Music is a big part of my life.

Mitch, thank you so much for taking the time to talk with us, and for all of your hard work over the years. Also, thank you for your business with the co-op. We truly appreciate it.

My pleasure. Thanks for coming out.





Perspectives, can be found at www.mvc.ag/perspectives.