

CHS MAGAZINE

Global Growth

Strategic investments help
U.S. farmers compete



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Retail

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Cultivating
Ag Careers

CHS



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Jay Debertin, president and CEO, CHS

Growing There to Benefit Owners Here

CHS influence is growing across the world and that is good news for American farmers who own the cooperative system.

It may seem counterintuitive for CHS, the largest farmer-owned cooperative in the U.S., to increase its ability to originate grain in other countries. But in a global environment, where international customers are looking to buy grains and oilseeds every day of the year, we can only serve our U.S. owners most effectively by finding ways to meet those customer needs year-round.

American farmers are efficient, effective suppliers of grain to the world. But that supply only meets the world's needs a few months of the year. Sourcing grain from farmers in other countries fills that gap.

That's why CHS is investing in assets to collect, transport and export grain in Brazil, Australia and the Black Sea region. By building strength in those areas of the world, CHS and the cooperative system can continue to be a trusted supplier more months of every year.

Today, 30% of the U.S. grain that enters the global supply chain originates through the cooperative system. We intend to grow that market share, generating more value for American crops and returning more of that value to our owners.

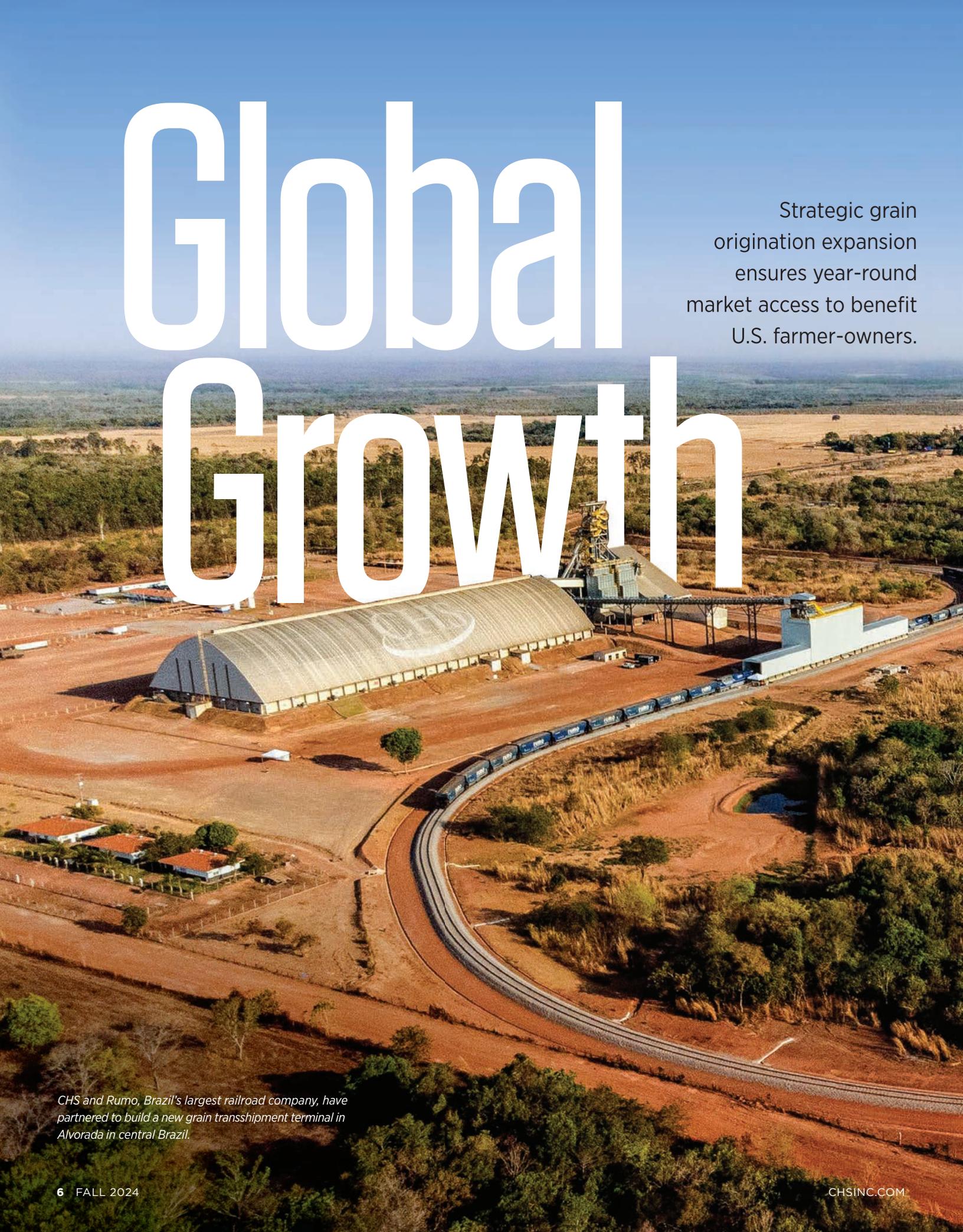
At the same time, we are optimizing and investing in our domestic assets to better serve our owners. We have added grain storage and shipping assets in the Midwest. We have grown our U.S. soy processing capacity by one-third. And we have expanded and enhanced our export capabilities in the Gulf and Pacific Northwest.

It takes a cooperative to invest in a global grain supply chain that ensures U.S. farmers have the marketing power they need. Leveraging the cooperative difference is at the core of every decision we make at CHS.

Thank you for your commitment to the cooperative system. Together, we are creating connections to empower agriculture.

Have a question or feedback for the CHS management team? Get in touch with us at feedback@chsinc.com.

Global Growth

An aerial photograph of a grain transhipment terminal in a rural, arid landscape. The terminal features several large, curved, light-colored silos. A long, blue-hulled freight train is shown curving around the facility. The surrounding area is a mix of dry, brown fields and patches of green vegetation. The sky is clear and blue.

Strategic grain origination expansion ensures year-round market access to benefit U.S. farmer-owners.

CHS and Rumo, Brazil's largest railroad company, have partnered to build a new grain transhipment terminal in Alvorada in central Brazil.

By Matthew Wilde

For decades, the United States was the undisputed champ of soybean and corn exports. Like Muhammad Ali and Mike Tyson of their eras, U.S. farmers and grain companies dominated the competition.

Now there's a new king of the ring.

Brazil became the world's largest soybean exporter in 2013. For the next three years, according to University of Illinois analysis, Brazil and the U.S. traded the title. Brazil emerged

as the largest soy supplier in 2017 and hasn't relinquished it.

U.S. supremacy as the world's top corn exporter is also in jeopardy. In 2013 and 2019, Brazil nudged out the U.S. as the leading corn supplier due to weather-related production >



problems in the U.S. and the U.S. trade war with China, respectively. The U.S. fought back for a few years, but Brazil became the corn export champ again in 2023. Increased production, improved grain transportation and better trade relations with major importers were the knockout punches.

“Based on changing dynamics in global agriculture, we need to strengthen our supply chains,” says Chris Pothen, senior vice president, international, with CHS.

Romania, Australia, Argentina, Ukraine and other countries are also growing in importance as grain and oilseed exporters.

Fair Fight

The cooperative system is finding ways to stay in the fight.

CHS is strategically investing in grain origination and export facilities in the U.S. and in key grain-producing regions around the globe to ensure it remains a competitive year-round grain supplier, preserving market access for CHS owners. Expanded capacity in the U.S. and new construction of terminals and other facilities in Brazil, Romania and Australia are key elements in the strategic plan.

Grain volume handled at the CHS transshipment terminal in Marialva in southern Brazil increased 50% in fiscal year 2024 compared to 2023, its first full year of grain origination.



“Commodity trade flows are shifting,” says Bryce Banfield, vice president of international sales with CHS. “Many countries around the world are increasing their production, improving logistics and transportation capabilities and providing quality grain to meet market demands. The U.S. has lost export market share of corn and soy, but domestic consumption has increased, primarily for renewable fuels.

Customers First

Jose Barrios, oilseeds processing risk director with Proteinol, a Mexican vegetable oil, sauce and mixed fats producer, says he does business with CHS because of the company’s customer-first approach and the cooperative model. Proteinol buys 600,000 to 800,000 metric tons of oilseeds from CHS annually.

“CHS keeps the human element at the center, looks for fair solutions when challenges arise and adds value to our business to help us achieve mutual goals,” Barrios says.

International grain buyers increasingly want just-in-time shipments to control working capital costs by reducing the need for forward buying and minimizing storage expenses, Banfield says.

U.S. commodities are most competitive on the world market after fall harvest when supplies are high. However, that timeframe has shrunk over the years from six months to as little as three months as other nations increase production and improve logistics, says Brian Schouvieller, senior vice president of ag product lines with CHS.

“CHS has to change to meet customer demands,” he continues. “If we rely only on the U.S. to source and sell grain, we lose relevance.”

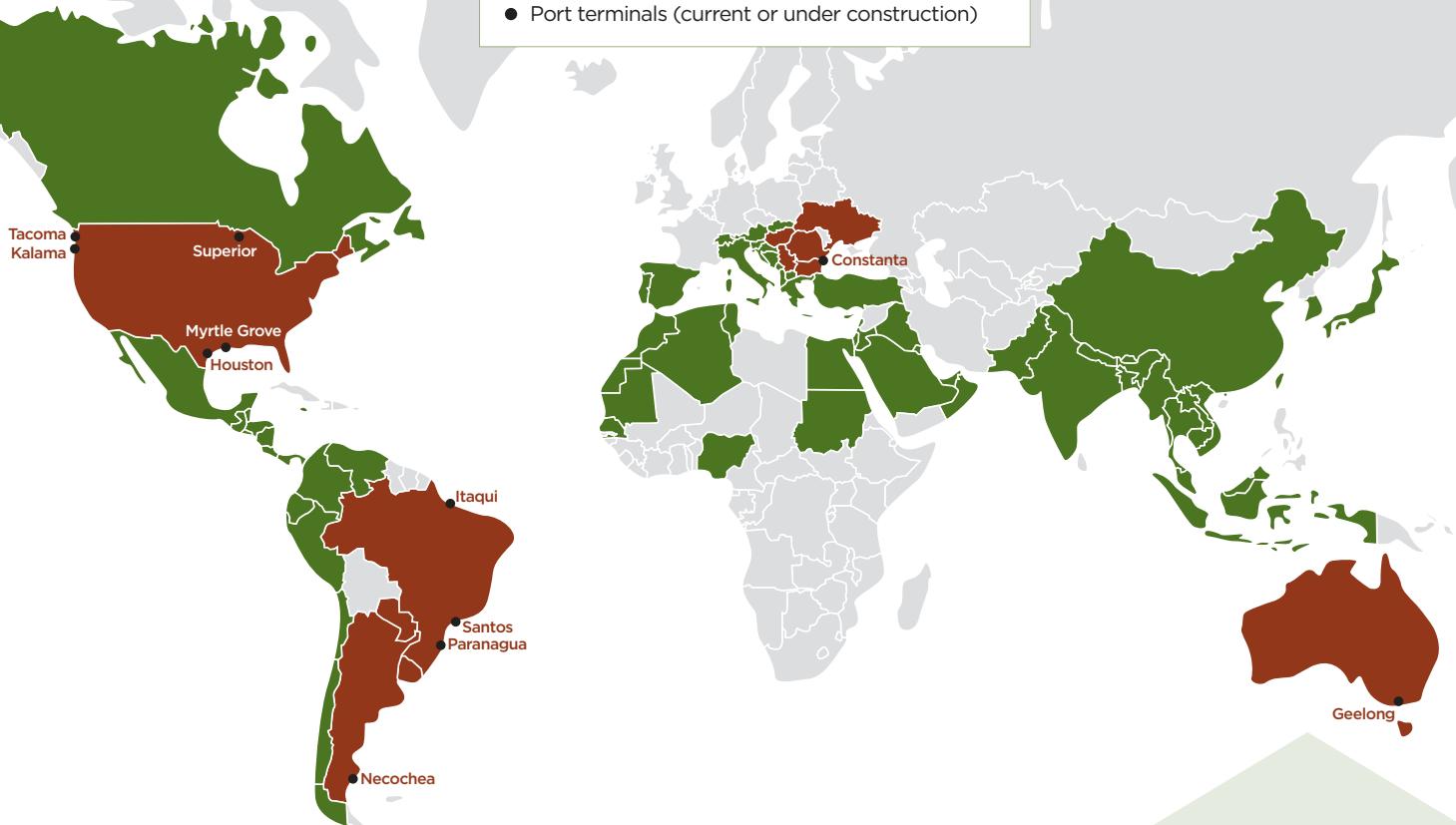
“Buyers around the world are looking for the best price, logistics and quality. If we are only going to source grain in the U.S. for a few months and the rest of the year the market is South America, the Black Sea or elsewhere, it will be very difficult to be the consumer’s first choice if we aren’t doing business in these regions.

“By providing buyers with quality grain at the right price year-round when they need it, we become a supplier of choice,” he adds. “Our ability to compete globally benefits our owners.”

Grain buyers are requesting multiple offers from different origination areas to lock in the lowest price and shipping cost, says Pothen.

CHS Global Grain Origination and Customers

■ Where CHS originates grain ■ International customer locations
● Port terminals (current or under construction)



A soybean customer will often ask for offers from the U.S. Gulf, Pacific Northwest (PNW) and South America, he explains. A wheat buyer may seek offers from the U.S. Gulf, PNW, Black Sea region and possibly Australia, depending on the type of wheat desired.

“CHS adds value to our business.”

— Jose Barrios

“Having the ability to source grain from different parts of the world is a huge advantage for CHS owners as we serve our customers,” Schouvieller

says. “CHS is one of the few multinational companies to source grain from the three major grain-producing regions outside the U.S. [Brazil, the Black Sea and Australia], which sets us apart from the competition. We can pick up incremental margins, which are ultimately returned to owners in patronage.”

That flexibility builds customer loyalty, he adds.

UCG Multiflour, a Panamanian company that procures grain, soybean meal and DDGS (dried distillers grains with solubles) for food and livestock production throughout Latin America, has been a CHS customer for more than 20 years. It buys 500,000 to 700,000 metric tons annually.

“We trust CHS as a supplier to

be flexible to meet our needs,” says Juan Antonio Assante, UCG Multiflour procurement manager.

Focus on U.S. Owners

Anticipating and responding to changing trade flows, CHS has made significant investments in U.S. acquisitions and facility improvements to better serve farmer-owners and customers.

“Our biggest investments and our largest asset profile has been and always will be in the U.S.,” Pothen says. “Marketing U.S. grain and feed products is as important as ever.”

TEMCO, a joint venture between CHS and Cargill, added an export facility at the Port of Houston in 2023 to complement >

CHS is strategically investing in grain origination and export facilities in the U.S. and in key grain-producing regions around the globe to ensure it remains a competitive year-round grain supplier, preserving market access for CHS owners.

grain terminals in the PNW. Grain produced in the Southern Plains naturally flows to the Texas Gulf for export. The Houston port provides a gateway to the world for those commodities — primarily wheat and sorghum.

In the U.S., CHS purchased several grain assets, three with train shuttle-loading capabilities, from Cargill in 2024 to connect more growers to the global marketplace. And three new train shuttle-loading facilities were

built in Minnesota and South Dakota, with a fourth under construction, to ship grain to TEMCO terminals in the PNW.

One of the company's most significant modernization and expansion projects was finished in October 2024 at Myrtle Grove, La., the southernmost ocean-facing export terminal on the Mississippi River. The \$105 million project includes:

- Six shipping bins that improve loading capabilities

- A bulk weighing and grading system
- A dock and barge unloading system
- An independent conveyance system to enhance vessel loading
- An electric-powered crane, or E-Crane

The expansion will increase export capacity through the Myrtle Grove terminal by 30%.

As the U.S. crushes more soybeans to meet soy oil demand, the Myrtle Grove terminal will be able to export more of the resulting increased volume of soybean meal. Chris Ludwig, vice president, feed grains product line with CHS, says the facility is now better equipped to load vessels with more than one commodity.

"Many customers in Latin America don't need an entire boat of soybeans or corn, but need a 'grocery boat' with one cargo hold of corn, another of wheat and another of soybean meal," Ludwig continues. "The upgrades at Myrtle Grove will allow us to efficiently load multiple

"Our ability to compete globally benefits our owners."

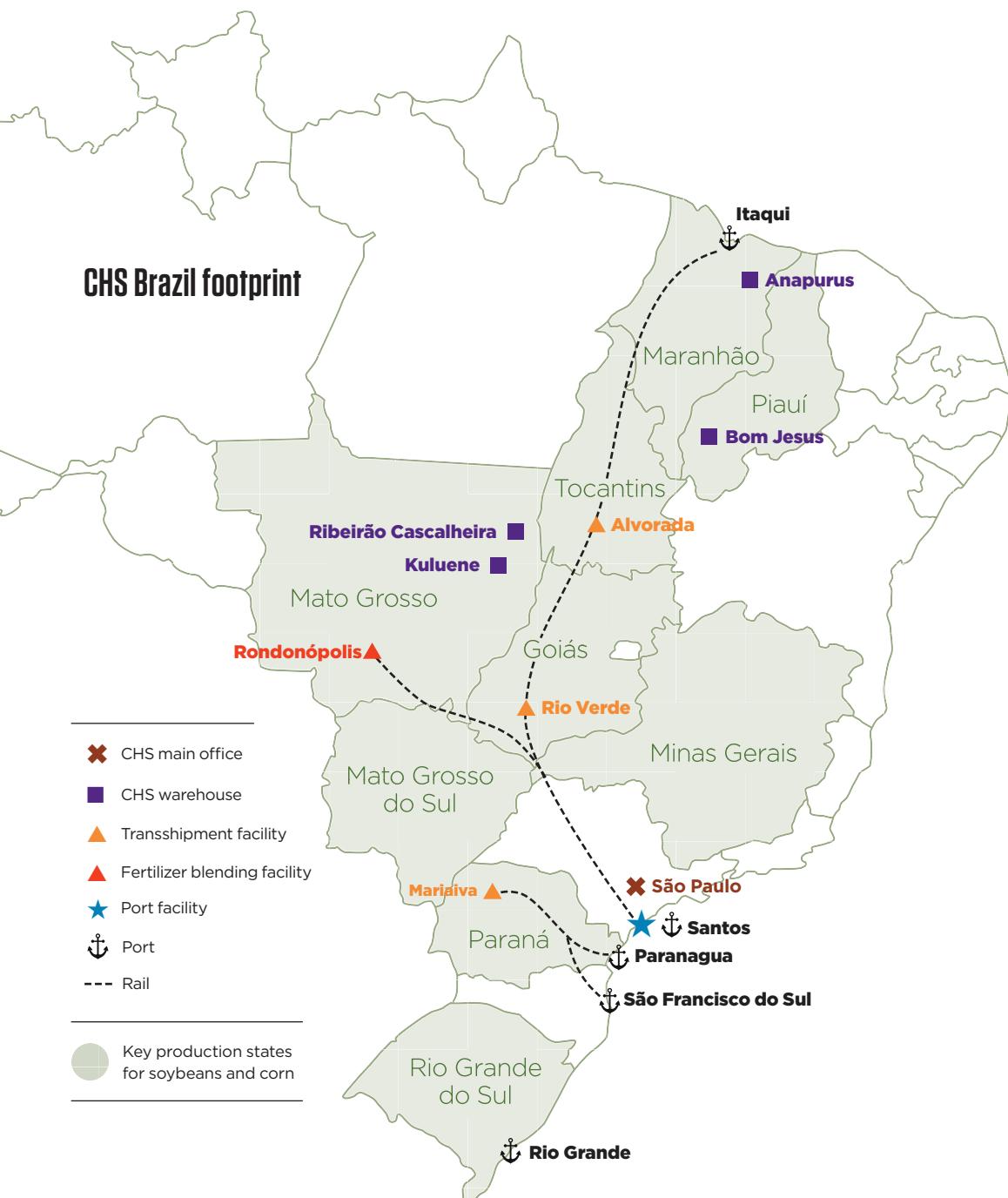
— Brian Schouvieller

commodities and soft products [DDGS and soybean meal] on the same vessel, which will give us a competitive advantage and generate better end-to-end margins in the supply chain."

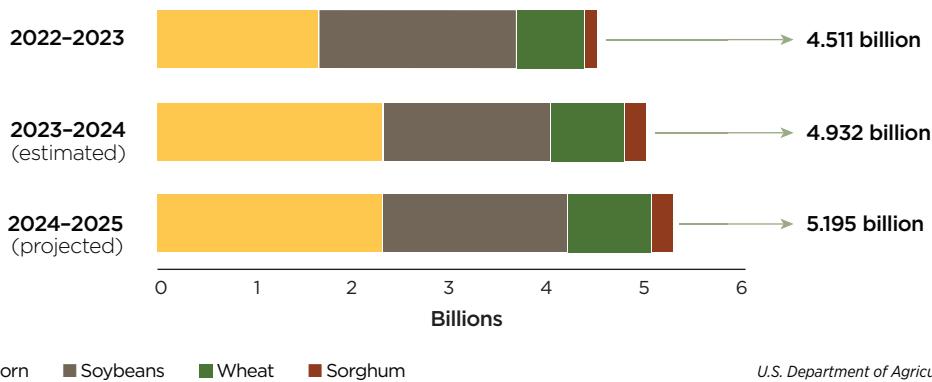
With the Myrtle Grove upgrades, CHS is in a better position to serve a shifting customer base, Ludwig adds.

A study by the United Nations Food and Agriculture

CHS Brazil footprint



U.S. Grain Exports (billion bushels)



Organization and the Organization for Economic Cooperation and Development indicates China's role in driving global food and agricultural consumption is waning. Over the next 10 years, the study says China is expected to account for 11% of global consumption growth compared to 31% for India and Southeast Asia.

Brazil Emergence

As 2024 began, the world's population was 8 billion, according to the U.S. Census Bureau. By 2037, the bureau estimates there will be 1 billion more mouths to feed. Demand for animal- and plant-based protein is also increasing as the middle class grows in many countries.

"That incremental growth in demand to feed people and livestock will likely go to Brazil," Pothen says. "It doesn't mean the U.S. is any less important, but we need to be there to participate in global grain trade effectively."

Brazilian soybean exports jumped fourfold from 705 million bushels in 2004 to a record 3.74 billion bushels in 2023, according to University of Illinois economists. U.S. soy

exports grew, too, but at a much slower rate, from about 900 million bushels in 2004 to nearly 1.8 billion bushels in 2023.

The Illinois analysis indicates the U.S. accounted for about 60% of global corn exports and Brazil averaged about 6% in the mid-2000s. By 2023, Brazil's corn export market share had increased to 30%. It was the top international supplier at 2.2 billion bushels compared to nearly 1.8 billion bushels from the U.S.

Corn and soybean acres have been fairly stable in the U.S.

for decades, totaling nearly 178 million in 2024, according to the USDA. Brazil's corn and soybean acreage have rapidly increased the past 10 years from 118 million to 162 million acres, according to the National Supply Company, Brazil's version of the USDA. The country has the potential to convert another 70 million acres of degraded pastureland to row-crop production, according to the University of Illinois study.

To capitalize on Brazil's ascension as an ag powerhouse, CHS is ramping up its presence there.

CHS has operated in Brazil

for 20 years, says Pothen, with offices, grain and fertilizer facilities, and a small ownership stake in a terminal at the Port of Itaqui in São Luis. However, little control over port logistics has often meant longer ship loading and unloading times.

To gain needed control, CHS joined forces with Rumo, Brazil's largest railroad company, to build a new transshipment terminal at Alvorada in central Brazil. Connected by the expanded Brazilian north-south railway, the just-completed terminal will be a hub for shipping grain to ports.

The Alvorada facility will service CHS and Rumo's largest joint venture: a new terminal at the Port of Santos in the state of São Paulo, Brazil. The \$500 million project is expected to handle 9 million metric tons of grain and 3.5 million metric tons of fertilizer annually. Construction will begin in early 2025 and is expected to take 30 months to complete.

Horacio Ackermann, the South American operations lead for CHS, says the new port and transshipment hub will reduce the time it takes to ship out grain and bring in fertilizer ➤



➢ from weeks to days, increasing efficiency and reducing costs.

"There is a lot of value when you control your supply chain," he says. "We can supply customers with grain and farmers with fertilizer when they need it, strengthening our position as a competitive supplier. We also create structured margins by having the right assets in the right place and not paying for port access."

"Marketing U.S. grain and feed products is as important as ever."

— *Chris Pothen*

Black Sea Boost

Expansion of the CHS Silotrans grain export terminal in Constanta, Romania, is also underway. The facility has been a longtime launching point for grain and oilseeds sold to customers in North Africa, Europe, the Middle East and Asia.

Located on the Black Sea, the terminal primarily handles corn and wheat, plus some canola and barley. It receives grain via rail, barge and truck from Romania, Hungary, Bulgaria and occasionally Ukraine.

"The Black Sea region continues to grow in relevance as a corn and wheat producer," Pothen says. "Yields have room to grow and there's not a lot of population growth, so the region is in a good position to increase exports."

The expansion project will more than double storage

capacity to 8.5 million metric tons, improve intake and outtake speed and add technology to simultaneously unload multiple products. Work is expected to be complete by mid-2025.

The goal is to increase CHS export volumes from the Danube River corridor by 30%.

Australia Is Next

Wheat is the most widely grown crop in Australia, averaging about 25 million metric tons (nearly 920 million bushels) annually, according to the Australian Export Grains Innovation Center. That's about 3% of global production, but the country accounts for 10% to 15% of global exports, the agency says.

CHS Broadbent, a joint venture with Broadbent Grain, is building a new export terminal at Geelong on the coast of Victoria, Australia, with anticipated completion in 2025. The facility will feature 80,000 metric tons (2.9 million bushels) of storage, fast truck- and rail-unloading capabilities and high-tech ship-loading equipment. It is expected to have annual export capacity of 1.5 million metric tons (55 million bushels).

While CHS Broadbent began as a container-loading business, Schouvieller says the new facility will extend the company's supply chain in the Asia Pacific.

"We have developed the capacity to export in bulk, but without our own terminal, we weren't in control of our destiny. This provides that end-to-end capability." ■

LEARN MORE: Watch a video at chsinc.com/c.

It's Electric

The "E" in the trademarked E-Crane is short for "electric" but could stand for "efficient."

It takes the same amount of energy to power a cell phone charger for one hour as it does to move one ton of ag products with the new E-Crane at the CHS export facility at Myrtle Grove, La. As the first electric crane in the U.S. dedicated exclusively to grain exports, the high-tech machine is expected to reduce operating costs at the port by \$200,000 annually.

Since it's not powered by a combustion engine, the E-Crane will reduce CO₂ emissions at the terminal by an estimated 465 metric tons per year. That's the equivalent of taking more than 100 cars off the road, according to the Environmental Protection Agency.

While the environmental and cost-saving benefits of the crane are "amazing," says Michael Bates, senior director of operations at the Myrtle Grove terminal, he's more excited about how it will improve terminal efficiency and safety. The crane is dedicated to unload barges filled with soybean meal and DDGS (dried distillers grains with solubles) destined for export. That frees up other equipment to unload grain.

"The E-Crane will cut the time to unload a barge with soybean meal and DDGS and we'll be able to move more volume through the elevator to load ships," Bates says. "The crane also has a claw so we can remove and replace barge covers without putting a person on the barge, which eliminates the risk of injury."



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By Cynthia Clanton

HIGH ON THE HILLS



An exploding population, a surge in tourism and annual celebrations that attract more than half a million people. Placed in the epicenter of that challenging environment, many agricultural cooperatives would stick to their roots and steer clear of vacation home builders and weekend warriors.

The CBH Co-op board of directors and management

team doubled down on the opportunities.

Based in Sturgis, S.D., at the foot of Black Hills National Forest, CBH is taking full advantage of visitors drawn to the stark beauty and recreational charms of the Black Hills and Badlands and the thousands of new residents streaming into the region. Half of the cooperative's revenues come from retail

sales and the team is using the income to build a more resilient cooperative able to serve its ranching and farming owners through the ups and downs of the ag economy.

Ready to Grow

The co-op's latest acquisition, a travel center in Spearfish, S.D., took just six weeks from

suggestion to taking ownership. It was an opportunity that fit the co-op's strategic vision perfectly, says Ken Snyder, board chair and fourth-generation Meade County rancher.

"As a board, we'd had two good annual strategic planning sessions with detailed, easily understandable financials. When the board saw how much of our sales come from retail and how



Leveraging retail revenue helps this Black Hills co-op fuel services for its ag owners.

much margin is generated, we were ready for another c-store, either a new build or buying one. That was one of our goals.

"When the Elkhorn Ridge travel center — a really nice store in the middle of our trade area — became available, we were ready."

The Cenex®-branded retail store is located just off a busy freeway and next to a sports complex, an easy choice for busy

families, travelers and riders heading to and from the Sturgis Motorcycle Rally every August.

Snyder and board members and ranchers Angela Simons and Casey Miller readily admit they aren't retail experts, although Simons once worked at a CBH retail location.

"Some years agriculture is going to make money and some years it won't," says

Miller. "The margins from our retail operations allow us to do things in agronomy and our ag locations that we might not be able to do if we were strictly an ag-based co-op."

"We know the retail operation will make money," Simons adds. "It's our constant."

Convenience store sales and propane deliveries to vacation homes and non-ag businesses

equal nonpatronage dollars, explains CBH Co-op CEO Todd Reif. "That's why we work to have our balance sheet ready for the next retail growth opportunity."

Staking a Claim

Evidence of the ability to turn revenues into value for ag customers is the new ag center CBH is building in Belle Fourche, S.D. >

Located between a busy highway and new sports complex, this Elkhorn Ridge travel center near Spearfish, S.D., draws travelers, local families and vacationers. It is the latest addition to the CBH Co-op groups of retail businesses.



The well-appointed interior of the new CBH Elkhorn Ridge travel center includes a beer cave, casino room, kitchen and more.

“Retail creates a steady source of income that takes some of the ebbs and flows out of agriculture and gives the co-op a strong, steady base that it needs to be a viable supplier for ag producers.”

— Todd Reif

➤ The center will include retail and warehouse space for agronomy, feed and farm supplies, plus offices to bring the feed and ag team together in one location. With a CBH-owned Cenex travel plaza at the end of the same block anchoring a busy intersection of two highways, Mike Galloway, CBH, director of sales and marketing, jokes that it could be called the CBH Quarter Mile.

The co-op's roots in agriculture mean there's a constant need to educate others on the value of buying from CBH, says Galloway. “If we have customers who buy only propane from us, I'll remind them that when they put gas in their cars or buy dog food at our feed store and use their CBH member card, that goes toward their patronage paid out at the end of the year.”

CBH Co-op membership stands at about 14,000 individuals, businesses and municipalities, he adds. Per the co-op's governance, about 1,500 members have voting rights and about 5,000 meet the annual minimum of dollars spent with the co-op to earn patronage, Reif reports.



CBH members can combine retail purchases from gas and diesel fuel to dog food and fencing supplies toward year-end patronage.



CBH Kitchen, which provides eat-in and take-out food at the co-op's retail facilities, is building brand awareness and a fan following.

Even as new residents flock to western South Dakota, traditional CBH ag owners are scattered across thousands of acres. That creates divergent customer expectations.

The state's population is growing at four times the national rate, according to the Dakota Institute, and Rapid City, with about 80,000 residents was named the fastest-growing city in America in 2023 by the U.S. Census Bureau. Adding casino rooms and alcohol sales, including a trendy beer cave, in some retail stores helps meet customer expectations and drive revenue, says Reif. In other locations, like Union Center, S.D., rural residents look to CBH to provide auto

repair, tires, fencing supplies, seed and feed.

Tech Expectations

Retail growth has driven CBH investments in technology to manage operations like propane truck routing and data security. Tech upgrades, including propane tank monitoring, artificial intelligence in accounting and cloud-based data storage, are added expenses, but provide peace of mind and customer satisfaction, says Snyder.

"A co-op has a lot of data. We owe it to our members to be secure. When they have a monitor on their propane tank at a second home and they are

heading out to ski or ride ATVs, they can look at their phone, see their propane tank is full and feel good about it."

The co-op's energy business has continued to grow based on reliability and quality, says Chance Hershey, CBH director of refined fuels and chief operations officer. "It's not because we were the cheapest; it's because we had the best service and quality products. We picked up commercial customers in Rapid City who previously had been out of fuel for close to a week at times. We bought bigger trucks so we could service them better and started going direct to the terminal, which doubled our capacity and reduced costs per gallon.

"We also ran a campaign to add tank monitors, which has helped with efficiency while allowing us to give better service," he adds. "If a monitor allows us to cut one delivery per year, we've paid for it. We can't afford not to monitor tanks."

Kelsey Junge, left, a retail business specialist with CHS, visits CBH retail operations every month, offering suggestions and reviewing plans with Julie Batterman, right, CBH director of retail.



Leading with Service and Quality

"We work with CBH because of their customer service," says Daryl Ristow, manager of Solid Construction. "They take care of us with no hesitation. If we run out of something and it's late at night, they're there first thing in the morning so we aren't held up."

A concrete contractor and trucking company based in Box Elder, S.D., Solid Construction counts on CBH Co-op for its fuel, lubricant, coolant and other fluid needs. Increasing on-site fuel storage to 8,000 gallons has helped ensure fuel is available every night when trucks return to home base for refilling and timely maintenance. CBH also handles on-site fuel delivery for large-scale jobs, providing portable fuel tanks with remote tank monitors to keep job sites humming.

Upgrading to Cenex Roadmaster XL® premium diesel fuel has improved fuel efficiency and reduced maintenance for the Solid Construction fleet, says Austin Himley, assistant manager. "The whole fuel system runs cleaner and we have fewer injector issues."

"It costs a little more for the fuel," adds Ristow, "but we're saving money in maintenance and the trucks run better."

"There are other energy suppliers, but I like to work with local vendors. The CBH team is Johnny-on-the-spot," he adds. "Without CBH, Solid Construction wouldn't exist."

Mindset Matters

"Retail requires a customer-centric mindset, which is top of mind for the CBH retail team," Reif says. Retail products, program offerings and facility upgrades are a priority in planning sessions, he adds. "Convenience is table stakes and upgrading the scope of retail offerings is the goal for staying current."

"We lean on Kelsey Junge, a retail business specialist with CHS, who makes the rounds of our stores once a month."

Junge works closely with the CBH director of retail, Julie Batterman, providing input on new products and suggestions for store operations. CBH Kitchen operations, which produce food items in three locations for sales at six CBH retail stores, is raising brand awareness, while capturing margins for in-store and take-home prepared food sales.

"The CBH team is customer-centric," says Junge. "They want to take care of their customers, but they're not just looking at today; they're looking forward five, 10, 15 years, asking, 'How can we be here for the long term?'" ■

LEARN MORE: Get more of the CBH story at cbhcoop.com.



Chance Hershey, left, with CBH, consults with Solid Construction's Daryl Ristow, center, and Austin Himley.



Potato Perfection

Every autumn the sounds and sights of harvest come alive across rural America. In the upper left corner of the country on the eastern side of Washington state, you'll find crews bringing in a broad variety of crops, including wheat, edible beans, hops, hay, apples, corn, potatoes and more.

From the ideal growing climate to rich volcanic soil, everything needed to grow the perfect potato can be found in this region, which produces almost 20% of the potatoes grown in the United States. It takes a well-trained crew of more than 20 people to harvest and sort these popular vegetables and send them on their way to food processors and distributors every season.

— Adam Hester



Harvest is full speed ahead on a potato field operated by Kehl Farms in Grant County in east-central Washington.

A tandem tractor-trailer hauling yellow beans waits to be weighed and unloaded at the CHS dry edible bean processing facility in Othello, Wash.



By Matthew Wilde

Strategic investments help boost pulse crop growth in the Pacific Northwest.

Dave Manterola's yellow beans were only a few inches tall and months away from harvest, but the Pasco, Wash., pulse crop and hay farmer couldn't help but hope a good 2024 bean crop would make up for mostly breakeven alfalfa and timothy prices.

"I don't like to bank on a 40-bag crop [40 100-pound bags or 4,000 pounds per acre], which is like hitting a home run, but we've had them," Manterola says, noting he would be happy with a base hit. "A 30-bag crop [3,000 pounds per acre] is a more realistic yield, which you can still make a little money on."

Citing generally poor market conditions in the Columbia Basin this year, Manterola adds, "Edible beans are one of the few crops we could earn a profit on this year — if we have a good crop."

Hay is Manterola's primary crop, but edible beans will pay the bills this year. If beans average 3,000 pounds per acre, he estimates a profit of \$150 per acre.

Home to the Columbia and Snake rivers, the Columbia Basin covers 285,000 square miles of arid land in the Pacific Northwest (PNW). Farmers there produce wheat, hay, vegetables, fruit and pulse crops — much of it is irrigated.

Pulse Crop Importance

Pulse crops are an economic and agronomic lifeline for many farmers in the PNW. Edible beans, lentils and other pulses are important rotational crops for forage, small-grain and row-crop operations. Pulses thrive in regions with shorter growing seasons and limited rainfall, according to the USA Dry Pea & Lentil Council. The council and farmers say pulses help improve soil health, fix nitrogen in the soil and help break up disease and insect cycles.

To provide greater access to domestic and international markets for pulse crop producers in its western trade territory, CHS upgraded and expanded its dry edible bean processing plant in

Othello, Wash., in 2021. Updates included a new bean cleaning line and a fully automated packaging line that tripled production capacity. Another 50,000 square feet of warehouse space was also added.

In 2024, CHS purchased the Ardent Mills pulse crop warehouse and rail receiving facility next to the Othello processing plant, opening the door to more lentils and chickpeas (garbanzo beans) from Montana and Idaho.

Improved Opportunities

Manterola, a farmer-owner of CHS SunBasin Growers based in Quincy, Wash., says improved market opportunities allowed

him to double his contracted acres of yellow and cranberry beans with CHS to 1,000 acres. "Every extra acre of edible beans local farmers can grow benefits us and the community."

Lee Pawlowski feels the same way about lentils, although he admits to having a love-hate relationship with the crop.

Lentils, along with yellow peas and chickpeas, are rotational pulse crops on Pawlowski's 9,000-acre farm near Circle, Mont. His family also raises wheat, corn, flax and occasionally mustard.

"My favorite saying about lentils is that the only time I like them is at planting and when I get paid. Everything in between can be heartbreak," Pawlowski says, noting too much water invites disease and strong winds can make harvest difficult due to lodging.

Finding a reliable market for pulse crops wasn't easy in the region until CHS Farmers Elevator, based in Circle, became a more active buyer several years ago at the request of Pawlowski and other farmer-owners. Expansion of the Othello processing facility made that possible.

The Pawlowskis harvested 1,800 acres of lentils in 2024, >



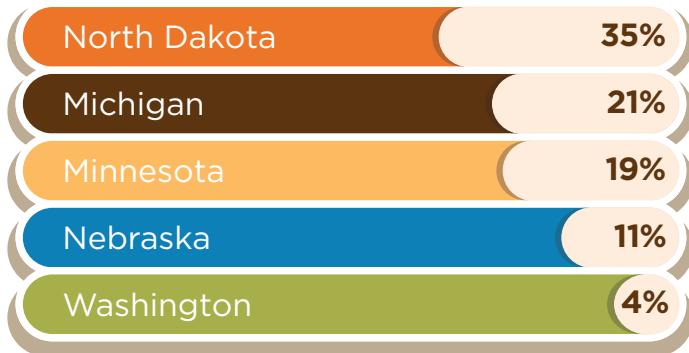
Yellow beans are a popular variety processed at the Othello, Wash., facility.

BOOM

A farmer cuts cranberry beans into windrows to dry near Pasco, Wash., in late September. Once harvested, the beans will be processed at the CHS plant in nearby Othello.



Top 5 Dry Edible Bean Producing States, 2023 (% of U.S. production)



Source: U.S. Department of Agriculture

which averaged 30 bushels per acre — about 5 bushels per acre better than normal. With input costs at about \$100 per acre and the selling price of about \$20 per bushel, Pawlowski says the reward is worth the risk.

"Lentils can be lucrative and help next year's crop," he adds. "They're still a pain, but even

20-bushel-per-acre crops have paid a lot of bills over the years."

Adding Value

The Othello plant, managed by CHS SunBasin Growers, processes and sells 10 varieties of dry edible beans, lentils, green and yellow peas, and chickpeas. The crops are

primarily sold for human consumption and pet food.

Increasing demand for affordable protein, plant-based foods and ethnic cuisine, combined with expanded processing capacity, has led to explosive sales growth for CHS.

The plant handled 68 million pounds of edible beans in fiscal year 2024, more than double the volume of the year before. Lentil processing volume has soared from nearly 17,000 bushels in fiscal year 2019 to an estimated 500,000 bushels in fiscal year 2024.

Expanding supply chain capabilities and providing end-to-end market access adds value to pulse crops for cooperative owners, says Chris Guess, senior director of operations for CHS SunBasin Growers.

"Pulse crop processing is a highly successful business for CHS," Guess says. "We're offering farmer-owners

competitive bids for crops and they're getting patronage based on performance.

"In nine out of the past 10 years, we've returned between \$3 and \$9 per hundredweight to our farmer-owners in patronage," he continues. "At \$3 per hundredweight and 3,000 pounds per acre for edible beans, that's \$90 per acre."

Manterola adds, "Like any commodity, sometimes edible beans are profitable and sometimes they're not, but the patronage is a great deal."

Strong Demand

The Othello plant typically works with 50 to 80 growers annually, contracting a total of 15,000 to 22,000 acres of pulse crops.

Edible beans are generally irrigated in the Columbia Basin, Guess says, which boosts yields. Timely moisture also improves bean color, size and quality, making them more desirable to



Top 5 Dry Edible Beans Produced in the U.S., 2023 (1,000 hundredweight)

1. Pintos: 8,606
2. Black beans: 6,701
3. Chickpeas (garbanzo beans): 4,722
4. Pea beans (navy): 3,208
5. Small red beans: 1,074

Source: U.S. Department of Agriculture



Top 5 U.S. Pulse Crop Exports, 2023

(million tons)

1. Lentils: 245,020
2. Split peas: 151,406
3. Kidney beans: 138,285
4. Green peas: 106,441
5. Chickpeas (garbanzo beans): 90,371

Source: U.S. Department of Agriculture

CHS owner and dry bean grower Dave Manterola, left, scouts one of his fields of yellow beans not long after emergence near Pasco, Wash., with Chris Guess, senior director of operations for CHS SunBasin Growers.



The El Mejor Frijol brand represents beans grown by CHS farmer-owners and processed at the Othello, Wash., facility.

customers, he adds.

Pinto, cranberry and Mayocoba (yellow) beans account for 70% of the plant's processing volume. The plant sorts, cleans, grades and packages pulse crops in 2,500-pound totes or 25-, 50- or 100-pound bags. Products are mostly shipped in containers to international buyers, although some yellow peas and lentils are loaded into bulk vessels.

The Othello facility sells 60% of its edible beans domestically, including to some of the largest Hispanic-owned food companies. The rest are sold to international markets, primarily in Central America, the Caribbean and South America.

Almost all CHS-sourced lentils are exported. Lentils are a staple protein and fiber source in India, Asia, the Middle East and other parts of the world. Yellow peas are marketed to buyers in China, pet food manufacturers and government food programs. Chickpeas are primarily sold domestically and internationally for human consumption.

"CHS is exploring opportunities to increase pulse crop production," says Yuxi Weng, a senior trader

with CHS. "The big push is coming from farmers who want to grow pulse crops."

Guess expects demand to remain strong. "Pulse proteins are taking off in popularity," he says. "Many U.S. consumers are looking for plant-based proteins to supplement their diets. In other countries, edible beans have always been a staple food."

Demand for lentils, yellow peas and chickpeas has also been strong, says Mickie Dent, specialty grains merchandiser with CHS. "Many buyers of edible beans are also buyers of lentils and peas. Being a supplier of a variety of pulse crops is an advantage for market access." ■

LEARN MORE: Find information on dry edible beans at chsinc.com/grains.



By Annette Bertelsen

Growing Ag Tech Talent

Co-ops and two-year colleges are cultivating precision ag careers.

After a decade in agronomy sales, Travis Vander Wal still finds it fascinating to watch crops grow. "I enjoy working with growers, but the best part is seeing how fast a healthy crop grows from a small seed and watching those yields go up," says Vander Wal, an agronomy sales representative at CHS River Plains, Strasburg, N.D.

Vander Wal began his agronomy career by earning a degree from Bismarck State

College (BSC), a two-year polytechnic institution focused on practical learning and applied education.

"I'm not a fan of sitting in school and taking tests, so I chose a two-year college," he says. "BSC really packs in the learning. We had six to seven classes a day with mostly interactive, hands-on learning. There is nothing that I did at BSC that I haven't used at CHS, including electrical and plumbing

courses and forklift training."

Vander Wal sees value in taking an active approach to learning and to customer service. "Doing hands-on work keeps me on my toes. I'm not just the guy who sells products — I load out seed and fertilizer in the spring and unload grain at the end of the season," he says. "I see the challenges and understand how the products perform. All of that helps me make better recommendations and gives me credibility."

Filling the Ag Talent Pipeline

Two-year colleges play an important role in preparing candidates for technical agriculture positions such as precision agronomy specialists — some of the toughest roles to fill due to high demand, according to the National Association of Agricultural Educators.

Harlee Kilber, assistant professor of agriculture,



Bismarck State College instructor Harlee Kilber, second from right, works with students Penny Wolter, center, and Carl Tjernlund. She says hands-on engagement and cooperative education internships help prepare students for agronomy careers.

technology and natural resources for Bismarck State College, says BSC graduates are ready to immediately apply what they've learned to roles in industry or on the farm.

"We provide relevant, real-life learning, which is why we only offer one online course," she says. "The workforce demand is so great that we could increase our agronomy student base threefold and still find jobs for every graduate right here in

North Dakota."

Two-year colleges led the way in delving into precision agriculture when GPS technology first became available for civilian use. They also were proactive in collaborating with employers to identify training needs and create opportunities for students. Employers participate in the BSC Agronomy Placement Incentive Program, which provides guaranteed internship

experiences, potential tuition reimbursement and connections for future employment. And about a dozen farms partner with the school each year to mentor students.

"We are in a very rural area with a small talent pool. It's extremely competitive when it comes to finding skilled agronomy workers," says Jason Edwards, senior director of operations for the CHS ag retail business based in Devils Lake,

N.D. "BSC students go through an intensive ag program that I value as much as a four-year degree. They understand the equipment we use, care about safety and have a shorter training curve for getting an applicator license."

Mike Benjamin, director of operations for Dakota Agronomy Partners, a CHS joint venture, says BSC excels at tailoring its program to what companies and producers need. "They adjust >

➢ their school year to fit our busy spring season. Our interns hit the ground running and experience a whole season, from getting the crop in to scouting, all the way through year-end inventory,” he says. “It’s a great partnership.”

BSC has been introducing younger students to ag careers and creating precision ag curriculums for high school educators.

“We need young talent to step up. We’ve got an aging workforce, the number of kids going into ag has dropped, and hiring is a real challenge,” says Benjamin, whose agronomy team now focuses on visiting FFA classrooms and 4-H events in addition to attending college job fairs. “We’re getting the idea out there that ag is cool and they should think about ag careers. We recently had a 17-year-old high school junior ask to visit us for a day to learn more about what intrigued her.”

Building Ag Career Pathways

Through the generosity of farmer-owners and shared cooperative spirit, the CHS Foundation partners with colleges across the U.S. to encourage students to complete ag degrees and pursue ag



Zachary Mehl, right, says interns like Kory Vetsch have strong technical skills and a good work ethic.

careers. Grants from the CHS Foundation have helped BSC hire a precision ag faculty member and purchase hydraulic and electronic units for classrooms.

“The ag industry and farmers are relying on our students to have the skills to fully leverage the latest technology,” says the executive director of the Bismarck State College Foundation, Kari Knudson. “Without the generous support from the CHS Foundation, we wouldn’t be able to keep up with the changes in technology. We are very appreciative of the CHS Foundation investment in BSC’s

agriculture programs.”

Young people from all backgrounds are eager to try out technology such as precision planting and application simulators. “Kids used to stand back and watch the instructor operate the equipment,” says Kilber. “Now they aren’t afraid to get their hands on the equipment and start pushing buttons.”

helps mentor agronomy interns.

“We can’t compete without a steady talent pool that helps keep us at the top of our game,” he says. “Every year we have a roundtable discussion with the BSC instructors. They are great at grasping what’s needed in ag retail and adapting their program to provide it.”

In return, Mehl’s team customizes internships so students gain the most from their experience. “If they’re interested in application, then they’ll work with machines. If their goal is to be sellers, they’ll work with a salesperson and do more scouting and interacting with customers,” says Mehl.

Internships also show students what makes cooperatives unique. “We talk about the value of community involvement,” says Mehl. “And we let them know we have a tight-knit group of sellers and a big network, so we can always reach out to others for help or advice to better serve growers.” ■

From Intern to Location Manager

Two-year agronomy students often land full-time positions in the cooperative system after completing internships.

Zachary Mehl attended BSC and interned at Dakota Agronomy Partners before being hired full time by the cooperative. “Choosing a two-year college and interning at a co-op was an awesome experience,” says Mehl. “I had thought about attending a four-year university, but we were able to get more hands-on experience and see more aspects of the agronomy business at BSC.”

Now a senior sales representative and location manager at Glenburn, N.D., Mehl

2024 CHS Foundation Funding

MORE THAN \$1 MILLION

committed to support curriculum at 25 colleges and universities

225

ag scholarships

12 TWO-YEAR college partners

13 FOUR-YEAR university partners

4,930 STUDENTS

encouraged to pursue ag careers

LEARN MORE: Find more on developing ag leaders at chsinc.com/stewardship.



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CHS REPORTS FISCAL YEAR 2024 NET INCOME OF \$1.1 BILLION

CHS Inc. has reported net income of \$1.1 billion for the fiscal year ended Aug. 31, 2024, compared to \$1.9 billion for fiscal year 2023.

Key highlights for fiscal year 2024 financial results include:

- Consolidated revenues of \$39.3 billion for fiscal year 2024 compared to \$45.6 billion for fiscal year 2023, a change attributed to lower commodity prices.
- Financial performance remained solid across segments, although down from historically strong results, including record earnings in the prior year.
- Evolving market conditions, including less favorable refining margins, led to weaker Energy segment results compared to fiscal year 2023.
- Ag segment earnings declined from the prior year due to softening oilseed crush margins and global conditions that drove down margins for U.S. grain exports.
- Equity method investments continued to perform well, with our CF Nitrogen investment being the largest contributor.

"Our earnings for fiscal year 2024 were solid, thanks to the support of our owners and customers around the world. CHS intends to return \$600 million in cash patronage and equity redemptions to our farmer-owners and member cooperatives in fiscal year 2025, as we continue to share profits with those that work with us to empower agriculture and help feed people around the globe,"

says Jay Debertin, president and CEO.

"We remain committed to strategically investing in strengthening our grain, agronomy and energy supply chains to provide end-to-end value and enhance market access for U.S. growers," he adds. "As our industry navigates a challenging market environment, CHS is focused on efficiency and managing costs while still enhancing customer experience and driving growth on behalf of our owners."

Energy

Pretax earnings of \$429.1 million in fiscal year 2024 represent a \$646.4 million decrease versus the prior year and reflect:

- A substantial reduction in refined fuels earnings due to the negative impact of industry trends on refining

margins and less favorable pricing of heavy Canadian crude oil

- Reduced costs for renewable energy credits, which partially offset the impact of unfavorable market conditions

Ag

Pretax earnings of \$342.7 million represent a \$69.1 million decrease versus the prior year and reflect:

- Weaker crush margins due to an increased global supply of canola and soybean meal and oil, partially offset by operational and logistical efficiencies at CHS oilseed crush plants
- Improved margins and higher volumes for wholesale and retail agronomy products
- Compressed margins in

the grain and oilseed product category due to global market conditions

Nitrogen Production

Pretax earnings of \$151.2 million represent a \$109.5 million decrease versus the prior year. The reduction in equity method income is due to lower global prices of urea and UAN, produced and sold by CF Nitrogen, our joint venture with CF Industries, which were partly offset by decreased natural gas costs.

Corporate and Other

Pretax earnings of \$174.8 million represent a \$84.9 million decrease versus the prior year and reflect less favorable market conditions for oil-based food products produced by the Ventura Foods joint venture.

CHS INC. EARNINGS* BY SEGMENT (in thousands \$)

	Years Ending August 31	
	2024	2023
Energy	\$429,053	\$1,075,443
Ag	342,677	411,808
Nitrogen Production	151,235	260,760
Corporate and Other	174,822	259,768
Income before income taxes	1,097,787	2,007,779
Income tax (benefit) expense	(4,872)	107,655
Net income	1,102,659	1,900,124
Net (loss) attributable to noncontrolling interests	340	(314)
Net income attributable to CHS Inc.	\$1,102,319	\$1,900,438

*Earnings is defined as income (loss) before income taxes.

GET MORE: Sign up to receive CHS news at chsinc.com/about-us#news.

CHS, AGVEND COLLABORATE

CHS is partnering with AgVend, a leading provider of digital enablement solutions for agribusiness, to enhance the digital connection between CHS and the AgVend Network, which partners with 25% of the North American ag input retail market. The companies are streamlining workflows and increasing visibility directly connected to the AgVend platform.

"At CHS, we strive to be our customers' first choice. To do so, we know we need to meet them where they are," says Gary Halvorson, who leads enterprise customer development with CHS. "This collaboration makes sense, as many of our wholesale customers already use AgVend as a business partner and see value in the solutions AgVend provides."

CHS wholesale crop protection customers can place orders, view transaction and invoice history, and reorder with one click within the AgVend platform.

CHS plans to expand the experience into crop nutrients, propane, refined fuels and lubricants, and retailers using producer financing programs from CHS Capital will soon be able to see loan information in the AgVend platform.



The CHS and AgVend partnership will enhance digital collaboration between the two companies.

CHS PODCAST DEBUTS

CHS has launched a new podcast to help raise awareness and value of the cooperative system.

Through interviews with people inside and outside CHS, each episode of the It Takes a Co-op podcast will highlight relevant agriculture and energy topics.



looking forward to introducing our show's listeners to a variety of CHS employees, experts, owners and partners every month."

Find **It Takes a Co-op** episodes at chsinc.com/podcasts or your favorite podcast service.

CHS INTENDS TO RETURN \$600 MILLION TO OWNERS

CHS has announced it intends to return \$600 million in cash patronage and equity redemptions to its owners in calendar year 2025. The planned distribution demonstrates the cooperative's commitment to sharing profits with its owners and strengthening rural communities.

Based on business done with CHS in fiscal year 2024, which ended on Aug. 31, 2024, the CHS Board has elected to return \$300 million in cash patronage and \$300 million through equity redemptions to CHS owners. This

is the third highest amount of cash returns to owners in CHS history.

When distributions in 2025 are complete, CHS will have returned more than \$2.3 billion to owners over the past three years and nearly \$3.5 billion to owners over the past 10 years.

"The cooperative model is based on the concept of building strength by working together. CHS is committed to sharing that financial strength with our owners, the farmers, ranchers and cooperatives who make up rural America," says Dan Schurr, chair, CHS Board of Directors.

CENEX BRAND AWARDS \$100,000 TO MISSOURI COMMUNITY

The Norborne Soybean Festival in Norborne, Mo., won the 2024 Hometown Throwdown \$100,000 grand prize presented by Cenex®, the energy brand of CHS.

More than 500 community festivals entered the contest, explaining what makes their celebrations unique. The self-proclaimed "Soybean Capital of the World," Norborne

has been celebrating its agricultural roots since 1982. "At Cenex, community is at our core. We are deeply committed to supporting the local communities our dealers

and retailers call home, and honoring what makes them truly unique," says Cassie Reule, senior marketing manager at CHS.



Strand Theater in Sharon Springs, Kan., reopened in October thanks to the perseverance and hard work of the volunteer community board. Pictured, front, from left, Brenda Tropf, president; Kelsey Mai, manager; back, from left, Lindsay Hartman, secretary/treasurer; Patrick Brown, vice president; Dan Brooks, manager.



Now Playing

The community-run movie theater in Sharon Springs, Kan., is open again thanks to the focus and hard work of the town's parents.

Strand Theater has been a fixture since 1921 in Sharon Springs, a small town of 751 in western Kansas. Last year, the community board was considering closing the theater due to needed upgrades and low attendance. That's when the next generation stepped in: a group of parents who were passionate about maintaining the community's only regular entertainment venue.

"Not having something like this theater could kill a town," says Patrick Brown, the current board vice president. Other board members include Dan Brooks, Amie Gibbs, Lindsay Hartman, Kelsey Mai, Lissa Sexson and Brenda Tropf. They quickly came up with a largely volunteer-led remodeling plan and timeline.

The theater closed for repairs in September 2023. As floorboards were pulled up to fix a water leak, small repairs ballooned into larger projects. It was a daunting task for the busy volunteers, who squeezed renovations and work hours around full-time jobs and family obligations, often meeting on Sundays and evenings. A portion of the lobby renovations were paid for with a \$10,000 CHS Seeds for Stewardship grant, supported by the local CHS ag retail business unit based out of Sharon Springs.

Theater managers and spouses Mai and Brooks poured countless hours into prepping the theater for reopening, often with their son, Ebbot, 4, in tow.

"When I was a kid, my dad, David Mai, ran the projector so I grew up in this theater," Kelsey said. "I want Ebbot to grow up here, too."

On Oct. 19, 2024, the updated theater reopened with a showing of "Hook." Bulk candy bins and an old-fashioned soda machine completed the retro vibe. Now it's showtime for the historic theater.

"We're excited to have the theater open again," says Brooks. "It just needed new ideas."

— Jennifer Chick

LEARN MORE: See more on the theater at strandtheater.org.



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C TOMORROW

Sky's the Limit

As tools and technologies to use alternative energy sources become more accessible, it's becoming easier to harness the power of the Earth's most abundant resource: the sun.

In eastern Montana, 130 62-kilowatt solar panels are helping to power the Cenex Zip Trip® travel plaza. Perched high on the c-store's roof, each panel is installed at precisely the right angle to capture maximum sunlight. The panels are projected to provide nearly 70,000 kilowatt-hours of energy per year.

"We were looking for efficient solutions that could not just lower our carbon footprint, but would also deliver a return on our investment," says Steve Haase, senior director, operations for Cenex Zip Trip, the CHS-owned convenience store chain.

"The impact has been immediately clear. In our first month, we've seen a nearly 50% reduction at our Miles City store compared to average monthly energy costs at our other locations of similar size.

"As part of the cooperative system, we're always looking to try new things and share that knowledge forward," says Haase.

— Megan Gosch



Photo: Alienated Productions