

October/November/December, 2005

BOARD OF DIRECTORS

Ray Schmitz	Vince Wiedenfeld
Steve Fuller	Dave Unbehaun
Dave Manning	Brad McCauley
Ron Kepler	Brian Denman
	Steve Williamson

HOLIDAY GREETINGS

All of us at Consumers Cooperative want to extend a special Holiday greeting to our customers. We want to say thank you for all your business and patience this year. We sincerely hope this Holiday Season will bring joy, good health, and happiness for you and your family.

The Employees & Board of Directors of Consumers Coop

FISCAL YEAR 2005 COMPLETED

The fiscal year for Consumers Cooperative ended Oct 31st. All the figures are in and the auditors are in the process of completing our annual financial audit.

Each year we face new challenges to keep the cooperative financially sound. Like any other business our margins shrink and our expenses continue to grow. The construction on Main Street also had some impact on the business success. The biggest concern that we all have is the cost of fuel. Energy costs are direct costs that all of us have to deal with. Energy costs have a big influence on operating a business in town, on the farm, or just controlling household expenses, we are all affected.

At Consumers Cooperative we have tried to promote alternative fuel as much as possible. We have always promoted the use of ethanol in our gasoline. Ethanol helps keep the fuel system free of moisture, reduces pollutants from engines, and is a product of agriculture, an industry that is important to all of us. This year we have also introduced Bio-Diesel. Bio-Diesel is a soybean-based product that contains 5% soy oil. All our farm diesel is currently Soy-Diesel, along with the Diesel fuel sold at the Boaz Country Store. Our off road pump at the Pump 24 in Richland Center also contains Bio-Diesel.

As the price of crude oil rises these alternative fuels have become more economical to use. I believe that in the future the fuels will contain a higher percentage of biomaterials, which is important to all of us through its support of agriculture.

Consumers Cooperative did show a significant sales increase. Most of the increase was due to higher energy prices; however we did show growth in unit sales in fuels, fertilizer, and seed while maintaining market share in the other commodities we provide. Our total sales for the year were \$12,328,015; which was an increase of \$1,258,000.

Thanks to all of our customers for their support and commitment to the cooperative. Because of your commitment to us as a local supplier, we have been able to provide support to the many projects and organizations that help a community to prosper.

Please attend our annual stockholders meeting tentatively scheduled for March 8, 2006 at the Courtyard at Center Lanes. The meeting will begin with a noon lunch, followed by the financial report, the recognition of local scholarship winners and the announcement of newly elected directors. Notices containing meeting information and ballots for the election of directors will be sent to active stockholders prior to the meeting.

Jim Husnik
General Manager

HOLIDAY WISHES FROM THE GRAND RENTAL STATION

Seasons Greetings from the Grand Rental Station. Our wish for you is to have a happy, safe and stress free holiday season.

We have many party supplies that will compliment your party theme, make your guests feel extra special and impress even the "hard-to-please." We also have the equipment needed to spruce up your home for last minute projects, or to accommodate unexpected guests. Stop in and let us help you with your holiday and party needs. Have a Merry Christmas and a Happy New Year.

Mary Foege
Store Manager

BOAZ COUNTRY STORE IS OPEN FOR THE HOLIDAYS

The Holidays are approaching and the Boaz Country Store has the perfect gift for that hard-to-buy-for person. The Boaz Country Store would like to tell you about our pre-paid gift cards that will be a great gift this holiday season. They are rechargeable so you can keep using them over. Gift cards are available at the Boaz Country Store or at the main office. Cards purchased at the Boaz Country Store must be redeemed there and can be used for gas or purchases inside the store. Cards purchased at the Main Office can be used at the Pump 24 station, or at the Boaz Country Store. Stop in for more details.

Cold weather is here and our soup and chili are back for the season, or you could warm up with our cappuccino. We also have your lunch needs covered with our fresh deli items.

We will be open for the holidays. We will be open our regular hours for Thanksgiving, New Years Eve, and New Years Day. We will be open from 6:00 a.m. – 6:00 p.m. on Christmas Eve, and will be open Christmas Day from 7:00 a.m. to 8:00 p.m. We're your one stop for all your convenience needs, serving you with our home town friendly service. All of us at the Boaz Country store would like to wish everyone a safe holiday.

Ann Gerner
Store Manager

HOLIDAY HOURS IN THE FEED DEPARTMENT

I want to thank our customers for their support this past year. Our salespeople will be calling on you before the end of the year to check on your preservative, silo bag and bunker cover needs for next year. Also ask the salesperson or our counter people about the Total Farm Solutions program. It's a way to save you more money.

I want to remind you of holiday hours in the Richland Center and Boaz feed departments. We will be **closed for Christmas Eve on Saturday, December 24th, closed Sunday, December 25th and Monday, December 26th for Christmas.** We will be open from 8:00 a.m. to 12:00 p.m. on Saturday, December 31st at the Richland Center Mill. We will be closed Sunday, January 1st and Monday, January 2nd for New Years Day. I encourage you to keep this in mind, and keep a close eye on your feed inventory. Please plan ahead so we may finish our work on time allowing everyone to spend the holiday with family.

As the New Year approaches, we look forward to working closely with you to help make your farming operation a success in 2006. Again, from everyone in the feed department, Merry Christmas and Happy New Year.

Bill Tracy
Feed Department Manager

AGRONOMY PREPAY

It's that time of year again! The Croplan Center will be honoring December prepay prices on fertilizer and crop protection products thru January 6, 2006. There are also extra prepay discounts available on seed orders. Croplan Genetics, Dekalb, Asgrow, Mycogen, and NK seed orders paid by December 20, 2005 will receive an extra 8% discount, and orders paid by January 9, 2005 will receive an extra 6% discount. For more information, call the Croplan Center at 647-8894. Everyone at the Croplan Center would like to wish you a happy Holiday season and a healthy, prosperous New Year.

Greg Ballweg
Croplan Center Manager

Wow, What a Difference!

In the past we've conducted side-by-side comparisons on cornfields where additional Nitrogen was applied when the corn was 6' tall. In one example we had a sandy loam field with a full rate of Nitrogen applied early. The heavy rains leached some Nitrogen. We applied 15 gal/ ac (45 units of N.) on a 60 ft. strip, then left a 60 ft. check strip (No additional 28% applied), and on the next 60 ft. we applied 25 gal/ ac (75 units). The cost of 28% was about 35¢ per unit.

Our results were amazing. Where we applied 15 gallons we saw a 30 bushel increase in yield compared to the check, and had a **62 bushel increase** where an additional 25 gallons of 28% was applied.

Split applied Nitrogen is growing in popularity. By applying N later, you reduce leaching from early rains, and have more N available when the corn plant needs it most. For more information on split application of Nitrogen, contact the Croplan Center at 647-8894.

From all of us here at the Croplan Center, We wish you a safe and joyous holiday season.

Vaughn Ramsden
Agronomy Sales

THANK YOUR LUCKY STARS

We are enjoying the "golden years" in animal agriculture, so during this holiday season thank your lucky stars. It's the time to spend with family and friends, reflect on the past, and look forward to the future. I would like to thank you for doing business with us this year, and I look forward to serving you in the New Year. I wish all of you a Merry Christmas and Happy New Year.

Joe McDonald
Livestock Production Specialist

CORN ROOTWORM TECHNOLOGY—LEADING THE PACK IN YIELDS

CRW technology is the real deal. In two consecutive and very different growing seasons, CRW hybrids are leading the way in top-end yield production. In plots and side-by-side comparisons throughout the state, CRW hybrids are winning. Now with tech fees being reduced, planting CRW hybrids will cost \$5.00 - \$6.00/ acre less than last year. Rootworm feeding was once again prevalent in corn on corn fields this year due to dry conditions and inconsistent control with soil applied insecticides. CRW hybrids increased yields in two ways. They provided consistent and reliable rootworm control and the increased root mass that CRW hybrids provide allowed these hybrids to get much needed moisture and nutrients into the plants during very hot and dry times this growing season. In times of low grain prices one way to increase profitability is to increase production. CRW hybrids can do that. If you haven't planted CRW corn, I highly recommend that you try some for next year. Do a side-by-side comparison in your fields and see how much more CRW hybrids can produce for you.

I would also like to wish you and all your loved ones a safe and happy holiday season.

Steve Marr
Certified Crop Advisor

FROM THE CREDIT DEPARTMENT

By now, most of the harvesting has been completed and soon the colder weather and snow will arrive. The calendar year end is near. For most of you it's time to finish up balance sheets, profit and loss statements, etc. to end one year and begin another. As soon as you have this information available it's not too early to be talking with your moneylenders about another season and your business credit needs. In talking with bankers, money supply seems to be adequate, but interest rates may be a little higher.

It's been a pleasure to work with each and every one of you this past year and I'm looking forward to another year. A special thanks to those who have made their account current, and to those who always find a way every month to keep things current. In closing, I just want to wish everyone a Merry Christmas and a Happy New Year. The holiday season is a joyous time. Enjoy!

Arnie Pharo
Credit Manager

HOME ENERGY ASSISTANCE

Wisconsin's Home Energy Assistance Program (WHEAP) provides assistance for heating costs, electric costs, and energy crisis situations. The program is operated by local social and human service agencies. WHEAP is a one-time payment each heating season (Oct. 1 – May 15). It is intended to help pay a portion of heating costs and is not intended to pay the total annual heating cost. The amount of the heating assistance benefit varies according to household size, income level, and household heating costs.

Households need to provide information on income and heating costs. To obtain a checklist of items you need to bring to the application interview, information about the application process, or if you have any questions about Wisconsin Home Energy Assistance, visit www.homeenergyplus.wi.gov or call toll free 1-866-432-8947 (1-866-HEATWIS).

BUY GREAT GIFTS AT CONSUMERS COOPERATIVE

How about giving the gift of gas for Christmas? We have pre-paid gift cards available at Consumers Cooperative. Gift cards may be purchased at the main office for up to \$100 in \$5 increments. These cards may be redeemed at the Pump 24 station or at the Boaz Country Store. Stop by Consumers Co-op today and purchase the gift of gas for that someone special this Holiday Season.



HAPPY HOLIDAYS TO ALL

Can you believe the wonderful fall we had? So far Degree Days are even with last year, shaping up for a warm winter. We sure can use it with the fuel prices we've seen.

Thank you to all the wonderful customers of Consumers Co-op and welcome aboard to all the new fuel account customers. All of us at the Petroleum and L.P. Department are wishing you a fun, safe, and warm Holiday Season.

Dale, Glenn, Mike, Carroll & Kent
L.P. & Petroleum Department

the Spirit Shows