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Low Down

FEATURES:

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The 33RD Annual Meeting Recap

Gary Fuglesten, Central Valley Bean General Manager

Congratulations on another good year for your co-op. Although our earnings were down from last year, our June 30th year end shows earnings of roughly \$1.7 million. This was our 33rd Annual Meeting. Our dividend on pintos was \$.98/cwt of which we paid 50 percent in cash and the balance in stock. We also retired 2007 stock and half of 2008. We are currently seven and a half years back on stock retirement. Your co-op returned over one million dollars in cash to you, our patrons.

It is your board of directors and management's goal to return the earnings to the growers as soon as possible, while continuing to keep our balance sheet strong, improving our facilities and growing your co-op. Thanks to your patronage, we continue to stay very financially strong. We are looking at plans for more storage for Alliance Valley Bean, LLC in Larimore, and also updating our facilities here at Central Valley Bean in Buxton.

Alliance Valley Bean, LLC is in to the "positive" after having a full year of processing. Last year was mostly taken up with

construction and they had only three months of processing. The equipment, time and money we invested are paying off as their black beans are well liked in Mexico. Manager John Hemmingsen and his staff have done a great job, and we look forward to great things ahead for this partnership we have with Co-op Elevator out of Pigeon, Michigan.

For those of you that did not attend the annual meeting in Reynolds on July 28th, I would like to mention that we have many great employees, including individuals with many years of experience. Scott Sundeen, our plant manager, has been an employee at Central Valley for 33 years. Jennifer White, our bookkeeper and office manager, has been with us for 29 years. These two are a big part of our co-op's success, and both have worked very hard to make it happen. Todd Landa, our head millman, has been with us for 22 years. Todd was in a four-wheeler accident last year and we are very happy and grateful to have him back. Leah Knutsvig, who basically can, and will do anything asked of her, has been with us for 15 years. Andrew Ladwig our agronomist, and Dan

Fuglesten, who does our sales and marketing, have been with us seven years. Those are a lot of years of experience that Central Valley Bean can utilize, and I thank all of them for working with me for the last 30 years.

Bean harvest is here again and the board, management and employees of Central Valley Bean Co-op wish you a safe and profitable year. We appreciate the business you do with your co-op. We will continue to work for you and be fair to all growers, as well as the customers we sell our product to. I am very proud to be the manager of your co-op and I thank you for making it what it is today.



Gary Fuglesten
General Manager
Central Valley Bean

“Management and employees of Central Valley Bean Co-op wish you a safe and profitable year.”



DIVIDEND RATES				
	Pinto	Navy	Seed	Cash
Year	Per CWT	Per CWT	Percent	Payout
2011	\$1.542	\$0.196	2.127%	50%
2012	\$1.959	\$0.153	1.426%	50%
2013	\$1.225	\$0.167	0.676%	50%
2014	\$1.675	\$0.164	0.775%	50%
2015	\$0.981	\$0.163	1.422%	50%



WORK SMARTER, NOT HARDER

Kevin Sondreal, Central Valley Bean Board of Directors President

I learned to farm mostly “kinesthetically” (yes, it was the word of the day on my calendar) or the “hands-on” way. School can teach you so much, but living it will teach you more. My father would say, “Life is hard, don’t make it harder by doing things stupidly.” My grandfather stressed that you can always do it better, never quit at “good enough.” I still try to follow both of their mottos on my farm today. As hard as it seems some days, when everything is going wrong, I try to do better and if I can, work smarter, not harder.

When I’m growing edible beans, it seems that by growing a quality crop, the little things you do to achieve it always pay big dividends. My father would stress out about every pass of our spring tillage, from prepping our seed bed to cleaning our planter between varieties, all while trying to beat the weather. I know times get stressed and things don’t always go as smooth as we like, but cutting corners never pays off in the long-term. Usually when things get tough for me, my grandfather pops into my head and says, “You always have time to do it right!”

Doing things the right way also means keeping weeds in control. Herbicides aren’t getting any cheaper, but when you consider how much yield and quality suffer when you don’t keep them out, it’s always money well spent. The growing season continues, and with summer you move to disease control. I like this phase of the crop because most of the time if you have disease issues, you normally have a pretty good-looking crop. With every pass of the sprayer you get to see your hard work produce healthy pods.

“...it seems that by growing a quality crop, the little things you do to achieve it always pay big dividends.”

Finally comes fall: trying to cut the perfect crop, taking a few extra moments to double check your progress, while trying to give it your best. Of course, it wouldn’t be harvest if there weren’t surprises too – the nicest day of harvest comes and your combine is trying to crack and split all of your hard work! It’s hard to stop when things are going well, but just taking a little break can pay dividends. Even that extra step to clean out every crack in your truck box pays dividends. I never want to be that farmer who ruins the quality of a bin at my bean co-op because I didn’t recheck that corner of my truck box or some auger on my combine. That little effort doesn’t cost a lot, but it really goes a long way. Our bean buyers are always trying to find a better quality bean from somewhere else. Let’s not give them a reason to! Thanks dad and grand dad for telling me, “You can do better if you work smarter doing it!”



Kevin Sondreal
Board of Directors President,
Central Valley Bean



SPOTLIGHT: SHARON RECEIVING STATION

For the past three years, the Sharon Receiving Station has been helping connect area growers and their bean product to Alliance Valley Bean's greater processing facilities. While all of the individuals who work in Sharon dedicate themselves to providing exceptional service to area farmers, it is a team effort that truly makes this receiving station run effectively.

"We have to be able to work together to provide our customers with the best service around," says Sharon station manager, Allen Phelps. Fellow station employees, Wayne Hajgen, Peter Bougard, Amber Montag and Katrina Phelps make up the rest of the team. Together, they handle receiving and transporting both black and pinto beans for area farmers to the Buxton and Larimore facilities.

"Our goal is to provide exceptional service," states Phelps. Often this translates into making sure growers have an efficient experience at the station so they can return to their fields as quickly as possible. "There are some customers who will leave their empty trucks at the station," he explains. "Later, when they arrive with a full truck of beans, we take over and they can take the empty truck they left earlier back to the fields." From here the cycle continues as Phelps and the crew dump the beans and prepare the growers truck for his eventual return. They even make sure the farmer's receipt is ready and waiting in the truck.

Working long hours also means putting off meals during the busy harvest. However, the Sharon station always has a crock pot with a hot meal available daily for customers as they stop in. "It's the little things we do here at the station that go a long way. We want to keep the customer happy during these busy times," says Phelps.

Once the last of the beans are in, and the facility's two million pound capacity of storage has been shipped out, Phelps says the team will close down the receiving station for the season. "Until that time comes, there are no set hours," he says. "We are available seven days a week and are up as late as we know we have a customer combining in their fields."

Phelps states that the Sharon Receiving Station is also home to a separate full-service ag-chemical business, known as the Ag Warehouse, which provides services throughout the growing season. Here they offer area farmers chemical, seed and fertilizer products and applications when needed. "Our station and business exist because of the customer," states Phelps. "As a result, we are highly motivated to make sure we are doing everything we can to make their experience with us, and Alliance Valley Bean, a great one."

"We want to keep the customer happy during these busy times," says Phelps.

Meet Jim Koppang

Jim Koppang, Central Valley Bean Millman

Approaching nine months at Central Valley Bean, Jim Koppang has found the cooperative to be a great fit for him after spending nearly 30 years in the agriculture and milling industry. In the main facility in Buxton, he works milling, bagging and basically anywhere he is needed. He enjoys the work atmosphere at Central Valley Bean, especially the jokes and light-hearted nature of his co-workers. "It makes it fun," Koppang said.

Jim's favorite part of his job is milling. "Milling is the fun part and it has been fun to learn it." His previous job was at a grain mill, which created his interest in the differences between grain and edible bean milling. "In grain there is much more leeway because it does not need to be cleaned," Koppang said, adding that you pretty much just ship grain out. Whereas edible beans are much more complicated; everything must be perfectly clean and testing is done throughout the milling process to ensure quality. Koppang explained that each time they mill, they create a specific product for different customers, and while many are similar, there are distinct differences.

Jim grew up in Mayville, North Dakota and started working in the agriculture industry while he attended school at Mayville State University. "I started at a sunflower plant in Mayville while I was going to college," Jim said. "I was working there full-time while I attended school full-time." He graduated from Mayville State University with a degree in business administration and worked at various grain elevators and mills before coming to Central Valley Bean.

In his free time, Jim enjoys watching his nieces' and nephews' ball games. "I usually end up taking my mom to the games... she enjoys watching them and I enjoy watching them too, so it makes it fun," he said. Koppang has three younger sisters and seven nieces and nephews.



Jim Koppang
Millman
Central Valley Bean



"In his free time, Jim enjoys watching his nieces' and nephews' ball games."

Sudoku Puzzle

2						3		7
		7	9	4			8	
8				7	5			
	7	5	1	9				
	4							6
				2	7		9	
		9		3	4	8		
			5		1	4		9
4	8					1		

SOLUTION (upside DOWN)

5	7	1	9	2	6	3	8	4
6	8	4	1	8	5	9	2	7
2	9	8	4	3	7	6	5	1
3	6	5	7	2	4	8	1	9
9	1	7	3	5	8	2	4	6
8	4	2	9	6	1	5	7	3
4	2	6	5	7	3	1	9	8
1	8	9	2	4	6	7	3	5
7	5	3	8	1	9	4	6	2

Meet Larry Waldal

Larry Waldal, Central Valley Bean Mill Operator

As a millman at Central Valley Bean, Larry Waldal is responsible for ensuring the bean quality makes the grade, and that the beans are milled to the exact specifications of the customer.

Larry started working at Central Valley Bean in 2012 as a maintenance worker and moved into the millman position about a year ago. With his mechanical background, he is able to help with the upkeep of the machines. "I maintain all the equipment and make sure everything is running right," Waldal said. Larry enjoys his co-workers at Central Valley Bean, "It's really the key to any job, being able to work well with your co-workers."

He grew up in Plumber, Minnesota and when he finished school he worked in more seasonal jobs, pouring concrete and putting up grain bins. He landed a full time position at American Crystal Sugar before coming to CVB.

Larry lives in Climax, Minnesota with his wife Jennie and their four children. When he is not working he enjoys spending time with them, fishing and camping.



Larry Waldal
Mill Operator
Central Valley Bean

“Larry lives in Climax, Minnesota with his wife Jennie and their four children.”



SPOTLIGHT: HATTON FARMERS ELEVATOR RECEIVING STATION

Alan Krueger knows the Hatton Farmers Elevator Company has a long history of helping North Dakota farmers. Born and raised in Hatton, Krueger grew up around the elevator, where his father Roland Krueger managed for 34 years. As an adult, Krueger wound up following in his father's footsteps, first working for Dell Arneson Inc. in Taft, and then later spending a five-year stint as the General Manger at the Minto Farmers Elevator. Eventually in 1999, Krueger returned to his hometown and started working at the Hatton Elevator, where he later became General Manager in 2005.

"Our relationship between the Hatton Farmers Elevator and Central Valley Bean goes back to the early 1990's," states Krueger. "Currently we are a pinto receiving station for Central Valley Bean."

Krueger also states that the Hatton location additionally serves as a seed distributor for Central Valley Bean, serving growers throughout the Hatton area.

As the general manager of Hatton Farmers Elevator, Krueger is used to wearing many hats. "For all intents and purposes, a GM is a combination of financial officer/supervisor," says Krueger. "I oversee the plant to make sure everything is running well while also handling the finances." Krueger says what he enjoys most about his position is helping area growers who rely on the service the Hatton location provides. "It is satisfying when you help growers market their crop and assist them in creating a profitable business for themselves," he says. "Because when the grower is profitable, we are profitable."

Besides getting a good price for their beans, Krueger says area farmers appreciate the speed of the Hatton Receiving Station. "We take a lot of pride in the efficiency of our station," says Krueger. "The team we have in place has been together for many years and we have become very effective in making sure things run smoothly."

The team Krueger refers to consists of Jeff Foss and Scott Ness, graders, who are in charge of weighing the trucks as they enter the station. Darin Ramstad and Kyle Spicer are also on site helping dump the trucks, along with Stephanie Russell, who handles the administrative duties at the station.

Together, Krueger and his team provide a valuable service to the many bean producers throughout their region. Moving forward,

the Hatton Farmers Elevator remains poised to continue helping connect the growers product with Central Valley Bean and markets all over the world. "You always want to give the customer 110 percent," says Krueger. "I believe this is why farmers appreciate us. If you treat them with respect and provide the efficiency they are looking for during harvest time they will keep coming back year after year."

“ Together, Krueger and his team provide a valuable service to the many bean producers throughout their region. ”



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SLOW DARKENING PINTOS

Andrew Ladwig, Central Valley Bean Agronomist/Sales

After all the meetings and talk about the new things that are moving down the seed pipeline, I can now say that Slow Darkening Pinto beans are here. We had some production of them this year and I hope that they live up to the hype. After many years of screening and yield trials, I feel confident that we have a bean that is worth bringing to the table. Most of you have heard the pitch from us regarding the benefit to the end user, so we hope that they can quantify that and pay a premium.

I will say it's going to give us some challenges in the Identity Preserve side of things. Progress is never easy, but one simple task to help us progress is to communicate to laborers what fields have SDP contracts and ensure combines get cleaned out. Think of it like spraying glyphosate. You would never empty the tank, not rinse out the sprayer and go load your spring wheat chemical and spray. You would rinse out the sprayer and then load your wheat chemical.

If you are interested in getting into the future of pinto beans, give me a call at the office and we can get your seed needs covered. The little bit of seed that I had this year went fast, so don't miss out on the opportunity to get yours booked.

One other thing I wanted to make sure all the navy bean growers heard is that Sharpen did get approved by the European Union. So if you are a navy bean grower delivering to us, you have one less item on the chemical sign-off sheet.



Andrew Ladwig
Agronomist/Sales
Central Valley Bean

“I feel confident that we have a bean that is worth bringing to the table.”



SPOTLIGHT: Lake Region Grain – Devils Lake Terminal

For the past ten years, Kenneth Weber and the team at the Lake Region Grain Terminal have been helping North Dakota growers market their pinto beans. “We operate as a seasonal receiving station for Central Valley Bean from the first part of September until November,” says Weber, who oversees terminal operations. Later, during the winter months, Weber says the facility will handle soybean seed until the next crop of pinto beans returns the following season.

Located two miles west of Devils Lake, the Lake Region Grain Terminal is relatively new, with construction completed only three years prior. “The facility we have in place now is very capable compared to what we had previously,” says Weber. Along with some additional storage, Weber explains the current location employs a more efficient system, where a dump pit feeds into an elevator leg, taking the beans to the conveyors promptly.

Area farmers appreciate this added efficiency, and Weber says the service he and his team provide helps keep customers coming back year after year. “This season our team consists of Miles

Armstrong, who handles the grading, and Kyle Johnson, who is in charge of offloading trucks and grading as well,” he explains. “We also work with Kevin Stein, who is a grain merchandiser for Lake Region Grain.” Weber also goes on to say that teamwork at the terminal is very important because there are a variety of different grains that come into the facility. As a result, it is vital that the team works to make sure the right product, for example pinto beans, stays together.

Weber and the team at Lake Region Grain also understand the importance of great customer service. “We want our customers to feel comfortable enough to return and work with us again and again,” he states. “It is our goal to continue growing our business, and we believe in treating area growers fairly and working hard to give them competitive prices.”

Finally, Weber says the relationship between the Lake Region Grain Terminal and Central Valley Bean is strong. Both he and the terminal staff look forward to continually serving the many area producers who rely on them to market their product.



The Best Beans Deserve the Best Bags

Meet Jim Vrolyk

Jim Vrolyk, Thompsons Limited Manager

As manager at Thompsons Limited in East Grand Forks, Minnesota, Jim Vrolyk works closely with Central Valley Bean. Central Valley Bean and Thompsons Limited have a strong business relationship that not only benefits both companies, but also increases product quality and better serves growers' needs. At the Thompsons plant, they receive pinto beans to be processed at the Central Valley Bean plant and process navy beans. "We process navy beans as Central Valley is a receiving station for us, and we receive pinto beans on behalf of Central Valley," Jim said.

The partnership allows for Central Valley Bean to concentrate on pinto bean processing, investing in the latest processing technologies and storage facilities specific to pinto beans. It also allows Thompsons to do the same thing, but for navy beans. This provides both Central Valley Bean and Thompsons Limited the ability to focus on what they do best. It is also a good partnership for edible bean growers in the region as both plants receive navy and pinto beans.

Jim's job includes a little bit of everything in navy bean processing and he works closely with his assistant manager Daniel (Bud) Vance. "We both do a little bit of everything at the plant, but Bud focuses a little more on the agronomy side," he explained. Jim's favorite part of his job is working with growers. "Being able to contract and receive quality products from growers is certainly one of the most rewarding parts of the job," he said.

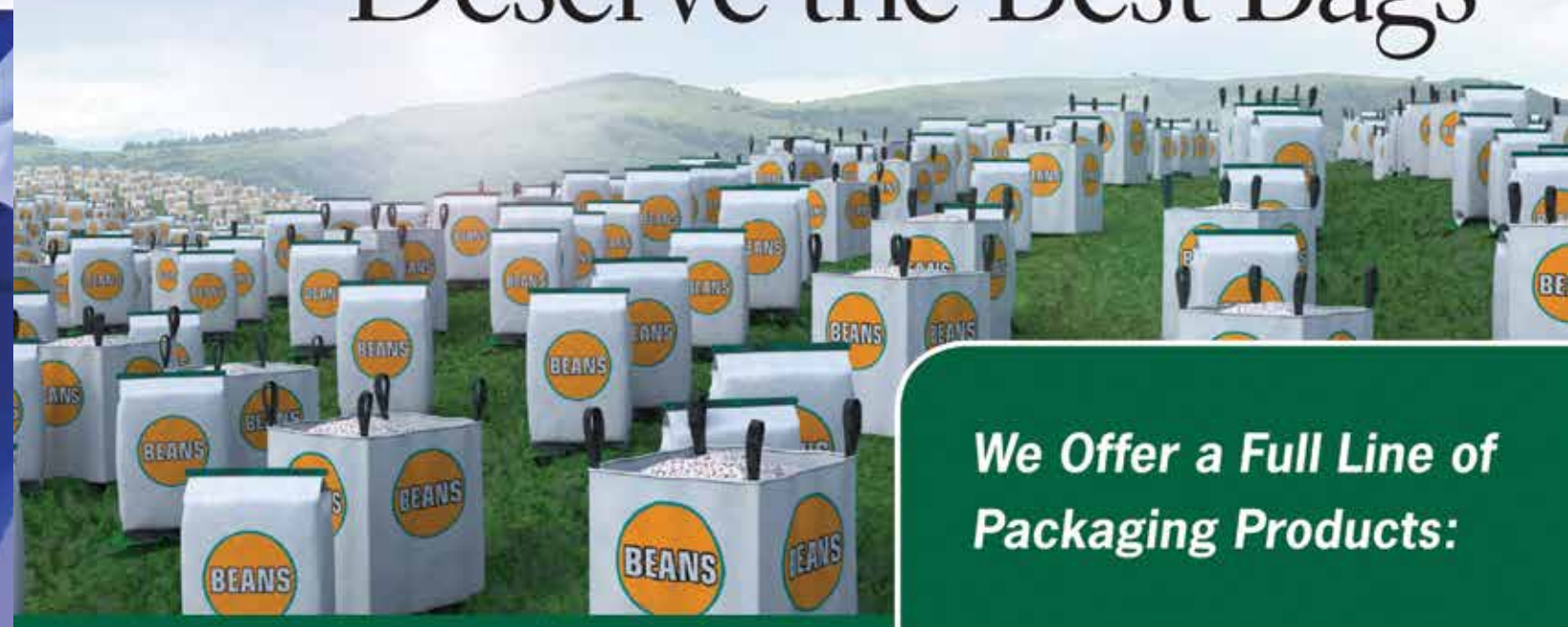
A Canadian native, he moved to the United States in 1999 to work at the East Grand Forks plant. In 2000, shortly after he moved, Central Valley Bean and Thompsons began working together. "It's been a great relationship with Central Valley, we have been happy to work with them for many years," Jim said. "They are a strong co-op."

Jim recently received his United States citizenship and he and his wife Nancy have a 19-year-old daughter and an 18-year-old son. He has worked for Thompsons for 26 years. When not working, Jim enjoys playing hockey all year round. "It comes from the Canadian background," he laughed.



Jim Vrolyk
Manager
Thompsons Limited

"When not working, Jim enjoys playing hockey all year round."



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Bean Recipes

Bean Recipes

Crock Pot Party Beans

Courtesy of recipesthatchrock.com/crock-pot-party-beans/

Prep time: 10 mins

Cook time: 5 hours

Total time: 5 hours 10 mins

Serves: 12-14

Ingredients:

- 1 ½ cup ketchup
- 1 onion, chopped
- 1 green bell pepper, chopped
- 1 red bell pepper, chopped
- ½ cup water
- ½ cup brown sugar, packed
- 2 bay leaves
- 2 to 3 tsp. cider vinegar
- 1 tsp. dry mustard
- ⅛ tsp. pepper
- 16 oz. kidney beans, drained and rinsed
- 15 oz. Great Northern beans, drained and rinsed
- 14 oz. lima beans, drained and rinsed
- 15 oz. black beans, drained and rinsed
- 16 oz. black eyed peas, drained and rinsed

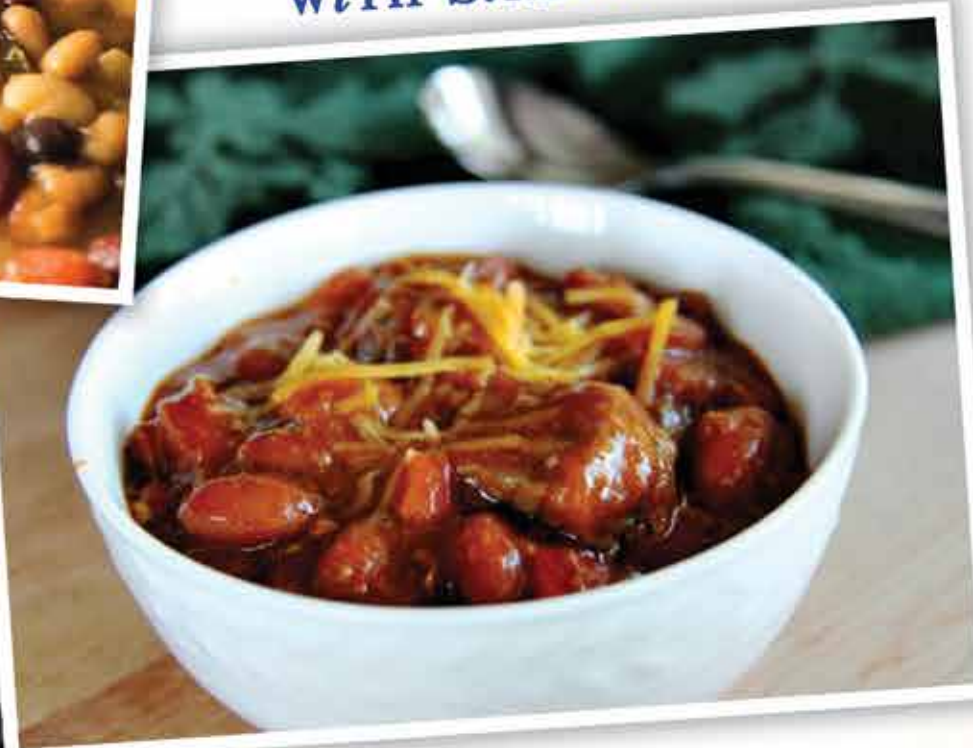
Directions:

1. Combine all ingredients except beans (and peas) in a slow cooker and mix well.
2. Add beans and peas and mix well. Cover and cook on low for 5-7 hours.
3. Remove bay leaves before serving.

CROCK POT PARTY BEANS



THICK & CHUNKY CHILI WITH SIRLOIN



Thick & Chunky Chili with Sirloin

Courtesy of bakerette.com/thick-and-chunky-chili-with-sirloin/

Prep time: 20 mins

Cook time: 2 hours

Total time: 2 hours 20 mins

Serves: 6-8

Ingredients:

- 2 pounds sirloin, cubed (you may also use 1 lb. ground beef and 1 lb. sirloin)
- 1 Tbsp. vegetable oil
- 1 large onion, chopped
- 2 garlic cloves, minced or pressed
- 1 (15 oz.) can tomato sauce
- 1 (6 oz.) can tomato paste
- 1 (15 oz.) can diced tomatoes with green chilies
- 1 ½ cups beef broth or 1 (12 oz.) bottle of dark beer
- 1 tsp. ground cumin
- 1 tsp. paprika
- 2 tsp. chili powder
- 1 tsp. oregano
- 1 tsp. salt
- ½ tsp. pepper
- 1 tsp. Worcestershire sauce
- 1 (28 oz.) can chili beans

Directions:

1. Warm 1 tablespoon oil on medium high heat. Add sirloin and simmer until cooked through (about 4 minutes on each side). Add chopped onion and garlic and saute with meat until onions are transparent. Transfer to a 4-quart crock pot.
2. Stir in remaining ingredients and cook on low for 2-3 hours.

Notes

If you use beer, the alcohol is cooked out while simmering and adds great flavor.

DIFFICULT Year For Pricing

Daniel Fuglesten, Central Valley Bean Sales & Marketing

As you all know the bean markets, like other commodities, have been rather unfriendly this past year. Grower prices started out last harvest around the \$28.00 on pintos and went to \$27.00 quickly. Here is the exact recap of pinto price movements at your cooperative over the last year:

8/29/14	Price lowered to \$27.00
9/15/14	Price lowered to \$26.00
9/19/14	Price lowered to \$25.00
9/24/14	Price lowered to \$24.00
9/26/14	Price lowered to \$23.00
5/20/14	Price changed to ASK – Not buying
7/01/14	Price lowered to \$21.00
8/21/14	As I am writing this, we are at \$20.00

16 cwt / acre x \$20.00/cwt = \$320.00. Not very good. I don't think any producer out there is going to keep growing pinto beans for fun. Market participants are talking about weakness and possibly going down under \$20.00 this harvest, but if it does it should not last long. Strength in other commodities would be welcome.

The amount of acres planted this year of pinto and navy beans in North Dakota and Minnesota look similar to last year. It could be 10 percent up or down from last year. At this point, we believe they are down. We think black bean planted acreage in the same area is up 50 to 60 percent. We are hearing out of Michigan that planted acreage on black and navy beans are up somewhere between zero and 25 percent. They have had some heavy rains throughout the year that delayed planting, so a lot of them will be later to mature. Producers in the Rocky Mountain region, which includes Colorado and Nebraska, appear to have increased pinto acreage at about 23 percent. This has to do with the problems with the Great Northern

“The amount of acres planted this year of pinto and navy beans in North Dakota and Minnesota look similar to last year.”

Market. There is a large carryover of Great Northern Beans from last year. Growers switched some of this acreage to pinto beans this year. Hopefully exports will come back this year. The strong dollar has been making exporting difficult. I know a lot of this information sounds negative for the market, but keep in mind that this is not new information. The market seems to have been expecting a larger crop this year since last fall.

Thank you for your business and your hard work.



Daniel Fuglesten
Sales & Marketing
Central Valley Bean

We hope you have a bountiful harvest!



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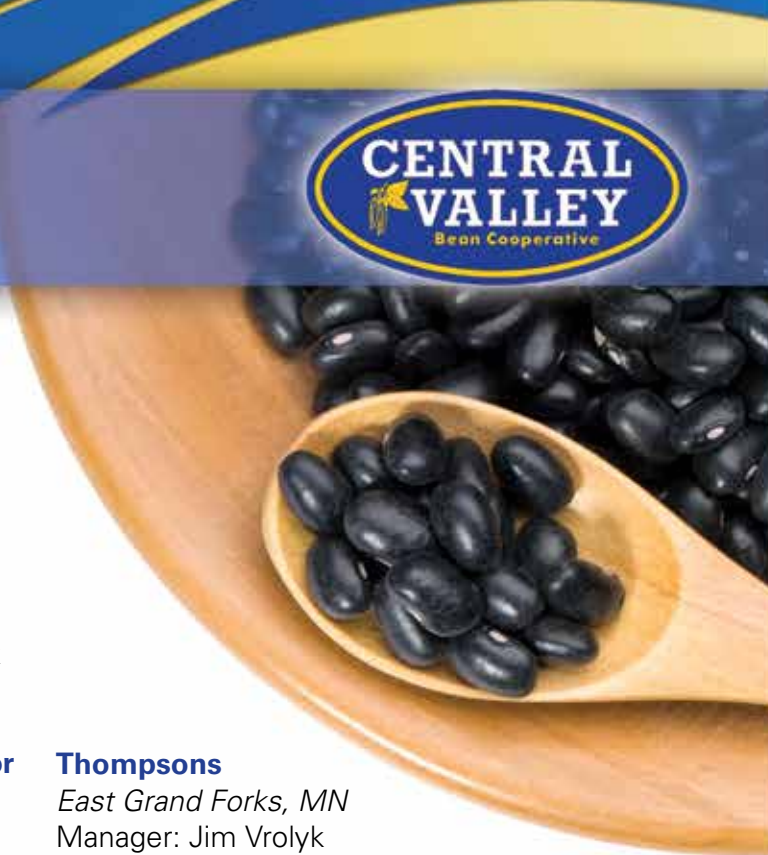
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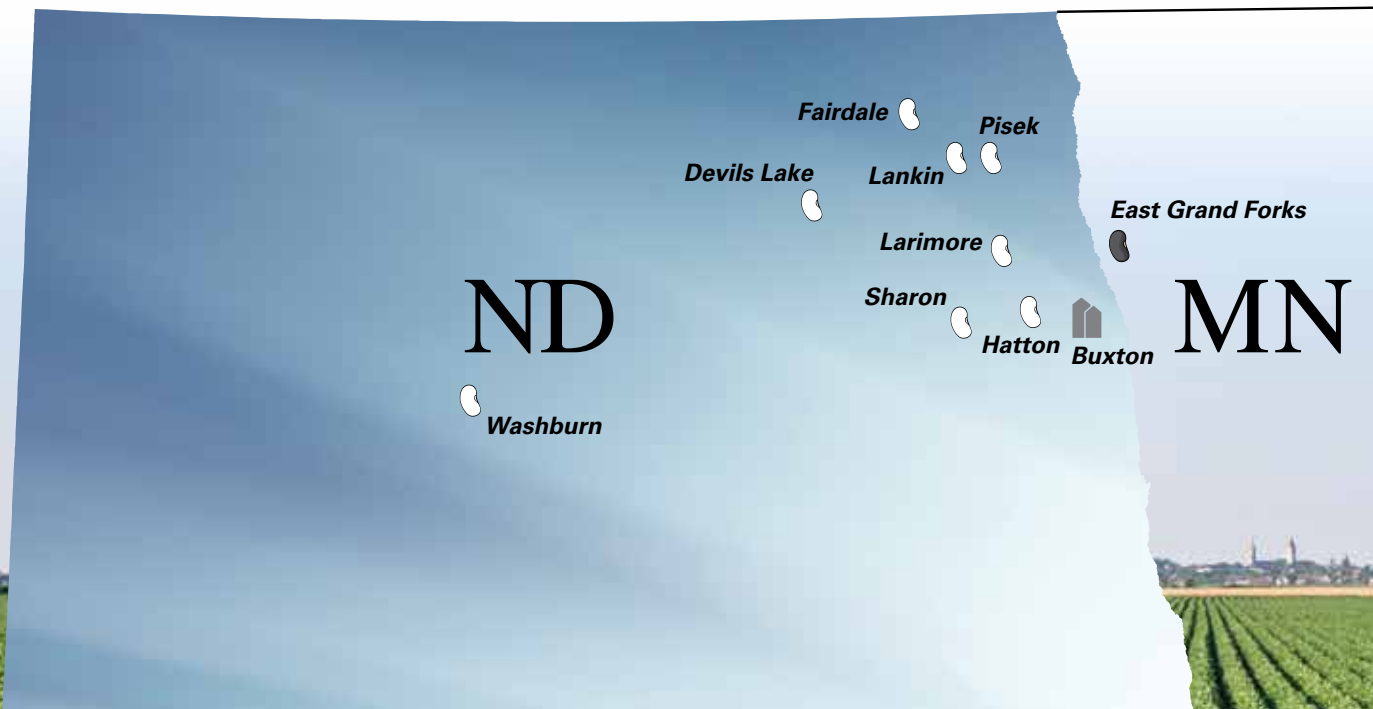
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