

# COOPERATIVE focus

SUMMER 2025

## College Conference on Co-ops

National Farmers Union's annual conference showcases the cooperative business model

## Youth Leadership Conference

High school students get a crash course on cooperatives, develop leadership skills

## 100<sup>th</sup> Anniversary

Minnesota credit unions mark milestone with special events, limited-edition beer

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**ON THE COVER:**  
The National Farmers Union's College Conference on Cooperatives included tours of several cooperatives in the Twin Cities area, including Seward Community Co-op, one of the oldest food/consumer cooperatives in Minneapolis. (Rick Hummell photo)



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# Resolute about our Resolutions process!



by **Jennifer Wickman** Cooperative Network Interim Executive Director

As I prepare for our upcoming Resolutions Review sessions, I'm again impressed by the fact that Cooperative Network uses our resolutions as the guide for our lobbying efforts. In a world where policy often feels like it's driven by the loudest voice in the room or the most well-funded campaign, it's refreshing – and deeply empowering – to know that our positions come directly from our members.

Our resolutions form the foundation of how Cooperative Network engages with policymakers, regulators, and other stakeholders. Each resolution is rooted in the real-world needs, challenges, and values of cooperatives in Minnesota and Wisconsin. From credit unions and rural electric co-ops to agriculture, housing, and healthcare cooperatives, our diversity is reflected in the breadth and depth of the resolutions we debate and adopt.

What makes this process remarkable is its democratic and grassroots nature. Resolutions are crafted by members, refined through thoughtful discussion, and passed through a transparent voting process by our members at our Annual Meeting. They are not handed down from a boardroom – they are built from the ground up. Every resolution adopted is a clear signal: this is what our members care about, and this is what we will work to protect or advance.

This member-driven approach gives our lobbying efforts legitimacy and clarity. When Cooperative Network speaks to lawmakers, it speaks with the unified voice of hundreds of cooperative leaders. That's powerful. It means that when we advocate for legislation, regulations, or public policy, we're

not guessing at what matters – we're acting on direct input from our members.

It's also a testament to how seriously we take our role in shaping the future of cooperatives. Resolutions aren't just about reacting to the present – they're about planning for what's ahead. Whether it's rural broadband, renewable energy, fair taxation, or cooperative governance, our resolutions provide a vision for a more inclusive, sustainable, and cooperative economy.

I encourage all members to participate, engage, and help shape the policies that will guide our work in the coming year. Your voice matters. Your ideas matter. And together, through this democratic process, we will continue to ensure that Cooperative Network remains a strong, relevant, and principled advocate for cooperatives.


## PARTICIPATE IN COOPERATIVE NETWORK'S RESOLUTION REVIEW PROCESS

Members can further engage with Cooperative Network by participating in our Resolution Review Process this summer. Many of the issues – including proposed legislation – that Cooperative Network members discuss with legislators during Co-op Day at the Capitol and throughout the year are determined through this annual process. Each year, one-third of Cooperative Network member-approved resolutions are reviewed and/or edited, and new resolutions are created in response to current issues. For the review schedule with meeting links for each sector and to download the resolutions up for review, go to: <https://cooperativenetwork.coop/advocacy/our-resolutions/>

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## Minnesota grant program provides financing for new ag cooperatives

**A** Minnesota Department of Agriculture (MDA) grant program is offering funding to support the development of new agricultural cooperatives in the state.

The Cooperative Development Grant (CDG) Program supports new cooperatives looking to finance business development strategies that will aid in the successful production, processing, or marketing of agricultural commodities, products, or services produced in Minnesota. The program is funded through legislation passed during the 2025 Minnesota legislative session.

The CDG provides essential financing to new cooperatives seeking to process agricultural products or market agricultural services in Minnesota. It awards up to \$160,000 in total, supporting multiple projects that strengthen local economies and encourage collaborative innovation. Applicants may request funding ranging from \$2,500 to \$50,000 for each proposed venture, ensuring flexibility for various project sizes and goals.

To qualify, cooperatives must be organized under Minnesota Statutes 308A or 308B on or after January 1, 2020, and maintain complete control by eligible agricultural entities actively involved in commodity production.

Proposals need to address the program's guidelines and eligibility requirements. To fully understand these criteria, applicants are encouraged to review the Request for Proposals document, which clarifies the program's aims and application procedures. Detailed program info is available at: <https://www.mda.state.mn.us/business-dev-loans-grants/cooperative-development-grant-program>

## Wisconsin grant program supports development of new, existing co-ops

**T**he Wisconsin Economic Development Corporation (WEDC) is offering grants to support the development of new and existing cooperatives in Wisconsin, with a goal of fostering the success of current and future cooperatives by supporting planning and exploratory research in advance of having to make a large investment.

Eligible applicants include:

- An existing cooperative operating in Wisconsin
- Businesses looking to convert to the cooperative business model
- Any group of individuals actively working towards legal cooperative status in Wisconsin

Applicants may use the funds to cover consulting fees for business planning, feasibility studies, legal services, and accounting services to help new or existing cooperatives become established or further develop. Only projects related to development are eligible. Salaries and supplies are not eligible costs.

There is a maximum of \$50,000 maximum per grant. A minimum 20 percent cash match of the grant amount is required.

Proposals that provide for a match of greater than 20 percent will receive stronger consideration.

To apply, contact your WEDC regional economic development director (<https://wedc.org/explore-our-regions/>) or the WEDC Office of Rural Prosperity (<https://ruralwi.com>) to get started.

More info: <https://wedc.org/wp-content/uploads/2024/06/CoopOnePager-digital-062624.pdf>

## OCTOBER IS CO-OP MONTH

For more than half a century, cooperatives across the nation have recognized October as Co-op Month. The governors of many states, including Minnesota and Wisconsin, help commemorate the annual recognition by issuing proclamations declaring October as Co-op Month. Those proclamations are written and submitted annually to the Governor's Offices in Wisconsin and Minnesota by Cooperative Network.

During October, cooperatives celebrate the endless ways the cooperative business model is used to meet the needs of members. Individual cooperatives reflect on their history, cherish their achievements, and recognize the principles shared with cooperatives both domestically and around the world. October is also a time to educate others about what can be accomplished through cooperation.

About Co-op Month

- October Co-op Month has deep roots in Minnesota, with the first official State proclamation signed by then Minnesota Governor Luther Youngdahl in 1948, and the celebration turning national in 1964 when former Minnesota Governor Orville Freeman – then U.S. Secretary of Agriculture – proclaimed a national Co-op Month.
- The first national theme in 1964 was "Cooperatives: USDA Helps Build a Better America."
- The U.S. Government sponsored Co-op Month from 1964-70.
- Since 1971 cooperatives, statewide associations, and the National Cooperative Business Association have fueled their own events and promotions.



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# Cooperative Network: providing advocacy, education and creative leadership across all sectors

by **Rick Hummell** Cooperative Network Communications Specialist

Known as *The Trusted Voice for Cooperatives* and structured as a cooperative itself, Cooperative Network (CN) provides its member cooperatives with a broad range of services including business development, world-class legislative and regulatory advocacy, and creative leadership in public awareness. CN works primarily in Minnesota and Wisconsin, which, with about 2,000 cooperatives between them, have the highest concentration of co-ops in America.

"Cooperatives trace their roots to specific business and ethical principles that set them apart from investor-owned companies and corporations and ensure that control of the business is in the hands of each cooperative's respective customer/owners," said CN Interim Executive Director Jennifer Wickman. "Because of their unique ownership structure, cooperatives act in the best interests of their members, and the communities in which they operate, for the long term."

A cooperative is a business voluntarily owned and controlled by its member-patrons and operated for them on a non-profit basis. Each cooperative member has an equal voice in the affairs of the organization, and profits earned by co-ops are returned directly to member-owners as dividends or reinvested in business operations. Either way, the money finds its way back into the local and regional economies, supporting businesses and creating jobs beyond the cooperative itself.

## About cooperatives:

- They're owned by the people who use their services;
- They provide an economic benefit for their members by returning surplus revenues proportionate to each member's patronage of the cooperative;
- They're democratic organizations controlled by their members, not by outside investors;
- They're autonomous and independent;
- They recognize the importance of education about cooperative business and organizational practices;
- They're motivated not by profit, but by service and by meeting members' needs; and
- They practice concern for their local communities, offering scholarships and youth education programs, supporting charitable causes, and channeling loans and grants to needed local economic development activities.

## The Rochdale Pioneers and the Seven Cooperative Principles

The cooperative movement dates back to the 1840s when a group of weavers from Rochdale, England facing poor working conditions and unfair wages established the Rochdale Equitable Pioneers Society. The Rochdale Pioneers, as they are known, are credited with developing the "Rochdale Principles," which became the standard cooperative principles of success for cooperatives around the world. The principles, which have been refined, adapted and



reinterpreted over time, are today known as the Seven Cooperative Principles.

They are: Voluntary and Open Membership; Democratic Member Control; Member Economic Participation; Autonomy and Independence; Education, Training and Information; Cooperation Among Cooperatives; and, Concern for Community.

## About Cooperative Network

The Minnesota Association of Cooperatives (MAC) was founded in 1945 to advance public perception of the cooperative movement and advocate for the interests of member-owned and controlled businesses, while the Wisconsin Federation of Cooperatives was formed in 1969 by two politically divergent organizations, the Wisconsin Association of Cooperatives, which primarily served consumer co-ops, and the Wisconsin Council of Agricultural Cooperatives.

The Minnesota association entered into a management agreement with its Wisconsin counterpart in 1998. The two organizations became one in 2004 after members voted in favor of a formal unification; it was renamed Cooperative Network in 2009.

"Cooperatives have long been a part of the self-help tradition of America, and Cooperative Network is dedicated to maintaining its essential role as serving as the primary vehicle for cooperatives of all sectors to collaborate on issues of significance to the cooperative form of business," said Wickman.

The organization provides its member-cooperatives with a wide range of services across a wide variety of sectors including farm supply, grain, health, dairy processing and marketing, consumer, financial, livestock marketing, telecommunications, electric,

housing, insurance, and more. This support includes daily representation of cooperative interests in the Wisconsin and Minnesota state capitols, and through the organization's affiliation with other state, national and international organizations. Our extensive cooperative education program provides in-person and virtual instruction in cooperative governance, finance, communication, and employee recruitment strategies.

Governed by a board of directors made up of cooperative leaders from throughout Minnesota and Wisconsin, CN members help identify the organization's legislative and educational priorities, as well as help develop and guide sector strategies.

## Cooperative Network membership benefits

Membership in CN provides cooperatives with a variety of benefits at no additional cost, including access to a stock photography collection of nearly 2,000 professional royalty-free photos for use in marketing, communications, and advertising projects.

Two electronic newsletters – *Co-op Connection* and *Capitol Connection* – provide members with up-to-date information on member services and news, and a bi-annual magazine, *Cooperative Focus*, features stories, columns and editorials about CN members and the broader cooperative industry. Members also have access to a collection of six online Cooperative Director Education Videos on subjects vital to cooperative leadership which can be played in the board room or office to instruct directors and staff.

Throughout the year, CN hosts a variety of online webinars and forums on state and national issues of importance to cooperatives, including an annual Cooperative Communicators Workshop designed to improve member cooperatives' marketing and communications skills.

# Let's sustain and grow the co-op ecosystem, together

*(The column below distills remarks by NCBA CLUSA president and CEO Doug O'Brien and Esteban Kelly, outgoing chair of the association's Board of Directors, delivered at NCBA CLUSA's 2025 Annual Membership Meeting in May.)*

As engines of opportunity and harbors of resilience, cooperatives provide people with the chance to meaningfully participate in the economy through businesses they own, control and benefit from. In 2025, as we celebrate the International Year of Cooperatives and navigate a political and economic landscape in turmoil, the power and potential of cooperatives comes into even sharper focus.

Despite the tremendous record of cooperatives, much of the policy infrastructure supporting co-ops is under attack right now. Big banks are asking Congress to change the credit union tax status in a way that would hobble people's ability to own and benefit from their own financial institutions. Meanwhile, funding for domestic and international cooperative development is at risk – funding that is critical to new and emerging cooperators here and across the globe.

Shifting federal policies not only threaten cooperative programs; these actions have directly impacted NCBA CLUSA. As our members know, we have partnered with the U.S. Agency for International Development (USAID) since 1962 to support people in developing regions through cooperative and community-led development.

Our development work in 2024 – including the launch of several new projects – laid the foundation for unprecedented impact during the International Year of Cooperatives. One project in Ecuador was poised to transform ocean-bound plastics into the building blocks of affordable housing while creating jobs, business opportunities and protecting the fragile ecosystem of the Galapagos Islands. We began 2025 with 10 cooperative agreements with USAID that comprised about half of our total income. Those projects have since been terminated – abruptly erasing a huge part of our work and revenue.

That blow prompted an immediate pivot in how we think about our development work and what sources of funding we pursue. Our Innovation Response Team, created in February to diversify our revenue streams, is exploring new opportunities and relationships as the funding and policy landscape evolves.

Cuts in federal funding have also meant we've refocused on our core reason to exist: to serve our members by developing, advancing and protecting co-ops. We are doubling down on our advocacy work. We are fighting shoulder-to-shoulder with the co-op community on tax issues such as section 199A and, crucially, defending the credit union tax status. Check out America's Credit Union's Don't Tax My Credit Union

*“As we celebrate the International Year of Cooperatives and navigate a political and economic landscape in turmoil, the power and potential of cooperatives comes into even sharper focus.”*

campaign to join in the fight. We're also raising the co-op flag in the offices of Congressional appropriators so that as they allocate federal dollars, they understand why investing in cooperative development here in the U.S. and internationally is smart and strategic.

At the same time, we're working closely with the cooperative community to preserve the Rural Cooperative Development Grant (RCDG) program at the USDA – the only federally-funded program dedicated to advancing cooperative businesses. Earlier this month, we met with senior USDA officials advising the Secretary on programs that support and expand the cooperative business model in rural economies, energy, food systems and market expansion.

In a tumultuous policy environment, cooperatives are more important than ever. Elected leaders from 193 national governments at the UN declared 2025 the International Year of Cooperatives because they know that co-ops are one of the best tools people have to capture economic opportunity and create positive change at home and around the world.

Everyday Americans recognize the power of cooperatives, too. In our recent national survey, we learned that 75 percent of respondents say co-ops keep dollars in their local communities and contribute to economic stability and resilience. In fact, more than twice as many people say cooperatives “have the best interests of their customers in mind” when compared to for-profit corporations.

Alongside our members and the rest of the cooperative community, we're working to remind lawmakers that co-ops have made it possible for generations of Americans to capture economic opportunities and access markets. We invite you to join in that work to sustain and grow the cooperative ecosystem.

## Three actions you can take to support our cooperative future:

**1** **ADVOCATE** for policies that support people's ability to develop and grow cooperatives. Invite your elected officials to visit your cooperative, or work with your city officials to pass an International Year of Cooperatives resolution. Tell Congress, ‘Don't tax my credit union.’ You can find talking points and key messages in our Cooperative Business Playbook and Co-op Impact Report. *(Editor's note: No changes to the credit union tax status were included in the Federal Budget Reconciliation Bill which was signed into law on July 4.)*

**2** **INVEST** in the cooperative ecosystem. That means doing business at your local co-op, managing your finances at a credit union or other co-op financial institution, and supporting your local, state or national co-op association. One way you can make a difference is by giving to NCBA's Sustain and Grow Campaign.

**3** **LEVERAGE THE POWER OF P6** This year, let's galvanize our potential for growth and impact by making new cooperative connections. One important way you can connect is by joining cooperative networks and associations – whether they represent your industry, region or cooperatives across sectors. Tap into their advocacy and public awareness efforts and engage in calls to action as we all navigate uncertainty.

All three of these calls to action interlink, creating a cohesive power-building strategy. We need to speak with one voice in support of co-op-friendly legislation, and invest our financial resources in the cooperative community – from sponsorship and grants to contracts and procurement, and membership and dues.

## Basin Electric Power Co-op to build natural gas-fueled generation facility

**B**asin Electric Power Cooperative plans to build a new natural gas-fueled generation facility in Williams County, N.D., the cooperative announced earlier this year.

The nearly \$4 billion project, called the Bison Generation Station, is planned for construction near the town of Epping. It is projected to produce approximately 1,470 megawatts (MW) of electricity, one of the largest electric generation projects in the cooperative's history. Comprising two units of roughly 700 MW each, the facility will help meet electric load growth in the region that stems from industrial work, manufacturing, data processing, residential customers, and small businesses, including farms and ranches, Basin officials announced.

"Building the Bison Generation facility represents the cooperative model at its best – prioritizing member needs through enhanced reliability, affordability, and community-focused benefits," said Basin Electric CEO and General Manager Todd Brickhouse. "This investment strengthens our commitment to an all-of-the-above generation portfolio strategy, balancing diverse fuel types, generation methods, and locations to ensure resilience and flexibility."

"Economically, Bison Generation Station will create jobs, drive local development, and support the broader community. Strategically, it extends our proven approach of converting low-cost, regional natural resources into affordable electricity," Brickhouse said.

Pending regulatory approval, site grading is expected to begin later this year, with foundation construction scheduled for 2026. At peak construction in 2027, the



project is expected to employ approximately 1,000 workers. Once completed, the facility will provide approximately 50 full-time positions for operations, maintenance, and administration. Commercial operations are slated to begin in 2030.

Gavin McCollam, Basin Electric senior vice president and chief operating officer, said the future generation station will be unique because of its size, becoming the largest power plant solely owned by Basin Electric.

"It seems like a never-ending challenge to keep up with the load growth, and this plant will go a long way in meeting that demand," he said. "Basin Electric has been increasing its renewable portfolio over the years, and this natural gas facility will fill in the gaps when wind and solar are not available."

**About Basin Electric Power Cooperative:** A not-for-profit generation and transmission cooperative, Basin Electric Power Cooperative was incorporated in 1961 to provide supplemental power to a consortium of rural electric cooperatives. Basin is owned by 139 member cooperative systems and serves about three million electric consumers. Members' service territories comprise nearly 500,000 square miles in nine states.

## Dairyland and GridLiance to develop MariBell transmission project

**I**n May, Dairyland Power Cooperative and GridLiance Heartland, LLC (GridLiance), a subsidiary of NextEra Energy Transmission, LLC, announced the companies had reached an agreement to jointly develop and co-own the MariBell Transmission Project, a 139-mile, 765 kilovolt (kV) / 161 kV double circuit transmission line in Minnesota and Wisconsin. The 139-mile segment, which extends from Marion, Minn., to Bell Center, Wis., is a portion of a planned 273-mile, 765 kV transmission line spanning six counties in the two states.

Representing the middle segment of the North Rochester-Columbia 765 kV line, MariBell is part of a portfolio of transmission solutions approved in the Midcontinent Independent System Operator (MISO) Long Range Transmission Planning Tranche 2.1 in December 2024. MISO, the grid operator for 15 states, including Wisconsin and part of Canada, approved the largest portfolio of transmission projects in U.S. history. It includes 488 projects covering more than 5,000 square miles.

"A strong interstate transmission connection between Minnesota and Wisconsin will improve the reliability and flexibility of the region's transmission system, while supporting economic benefits and growth," Ben Porath, Dairyland Executive Vice President & Chief Operating Officer, said in a press release. "The collaboration between Dairyland and GridLiance will leverage the core competencies of each organization for the benefit of all Midwest energy consumers."

"We are pleased to support MISO in its efforts to enhance power reliability by strengthening the transfer of cost-effective energy resources between Minnesota and Wisconsin," said Natalie Smith, president of GridLiance. "We look forward to working

with Dairyland to engage stakeholders and local communities on next steps."

The MariBell Transmission Project is designed to help maintain a reliable, resilient and flexible power grid while delivering economic benefits to residents in the Upper Midwest. The project is expected to be in service in 2034, following the regulatory review process and thorough stakeholder and community engagement.

**About Dairyland Power Cooperative:** Headquartered in La Crosse, Wis., Dairyland provides the wholesale electrical requirements for 24 distribution cooperatives and 27 municipal utilities. These cooperatives and municipals, in turn, supply the energy needs of over 750,000 people in a four-state service area.

Dairyland delivers electricity via 3,720 miles of transmission lines and 400 substations located throughout the system's 44,500 square mile service area. Visit [www.DairylandPower.com](http://www.DairylandPower.com).

**About GridLiance:** GridLiance, a wholly owned subsidiary of NextEra Energy Transmission, is an electric transmission utility company. GridLiance collaborates with rural electric cooperatives, municipal utilities, joint action agencies and others to plan for the future of the electric grid, invests in necessary electric infrastructure and implements strategies to improve system reliability and resiliency, reducing overall costs to customers.

The company operates more than 700 miles of transmission lines and related facilities in Illinois, Kansas, Kentucky, Nevada and Oklahoma. Visit [www.gridliance.com](http://www.gridliance.com).

# Cooperative Ventures invests in Precision AI, bringing artificial intelligence to the farmgate

Cooperative Ventures, a joint venture between leading farmer-owned cooperatives GROWMARK and CHS, recently announced an investment in Precision AI, a leader in artificial intelligence-based farming practices in the United States and Canada.

Cooperative Ventures focuses on developing mutually beneficial commercial relationships between startups and cooperative partners. Precision AI claims its data insights, collected through autonomous aerial systems, equip farmers and their agronomists to make plant-by-plant input decisions in real time, enabling them to grow stronger, healthier plants, reduce inputs and increase farm profitability. Precision AI has grown its list of new partners substantially in 2025 as more companies turn to artificial intelligence applications.

“Our partnership with Cooperative Ventures provides us access to farmers throughout North America who can benefit from the real-world application of the data our technology generates,” said Precision AI CEO Dan McCann. “When farmers are equipped with data, they can make wiser choices about inputs that have the potential to reduce costs and boost plant health, which helps support farm profitability.”

“Cooperative Ventures believes Precision AI can refine a farmer’s decision-making capabilities in the field. When farmers can be more precise with applying inputs, this leads to healthier plants and can increase overall farm profitability,” said GROWMARK Enterprise Marketing Executive Director Heather Thompson. “As more and more weeds become herbicide resistant, innovations in this space will be



vital, ensuring farmers can make the best choices for their crops and their farm operations.”

**About Cooperative Ventures:** Cooperative Ventures is a venture capital fund founded in late 2021 as a joint venture between CHS and GROWMARK, two of the largest farmer-owned agricultural supply cooperatives in North America. The fund focuses on innovative solutions and emerging technologies that positively impact farming. In addition to providing capital, Cooperative Ventures is committed to developing mutually beneficial commercial relationships between startups and is comprised of teams based out of Bloomington, Ill., and St. Paul, Minn. with management assistance from Cerity Partners Ventures. More information is available at [CooperativeVenturesLLC.com](https://CooperativeVenturesLLC.com).

**About Precision AI:** Founded in 2017 and headquartered in both the United States and Canada, Precision AI is on a mission to accelerate artificial intelligence-based farming practices to create healthier, more profitable farms.

# Five AI trends transforming the boardroom

Artificial Intelligence (AI) is rapidly redefining boardroom operations, offering tools that streamline processes, enhance security, and improve decision-making. From agenda prep to meeting minutes, AI-powered solutions are helping boards of directors work smarter and focus on organizational growth.

## Here are five key trends where AI is enhancing board effectiveness:

### 1. AI to Enhance Productivity

Preparing for board meetings involves significant time and effort for administrators and directors alike. AI programs tailored for boards can automate tasks such as pulling relevant reports, identifying action items, and suggesting agenda topics based on prior meetings. These tools allow directors to prepare faster and make meetings more productive while aligning outcomes with strategic goals.

### 2. Automated Meeting Minutes

Taking and recording minutes is often one of the most labor-intensive tasks during meetings. AI-driven tools now simplify this process by securely recording discussions and automatically producing structured minutes. The technology can deliver real-time, searchable transcripts with outlined key points – reducing manual effort and enabling seamless follow-ups.

### 3. Enhanced Data Security with AI Monitoring

As boards integrate AI tools into their workflows, data security remains paramount. Leading AI solutions, built with best-in-class platforms ensure sensitive information is safeguarded. Boards can delete AI-generated outputs at any time and be confident

that data won't be used to train large language models (LLMs).

### 4. Ethical Oversight

AI is only as good as the data it's trained on – and without careful oversight, algorithms can reflect unintended bias. Boards have a responsibility to establish ethical guidelines to govern AI use, ensuring its deployment is transparent, fair, and free of discrimination. Ethical AI practices can protect organizations, stakeholders, and customers.

### 5. Enhanced Decision-Making

AI's data-processing capabilities unlock strategic insights that boards might otherwise miss. By analyzing market trends, customer behaviors, and financial performance, AI tools empower boards to make well-informed decisions about mergers, acquisitions, investments, and long-term goals. These solutions identify opportunities, flag potential risks, and help boards navigate complex business landscapes with confidence.

AI tools are revolutionizing board management with their ability to provide instant insights, streamline administrative tasks, and enhance overall productivity. However, maintaining data security and ethical oversight remains a priority.

*(Reprinted from FCCS's newsletter, Fast Forward. FCCS administers the Passkey discount program, which combines cooperative purchasing power with other companies to take advantage of numerous discounts. CN members, their staff, and directors receive Passkey discounts for business and personal use: from car rentals to office supplies, and more. Info: <https://fccsconsulting.com/passkey/home>)*

1935



90  
years



2025

## TruStage celebrating 90th anniversary

Founded in Madison in 1935 as CUNA Mutual Society

**B**orn out of the early credit union movement, insurance and financial services provider TruStage is marking its 90th anniversary this year.

"Ninety years ago, we were built on the simple, yet powerful philosophy of people helping people," Terrance Williams, TruStage president and chief executive officer, said in a press release. "While much has changed since 1935, our values, innovative spirit and noble purpose of making a brighter financial future accessible to everyone will guide us for the next 90 years and beyond."

TruStage was founded in Madison, Wis., as the Credit Union National Association (CUNA) Mutual Society, providing insurance to protect credit unions and their members during the Great Depression. Recognizing the growing importance of its mission, President Harry Truman laid the cornerstone at the company's expanding headquarters in 1950. Today, TruStage continues that pursuit, now protecting 39 million consumers across the nation.

In addition to traditional insurance, TruStage also has a diverse portfolio of technology-enabled lending and business protections, annuity offerings, wealth management and workplace solutions designed to help make financial stability accessible and affordable for middle market consumers.

Additional highlights over TruStage's history include:

- Contributing \$59.9 million to the communities it serves through the TruStage™ Foundation since 1967;
- Investing more than \$400 million into more than 65 startups through TruStage™ Ventures since its 2016 launch;

- Supporting the credit union industry through advocacy, league membership and more than \$159 million over the past five years;
- A strong and ongoing commitment to diversity, equity and inclusion, including scoring 100 percent on both the Human Rights Campaign Foundation (HRC) Corporate Equality Index and Disability Equality Index for workplace inclusion;
- Unifying all solutions and product brands under the TruStage brand (formerly CUNA Mutual Group) in 2023.

### TruStage Foundation invested \$3.5 million to non-profits in 2024

The TruStage Foundation Inc., the philanthropic arm of Cooperative Network member TruStage, announced it invested \$3.5 million in more than 65 non-profit organizations and social impact projects across the organization's geographic footprint in 2024. Most of those dollars went to organizations in Wisconsin and Iowa – the states with the largest share of TruStage employees.

The foundation received more than 430 grant requests in 2024. That's more than a 120 percent increase in applications for aid compared to 2023. This comes after the foundation saw a close to 30 percent jump in the number of applications for aid from 2022 to 2023.

"TruStage and its Foundation are committed to providing a brighter financial future to everyone," said Kate Austin Stanford, executive director of the TruStage Foundation. "We've seen an exponential growth in the number of grant applications we receive year-over-year. And in 2025, we're expecting *continued on next page*"

## Blaze Credit Union earns kudos for youth financial education

**B**laze Credit Union recently was honored with the Minnesota Credit Union Network's 2025 Desjardins Youth Financial Education Award. The award recognizes Blaze's impactful initiatives promoting financial wellbeing of students in the St. Paul Public Schools (SPPS).

The credit union partners with SPPS to provide direct financial education to students via classroom presentations, while also operating student-run branches within four St. Paul high schools. These branches provide students with financial education programs, events, and resources to empower them in managing their finances.

Blaze Credit Union staff delivered more than 40 presentations to classrooms in St. Paul schools this past year, speaking on a wide variety of financial topics including opening a checking account, budgeting, saving, retirement and mortgages.

The Desjardins Youth Financial Education Award, named after credit union pioneer Alphonse

*TruStage article continued*  
the need to continue to grow. TruStage, the Foundation and our employees will do all we can to meet that need alongside community partners and will continue to focus our efforts on economic mobility through education and housing."

In 2024, 53 percent of the dollars awarded went to organizations focused on housing. That's about \$1.85 million. Twenty-nine percent went to organizations focused on education, or about \$1 million.

Desjardins, honors credit unions that demonstrate exceptional leadership in financial education for youth. Blaze's winning entry will now advance to the national competition, where it will compete with projects from credit unions across the country.

Blaze Credit Union is a full-service financial institution, with Minnesota roots dating back to 1931. Blaze serves nearly 250,000 members, registers over \$4.2 billion in assets, and has 28 branch locations.

### Blaze distributing \$1 million in grants to Minnesota nonprofits

Blaze Credit Union, in partnership with Federal Home Loan Bank (FHLB) Des Moines, in June announced the distribution of \$1 million in grants to 33 Minnesota non-profits.

Recipient organizations are longtime Blaze partners, working to improve lives and strengthen communities across the state. The grants support a wide range of projects including housing support for veterans, library renovations, financial literacy, food banks, youth programs, and more.

This opportunity for Blaze non-profit partners was made possible through the FHLB Des Moines Member Impact Fund, which matched up to \$3 for every \$1 Blaze donated to the recipient non-profits. Funds are designated to support the capacity-building or working capital necessary for these organizations to strengthen their ability to serve affordable housing or community development needs in Minnesota communities.

# A lasting impression

NFU's College Conference on Cooperatives provides students with knowledge, appreciation for the co-op business model

by **Rick Hummell** Cooperative Network Communications Specialist



(photo by Chase Kusel/National Farmers Union)

Ask the college students who came from across the country about why they wanted to attend this year's National Farmers Union's (NFU) College Conference on Cooperatives and the responses run the gamut.

For Elizabeth Medlen, a junior double-majoring in Accounting and Finance at the University of Minnesota-Crookston, it was an opportunity to learn more about a business model with a "significant presence" in her part of the state, a tack she says will come in handy when she graduates and pursues an accounting career.

Molly Mueller, a May, 2025 Cornell University graduate, who majored in Environment and Sustainability, saw the conference as not just an "awesome networking opportunity," but one that allowed her to "learn more about the workings of a cooperative, since my family's dairy farm ships our milk to Upstate Niagara Cooperative in New York."

And, for Josh Juarez, who in addition to pursuing a major in Political Science and minors in both History and Education Policy at the University of Wisconsin-Madison, also spent the spring semester in Washington, D.C. as a 32-hour/week intern with the NFU, the conference was an opportunity to enhance his knowledge of cooperatives.

Hosted by the NFU and held annually in Bloomington, Minn., this year's College Conference on Cooperatives was held February Feb. 13-16 and drew more than 70 students from across the U.S. Most attendees heard about the conference from professors or faculty members at their respective schools.

Founded in 1902 and headquartered in Washington, D.C, today the National Farmers Union represents more than 200,000 family farms and ranches across the United States. Organized into chapters in 33 states, including Wisconsin and Minnesota, the NFU advocates for family farmers, ranchers, and their communities through education, cooperation, and legislation. Proposals often start at the local level before moving up to the state and national levels.



While at the Seward Community Co-op, students heard a presentation about the history of the cooperative, its mission and values, membership benefits, and career opportunities. (Rick Hummell photo)

Conference organizers annually invite college, university and technical school students to learn about cooperative business economics and hear from farmers and agribusinesses about how cooperatives support agriculture. Interactive workshops allow conference attendees to collaboratively work through problems co-op boards often face. Attendees gain meaningful co-op career information and participate in team-building and leadership exercises.

During the busy three-day conference, speakers from various cooperatives and advocacy organization's share insights on cooperative careers, development, membership engagement and leadership. This year, for instance, students heard from representatives from Compeer Financial, Organic Valley / CROPP Cooperative, GENEX, Northcountry Cooperative Foundation, Equal Exchange, and others, as well as speakers from several universities.

A highlight of the conference was the tour of several cooperatives in the Twin Cities area, where attendees could meet and ask questions of co-op employees and take in the co-op experience firsthand. This year's tour included visits to Seward Community Co-op, Riverton Community Housing, and My Credit Union.

After hearing about the conference from an accounting professor, student Elizabeth Medlen said she wanted to attend because, "I thought it would be worthwhile to learn about co-ops as a business student because the co-op business model isn't covered in the core accounting & finance curriculum, but they (cooperatives) have a significant



Conference attendees listened to a panel discussion focusing on how cooperative businesses strengthen the agriculture sector. (Rick Hummell photo)

presence in (her) part of the state, so chances are high that I will interact with co-ops in the future as an accountant.

"I wanted to learn more about how they operate, how financing works for them and in what industries you can find co-ops," said Medlen. "I feel that what I learned over the conference has better prepared me for my upcoming internship and future profession. Considering I didn't know much about co-ops prior to the conference, the 'Co-Ops 101' presentation laid a good foundation (and) the visitations the next day were hugely beneficial. Being able to ask questions of the folks who work in the day-to-day operations really helped me better understand how business is conducted in a co-op, how they go to market, and the challenges they face, especially when it comes to financing capital projects, modernization and expansion. It gave me a real-world grounding for the knowledge I've acquired academically."

As an accounting major, Medlen said she came away with the impression that "financing seems to be a challenge, especially since you're not dealing with the typical corporate/business entity, but the challenge isn't insurmountable. Instead, it looks as though co-ops are set up with more of a long-term, slow-and-steady approach to growth, with priorities oriented towards the owners. I would say the conference gave me a really great starting point in terms of the knowledge I will need in my future profession, and I have many more in-depth questions

about the specifics of how co-ops handle their accounting that I will need to research as I continue my education and enter the workforce."

Attendee Molly Mueller said her conference highlights "include meeting the students from all over the U.S. and hearing their connections to cooperatives, as well as what they plan to do with their newly gained knowledge. I also enjoyed the tours we were able to take to then see the application of cooperative governance in real-time, real-life."

Mueller said her "biggest takeaway would be that everyone has a role to play in the success of a cooperative business. They are set up to benefit everyone involved, while addressing a need that might otherwise go unnoticed in our communities."

She added, "The conference got me excited about what my involvement in a cooperative might look like in the future, and how to navigate that, and it gave me a number of resources to learn more about cooperatives and their business models. I was very grateful to have this opportunity, as it helped with my professional development and gave me more insight to what I want to do in the future, potentially as a career."

Conference attendee Josh Juarez said, "Truth be told, I knew very little about cooperatives (before attending), so I was hoping to get as much information as possible to build a strong base for the future."



The conference included a Co-ops 101 presentation designed to give attendees an overview of co-op basics and expand their knowledge of the cooperative business model. (Rick Hummell photo)



Students participated in a Bingo-type team-building activity built around a cooperative theme. (Rick Hummell photo)

Juarez, who learned about the conference through his NFU internship in Washington, D.C., said "I knew that farm cooperatives and the word 'cooperation' in general were pivotal structures at NFU, and I wanted to be sure I knew why. I feel much more confident in saying now that I have a base to that knowledge, but I've still got a ton more to learn that I look forward to!"

As far as his conference highlights, Juarez said he "really enjoyed the interactive experiences the conference provided for the students. Any chance they were given to ask questions, run scenarios, and work as groups to solve problems, the energy shift in the room was notable. Students were engaged, ready to learn, and willing to share their ideas.

"I think what it often comes down to for me, and I'm guessing the same for many of (the student attendees), is that they saw ways to solve problems in their communities or on their campuses through the use of cooperative business management. I think that fueled their ideas and was a great coupler between the lecture sessions and interactive portions of the conference. I was also pleased to see the ideas come through on our tours of several cooperatives in the Minneapolis area, where I felt like seeing the success other young people had in starting their own cooperatives gave us the inspiration and the confidence that our ideas don't have to stay 'ideas'."

Juarez said one of his key takeaways "is that my ties to cooperatives are already much deeper than I could have even understood before a conference like this. I am a member of two different credit unions, one in my hometown with a growing group of my

community members, and the other on my college campus with that community. I have shopped at a cooperative near my campus called Willy Street Co-op that specializes in selling local groceries, as well as groceries produced by cooperatives. Before the conference, I had no idea of the benefit that these places had on myself and my fellow community members – where their main goal is to provide the most benefit for their members. The reminder still echoes, as it should in most things, that you get out of cooperatives just as much as you put in. That strikes me as a good model to live by in more situations than one, and is exemplified by the cooperative business model."

# WE NEED YOU

**COOPERATIVE NETWORK BOARD OF  
DIRECTOR NOMINATIONS ACCEPTED  
THROUGH SEPTEMBER 12**

Nominations are being accepted until September 12, 2025 for three board of director seats to be elected at Cooperative Network's annual meeting in December, 2025. With the exception of Associate/Friend of Cooperatives members, current staff and members from Cooperative Network members in good standing are eligible for nomination.

As representatives of cooperative members throughout Minnesota and Wisconsin, Cooperative Network's nine-person board of directors helps guide future activities and priorities of the organization.

For more information, and to download the nomination form, go to: [bit.ly/CN2025BODNom](https://bit.ly/CN2025BODNom).



(Rick Hummell photo)

# Youth Leadership Conference educates high school students about co-ops, develops leadership skills

by **Rick Hummell** Cooperative Network Communications Specialist

Sure, summer break can get a little boring, but for a certain group of high schoolers, a dynamic mid-summer leadership conference is a great cure for the summer doldrums.

Held July 15-17 at the University of Wisconsin-Stout at Menomonie – which was largely vacated by the regular college student population – the Wisconsin Electric Cooperative Association’s (WEAC) annual Youth Leadership Conference (YLC) was a unique exercise in learning about the purpose, operation, and scope of cooperative businesses; developing leadership and communications skills; making connections; and, well, having fun!

A key component of WEAC’s youth educational programming, the conference has been held since 1964. Attendees learn about, and are sponsored by, local cooperatives throughout the state. This year’s

conference included 81 high school students from 17 Wisconsin cooperatives, up from 60 attendees sponsored by 16 co-ops last year. Conference organizers said they’ve seen a steady increase in attendance since the COVID years.

Cooperative Network spoke with several students who attended the conference and they all said it will rank as one of the highlights of their summer.

“To be honest it exceeded my expectations,” said high-schooler Bella Mattke, who was sponsored by Price Electric Cooperative. “When we received the schedule, I freaked out a little bit. It sounded like boring, no fun, meetings the whole time, but truly nothing about this trip was boring. We were constantly moving, giving us no time to feel tired, always having an activity ready for us around the corner.”

Said Mattke, “In our first meeting we learned about basic co-op operations. The main topic of choice being the *Seven Cooperative Principles*. After going over all seven, my group was assigned *Principle Number Five, Education, Training, and Information*, which helps the community have a deeper/better understanding and appreciation of the cooperative model.”

Among her most memorable activities were a motivational speaker who spoke about dealing with major personal trauma, along with an interactive performance by a hypnotist.

“I loved how they threw in the activities,” said Mattke. “To me it was nice to jump out of my comfort zone and move around meeting new people. I’m very happy I got to have this opportunity and I highly recommend it to others.”

Victoria Ellis, sponsored by Pierce-Pepin Cooperative Services, said she “was expecting a typical leadership event, but what I got was an unforgettable experience filled with hands-on learning, meaningful discussions, and new friendships. The workshops, speakers, and team activities were engaging and pushed me to think in new ways. It wasn’t just about leadership skills; it was about understanding how



In addition to many large-group activities, the conference included a number of small-group meetings.

leadership applies to real-world organizations like cooperatives.

“I learned a lot about the unique structure and values behind cooperative businesses. I hadn’t realized before that co-ops are member-owned and focus on serving their communities rather than maximizing profit.”

Ellis said she learned “that cooperatives are built on values like community, democracy, and sustainability. They exist to meet the needs of their members, not outside shareholders, which really changes the way they make decisions and operate. I also learned how important it is for young people to get involved early, because the future of these organizations depends on engaged and informed leadership. The conference gave me a whole new appreciation for the role co-ops play in everyday life and how I can contribute.”



The conference featured a variety of fun and engaging team-building activities. (Bel Dennis photo)

Eli Grand, also sponsored by Pierce Pepin, said he went into the conference hoping it would provide him with an opportunity to “get out there and meet new people with similar mindsets and also broaden my knowledge about cooperatives. Did it live up to my expectations? Yes. I think the YLC conference was one of the most fun and engaging things I have done in a long time. It not only gave me the opportunity to grow in leadership, but also allowed me to do things that I normally wouldn’t do.”

Grand said the conference greatly expanded his knowledge of and appreciation for cooperatives. “For me, I believe my biggest takeaway is that cooperatives are in place for people. Having cooperatives allows many people to benefit . . . through the prioritization of the members’ needs.”

Grand said he also enjoyed the team-building activities “like making the best chant, or the team-building exercise involving building the highest tower made out of shoes! I really liked these because it gave us a great opportunity to make new friends while building our team-working skills.”



Students participated in a contest designed to see which team could build the tallest “tower” made of shoes. (Tina Walden photo)

## ‘It’s not just a conference, it’s a launchpad’

According to Tina Walden, WECA director of youth education and YLC Coordinator, the intent of the conference is to develop leadership skills in young people; educate students about the cooperative business model, including its purpose, operation, and scope; foster a sense of civic responsibility and community engagement; and introduce students to cooperative careers and governance structures.

“I would say well over half of the time is spent engaging and educating students on cooperative principles, operations, and scope of cooperative businesses,” said Walden.

Key goals of conference include:

- Leadership Development: Students identify and strengthen their leadership potential through workshops and team-building exercises.
- Public Speaking & Communication: Opportunities to speak, collaborate, and lead discussions help build confidence.
- Peer Networking: Youth connect, collaborate, and form lasting relationships.
- Youth Governance: A youth board is elected by attendees to help plan the next year’s conference.
- College Experience: Held at UW-Stout, students live in dorms and attend sessions across campus, simulating college life.
- Scholarship Opportunities: Students can enter an essay contest to win scholarships.
- Pathway to National Leadership: Youth board members may attend the NRECA Youth Tour in Washington, D.C., offering national-level exposure.

“I’d personally describe the (conference) as a transformative leadership experience for high school students – where learning meets inspiration, and where future leaders get a real-world taste of what it means to lead, collaborate, and make a difference,” said Walden.

“It’s not just a conference, it’s a launchpad,” she said. “Students will leave with new friends, leadership skills, and a whole new level of confidence. It’s fun, it’s eye-opening, and it’s packed with moments that stick with you long after the event ends.”

## Faced with a ‘triple burden’

### Farm women’s mental health challenges explored in new study

A recent study published in the *Journal of Agromedicine* highlights the mental health struggles of farm women, pointing to the “triple burden” they face: managing farm work, household duties, and childcare. These combined responsibilities can lead to higher levels of stress, anxiety, and depression among women in agriculture.

Farm women play a crucial role in the agricultural sector, yet their mental health challenges have been largely overlooked, the study says. Previous research has primarily focused on male farmers, leaving a significant gap in understanding the stressors experienced by women. This study, led by Florence Becot from Penn State, aims to fill that gap by exploring how farm women’s responsibilities intersect with mental health issues.

The research found that the “triple burden” not only contributes to emotional stress, but also affects farm safety. Raising children on farms, often romanticized in the media, can be dangerous, and the lack of affordable childcare further exacerbates these issues. While much of the safety literature focuses on children, the mental toll on parents, particularly mothers, is often neglected.

The study’s findings emphasize the need for agricultural policies and interventions that go beyond individual safety knowledge to address systemic issues like childcare availability. The data was gathered through focus groups with farm women in Wisconsin, Ohio, and Vermont, and included a photovoice activity.

Overall, the research calls for more inclusive mental health interventions for farm women, focusing on structural changes in the agricultural community,



including better access to childcare services. More info: <https://www.psu.edu/news/research/story/triple-burden-invisible-labor-major-stressor-farm-women-study-finds>

#### Minnesota Farm and Rural Helpline and other resources

For Minnesota farmers and producers experiencing times of stress, the Minnesota Department of Agriculture offers free, confidential tools. To learn more about the state resources, visit <https://www.mda.state.mn.us/about/mnfarmerstress>, or contact the Minnesota Farm and Rural Helpline at 833-600-2670.

#### Wisconsin Farmer Wellness Helpline and other resources

Wisconsin farmers and producers experiencing times of stress can call the 24/7 Wisconsin Farmer Wellness Helpline at (888) 901-2558. The hotline is one component of the Farmer Wellness Program offered by the Wisconsin Department of Agriculture, Trade and Consumer Protection’s Farm Center. More info, visit: <https://datcp.wi.gov/Pages/AgDevelopment/FarmerMentalHealthWellness.aspx>

## A session marked by delays, uncertainty is followed by tragedy

by **Bennett Smith** Cooperative Network Contract Lobbyist-MN

The broad variety of uniquely historic circumstances that defined the 2025 Minnesota Legislative Session would be hard to believe if we had not watched them happen in real time. That said, reflections on the 2025 session must begin with acknowledgement of the violent acts that took place at the end of session. The horrific events of June 14 – just days after the close of the 2025 special session – will go down in Minnesota history as a very dark day for our state. The loss of Rep. Melissa Hortman and her husband Mark Hortman and the harm caused to Senator John Hoffman and his wife Yvette Hoffman will have deep impacts on individuals, communities, and our entire state for years to come.

The 2025 Minnesota Legislative Session convened January 14. Heading into the session, Minnesota faced a modest budget surplus for the Fiscal Year 2026-2027 biennium. However, looming large in every conversation was the \$5 billion structural deficit projected for the upcoming Fiscal Year 2028–2029 biennium. While legislators were not technically required to address the out-year shortfall this session, there was significant pressure to demonstrate long-term fiscal responsibility by cutting state spending to reduce the future deficit.

In addition to the unfavorable fiscal environment, the start of the session was also marked by delays and uncertainty around the organization of the House and Senate. The fall election had delivered a tie between House DFL and GOP members, which was soon disrupted when a court ruled that a DFL member did not meet residency requirements. This was followed by multiple weeks of disputes over participation and process, creating quorum issues that stalled the legislative calendar and led to a delayed start. Leaders of the MN House were eventually able to agree to a joint power-sharing agreement, resulting in a unique DFL/GOP Co-chair governance model for each House committee. Over on the Senate side, the unfortunate passing of sitting DFL Senator Kari Dziedzic shortly before the start of

session left the MN Senate in an unexpected 33-33 DFL/GOP tie. Senate leaders worked out a temporary power-sharing agreement that remained in place until an early February swearing-in of a newly elected senator, which returned the Senate to a one seat DFL majority.

While the legislative session did eventually fall into somewhat of a rhythm, navigating a session with 101 DFL members and 100 GOP members (the most evenly divided in state history) required an extreme level of collaboration and compromise. This proved challenging, especially as the calendar moved closer to the constitutional end date. Leadership negotiations eventually produced a global agreement on budget targets, but that deal came so late that very few major bills were passed before the May 19 adjournment deadline.

After the regular session ended, conference committees gave way to behind-the-scenes working groups, which mostly met privately to work out key issues. On June 9, the Legislature reconvened for a carefully planned one-day special session to pass the agreed-upon bills. Despite the challenging ending, the Legislature ultimately completed its assignment of passing a full two-year budget, which significantly reduces spending in future years.

Currently, lawmakers are not scheduled to return to the Capitol until February 17. However, discussions are taking place regarding the potential state fiscal impacts of federal Medicaid changes caused by the passage of the tax reconciliation package passed by Congress, often referred to as the "Big Beautiful Bill." Any special session to address federal spending reductions would likely not be called until after special elections to fill Rep. Melissa Hortman's seat and those of two state senators, one DFL who resigned after a criminal conviction and one GOP who died in mid-July.

*continued on page 39*

## Budget passes with bipartisan compromises; no third term for Evers

by **Jennifer Wickman** Cooperative Network Interim Executive Director

Wisconsin's \$111 billion, two-year state budget was approved on July 3 with bipartisan support and minimal vetoes from Governor Tony Evers. Following passage of the budget, which required considerable compromises by both parties, Evers stated, "Everyone gets something they want, and no one gets everything they want."

At the heart of the compromises was Evers and the Democrats agreeing to higher tax breaks, and Republicans agreeing to increased spending on education and childcare.

### Key Budget Highlights:

**Tax Cuts:** The budget includes \$1.4 billion in tax cuts, by:

- Lowering income taxes for approximately 1.6 million Wisconsinites, with an average reduction of \$180. Most of the cuts, 82 percent, will benefit taxpayers earning under \$200,000 annually.
- Eliminating the state sales tax on household utility bills (estimated to save taxpayers over \$178 million over two years).
- Exempting the first \$24,000 of retirement income for individuals aged 67+ (up to \$48,000 for married joint filers).

**Education Spending:** Significant increases include:

- The largest funding boost for the University of Wisconsin System in two decades (\$256 million).
- The largest-ever increase in the state's special education reimbursement rate (\$500 million, boosting reimbursement from 30% to 45%).
- Over \$360 million for the childcare industry, with \$110 million in direct payments to providers.

**Medicaid Hospital Assessment Fees:** The budget proactively raised Wisconsin's hospital assessment fee to the federal maximum (from 1.8% to 6%) to secure approximately \$1.5 billion in federal matching funds, preempting potential federal Medicaid cuts.

**Agriculture:** The budget maintains or increases funding in crucial agricultural areas:

- Agricultural Road Improvement Program (ARIP) re-authorized at \$150 million.
- CDL Driver Training Grant Program: \$500,000 for tuition reimbursement.
- Dairy Processing Grants: Increased to \$1.2 million.
- Producer-led Watershed Grants: Continued at \$2 million.
- Nitrogen Optimization Grant Program: Increased to \$2 million.
- Food Bank Grants: Provides \$10 million for purchasing Wisconsin-grown food.

### Telecom Tower Property Tax Exemption:

Effective January 1, 2026, radio, cellular, and telecommunication towers used solely for telecom or digital broadcasting will be exempt from property tax. This exemption extends to towers used by telephone companies starting January 1, 2027. Only the land will remain taxable.

**Legislature to return in September:** After an August break, the legislature will return and focus on non-spending bills, including a renewed push for the Right of First Refusal (ROFR). This bill aims to protect Wisconsin ratepayers from costly delays and price hikes associated with transmission line upgrades by giving in-state utilities the first opportunity to build new projects. With an estimated \$4.1 billion in transmission upgrades planned over the next decade, proponents emphasize the urgency of enacting ROFR.

**Evers not seeking third term:** Shortly after signing his fourth state budget, Evers announced he will not seek re-election. This allows Democrats ample time for campaigns. Lieutenant Governor Sara Rodriguez was the first Democrat to officially enter the race, with others expected to announce soon. Republicans are also expected to have several candidates, including business executive Bill Berrien, Washington County Executive Josh Schoemann, US Representative Tom Tiffany and former Governor Scott Walker.

# New Horizons continues its growth pattern with additional product offerings

by John Dalton

With the addition of a new 56,000-gallon diesel fuel bulk plant in Dodgeville, farmers and businesses of Iowa County, Wis. have another option for purchasing fuel. Before this new offering, the Dodgeville location only had a 60,000-gallon propane hub.

The addition will make it more efficient for customers who purchase diesel fuel from New Horizons. In the past, fuel was transported from the Darlington location. New Horizon CEO Jason Cullen said, "New Horizons has been in a growth pattern for the past five years, so it only made sense for us to add the fuel

tanks to Dodgeville to make it more efficient for us and our customers."

One new driver was added to the Dodgeville area to help deliver propane and fuel to Iowa County residents. Cullen said all New Horizon delivery drivers go above and beyond in on-going training and all drivers are cross-trained so they can deliver any product. "They're personable people, they want to take care of you. They're mindful of your property and safety is a high priority for us. We're handling fuel and propane, it's important we operate properly and consider everyone's safety."



One of three New Horizon semi's parked in front of the new 56,000-gallon diesel fuel bulk plant in Dodgeville, Wisconsin.

New Horizons Cooperative was formed back in 1992 when two co-ops merged. Cullen said New Horizons has seen a lot of growth in Southwestern Wisconsin, and the cooperative has a plan in place to be here for years to come.

He said the co-op also has been very consistent in paying dividends back to their patrons. "Specifically, the last five years, giving back to our patron's fair dividends, some in the form of cash payment in the form of a check, and some goes out as equity that might be pushed out so they can receive that money when they become 71 years of age," Cullen said.

In fiscal 2023 and 2024, the co-op averaged \$70,500,000 in annual sales with assets valued at over \$45,000,000. In the past two years, because of profitability, the nine-member Board of Directors have authorized \$2,850,000 to qualified patrons. "This last year we made a big push with equity instead of making people wait until 71 years of age. For the 2024 fiscal year we paid 100% of our dividends in cash payment.

"That does a couple of things for the co-op . . . people that do business with us get their money upfront so they can fund their business, maybe take a little price pressure off because of inflationary issues we've had, but it also keeps the balance sheet looking better," he said.

Today, New Horizons Cooperative has over 150 employees and over 10,000 members. To join, one must simply buy goods and services from the co-op. You can do that at the convenience store level or you can buy propane or diesel fuel for your

home, farm, or business. The minimal requirement to become a member is to purchase \$750 of products throughout the year.

"Checks add up in a hurry," said Cullen. "We hand out several large checks to some very large operators and that's part of what a co-op does. That's how we gain loyal customers, people who have faith in the co-op and our long-term succession plan."

Between distribution centers and convenience stores, New Horizons has 15 locations in Southwest Wisconsin. In Darlington, the convenience store had a major \$2 million overhaul that shut the store down and sent employees home for 45 days, but the co-op kept those employees on the payroll during the renovation and all came back to work upon completion. "As a Co-op, that's what we do," said Cullen.

The new store added a new diesel island that has a brightly lit overhead canopy and (DEF) diesel exhaust fluid at the pump. Inside is a brightly lit store with all the offerings a premium convenience store would offer including extra-large bathrooms, bright overhead lighting, a convenient grab-and-go food cooler, and an enormous selection of beverages.

"The Darlington store we took to the next level," he said. "The Darlington location has consistently been one of our top-performing stores for the past decade." Cullen said many of the other stores will have some upgrades soon. Those stores are in Dodgeville, Boscobel, Lancaster, Blue River, and Gays Mills.

*(Reprinted from the Dodgeville Chronicle)*

# Twenty years of commitment

## GHC-SCW celebrates a legacy with Adopt-a-School program

This year marks a special milestone for Group Health Cooperative of South Central Wisconsin (GHC-SCW): 20 years of partnership and community connection through the Madison Public Schools Foundation's Adopt-A-School program.

In 2005, GHC-SCW became the first organization to embrace the mission of supporting Madison's public schools through the Adopt-A-School program. Founder and former GHC-SCW Chief Executive Officer Larry Zanoni participated in a Principal for a Day at Crestwood Elementary School. Zanoni's experience inspired him to look for an opportunity for GHC-SCW to be a resource for schools with health and service needs.

Collaborative planning efforts with Leopold Elementary staff and the Madison Public Schools Foundation led to GHC-SCW establishing an Adopt-a-School partnership with Leopold. This marked the beginning of a lasting commitment to enhance education, enrich student experiences and help create brighter futures – one classroom at a time, with the program expanding to form additional Adopt-a-School partnerships at five more schools.

GHC-SCW was honored at the Madison Public Schools Foundation's Adopt-A-School celebration, recognized for their longevity in the program and the meaningful relationships they've nurtured with six local schools.

Some of the ways GHC-SCW staff have been involved in Adopt-A-School over the past 20 years:

- Provided a "medical home" and access to free services to uninsured Leopold children.



At the Madison Public Schools Foundation's Adopt-A-School program celebration held in April, GHC-SCW President & CEO Dr. Mark Huth reflected on the meaningful impact of the collaboration between the cooperative and the program.

- Participated in crock pot cooking classes with students and families.
- Donated medical supplies for nurse's offices.
- Assembled winter break boxes, which consist of food, games, household items, warm clothing and toys for the students.
- Provided language line access (ways for students and families to communicate with others when they don't speak the same language) and provided Spanish interpreters or member liaisons for families.
- Donated healthy snacks and fitness devices for physical activities.



In 2010, the Adopt-A-School program expanded to include the Primary Access for Kids program. GHC-SCW worked with the Dane County Health Council to expand the program model to ensure that all children in the Madison Metropolitan School District had access to quality health care. They began partnering with additional local healthcare partners and providers for all 50 MMSD schools, giving access to preventative and primary care for all uninsured children at no cost.

In 2017, GHC-SCW employees started an initiative to ease the burden on local families during the holidays. Employees bought gifts from the families' wish lists and delivered them directly to the Adopt-a-School partner schools in time for school social workers to distribute to families before the holidays. This program continues today, bringing joy and relief to families in need during the holiday season and strengthening the cooperative spirit within the GHC-SCW community.

During the foundation's celebration ceremony, GHC-SCW President & CEO Dr. Mark Huth shared a few words highlighting the cooperative's impactful work with the schools and the meaningful relationships which have been built over the years. "It's my distinct pleasure on behalf of our employees our staff and our board of directors to be here to celebrate with you and to thank you for this fantastic partnership," said Huth. "I also want to thank all of you that work so diligently in our schools with our students. You are literally changing the world and we are so thrilled to be your partner."

## A Wisconsin first: GHC-SCW offers organ donation registration in MyChart portal

One click could save a life. Group Health Cooperative of South Central Wisconsin (GHC-SCW) is helping save and heal lives by being the first health care organization in the state to offer organ donation registration directly within its patient portal, GHCMYChart. This new feature, launched in June, makes it easier than ever for members to register as organ donors.

"Organ donation is one of the most profound acts of generosity a person can do to make a lasting impact," said Dr. Sally Frings, chief nursing officer at GHC-SCW. "We are proud to lead the way in Wisconsin by embedding this life-saving choice into a tool our members already use and trust."

The feature was developed in collaboration with Donate Life America and Epic, GHC-SCW's electronic health record provider. It allows members to securely register with the National Donate Life Registry while managing their health online and reflects a shared commitment to removing barriers to life-saving decisions.

According to Donate Life Wisconsin, more than 1,400 people in Wisconsin are currently waiting for a life-saving organ transplant. Additionally, a new name is added to the national transplant waiting list every eight minutes. Yet, despite broad support for organ donation, many eligible donors never register due to lack of access or awareness. By integrating donor registration into the electronic medical record, GHC-SCW and Epic aim to remove barriers and encourage more Wisconsinites to make informed and impactful choices.

For more information visit [www.ghcscw.com](http://www.ghcscw.com).

## Minnesota celebrating 100th anniversary of first state-chartered credit union

Minnesota credit unions this year are celebrating the 100th anniversary of the opening of the first state-chartered credit union in the Gopher State. The state's first credit union was organized for Minneapolis postal employees in the spring of 1925 with \$146.25 in assets. Today, Minnesota has more than 2.2 million credit union members representing \$41.8 billion in assets.

### Credit unions can share their histories in a digital collection

Throughout 2025, the Minnesota Credit Union Network (MCUN) is gathering, sharing and celebrating Minnesota's credit union history. In partnership with the America's Credit Union Museum, MCUN invites

Minnesota credit unions to be part of a project showcasing individual credit unions' unique histories through a digital collection.

The initiative allows credit unions to contribute their distinctive stories via an online platform. For more information about the digital collection, go to <https://www.mncun.org/100years.html>

### Landmark anniversary included a 1925-themed anniversary party

MnCUN celebrated the landmark century anniversary at the organization's annual ACCELERATE 25 Conference in April. Packed with engaging guest speakers, educational sessions, and networking, ACCELERATE 25 is the state's largest conference for credit union members and employees.

Congressman Brad Finstad joined the conference as a strong supporter and member of a credit union. Finstad reflected on the community-based model under which credit unions operate, emphasizing "you're in our communities, you're a part of our communities, you understand the communities that you serve, and the value that you provide is great."

Finally, the conference celebrated the 100th anniversary with a 1925-themed anniversary party, where attendees sported their finest roaring 1920's themed outfits while celebrating a century of the credit union advantage in Minnesota.



## Credit Union Network toasts to 'cooperation among cooperatives' with limited-edition beer

To commemorate 100 years of credit unions in Minnesota in 2025, the Minnesota Credit Union Network (MnCUN) partnered with Broken Clock Cooperative Brewing to launch High Yield Pale Ale – a limited-edition beer brewed by a cooperative, for cooperatives.

Unveiled during a special event in May at Broken Clock's taproom in Minneapolis, the collaboration brought together credit union leaders and community partners to toast a century of "people helping people."

Brewed by Broken Clock, a member-owned, Minneapolis-based brewery, MCcUN said the beer reflects the shared values of the credit union movement: cooperation, local empowerment, and

community impact. Proceeds from the beer support the Minnesota Credit Union Foundation's financial education initiatives, reinforcing both partner's commitment to financial well-being.

"This collaboration brings together two cooperatives built on the same values – serving members, empowering communities, and creating impact," said Mara Humphrey, MCcUN president & CEO. "High Yield Pale Ale reflects the credit union difference in a fresh, approachable way. It's a celebration of 100 years – and a toast to the future of our movement."

High Yield Pale Ale is available throughout 2025 at credit union-hosted events, community festivals, and select retail locations throughout Minnesota.



High Yield Pale Ale was unveiled during a special event in May at the Broken Clock Cooperative Brewing taproom in Minneapolis.

# Electric cooperative provides a lift on Central Minnesota Barn Quilt Trail

by **Steve Johnson** NRECA Contributing Writer

**W**hen it comes to community art, it helps to have friends in high places.

That's the experience along the Central Minnesota Barn Quilt Trail, where lineworkers from Todd-Wadena Electric Cooperative have made sure that the best efforts of artists are visible far and wide.

The co-op has helped hang large barn quilts along the popular trail that otherwise might have been obscured or hung in some nondescript location.

"They've been a huge asset to us. It's just been wonderful that they have been able to do that for the members in Todd-Wadena," said Lisa Kajer of Staples, Minn., co-founder of the barn quilt trail.

Despite what the name says, barn quilts are not pieces of fabric. They are quilt blocks on heavy medium-density overlay board decorated in a variety of styles. They can run 8-feet by 8-feet, meaning it is almost impossible to place them conspicuously on the side of a barn or silo without bucket truck intervention.

"It's a very cool project," said Allison Frederickson, member & energy services manager at the Wadena, Minnesota-based co-op. "We have a very big quilting community up here and I think that makes it pretty popular."

The Staples FFA initially produced the barn quilts for the Central Minnesota Barn Quilt Trail, though that chore is now being handled by students in conjunction with the Staples Motley Area Arts Council. The trail includes 145 barn quilts across a

four-county area, though the cooperative limited its work to its territory.

"We offered a couple of linemen and a bucket truck to go out in the community to help hang these barn quilts that the students had created," said Kallie Baxter, Todd-Wadena Electric Cooperative's marketing and communications specialist. "That commitment to community spirit is really ingrained in everything we do."

In return, the organization presented a special present to Todd-Wadena – a 4-foot by 4-foot barn quilt in the co-op's colors. It is called "Woven Together," a take on Todd-Wadena's role in the community, and it sits outside the headquarters office.

"It would have been very difficult to do it without their assistance," Kajer said. "It was our gift to them to thank them for their help with this."

Kajer said students will start a new round of barn quilts soon, though most of those are targeted by a downtown area and will not require use of a bucket truck. Frederickson said the co-op plans to think about ways it might enhance or publicize the trail.

"The point was to make it a tourist attraction and showcase community art. It's a way of improving the quality of life in our community, and that's always a top priority."

For more info about the barn quilt trail, visit <https://barnquiltsmn.org/>

*(Reprinted from Cooperative Advantage, published by the NRECA.)*



Jon Grenier (left) and Jason Ohrmundt of Todd-Wadena Electric Cooperative display a gift from Barn Quilts of Central Minnesota for the co-op's help in hanging quilts. (Photo: Todd-Wadena Electric Cooperative)



A Todd-Wadena bucket truck was key to hanging this quilt on the side of a barn. (Photo: Todd-Wadena Electric Cooperative)

# Minnesota plants seeds to protect the future of local food

by **Bennett Smith** Cooperative Network Contract Lobbyist-MN

Subsidized local food purchasing programs like the federal Farm-to-School program, administered by the USDA, help schools buy and feature locally produced dairy, fruits, vegetables, eggs, honey, and meat for students in our schools. The program has grown in popularity since it was passed in the Healthy Hunger-Free Kids Act in 2010, both with school lunch administrators and with farmers, including agricultural cooperatives, looking for local markets to increase the value of their food crops.

The success of these local food purchasing programs also spurred growth in similar “farm-to-food shelf” programs to reduce food waste, alleviate hunger in local communities, and strengthen markets for farmers. States like Minnesota have recognized the clear benefits that these programs have provided to farms of all sizes, from small co-ops to large operations.

The potential for schools, early childcare centers, and other community institutions to be key markets for farmers producing food for direct sales has become clearer than ever. A critical resource for farm-to-institution connections has been the Minnesota Department of Agriculture's Farm to School & Early Care Program. This program has been bolstered in recent years with legislative funding that has created a statewide coordinator and provided resources to

help schools and early care settings procure and handle locally produced food. However, demand for the program's resources has far outstripped supply. In 2023, when Minnesota had an infusion of federal funds, there were \$5.3 million in requests for the program, with only \$1.29 million per year available.

*(The cancelled federal) agreements would have brought a combined \$18 million for the Local Food for Schools Program and the Local Food Purchase Assistance Programs already in existence.*

Now, however, major changes at the federal level have caused Minnesota leaders to rethink how these programs work at the local level. After USDA action in the spring of 2025 that resulted in the loss of approximately \$18 million for local farm-to-school programs in Minnesota, it became clear to many state legislators, hunger relief advocates, and local food enthusiasts, that something needed to be done at the state level to provide support for these fragile but growing local food networks that farmers are depending on.

Creating state support for local food purchasing programs was not an easy task with a state budget deficit in future years. In many cases, legislators were being told that they needed to find things to cut, not add. Instead, they took bipartisan action in 2025 to attempt to back-fill the loss of federal USDA dollars.

Two bills, HF 1795 (Nelson) and SF 1559 (Gustafson), were originally crafted to leverage federal funding

Minnesota was set to receive due to a cooperative agreement signed between the USDA and the Minnesota Department of Agriculture (MDA). These agreements would have brought a combined \$18 million for the Local Food for Schools Program and the Local Food Purchase Assistance Programs already in existence. When the USDA cancelled these funds in March of 2025, the bipartisan coalition of legislators, with the support of numerous farm organizations and hunger nonprofits, decided to pivot their focus to find state funding for these programs to make up for the federal loss.

Legislators leading the initial bipartisan effort were Rep. Nathan Nelson (R-Hinckley) and Sen. Heather Gustafson (DFL-Vadnais Heights). Building a strong coalition across regions and parties, their legislation would continue funding the MDA's farm to institution coordinator position, which has proven critical to making local food connections. Other legislators got involved to author bills replacing the lost federal funds with a state-funded program. Both the House and Senate included an increase in funding for the program in their respective chamber's overall agriculture omnibus bill, but additional funding was uncertain until the very last moments of negotiation on the agriculture budget.

Before midnight on Monday, May 19, the state legislature adjourned its regular session after passing only a small minority of budget bills. Importantly, this included broad bipartisan votes to pass the new, two-year budget for agriculture programs. Out of 201 legislators, only 12 legislators voted against the final package led by Senate Chair Aric Putnam

(DFL-St. Cloud) and House Co-Chairs Rep. Paul Anderson (R-Starbuck) and Rep. Rick Hansen (DFL-South St. Paul). The vote was a sign of massive bipartisan approval for the state continuing to push forward with local food purchasing efforts.

In the end, the legislation signed into law for the Department of Ag included over \$2 million in new funding to expand local and regional markets, including \$1.4 million to create a groundbreaking new state-funded Local Food Purchasing Assistance (LFPA) program and \$550,000 in additional funding for Farm to School and Early Care. The final budget also included new support for local and regional processing, including \$1.5 million in additional state funding for meat inspections, \$100,000 in additional funding for meat processors, and continued funding for value added processing.

Public support for local food marketing is more critical than ever, now that the USDA has cancelled funding for such initiatives. For example, the Local Food Purchase Assistance Program (LFPA) has proven to be a highly effective way to get farmers paid a fair price for food that is then given to food shelves in their community. Farmers who have begun to build their production model around these local food purchasing programs will still likely feel the loss of almost \$16 million in federal funds in the coming year.

But, at least in Minnesota, the pain of those lost funds will be slightly less thanks to the broad bipartisan coalition of legislators who want to see local food in our community institutions.



## Co-op leaders recognized; construction projects, and more

### Sponem is United Way of Dane County Community Campaign chair

United Way of Dane County launched its 2025 Community Campaign by announcing Summit Credit Union CEO/President Kim Sponem had been selected as this year's campaign chair. She has been a United Way supporter for many years and has held several volunteer roles at United Way since the early 2000s. Most recently, she serves as a United Way Board Member and has served on United Way of Dane County's Women and Wealth Building Delegation. Sponem's support of United Way has inspired Summit employees to give back through the organization's annual campaign, which has resulted in \$2.1 million over the last 30 years.



### Land 'O Lakes Ford named to Fortune's 'Most Powerful Women' list

In May, *Fortune* named Land O'Lakes, Inc. President and CEO Beth Ford as No. 12 on its Most Powerful Women of 2025 list. The annual list, compiled by *Fortune* editors, highlights 100 of the most influential women in global business – recognized for their leadership, impact and the strength of the organizations they oversee.



The recognition highlighted Ford's commitment to strengthening America's food system by tackling the complex challenges facing the agriculture industry. From advocating for legal immigration reform and advancing trade efforts, to improving access to healthcare and supporting the vitality of rural communities, Ford's leadership reflects a dedication to working Americans, *Fortune* said. For example, in her role as chair of the Business Roundtable's immigration committee, she is a leading voice in discussing policies critical to the future of the workforce in the agriculture industry and beyond.

Ford has served as president and CEO of Land O'Lakes, Inc. since 2018, leading the cooperative that operates in all 50 states and more than 60 countries, reaching half of all harvested acres and more than 10,000 rural communities across the United States.

### Oconto, Norris electric co-ops to join Dairyland Power Cooperative

Dairyland Power Cooperative announced earlier this year that the cooperative will be adding two more electric cooperatives to its membership. Oconto Electric Cooperative, which currently uses Minnesota Power as its wholesale provider, and Norris Electric Cooperative of Newton, Ill., will get their wholesale power from Dairyland, effective June 1, 2026, bringing the number of distribution cooperatives served by Dairyland to 26. Dairyland also provides wholesale power to 27 municipal utilities.

According to Dairyland, this will increase its service load by more than 100 megawatts.

Dairyland will also provide Midcontinent Independent System Operator (MISO) Market Participant Services to both co-ops.

### CoBank launches new rural prosperity grant program

CoBank, a cooperative bank serving agribusinesses, rural infrastructure providers and Farm Credit associations throughout the United States, announced in June that it has launched a new pilot program focused on promoting prosperity and economic development in the nation's rural areas.

The bank has allocated \$1.5 million in 2025 to fund grants to nonprofit organizations around the country that serve as development hubs in their local areas and regions. The initial group of grant recipients serves a total of 23 states and focuses on a wide range of rural programs, including economic development, entrepreneurship, food systems, education, health care and civic leadership.

CoBank worked with the Community Strategies Group, a program of the Aspen Institute (Aspen CSG) to design and implement the new pilot program. Aspen CSG has over 40 years of experience in the area of rural economic development.

### WI Credit Union Foundation announces Legend of the Movement inductees

The Wisconsin Credit Union Foundation's 2025 inductees to the foundation's Legends of The

Movement were honored during the Wisconsin Credit Union's League's Annual Convention in May. Legends of The Movement recognizes trailblazers, visionaries, and individuals who have made extraordinary and lasting contributions to The Credit Union Movement in Wisconsin, and beyond.

This year's inductees are:

- Maurice "Maury" Dresang, former president & CEO, Community First Credit Union (posthumous);
- Paul Grinde, former executive vice president/former community development officer, CoVantage Credit Union;
- Greg Hilbert, former president & CEO, Fox Communities Credit Union;
- Max Michaelson, former president & CEO/CCU Ambassador, Co-op Credit Union;
- Val Mindak, president & CEO, Park City Credit Union;
- Nancy Morgan, chief operating officer, Corporate Central Credit Union;
- Brian Prunty, former president & CEO, CoVantage Credit Union;
- Brett Thompson, former president & CEO, The Wisconsin Credit Union League;
- Catherine Tierney, president & CEO, Community First Credit Union; and
- Colleen Woggon, president & CEO, Oakdale Credit Union.

### GROWMARK CEO Orr honored as NAMA Agribusiness Person of the Year

The National Agri-Marketing Association (NAMA) honored GROWMARK CEO Mark Orr with the 2025 National Agribusiness Leader of the Year award during its annual conference in Kansas City.



The award recognizes leadership achievement in agriculture and the food and fiber industry, in private, public or academic service. Orr was recognized for his exceptional commitment to leadership within the agricultural industry, which has focused on growth by fostering strategic partnerships, advancing supply chain solutions, and championing sustainable agronomic practices to help strengthen the cooperative model and ensure its long-term success.

In an interview with RFD Radio Network, Orr said he was honored to receive the award on behalf of the

people of GROWMARK. "Being honored with this award really speaks to the quality of people we have at GROWMARK who are doing things on behalf of the farmer, and I really accept it on behalf of them."

Orr went on to discuss his 36 years with the cooperative and what has surprised him most in his role as CEO, which he assumed in March 2022. "The continual need for succession planning and building your team for the future. Earlier this year, we had three leaders retire with a century of service, and it's hard to replace that, but we have to continue to build our team and our leaders so we can prepare people and train them to lead the organization in the future."

### Electric co-op leaders attend legislative conference

More than 30 staff and directors from Wisconsin's electric cooperatives traveled to Washington D.C., in April for the 2025 National Rural Electric Cooperative Association Legislative Conference. They joined 2,000 electric co-op leaders from across the country, advocating for the industry in a very different environment than last year.

The Wisconsin contingent had meetings with staff members from the offices of Senator Ron Johnson, Representative Derrick Van Orden, and Representative Glenn Grothman, and met directly with Senator Tammy Baldwin, Representative Tom Tiffany, Representative Scott Fitzgerald, and Representative Tony Wied.

Key topics discussed include grid reliability; permitting reform; EPA rules; wildfire mitigation; rural infrastructure funding; elective pay tax credits; New ERA, PACE, and GRIP program awards that promote grid resilience; and FEMA disaster recovery resources.

### Community Co-op's Morris Mart now a Cenex station

In June, Faribault, Minn.-based Community Co-op switched the brand of its Morris Mart from a Mobil station to a Cenex station. Community Co-op officials said while it was not an easy decision, they decided that purchasing from another co-op offers more benefits to the co-op's members, including a new Patron Points program. The new gas station also now offers 91 non-oxygenated fuel (gasoline with no ethanol, which is better for small engines, collector cars, boats UTVs, etc.)

### WESTconsin Credit Union facility updates

WESTconsin Credit Union recently shared two major office updates. The River Falls remodel is officially completed, with the credit union celebrating a grand re-opening in June with River Falls Chamber of Commerce and community leaders in attendance. The remodel was a vital investment in enhancing members' experience, creating a more welcoming, efficient, and modern space to better serve the growing needs of the community. Meanwhile, construction on the new Prescott office is moving smoothly and remains on track for a fall 2025 opening.

WESTconsin Credit Union has 18 office locations throughout west-central and eastern Minnesota.

### East Central Energy interconnects the Viking Substation

East Central Energy (ECE) marked a key milestone in June when the electric co-op successfully interconnected the Viking Substation, formerly owned by North Branch Water & Light, into its distribution system. ECE purchased the Viking electric infrastructure in 2023.

A planned outage occurred in North Branch at 4 a.m. on June 24, which lasted a total of 10 minutes due to the need to manually open a switch during the transition.

"This was a carefully coordinated effort between the co-op, our power supplier Great River Energy, and Southern Minnesota Municipal Power Agency," said Jerod Stamper, operations manager at ECE. "The end result is a stronger, more reliable system for North Branch members."

Originally scheduled for this fall, the project was moved up to align with other planned maintenance. It allowed all parties to safely complete their work with a single outage rather than multiple outages already scheduled for later this summer.

"While the integration of the Viking Substation is a major step forward," explained Stamper in an ECE newsletter, "there are still more system improvements that need to occur. However, we'll now have greater flexibility when it comes to maintenance and outage response. The ability to reroute power from other parts

of our system, called backfeeding, will help keep the lights on while repairs are being made."

Formed in 1936, ECE provides electric service to nearly 67,000 homes, farms, and businesses in east central Minnesota and northwestern Wisconsin.

### La Crosse Burlington CU merges with Co-op Credit Union

La Crosse Burlington Credit Union (LBCU) members voted to merge with Co-op Credit Union (CCU). After approval by both boards of directors, the Office of Credit Unions, the National Credit Union Administration and the LBCU members, the consolidation took effect December 1, 2024.

"We are pleased and humbled that La Crosse Burlington Credit Union chose us as their consolidation partner," said Tim Tranberg, president/CEO of Co-op Credit Union. "As we considered this partnership, we focused on our mission of 'serving our members, where they are, through all stages of life' and carefully assessed the potential impact on both our members and LBCU's members. Ultimately, we are confident that this decision benefits everyone involved."

Along with CCU's six full-service locations in Black River Falls, Fall Creek, Galesville, Melrose, Onalaska and Strum, the La Crosse branch is now open to all CCU members and any community members meeting member eligibility requirements of living or working in the communities CCU serves.

CCU currently serves over 22,000 members and holds \$564 million in assets.

### Allied Cooperative constructs new fertilizer plant in Plover

After months of planning and construction, Allied Cooperative's new dry fertilizer plant at the cooperative's Plover, Wis. location was completed this summer. The new plant, built on the existing site, can store 14,000 tons of dry fertilizer. It features state-of-the-art mixing and high-speed blending, allowing for faster receiving, blending and shipping of product to the co-op's fleet, as well as for customers that come in to pick up their own products.

The building has more bins and a larger capacity to allow Allied to carry more products. The facility

features trackside unloading, which allows railcars to be positioned directly next to the unloading area and unloaded indoors which will reduce weather-related delays and provides for a more efficient flow of fertilizer. The facility also has an office facility and small conference room, which will allow the company to retire the mobile unit which has held the offices for many years.

Allied Cooperative's Plover agronomy plant is situated in the heart of Wisconsin's Central Sands potato and vegetable market. This area is recognized as one of the premier vegetable-growing regions in the nation with potatoes, sweet corn, green beans, peas, carrots and cucumbers all ranking near the top of U.S. production. Traditional row crop growers also depend on the services provided by the Plover location.

### Blaze Credit Union named Minnesota's 'Best' in five categories

Blaze has been named Minnesota's 'Best' in five categories in the *Star Tribune* Readers' Choice Awards. Blaze earned Gold for Credit Union, Home Mortgage, Wealth Management, and Financial Services Customer Service while also earning Silver in the overall Customer Service category.

The *Star Tribune* Readers' Choice Awards is an audience-driven program that recognizes the three best businesses (Minnesota's Best) in 350 categories. In 2025, over 1 million votes were cast, awarding 770 businesses across 392 categories. Businesses are nominated by owners, managers, customers, and/or fans.

"At Blaze, our core purpose is to create better lives for our members," said Blaze CEO/President Dan Stoltz. "Being named Minnesota's 'Best' by those members and the communities we serve is a testament to Team Blaze's dedication to putting our values into action every day."

Serving nearly 250,000 members, Blaze is the third largest credit union in Minnesota with \$4.5 billion in assets and 28 branches across the state.

*(Editor's note: The preceding news digest was compiled from Cooperative Network member newsletters, press releases, and media reports.)*

*continued from MN Legislative Update on page 24*  
Even though the closely divided nature of this session meant there weren't big changes to things near and dear to the most partisan members of the legislature, there were important, common-sense accomplishments that moved the state forward in several areas of public policy.

**Bipartisan Permitting Reform** – Cooperative Network participated in a stakeholder working group that was advocating for improved permitting, especially in the ag, biofuel, and industrial development space. While no one got everything they wanted, important progress was made toward faster, more predictable permitting for new development.

Key provisions of the special session bill signed by the governor (SF3/HF8) include provisions to eliminate outdated or unnecessary regulations that slow approval processes, enhance transparency through increased accessibility of information for stakeholders and the public, and ensure reforms balance increasing efficiency in permitting processes while maintaining rigorous environmental standards and protections.

**Data Centers Legislation** – Cooperative Network staff provided input on the special session data center legislation (SF19/HF16), and legislators were receptive to some of that input, but came into the session with determination to reduce state assistance and increase state scrutiny toward data centers as a rapidly growing sector of the economy in Minnesota. Key legislators were committed to repealing the existing tax exemptions for data center electricity usage, but strong advocacy extended the payments for sales and use tax exemptions for an additional 15 years to 2042. Our efforts also kept language requiring mandatory Environmental Impact Statement/Environmental Assessment Worksheet out of the bill.

**Agriculture & Broadband Finance Budget** – The bipartisan ag budget includes \$3 million for infrastructure needs at First District Association in Litchfield, Minn. that will come as a relief to at least 600 dairy farmers who sell to FDA. It also included a compromise that will increase grain buyer and storage facility license fees, though not as drastically as the original proposal. It could still be a significant increase for some grain elevators.

# As Luck would have it...

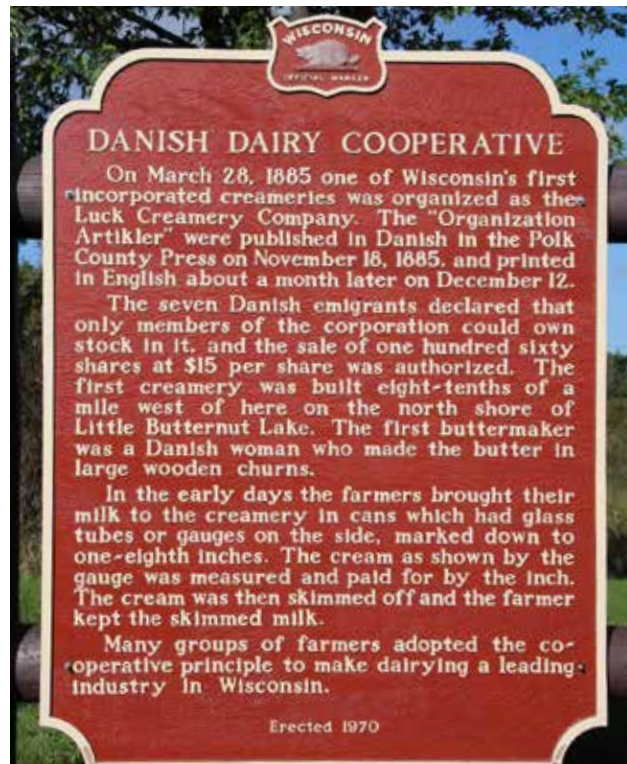
## Community was home to early Danish dairy co-op, then to major yo-yo maker

by **Rick Hummell** Cooperative Network Communications Specialist

Located in northwestern Wisconsin near the Wisconsin-Minnesota border, the tiny community of Luck earned the nickname of “Yo-Yo Capital of the World” when millions of wooden yo-yos were produced at the local Duncan Yo-Yo Company between 1946 and 1965. While Luck may best be known for its production of the popular toy, the community also can lay claim as the location of one of Wisconsin’s first dairy cooperatives – the Luck Creamery Company.

Founded by seven Danish immigrants, the “Organization Artikler” (“Organization Articles” or articles of incorporation) were first published in Danish in the *Polk County Press* on November 18, 1885, and printed in English about a month later. According to the Wisconsin Historical Society, the seven Danish incorporators declared only members of the corporation could own stock in it, and the sale of 160 shares at \$15 per share was authorized.

A first creamery was built on the north shore of Little Butternut Lake, just west of town, but later was moved to a second location a half mile north of what is now the village of Luck.



Mrs. Andrew Ravnholt was the first butter maker and Hans Hjort was the second. Butter was made in large churns made of wood. Each farmer in the cooperative owned a share and the cream was purchased from members. Cream in those days was not picked up at the farm and delivered to the creamery in trucks; instead the farmers delivered it to the creamery. The farmer put the milk in cans, which had glass tubes or gauges on the side which were marked down to one-eighth inches. The cream as shown by the gauge was measured and paid for accordingly. The cream was then skimmed off and the farmer kept the skimmed milk.

Many groups of farmers adopted the cooperative principle employed by this pioneering but now-closed Danish dairy cooperative to help make dairying a leading industry in Wisconsin.

In 1965, a letter was written to the Wisconsin State Historical Society by Frank Werner, chairman of the Polk County Historical Site Committee, asking for a historical marker to be placed on the site. In 1970, the society erected a marker there.

As for Luck’s yo-yo story, it actually starts in Santa



Monica, Calif. in the 1920s when Philippine immigrant Pedro Flores worked as a hotel bellhop and liked to play with his “yo-yo,” which means “come, come” in his native language. Seeing how much his guests enjoyed watching him play, Flores opened a yo-yo factory in 1929 to mass produce the toy.

The next year, Donald Duncan, founder of Good Humor ice cream, saw great potential and purchased Flores’ business. In 1946, Duncan built a yo-yo factory in Luck, choosing the area for its abundance of hard maple. According to historical records, the factory cranked out as many as 3,600 yo-yos per hour, earning Luck the nickname “The Yo-Yo Capital of the World.”

The toy industry was changing, though, with demand for plastic instead of wood. So in 1955, Duncan contracted with the Flambeau Products Cooperation of Baraboo, Wis. to make plastic yo-yos. By 1962, the Duncan Company had sold a record 45 million. In 1965, the Federal Court of Appeals ruled that Duncan’s trademark for the word “yo-yo” was no longer valid. Duncan declared bankruptcy three years later.

That’s not the end of the story, however. The Flambeau Products Corporation bought the name “Duncan” and all the company’s trademarks, and today they continue to produce yo-yos at their plant in Columbus, Ind.

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# Historian: Bias against rural America hampered rural electrification

by Frank Gallant NRECA Contributing Writer

A lot has been written about the reluctance of power company executives to build distribution lines out into farming and ranching areas before the federal government got involved in rural electrification in 1935.

But there was something else going on too: These city-based businessmen had a low opinion of rural people. They thought of them as “backcountry rubes with little technical or economic savvy,” wrote Virginia Tech professor Richard F. Hirsch in his 2022 book, *Powering American Farms: The Overlooked Origins of Rural Electrification*.

Even Morris L. Cooke, the Rural Electrification Administration’s first chief, carried this bias. He expected that 90 percent of the job would be done by the power companies, because, he told an Ohio co-op organizer, building power lines and operating utilities was too complicated for rural folk.

The bias wasn’t confined to people in the utility business. Hirsch quotes a New York City official musing in 1910 on the grimness of rural life, and a historian who said that in the 1920s, city people thought rural America as “a dull foreign country.”

Hirsch notes that by the early 20th century, farmers had been transformed, in Thomas Jefferson’s words, from “paragons of virtue” to a national problem.

They had devolved “from backbone to backwater” and were viewed “as retrograde elements in an increasingly sophisticated society,” according to David Dambom’s 2017 book *Born in the Country*, considered the first and only general history of rural America.

“The bias wasn’t confined to people in the utility business. Hirsch quotes a New York City official musing in 1910 on the grimness of rural life, and a historian who said that in the 1920s, city people thought rural America as ‘a dull foreign country.’ ”

Hirsch claims these negative views have been largely overlooked by other historians of rural electrification and should be given equal weight to the impact of power companies’ skepticism.

Farm journals of the time exhorted their readers to get with it and modernize. The May 1914 cover of *The Banker-Farmer* magazine showed a county agent knocking on the door of a sleeping farmer at 6:05 a.m. He carried a rolled-up piece of paper with the words “business methods,” “science,” and “practice.” A tagline at the bottom said, “Time to wake up – the dawn of a new agriculture.”

“A 1919 article in *System on the Farm* magazine implicitly acknowledged ruralites’ deficiencies by exhorting them to get up to speed with new technologies and to modernize their farmsteads,” Hirsch writes.

But they ought not expect the power companies or the federal government to help them. Belief in the virtues of free enterprise and individual responsibility ran hot in the first decades of the 20th century.



Some historians claim efforts to build electrical distribution lines in rural areas were hampered by urban power company executives bias against rural America.

“The executives felt no great pressure to achieve goals of social improvement, nor did they think it reasonable to force one group of customers to subsidize another,” Hirsch says. “In the days before Franklin Roosevelt’s administration altered the perceptions of the roles of government and business, such practices appeared un-American, socialistic and unworthy of serious consideration.”

(Reprinted from *The National Rural Electric Cooperative Association’s Rural Electric* magazine. Frank Gallant writes on electric cooperative issues for the association.)



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## COOPERATIVE HISTORY BRIEFS

In **1901**, Canadian journalist **Alphonse Desjardins** brings credit unions to North America when he organizes La Caisse Populaire de Levis (The People's Bank of Levis) in his home in Levis, Quebec. The first deposit was just 10 cents. In **1909**, St. Mary's Cooperative Credit Association, **the first U.S. credit union**, opens in Manchester, N.H., with assistance from Desjardins. That same year, Massachusetts Bank Commissioner Pierre Jay and wealthy Boston merchant **Edward A. Filene** join forces to enact the Massachusetts Credit Union Act, the first general statute for establishing credit unions in the United States. For his efforts, Filene earned the moniker "**Father of U.S. Credit Unions.**"

In **1752**, **Benjamin Franklin** assisted in starting what is considered the first formal cooperative business in the United States, **a mutual fire insurance company**. The company was called "The Philadelphia Contributionship for the Insurance of Houses from Loss by Fire." The **first mutual fire insurance companies in Wisconsin** were organized in **1860**, one in Manitowoc County and the other in Kenosha County. Like Franklin's company, many town mutuals got their start when neighbors joined together to insure their farms and homes – primarily because big insurers ignored them or charged exorbitant prices.

The **first dairy cooperative in Wisconsin** was started and operated by a woman, Ann Pickett. Beginning in 1841, she made cheese in her home from milk produced on a number of dairy farms near Lake Mills in Jefferson County. Much of the cheese was shipped to the "big city" of Milwaukee for sale.

The **Rochdale Pioneers** were a group of weavers in Rochdale, England, who in 1844 started a consumer food cooperative that grew and prospered. The Rochdale Pioneers are credited with the development of the "Rochdale Principles," which became the standard cooperative principles of success for cooperatives throughout the world in the late 1800s and early to mid-1900s. Because they developed these core principles, the Rochdale Pioneers are generally credited as the **founders of the cooperative movement**.

In 1950, the Federal Housing Administration (FHA) created a **Cooperative Housing Division** under Section 213 to **insure mortgages held by cooperatives**. Farm groups were among the leading advocates of the measure.

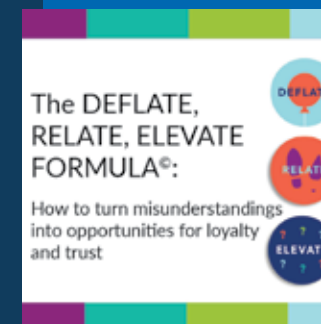
In 1860, the **first association to market fruit** was organized at Hammonton, N.J., and one to market hogs through an auction was formed in Brown County, Ill. Both marketing associations were cooperative forerunners. In 1865, Michigan passed the **first law recognizing the cooperative method for buying and selling**. By 1867, more than 400 dairy marketing cooperatives were in operation in the United States.

Often called the **Magna Carta of Cooperatives**, the U.S. Government's **Capper-Volstead Act of 1922 provides a limited exemption from antitrust liability** for agricultural producers who market the products they produce on a cooperative basis, in effect, as one farmer. The Act, which remains in effect, was introduced by U.S. Senators Andrew Volstead of Minnesota and Arthur Capper of Kansas.

## UPCOMING EVENTS

# 2025 2026

SEPT 9



Deflate, Relate, Elevate Virtual Workshop

DEC 2-3



Cooperative Network Annual Meeting

TBD 2026



Minnesota Co-op Day at the Capitol

TBD 2026



Wisconsin Co-op Day at the Capitol

TBD 2026



Co-op Communicators Virtual Workshop

Visit our website for additional information.

# THE SEVEN COOPERATIVE PRINCIPLES

## **1 Voluntary and Open Membership**

Cooperatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

## **2 Democratic Member Control**

Cooperatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary cooperatives members have equal voting rights (one member, one vote) and cooperatives at other levels are also organized in a democratic manner.

## **3 Member Economic Participation**

Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

## **4 Autonomy and Independence**

Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.

## **5 Education, Training, and Information**

Cooperatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public – particularly young people and opinion leaders – about the nature and benefits of co-operation.

## **6 Cooperation among Cooperatives**

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.

## **7 Concern for Community**

Cooperatives work for the sustainable development of their communities through policies approved by their members.