



## RMSI: Your Local Farm & Ranch Supply Cooperative

BY BRAD GJERMO, CEO

**As you begin to read this article you might wonder why the title is written as it is. Most, if not all, of you know that Rocky Mountain Supply is your local farm & ranch supply cooperative. However, sometimes we all need to be reminded of this. The reason for this is that we have received feedback from time to time that “Rocky Mountain Supply isn’t that ag. co-op that it used to be”. We are interpreting that as meaning that our retail stores may not appear to primarily focus on serving the farmer and rancher. I even learned that one patron’s opinion was that we are more like a truck stop. I find some of these comments rather interesting and would like give my perspective as to how Rock Mountain Supply has not changed but actually evolved over the last decade.**



BRAD GJERMO

The first statement I will make is that Rocky Mountain Supply is committed to serving farmers and ranchers as much today as it ever has! We have made a significant number of investments that will bear this out. RMSI built a new dry fertilizer plant in 2013 in Belgrade and new dry and liquid fertilizer plants along with an office/shop building in 2015 in Dillon. RMSI also acquired the Townsend Seed business in 2017. All three of these are significant assets RMSI invested in with the primary goal of serving farmers and ranchers. This does not even include the various air flow custom application machines, tender trucks, pull-type

fertilizer spreaders, fuel delivery trucks, transport trucks, pick-up trucks, tanks, etc.

We have also invested a significant amount in people to serve farmers and ranchers. In 2015, RMSI did not have any full-time employees who’s mission was to solely work with farmers and ranchers to not only promote RMSI in the country but to be a resource to our farmers and ranchers to provide advice and information to help them be more successful in their operation. Today we have four full-time agronomists, four full-time Livestock Nutrition Sales Specialists and two Energy Specialists in the country working with our farm and ranch customers helping them be more successful.

This is just a snapshot of what we have done to continue to evolve to serve farmers, ranchers and the greater agricultural community in general. I have stated many times through this Rocky Talk article as well as other opportunities to be in front of our farm and ranch customers that agriculture is and always will be of paramount importance and our foundation. It was these folks that started this cooperative almost 100 years ago.

All this being said, Rocky Mountain Supply would not be the successful cooperative it is today by just serving farmers and ranchers. RMSI has had to evolve and create a greater presence in serving consumers and commercial & industrial businesses. By evolving in such a way, it has allowed RMSI to generate the revenue to invest in many of the assets described above to serve

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**FROM PAGE 1** our farmers and ranchers. As the RMSI board stated when we were developing the plans to remodel our Belgrade retail store, we need this remodel to reflect how the market and population is changing in the Belgrade area. This was our objective, to do everything we could to continue to offer the agricultural community everything that was needed to be successful, but at the same time expand our offers to the general population to allow us to grow and be relevant in the communities we serve. Much of the growth in the consumer and commercial & industrial business has allowed us to invest as we have to serve farmers and ranchers. Hopefully this demonstrates to those of you that have the opinion that RMSI is not the ag co-op that it used to be. I would say it is better than it has ever been serving farmers and ranchers.

## RMSI Annual Meeting

Rocky Mountain Supply is in the process of wrapping up another terrific fiscal year. It is our plan to share all of the results with you at RMSI Annual Meeting held Tuesday, June 13, 2023 in the Lewis & Clark Room on the campus of the University of Montana Western in Dillon, MT. We will be honoring one of the most committed people to ever associate themselves with Rocky Mountain Supply. This person is John Jackson. John will be retiring from the Board of Directors at this meeting after serving for 40 years. Please mark your calendars to be part of this great celebration!

# Grain Prices

BY LUKE NEAL, AGRONOMY DIVISION MANAGER

**This last November, I hit my three year anniversary with Rocky Mountain Supply. I could not be more thankful for the opportunity to work here these last three years. I have enjoyed the customers at the locations Rocky Mountain serves. I can honestly say that I have not seen a better crew, than the crew I work with at Rocky Mountain Supply. I would like to mark my three year anniversary by thanking the customers and employees of Rocky Mountain Supply for this amazing opportunity for me and my family.**



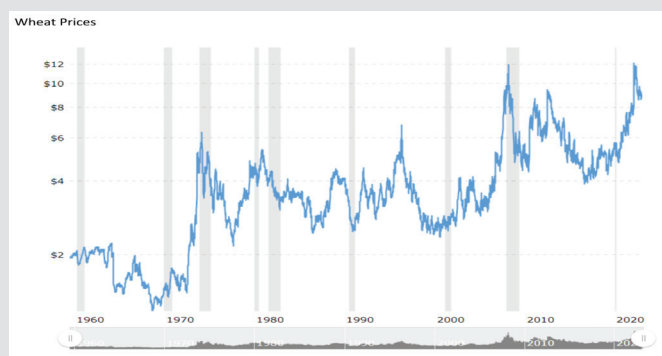
LUKE NEAL

does investigate the past, a tough economy doesn't always mean the worst for grain prices. Now I am not talking from a cattle, potatoes, or other markets, but mainly from a grain market. If you look at the past history over 40 or so years, you will see that when the economy dips and unemployment goes up, grain prices usually seem to peak near those same timeframes. I have included two slides to help explain what I am talking about.

I understand that when this happens, input cost also goes up (Fuel, interest rates, fertilizer). However, being prepared for these events could lead for profit opportunities on your farm. So I guess the message I have to say, is that just because the news is saying there might be a downturn in the economy, it may not be something we have to let ourselves get to down over.

## Grain market in a tough economy

You can't seem to go through a news site without coming across an article about how the economy could be facing some tough times ahead, or even a looming recession. I know when I see these articles or what is happening in the world, I believe that these warnings are something that should not be ignored. Now I can tell you I am the furthest from an economist that you will ever know. I do not understand nor want to understand all the pieces in economics. However, if a person





## Times are Changing and We are Changing With Them

BY BILL BALLIET, RETAIL DIVISION MANAGER

**Bob Dylan once sung “The times they are a-changing”. Just like when this song was written, the world continues to change, and the worlds of Agriculture and Retail are not excluded from this. Over the past decades the Retail Industry has seen the rise of Big Box Retail, Amazon, Social Media impacts and so much more causing retailers to always be looking at their business and adapting to meet the latest needs.**

In a parallel fashion, the world of Agriculture is impacted by all the changes in the world and continues to adapt and change as well. We have seen a rise in the use of technology such as GPS systems, drones and system automation. We have witnessed smaller farms merging and becoming components of large corporations. We also have seen many family run farms being taken on by younger farmers who are driven to make success with new ideas and practices. Environmental issues continue to escalate via news channels and social media talking about “GMO’s”, global warming, drought and more.

Rocky Mountain Supply continues

to evolve to meet the needs of those in our ever-changing communities. While this may include larger offerings in categories like Grocery, Clothing and Sporting Goods, we will not lose our focus on the local Ag community, and we will always be looking for better ways to serve each of you. Over the next several issues of Rocky Talk I will be sharing some of our “investments” we have implemented over these past years.



BILL BALLIET

### “Investment #1: PEOPLE”

We understand that taking care of our Ag customers requires the right people to build relationships with our customers both in the stores and out in the field. To meet this need we implemented the Livestock Nutrition

Sales Specialist (LNSS). With having this role both in-store and in the field, it provides us the ability to provide solutions to our customer’s needs when and where they need us to be. If meeting at a store works best, they are available. If meeting at the ranch best suits your needs that can be arranged as well. As of this past year we now have this role in all our Farm/Ranch locations. Our LNSS roles compile employees of many different backgrounds but all with a passion for Ag and a desire to help find solutions for your business needs. Have a question on mineral? Call you local LNSS. Need some hay sampling tested? Call your LNSS. The LNSS has the tools and resources to help your operation all throughout the year. The team is equipped with laptops, cell phones, access to RMS trucks and endless vendor contacts to reach out to as needed.

While having the right team is important, it is equally important that this team is well trained and receives ongoing training to stay current on all industry updates and advances. Rocky

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**FROM PAGE 3** Mountain Supply is always looking for opportunities to provide more knowledge to this team and we will continue to invest into the future. Some of the training we provide involves product knowledge with classes such as Payback University hosted by CHS, Animal Health updates in Deadwood, yearly vendor kickoff meetings hosted in Belgrade and other assorted vendor training held at stores throughout the year. We have also begun to utilize many other training resources to educate our employees on customer service, follow-up skills, communication, leadership and more. We have even gone international (pre covid and hopefully again soon) traveling to Winnipeg, Canada for several days of learning on cattle handling equipment.

Lastly, it is all about teamwork, communication and sharing ideas. With three divisions in RMS and multiple Farm/Ranch stores in Retail our



strength in helping you resides in our shared experiences. We have a vast of array of knowledge and experience in our company and we have realized the more this team works together directly improves how we can help you and your business. Over the past few years, we have hosted annual kickoff meetings with our LNSS team to discuss upcoming industry trends, new products, better ways to serve you and much more. This collaboration carries into the year and instead

of being one salesperson in one store they now have the knowledge and experience of the entire team.

As the worlds of Ag and Retail continue to evolve and change, the team at Rocky Mountain Supply will also be striving to be at the forefront of the change and being proactive so our store teams are ready, willing and able to meet your needs where and when you need them.

Next edition will be Investment #2 PRODUCT.....

## RMSI ONLINE ACCOUNT

BY WAYSON SPENCER, ACCOUNTS/CREDIT MANAGER

Your Rocky Mountain Supply online account will provide you access to all your account activity.

This includes Monthly Statements, Calendar Year purchases by product category under "Tax Statements, which includes your Equity information!

Under 'Invoices' you will find copies of your receipts in the form of a .PDF file. The information available here will not only help identify who may have signed for a charge but can also be very useful when preparing your taxes.

In addition, online payments are an option; this is set up as ACH checking-to-checking account transactions for funds to come directly out of your bank account.

You can also set it up for AutoPay!

This system is highly encrypted and monitored for your privacy and safety.

You will receive an email alert when the online statements are posted on your RMS web portal. Unless you request otherwise, paper statements are mailed the next business day.

We hope this will be helpful in saving you time and money from writing, delivering or mailing a check to our office.

*To get you started, please contact me at the Rocky Mountain Supply Credit Department in Belgrade at (406) 813-5045, or email [credit@rmsi.coop](mailto:credit@rmsi.coop) to set it up for you. It takes just a few minutes!*



WAYSON SPENCER

## RMS/CHS PRODUCER FINANCING

### How Are You Financing Your Farm/Ranch Inputs?

Where your financing comes from can make a big difference in your overall financial picture. Are you using interest- or dividend-earning funds or savings? How does it affect your cash flow to finance your crop inputs and/or livestock feed?

Here's a thought: Why not leverage yourself to maximize your hard-earned money?

Introducing our RMS/CHS Producer Financing Program

No gimmick, no nonsense

No money up front

No payments until loan maturity. Payment is due either the January following your crop input purchases or 30 days after the sale of your livestock.

Very competitive interest rates and financing includes funding for Dyed Diesel!

Requires only a quick, one-page one-side application



## Fuel Truck Misconceptions

BY JASON RORABAUGH, PETROLEUM DIVISION MANAGER

At Rocky Mountain Supply we feel like we are a partner in your business. When you are successful, so are we. In the Refined Fuels Department, we understand that this partnership works best when there is good communication. We would like to take this opportunity to discuss the refined fuels delivery process in hopes it will help us to serve you better and keep RMS prosperous and healthy.

There are many misconceptions about the way the truck tanks are structured and how we load them for your delivery. One common misunderstanding is that we can't haul gasoline and diesel at the same time. That is not true. The trucks we operate have 5 different sizes compartments, allowing us to potentially haul 5 different products at one time. This comes in very handy most of the time, but it can be tricky for us to determine which products and how much of each to load. (We'll touch on this later).

Another common thought is that we load up a bunch of gasoline and diesel on the truck and drive around making deliveries until it's all gone, like a

"mobile gas station." This couldn't be further from the truth. Yes, there was a time in the oil business when the driver would load up a bit of gasoline and some farm diesel and head out for the day to run their route. Those were simpler times (and many of us miss those days), but things are much different in 2023. Today there is such a wide variety of customer's needs, that it makes running a route very difficult.



JASON RORABAUGH

Tank sizes range from 300 gallons to 6,000 gallons or more. We have 5 grades of gasoline and 16 types of diesel we can load from the terminal. This means we must

carefully plan out our deliveries to be as efficient as possible.

The third, and final misconception I'll mention is the notion that if we have extra fuel on the truck, we can just "take it to the next guy." Most times this is not the case. As I discussed above, there are so many different customer needs and fuel types that "the next guy" probably didn't order the same thing you did. To make matters worse, we are not allowed to return to the terminal with product on the truck. What then? We end up

trying to find a place to take the extra. Rarely is it another customer. Most times we drop it at one of our convenience stores resulting in a waste of time and money.

This is where we could use your help. For us to load the trucks properly and eliminate fuel "leftovers" (nobody likes leftovers...except after Thanksgiving) we are asking you to give us an accurate estimate of what will fit. A fuel gauge is the best way to do this, but if you don't have a gauge, a measuring stick will work. Feeling the side of the tank with your hand can work if the temperatures are right. Tapping on the tank never works at all. If you need a tank gauge, we can help. Just give us a call.

The final two things to keep in mind....1) we do not fill tanks over 90% and 2) our volume discounts are determined by what you receive, NOT what you order. With those two things in mind, we'd rather you order a little on the light side instead of ordering too much and "hoping for the best". Hopefully, this was interesting, informative, and gave you a little window into the bulk fuel delivery world. As always, thanks for letting us be a partner in your business!



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56258

Rocky Mountain Supply INC.

210 Gallatin Farmers ave.

Belgrade, MT 59714



## Rocky Mountain Supply is pleased to announce our most recent Scholarship Recipients!



**Taylor Noyes**

Her parents are Karen & Jason  
Noyes of Toston.



**Sophia Flikkema**

Sophia's parents are Dale &  
Nancy Flikkema of Bozeman.



**Harleigh Johnson**

Her parents are Robin & Nathan  
Johnson of Dillon.

(not Pictured)

**Sidney Kirkpatrick**

Her parents are Dennis &  
Mykal Kirkpatrick of Wise  
River.

To learn more about our scholarship program please visit our website.

[www.rmsi.coop](http://www.rmsi.coop)