Dairyman Swiss Valley FARMS.





YC'ERS ENJOY A SPRING **BREAK IN DECORAH**



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Swiss Valley Farms will produce, distribute and sell value-added, quality products for our:

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First Win of the Year

hile January is long gone, I can still say "Happy New Year" to mark the beginning of the co-op's cheese contests. Swiss Valley Farms enters 10 major cheese competitions throughout the year and we have just heard back on our first submission for 2015.

I am proud to announce that Swiss Valley Farms Cream Cheese made in Luana, Iowa, was named "Best of Class" in the Spreadable Cheeses Category at this year's U.S. Championship Cheese Contest, held in mid-March in Milwaukee, Wis. This is great news!

This contest, hosted by the Wisconsin Cheese Makers Association, is held every other year and features 90 cheese, butter and yogurt classes for cheese makers from across America. On the off years, this contest is combined with the international cheese makers competition, The World Championship Cheese Contest.

A Best of Class award in this U.S. competition is a real feather in the caps of our cream cheese employees in Luana, as well as to the members whose milk is used to create this successful, high quality product. Swiss Valley Farms cream cheese is sold around the world and our overseas buyers are always pleased to see such a prestigious honor as this. It confirms they are making the right choice to import such a highly valued U.S. dairy product.

Three other Swiss Valley Farms cheeses also placed in this same competition. AmaGorg, a caveaged Gorgonzola from the Caves of Faribault, took home 2nd Place in the Gorgonzola Category while St. Pete's Select, a premium cave-aged Blue

by Don Boelens



CEO Don Boelens

cheese, received 3rd in the Blue-Veined Cheese Category.

Swiss Valley Farms Baby Swiss block, made at Luana, placed 4th in the Baby Swiss Category. Congratulations to both Luana and Faribault for all of these awards.

In the past five years, Swiss Valley Farms has continued to grow its long list of cheese awards, going from 19 awards won in 2010 to 29 awards collected last year. While this U.S./ World Championship Cheese Contest in March is our first submission, other notable contests include three state fairs (Wisconsin, Minnesota and Illinois), the World Dairy Expo and, to wrap up the year, the National Milk Producers Federation's Championship Cheese Contest in the fall.

Hopefully you will hear about more awards as 2015 progresses. I believe this is confirmation that the money the coop reinvests in its plant infrastructure is paying off and moving Swiss Valley Farms in the right direction – UP!

District Reps Virtually Tour 'Caves'

Excellent spring weather inspired a great turnout at the co-op's annual district representative meeting, held this year in Dubuque, Iowa.

The meeting was launched with a video virtual tour of the Caves of Faribault, which is a major Blue cheese plant and a wholly-owned subsidiary of Swiss Valley Farms. Prior to the video, Jeff Jirik, V.P. of Product Development, gave a brief overview of the history of the Caves, then answered questions and received good suggestions from the reps.

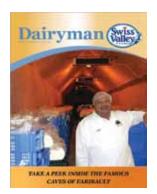
After this, Board Chair Pam Bolin, Clarksville Iowa, gave her report. She told the assembled district reps that Swiss Valley Farms' main job is to direct the co-op to serve all of the members and to provide a secure market for their milk. "We have been doing that without fail for the past 55 plus years," Bolin said.

She said she recently appointed a Board Task Force to work with a business consultant to help the co-op move forward with a clearer and more accountable set of goals and expectations to use to meet new challenges in the dairy industry. Besides Bolin, Task Force members are: Board Vice Chair Tom Oberhaus, Waukesha, Wis.; Pat Schroeder, Lancaster, Wis., and Don Berlage, Elizabeth, Ill.

CEO Don Boelens then gave his report and held a

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Take a Look For Yourselves Inside the Caves



Want to take your own peek inside the Caves of Faribault? It's easy. Just go to this link:

http://www.faribaultdairy.com/ tourthecaves/ where you can watch a short video tour.

You can also read an article about the history of the Caves in our online **Dairyman** magazine archives at:

http://www.swissvalley.com/pdfs/dairyman/2010/10_11_dm.pdf



Clockwise From Top: Jeff Jirik, V.P. of Product Development, answers a question during his presentation. Chris Freland, from Midwest Dairy Association, reported on exciting food industry partnerships that will boost cheese, milk and nutritional content in fast food.

(ARTICLE CONTINUES ON PG. 13)

Board Chair Tom Oberhaus, Waukesha, Wis., introduces the members of the newly formed Board Task Force. From left to right, they are Pat Schroeder, Lancaster, Wis.; Oberhaus, Board Chair Pam Bolin, Clarksville, Iowa, and Don Berlage, Elizabeth, III.

District Rep David Wagner from Seymour, Wis. takes notes during the meeting.

Kathleen Noble, from Blimling and Associates, reports on what is happening in global dairy exports.









YC'ERS GATHER IN DECORAH

The mid-March weather could not have been better for this year's Swiss Valley Farms Young Cooperators Conference in Decorah, Iowa. It truly did feel like a Spring Break in a warmer climate!

Here are a few highlights of what took place at this meeting.

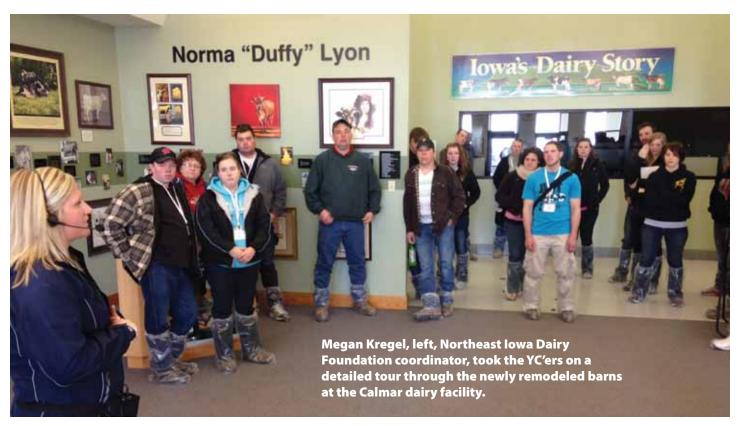
- David Pelzer and Jamie Vander Molen presented a Dairy Management Inc. workshop on how to stand up for your industry and turn difficult questions into opportunities to educate consumers about dairy. YC'ers participated in small groups by discussing possible questions and then being put to the test by David and Jamie.
- Swiss Valley Farms CEO Don Bolens and Board Chair Pam Bolin held an informal Question and Answer session with the YC'ers.
 - The group spent a lovely Saturday morning touring

the Dairy Research Center in Calmar, Iowa. Megan Kregel, Northeast Iowa Dairy Foundation coordinator, took the group through the remodeled facility that included a new robotics system.

- Former NFL player and motivational speaker Mark Inkrott, who is now V.P. of Sports Marketing for DMI, gave interesting insights into the ups and downs in his sports career and how he successfully dealt with his setbacks.
- Jenn Bentley, ISU Extension, gave tips on manure management and how to prepare for a DNR walk through on your farm.

The 2015 Young Cooperator Contest was held during this conference with Daniel and Jenelle Thorman of Dakota, Minn., receiving this honor. Read more about the Thorman's on Pg. 9.

(ARTICLE CONTINUES ON NEXT PAGE)





Top Right: Jenn Bentley, an ISU Dairy Extension Specialist, gave the YC'ers excellent tips on manure storage and containment.

Below: Brock and Nelda Bailey, Tomah, Wis. standing, moderated the YC mixer early in the day Friday. CEO Don Boelens makes a comment to the group while sitting with YC'ers Jenelle and Daniel Thorman, Dakota, Minn.; Jason and Jessica Ambrosy, Sherrill, Iowa; Board member Dan Duitscher, Rolfe, Iowa.







ON THE COVER:

Clockwise from top of page: Brock Bailey, Tomah, Wis., standing, chats with YC'ers Glen & Beth Elsbernd, Cresco, lowa.

Jason Ambrosy, Sherrill, Iowa, responds to a speaker's question while his wife Jessica looks on.

Amy Cook, Worthington, lowa, introduces her husband Randy to the group during the opening mixer. DMI speaker Dave Pelzer makes a new friend while touring the barns at the Dairy Research Center in Calmar, lowa. YC'ers gather at the glass windows that display the new robotics system recently installed at the Calmar dairy facility.

YC'er Jessica Schmitt, Fort Atkinson, lowa, listens to speakers while holding her three-month old son.

Patrick Schroeder, center, Lancaster, Iowa, focuses on David Pelzer from DMI, left, while he asks him a tough dairy question he might get from a consumer.

Center: Valerie Girot, Elizabeth, Ill., and her friend Preston Hall take notes during a session.

At Left: Jonathan Gerdes, Caledonia, Minn., spreads the good word about dairy while answering a tough question from David Pelzer from DMI. Jonathan's wife Liz backs him up 100%. Stephanie Kauffmann, Farley, lowa, and Randy Cook, Worthington, lowa patiently wait to answer their questions.

Laska's Earn Top Breeder Award

Some moments in life leave you humbled and amazed and are never to be forgotten. Richard and Carol Laska of Breezy Point Farm in Winona, Minn., had a moment like that when they were named the recipients of the 2015 PDCA Distinguished Breeders of Minnesota at the recent Minnesota All Breeds Convention.

"We were shocked to get the news we were receiving this honor," Carol says. "It warmed our hearts and humbled us to be nominated by our peers in the dairy industry. We have never felt we are any better than anyone else out there working hard dairying."

Like many other Midwest dairy producers, Richard Laska began dairying on Breezy Point Farm with his parents, Ben and Doris Laska, who purchased this farm in 1944. Richard began farming in partnership with his parents in 1977. While in high school, Richard was extremely active in 4-H and FFA, earning his American Farmer Degree in 1980. Richard and Carol were married in 1982 and six years later they bought the farm and became the sole managers.

For the next 25 years, the herd averaged around 60 cows and they milked in a tie-stall barn that was built in 1936. The original herd was 100% Guernsey, but other breeds were introduced throughout the 1990's due to a shortage of heifer replacements.

In 1998, they built a double-8 parallel swing parlor onto the end of the old stall barn. After this, the stall barn was converted to resemble a free stall design and

(ARTICLE CONTINUES ON NEXT PAGE)



a new calf barn was built. The herd size increased and in 2010, a new 3-row free stall barn with 127 stalls was built. The cows continue to be milked in the double-8 parlor after a milk house renovation in 2012 when a larger bulk tank was installed.

The herd has now increased to 125 cows and consists of five different breeds -- Guernsey, Jersey, Ayrshire, Holstein and Red & White Holsteins -- with a rolling herd average of 19,232 pounds. In recent years, Breezy Point Farm has been recognized for its milk quality and high production and the Laska's have received their six-



year quality award from Swiss Valley Farms. In 2012 and 2013, the farm was named the top producing Guernsey herd in Minnesota with a rolling herd average of 16,834 pounds, 722 fat and 563 protein. The farm was also recognized for having the second-place Ayrshire herd in Minnesota with a rolling herd average of 16,284.

The Laska's have sold a few animals. Breezy Point Racer, who until recently held the world's record for Guernsey milk production, is one that was sold. "We also recently sent our first bull, Breezy Point Orbit, to Golden State Breeders in California for testing and

sampling," Carol says. "We are hoping that turns out well." They have also done some flushing and embryo work.

Richard and Carol have two adult children – Jenelle and Nathan. Both of

(ARTICLE CONTINUES ON NEXT PAGE)

Bottom Right: Richard and Carol Laska are presented with the Distinguished Breeder award by Paul Fritsche, the MN Guernsey Breeders Association President.

Bottom Left: In 1998, a double-8 parallel swing parlor was added to the end of a barn that was built in 1936.

At Left: Laska's cows rest comfortably in the sand bedded, 127-cow 3-row freestall barn, built in 2010.





Thorman's are Outstanding YC Winners

these children followed in their father's footsteps by participating in 4-H and FFA and they each earned their American FFA Degree.

Jenelle earned a B.S. degree in Agricultural Education from the University of Wisconsin at River Falls. She is currently the Agriculture Instructor and FFA Advisor at Fillmore Central High School in Harmony, Minn. She married Daniel Thorman in 2010. Dan, a dairy farmer from southeast Wisconsin, is also a graduate of UW-River Falls with an Ag Business Degree and works full-time with the Laska's at Breezy Point. Dan helps with crop work, herd management and does all of the A.I. work. Dan and Jenelle own 15 cows and several head of young stock amongst the milking herd of 125 cows. They now have an infant daughter, Desiree, who spends a lot of time on the farm. Dan and Jenelle were just selected the 2015 Swiss Valley Farms Outstanding Young Cooperators.

Nathan Laska earned his B.S. degree in Agricultural Education from UW-River Falls and is currently attending Martin Luther College studying to be a Wisconsin Synod Lutheran Pastor.

Richard and Carol keep busy with their off-the-farm activities. They are involved in the Winona FFA Alumni and the Winona County American Dairy Association. Richard is on the Winona County DHIA Board. The couple hosts dairy judging practice for the Winona County 4-H judging teams and has also hosted the University of Minnesota Dairy Judging Team for the past three years. They also served 10 years on the American Dairy Association board.

Looking ahead a few years, Richard and Carol plan to begin a partnership or an LLC – establish a way to begin a slow transfer of the farm to the next generation. "Of course, we will continue to work on our genetics and feed quality for increased milk production for Breezy Point Farm," Carol says.



Daniel & Jenelle Thorman

Daniel and Jenelle Thorman of Dakota, Minn. are the 2015 Outstanding Young Cooperators. Dan and Jenelle have attended the Swiss Valley YC conference for several years. Jenelle is Agriculture Instructor and FFA advisor at Fillmore Central High School in Harmony, Minn. She helps Dan and her parents, Richard and Carol Laska, on the farm during the summer and whenever she is able over the school year. They also belong to the Minnesota Ayrshire Association, Guernsey Association of Minnesota and the Minnesota Association of Agricultural Educators as well as the Winona County ADA.

The couple just had their first child, Desiree, this winter.

Contestants are asked to write an essay on: "What do you see as the most important service Swiss Valley Farms performs for your dairy operation?" In their essay, the Thorman's wrote:

"As one of the many member-owners of the Swiss Valley Farms Cooperative, we see the tasks of marketing, contracting and selling our high quality dairy products for the highest possible price to be the most important job/service Swiss Valley can provide for us.

"A primary reason individual farms join a cooperative is to have a better chance of earning a higher price for their product because there is strength in numbers. Our cooperative members know the dedication each of our dairy farmers puts into producing some of the highest

(ARTICLE CONTINUES ON PG. 13)

Fixing the Right Problem the Right Way

by Jim Mulhern, NMPF President & CEO

You don't have to be a craftsman to understand the adage that when the only tool you have is a hammer, every problem looks like a nail. This type of reductionist thinking can affect many businesses, not just carpentry, but whenever such a thought process is applied, it distracts people from actually solving issues because their attention is focused on the wrong problem – and hence, the wrong solution.

A recent case in point is critical comments from some quarters regarding the venerable Federal Milk Marketing Order system. Clearly, the system isn't perfect, and in fact, is in need of some change. However, we have to be very careful when evaluating any fixes that we don't take a hammer to FMMOs when they are not the real source of the problem some want to repair.

One of the periodic concerns we've heard from dairy processors, particularly in the past year, is that the industry has experienced more price volatility in recent years. Markets at home and abroad have been seemingly moving more quickly, and less predictably, than ever before. In the case of 2014, farm-level milk prices reached levels never before seen. For dairy buyers, a \$25 per hundredweight all-milk price last year was a tough pill to swallow. Of course, when prices are much lower, as they were in 2012 and are again in 2015, it's the farmers who have reason to complain.

The truth is that last year's high prices were not unique to the U.S., and certainly were not due to the federal milk order system. With over 15 percent of U.S. milk production now moving into world markets, we all recognize that our industry is more fully integrated with the world dairy trading system. The weather in New Zealand affects milk production there, and their problems can push up milk prices elsewhere around the world. Chinese demand has the same effect. Meanwhile, terrific weather last year in our Corn Belt affected global grain prices by pushing them down.

Any potential changes to Federal Orders are not going to magically wipe away the prospect of global and

unpredictable price Since movements. dairy is by its nature a relatively price inelastic product, minor swings production consumption can create big swings in price. It is important to recognize that reality, because as we sell more into the world market, this will be the norm in the future.

The fact is that monthly-announced classified pricing



Jim Mulhern

actually sands off some of the rough edges of price volatility. While cash commodity markets and the futures markets for Class III and IV prices trade daily, the Federal Order price minimums change only monthly. That actually acts as a modifier of erratic, shorter-term price changes. While the monthly NASS-based price formulas woven into FMMOs have their own set of issues that need addressing, price volatility could actually accelerate in the absence of a monthly price formula calculation.

One of the ironies of all this discussion right now is that California's dairy farmers are seeking to replace their state marketing system with the federal one. Dissatisfied with what many see as the state's failure to update its program to address pricing imbalances, several farmerowned cooperatives in California are now petitioning to create a Federal Order for their members. That's a strong signal to me that Federal Orders are a relevant and necessary dairy policy mechanism in the 21st century.

The key issue with any policy is to continue monitoring and evolving it to keep up with changing conditions. We certainly see a need to reassess the issue of make allowances and end product price formulas, for example. They were included in the FMMO reform package in the late 1990s as a replacement for the old Minnesota-Wisconsin milk price, and haven't been updated. And there are other changes also worth considering.

But let's be clear: at its core, the Federal Order system is designed to ensure orderly marketing and protect dairy farmers from predatory pricing practices. Some dairy companies believe that reform is about ending the system, not mending it, and in the process providing farmers a smaller share of the consumer's dairy dollar – a share that has been shrinking over time. That's a non-starter for us. Our focus will be on reforms needed to strengthen – not weaken – Federal Orders so they continue to achieve

their objective of benefiting producers and consumers by establishing and maintaining orderly marketing conditions.

Price volatility is a challenge for dairy farmers and processors alike. However, Federal Orders don't create that volatility – market forces of supply and demand do. Thus, going after FMMOs with a hammer is not going to improve, or change in any meaningful way, the pricing pendulum. There are risk management tools available to help manage volatility. Let's not use a hammer when the job at hand calls for a wrench.



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www.swissvalley.com Click on 'Member' -then 'Merchandise'



Take photos for the 2016 Swiss Valley Calendar Contest

2016!! Can you believe it!?

It's time to take photos for the Swiss Valley Farms **2016 Calendar Contest!** Anytime is a great time to take photos on the farm! We need photos from all the seasons to make a good calendar. Don't miss out. Get out those cameras and start shooting. Interesting things happen all year long on the dairy.



Cash prizes awarded for the top 3 photos!



DISTRICT REP MEETING

CONTINUED FROM PG. 3

question and answer session with the district reps.

Chris Freland, Industry Relations Program Manager, made a presentation on the exciting partnerships the dairy industry has formed in recent years with major food companies like Domino's, Quaker Oats, Taco Bell, McDonald's and Pizza Hut. Chris pointed out that DMI supplies food scientists to these companies who work to develop delicious and nutritious dairy-friendly recipes to attract more and more customers. While the dairy industry itself does not pay to run ads on TV, Chris says these food companies are widely advertising these new products that contain more cheese and milk. "This is a win-win!" Chris says.

After lunch, two representatives from Blimling and Associates presented reports on how the future dairy markets are looking, both here and abroad.

Katie Behnke said that cow culling is down in the Midwest, but up in other regions. "There is still plenty of milk in this region," she said. The massive California drought is motivating many large dairy producers there to relocate their operations to the West and Midwest in search of more water and cheaper inputs.

Kathleen Noble said 800 million pounds of cheese were exported in 2014, an amount that has doubled in the past five years. However, 2015 cheese exports are down 2% so far this year.

YC CONTEST WINNERS

_CONTINUED FROM PG. 9

quality milk in the country, As producers, we watch that milk leave our farm and know it is going to a facility where it will be processed into high quality cheeses for consumers. We also have to trust that our milk products are being wisely marketed, contracts are signed and the cooperative is being paid top dollar for our high quality product. We do our part in providing the raw product needed for marketing, and believe the staff members hired by this cooperative should be working just as hard

to make sure each dairy producer-member receives an adequate market price.

"When member-owners such as our farm see the cooperative -- executive members and dairy producers alike -- benefiting from stronger markets and riding out the lows together, it reflects cohesiveness and respect for each other. The cooperative as a whole will remain stronger when this occurs."

Where Can I Buy Swiss Valley Farms Cheeses?

Need Swiss Valley
Farms cheese for your
next get together?
Here's how to get it.

- 1. The Luana, Iowa cheese plant operates a cheese store. Phone 563-539-7201.
- **2.** A variety of Swiss Valley Farms packaged cheeses is available at the co-op's Procurement Office at the Prairie Farms bottling plant in Dubuque. Phone 563-583-7669 and ask for Ronna.
- **3.** Swiss Valley cheeses may be purchased at the Cheese Cave store in downtown Faribault, Minn. at 318 Central Ave. N. Phone (507) 334-3988.
- **4.** Get Swiss Valley Farms cheeses shipped to your door. Order on-line at **www. cheesecave.com**.

For your convenience, purchases at the Dubuque and Luana cheese stores can be charged to your milk check. Milk haulers who use these two receiving stations may pick up cheese for their patrons and deliver it to their farms.

swiss valley farms

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Somatic Cell Range -- Percentage listed is based on number of **A** Farms

0-100,000	10%
100,001 - 200,000	34%
200,001 - 300,000	31%
300,001 - 400,000	14%
400,001 - 500,000	7%
500,001 and above	4%

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SELKE, WALTER 61,000 SELKE, WILLIAM 61,000 SPERFSLAGE, DEAN & DANA 78,000 STAUFFER, TITUS 57,000 THOMPSON, LARRY & LIANE 61,000 VANVARK, BRYCE & VERLA 97,000 VLASAK, STEVEN & SHERRY 47,000 WESSELS, JIM R. 96,000 WESTHOFF, NICHOLAS & JESSIE 95,000 During the Month of February, these Swiss Valley Farms Members averaged below 100,000 for their Somatic Cell count.

ALDINGER, ROGER	80,000
ARENDS, DARWIN & DULCI	92,000
BAILEY, MICHAEL & JEAN	95,000
BENNETT, JOHN & CHARLENE	71,000
BERINGER, THOMAS	98,000
BOWERS, KERRI	39,000
BOWERS, MARK & KATHY	39,000
BREUCKMAN, CHAD	83,000
BRIMEYER, DANIEL & DEB	79,000
BRIMEYER, DEREK	79,000
BRIMEYER, JIM & MARY KAY	96,000
BRIMEYER, MATTHEW	90,000
BRIMEYER, RICHARD	90,000
BRINCKS, DON I.	93,000
CADDEN, GEORGE & JUDY	65,000
CALVERT, KYLE D.	87,000
CAROLAN, KEVIN & DONNA	68,000
DEAVER, MIKE	50,000
DEKLOTZ DAIRY INC.	68,000
DIETER, KAREN	86,000
DREIER, RANDY D.	97,000
DUTCHLAND DAIRY	94,000
ENDRES, JOHN P.	99,000
ENDRES, JOSEPH E.	99,000
FLIKKEMA, HUBERT A TRUST	92,000
FRICKSON, ANDREW M.	49,000
GORHAM, FLORIEDA EST.	95,000
HALL, LARRY & ROXANNE	78,000
HENDEL FARMS	46,000
HESSENIUS, CRAIG	84,000
HOFA PARK DAIRY FARM LLC	87,000
JUNK, MELANIE M.	82,000
KAISER, TOM & JULIE	75,000
KETCHUM, ROBERT C & TERRI	
KOHOUT, KENNETH & ANITA	78,000
KOOPMANN, BRENT	69,000
KOOPMANN, CHAD	69,000
MEIER, BRIAN	67,000
MEIER, MIKE & CHERYL	67,000
OPPRIECHT, GERALD & DIANA	92,000
SCHUSTER, CRAIG	87,000
SCHUSTER, ROBERT & NANCY	87,000
•	•

CLASSIFIED ADS

Future Milk Contracts Are Made Through Blimling Office

Future Milk Contracting is open to Swiss Valley Farms members only. All futures' contracts are made directly through Blimling and Associates. To contract milk, call the offices of Blimling and Associates at 1-800-945-8891 and give them your farm number to get the process started. Through Blimling, you will have access to live market pricing and your contracting window will be larger.

You may contract milk from:

- 8:30 a.m. to 3 p.m. Monday-Thursday CST and 8:30 to 1 p.m. Friday CST for the Class III-based program.
- 9:05 a.m. to 1 p.m. Monday-Friday CST for Total Price Contracts (this includes Producer Price Contracts) and Options-based contracts.

For more details on Forward Fixed Price Milk Contracting, Swiss Valley members can log on to the members-only section of **swissvalley.com**.

Have something you want to sell? Are you trying to locate a particular item?

Classified ads in the Dairyman are free to Swiss Valley Farms members. Just e-mail your ad to: nancy. feeney@swissvalley.com. Or mail it to: Swiss Valley Farms, Nancy Feeney, P.O. Box 4493, Davenport, Iowa 52808. Deadline is the 20th of the month. Be sure to include your member number.

FOR SALE: New Holland chopper SP130 with hay head, 100 gal water tank, inoculant applicator, 14L x 16.1 tires, new knives, electric controls, excellent condition. Field ready. Phone 563-535-7632 or 563-568-1354. Please leave message.

swiss valley farms

ANTIBIOTIC POLICY

Antibiotic Policy

If a member suspects antibiotics in his or her bulk tank & calls a SWISS VALLEY FARMS field representative to report this before dumping the milk:

- •1st time in a calendar year, the coop will pay 80% of the milk.
- •2nd & 3rd times in a calendar year, the coop will pay 50% of the milk.
- •Over 3 times in a calendar year, the coop will pay zero.

On the 1st offense, if a member has purchased a test kit and detects the positive antibiotic milk, SWISS VALLEY FARMS, CO. will reimburse that member \$75.00 toward the cost of the test kit.

All claims must be received by the corporate office for payment no later than 60 days after the milk was dumped.

The earliest dated claim turned in will be paid at 80% payment.

If antibiotics are found to be present in a farm truckload as a result of a screening test, the member will NOT be paid for that shipment of milk, and will be assessed as follows:

Full cost of net load

plus the cost of disposal.

Net load = total pounds on the load minus the member's pounds.



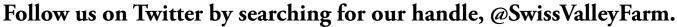
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