

# Cargill Cares

## Retirees Newsletter

*"The mission of Cargill Cares Retirees is to enrich our community and the lives of Cargill Retirees by matching community needs with retiree talents, time and desires."*

*A newsletter for Cargill Retiree Volunteers*

Summer 2011

### Special Volunteer Recognition at the Annual Meeting

*By Doug Engen*

Four recognition awards were presented to volunteers at the annual meeting for their work with non profit organizations.

Retiree Volunteer Teams that have worked at Habitat for Humanity were recognized for over 18 years of construction and food service at Habitat sites (see related article). Leaders Mike Lille, Lois Tolentino, and Ray Terhaar were available to accept the award on behalf of the many volunteers.

Nancy Cassano was recognized for her extensive work as a tutor in high school math and chemistry courses at Monticello High School. Ten years ago Nancy took the courses as a refresher and began her volunteer work. While just volunteering to take pre-calculus classes would be dedication enough, many days she begins at 6:30 am, works through many of the study halls, and is available in the afternoon after normal class times. Her work has been much appreciated by both the many students served and the teachers. And, in the summers, she has volunteered at national or state parks for nine years. Nancy highlighted the rewards of volunteer work and made a very effective appeal for each retiree to find some area of volunteer needs and to get involved as much as they wish. They will find it very rewarding.



A Corporate CCVA award (Cargill Cares Volunteer Award) was presented to the Telebuddies team represented by Doug Lindberg, Shirley Anderson, Donna Duffy, Bev Johnson, and Sharon Wiese. For eight years retiree Telebuddy volunteers have been working with 1st through 3rd graders at New Visions

*Volunteer Recognition - continued on page 3*

## PRESIDENT'S CORNER



*By John Loken*

This column will be my last as Cargill Cares Retiree President. By the time this edition is printed, a new President and Vice-President will have been elected and have begun their roles.

Being President of CCR has been fun and a great experience (mostly). The best part of the job is meeting and working with dedicated volunteers at projects with our non-profit partners. People who give of their time and work hard to make sure someone else's life is a little better are truly an inspiration.

Two words summarize the almost-universal opinion I have encountered regarding Cargill Retirees. These are Envy and Respect. When I talk with Cargill employees, they (almost without exception) express envy toward retirees. "How soon can I join you?..." is a common refrain. Respect is also universal, including even those who are not employees but also neighbors and friends who are familiar with Cargill volunteer work in the community.

No matter how you answer the "How soon can I join you?" question, when your opportunity comes, seize the day and become a part of this active and distinguished group.

Best Wishes

John

## GOT EMAIL???

*By Rich Peters*

Help us save money and communicate better! If you are not presently receiving emails from CCR, please send us your email address to [RETIREESTC@CRGL-THIRDPARTY.COM](mailto:RETIREESTC@CRGL-THIRDPARTY.COM) and we can get you on our list. In the future we hope to email the quarterly newsletters to better serve you and save paper and money.



## Lois Tolentino Receives Cargill Cares Volunteer Recognition Award

*By Doug Engen*

In February, Lois was recognized as a recipient of a corporate Cargill Cares award for her years of service organizing volunteer events for retirees at the Feed My Starving Children (FMSC) locations in the Twin Cities. At these events Retiree volunteers prepare packages of food that are shipped to starving children around the world. In the photo Lois receives the award from CCR President John Loken and presents a check for \$1,000 to Mark Crea the executive director of FMSC. See an article about Feed My Starving Children in this newsletter and contact Lois or the retiree office if you would like to be included in future volunteer events at the Coon Rapids, Eagan, or Chanhassen locations.

## 'Feed My Starving Children' Shows Tremendous Growth.

Volunteer events for packaging food at Feed My Starving Children (FMSC) have long been a favorite of many Cargill retirees. The FMSC organization has shown compound growth of over 70% a year since 2003, currently supplying over 125 million meals a year for starving children worldwide. In 10 years Cargill retirees have packaged over 500,000 meals.

FMSC was established in 1987 and has maintained strong Cargill connections throughout its history. Cargill's Dr. Dick Fulmer was an important contributor in the development of the initial food product comprised of rice, soy, dried vegetables, chicken flavoring, vitamins, and minerals. This product was especially designed to meet the nutritional needs and cultural requirements of children, and remains the primary product distributed

*FMSC - continued on page 3*

*Volunteer Recognition - continued from page 1*



Academy in NE Minneapolis to improve their reading and comprehension skills by over the phone reading and discussions. The CCVA awards are competed for from all international Cargill locations and include a Cargill donation of \$1,000 to the organization to continue to support their work.

And, lastly, the Ken Moritz Leadership award was presented to Lois Tolentino for her exceptional leadership in leading both the retiree volunteer activities at Feed My Starving Children and for the food service for Habitat for Humanity for retiree and employee meals. In just the current year over 700 meals were served to volunteers. Lois also serves on our Twin Cities Retiree Board, is Treasurer of our organization, and participates in many of the volunteer events and other retiree activities.

*Tolentino FMSC - continued from page 2*

today. Specialty products have been added recently for children with diarrhea and another for children with HIV infections. To date over 400 million meals have been delivered to partner organizations in 67 countries, with highest penetration in the sub-Saharan Africa region. Haiti has been the recipient of 58 million meals since the recent earthquake. With distribution direct to on-the-ground organizations, FMSC has been assured that its product reaches the targeted population. Because all of the mixing and packaging is done by volunteers, 94% of the donations are directly invested in distributed product FMSC growth has resulted in establishment of Twin Cities packaging centers in Eagan, Chanhassen, and Coon Rapids. New sites were established in Tempe, AZ and in Naperville, IL. In addition, mobile truck packaging facilities have allowed for on-site events in 31 states.

Mark Crea, Executive Director of FMSC recently shared with the CCR Board one of the letters received from a partner organization in Haiti. "We wanted you to know personally how important your food has been this year. Haiti has been through the earthquake, the hurricanes that destroyed crops, and now we are facing cholera. Your food this year has been more important than in all the previous years. The starvation crisis is real in Haiti. We feed 5,000 school children every day and distribute food to 3,000 families in remote locations, for a total of 13,770,000 meals served. Thank you from all our hearts."



## Feed My Starving Children

*By Lois Tolentino*

On Thursday March 24th 2011, 39 Cargill Retirees gathered at the Coon Rapids site from 9:30 to 11:30 to package food to be sent overseas to feed the World's hungriest children. We, along with 68 from 2 other groups, packaged 23,544 meals which will feed 65 children for one year. Before we arrived, Fox News and Star Tribune employees packed the last 15 boxes needed for a load to be sent to Japan. We always see a short movie before we start the packing and we saw a picture of a boy whose name is Toussaint who was 14 months old and weighed 7 pounds. After eating the FMSC food for 1 month he was 12 1/2 pounds and thriving. It was just amazing to see the big change it made in Toussaint.

Donations are always welcome as it now costs \$.24 cents to produce one meal.

Our next packing will be at Chanhassen on Monday, July 25th from 9:30-11:30 AM.



# Bridging Household Goods Drive

By Jim Little

Bridging is a non-profit which collects donated household goods to distribute to needy families. The Cargill Cares Retirees sponsored a March drive for small house-

hold goods at the Office Center and Excelsior Crossings the 16th through the 22nd. Diana Dalsin sent an email which in part said:

---

“.....We would like to extend a sincere thank you for the items donated to Bridging in March following the Cargill Donation Drive. Your collection of donated household goods means the world to us and we are truly grateful for your continued support of the Bridging mission. We are fortunate to have such passionate volunteers who were willing to take the lead on this project!

“The three large containers filled with donated goods was greatly appreciated. Your items were hardly through the doors and volunteers were enthusiastically shelving them for last week’s families. Donations such as yours are very important as they allow us to have sufficient inventory for our clients, in particular when inventory is low due to a drop in donations in the winter months.

“Turning houses in to homes filled with hope and dignity, we serve approximately 5,000 households (over 13,000 individuals) throughout the Twin Cities every year. Bridging provides families and individuals transitioning out of homelessness and poverty with quality furniture and household items, free of charge, by effectively utilizing community resources. ....

“Please be assured that, with your help, we will continue to provide the best possible services for families in need. On behalf of our clients, volunteers, board and staff, thank you for your amazing support. “

With heartfelt appreciation,

Sara Sternberger  
Executive Director

Fran Heitzman  
Founder

Diana Dalsin  
Community Relations Manager



Michelle Halverson, of Office Services, handled the logistics of arranging for collection carts, posters, etc. The retirees who distributed employee reminders, moved donated goods to storage areas, etc. were:

|              |                    |
|--------------|--------------------|
| Doug Engen   | Rich Peters        |
| Joe Fournier | Frank St. Lawrence |
| Mike Lilly   | Jim Shrack         |
| Jim Little   | Ray Terhaar        |
| Clint Odell  | Lois Tollentino    |
| Don Olmsted  | Lorraine Wagner    |

# Cargill Care Retirees Annual Meeting

By Frank St. Lawrence

The CCR Annual Meeting was held Tuesday, May 24th at the Cargill Office Center. President John Loken welcomed everyone and introduced our keynote speaker, David MacLennan, Senior Vice President and Cargill Chief Financial Officer.

David said the through April year to date Cargill is having a record year. He also added that commodity prices will get interesting due to wet weather delaying corn planting in the central United States and hot, dry weather in Kansas affecting the wheat crop.



David commented about some outlook questions facing Cargill. What will the political upheaval in the Middle East and fiscal concerns in developing economies do to the markets Cargill serves? Will the rally in agricultural markets continue or stall? How will government intervention, US and foreign, affect agricultural economies? How will North American weather impact markets? What will be the pace of economic recovery and impact of higher energy prices? A lot of issue to monitor and it is good to know that Cargill's management has the team in place to successfully manage through it all.

Mike Lilly, CCR Past President, conducted the business portion of the meeting where Rich Peters and Barbara Lukes were elected CCR President and Vice President, respectively, for the coming year. We look forward to their leadership.

Keith Ehmke, Assistant Vice President, Global Food Technology-North America, spoke about "The 'New' Cargill". Before joining Cargill in the mid 1990's Keith had worked for a competitor in the flour business. He said that they could never understand why Cargill wasn't leveraging their ability to supply a variety of

ingredients to the food industry. But that was at a time when each Cargill business unit functioned very independently of the others within the company. Today that has all changed. The Technology Development Center helps all the Cargill business units coordinate their efforts for the benefit of Cargill's customers and thus Cargill's success.

The roles of Technology within Cargill are:

1. Technical Service – Assistance to customers
2. Applications – Lab or pilot work on finished foods or food systems
3. Development – Design, testing, of new or improved ingredients
4. Research - Science and engineering the foundation of product development

How do they do all that? Within global technology job family Cargill has about 1450 scientists of which about 1000 are involved in food, 150 specialized in meats and the rest with feed, industrial and other business applications. State-of-the-art laboratories and pilot plants provide the environment to help the scientists. They work with customers beyond just selling an ingredient to helping customers with their fully finished product. Cargill targets customer with whom they can partner to help them solve problems and grow their business.

It is impressive to learn how Cargill has changed to meet the needs of customers to provide safe, nutritious foods to help improve the lives and health of people throughout the world.



## CCR's NEW WEBSITE!

By Rich Peters

Approximately one year ago the CCR Board approved the construction of a new website. We wanted a place where CCR Members can keep informed of what is going on not only within CCR but also within Cargill. In the fall of 2010 the new website called [www.cargillcaresretirees.com](http://www.cargillcaresretirees.com) went live. Since then the website has been a complete success, getting up to 19,000 hits per month.

### So what can the website do for you?

Keep up-to-date on all the CCR volunteer projects. By clicking on the Calendar of Events page on the left side of the Home Page you can observe the schedule of activities by month. Click on any of the activities and it will let you know more details about the project and who to contact if you want to participate.

Keep up with the latest Cargill News by clicking on the Cargill News page. We try to get all important news articles concerning Cargill that are published thru out the world.

View the most recent quarterly CCR Newsletters. We are trying to save paper and postage by using the website to communicate with our members. We have mailed out approximately 1500 newsletters per quarter and we would like to reduce that cost as much as possible and get the Newsletter out to members faster.

Take a look at the Membership Directory and you will find a complete listing of all members having access to the website.

Need to log your volunteer hours into Care Points? Just click on the Care Points page and find out how to enter these hours.

Other pages you may enjoy are: Employee Discounts and Cargill Cares Volunteer Award information

and if you are a golfer, the 2011 golf schedule is there too!

We are always looking for ways to improve the website so let us know if you have any items you would like to have on the website. How about a listing of items that CCR members would like to sell much like to Cargill Exchange used to do?

Again, give the website a try and please feel free to provide us some feedback. This is a site for the CCR Members and we want it to be useful.

If you do not yet have access to the website, please send an email to our office and we will set you up to have access.

The screenshot shows a Windows Internet Explorer browser window displaying the website <http://www.cargillcaresretirees.com/>. The browser's address bar shows the URL and a search box labeled "Cargill Search". The website's header features the Cargill logo and the title "Cargill Cares Retirees" above a photograph of a group of people. The main content area is titled "Cargill Cares Retirees-Twin Cities" and contains introductory text about the organization's history and mission. Below this, there are sections for "PENSION AND BENEFIT CHANGES:", "FREQUENTLY ASKED QUESTIONS", "PENSION SERVICE CENTER FOR TOWERS WATSON" (with a toll-free phone number and website URL), and "CARGILL MEDICAL PLAN QUESTIONS FOR SHPS" (with another toll-free phone number). A left-hand navigation menu lists various site sections such as "HOME", "CCR MISSION & BYLAWS", "CCR NEWSLETTERS", "CALENDAR OF EVENTS", "PHOTOS & VIDEOS", "CCR VOLUNTEER OPPORTUNITIES", "CARGILL NEWS", "CARE POINTS", "CARGILL CARES VOLUNTEER AWARD", "CCR BOARD MEMBERS", "MEMBERSHIP DIRECTORY", "2011 GOLF SCHEDULE", "CARGILL EMPLOYEE DISCOUNTS", "EDIT YOUR INFORMATION", and "HOW TO CONTACT CCR". At the bottom of the menu is a "LOGIN" section with fields for "Username:" and "Password:", a "Login" button, and links for "Forgot Details? Signup" and "Search:". The browser's status bar at the bottom indicates "Internet" and a zoom level of "75%".



## Telebuddy

*by Shirley Anderson*

These smiling faces represent the class of 2010-2011. From October thru March, CCR members worked with New Visions Academy students in their unique reading program. The volunteers spend one-half hour weekly over the phone assisting 1st, 2nd and 3rd grade students with their reading. One of the results is improving their words per minute reading by more than double during the few months of the program. The following are the CCR Telebuddy volunteers: Shirley Anderson, Donna Duffy, Gerald and Phillis Fields, Bev Johnson, Val Kuhlman, Lois LaBeau, Doug Lindberg, Lorraine Wagner, Sharon Weise. The number of students and volunteers vary each school year. If you would like more information on this volunteering opportunity, contact Doug Lindberg at 763-496-1129 or Shirley Anderson at 952-933-3035.

## Minnesota Zoo Beastly Ball

*by Shirley Anderson*

On Saturday, April 30, eighteen CCR & CCTC volunteers participated in this event at the MN Zoo. The Beastly Ball is the Zoo's annual fund raiser. This year's event had 630 guests attending, the second highest number to date, and grossed more than \$500,000; the highest grossing income to date. The MN Zoo greatly appreciates the support the Cargill volunteers provide each year. The following volunteers participated: Shirley Anderson, Elaine Brown, Brad Cross, Jerry Dohrman, Darrell Gilmore, Sarah Haslerud, Doug & Ryne Larson, Jorene Magnuson, Kathy Murphy, Liz & Carrie Paetow, Jeff & Jill Schroeder, Lois Tolentino, Lorraine Wagner, Mary Wyman, Bev Youness.



## RETIREES OFFICIATE CARGILL TEAMS AT FEED THE CITY CHALLENGE

*By Mike Lilly*

On March 27th Cargill employees gathered for an action packed event at Cub Foods in Minnetonka. Eight business units fielded their best shoppers to fill shopping carts with food for the ICA Food Shelf. The highly competitive event required a team of ten CCR Retirees to officiate the event and enforce safety rules.

As the shopping carts began wheeling through the store gathering food, John Loosbrock held the microphone to cheer on the competitors and kept us all laughing as the food came rolling in.

The retirees officiating the event included: Shirley Anderson, Doug Engen, Jack and Rita Johnston, Dane Kern, Larry Knutson, Jim Kohrt, Mike Lilly, Barbara Luke and Rich Peters. The best estimate is each of the retiree officials logged four to five miles of fast paced walking to keep pace with the flying carts.

Texturizing Solutions won the event and Plant Operations placed second. The real winners were the families who receive much needed food from the Feed the City Challenge.

# Internet Confusion-Which System is Which and Why the Difference?

By Jim Little

Cargill Retirees have two different computer systems which can be accessed over the Internet:

1. Cargill Care Points which is used to record and report volunteer hours donated to non-profits.
2. CCR Web system which is a Cargill retiree information database.

The access (logon ID and password) is not consistent as these systems were developed at different times by different vendors. This has caused confusion as to which logon ID and password is used for which system. Each system has a different access point (an Internet address or URL—Universal Resource Locator). In an attempt to eliminate some of the confusion, the access, ID and password differences are:

| System   | CarePoints   | CCR Web Site  |
|----------|--|---|
| Address  | <a href="https://cargillcarepoints.com">https://cargillcarepoints.com</a>  | <a href="http://www.cargillcaresretirees.com">http://www.cargillcaresretirees.com</a> |
| Logon ID | "ret_FMLast name"<br><br>(Where "F" is initial of first name, "M" is middle initial of middle name (if known) and then the last name.) | "FMLast name"   |
| Example: | ret_JXJones  | JXJones   |
| Password | Case sensitive   | Case sensitive  |

The initial logon ID and password is assigned by Minneapolis. A retiree can change his/her password after logging in to a system.

## Cargill Retirees Recognize Habitat for Humanity Volunteers

By Mike Lilly

At the Cargill Cares Retirees' Annual Meeting, Doug Engen gave a salute to the many volunteers with Habitat for Humanity over the past 18 years. Doug asked the group of over 100 attendees if the Habitat volunteers would stand and almost 20 % rose to their feet. This year construction and food service volunteer total 1,300 hours.

Doug recognized Ray Terhaar as the first Habitat for Humanity retiree team leader and Roger Wherry (now retired) as the initial employee team leader. Roger Wherry led all retiree volunteers with over 250 hours this year and Andy Byrnes volunteered over 200 hours. Karen Ellingson and Lois Tolentino have led the food service teams for 16 years and their teams have served thousands of meals to employees and retirees.

As Cargill Cares Retirees celebrate 25 years, Habitat for Humanity also celebrates 25 years in the Twin Cities delivering 830 homes to needy families.

Rich Peters, President  
Frank St. Lawrence, Editor

The CCR newsletter is published quarterly in spring, summer, fall and winter, and is distributed to Cargill retirees throughout the Twin Cities metropolitan area. Submit items of interest to the CCR office (Community Relations/137).

For additional information about CCR volunteer activities, call the CCR office at 952/742-6188 or email [RETIREESTC@CRGL-THIRDPARTY.COM](mailto:RETIREESTC@CRGL-THIRDPARTY.COM)

### CCR Management Committee

|                  |               |                    |                   |
|------------------|---------------|--------------------|-------------------|
| Shirley Anderson | Jim Guyre     | John Loken         | Ty Thayer         |
| Elaine Brown     | Dane Kern     | Barbara Luke       | Lois Tolentino    |
| Doug Engen       | George Kubera | Ken Moritz         | John Tschumperlin |
| Joe Fournier     | Mike Lilly    | Rich Peters        | Lorraine Wagner   |
| Gene Gross       | Jim Little    | Frank St. Lawrence |                   |

### Retirees E-Mail Directory

The CCR Email directory was sent out February 15. It has 326 retiree addresses. If you are not one of them and would like to be, just send your name and Email address to [RETIREESTC@CRGL-THIRDPARTY.COM](mailto:RETIREESTC@CRGL-THIRDPARTY.COM) and we'll add you."





## 'Soar With the Eagles' Trip

By Lois Tolentino

On April 6th, 2011, 37 Cargill Cares Retirees took a bus trip to The National Eagle Center in Wabasha.

It was a long day and we had a nice time. Enroute to Wabasha we stopped in Red Wing for coffee and rolls at the Jenny Lind Bakery. As we walked in we could smell the fresh bread baking so some of us had to make a purchase before we left for Wabasha.

The National Eagle Center is a 15,000 square-foot building with lots of exhibit space and a glassed-in observation deck for eagle watching. At noon we had a presentation with one of the 5 rehabilitated bald eagles. The eagles are used for educational programs, visits to Veterans Hospitals and school programs as they will never fly in the wild again, and can viewed up close. This was lunch time so the eagle in our presentation had a rabbit for lunch. We could see just how strong their claws and beak were. One of the rehabilitated eagles is featured on a special Minnesota automotive license plate.

After we left the eagle center we drove to the Coffee Mill Golf Course on the bluff above Wabasha for lunch then got back to Cargill around 5:00.

## How to Volunteer

By Frank St. Lawrence

Nancy Cassano received a special award for her volunteering at a mentor at the Monticello schools. Nancy had to following recommendations about volunteering.

Nancy said that retirement is the best time of life. She commented that when volunteering we should do what we like to do and suggested some wonderful opportunities to volunteer. If you like to read, help kids learn to read in schools or read to elders who can no longer see well enough to read. If you like the outdoor, volunteer at city, county, state or national parks as they all have volunteer opportunities. If you enjoy food service, help with meals at a senior center or deliver Meals on Wheels. Hospitals offer volunteer activities in gift shops, flower deliver or helping people find their way around the hospital. If you like the arts there are plenty of ways to help at plays or in museums. Nancy said to simply select something and have fun. She concluded her comments "Remember, retirement is the best time of your life. Have Fun."

## CCR Levity Corner

A guy is 75 years old and loves to fish. He was sitting in his boat the other day when he heard a voice say, 'Pick me up.'  
 He looked around and couldn't see anyone. He thought he was dreaming when he heard the voice say again, 'Pick me up.'  
 He looked in the water and there, floating on the top, was a frog. The man said, 'Are you talking to me?'  
 The frog said, 'Yes, I'm talking to you. Pick me up then, kiss me and I'll turn into the most beautiful woman you have ever seen. I'll make sure all your friends are envious and jealous because I will be your bride!'  
 The man looked at the frog for a short time, reached over, picked it up carefully, and placed it in his front pocket.  
 The frog said, 'What, are you nuts? Didn't you hear what I said? I said kiss me and I will be your beautiful bride.'  
 He opened his pocket, looked at the frog and said, 'Nah, at my age I'd rather have a talking frog.'

## Past Presidents Honored

Past Presidents of SPICE/CCR spanning the 25 year history were hosted at a lunch at Cargill in April. This group provided much of the leadership that has built the large and active Twin Cities organization that exists today.



*Back row. Dick Johnson, Jim Little, John Loken, Joe Fournier, Mike Lilly. Front. George Kubera, Ken Moritz, Marge Klimmek, Roy Whitney, Jack Johnston, Dale Rodness*

## WALK FOR THE ANIMALS – 2011

*By John Tschumperlin*

On April 26th some Cargill Retirees met at the Animal Humane Society headquarters in Golden Valley to lend a hand in preparing for the AHS 37th annual “Walk for the Animals”. This pre-walk event labeled “Premium Sorting and Set-up” involves sorting, folding and displaying premiums that are given to walk participants based on dollars donated.

The walk took place on Saturday, April 30th, under a cloudy, wet and cool sky. However the weather did not seem to deter all the animal lovers as 5,000 walkers and 3,000 pets turned out for the event. The “Walk” is the major annual fund raiser for the Animal Humane Society and, by last count, had raised just short of 1 million dollars.

These dollars go to help run the 6 AHS locations where they expect to care for over 30,000 animals this year.

Thanks to this year’s pre-walk event volunteers. They were: Shirley Anderson, Ann-Marie Esposito, Doug Johnson, Sandy Kenny, Kevin and Mary Ann Masee, Fran McNamee, and John Tschumperlin.



## Managing Risk in Retirement

### Revisit your asset allocation

Dividing your money appropriately among the stock and bond funds in the Cargill Partnership Plan—including the Cargill ESOP Stock Fund—is an important component of your investment strategy while in retirement. As milestones and major events occur in your life—and sometimes just because of the passage of time—your asset allocation may need to change.

### Diversify within your asset allocation

Dig beneath the surface to make sure you remain properly diversified. Broadly diversified stock and bond funds accomplish diversification conveniently. Alternatively, you may want to consider diversifying stock holdings, for example, to cover all segments of the U.S. stock market, including the stocks of small, midsize, and large companies. Similarly, consider ensuring that your holdings include both growth and value stocks, and also companies from all major industries. You may also wish to consider investing in international stocks.

Think about your bond holdings in the same fashion, especially as you approach retirement, because bonds should probably assume an increasingly prominent role in your portfolio over the years. Consider funds with varying average maturities or high-quality intermediate-term bonds (those likely to be repaid in 10 years or less).

In addition, you may want to review your holdings in the Cargill ESOP Stock Fund to see if they match your current risk tolerance. The ESOP Stock Fund invests in a single stock and therefore does not offer the same balance that a diversified stock fund offers. Because the value of Cargill stock has held steady in the wake of fluctuating markets, it can be easy to forget that future increases in Cargill's stock value are not guaranteed and that it may also be possible to incur a loss with this, as with any other stock investment. Once you have retired from Cargill, you may diversify all of your assets in the ESOP Stock Fund.

The Cargill Partnership Plan includes a variety of investment advice offerings that can help you determine an appropriate investment mix. For more information about your Cargill Partnership Plan investments and advice available to you, contact a Vanguard Participant Services associate at 800-523-1188 Monday through Friday from 8:30 to 9 p.m. Eastern time.

## ANNUAL GOLF OUTING SCHEDULED FOR AUGUST 4, 2011

*By Joe Fournier*

Cargill Cares Retiree's annual golf outing will be held on August 4th at the Timber Creek Golf Course, 9450 Carver Co. Rd. 24 in Watertown, Mn. Prizes will be awarded for low score, longest putt, closest to the pin and longest drive. There will also be numerous door prizes given out.

All handicaps are welcome. If you haven't received an invitation to past outings but would like to register for this year's event please call me on 763/420-6720 or at [fournier\\_joe@hotmail.com](mailto:fournier_joe@hotmail.com).

## Hobbies

*By Frank St. Lawrence*

A few issues ago we had an article about horseshoes by Gene Gross. I'm sure many of you, like me, learned something that you didn't previously know about horseshoes.

Do you have a hobby or activity in which you regularly participate? Would you be interested in sharing what it is, why you participate and any other interesting information about your hobby or activity? We're always looking for new articles for the newsletter and it would be great to include your stories about what retirees are doing for fun or a hobby.

You may simply email your article to the CCR office at [RETIREESTC@CRGL-THIRDPARTY.COM](mailto:RETIREESTC@CRGL-THIRDPARTY.COM) and it will likely be used in a future Cargill Cares Retirees newsletter.

## For The Record

### Recently Deceased

Ellen Davis

Gerald W. Holwerda

Ralph Nelson

Mary Lou Swenson

Donald R. Gerhardt

Lester Jennison

Inez Oien

Peter Walch

Glenn Gunderson

Del Kloewer

Frank M Ostlund

Jerry K Hawbaker

Pete McVay

Lynn L Renville



*Cargill Cares Retirees*

PACR/137  
Box 5723  
Minneapolis, MN 55440-5723  
952/742-6188

PRSR STD  
U.S. POSTAGE  
**PAID**  
Permit No. 936  
Minneapolis,  
Minn.

## Coming Events-Information

*Compiled by Lois Tolentino*

Contact the CARGILL CARES RETIREE Office for more information, 952/742-6188

### Upcoming events:

#### Twins Game

Wednesday, July 6, 2011  
Letter sent May 18, 2011

#### Boat trip on the Mississippi

July 11, 2011-10:00 a.m.-3:30 p.m.  
Letter sent May 18, 2011

#### Feed My Starving Children

Monday, July 25, 2011-9:30-11:30AM  
Chanhassen, Mn  
Calling Tree to be used.

#### Early Fall-Boat Trip

Lake Minnetonka  
Letter will be sent

#### Fall Seminar

Cargill Retiree Health and Coverage Tips  
Presented by Blue Cross and HR

### Ongoing Events:

#### Bridging

Contact Jim Little @612/338-1872 or  
Don Olmsted @952/941-6122  
Bloomington and Roseville  
1pm-4pm the 2nd Tuesday and  
4th Thur.

#### Old Log Theater

Thursday, October 13, 2011  
More info later

#### Emergency Foodshelf

New Hope. 9:00-11:00 AM 1st Wed each month.  
Contact John Tschumperlin @ 952/472-4465

#### Retiree Golf League

Contact Joe Fournier 763/420-6720

#### Second Harvest

Contact Joe Fournier-763/420-6720  
On the 3rd Tuesday and Last Wednesday each month.