

# 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*

Winter 2010



### CCR Receives Award

*By John Loken*

CCR was the recipient of special recognition at the Spirit of Cargill Awards ceremony on October 6<sup>th</sup>, 2010. This special honor was accompanied by \$5000 check each to Second Harvest and Store to Door, two of CCR's volunteer partners. This award was given to CCR as part of the Cargill 2010 Recognition Conference and Awards Ceremony. CCR received this award for "...25 years of commitment, passion and service to making our communities a better place to live and work..."

As part of this conference, one Cargill employee group from each geographic region (North America, Asia, Latin America and Europe) received Spirit of Cargill Awards. These groups performed volunteer services including building schools, reading to children, providing training, "making science real", providing meals for school children, teaching about water conservation and other activities promoting Cargill volunteering impact areas.

George Kubera and John Loken accepted this award on behalf of CCR. We are pleased and proud to have received this award.

### Bert Ryberg and PRIDES Keep Sun City Clean.

*By Frank St. Lawrence*

Bert Ryberg sent an article from the Sun City Independent newspaper about a group of volunteers who work to help keep Sun City clean. PRIDES (Proud Residents Independently Donating Essential Services) is made up of about 30 Sun City volunteers. The group Bert has worked with is known as the "Squad". The "Squad" starts at 7 am each Saturday during the winter months and 6 am during the summer and work for about 1 1/2 hours which is often followed by breakfast. Their work often includes trimming trees, stripping oranges from boulevard trees and keeping the common areas in Sun City clean.

Bert is in the picture below. There was another picture in the article of Sheriff Joe Arpaio's chain gang decked out in stripped suits who work with another PRIDES group on Mondays. Bert confirmed he was not part of the picture wearing the striped suits thus that picture is not included.

Bert has been volunteering with PRIDES for five months (November – March) each year for 13 years. Thank you Bert for your volunteer activities.



## PRESIDENT'S CORNER



*By John Loken*

Perhaps the primary challenge facing the CCR Management Committee is to make sure that our programming (i.e. volunteer activities, recreation, social functions, seminars, etc.) remains relevant and attractive to you, the members of CCR (SPICE). After all, it's hard to get a retiree to do anything they don't feel is worthwhile or interesting.

With that in mind, it is particularly gratifying to have had such great attendance and feedback at our recent seminars on Genealogy and Wealth Management. Mike Lilly did a great job organizing and communicating these events (see articles elsewhere in this newsletter). Gene Gross did a masterful job leading the Genealogy seminar.

But I think the real key here is to get ongoing ideas from you, the members of CCR. We asked last spring what topics you'd like to hear more about. Genealogy and Wealth Management were at the top of the list. We are now considering the next set of seminars, so we'd like YOUR input and participation. Some of the topics we're considering are health care, insurance, Social Security, and legacy planning.

If you have topics you want (or don't want) to be considered, please contact the CCR office at 952-742-6188 or [retireestc@crgl-thirdparty.com](mailto:retireestc@crgl-thirdparty.com). Or, if you'd like to discuss further, please contact me at home 952-937-5121 or at [bjloken@yahoo.com](mailto:bjloken@yahoo.com). Thanks for your interest.

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## 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.

Our goal is to test sending the newsletter via email with the Spring 2011 edition.

## Metro Children's Water Festival – 2010

*By Jim Mickus*

Nearly 1400 - seven county- metro area 5th graders ascended on the Minnesota State Fair Grounds on the very nice fall day of September 29, 2010. From 9:00AM to 3:00PM it was educational exhibits and educational programs for the kids relating to water use, water conservation, water pollution and how we protect this valuable resource. This was the 13th annual "Children's Water Festival" which is sponsored by Minnesota State Water and Environmental Agencies along with their seven county agency counterparts. The festival is also supported by many in the business community. Cargill again donated \$2000.00 to aid in the success of this "Water Festival".

Most important on this beautiful day was that eleven Cargill Cares Retirees donated a total of 92 hours in preparation and presentation of the Cargill sponsored programs. Karen Ellingson, Elaine Brown, Ron Hofstedt, Lois Tolentino, Roger Schmidt, Al Heitkamp, Bob Morrisette, Marilyn Morrisette, George Kubera, Mike Lilly and Jim Mickus were presenters of the three Cargill demonstrations which they set up in the "Arcade Building" on the Fair Grounds. The demonstrations consisted of:

- The Enviroscape – which demonstrates the potential contamination of water run - off into lakes and streams from urban and farmland areas that are not kept free of polluting materials.
- Soil Percolation - which demonstrates how water passing thru contaminated top-surface soil can carry pollution to our sub-surface ground water and aquifers.
- Acid Rain - which demonstrates the effect of rain passing thru acid gases in the atmosphere on defacing limestone edifices and statues and the browning of forest evergreens.

The "Festival" coordinators have asked me, thru this communication, to extend deepest appreciation to our Cargill retiree volunteers for helping make "Metro Water Festival 2010" a great success. The Cargill Cares Retirees management committee, along with Cargill, Inc., also wants to thank these Cargill retiree volunteers.



## TWINS WIN AGAIN FOR CARGILL RETIREES

*By Mike Lilly*

The day after the Twins won their division, September 22nd, sixty Cargill retirees were at Target Field to celebrate and watch the Twins win again. It was cool and windy in the upper deck along the third base line. A few of our group moved down a few rows to warm up.

The Twins took on the Cleveland Indians and won with a number of bench players. Injuries kept out a few big stars and the benchers stepped up. The game was a sellout as it has been all season long.

We are planning another game event for 2011. We are considering using Metro express busses from the I 394 & Country Rd 73 in place of a charter bus. We plan not to use a charter bus next year and rather have our members arrange their own transportation to the game. Watch for the announcement and join us again next year for another Twins game.



## Financial Workshop Draws Large Crowd

*By Mike Lilly*

The Cargill Cares Retiree Workshop on October 27th featured a full auditorium of ninety retirees and employees to learn about Critical Wealth Retention Factors for Today's Retirees. Presented by Tom Winkels and John Karpinsky, Principals of the Advanced Wealth Management Group in Minneapolis, the workshop focused on the many critical issues that today's retirees face with the lack of proper planning.

Attended by an equal split of Cargill retirees and current employees soon to retire, the meeting covered many important points, including:

- Defining the meaning of Financial Independence
- Understanding the Retirement Gap and strategies to fill the Gap
- Learning about the devastating effects of Tax Bracket Creep
- Protection of one's Financial Independence from catastrophes such as liability, death, long-term care, and incapacities
- Effective Financial Transcendence through Estate Distribution Strategies and Taxation
- Tax issues and strategies for large 401(k) and IRA Accounts
- Defining the benefits and steps to achieve proper Legacy Planning vs. Estate Planning

Noting that the amount of information presented was both comprehensive and extensive, the Principals at Advanced Wealth Management Group have agreed to provide a follow-up meeting for those that attended or were unable to attend in order to answer questions and to provide an assessment of issues you may be faced with either in retirement or in preparation for your transition into retirement. The focus will be to provide professional consultation to clarify dangers, define opportunities and provide a clearer vision for your future.

If you wish to take advantage of this confidential and complimentary meeting, it is imperative that you contact the Advanced Wealth Management Group office and request an individual meeting as part of the Cargill CARES group. They can be reached at 612-347-8669.

# HALLZOOWEEN AT THE MINNESOTA ZOO

*by Shirley Anderson*

On October 30th and 31st a group of 35 Cargill retirees and employees, along with their families, enjoyed passing out treats to children at the Minnesota Zoo. This is an annual Halloween event enjoyed by all who participate. This cooperative effort resulted in 114 Care Point volunteer hours.

Participants were: Shirley Adler, Shirley Anderson, Amanda Boemer, Elaine Brown, Brad & Cindy Cross, Bill Ferguson, Gary & Mary Joan Geist, Nelsy Ghiggo, Tom & Genny Harings, Lisa Heath, Al & Rollie Heitkamp, Matthew & Jaime Hellum, Bev Johnson, Tom & Kay Klason, Jorene Magnuson, Minnie Malhotra & family, Polo & Venessa Navarro, Margaret Otten, John & Sue Rau, Lois Tolentino & family, Lorraine Wagner.

This is a great family event that provides the volunteers with free entrance to the Zoo and great interaction with all the enthusiastic costumed children.



# Feed My Starving Children (FMSC)

*By Lois Tolentino*

Eagan, Mn was the FMSC site on November 18, 2010 for 36 CCR volunteers to gather packing bags of food to be sent to Cambodia. Along with another group we packed 62 boxes which will provide 13,392 meals to feed 37 kids for one year. The total cost of the ingredients for this shipment was \$2,544.

FMSC partners with missionaries around the world who ensure that meals are given to children who need them most. The meals are distributed in orphanages, schools, and relief centers. FMSC has provided food to children in more than 60 countries around the world including Haiti, Zimbabwe, Sudan, Cambodia, and Nicaragua.

Below is the list of volunteers at Eagan:

Shirley Anderson  
Cindy Boite  
Bob Bridges  
Elaine Brown  
Charlie Desnick  
Ron Feldman  
Bob Fields  
Eileen Gaddes  
Wilfred Gerhart  
Ron Habas  
Betty Hennen  
Bev Johnson

Peggy Johnson  
Corrine Kaiser  
Marge Klimmek  
Don Knisley  
Shirley Koski  
Virgil Koski  
Jim Kurtt  
Delores Lamusga  
Judy Lantto  
Reuben Lantto  
Peter Lecher  
John Loken

Barb Luke  
Joel Malmberg  
Kent Norby  
Maureen Prestifilippo  
Elisabeth Reznicek  
Iris Ringold  
Frank St Lawrence  
Tery Sutherland  
Lois Tolentino  
Sharon Weise  
Floyd Winters  
Vivian Worthingham



Thursday, March 24, 2011 is scheduled for Coon Rapids from 9:30-11:30. Please let me know if you would like to volunteer. Lois @763-537-6051 or loistolen@aol.com



## Why Do You Volunteer?

*By Frank St. Lawrence*

We'd like to hear your reasons.

Why do you volunteer? Are you willing to share your reason? Simply tell us in one or two sentences why you volunteer and we'll use your quote in a future newsletter.

You may call the CCR office to tell us or send you reason via email.

I look forward to hearing why you volunteer.

Cargill Cares

Retirees Phone: 952-742-6188

Cargill Cares

Retirees Email: [retirees@crgl-thirdparty.com](mailto:retirees@crgl-thirdparty.com)



## Habitat For Humanity Build in Hopkins, MN

By Mike Lilly

Starting with only a foundation, Cargill employees and retirees have quickly assembled a Habitat for Humanity home in Hopkins, MN. The job site is just a few blocks from Cargill's Excelsior Crossing office campus. The home is a four bedroom, 1600 sq. ft., two story structure well suited for a family with children. This is the second "green" LED certified home built by the Cargill team.

The fall work schedule ran for nine weeks through November 20th. Most days included one to three retirees working alongside fifteen employees. One of the retirees to schedule a work day was Warren Staley along with his wife Mary Lynn and their son. The Staley family contributed to the site building fund. Warren gave a short presentation to the media on hand and mentioned

that his next Habitat for Humanity project will be in Thailand this fall.

Sixteen other retirees have scheduled work days through November 20th. Retirees are repeat volunteers and help the employee volunteers, who work only one day, find their way around the job site. Retirees also schedule and serve coffee and lunch to some twenty volunteers each day. (See separate article by Lois Tolentino.)

As of this writing the roof is on, the windows are in and the heat is on the way. Following the fall build, ending November 20th, retirees will return to this site two days per month through the winter until the home is completed. The winter crews will install trim, flooring and interior doors.

Here are the retirees on the construction crews:

Bob Bridges	Rob Boltjes	Andy Byrnes	Denny Cerkvénik	Elaine Hagen
Jim Kane	Larry Knutson	Barbara Luke	John Loken	Mike Lilly
Gene Moen	Doug Moseng	John O'Neill	Jerry Rohlfsen	Jim Schrack
Frank St. Lawrence	Warren Staley	Mary Lynn Staley		

### Habitat for Humanity-Food Service-Hopkins

*By Lois Tolentino*

For nine weeks, we served breakfast and lunch for 702 employees and retirees. The servers were:

Elaine Brown, Shirley Anderson, Phyllis Fields, Peggy Johnson, Joann Haugen, Vivian Worthingham, Craig and Kathy Steinmetz and Lois Tolentino.

We continue to get raving comments about the food. We use TST Catering in St Paul to supplier our lunch for at least the last 5 years. Most recently, we used Panera Bread for breakfast.



## OLD LOG THEATER OUTING

by Shirley Anderson

On October 15, seventy (70) Cargill retirees, spouses and guests enjoyed having lunch, meeting friends and attending the play, "Jeeves in Bloom". We all appreciated Don Stolz taking the time to greet the Cargill attendees and the rest of the audience as W. W. Cargill. Everyone enjoyed the camaraderie during the social time and lunch. We received mixed reviews about the play but there's always next year!



John Loken, 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.

### *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 and we'll add you."

## Memories - How Cargill Has Grown!!

By Dick Johnson

Each of you as a Cargill Retiree, I am sure, looks back and marvels how the company has changed and grown. A sense of pride in looking back in which each of us feels that we had a part in Cargill's growth no matter what your career.

Looking back, we learned that there was a great national debate on pensions in 1950 with many companies not providing any pension benefits. One suggestion before Congress was that every retired person would receive through Social Security and company benefits a flat \$100 per month.

The table below shows the growth of the retiree group and the growth of the company.

<u>Crop Year</u>	<u>Amount Paid</u>
1921	\$1200
1925	\$4380
1930	\$13330
1935	\$17727
1940	\$40666
1945	\$21944
1949	\$61915

In 1950, 110 Cargill retirees were receiving pensions totaling \$210,000 per year. (The war was over and many returning veterans were now eligible for retirement). The group was made up of 10 from Administration, 24 from Country Operations, 2 from Feed, 3 from Seed, 2 from Vegetable Oil and 69 from Elevators.

The Cargill News stated, "With all the present furor about pensions, the company takes pride for the fact that for so many years it has voluntarily provided that type of benefit. It has done so in recognition of the fact that the growth and progress of the company was and is the direct result of the effective and loyal service of its employees. Retirement benefits are a further reward for that contribution."

## For The Record

Compiled by Elaine Brown

### Recently Deceased

Duane Billbee	Arthur H. Klobe
Vina Burge	Phyllis Percy
Robert Gale	Steven Schwamb
Yvonne Griffin	Eugene F. Steinmetz
Thelma R. Johnson	



*Cargill Cares Retirees*

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**Coming Events-Information**

*Compiled by Lois Tolentino*

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

**Upcoming events:**

**Feed My Starving Children**

March 24, 2011-9:30-11:30AM  
Coon Rapids, Mn  
To volunteer: call Lois  
763-537-6051 or loistolen@aol.com

**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.

**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.

**Store to Door-**

Contact Marge Klimmek-763/732-1733

**Habitat for Humanity**

Contact Mike Lilly, 763/546-9665