

ND250 – OUR AMERICAN STORY

Feeding a nation: Agriculture, cooperation, civic duty

Throughout 2026, the ND250 Commission, administered by the State Historical Society of North Dakota, is leading the state's commemoration of the 250th anniversary of the founding of the United States.

With spring seeding underway across North Dakota, it's a timely reminder that agriculture has always been more than a livelihood.

North Dakota has a rich history in agriculture. We can go back nearly 2,400 years and find records of people who lived near the Red River and the James River who began harvesting wild seeds and growing plants for the harvest of food and fiber.

But production alone was not enough.

Farmers could grow the crops. The challenge was everything that came after.

Distance from markets, railroad shipping costs, grain grading systems, and limited access to capital often left producers at a disadvantage.

That reality became the driving force behind one of the most defining characteristics of North Dakota agriculture: cooperation.

In the late 19th and early 20th centuries, farmers began organizing locally to solve these challenges together. Early cooperative elevators such as Valley United in Reynolds (1899), Hoople Farmers Grain Company (1906), and Finley Farmers Grain & Elevator (1911) allowed producers to market their own grain, improve pricing, and gain more control over their operations.

By the 1910s, the cooperative movement had taken hold across the state. These were not just business ventures. They were community institutions, owned and governed by the people they served.

This spirit of cooperation extended beyond economics and into civic life.

During the early 1900s, many North Dakota farmers faced mounting financial pressure. In response, they organized politically through the Nonpartisan League, a grassroots movement that sought to give farmers more control over their economic future.

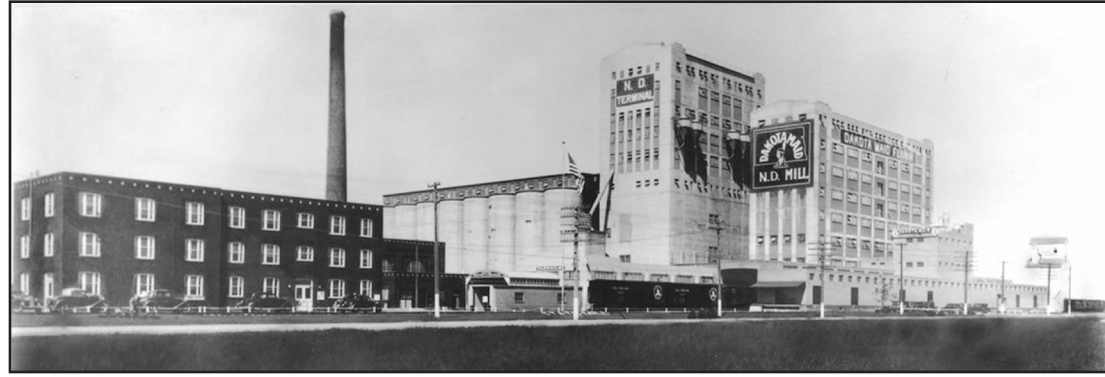
Their efforts led to the creation of two of the most unique public institutions in the United States: Bank of North Dakota in 1919 and the North Dakota State Mill & Elevator in 1922.

As agriculture expanded, so did the need for larger-scale coordination. Cooperatives extended beyond grain marketing into fuel, supplies, and infrastructure. Farmers Union Oil Companies, now known through the Cenex brand, began as local buying groups, helping producers access essential inputs at competitive prices as early as the late 1920s.

These systems built the foundation for a resilient



Bank of North Dakota



North Dakota State Mill

agricultural economy and strong local communities.

Grower-owned cooperatives also advanced value-added agriculture. Organizations such as American Crystal Sugar Company and Golden Growers Cooperative allowed producers to share in the returns of processing and marketing their crops, expanding North Dakota agriculture beyond production and into long-term economic leadership.

At the same time, agricultural organizations helped unify farmers' voices. North Dakota Farmers Union and the North Dakota Farm Bureau were two of many that emerged to advocate for producers, strengthen rural communities, and influence policy.

At its core, cooperation was not only an economic

strategy. It was a civic one.

Farmers who helped build cooperatives often served on school boards, township boards, and held local leadership roles. They understood that strong communities required participation, shared responsibility, and long-term thinking.

This reflects a broader American principle first introduced in 1776 — that government derives its authority from the people. In North Dakota, that principle took shape through agriculture, where individuals worked together not only to produce food, but to build systems that supported entire communities.

Today, North Dakota remains a national leader in agriculture, consistently ranking at or near the top in the production of numerous commodities. The state's

farmers continue to feed communities across the United States and around the world.

More than a century later, the systems built by North Dakota farmers; grower cooperatives, organizations, and institutions continue to ensure that agriculture thrives not just for one generation, but for many.

As part of ND250, North Dakotans are encouraged to reflect on their role in the American story and on the people and industries that shaped not only the state's economy, but its civic identity.

To learn more about North Dakota's role in the 250th anniversary and events happening across the state, visit ND250.com.

By State Historical Society of North Dakota, ND250 Commission.

"The standard you walk past, is the standard you accept."

David Hurley

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025

Table with financial data for Aetna Health Insurance Company, including Total Assets, Total Liabilities, and Surplus.

Table with financial data for NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025, including Total Premiums and Total Amount Incurred.

STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE

I, Jon Godfread, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true Abstract of Statement, as officially filed by the Company in this office.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of this office at Bismarck, the first day of March, A.D. 2025 (SEAL).

JON GODFREAD Commissioner of Insurance STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE COMPANY'S CERTIFICATE OF AUTHORITY

WHEREAS, the above corporation duly organized under the laws of its state or country of domicile, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 2025 conformable to the requirements of the laws of this State regarding the business of insurance and WHEREAS, the said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of insurance law aforesaid, NOW THEREFORE, I, JON GODFREAD, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named company is fully empowered through its authorized agents and representatives, to transact its appropriated business of authorized insurance in the state according to the laws thereof, until the 30th day of April, A.D. 2027.

IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of March, A.D., 2026 (SEAL) JON GODFREAD Commissioner of Insurance

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025

Table with financial data for First Health Life & Health Insurance Company, including Total Assets, Total Liabilities, and Surplus.

Table with financial data for NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025, including Total Premiums and Total Amount Incurred.

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ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025

Table with financial data for AuguStar Life Insurance Company, including Total Assets, Total Liabilities, and Surplus.

Table with financial data for NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025, including Total Life and Annuity Premiums.

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ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025

Table with financial data for Wilcax Life Insurance Company, including Total Assets, Total Liabilities, and Surplus.

Table with financial data for NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025, including Total Life and Annuity Premiums.

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ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025

Table with financial data for Viking Insurance Company Of Wisconsin, including Total Assets, Total Liabilities, and Surplus.

Table with financial data for NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025, including Total Direct Premiums and Total Direct Losses.

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ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025

Table with financial data for Dairyland National Insurance Company, including Total Assets, Total Liabilities, and Surplus.

Table with financial data for NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025, including Total Direct Premiums and Total Direct Losses.

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ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025

Table with financial data for Wilton Reassurance Company, including Total Assets, Total Liabilities, and Surplus.

Table with financial data for NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025, including Total Life and Annuity Premiums.

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