

Spring 2022

LEGACY COOPERATIVE, A GOOD RETURN ON INVESTMENT



Sean Slowinski, CEO
member/owners."

There is an adage in the co-op world, "A good year for co-op member/owners is a good year for the co-op, and a good year for the co-op is a good year for the member/owners."

Don't miss our upcoming annual meeting at 6 p.m. on Tuesday, March 29 at the Rock Lake School. We will share the details on how good the year past was and then share dinner.

Our good year made it a good year for you, our member/owners. Indeed, we have had several good years. As a result, your cooperative retired more than \$3.7 million in equity from 1996 through 2005. We also paid out more than \$900,000 in equity to satisfy requests from members over 68 years of age and to estates.

That's not a bad return on member/owners' investment in their cooperative, especially when the investment was made buying needed goods and services and selling grain. That equity revolvment would not have been possible without your loyalty. It is the continued support of you, our patrons, that made it possible.

Of course, that's not the only return on investment member/owners have received in recent years. The past two years have been filled with challenges for Legacy Cooperative staff and member/owners alike. Together, we

faced uncertain export markets, a pandemic and a drought. While higher than expected yields this past fall were something to celebrate, even that was a challenge for staff to manage the flow of grain in and out.

The role of the staff facing these challenges with you is another area where your investment has paid off. I can't say enough about the dedication and the perseverance they demonstrate again and again.

Ukraine And You

This newsletter was written before the latest developments in Ukraine. The situation there has thrown the grain markets and energy into a frenzy. No one knows what the long-term impact will be. As always, we are here to help you navigate the ever-changing markets.

Legacy Cooperative employees show up day after day and do their best to deliver the goods and services you need. They get the job done, whether it is 90 above or 20 below. It is no 9 to 5 job, nor is it restricted to spring planting and fall harvest. It is 365 days a year when needed!

One weekend this past January, it meant loading a train that came in at 6 p.m. on a Friday night. Our crew had it loaded out by 4 a.m. on Saturday. By 2:30 that afternoon, they were back at it again

loading a second train. They finished it by 3 a.m. on Sunday. It was well below zero. The same weekend, we had a train arrive with fertilizer. Our crew had to break up lumps and chunks to get them through the grates. They persevered. They know the job has to get done for their cooperative...for your cooperative.

Doing business with Legacy Cooperative also pays off in the way your goods are delivered and services rendered. You have invested in the facilities and the equipment needed to get inputs to your farm and to get grain to market.

Every time you pull a truck up to load our inputs or unload grain, you are enjoying a dividend from your investment. The updates made in recent years make your work and that of Legacy Cooperative employees go faster and more efficiently. If time is money, a lot of money is being saved. On the co-op side of the ledger, those savings come back to you, as they did with the recent equity revolvment and further investments in staff, facilities and equipment.

Another way that your investment is paying dividends this year is availability of inputs. Fertilizer prices have gone through the roof. Glyphosate and other crop protection products are in short supply. We have done and continue to do everything we can to ensure crop inputs will be in place for our member/owners when they need them.

With fertilizer, that also means managing the risk involved in buying product

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before it is sold. We have seen \$100 per ton swings in the urea price in a single day. That is unprecedented. Anhydrous ammonia prices are higher than urea, and supplies are uncertain. That's why we have been emphasizing the need for member/owners to work with us by sharing crop plans and placing orders.

Protecting your investment in Legacy Cooperative is imperative for us, but so is supplying your needs. That can be challenging. Our warehouses are filled now, but to ensure a supply of urea in early May, we have to book a train and buy the fertilizer months earlier. Only then can it be loaded in St. Louis, Missouri, or Galveston, Texas, in late April. Even then, weather or other problems can delay delivery.

Given these constraints, making the best estimate on what will be needed and when is a challenge. However, it is one we can meet together.

If fertilizer is a balancing act between risk and return, crop protection chemicals are a sure thing. Our chemical suppliers offer us an allotment based on past sales and our projected needs. Anything that is not used can be returned. The risk to Legacy Cooperative is minimal, and thanks to our growth in recent years, our allotment has grown.

This year, in particular, the business you have given to Legacy Cooperative and the loyalty you have shown will be paying big dividends. Glyphosate was expected to be in short supply this year, and the news has gotten worse, not better. Industry expectations are that a lot of growers will not be able to secure the glyphosate they need.

Thanks to our size, which is thanks to you, we have the leverage needed to get our allotment and more. We are confident we will be able to cover your needs.

As I said earlier, this past year was a good one for you and your cooperative. It looks like this year could be another good one. While uncertainties continue, there are opportunities to lock in some decent profits.

We will continue to do what we can to earn your business. That includes continuing to improve facilities and looking for ways to meet your needs. That is a challenge in itself, as your ability to do more in the field and do it faster continue to grow.

We have doubled our receiving capacity in recent years, and still we struggle to keep up at harvest. However, that's okay. At the end of the day, our true goal is to help our member/owners grow, and that is what you are doing. With your continued loyalty and business, we will grow with you.

VIEW FROM THE BOARD



Bruce Lewallen

The view from the Legacy Cooperative Board is looking pretty good. The money we paid out to our fellow member/

owners was more than we anticipated during last season's dry weather. Things turned out well, as our management and staff adapted to the unexpected yields.

Many patrons have come up to me saying they didn't expect this kind of payout. My answer is that we are simply paying back those farmers who gave us their business. It is their investment...an investment that has made it possible for us to justify this payout.

Sometimes when an organization gets larger, they can lose track of who got them there. We are staying faithful to those who got us where we are.

The Legacy Cooperative Board is committed to paying out 100 percent to estates and anyone who reaches 68. That is a strong commitment, but it is only possible because of your loyalty and the business you do with us.

Having served on a lot of co-op boards over the years, including the Cando Farmers Grain and Oil Cooperative, I know that is not always the case. There were years where we only paid out 20 to 30 percent of equity owed to estates and those over 72.

It is easy to forget that where you do business makes a difference. If we all chase that nickel down the road, we will lose the option of a local elevator or agronomy center. When we choose to buy our inputs from one of our agronomy centers, bring our grain to one of our elevators, buy our fuel or tires or even pick up a pizza, we are making an investment in our cooperative.

That investment makes Legacy Cooperative strong enough to revolve equity as we did this year. It makes us strong enough to update and upgrade facilities and equipment to handle our business and employ more than 100 dedicated staff.

I remember all too well when our elevators would close a week into harvest because they were full. Today 70 to 80 percent of our commodities arrive in a very short window, and it is rare to stand in line for 15 minutes.

A lot has changed for the better with our cooperative over the past five years. Those changes wouldn't have been possible without a great management team, great employees and most of all, without your loyalty.

There will be challenges ahead. With your continued support, we will meet them and get even stronger.

IF YOU'VE SHARED YOUR CROP PLANS WITH US, WE'VE GOT YOU COVERED

Legacy Cooperative needs your cooperation if you are to have what you need this spring. If you haven't discussed your cropping plans with your agronomist, don't wait, warns Joe Kremer, Legacy Cooperative Agronomy Manager.

"We need you to lock in your fertilizer inputs no later than the end of March," he says. "That is because we have to have our orders in by April 1st to be sure they arrive in time to meet your schedule."

Kremer notes that placing orders is especially important this year, with shortages in everything from truck drivers to product. Price fluctuations in the fertilizer market add to the challenge. Even local labor can be an issue.

"We have a strong staff, well trained and dedicated," says Kremer. "However, we are always looking for good people."

On the fertilizer side, urea and anhydrous ammonia hit record highs this winter, followed by a drop in urea that offered a 25 to 30¢ per pound savings over anhydrous ammonia. "That is unheard of in my 25 years in agronomy sales," says Kremer. "If enough growers switch to spring-applied urea, it will create a tremendous bottleneck in urea supply lines. If the system runs dry, product will go to the highest bidder, and that is not a position that we or our member/owners want to be in. If they decide on May 1st they want to spread urea, it may not be an option."

Normally, member/owners treat a large percentage of acres with anhydrous ammonia. If a large percentage of those acres shift to custom application of urea, that creates a potential application challenge for Legacy Cooperative

Agronomy. That could lead to delays as member/growers wait for urea to be spread.

In order to receive timely application, member/growers will need to schedule application two to three days ahead. "If a member/owner wants to hit the field on Friday of a given week, they can't



Legacy Cooperative fertilizer storage is filled, but it will go fast. Make sure you have your needs covered by meeting with your agronomist.

bring their field map in the day before or Friday morning. We need to know your plans by Tuesday or Wednesday."

Advance planning will allow the staff to be more efficient with applicators and tenders. With time to schedule, they will be able to do multiple fields in an area instead of running back and forth between different areas. Kremer explains "Planning ahead saves time and fuel and helps ensure that everyone gets the service they need."

"Thanks to the investments that have been made in equipment and upgraded facilities," says Kremer, "our agronomy warehouses can load out fertilizer fast, and we can refill quickly as well. We have equipment spread around our trade territory at the different agronomy centers, but it can be moved around as needed for the greatest efficiency."

Some products and some brands are in

very short supply. Projected glyphosate shortages have been making headlines in recent months. The latest announcement from Bayer regarding a major component supplier shutting down has increased concern. Kremer reports the cooperative is comfortable with its glyphosate product options; however, while glyphosate will be there, it may not come in the preferred brand or package size. The sooner preferences are discussed with an agronomist, the more likely they will be met, advises Kremer.

If you intend to plant a trait specific seed, discuss both seed and herbicide availability with your agronomist. This is even more important if you have kochia problem fields. Last season, many felt it difficult to justify an herbicide application in the midst of a drought. As a result, there will be a lot higher kochia pressure this year and in the future. "If we are going to get kochia back under control, it will take planning," says Kremer. "It is absolutely necessary to have a pre-plant herbicide in place in fields going into soybeans. Every acre should have a pre-plant treatment on it. We can't make that recommendation strongly enough. Also, with grain prices where they are, we assume every crop will receive a fungicide treatment. One thing we learned last year is that fungicide treatments pay for themselves even in dry conditions. This will put a lot of pressure on supply, so please start communicating those needs as well. If you can't do it yourself, let us know, so we can work it into our schedule."

"If you share your plans and concerns, we can help find the solutions you seek," says Kremer. "We are here for you, but we need to hear from you, and the sooner the better."

WATCH FUTURES PRICES, NOT BASIS

When it comes to pricing new crop soybeans, wheat and canola, now is the time to set your futures goal, advises TJ Martin, Legacy Cooperative Grain Merchandiser.

"People tend to worry too much about basis," says Martin. "It doesn't move as much as futures. Futures can go up and down 15 to 20 cents a day without basis changing much at all."

Martin notes the futures price should remain the focus for new crop soybeans. "We have seen a lot of new crop soybean contracts come in, but there are still opportunities for more," he says. "This is the time to compare proven yield and input costs."

"If you know the cost of production, you can lock in some profits with the prices we have seen early this year," he adds. "We've written some contracts for October 2023 delivery, and those numbers are above historic averages, even that far out."

Martin appreciates the hesitancy of many growers to enter into a contract when they are unsure how many acres they will have. That is doubly so for the 2023 season.

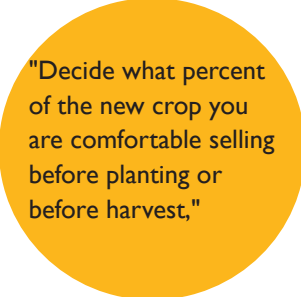
"If you are confident how many soybeans you will have in 2023, there are some definite pricing opportunities," says Martin.

The recent Canadian crop report explained the strong wheat prices. The 17 million metric ton wheat crop this past year was down from last year's 25 million metric ton crop. World stocks are estimated at their lowest since 2007. Prices rallied some after the report came out, a reminder that market fluctuations do present profit-making opportunities.

Canadian canola production also dropped by nearly 50 percent from the previous

year, with a reported 7.6 million metric tons versus 13.2 million metric tons in 2020. "Processors report really good crush margins this past year and are hopeful that will continue into new crop," says Martin.

"We've seen a fair run up in the canola market; however, we seem to see resistance at the \$36 to \$37 price at Bisbee."



"Decide what percent of the new crop you are comfortable selling before planting or before harvest,"

Martin points to some resistance to contracting new crop canola, likely due to fertilizer prices. That said, he suggests this is a good time to act.

"We haven't been able to lock in a price this high in over 10 years," he says. "We are seeing 28 cents per pound for new crop. A year ago today, the high was only 18 cents per pound for new crop."

Martin notes that with the high fertilizer prices, more member/owners than usual are showing an interest in barley this year. Legacy Cooperative grain merchandisers are responding.

"We are trying to find markets for it and estimate how much bin space we should allot," says Martin. "We don't usually handle that much, but since our member/owners are interested, we will definitely work with them."

He notes that new crop barley is priced at \$4.50 and \$5.50. "Traditionally, we might see \$3.00 to \$3.50," says Martin. "We hope to find some more volume, but at this point we are limited in how much we

can sell, some by rail and some to in-state processors."

He adds that while the cooperative has done some long-term contracts with malting companies, they are extremely limited and don't allow for fluctuations in how much is produced. Not knowing if barley will become a long-term crop or only in response to fertilizer prices is also a challenge when it comes to setting aside storage space, explains Martin.

"We've had a few questions about contracts for other crops, including flax" he says. "We may be doing a few for durum, but other than that, we are staying with our traditional commodities."

Martin notes that durum and flax followed the other commodities with increased prices for old crop this past year. The dry conditions in Canada had a big impact, in particular on durum prices. However, while they are above historic averages for new crops, both flax and durum are still at a discount compared to old crop values.

While the Legacy Cooperative area had a few fall rains and a fair amount of snow, it is not out of the drought, notes Martin. "While we will go into spring with more moisture than last year, we aren't completely replenished," he says. "It is drier the farther west you go. Moisture is a huge thing to watch when pricing spring wheat and durum."

Martin encourages member/owners to establish their cost of production. "Decide what percent of the new crop you are comfortable selling before planting or before harvest," he says.

When making a sale, he suggests making a note on the calendar of reasons for the sale. "We are working with historically high prices," says Martin. "Prices will go down. When they do, it can be helpful noting what you were thinking at the time you sold."

LEGACY COOPERATIVE GRAIN IS ON THE MOVE

After a busy fall and winter, Legacy Cooperative grain is still on the move. With one more soybean train in March, soybeans will be cleaned out from most of the satellite locations, as well as the terminal.

"There are a few soybeans remaining in the member/owner bins," says David Berginski, Legacy Cooperative Operations Manager. "We won't have another soybean train until sometime after the bins on farms get cleaned up and hauled to town."

The problem is the unknown, notes Berginski. "Even if members/owners know when they were going to deliver, how much is still uncertain," he says. "They may estimate having 10,000 bushels in a 20,000-bushel bin, but in reality, it may be 15,000. We can't sell a train until we have the soybeans in house."

Keeping the satellite locations open to take in grain has been a touch and go issue this year, notes Berginski. "Between weather problems and a labor shortage, the railroad has struggled to get trains moved on time, even though they were ordered six months ago," he says. "We have been close to being full several times when trains didn't arrive as scheduled."

Labor is always a concern for Legacy Cooperative, but one that has been manageable, thanks to the diversity of workloads. The ability to move employees back and forth across divisions has been important for both, notes Berginski.

That kind of flexibility has been



The Legacy Cooperative truck fleet and its drivers have had a busy fall and winter shuttling grain from local elevators to the terminal at Bisbee.

enhanced by a push within the co-op to increase the number of employees with commercial drivers' licenses. "We now have more people, including applicator operators, who can jump in a truck and drive for the afternoon, if needed," says Berginski.

As soon as space at the terminal opens up, Legacy Cooperative's truck fleet starts filling it back up. "Our seven trucks plus some independents are busy shuttling grain to the terminal," says Berginski. "We still have a fair amount of wheat at the satellite locations."

Facility upgrades, like the recent improvements at Egeland, have made the fleet more efficient. In that case, a new 10,000-bushel conveyor speeds cleaning out bins, as grain moves into overhead bins instead of being augered into trucks.

"With an auger, it took 20 minutes to load a truck with an employee standing alongside," says Berginski. "Using the overhead bins, a truck is filled in a couple of minutes and back on the road. It saves time and labor and can be handled by computer most of the time."

He adds that member/owners save

time as well. In the past, they might have had to wait until an employee finished loading out a truck until they could dump. Now they can dump their grain and be back on the road in minutes.

Berginski reminds member/owners to let elevator personnel know when they switch between bins at home. The information sharing is important for both the member/owner

and Legacy Cooperative. While most of the grain coming in has been fairly good quality, falling numbers remain a concern.

"If we suddenly get a falling number, it will be confined to the new bin, not spread over all their bins," says Berginski. "If they are hauling in three or four bins of grain, we don't want all of it affected when a small portion was the problem."

As the worst of the expected cold spells end, Legacy Cooperative staff put on their maintenance caps. "We do an inventory of all the conveyors, legs and chains," says Berginski. "We know we will have issues this year due to all the kochia in soybeans this past fall. It is definitely hard on equipment."

He explains that every location does basic maintenance and occasionally emergency repair. "A bearing went out on the leg at Cando recently," recalls Berginski. "The staff there cleaned out the boot, and by evening, they had a new bearing in place. With decades of experience in some cases, our employees know what to do to keep things moving."

RESTOCKING SHELVES AND STAFFING REMAIN BIG CHALLENGES FOR LEGACY COOPERATIVE

As with other businesses throughout the country, keeping shelves stocked and stores staffed remains a challenge for Legacy Cooperative.

"We continue to see issues on the supply side," says John Lovcik, Legacy Cooperative Energy Manager. "We are keeping shelves as full as we can, but it is a challenge to keep up with customer needs."

Over the past two years, consumers everywhere have learned the need to stock up. This is especially important as Legacy Cooperative member/owners prepare for spring.

Lovcik recommends stocking up on needed supplies, like oil filters. "Be sure to have a good supply on hand if you plan to service equipment before the spring season starts or mid-season," says Lovcik. "The same holds for other supplies that are 'must haves' for maintenance or repair."

Cenex lubricants are a bright spot on the supply chain challenge, notes Lovcik. "We have seen no problem with lubricants, and our spring sales starting in March will be a good time to stock up on them and on filters. Start putting together what you will need and place an order. Watch for fliers and posts on our website about specials."

Gas and diesel prices have been climbing since the first of the year, and that is not expected to change. The current unrest in Europe is creating unrest in the oil markets worldwide. By the first of March, crude oil hit \$100 per barrel, the highest price in seven years.

"We already had more member/owners contracting for the spring than we've had in the past," says Lovcik. "Refined fuel suppliers are comfortable that they will have supplies needed this spring, but that can change in a hurry. Filling tanks to be sure you have product on hand will be a good idea."



Watch for upcoming sales of Cenex lubricants and other supplies like filters. Stock up now for an assured supply when you need them.

Propane was in tight supply for a time this winter, notes Lovcik. "We were able to find what was needed, so there were no hiccups on our end," he says. "Prices did get pushed up. Propane is now over \$2.00, up 60¢ from summer fill."

While propane is available, propane tanks and the people to service them is another story. "We are in good shape with propane delivery staff, but we are short staffed on the service side. Tanks are also in short supply. If you need either servicing or tanks set this spring, let us know. We do expect to get some tanks in April."

Propane service is not the only place that is short staffed, adds Lovcik. He asks member/owners to be patient as they do business with Legacy Cooperative retail outlets.

"We are short staffed in a number of areas, especially our C-stores and the tire

shop in Rolla," says Lovcik. "We have had to cut back hours here or there. At times there simply is no other choice. Please understand if there are delays in getting the service you have come to expect."

He appreciates that finding a C-Store closed early could be a real disappointment for hungry member/owners. On-the-go food from the stores has been popular throughout the pandemic.

"We had good sales over the past year, and that continues," says Lovcik. "We are doing our best to keep things available."

He notes that member/owners' use of Legacy Cooperative cards is a big help, especially when a store is short staffed. It makes transactions go faster and smoother.

"We appreciate all the member/owners who have adapted to the new point-of-sale system," says Lovcik. "We now have it installed in all our stores and pumps except for Rock Lake."

He explains that the Rock Lake Cardrol system is waiting on delivery of tanks. It will be finished as soon as they are installed.

"We hope to have everything in place and up and running sometime in early spring," says Lovcik. "We will have high speed diesel as well as gas, with two grades of each."

GO DIGITAL WITH LEGACY COOPERATIVE

Whether it is this newsletter or the latest updates from agronomy, grain, seed or energy, digital gets you the information you need when you need it.

If you haven't gone digital with Legacy Cooperative, give us a call at 701-656-3263.

CHECK ON SEED BEFORE PLANNING A CHANGE IN CROPS

If making changes in what you plan to plant, check with your agronomist on seed availability, advises Brandt Lemer, Legacy Cooperative Seed Manager.

"We had a pretty good run on soybean seed when prices went up," he says. "We have Extend and Enlist soybeans, and we are still sitting pretty good on wheat and sunflower seed."

Canola seed availability is limited due to production issues last season, notes Lemer. "The high market value has increased interest, and we have a limited



If considering a change in planting plans, visit with your Legacy Cooperative agronomist to ensure the seed you want is on hand

supply," he says. "It is not a 911 situation at this point, but communicating with your agronomist is important."

Member/owners interested in planting barley, flax or other alternatives will get their needs met, whether or not the cooperative carries the seed.

"We work with other retailers or certified seed growers to locate seed," says Lemer. "The demand for these varies too much for us to fill a bin and then have to dump it."

MILLWRIGHT KEEPS LEGACY COOPERATIVE GRAIN FLOWING

For the past year, Legacy Cooperative has had an ace up their maintenance and repair sleeve. Jared LeVeque was hired as the on-site millwright, explains David Berginski, Legacy Cooperative Operations Manager. LeVeque worked in elevator construction before joining Legacy Cooperative. He can speed up replacing bearings and chains, but he also takes maintenance to a new level.

"He knows how elevators are put together," says Berginski. "Working with equipment, a lot of us can make a band-aid repair. He can step in, cut out the problem piece and weld in a new one."

LeVeque can work steel, bending and cutting to build things from scratch. In the past year, he has replaced or made and installed equipment that no longer met compliance or simply was not safe.

"He built several safety gates and fixed ladders that had been overlooked in the past," says Berginski. "We bounce ideas off of him, and he goes into the shop and fabricates a solution."



Improved maintenance, faster repairs and less work hired out to outside firms are just some of the benefits Legacy Cooperative member/owners are seeing with the addition of millwright Jared LeVeque. When not cutting or shaping metal, he is likely hauling grain or fertilizer.

Projects currently underway or on the to-do list include covers for conveyors, like the new one at Egeland. At Rock Lake, LeVeque will be putting in hinged

viewing ports that will allow a worker to see into conveyors to check grain flow. That will be a tremendous help on conveyors that are 120 feet off the ground, notes Berginski.

"These little things make life easier and make work more efficient for everybody," he says. "It also saves the co-op money. We have a boot pit at Rolla that has worn through in several places. Jared has the materials ordered, and we will redo it ourselves versus hiring it out at two to three times the cost."

When he isn't working on equipment, LeVeque may be found behind the wheel of a grain or agronomy truck. Like many on staff, he is ready to jump in as needed, including with train loading, and unloading. That won't be the case at harvest.

"When things get busy in the fall, we will keep him close, should there be an emergency," says Berginski.



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BUCKLE UP, LOCK DOWN AND BE SAFE

The spring rush will soon be on. Keep safety concerns front and center and help keep Legacy Cooperative member/owners, their families and employees safer, notes Val Christensen, Legacy Cooperative Safety Director.

"Before heading to the first field, think about ways to stay safe," he says.

Christensen outlines a dozen suggestions to reduce potential accidents:

- Ninety-nine percent of tractor fatalities could be prevented if a ROPS is in place and the seat belt buckled.
- Resist the ride-along. Making memories with riders on the tractor is tempting, but dangerous.
- Identify fields by name and location on a common list. Keep copies in the house, the shop and cabs and communicate where you'll be.
- Check safety lighting, markings and use escorts. Replace dull or worn slow moving vehicle signs. Double check caution lights for 1,000-foot visibility.
- Lock it down machinery or moving parts on equipment before transporting or traveling down roadways.
- Don't rely on hydraulics. Secure hydraulic components with a back-up support system before doing maintenance.
- Make time for a tune-up. Make sure all maintenance is done before heading to the field. Take a few minutes to ensure all guards and protections are in place.
- Educate employees. Review equipment safety features, field hazards and expectations with all employees.
- Protect yourself and others. Ensure all team members wear and use protective equipment, including gloves, safety glasses and hearing protection.
- Practice good road etiquette. Be a good neighbor and pull over to let cars pass. • Stay alert and get sleep. Avoid exhaustion. Sleep deprivation slows response time. Hydrate and take breaks.
- Pack a safety kit. Stock truck, tractors and shop with a well-supplied safety kit.

**DON'T MISS THE LEGACY COOPERATIVE ANNUAL MEETING, 6 P.M., MARCH 29
AT THE ROCK LAKE SCHOOL. DINNER WILL FOLLOW.**