



#### **Director & Manager Report** Updates & Moving Forward

possibilities with each other.

We want to make you aware of merger talks that had been taking place over the last winter but have since come to an end.

**Tom Trahms,** Board Chairman

Roger Kienholz, General Manager

Last fall they invited us, Crystal Valley, to join their conversation and explore the possibility of making it a three-way merger. Our board agreed to joining in a financial feasibility study for a possible, three-company unification.

A little over a year ago WFS and Central Valley Cooperative began discussing merger

At a joint meeting of the three full boards in December, the directors reviewed business comparisons prepared by an outside consultant and the joint efforts of the respective cooperatives' management teams. They examined individual and combined balance sheets, operating statements, product volumes, and potential unification gains.

The three boards then decided to move ahead into a second study phase to look at issues of governance, management, organizational structure, employee benefits, legal issues, and patron equity treatments.

It was during this subsequent Phase Two, and after a couple joint meetings of the three boards' executive committees, that progress was halted and the discussions came to an end.

It is difficult for two organizations to come to agreement regarding a unification or merger of their companies. The inherent obstacles regarding three cooperatives coming together at one time make these mergers extremely rare.

We are very sorry that, under the conditions of Confidentiality and Non-Disclosure Agreements, we couldn't make you aware of these discussions much sooner.

Please be assured that the board and management of Crystal Valley will keep the best interests of Crystal Valley, our patrons, our members, and our employees in mind as opportunities such as this come up in the future.

On a lighter note, south-central Minnesota has some of the best looking crops in the country. For this, we can be extremely grateful; even though we all know how quickly things can change with the weather.

Here's to a safe and prosperous growing season!



#### Agronomy Report

#### Dale Botten, Agronomy Division Manager Maximizing Your Per-Acre-Profit is our Goal

It has been a few years since we experienced early planting like we did this spring. Seedbed conditions allowed very good seed emergence, helped along by timely spring rains. Heading into spring, there was a drought concern, but spring rains have lessened that concern. We could be looking at a nice crop this fall based on current crop conditions and if we receive timely summer rains.

The agronomy department is busy custom applying post emerge herbicides and side-dressing nitrogen. I would like to thank the custom application and operations team for their hard work and dedication to get things done timely and accurately. We are able to custom apply many acres per day thanks to your pre-planning which insures your acres are applied on a timely basis. The weed resistance issues have certainly changed the type and combination of herbicides used from a few years ago. Pre-emerge herbicides worked very well again this year which addressed some of those weed resistant issues.

We are doing a fair amount of side-dress applications of nitrogen, including the use of UAN with Greenseeker technology. We are prepared for a busy fungicide application season on soybeans and corn. We can custom apply your fungicide either by high clearance sprayer or by aerial application. We are focused on agronomic products and services that will help increase bushels-per-acre to help offset lower commodity prices.

Fertilizer supply and price continue their volatility. Most retail fertilizer dealers were focused on having fertilizer bins/tanks empty by the end of the spring application season. With current grain prices, there is the possibility we will see a reset in fertilizer prices for the fall application season.

As you forward-contract your grain, we recommend contracting and prepaying for fertilizer needs to lock in price and supply.

Logistics of transporting fertilizer from the producer to the retail dealer continue to present challenges. With retail fertilizer bins/tanks close to empty, it will take all summer into fall to resupply. We are fortunate to have rail access on Canadian Pacific and Union Pacific railroads to supply our Janesville and Madelia fertilizer plants respectively.

Along with our full-time agronomy staff, our summer interns have been busy with soil/tissue sampling. The demand for summer grid sampling continues to grow, allowing more precise crop nutrient recommendations before application this fall. Contact a Crystal Valley Agronomist to line up your sampling needs.

I would like to thank our dedicated administrative staff members who are here to answer questions you may have on your account. Throughout the year, our administrative staff is committed to keeping your prepays, invoices, and statements accurate and timely and to insure you obtain the maximum benefit from the products and services you purchase from Crystal Valley.

The Crystal Valley agronomy team's goal is to increase our customer's per-acre profitability. We are committed to increase precision ag offerings; relying on our experienced agronomy sales staff with support from our in-house precision ag department. Thank you for allowing us the opportunity to partner with you to meet this goal. We look forward to working with you this summer to help maximize bushels harvested this fall; positioning you for 2016.





#### **Agronomy Update**

Matt Schoper, Agronomy Sales Manager Precision Planting Offers & Events

Many of you are just putting the planter away or thinking about cleaning it up for the shed until next spring. Our Precision Planting<sup>®</sup> Department has some excellent opportunities to help you do some planter updates while it is fresh on your minds including, 0% financing

and deep discounts on select parts. For those that worked with us this spring, you would have found that we took great pride in the level of service and expertise we provide. Please take the time to talk with your Agronomist or our Precision Planting<sup>®</sup> specialist Ben Youngberg about the summer offers that are in place.



We would like to introduce our newest member to the Agronomy Team. Derek Hagene is a recent graduate of South Dakota State University. Prior to coming to Crystal Valley, Derek did internships the past three summers with other cooperatives. He brings with him a great deal of experience. He grew up by New Prague, MN. Derek is currently working out of Lake Crystal as an Agronomy Trainee.

Finally, please mark your calendars for a first-time agronomy field day event that will be held for all agronomy customers to attend. The event will be held on August 20 at the Monsanto<sup>®</sup> Mapleton Research Site. We look forward to our Agronomists and Precision Ag teams sharing the trends they are seeing in the fields this summer along with other excellent topics they project for the 2016 cropping year. We look forward to seeing you there!

*Crystal Valley would like to recognize the following employees for their years of dedicated service to our patrons!* 



# 2015NTERNS

Meet the Veterans



#### **Gabe Duncanson**

Son of Pat and Kris Duncanson of Mapleton, is entering his sophomore year at University of Minnesota majoring in Ag Studies. Gabe will be working primarily at our Madelia Precision Ag location.



#### **Kody Moulder**

Son of Kevin and Kay Moulder of Jeffers, is entering his last year at Ridgewater College majoring in Ag Business. Kody will be working as an Ag Service Technician at our Madelia Precision Ag location.



"One thing I learned that has been very beneficial is the stages of growth for corn." -Zach Brandts

"I love being able to work with the most progressive technology."

-Kody Moulder

"What I've enjoyed so far during my internship with Crystal Valley is learning a vast amount of knowledge from Eric and Steve about chemical, weeds and crops as well as communicating with the different growers"

-Aaron Miller



# Meet the Rookies



#### Will Runge

Son of Keith and Nona Runge of St. James, is entering his sophomore year at SDSU majoring in Ag Business. Will is working out of our Madelia Grain location.



# Zach Brandts

Son of Mike and Jane Brandts of St. James, is entering his sophomore year at Bethany Lutheran majoring in Ag Business. Zach will be focusing his time at Madelia Agronomy location.



### Shane Nelson

Son of Craig and Christine Nelson of Lake Crystal, is entering his first year at South Central College majoring in Agribusiness Management. Shane will be working out of our Madelia Precision Ag location.



# **Bryan Davis**

Son of Daryl and Beverly Davis of Lake Crystal, is entering his sophomore year at North Iowa Area Community College majoring in Ag Business. Bryan will be working in our Vernon Center Agronomy location.



## Laura Schultz

Daughter of Brian and Carol Schultz of Wells, is entering her senior year at UW-River Falls majoring in Agricultural Studies. Laura will be primarily at Waldorf Agronomy location.



### **Aaron Miller**

Son of Tim and Jill Miller of Hanska, is entering his senior year at South Dakota State University majoring in Agriculture Sciences. Aaron will be working primarily at our La Salle Agronomy location.



#### **Tucker Roeker**

Son of Kevin and Patty Roeker of Janesville, is entering his sophomore year at South Dakota State University majoring in Animal Science. Tucker will be working in our feed department at the Vernon Center Feed location.



## Jamison Schneckloth

Son of Gary and Debilee Schneckloth of Grand Meadow, is entering his sophomore year at South Dakota State University majoring in Agronomy. Jamison will be working primarily at our Janesville Agronomy location.



#### **Tyler Hauser**

Son of Troy & Karen Hauser of St. Clair, is entering his sophomore year at South Dakota State University majoring in Ag. Science. Tyler will be working primarily at our Hope Grain location.



#### **Grain Report**

Jeff Spence, Grain Division Manager Changes in Your Grain Department

It has been several years since the crops in our area have gotten off to such a great start. We got the 2016 crop planted in early-to-average timing and haven't lost either the low ground or high ground up to this point. Now, it can just remember to rain a little in July and August, we could see some above-average yields this year. The thing we would all like to

see is a rally in the grain prices. We know there are some areas in the southern corn belt that are really struggling with too much rainfall. Watch the June 30 planted acres report and also later reports to see if all the corn and bean acres got planted; and if they did, what kind of shape the crops are in. We know from the last couple of years that doesn't always mean more grain.

As we get into July, the temperatures will be very important for pollination of corn. In August, some rain will help with the bean crop. We could still see some market rallies with a lot of summer left. However, if we do have any market rallies they will affect new crop prices more than old crop prices. Remember the 11th Commandment: "Thou shalt not hold grain past the 4th of July". This rule holds true 9 out of 10 years.

Over the last several years, we have seen the grain handle at our Lake Crystal elevator slowly decline. The biggest reason for this is that our added receiving speed, storage space, and higher corn price at Madelia have prompted many of our Lake Crystal area patrons to haul directly to our Hwy 60 grain terminal.

Our other grain locations can put the corn on trains (Madelia and Hope) or put it through feed mills (Vernon Center, La Salle and Janesville). Whereas in Lake Crystal, we must transfer the corn to Madelia or sell to some other end user.

The Lake Crystal wood elevator was built in 1959 and has a receiving speed of only 5,000 bushels per hour and the cement silos have a receiving speed of 7,500 bushels per hour, each with only a single dump pit. Our Madelia facility has a receiving speed of 55,000 bushels per hour with four dump pits.

Crystal Valley's board and management have been discussing the Lake Crystal grain location for the last couple of years and have decided to go forward with operating the Lake Crystal grain elevator on a seasonal basis for handling soybeans only.

We changed our Lake Crystal grain location to seasonal as of June 15, 2015. Grain in Lake Crystal will be received by appointment only this summer. We will be opening up the Lake Crystal elevator for soybean harvest in September.

Our grain marketing staff has been out to visit with all of our Lake Crystal grain patrons in person over the last few weeks to communicate these service changes.

As for the Lake Crystal grain employees: Brendon Caraway will be spending the rest of the summer in Madelia helping with trains. Blake Goodburn will be helping Matt McMonagle with millwright work and helping with trains in Madelia. Jemie Tollefson will be switching over to Lake Crystal Agronomy on July 1, 2015, to take over for the retiring Junita Christenson. I will continue to office in Lake Crystal.



#### Grain Marketing

Jim Johnson, Grain Marketer Strategically Marketing Your Grain

We don't believe we have ever not good either. had a year in grain markets where the weather, essentially worldwide, has been a "non-event". When was the last time we came

through spring planting without one market scare? As this is being written mid-June, grain markets have essentially worked their way down since December.

So, where are we at now? Due to low prices since harvest and an expectation that there would be some kind of rally, as little grain as possible left the farm. Evidence of this was the terrific basis values we saw from harvest until late May. Consequently, we are seeing plenty of "old crop" around. With good growing conditions and an ample carryout predicted, it does not look good for the market or basis. A few years ago we had a similar market with a rally starting the end of June, and it never looked back. Hopefully, we can duplicate some of that action.

If you have old crop you need to sell before harvest, your choices are pretty simple. Either you sell or store it. Both are not very encouraging choices. You could buy an option to stay in the market, but that obviously reduces your gross price unless we get a rally above your cost of the option. We are seeing minimal use of options, especially as the clock is winding down on old-crop marketing. This looks like the proverbial "between a rock and a hard place" position. The only "good" news is you are not alone, and that actually is

What about New Crop? That scenario does not look promising either. As of now, Crystal Valley has a smaller book of New Crop purchases than ever before. Again, producers have been waiting for a rally. Here might be a case for some options as you could get time out into next year, but again, there will be expense.

The good news is that anyone or anything that can use or eat grain is trying to maximize their profitability by using as much grain as they can. Cattle, hogs, ethanol, and even chickens and turkeys, where they have not



Joe Williams. Grain Marketer



Ryan Brandts, Grain Marketer

been affected by bird flu, are maximizing and even expanding production. In the long run, this will help support markets with increased demand. Back to the adage of "low prices cure low prices".

Of interest to some, the New Crop values in the ADM-AdVantage® program we offered are going to be just under \$4 for corn and +\$9.50 for soybeans. These will become hedge-to-arrive contracts for those who participated. You might want to consider these contracts for part of your 2016 market plan. Contact Joe, Ryan, and Jim if you have questions.



Crystal Valley participated in a clothing drive June 4th through June 19th.

Planet Aid® is a nonprofit organization that collects and recycles used clothes and shoes and supports development projects in some of the poorest parts of the world. The projects they support improve health, increase income, aid vulnerable children, train teachers, and help strengthen communities and reduce poverty.



Planet Aid<sup>®</sup> clothing drive pick up – June 22nd

#### Thank You to everyone who participated!



## Energy Report

Jerry Conlon, Energy Division Manager Protecting Your Equipment and Community Involvement

#### **Totally Protect Your Equipment**

Crystal Valley Coop Customers: you know how important your machinery and equipment are to your success. Often, your equipment is just as vital as favorable weather, good soil conditions and healthy animals. When that equipment fails, it can be devastating to crops

and your checkbook. That's why, when buying new or used equipment, it's important to have a warranty plan that you can trust.

Surely you do everything you can to maintain your equipment and ensure its longevity. By simply using Cenex<sup>®</sup> lubricants and diesel fuels, you are qualified for the Cenex<sup>®</sup> Total Protection Plan<sup>®</sup>, a warranty program that has you covered when the unexpected happens.

With the Total Protection Plan, CHS will pay for costs, including installation and labor, to repair or replace parts that fail during normal use, as long as you use Cenex<sup>®</sup> lubricants and fuels exclusively.

The Total Protection Plan provides coverage for up to nine years or 9,000 hours, for exclusively using Cenex<sup>®</sup> lubricants on your machinery. By combining Cenex<sup>®</sup> lubricants and diesel fuels, you qualify for up to 10 years or 10,000 hours of coverage. That's a great deal for simply using quality products that already work to protect your engine and transmission.

You might be wondering what makes the Total Protection Plan different from other warranty programs. Let me break down the benefits for you.

#### With the Total Protection Plan you get:

- » Long-lasting coverage up to ten years or 10,000 hours for new equipment with the exclusive use of Cenex<sup>®</sup> lubricants and diesel fuels and up to eight years or 8,000 hours for used equipment
- » Coverage for a wide variety of equipment
- » No deductible
- » Minimal enrollment fees just \$299 for new equipment or \$399 for used equipment gets you covered
- » Ability to transfer to purchasers if you sell your equipment
- » Helpful reminders periodic maintenance reminders help keep your equipment in top condition
- » Insight the LubeScan® fluid sample report provides insight into internal equipment condition

If this sounds good to you, be sure to request information or a warranty application form from a Crystal Valley Coop Energy Sales Person: Nathan Monroe (*West*) » 507-380-2324, Lloyd Skluzacek (*East*) » 507-514-2690 Patrick Madery (*North*) » 507-421-3119

By: Andrew Hamilton, CHS manager of branded lubricants in Oil and Lubricants

# WE SUPPORT OUR LOCAL

We support our local volunteers by supplying them with LP for training. The training was on how to put out an engulfed LP tank. The LP was used to keep the fire going.

The Lake Crystal Fire Dept. is shown here with their new rescue device called a SKED. This purchase was made possible by a donation from Crystal Valley. This device is a collapsible backboard, which can be lowered into a pit, grain bin or even down a ravine. The SKED is then opened, the injured victim is loaded/strapped into the SKED, and then hoisted out to be transferred.



Above: Roger Kienholz presents donation of S.K.E.D. to Jeff Becker, Lake Crystal Fire Chief.

Below: Energy Department participated in Elysian and Janesville Fire Departments with LP Tank Training. We Donated the LP.









www.crystalvalley.coop

# **HOT DAWG HEATER**

Would you like a heated garage? It may be more affordable than you think. We can help you heat just about any space. Crystal Valley sells and installs Modine Hot Dawg garage heaters, Roberts Gordon radiant tube heaters, and L.B. White barn heaters. Our Propane Service Department can give you a quote on any of the heaters we sell. We service what we sell and stock most repair parts.

# Let Hot Dawg<sup>®</sup> Bring Heat To Your Pet Projects.

- » To chase away the cold in any space or garage, new or old, just call on the Hot Dawg<sup>®</sup> compact unit heater.
- » Hush-puppy quiet warmth from natural or propane gas.
- Better fuel efficiency and more-even heating than other heater styles (electric, infrared, salamanders, etc.
- » Certified for residential, commercial and industrial use.
- » Simple venting through wall or roof with standard power exhaust.
- » New separated-combustion units burn outside air for:
- » Increased durability in dusty, dirty or humid work spaces.
- » Greater heating efficiency.
- » Lightweight, easily installs (only 1" from ceiling) with quick connections to gas and electricity.
- » Exhausts combustion gases (and moisture) from work space.

#### **Rebates! Rebates! Rebates!**

Crystal Valley is a participating dealer in the Minnesota Propane Associations Water Heater Rebate program. With new replacement requirements for water heaters in force it may be the time to consider a propane water heater. The Minnesota

Propane Association is offering gas water heater rebates up to \$650.00. The program is running thru September 2015. Contact the Propane Service Department for details.



#### **Feed Report**

#### Bob Raue, Feed Division Manager Growth in Your Feed Department

Your Crystal Valley Feed Department wants you to know that our business continues to grow. We want to thank all of our customers for supporting us; you are the reason for our

success. Let us know if there are any way we can assist you; it would be our pleasure to play a small part in your success.

We would like to welcome two new members to our team. Sam Bethke, who lives in Waseca, has taken a full-time position at our Janesville mill as a delivery driver. Sam's first day with us was April 27. Matt Frederickson has accepted a full-time position at our LaSalle mill as a driver as well. Matt's first day was June 8. Matt lives in La Salle.





Sam Bethke

Matt Frederickson

This is the second year the feed department has participated in an intern program. Tucker Roeker was our choice this year. Tucker attends SDSU and will start his sophomore year this fall. Tucker's major is Animal Science with a minor in Ag Business. Tucker, who grew up on a farm near Waldorf, MN and attended high school in Janesville, will be learning all aspects of the feed business. He will also work on special projects we have assigned to him. Young adults like Tucker will be tomorrow's leaders in our industry, and we are proud to be part of their growth toward the future.

Some of your feed staff had the opportunity to spend the day at the World Pork Expo on June 4. It gives us the opportunity to see what's on the horizon in the swine world. We visited industry vendors, suppliers and representatives of companies we work with and some of our customers who were in attendance as well.

I mentioned in a previous newsletter that we had purchased three new CEI-Pacer Hi-Flow feed trailers and three new Freightliner tractors this year. They have all arrived and are now in service. Improvements and upgrades that are done within the feed department allow us to continue serving our customers' needs while giving the same quality service in a timelier manner.

We have customers who are in need of wean-to-finish and grow-to-finish barns. Some facilities are needed on a short-term basis, while others are looking for longer-term barns. If you, or someone you know, has a facility for rent with or without the labor, please contact one of your Crystal Valley mills.

Just a reminder, if you are looking to purchase livestock, please give us a call. We have other customers and sources that offer both spot-pig purchases and long-term contracts. Contact us for more information!



### **Credit Report**

Gary Hulke, Credit Manager The Benefits of Managing Your Account

Extending credit to our customers is a privilege we take seriously in order to serve all of our patrons' best interest. Crystal

Valley extends credit to our valued customers on competitive terms with the expectation that the payment is received within the payment terms specified. When we receive your payment well in advance of the due date, you help your cooperative manage its cash flow so that we can pay our vendors, who supply the products we sell, on time. In return for prompt payment, you receive prompt and efficient service and avoid any finance charges. Enforcing the terms of payment may involve any number of issues. If there is an issue, Crystal Valley relies on you to communicate that issue to us in a prompt manner in order to remedy the situation while still keeping your account current.

Payment Timing

If payments arrive late to Crystal Valley, we monitor your account more closely. By monitoring your account, we ascertain what adjustments we may need to make regarding your account. Your credit restrictions may be tightened by establishing a credit limit, lowering your current credit limit, or no open credit allowed on your account. When relevant, a lien on assets may also be pursued. Our first choice is that patrons remit payment on or before the due dates so that your account is current and within its established parameters.

#### Advantage of Good Accounts Receivable Management

When payments are received on time, accounts receivable management is in top form. With the cash we receive, we can pay our suppliers so that our suppliers will continue to provide the products you need. This cycle helps to keep Crystal Valley successful so that we can continue to help you be successful in your business and personal lives. Thank you for your patronage and prompt payments.

# **Agribusiness Farm Insurance Specialist**

Farming is not what it was 50 years ago, or even 15 years ago. Innovations in technology continue to change and enhance how we farm. With those changes can come new exposures and risks. Making a simple call to your local insurance agent to purchase a cookie cutter plan may have worked in the past, but today one size does not fit all.

That is where the experienced and agricultural focused agents at AgQuest<sup>®</sup> come in. We recognize that each operation is uniquely different and understand that farmers expect and require agents with a dedicated knowledge of this everchanging environment.

AgQuest<sup>®</sup> has a deep-rooted commitment to the ag industry, and one way we are able to achieve this is through our agents continued training and designation as an Agribusiness Farm Insurance Specialist (AFIS). AFIS focuses specifically on agriculture and is the only designation of its kind offered in the insurance industry. This designation is an intense and rigorous process of learning and understanding policy impact in the agricultural industry, with the ultimate goal of passing the benefits of our knowledge on to the farmer. Of the 37,100 licensed insurance agents in Minnesota, just 22 hold this title, two of whom are AgQuest<sup>®</sup> agents. Tim Lewis received his AFIS certification in 2007, and Amber Weber received hers in 2013. They are both Property & Casualty Specialists and are located right here in this area.

As each farmer and operation has unique needs, our agents sit down at the kitchen table with customers right in their homes. This allows the best opportunity to understand what goes on at the farm first-hand that we could never do in an office setting.



AgQuest<sup>®</sup> is an advocate for farmers. In other words, we are farming professionals FOR farmers. Our knowledge, background and passion in this industry is not only a valuable asset to AgQuest<sup>®</sup> and our retailer partners, but most importantly, to our customers.

For more information and details contact Ryan Feist (507-508-0206) or one of our AFIS certified agents Tim Lewis (612-756-2903 / tlewis@agquest.net) or Amber Weber (320-894-0663 / aweber@agquest.net). www.agquest.biz

AgQuest Insurance Agency is an Equal Opportunity Provider.





Lake Crystal

Agronomy

# **Congratulations Junita on your retirement!**

When did you start? September 23, 1998

What was the state of the co-op at the time you started and throughout your time? When I first started there were only three locations. (Lake Crystal, Nicollet and Vernon Center). I did the paperwork for all three locations. Ron Held was the General Manager.

**What is your fondest memory?** There are many fond memories. There have been many laughs shared by the team I work with. We always made sure to balance out work and having fun while we do it.

What did you enjoy most about your job? I was fortunate to work with fantastic people. I enjoyed my job very much. The team made that possible. What do you plan to do with your retirement? I am really looking forward

to more time with our son and granddaughters. They are looking forward to us being able to be there at any time.

#### Anything else you would like to add?

The cooperative world is one that is constantly changing. It is going to be a big change to not come to work everyday and be part of it. I was lucky for the opportunities that presented themselves during my time with Crystal Valley.



Courtney Hennis, Communications Director for Crystal Valley, recently gained her Master Cooperative Communicator certification through the Cooperative Communicators Association. "The MCC certificate demonstrates that you have mastered the knowledge and skills necessary to communicate on behalf of cooperatives. MCC also rewards professional involvement and volunteer activities."

JOIN US IN CONGRATULATING COURTNEY!



#### Leadership Advantage Program

Jon Langland, IT Director for Crystal Valley, recently completed the Leadership Advantage program through Land O' Lakes, Inc.

Leadership Advantage is a 12-month learning experience that prepares today's leaders for the challenges of tomorrow's organization. Participants are select managers and leaders who have demonstrated both sustained business performance

and the potential for future advancement.

"Effective leaders are crucial to the success of any organization. They are the critical link between strategy and successful execution of daily priorities," said Bob Cummins, BDS senior manager for learning and development. "Organizations that effectively develop their leaders have a key advantage over their competitors." Specific topics during the three sessions focus on Delivering Results, Mobilizing Talent and Shaping the Future. Part of the program curriculum is a series of Action Learning Assignments where participants integrate the skills they learn into their daily work. According to Cummins, over the past year, these assignments have collectively added hundreds of thousands of dollars to the bottom line of member co-ops.





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# DIRECTORY

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