



Director's Report

Tom Trahms, Board Chairman

At our board meeting in November, the board along with Dennis Gardiner and Ryan Taylor of Gardiner Thomsen Certified Public Accountants reviewed the financial audit of Crystal Valley for the fiscal year ending August 31, 2015.

Dennis and Ryan expressed their thanks to all the Crystal Valley employees who helped the audit go smoothly.

During the audit meeting the board set patronage rates for business done with Crystal Valley during the last fiscal year. Those rates are reflected under the General Manager's article on the next page. A total of \$2.8 million was established for patronage to be returned to patrons. 40% will be paid in cash of \$1.1 million and 60% will be deferred to patron's equity balances of \$1.68 million.

Over the last five years Crystal Valley has distributed \$20.41 million in patronage to those who do business with us. That total consists of \$8.17 million dollars paid out in cash and \$12.24 million deferred to patron equity balances. During the same period Crystal Valley has retired past equity of \$12.86 million. So bottom line your cooperative has issued checks to our patrons totaling \$21.03 million over the preceding 5 years.

On December 8th the nominating committee reviewed the qualifications of two candidates for the two board positions up for election this year. I am an incumbent for one position and will be running again and Dean Sonnabend of Vernon Center will be running for the position currently held by retiring board member Dean Duffey.

At this time I would like to thank Dean Duffey for his 18 years of service to Crystal Valley as a board member.

His wise counsel and dedication will certainly be missed.

This year we are going to use mail ballots for the director elections. Ballots will be mailed to all eligible voting members in early January and we ask you to return them by the deadline stated in the mailing. I would like to invite everyone to Crystal Valley's 89th Annual Meeting on Thursday, February 4th at the Verizon Wireless Center in Mankato. The business meeting will begin at 7:00 p.m. with a meal to be served beforehand at 6:00 p.m.

Crystal Valley Director Nominees 2016

Tom Trahms – Janesville

Lives and farms south of Janesville

Age: 60

Wife: Sherry, married since 1981

Children: Michael-25, Jacob – 21, Laura - 19

Farm: Raises corn, soybeans and peas with his brothers Jon and RD; operates a farrow-to-finish hog operation

Education: B.S. Economics – University of Minnesota

Experience: Director on Crystal Valley board since 2005; former mayor and councilman for the City of Janesville

Dean Sonnabend – Vernon Center

Lives and farms west of Vernon Center

Age: 48

Wife: Tammy, married since 1987

Children: Brittany – 26 and husband Tyler, Josh – 23, Rachel – 18

Grandchildren: Olivia and Madison

Farm: Raises corn and soybeans with son, son-in-law and brother-in-law; custom hog finishing operation

Education: Degree in Farm Business Management – South Central Technical College

Experience: Ceresco Township Supervisor; Church Vice-President; Blue Earth County Soybean Growers Association; Lake Crystal Softball Association Director; LCWM Booster Club Director



Manager's Report

Roger Kienholz, *General Manager*
Fiscal Year 2015 Financial Results

Crystal Valley had a solid year, but one that largely reflected a reduction in the overall Ag economy. A summary of FY 2015's financial statements are presented to the right.

Total sales decreased from \$270 million to \$233 million due to lower commodity prices for grain, fertilizer, feed and petroleum products. Another contributing factor was a 12% reduction in fertilizer usage by our producers along with a 10% reduction in propane usage for corn drying and home heat.

Our local net operating savings were also reduced by \$1.5 million from a year ago: \$5.4 million vs. \$6.9 million. This reduction came primarily out of our Agronomy and Energy Divisions.

Total sales for agronomy decreased by \$8 million from last year with a corresponding reduction in earnings. You can see the patronage rate of 2.5% compared with nearly 3.9% from a year ago.

As mentioned, sales volumes were down significantly in propane along with slight decreases in gasoline and diesel volumes. Therefore, the propane department did not record a profit in FY 2015, while the Petroleum Division made a small profit with a patronage rate of 1.6 cents/gallon on refined fuels.

The Grain Division suffered its toughest year in the last nine years. With the sub-par grain harvest over most of our trade area in the fall of 2014 there wasn't enough grain movement off the farm and across our scales to get our Grain Division in the black. While we won't be paying patronage on grain this year, we will be passing on our Sec. 199 DPAD tax deduction amounting to 8.5 cents per bushel to those patrons who sold us grain in FY 2015.

Finally, the brightest spot in our 2015 financial results belongs to the Feed Division. Sales volume increased by 14% to 284,000 tons of complete feed. With expense reductions in feed production and improved efficiencies in delivery, the Feed Division's local earnings increased by three-fold. Patronage this year is at 2.8% versus 0.9% last year.

Remaining consistent with our policy over the last 15-plus years, we will pay out 40% of our patronage dividends in cash (\$1,124,461) in February with the remaining 60% being added to our patrons' equity balances.

You will note from the balance sheet summary that we paid off a significant chunk of long-term debt – nearly 16 million dollar's worth. This cut our local leverage (long-term debt to local equity) almost in half – from nearly 63% down to under 32%. At the same time we increased total members equity from \$67.9 million to \$71.1 million.

With the first three and a half months of FY 2016 already behind us, a tremendous crop for both corn and soybeans, and an excellent fall fertilizer season, we look forward to serving you in 2016.

STATEMENT OF SAVINGS

	For the year ended August, 31 2015	For the year ended August 31, 2014
SALES	\$233,692,387	\$270,197,343
Cost of Goods Sold	205,804,496	242,639,579
Gross Savings on Sales	27,887,891	27,557,764
Other Operating Revenue	12,702,659	12,686,486
Total Gross Revenue	40,590,550	40,244,250
Operating Expenses	35,156,183	33,307,503
OPERATING SAVINGS	5,434,367	6,936,747
Patronage Dividend Income	2,100,129	2,134,632
Savings before Income Taxes	7,534,496	9,071,379
Income Taxes	499,727	(46,771)
NET SAVINGS	7,034,769	9,118,150

DISTRIBUTION OF NET SAVINGS

Patronage Dividends		
Cash-40%	1,124,461	1,785,138
Deferred-60%	1,686,691	2,677,707
TOTAL PATRONAGE	2,811,152	4,462,845
Retained Savings	4,223,617	4,655,305
TOTAL	7,034,769	\$9,118,150

PATRONAGE RATES

	2015	2014
Propane Division	-	8.4931¢/gal
Grain Division	-	1.3687¢/bu
Feed Division	2.8345%	0.9316%
Agronomy Division	2.5214%	3.8817%
Petroleum Division	1.6236¢/gal	3.6125¢/gal

BALANCE SHEET

ASSETS		
Current Assets	64,944,402	78,775,412
Property, Plant & Eqmt	61,704,249	63,486,970
Investments in other Organizations	13,938,756	13,604,276
TOTAL	\$140,587,407	\$155,866,658

LIABILITIES AND MEMBERS' EQUITY

Current Liabilities	50,990,290	53,774,986
Long-Term Liabilities	18,212,231	34,021,342
Deferred Income Taxes	255,883	182,359
Members' Equity	71,129,003	67,887,971
TOTAL	\$140,587,407	\$155,866,658

Merry Christmas and have a Happy New Year!



Grain Marketing

Jim Johnson, Grain Marketer

Grain Marketing This Winter

What a difference a year makes! This year looks like corn and soybean yields will break records in Minnesota. With that said, our elevators were very busy this past harvest. As soybean harvest started rolling, the weather stayed perfect and the beans kept coming. With the great weather and terrific yields we had to pile about 200,000 bushels of soybeans on the ground in Madelia for later delivery to our Lake Crystal location. We filled almost all of our remaining upright space and about 2/3rd's of the Hope bunker while also loading a couple of corn trains out of Hope.

We have already handled a million more soybean bushels than all of last year! Our corn handle this harvest was about 5 million more bushels than last year. It looks like we have a good start to our new fiscal year. We want to say thank you for your business and confidence in us.

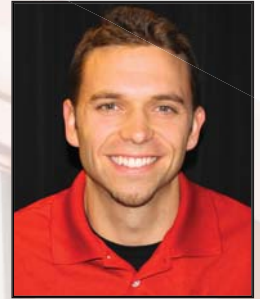
With the poor markets we have seen minimal producer selling even with the increase in available bushels. We will balance our inventory by loading trains as needed. The market will ultimately determine the timing of movement of this crop.

The grain markets have been very quiet and sluggish since harvest. As this article is being written, the outlook is not looking well. At this point we need a drop in the dollar and a crop issue in South America to get a nearby rally. The USDA January Report will also be an important event in the market. Longer term, we will have to wait for what spring delivers before we see much action. If this year plays out like last, it could be a long year on the market front. If futures do not rally, basis will have to do the work. If grain doesn't move and backs up, basis could turn into a real mess later in the year. If you have any questions, or are looking for ideas and opinions, we would be more than happy to talk to you. Please contact your Grain Marketer.

Have a safe and Merry Christmas.



Joe Williams,
Grain Marketer



Ryan Brandts,
Grain Marketer

FACT:

In 1900, 38% of the United States workers were employed in agriculture. Today there are less than 2%.





Agronomy Report

Dale Botten, Agronomy Division Manager

Fall Agronomy Update

The fall crop nutrient application season for your Agronomy Division started out early and continued well into the month of November.

Our Precision Ag Department soil sampled throughout the fall. Data generated showed a general drop in soil fertility levels attributed in some degree to record bushels harvested. With corn and soybean yields trending on the higher side this fall, we saw an increase in the number of acres custom applied with crop nutrients. In summary, our acres and crop nutrient tons applied this fall were up over 10% from fall 2014.

Our Crystal Vue units were busy soil sampling a record number of acres this fall. Our Precision Ag Department is currently busy correlating the soil maps with yield monitor maps on a field by field basis.

Crop nutrient prices dropped this fall as compared to fall 2014. Moving toward spring we see crop nutrient pricing staying close to Fall 2015 levels. With new production of nitrogen in the country, we will continue to see urea becoming a very competitive alternative to anhydrous ammonia.

With lower commodity prices, our agronomy sales staff is committed to bringing you the best value in products and services for 2016. Thus, maximizing your dollar return per acre. Our agronomists are positioned to work with you to develop the best solutions for your farming operations.

I would like to thank our agronomy staff for their efforts this fall to serve you in the best way possible.

*The business that you have given us this year is much appreciated.
We are committed to earning your business in 2016.*

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Agronomy Update

Matt Schoper, *Agronomy Sales Manager*

Combating Weeds and Precision Planting

We spend a lot of time over the course of a year talking about weeds such as Giant Ragweed, Waterhemp and Lambsquarter because they have become very difficult to control if not addressed early. Early means going with a full rate pre-emerge or pre-plant up front, and not relying on a setup or no pre-product at all. The weeds addressed above have become way too difficult to control with a post- application only. After we have our pre-product on at full-rate, the next step is to come back early on the post-application roughly 30 days after planting. We want to treat any weeds that surface when they are very small. Then layer more residual on top of our pre-product residual. This concept works for both corn and soybeans. If you are looking to save money on your chemical, it won't be by thinking less expensive up front is the solution. This thought process may result in costing you more by the end of the summer as you continue to try different rescue treatments. Ask your Crystal Valley agronomist what works and what weed or weeds you want to target on your farm.

A couple new chemicals we are excited about:

- » Acuron by Syngenta: Very good on Giant Ragweed. A combination product that is Dual, Callisto, Atrazine and Bicyclopyrone. The bicyclopyrone is the new part that is great on Giant Ragweed.
- » Trivapro by Syngenta: Terrific fungicide that is Quilt Xcel with a new SDHI added to mix. We have seen roughly 5+ bushel advantage over Quilt Xcel in our local trials.

Precision Planting

As you are thinking about next year's crop, it is not too early to think about your planter. We are ready to start testing your meters and making sure they are performing to perfection. Meter testing is an inexpensive way of ensuring the seed is being placed in the soil where you want it. Every double or skipped seeding can cost you money. Ben Youngerberg (Precision Specialist) is ready to discuss opportunities to help your planter perform and gain those extra bushels. If you would like your meters tested or want to discuss ways to maximize your profit-per-acre please let your Crystal Valley agronomist know or contact Ben at 507-420-9251.

Thank you for your business!

Tomorrow's Planter, Today

vDrive® + DeltaForce®

Down force is a serious issue that too often goes ignored and can make a huge impact on yield. Get your population right with vDrive, control down force row by row with DeltaForce, and you've got a planter of the future worth writing home about.



vDrive®

- Independent Row Control with Turn Compensation
- No Chain & Cable Maintenance
- Combines Planter Drive & Swath Control



DeltaForce®

- Independent Row Response
- Hydraulic Controlled Down and Lift
- Sub-Second Response to Changing Conditions

Case IH® John Deere® KINZE® WHITE®
Available for These Planters

Your Precision Planting Dealer is Here for You



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Energy Report

Jerry Conlon, *Energy Division Manager*

Best Practices for Handling Diesel Fuel in Winter Weather

Proper tank maintenance and fuel handling helps ensure your fuel supply stays clean and fresh in your storage tank — and remains that way until it reaches your fuel system. By following the tips and information in this guide, you can avoid most common cold weather problems, and ensure reliable travels through the most challenging season of the year.

Cloud Point and Operability

The cloud point is the temperature at which paraffin, which is naturally present in #2 diesel fuel, begins to form cloudy wax crystals. When the fuel temperature reaches the cloud point, these wax crystals flow with the fuel, and coat the filter element. This quickly reduces the fuel flow, starving the engine.

Operability — equipment still functioning (filters not plugged).

The Cold Filter Plugging Point (CFPP)

The Cold Filter Plugging Point (CFPP) is the temperature when fuel will plug filters.

#1 or Y grade fuel — Typically has a cloud point and CFPP of -40°F or lower

- » #1 made in the southern tier refineries typically has a cloud point of around -40°F
- » #1 made in the northern tier refineries typically has a cloud point of around -60°F

#2 or X grade fuel — Pipeline terminal specification for cloud point is typically around 14°F

- » #2 made in the southern tier refineries typically has a cloud point of around 14°F
- » #2 made in the northern tier refineries typically has a cloud point of around 6°F

Biodiesel — Biodiesel blends may have a negative impact on the cloud point of fuel

- » B2 and B5 impact is typically 2°F-6°F
- » B10 blends and higher may have a significant impact at 10°F or more

A primary cause of winter fuel-related problems are a result of tanks that are not properly “blended down,” meaning fuel has a higher operability than intended. Blending down a tank is done by adding #1 diesel fuel to #2 diesel fuel. This helps maintain cold weather flow characteristics, increasing the operability of the fuel.

Tips to Properly Blend Down Your Tank:

- » If fuel in the tank is at or below its cloud point, biodiesel or cold flow additives will stratify or not blend into fuel causing filter plugging.
- » Make sure fuel temperature is at least 10°F to 15°F above cloud point before blending down.
- » Adding 10% of #1 fuel typically reduces the cloud point of fuel by 3°.
- » Note: Adding #1 fuel to #2 fuel at or below its cloud point, or to fuel that is gelled, will not blend properly. The #1 fuel must be warm enough to raise the fuel temperature above the CFPP.

Impact of Cloud Point

When blending fuels, biofuels and additives the cloud point of the fuel is very important. All components must be at least **10°F to 15°F above their cloud point.**

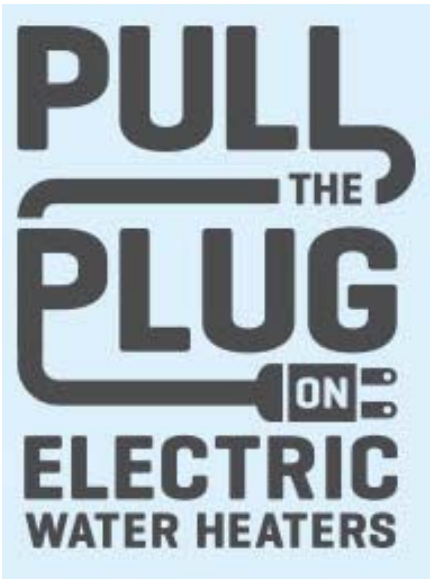
Winter Blending With Biodiesel

When blending into a storage tank that is a blend of fuel and biodiesel, you will need to add an additional 10% of #1 fuel to compensate for the increased cloud point of the biodiesel.

- » Splash blending of neat biodiesel (B100) with petroleum diesel should occur when both products are 40°F or above.
- » B2 or B5 biodiesel blends typically have very similar (within 0°F-5°F) cloud point and CFPP characteristics to conventional diesel products and can be treated in a similar fashion to #1 diesel blends, CFI, or both.
- » Animal fat and higher level soy blends may increase the CFPP of the fuel as much as 5°F for every 10% of B100 used.
- » Typically, B2 and B5 blends will increase the cloud point by 2°F-6°F if blended properly and the bio fuel is on spec.
- » Biodiesel may also have a negative impact on CFI response in blended fuel.

Using these best practices when handling and blending winter fuels may help prevent cold weather related issues in your equipment. For questions on winter fuels please contact one of our energy salespersons.

Nathan Monroe 507-380-2324
Lloyd Skluzacek..... 507-514-2690
Patrick Madery 507-421-3119



\$650 for installation of a water heater in a new construction or to replace one using a different fuel source.

\$200 for installation of a water heater when upgrading to an existing propane unit.

Water Heater Incentive Program has been extended to August 31, 2016.

All applications must be postmarked by August 31st to receive the incentive.

To obtain an application, please call the Main Office at 507-726-6455 and ask for the Propane Service Department.

*Merry Christmas and Happy New Year
From Your Energy Team!*





Feed Report

Bob Raue, *Feed Division Manager*

Preparing Your Hog Barn for Seasonal Change

Have you prepared your barn for the winter seasonal change? A thorough review of the barn ventilation operations, pig comfort, and management processes are necessary for a good result in performance.

When evaluating the building, make sure that all potential leaks are closed. Curtains need to be repaired or replaced prior to the cold weather. A small hole or leak can affect the inlet performance in the barn, so make sure curtain repairs are done. As most barns' pits are pumped in the fall, make sure the pit pump outs are tight. Clean and power wash pit fans, fan housings, and shutters to make sure they are performing optimally. Cover or seal the large fans that will not be operating in the winter. If the barn is curtain sided, make sure you leave at least one foot open at the top of the curtain. Verify settings on the emergency backup thermostats for heat and cool in case the controller fails due to electrical issues. Set the backup heat thermostat greater than 5 degrees below set point to avoid the potential of propane waste.

It is a good idea to have a high pressure test on you propane lines. For this service, you can contact our Propane Service Department at 507-726-6455. On your controller, the off temperature on the heater should be set at 2 degrees below set point; otherwise, the room temperature will warm up past the set point and cause the minimum fans to ramp up and waste propane.

Inlets are an important component of the winter ventilation program. Inlets should be adjusted to provide air speeds of 800-1000 feet per minute for correct ventilation. In addition, enough attic inlets via the soffit or gable ends needs to be provided. The soffit area should be bird screened, but no other obstructions should be added.

When weaned pigs arrive in the winter, enough comfort board area should be available to them. Most recommend at least .5 square feet of comfort board or mat area per pig. A standard 4 ft. x 8 ft. comfort board would accommodate 64 pigs. Brooders should be adjusted so that the mat area is about 85 degrees for weaned pigs. A radiant heat gun can be used to verify mat temperatures. The surrounding room environment can be set at 10 degrees below mat temperatures. Adequate feeder and water space are also critical, especially if stocking densities are increased in the winter.

Proper preparation on your barn prior to winter will save time and energy as we face the normal challenges of a Midwestern winter.

Note: The information in this article concerning preparing your barn for the winter is subject to varying circumstances. The information is meant to be a guideline and may vary from barn to barn. Please consult your owner's manuals when making any of the adjustments.

Happenings and Growth in Your Feed Division

What's happening in the Crystal Valley Feed Division? In August, the board of directors approved our fiscal budget request for capital improvements to all three of our feed mill locations. At our Janesville feed mill, we are adding onto our existing receiving and load-out areas with a 40' by 40' building. This will enable our trucks to be inside when receiving ingredients and loading out feed. We are also adding an 84 ton overhead grain bin to hold ground corn and increase the length of the corn leg to fill this new bin. At our Vernon Center feed mill, we are adding micro bins to our micro system and adding a minor scale to this system. We are also adding several finishing augers to overhead ingredient bins. At our LaSalle feed mill, we have approval to replace our manual control system with a highly automated system. We are installing a Mark IV Batching System that includes an 18 bin micro ingredient system. We will be adding 9 finishing augers for ingredient bins with only air discharge gates. All of these improvements will enable us to become more efficient, increase our capacity, and allow us to continue to provide you the quality feed and accuracy you expect.

The Crystal Valley Feed Division will be hosting a meeting in conjunction with the National Pork Producer Council and the University of Minnesota Extension Educator of Swine, on Tuesday, January 12, at the Courtyard by Marriott hotel in Mankato. The meeting will start with coffee and rolls at 9:30 a.m. and conclude with a buffet lunch around noon. There will be three presenters. Dr. Liz Wagstrom, Chief Veterinarian with the NPPC. Dr. Wagstrom will address the future of antibiotic use in pork production and the use of VFD'S (Veterinarian Feed Directives) that will be required for antibiotic use in the future. Dr. Wagstrom will also discuss the Seneca Valley Virus we have been hearing about in the swine industry. Sarah Schieck is with the University of Minnesota Extension. Sarah will be discussing the topic of common swine audits, giving requirements and examples. Christy Jackson with the NPPC will be sharing some information on the Strategic Investment Pork Program. Pork producers will be receiving an invitation in the mail after Christmas to attend this educational meeting. Please mark your calendar. The VFD'S and Site Audit will involve both pig owners and contract growers - all should attend.

**A reminder to Pork Producers:
The Minnesota Pork Congress is being held
at the Minneapolis Convention Center
on Tuesday, January 19, from 9 a.m. to 5 p.m.
& Wednesday, January 20, from 9 a.m. to 1:30 p.m.**

*Your Crystal Valley Feed Team would like to thank you for your business
in 2015. We look forward to providing your feed needs in the new year.
Merry Christmas and a Happy and Prosperous New Year!*

Recipe: Gingerbread Cheesecake Dip

By: Food, Folks & Fun

Ingredients:

1 - 8 oz package cream cheese, softened
¼ c brown sugar
¼ c powdered sugar, sifted
3 T molasses
1 t ground ginger
1 t ground cinnamon
4 oz Cool Whip
Dash nutmeg
Graham crackers for serving

Directions:

1. Beat cream cheese until smooth (about 1 minute)
2. Add sugars and molasses and beat on medium speed until smooth and combined (about 1 minute)
3. Add ginger, cinnamon and nutmeg, mix until combined
4. Add Cool Whip and beat until combined (about 30 seconds)
5. Transfer to serving bowl and chill until ready to serve. Serve with graham crackers. Dip can be stored in an airtight container for up to 1 week in the refrigerator.





Credit Report

Gary Hulke, *Credit Manager*

Credit Reminders

Finance Charges. When account balances become past due, cooperatives are allowed by law to assess finance charges of 1 ½ percent a month, which equates to an 18 percent annual rate. This rate is very comparable or even lower than other forms of unsecured credit extension. Many credit card rates are in excess of a 20 percent annual rate. Secured credit is generally at a substantially lower rate because the lending institution has security in one or more of your possessions as collateral. Crystal Valley's primary purpose in business is to provide you with the products and services you need. Using accounts receivable balances for financing is not part of our core business services.

Timely Payments. We appreciate your timely payments. Receiving your payment before the due date will help ensure that you do not receive a finance charge. Mailing your payment at least five to seven days before the due date should help your payment get to us in time.

Returned Checks. Most payments come to Crystal Valley in the form of paper or electronic checks. Returned checks will have a \$30 service charge added to the amount owed. Your check and/or service charge may be electronically represented. Additional civil penalties may be imposed on dishonored checks for non-payment after 30 days.

Energy Assistance

With the heating season upon us, the ability to finance your home heating needs is crucial. If you are wondering how you will be able to afford to heat your home this winter, you may qualify for assistance through Minnesota Valley Action Council. If you believe you may qualify, it may be in your best interest to pursue the application as soon as possible. The accompanying information provides income guidelines and contact information for the program.

Household Size	GROSS Income for previous 3 months
1	\$5,987
2	\$7,829
3	\$9,671
4	\$11,514
5	\$13,356
6	\$15,198
7	\$15,543
8	\$15,889

For more information or to receive an application, call: 507-345-6822, 1-800-767-7137 Or visit our website at www.mnvac.org • Application deadline is May 31, 2016

Would you like to receive your Crystal Valley newsletter electronically?

If so, go to our homepage (www.crystalvalley.coop), click on the **ABOUT** tab, then click on **CUSTOMER CONTACT**.

Capital & Risk. . .

The bins are full, old crop markets are weaker than what we are accustomed to, the 2015 operating line is coming due, 2016 pre-pay decisions are already here, new crop markets are lack luster....YIKES!

CAPITAL:

Does having three years of crop finance out on the line at once sound impossible? Is having money borrowed on your '15 crop preventing you from having '16 and '17 financing lined up? It's not at AgQuest®. That's the cross roads we find ourselves parked at this year and we can offer you solutions to this issue. The old crop 2015 loan may be carried well into spring as many hold grain. The 2016 input pre-pay and fall-applied agronomy is well under way and likely due in early January. We can also have the 2017 crop loan in place as you wish to be ready to pounce on opportunities for that crop year that may arrive earlier than normal. As you want to ensure decent margins, locking in costs is of paramount importance.

If knowing break-evens and ultimately what prices to sell grain is of interest to you, let's work together to evaluate how multiple years of finance can help you.

RISK MANAGEMENT:

Not every year will capture the yields of 2015. Looking ahead on how we can protect assets, we look at what crop insurance can do for you. The Multiple Price Discovery endorsement that some chose to utilize also hit home. When this goes to press, the enrollment may be complete. If you have not heard of this or want to understand how it works, please contact me. Despite lower markets, 2016 is an even more critical year to thoroughly evaluate how best to mitigate your production and price risks. We have numerous, unique products and decision aid tools to assist the Crystal Valley patron base. Doing business with a company you own has never made more sense.

For more information contact Crystal Valley's AgQuest®

Ryan Feist, AgQuest® Financial Services



- For all your Financial and Insurance needs.

rfeist@agquest.net | 507-508-0206

www.agquest.net



Crystal Valley

would like to recognize the following employees for their years of **DEDICATED** service to our patrons.



25 Years

Rose Burgess
Administrative Assistant
Lake Crystal



25 Years

Mark Norell
Feed Delivery Driver
La Salle



15 Years

Cindy Haler
Administrative Assistant
Lake Crystal



5 Years

Ben Youngerberg
Precision Ag Specialist
Elysian



P.O. Box 210
Lake Crystal, MN 56055
www.crystalvalley.coop

PRSR STD
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Madelia, MN
56062

DIRECTORY

Main Office
507-726-6455
800-622-2910

Darfur
507-877-5011
800-658-2475

Elysian
507-267-4305
866-317-3136

Hope
507-441-0036

Janesville
Agronomy
507-234-5155
507-835-1720
866-458-9886

Grain/Feed/Petro
507-234-5610
507-835-3646
800-201-3646

Lake Crystal
Grain
507-726-2051
800-451-3984

Agronomy
507-726-2057

Petro-Propane
507-726-6455

LaSalle
507-375-3468
507-642-3300
507-439-6385
888-544-7687

Madelia
Agronomy
507-642-3276
800-245-5857

Elevator/Hwy 60
507-642-8896

Nicollet
507-232-3453
800-720-3453

Vernon Center
Agronomy
507-549-3056

Grain/Feed
507-549-3722
888-501-5947

Waldorf
507-239-2172
800-569-1321