This is Your Legacy.

Winter 2018 Newsletter











Mark Sunderman President/CEO

Legacy
Farmers Cooperative

www.legacyfarmers.com

GRAIN

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AGRONOMY

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PETROLEUM

East Findlay (877) 244-3835

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East Findlay (419) 427-9413

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Legacy Farmers Cooperative

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Jerry Silveus Agriculture
Scholarship.
See inside for details
and qualifications!

This past year's crop season sure had a lot of surprises but at the end of the season it certainly was a pleasant surprise. Planting season started early and then, with all the rain, it was spread out until completion in June. The wheat crop was very good with solid yields and high quality which helps you and Legacy have a better crop to market. Soybean harvest was inconsistent but overall there was a good yield average throughout our members' geography. Corn harvest was a great surprise as yields were much better

than anticipated and Legacy's corn bushel intake was up for the year. Legacy Farmers has two months left before the close of our fiscal year and is ahead of last year when it comes to our financial position. Crop input income is down slightly due to continued tightening of margins and product cutbacks, but grain marketing, petroleum, and Lawn & Pet have shown good growth and have been stronger as we finish out this year.

Legacy Farmers Cooperative has been working hard to continue to drive efficiency. Over the first four years we have had a focus on driving down expenses and the last two years we were able to cut over 10% of expenses annually equivalent to over \$3.3 million each year. The team at Legacy Farmers this year again has been challenged to tighten up expenses and has responded through the first 10 months with an additional expense reduction of over \$1 million, or 4.2% for the year. Legacy also made some location operating changes beginning in May of 2017, which have resulted in \$336,000 in expense reductions (27%) over the first eight months at those locations. These location-operating adjustments are currently showing profitable and are well ahead of last year.

Legacy Farmers Cooperative has and will continue to change and focus on bringing you opportunities for your business operations. It is always Legacy's goal to be the best farm cooperative and that is easiest accomplished by communication from you the member. Please don't hesitate to communicate with me on ideas, questions, or concerns you may have about your co-op because it is our number one goal to provide value and service to our members.

Working together is what will make your co-op and your investment in your co-op successful. Thank you for your business.

This is your Legacy,

Mark Sunderman, President & CEO



Andy Jones
Legacy BOD Chairman
and Growmark
At Large Director

Congratulations to Legacy Farmers Cooperative Board Chairman, Andy Jones, for being named to the Growmark Board of Directors!

BLOOMINGTON, III. (Dec. 13, 2017) Andy Jones and Brian Hora have joined the GROWMARK Board of Directors through two separate processes. Hora was elected by shareholders to represent GROWMARK's geographical Zone D, while Jones was appointed by the GROWMARK Board to be an At Large Director representing the cooperative's business in its Eastern Region.

"One of the ongoing projects of the GROWMARK Board is determining governance of the future," said Board Chairman John Reifsteck. "We regularly

assess whether our current board structure is the best for our growing System. We decided to add an appointed director to further represent our valued members in Indiana, Michigan, and Ohio. Andy Jones is the ideal fit for this position."

Jones currently serves as chairman of the board at Legacy Farmers Cooperative, an FS member based in Findlay, Ohio. "I'm very excited to join the GROWMARK Board," said Jones. "At Legacy Farmers Cooperative, we've experienced great benefits since joining the GROWMARK System as an FS member. I'm eager to bring local knowledge to an already talented group."

Spring 2018 & Senate Bill 150-Agricultural Fertilizer Applicator Certification



Mike Tobe Agronomy Manager

Starting with the spring of 2018, Ohio's Agricultural Fertilizer Applicator Certification will be in full effect with September 30, 2017 being the ending of the three-year window to complete the initial certification program. Over the past three years, many

of you may have seen the Ohio Department of Agriculture's Frequently Asked Question (FAQ) sheet and The Ohio State University Extension brochure on the certification requirements, but both were big picture information. Now we need to know the details so to be sure we are in compliance.

The first question on the ODA FAQ sheet is:

Q. Who has to be certified? Do all my employees have to be certified?

The ODA's answer to the first part is "Anybody who applies commercial fertilizer to 50 or more acres must be certified." Pretty broad answer. Some of the details are:

- The 50 acres of land are in agricultural production primarily for sale
- The application of commercial fertilizer includes ALL APPLICA-TION TYPES (broadcast, side-dress, sub-surface, knifing, etc.)
- Exemptions to the program are:
 - Fertilizer applied through a planter
 - ◆ Individuals whose crops remain on the farm and not sold
 - ◆ The fertilizer is applied by a commercial applicator
- Manure is not part of these regulations, but falls under other regulations
- A grower who purchases composted manure such as poultry that the grower applies is considered fertilizer and the grower would need to be certified

Fertilizer applied without certification can result in a fine and/or a misdemeanor offense.



Q. Do all my employees have to be certified?

The ODA's answer to the second part is "The law also allows for an uncertified person to apply fertilizer if they are under the direct supervision of a person who is certified." Some of the details to the answer are:

- Only one person at a farm or business need to be certified
- A family member or employee of the certificate holder can apply fertilizer under their direct supervision
- The certified holder must be no farther than 25 miles away or within two hours travel of the applicator working under their direct supervision at the time of fertilizer application

Another ODA question that had some changes added is "Do I have to keep records of fertilizer usage?" The ODA answer is "Yes, the bill requires certified applicators to maintain records including, but not limited to, the date, place and rate of application of fertilizer, the type of fertilizer, and the name of the person applying the fertilizer. Records must be maintained for three years.

The additions to the maintained records are:

- The number of acres where the fertilizer was applied
- The total amount of fertilizer applied

The fertilizer application needs to be documented within 24 hours of application. There is not a standard record-keeping format, but you can find some examples of forms at https://nutrienteducation.osu.edu under record keeping. The ODA will conduct random record audits.

Farmers that still need to get certified before spring have two options:

- Complete a three-hour training
- Pass a state exam

Farmers renewing their fertilizer certification must either:

- Pass a fertilizer exam
- Take a one-hour class

Both fertilizer certification and recertification training will be offered throughout the region this winter. You can go to https://nutrienteducation.osu.edu to find training close to you.

This site, https://nutrienteducation.osu.edu, offers a wealth of information including the law itself and enforcement so it is worth checking out if you have more questions than we touched on here.

Legacy Farmers Cooperative, 4-R Certified Ag Retailer, encourages all growers who apply fertilizer to get certified as soon



as possible and when you get your fertilizer certificate, please drop by your local agronomy branch with it so we can make a copy of it for our records before spring. As a farming commu-

nity, this certification demonstrates to the public that we are doing our part to apply fertilizer at the right rate, at the right time, at the right place, and use the right source. Let's all do our part!



Don BoehmCrop Protection
Products Manager

We celebrated our 16th year of playing in the dirt at the Legacy Research Farm. Over those 16 years, our location may have changed but our mission has never changed. Our mission has been to experiment, enhance, and

create products/treatments that would add bushels and profit on your farm. Our BushelMaxx Nutritional Products are rooted in many years of experimenting and testing at our research farm. In fact in 2017, we launched our next generation of soybean foliar, BushelMaxx XT Plus! BushelMaxx XT Plus provides more of the key nutrients soybeans need and is formulated to fit every soybean system. We've included in this newsletter Legacy's 2017 research farm results by yield and return on investment. The "RETURN" column tells you what you made on every dollar spent. If we've learned anything over the past 16 years, it is that not everything works every year; you have to evaluate a product for at least 3 years to know if it has a fit. If it performs two out of three years, it's probably going to add value to your farm. Two products that have performed 80-85% of the time over numerous years of testing are BushelMaxx ProStart 5 (+9.3 Bu.) and BushelMaxx XT Plus (+6.7 Bu.).

As we look ahead to spring, farmers will need to be certified to apply fertilizer and also to apply Dicamba on Xtend soybeans. Whether we like or dislike the idea of more training, it's important that we embrace the 4R's and be good stewards in the proper application of Dicamba on Xtend Soybeans so we don't lose a much needed tool for controlling resistant weeds. If we don't do our best, the day will come when we won't have a choice but more government mandates. Legacy will be hosting/offering a training for farmers and custom applicators to get certified in one or both

on March 8th at the Sterling Center, 4550 Fostoria Avenue - SR 12 East, Findlay. There are numerous changes to the Dicamba label for 2018. We will go into more detail on March 8th but here are some of the changes: (1) Restricted use chemical (2) Anyone applying Dicamba on Xtend soybeans will need to be certified (3) Anyone applying Dicamba must keep spray records (4) Application window 3-10 mph (5) Application limited to between sunrise and sunset (6) Record of proper spray system clean out (7) Susceptible crops.

We work hard to offer you products, training, and information that will add value to your farming operation. We will never be successful unless you're successful. Contact your local Crop Specialists and together we can make 2018 a success.





Legacy Farmers Corn Research Farm 2017



Planted: May 31, 2017 **Population:** 35,600 **Variety:** NK576-310 5 Gal/Acre Popup 6-24-6

5 Gal/Acre Popup 6-24-6 Foliar App: June 29 Y-Drop App: July 21

Harvested:	November 10
Moisture:	18%
Test Weight:	58 LB
6 rows per tric	al - replicated twic

YIELD	TRIALS	COST	INCOME	RETURN
175.8	Check			
179	Popup	\$18.00	\$11.20	\$0.62
190.9	Popup + ProStart 5	\$27.50	\$52.80	\$1.92
188.6	Popup + ProStart 5 + Triad	\$32.50	\$44.80	\$1.38
172.4	Popup + ProStart 5 FB + Bushelmaxx + Triad + Sulfur Plus + Perc Plus + Trivapro + Talyx	\$40.00	\$0.00	\$0.00
184.1	Popup + ProStart 5 FB + Bushelmaxx + Trivapro + Talyx	\$27.50	\$8.40	\$0.31
177.3	Popup + ProStart 5 FB + Bushelmaxx + Talyx	\$11.50	\$0.00	\$0.00
192.8	Popup + ProStart 5 FB + Y-Drop 28% (20 gal)	\$24.32	\$38.85	\$1.60
181.7	Check			

Legacy Farmers Soybean Research Farm 2017



Planted: June 1,2017
Population: 120,000
Variety: NK29-K3X
Foliar Applications: July 5 & July 20
6 rows of each trial - replicated twice
Harvested: November 10, 2017
Moisture: 16.4%
Test Weight: 55.5 LB

YIELD TRIAIS COST INCOME RETURN \$2.37 58.6 \$16.00 Bushelmaxx Plus + Talyx \$1.82 Bushelmaxx Plus 3 qt + Talyx + Trivapro 7 oz + Perc Plus 8 oz followed 65.6 \$56.00 \$102.68 \$1.83 \$2.35 63.8 Bushelmaxx XT Plus + Trivapro 14 oz + Talvx +Perc Plus 8 oz + Warrior I \$39.00 \$86.03 \$2.20 Bushelmaxx XT Plus + Trivapro 14 oz +Talyx + Perc Plus 8 oz + 63.2 \$44.00 \$80.48 \$1.83 Bushelmaxx XT Plus + Trivapro 14 oz + Talyx + Perc Plus 8 oz + Sulfur Plus 1 at + Sable 1 aal + Warrior II

Legacy Farmers Boardof Director Nominating Committees

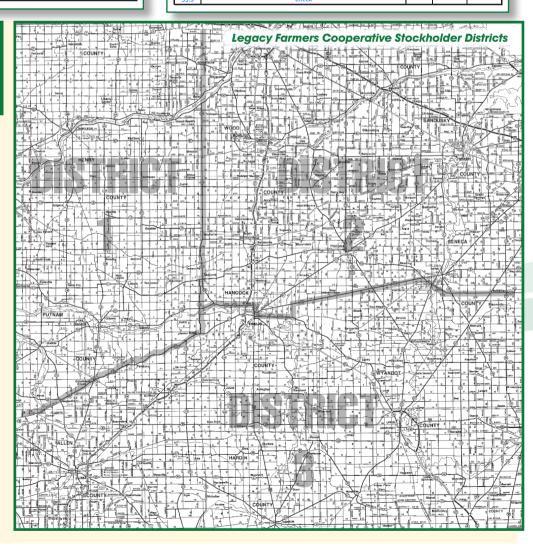
One current Director from each district is at the end of their second term and Legacy Farmers Cooperative will hold an election for one seat in each district. The election will take place by mail ballot in the month leading up to the annual meeting, which will occur in July 2018.

Nominating Committees are being formed for the upcoming director election. If you have interest in running for the Legacy Farmers Cooperative Board of Directors please contact the Committee Board representative below from your district (see map). If you need help getting in contact with a committee member please call Samantha Clark at 419-423-2611 or e-mail sclark@legacyfarmers.com.

2018 Committee Members:

District 1: Doug Mangas District 2: Mike Stacy District 3: Dan Wagner

District Committees plan to meet in early March to put together the slate of candidates for the upcoming election.



Grain Outlook



Mitch Welty Grain Division Manager

The Legacy Farmers Cooperative Grain Team wants to thank you for your business in 2017 and looks forward to working with you in 2018. Looking back and evaluating the past year, I have found that the Legacy

Farmers Cooperative Grain Division has reached a level of success of which we can be proud. Wheat harvest was long, probably the longest we have had to deal with in a long time. Weather has lately played with our Wheat harvest, but we escaped the grain quality issues. Yields were off from the previous year, but all in all, not a bad wheat harvest. Working our way into fall harvest, it seemed to be a standard harvest season. We felt with the late planting that we would be pushing Thanksgiving to wrap up harvest. What we didn't expect was harvest to be finishing into December. Yields came in better than expected for corn and off from last year for soybeans.

Looking into harvest deeper, we felt the longer harvest window and periods of weather made it hard for us to balance our hours to get the harvest done and not drive our labor into the ground. I appreciate your patience and understanding. The good thing about a longer harvest window is it does give us time to load out grain to make the space needed for you to finish. All but one train came on time. We did make the decision to pile corn at Fostoria, which helped get the balance of the corn into the elevator at there. Legacy Farmers Cooperative has a great team in place to service you all year long and especially for this past harvest I want to thank them for their dedication and hard work in 2017. We hope that we performed well enough to earn your business so we may be your first choice in 2018.

Please take note that the

Deadline to Sign Up for our Input

Finance Program is February 25th



Chad Rosebrook
Grain Marketing Mgr.

As I start this article I would like to echo Mitch's comments by saying thank you for your business this past harvest season and all throughout the year. I know I speak on behalf of

all of our employees when I say your patronage to your local cooperative is greatly appreciated.

At this time of the year it is a common exercise for everyone to reflect on the year gone by while looking ahead to the year that is to come. As we look back at marketing grain in 2017, I would think most would agree with me when I say it was challenging. The markets were fairly stagnate throughout much of the year with only a small window of opportunity to lock in attractive new crop levels. The problem with that small window of opportunity was, as is usually the case, it arrived in early to mid-summer when we may not have had the best feeling about our crop. That made it difficult to take advantage of a fleeting opportunity in a meaningful way.

As we look ahead to 2018, we wonder what is in store for the grain markets; after all there are many factors to consider. One thing that looks pretty evident at this point

is we are once again looking at mostly stagnate markets. Is 2018 going to mirror 2017? If 2017 was a challenge and 2018 is setting up to be much the same, the questions I have are: What are you going to do different this year? How are you going to take advantage of small windows of opportunity while also protecting yourself from risk? The Legacy Farmers' grain marketing team is here to help.

With all the new grain marketing tools that are available today, we understand that it can be overwhelming, and you need someone with the heart of a teacher in your corner. Your Legacy grain marketer is just that person. We pride ourselves on educating our customers and make a very intentional effort to do so. I encourage you to set up a time with Brice or Kelsey to learn more about our Flex Level contracts, show up to a Coffee with Cristen and learn about our Average Pricing Tools, attend one of our meetings to familiarize yourself with our Grain Insight program, or stop by my office and we can discuss a Minimum Level strategy that is right for you. As you can see there are many tools available to you at Legacy Farmers to help you make that change in 2018. The time to educate yourself on these tools is now and we are here to help. Thanks again for your business & I wish you all a successful 2018.

Coffee with Cristen



Cristen Cramer
Grain Marketer

An educational opportunity for those who have questions about marketing grain with Legacy Farmers Cooperative.

Meetings are at 9:00 a.m. in the Deshler Office

Wednesday, Jan. 17th — Developing a Marketing Plan & Crop Insurance Thursday, Feb. 22nd — Part 2: Next Level Grain Marketing Friday, April 6th — USDA Report Recap & Market Outlook

Wednesday, March 21st — At McComb: Topics TBD & Market Outlook

Contact Cristen — Phone: 419-669-3069 • Email: CCramer@LegacyFarmers.com

Ladies Introduction to Grain Marketing with Cristen Cramer and Kelsey Wright

An educational opportunity for females of the farm who have questions or want to know more about marketing grain with Legacy Farmers Cooperative.

Thursday, Feb. 8th at 6:00 p.m. Main Office Boardroom

6566 County Road 236, Findlay, OH 45840

Appetizers Provided

Please RSVP by Feb. 1st at 419-669-3069

Petroleum Update

Looking Forward to a Fantastic 2018

Best wishes for a happy, safe and prosperous 2018, and thank you for your patronage in 2017!

As you prepare for the year ahead, please take advantage of our WINTER REWARDS program. Now through February 28, earn a \$50 VISA GIFTCARD for each 100 gallons of FS SUPREX GOLD ESP



Steve Rodman
Petroleum Manager

engine oil or FS POWER FLUID purchased. Mix and match, whether it is packaged, drums or bulk, pick-up or delivered.

We stock a full line of lubricants, greases, anti-freeze, plus Diesel Exhaust Fluid (DEF) for farm, commercial, and light industrial applications, and we deliver. Need a better way to store lubes or DEF? We can offer some

solutions.

Not sure what type of oil to use? We can help you to determine the correct application for your equipment. Just call Kent McMillen at 419-348-3864.

Now is also a great time to plan for any fuel or lubricant storage changes or updates, or any repairs that may be needed. Mention this newsletter and receive a 5% discount on any new Fill-Rite or Great Plains brand fuel pump. Also, save 10% on fuel filters, hoses, nozzles, fill caps, or tank gauges, carry out or installed, when you mention this newsletter, now through the end of February.

Spill, Prevention, Control, and Countermeasure (SPCC) questions? Visit <u>www.epa.gov/emergencies</u> or you can find a link on our web site, petroleum page, outlining the current information on SPCC for the farm.

If your fuel man isn't Ed, Tony, or Todd, you're not getting the best service available.

F5 Lubricants
ADVANCED TECHNOLOGY, PROVEN PERFORMANCE WINTER REWARDS FROM LEGACY FARMERS COOP
*Earn one \$50 VISA® gift card for every 100 gallons of FS Suprex Gold ESP and FS Power Fluid purchased between December 15, 2017 and February 28, 2018.
After receiving your first delivery of 100 gallons or more of F3 Suprex Gold ESP or F5 Power Fluid, submit this form with a copy of your sales invoice from December 15, 2017 to February 28, 2018 to: GROWMARK Lubricants, 1701 Towarda Avenue, Boomington, IL 61701.
2018 FS LUBRICANTS - GIFT CARD REDEMPTION
PLEASE PRINT CLEARLY
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Customer Address
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Technology Update

Technology in Agriculture, it's Never-ending



Jamie Pratt IT Systems Manager

When we are sitting in the combine harvesting the fall crops most times we are not thinking about Technology. We are mostly worried about how our crops are going to yield and what the price will be when we sell it. Then we

maybe think of it after that getting fall tillage done, fertilizer application, and year end bookwork. The list goes on and on and seems to never end. Well the same goes for the technology. Technology is ever evolving to make us more efficient, faster, and

hopefully more profitable. From the planter in the spring to the combine in the fall and everything that falls in between, Legacy Farmers uses Technology to set them apart from the rest.

Variable Rate Technology has been around for a while now. At its initial inception, people thought it was a lot more expensive to do because you must soil sample to find out what the field nutrient needs are, and that added expense. Most people found out that by doing that they were spreading less fertilizer on their fields and saving money. Utilizing your Legacy Crop Specialist and your Legacy Precision Ag department can help you make these decisions for your farming operation.

There is technology involved in seed,

technology in your crop protection products and technology in the application of your fertilizer. It would take me all day and this entire publication to go over all of the technology that is out there. So, what does the future bring in technology? We have heard and seen all about drone technology and its advancement. What about crop sensors telling you about crop health across your fields automatically? Agbots, used to automate agricultural processes such as harvesting, weed maintenance, planting, etc., seems far-fetched but so did GPS steering years ago.

So, what is Legacy's next Technology advancement? Who knows? It is never-ending.

Jerry Silveus Agriculture Scholarship

This scholarship was created in honor of Jerry Silveus, General Manager of Blanchard Valley Farmers Cooperative for over 24 years.

Application deadline will close February 6th at noon. Please use this link to apply: https://app.wizehive.com/apps/fhintake

How can you qualify?

- Be member or employee, or the child or grandchild of a member or employee of Legacy Farmers Cooperative.
- Be undergraduate student entering at least their sophomore year.
- · Resident of the United States of America.

- Resident of Hancock, Putnam, Henry, Wood, Seneca, Wyandot, Allen, Hardin, or Sandusky Counties in Ohio during high school.
- Plan to be a full-time student enrolled at an accredited two or four year college, university or tech school.
- · Must have minimum cumulative 3.0 GPA in their undergraduate studies.
- · Preference given to students pursuing career in agriculture.
- Student who receives full scholarship including all fees normally payable by policy of Community Foundation will not qualify for this Scholarship.

Legacy Lawn & Pet



Matt McGuire Lawn & Pet Store Manager

We would like to give a huge shout-out to all of our loyal customers for allowing us to have such a successful year in 2017. Throughout the month of December, our customers bought gifts for cats and dogs from our store and then donat-

ed them to three different organizations; The Humane Society, Teddy's Rescue and Hound Rescue and Sanctuary. The staff and the pets were extremely grateful for these thoughtful donations.

Don't forget about your outside animals and Mother Nature's feathered and fuzzy creatures this winter. We keep a fresh selection of bird seed, peanuts and ear corn in stock all the time. Our knowledgeable employees are always eager to help you find what you need and, as always, will load it for you.

With these cold, harsh temperatures, we have a range of all types of space heaters

as well as generators. We also fill propane tanks and sell kerosene. With our convenient drive-thru, you won't have to leave your warm car.

Don't forget about our selection of heated pet bowls, buckets and poultry fountains, and heated pet mats. We also keep on hand have a variety of deicers for your stock tanks and bird baths. Our warehouse is full of wood-burning pellets and cleaned corn for burning. We have several ice-melting options available such as Safe-T-Salt, concrete safe products like Melt Away and Calcium Chloride, and pet safe Paw Thaw.

The staff at Legacy Lawn and Pet is eager to help assess all of your needs this winter. Again, we thank you for your support and we encourage you to stop by and check out our store. We would love to talk with you and see how we can help.





Legacy Lawn & Pet

HOURS: 7:30 a.m.- 6:00 p.m. Monday thru Friday 8:00 a.m. - 4:00 p.m. Saturday • CLOSED SUNDAY

USE OUR CONVENIENT DRIVETHRU! • Phone: 419-427-9413

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