

SPRING 2024

ANNUAL MEETING, LOOKING BACK AND LOOKING AHEAD



Sean Slowinski, CEO

We hope to see you at the upcoming Legacy Cooperative annual meeting. It is one time each year that we take time to reflect on the fiscal year past.

In one regard, the end of the fiscal year is just one point in time. That is especially true if we are only in it for the short game. Then it would be enough to simply look back.

However, we are in it for the infinite game, and the annual meeting is a time to look ahead. Is the past year's financial performance really a measure of how satisfied you are as member/owners? Does it indicate your willingness to continue rewarding us with your business? Are we providing the value you need to be successful?

It is hard to quantify satisfaction, but you vote with your checkbook every day. Repeat business is a good indicator that we are doing what we do well, so you can run your business well.

We are always open to constructive and positive feedback. However, we are going to be more proactive in seeking input. We have gaps in our trade area. These may be farmers we are either not currently doing business with or member/owners where we provide agronomy inputs, but not grain or energy services. We recognize there are good reasons for that, perhaps long-standing relationships with another input or

service provider.

We want to fill these gaps by understanding those relationships. Are there areas we need to work on? Are we currently the number two supplier? If the relationship changes, can we become the number one supplier? These are questions we will be asking as we move forward. If you fit one of these gaps, we hope you will share your views with us.

We know that if we are going to continue to improve, it takes work. Our agronomy sales force is regularly involved in training to deliver the latest crop production technology to you. However, technology is not the only key to good service.

Looking ahead as a cooperative, we are faced with retirements. These are the people who know you, our member/owners, the best. They best understand your needs. We need to prepare the next generation of leaders to fill those positions. Our challenge is to transfer that knowledge to this new generation.

To help respond to that challenge, we completed a three-part series of training related to leadership and employee engagement. One of our goals is to focus on our people and ask ourselves, are we leaders or managers? We are seeking to promote employees who will inspire staff to do what is right and take care of you, Legacy Cooperative's member/owners, to the fullest extent of our ability. That leads directly to us fulfilling our mission and vision.

To realize our core values, we need to

set goals, something we haven't been good at. However, these need to be smart goals, measurable goals. While we can't measure the relationship between a Legacy Cooperative employee and a member/owner, we can set a goal of helping make that member/owner successful.

If a member/owner comes to us May 1st with a fertilizer order and we haven't pre-planned with that member during the offseason, we are not helping them be successful. We may not be able to fill that order, or the price may be significantly higher than if we would have had a conversation around needs with that member/owner.

Our agronomy team is going to be reaching out to growers who fall in that gap I referred to earlier. They will also be reaching out to member/owners who have yet to share their input needs. This is not just about price. It is also about supply. Last year we were able to work with other cooperatives to buttress our supply needs. We can't just go down the road to our neighbors every year because they face the same challenges we do.

On the grain side, we want to help member/owners take better advantage of marketing opportunities. We are in the midst of a very depressed market. There are marketing tools that can offset this type of situation. We can help reduce the risk of falling markets and increase the potential of capturing on-farm profitability. We will be reaching out to

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engage your interest in this area.

That effort will extend to our energy division, including retail sales. Home heating oil and propane customers, convenience store and fuel pump business, as well as tire and hardware sales, all matter. We know that 100 percent of our business comes from 100 percent of the member/owners who do business with us. Everyone's business matters, and that is the approach our team is committed to take in the near term and going forward.

If we measure how well we are doing meeting our vision and goals by fiscal results, we know we are on the right track. This past year was a really good year in terms of profitability. As a result, we were able to revolve 2009 equity totaling \$4.5 million. We were also able to return \$1.3 million to estates and member/owners who had retired.

It is worth recalling that North Central Grain was formed in 1981. As of 2012, equity from 1981 and prior had not yet been revolved. We have gone from a 31+ year window to only 14, as well as keeping up with estate and retirement requests.

That kind of patronage revolvment doesn't just happen. A lot of credit goes to our people. Yes, we've made major investments in facilities and rolling stock, investments that continue. However, without our people and their commitment, those assets or improvements don't mean anything.

We have the good fortune to have really strong people on staff willing to go the extra mile, above and beyond what we ask daily. It may be hauling an extra load a day or a delivery needed after hours. We have people willing to make that added effort. They are the biggest part of our ability to deliver on our vision.

The people we have on board allow us to continue to grow and be successful. We want them to have the best tools available to do their job, servicing your needs.

We continue to invest in those tools, whether completing the new store at Rolla or building the new agronomy center at Egeland. They include the new floaters and sprayers and semi-trailers, as well as utilizing software to maximize employee and equipment efficiencies.

Investing in employees means continually evaluating our employee compensation. Our goal is to be the "best in class" in our area. We want to retain the people we have and be a destination for prospective employees who want to be treated with respect and have a sense of purpose and belonging. With them, we will continue having good years by helping you have the best years possible.

VIEW FROM THE BOARD



Tim Hudson

It is a good year to be a member of Legacy Cooperative, and this is a good year to be on the Legacy Cooperative

Board of

Directors. It is nice to have years like this and return patronage to our member/owners.

I joined the Legacy Cooperative Board in 2018, and it was a learning experience. My first meeting included learning about the merger with Cando Farmers Grain and Oil. That merger has paid off for Legacy Cooperative member/owners.

The new agronomy center at Egeland with the new fertilizer plant is just the latest example of upgrades and enhancements there and at Cando. Combined with the merger, they have made Legacy Cooperative stronger and

better able to deliver the services all of us member/owners need and value.

I and others doing business with the elevator in Rolla benefited from improvements and expansions there. It was one of the things I had certainly wanted to see happen.

I can't say enough about our employees at Rolla and across the board. We haul all our grain to Rolla, and we couldn't find anyone better than Raymi Hendrickson and Andrew Morin to deal with.

The soon-to-be-completed convenience store in Rolla is important to the entire community. It is going to be a great addition to Rolla and to Legacy Cooperative member/owners.

We do some of our business with the agronomy center at Rolla, and the staff there is excellent as well. We would likely be doing all our agronomy business there if it wasn't for a multi-generation

relationship with another firm.

The management team is looking at gaps in who does business with Legacy Cooperative. Rolla agronomy may be our #2, but we appreciate the equipment updates and their excellent staff. We like what Scott Gailfus and his team have done for us, but the other firm hasn't given us a reason to switch. If they do, we know where we will go.

I think we all understand the challenge of finding good help. Having good equipment is one way to offset the shortage of help and to maximize the help you have. It also helps attract good help.

Like our investments in facilities and rolling stock, Legacy Cooperative employees are a big part of this past year's success. I know there will be twists along the way as we work through the current year. I also know Legacy Cooperative will adapt as needed.

NEW INVESTMENT BOOSTS LEGACY COOPERATIVE AGRONOMY SERVICES

The planned agronomy center and fertilizer plant at Egeland will boost agronomic services for every Legacy Cooperative member/owner.

"When it is completed, we will not be as dependent on spring deliveries," says Joe Kremer, Legacy Cooperative Agronomy Manager. "If you buy from us, we will have your fertilizer in hand."

The large capacity plant will be similar in size to Bisbee. It will have four large bins and seven 150-ton micro bins. The 300-ton mixing tower will deliver through a dual indoor load-out, one for blends and one for straight product. Load-out will be in a heated alleyway to prevent moisture movement into fertilizer. Even the outdoor dump for recharging the bins will be covered.

The 80-ft. by 150-ft. agronomy center is designed for efficient storage and handling of seed and chemicals. It includes a two-story, 30 by 36-ft. office area. The upper level includes load-out controls and a conference room, while the lower level features three offices, restrooms and common area.

"We hope member/owners will enjoy this facility as much as they appreciate how it will function," says Kremer. "It will meet our goal of being the most reliable and fastest provider of fertilizer in the region."

While future fertilizer needs will be assured, this year's remain a challenge. "Member/owners need to have their fertilizer booked by mid-April," says Kremer. "MAP is expected to be in tight supply. If you haven't bought or at least communicated your needs, we may not have what you need."

He points to the current turmoil in the Mideast, where much of the fertilizer is



A 300-ton mixing tower like this one at Rolla will be a major feature of the new fertilizer plant and agronomy center being planned for the Egeland location.

produced, as the major reason for tight supplies. Threats to shipping through the Suez Canal are delaying deliveries.

Fertilizer storage is full going into spring, notes Kremer. However, without replacement trainloads currently scheduled, that won't be enough to meet existing pre-orders.

"If the trains get delayed, as they did last year due to heavy rains in the South, we could have a problem," he says.

Unexpected orders for 10,000 tons in early May added to last year's problem. The agronomy staff had to scramble, and that proved expensive for those late-season buyers.

"You may not like the price today, but paying it now is better than not having the product or paying more later," says Kremer.

Kremer credits a huge fall application season, in particular anhydrous ammonia

applications, for taking some of the pressure off spring application.

Investments in rolling stock also will help ensure a smooth application season. "We traded out seven old floaters for seven new ones and three old sprayers for three new ones," says Kremer. "This is all John Deere equipment with the latest technology. We will be able to manage equipment and labor more effectively and be more efficient in the field."

Four new fertilizer delivery semi-trailers will help keep applicators on the move, not waiting for tenders to arrive. Kremer notes that they will also speed deliveries to Legacy Cooperative member/owners. Crop protection products are one input that member/owners don't have to wonder about. "Nothing appears to be in short supply," says Kremer. "We are also seeing decreased prices."

Kremer reminds soybean growers to include a preplant herbicide in their weed control program. "It has proven itself at managing kochia and extending the longevity of post-apply products," he says.

Weather is also not a factor in the use of fungicides on wheat, adds Kremer. "It is a plant health issue," he says. "We see yield benefits every year, regardless of the weather."

Kremer notes that agronomy is always looking to add good employees. "We've had some good people get promoted as others retired, and now we have to backfill those positions and add a few more," he says. "Having good equipment and facilities is important, but what makes us stand out against the competition is having the best people."

MARKETS MAKE PRICING A CHALLENGE

"Falling markets are a bad place to be with grain to sell," says Brooks Larson, Legacy Cooperative Grain Manager. "We get a lot of orders from member/owners, but they are typically offered well above the current market. They rarely get filled when the market is heading in the wrong direction."

With about 50% of their crop harvested thus far, Brazil's soybean crop is projected to be their second largest. Argentina is expected to double their previous drought-stricken crop. "South American farmers put more farmland into production every year," says Larson. "Each year, they satisfy more of China's soybean needs. The window for U.S. soybean exports to China seems to start later and end earlier every year."

Larson explains that Pacific Northwest soybean sales to China are already wrapping up for the U.S. From here on, he adds, prices will mostly be at the mercy of domestic processors.

"Oil seeds are tied together due to the meal and oil being used for a lot of the same things, and Canada has a lot of canola to chew through," says Larson. "They lost the Chinese market due to politics and haven't gotten it back."

Canada and the U.S. both had a nice canola crop this year, which has also weighed on canola prices. "Our domestic processors don't seem too worried about running out before the new crop arrives."

The wheat market is also well supplied, with plenty to cover domestic milling demand. Meanwhile, Russia, Canada and other wheat producing countries are selling wheat much cheaper than the U.S.

"International buyers come to us if they



Jonathan Freeman (L) and Jimmy Carlson (R) are new additions to Legacy Cooperative staff who hold commercial driver licenses (CDL), although driving is not in their job descriptions. When needed, they are willing and able to get in the cab and help keep fertilizer and grain moving for member/owners.

need high quality, but due to the U.S. being a premium market, exports have not been great," says Larson.

The one thing that has helped the U.S. market is that farmers have been slow to sell, adds Larson. "The 20 cent under basis is the narrowest we have had in quite a few years," he says. "While that could encourage sales, the futures market has been weak enough to keep sales low."

The next event that could impact prices is weather this spring. "A pretty good share of the U.S. is still under some level of drought, with 20 to 30 percent of corn, soybean and wheat producing areas in drought going into spring planting," he says.

A good corn crop in Canada has meant less U.S. corn moved into the Canadian feed market and more moved to the domestic market. "Corn continues to be more popular with our member/owners, and we need to get better at handling it," he says. "Producers want to haul it into the elevator, often wet. We need to have a better strategy to manage it."

"One strategy would be to add storage

and drying capacity," says Larson. "Another is to offer less delayed pricing (DP) for wheat and soybeans at harvest so we can move more of those crops immediately and make space for corn."

Normally DP programs are designed to encourage member/owners to move crops to the elevators. That is the case with the DP program recently announced, with free storage for spring wheat, winter wheat, soybeans and canola. It ends July 18th with the goal of freeing storage space before new crop harvest begins.

One problem with corn at this point is there may not be enough to fill a shuttle train. Shorter unit trains and single cars can be ordered, but they have shown up three to four months late in the past, while shuttles have been far more dependable.

"We try to move as much out by truck as we can, but if we could utilize a shuttle during corn harvest it would drastically improve our space situation," says Larson.

Whether moving grain by truck to buyers, between Legacy Cooperative elevators or delivering fertilizer, drivers with CDLs are in demand. It is one reason grain originator Jimmy Carlson and grain facility operator Jonathan Freeman are getting CDLs. While not in their job descriptions, they will join Larson and others with CDLs who can be called on to drive a truck when needed.

"This spring we will do our best to help with the agronomy rush," says Larson. "It is just one example of how we work across departments to provide services to our member/owners."

LEGACY COOPERATIVE IS PLANNING FOR YOUR FUTURE FARMING NEEDS

What you will be raising this year and how you handle it will have a direct impact on the products and services Legacy Cooperative offers. However, it doesn't stop with one year's crops, notes David Berginski, Legacy Cooperative Operations Manager.

"Our challenge is assessing what our member/owners will grow in coming years and how we need to adapt," he says.

How quickly corn acres expand is the question of the day for Berginski.

"We have been able to handle the corn business in the past," he says. "However, if we want to be in the corn business as acres continue to expand, we will need to have a different plan in place."

Currently, more grain is coming in at harvest and filling up space with wheat, canola and soybeans. More trains can be brought in at harvest, but generally they are priced at a premium versus purchasing year-long packages for freight, explains Berginski.

"It may also mean going to cash-only sooner on commodities like wheat and soybeans to ration space for corn at harvest," he says. "Ultimately, we cannot offer an endless amount of DP storage at harvest and ship against that DP risk. We need our member/owners to participate by taking advantage of forward sales if they want to haul off of the combine or be prepared to store some of their production on the farm until the harvest push is over."

Investments in grain handling equipment and storage will continue to be considered where they make sense, adds Berginski. He notes that the ever-



From new semi-trailers to new train load-out options, Legacy Cooperative is planning how to meet member/owners changing needs. Planning includes future changes to transit, storage and handling.



increasing speed at which crops are harvested and increasing yields will continue to drive investment planning..

"Each year we handle more and more grain at harvest," says Berginski. "This year we had everything coming in at once. Wet canola complicated it as some facilities could handle both wet and dry, while others couldn't. That required more shuttling than normal."

Recent investments helped with shuttling. Four new semi-trailers were added this past summer, which helped with fall grain movements. The dual-purpose trailers are helping move fertilizer this spring. Investment in rolling stock continues.

"We are adding more trailers this spring, and they will serve double duty as fertilizer trailers in the spring and help with grain in the fall," says Berginski. "It takes a large fleet to keep commodities moving, and we will continue to update equipment as the budget allows."

Usually, canola is shuttled to processors as it comes to the elevators. This year it came in too fast, explains Berginski. "We had canola moving from Overly to Egeland and Bisbee to Wales," he says. "It was nice to get it in fast, but it added pressure. We have six bins for canola at Bisbee, and this past fall, three were devoted to wet canola. We ran fans on it for 60 days straight to get it dried out."

He points out that handling wet canola has big risks. "If you get it dried down great, but that costs money," says Berginski. "All it takes if one bin to go bad to take away all your profitability."

Legacy Cooperative member/owners understand the risk, notes Berginski. It is one reason so much flowed in so fast.

"One member/owner said he had 54 bins on his farm, but had canola in only two of them," recalls Berginski. "He said, 'If you can take it, I want you to do it. Then I don't have to worry. I know it is taken care of.'"

Berginski credits the employees at the locations handling canola for taking care of it.

"Some locations are still understaffed," he says. "We try to help out from Bisbee, but they are our first line of defense. We are very fortunate to have the employees we do, but finding the right people is a struggle for us as for everyone."

DON'T MISS OUT ON THE SPRING SALE ON OILS, FILTERS AND MORE

Now is the time to stock up on Cenex branded oils and filters for the crop year ahead. "Our spring sale runs from March 11th through the 29th and offers the best price for the year on Cenex lubricants and filters," says John Lovcik, Legacy Cooperative Energy Manager. "We get a lot of member/owners who bring in a list of oils and filters they will need for the season ahead."

Oils and filters aren't the only opportunity to save, he adds. "We also have cultivator shovels in stock at a discount and special prices on implement and auto tires."

This is also a good time to get needed servicing done, before spring's work starts, suggests Lovcik. "North Central Tire is offering oil changes, brake servicing and light mechanical work," he says. "If you need to replace batteries or lights, they have them in stock. They also do tire alignments in the shop or on the farm."

He reports increased demand for on-farm service this past fall. While it died down through the winter, Lovcik expects it to ramp up again as the weather improves.

"Thank you to all the member/owners who utilized our tractor repair business in past years," he says. "We completed the last repairs in February."

"The Rock Lake station has been adding new products to their shelves," says Lovcik. "They are stocking Banjo brand fittings, spare parts and pumps, both chemical and trash. They were getting set up in February and are ready for member/owners to stock up on what they need."

Lovcik encourages member/owners to check out new food options at the Cando C-store. "They have burgers with cheese and all the fixings, fixed fresh while you wait," he says. "They have other specials throughout the week. Check with your local stores for their daily specials as well."



Get the best prices of the year on Cenex oil and filters during the Spring Sale, March 11th through the 29th.

While the spring sale doesn't include diesel fuel, Lovcik points out that a very weak basis makes for a very attractive price over spring contracts. "We've had quite a few taking advantage of the weak basis," he says. "It is always a good idea to have tanks filled at the beginning of the season or at least have contracts in place. The refineries run a tight production schedule, and if anything happens, it creates a ripple effect, and we always feel it, especially during the spring rush."

Propane prices remain flat after holding strong through fall and then dropping. "They leveled off and stayed flat all winter," says Lovcik. "Even in the cold snap, we didn't have any availability issues, and the price is now about 23 cents under the price at this time last year."

Lovcik reports that adding a position to do propane monitor installation and maintenance is paying off. "Since Chris Poitra joined the energy department staff, he has been busy doing installs," says Lovcik. "He is now getting propane and fuel monitoring programs up and running. If you are looking for more

information on them and how you can monitor propane or fuel tanks remotely, give him a call. You can reach him at 701-477-2127."

The new Rolla C-store continues to progress. The interior is expected to be complete by the end of March, according to Lovcik. However, concrete work and drainage around the new pumps will delay opening.

"Once the concrete work is done, we will need to let it cure for 30 days or so before driving on it," says Lovcik. "As we still have dispensers and other items to move from the old store, we are now planning a grand opening around the 4th of July."

Lovcik encourages member/owners to refer any friends or relatives looking for work to consider the cooperative. "We are more often looking for workers than not," he says. "Even if we don't have an opening at the time, if the right applicant comes in, we will likely find a position for them. We are a diversified company with the option of many different career paths."



Check out new food options at the Cando store, including cheeseburgers fixed fresh while you wait. Enjoy daily food specials at your local Legacy Cooperative C-Store.

WE'VE GOT YOUR SEED AND WE'RE READY TO TREAT AND INOCULATE OR JUST DELIVER

Legacy Cooperative member/owners came through again, ordering as much seed or more than in the past year.

"Last year was a good year for seed sales, so we are really happy to see we could sustain those sales and grow them," says Trevor Darling, Legacy Cooperative Seeds Manager. "Soybean sales were a hair over last year, and canola was up 10 percent." Wheat sales were about average, but sales of the new genetics are continuing to grow, reports Darling. "They yield better and have more potential," he says.

Member/owners who prefer bin run seed can have it cleaned at Legacy Cooperative locations at Rolette, Rolla and Perth. Seed cleaning at Perth will end April 15th.

Seed supplies were good this year. Darling notes that one or two soybean varieties were in tight supply and under

allocation. "We tried to get at least a few out to those who wanted them."

Dry bean sales were also on pace with last year, adds Darling. One popular pinto variety was discontinued. "We were able to move to some other varieties that we think will be fine," he says.

Member/owners who didn't commit were at risk of not getting the varieties they wanted, regardless of the crop. "If you want a specific variety or a guaranteed wheat, pay early and get a discount or book it with no loss if you don't take it," says Darling. "Either way you're covered, and it provides us with a good starting point to ensure we have enough booked."

Darling gives much of the credit for the good season to the sales force. "They got out and worked with our member/owners, especially in newer areas like Wales and where we are partnering with

Clyde," he says. "We had quite a bit of turnover this past year, but the new guys picked up where their predecessors left off and then some. They did a very good job."

Legacy Cooperative facilities were a great sales tool, adds Darling. "We have fully automated soybean seed handling with bulk bins in Bisbee, Cando, Rock Lake, Rolla and Wales," he says. "Our member/owners know they can pull in and 800 units of soybeans are treated, inoculated and dropped in their truck with the push of a button. They see how efficient we are and that we can keep them on the go. That helps us increase sales in a very competitive market."

Darling recommends member/owners interested in trying new genetics contact him about doing a plot. "We can get free seed for you to plant, and plots provide good data for you, your neighbors and the cooperative," says Darling.

KEEP YOURSELF, YOUR FAMILY AND WORKERS SAFE

Farms are dangerous places with powerful tractors and trucks, components like PTO shafts and hydraulics, chemicals, solvents, fuel storage and more. At the same time, it is home to your family and a workplace for yourself and employees. It is also a place that is often subject to stress and pressure to get work done...quickly.

While you can't change the nature of a farm, you can reduce the danger. Preventing accidents of all kinds reduces the chance of an injury that could affect the future of your family. It could disable your or others and affect your ability to provide them with food and shelter.

You can make your farm a safer place. Take a few minutes to examine your farmyard and consider how you and

others work within it. Use your years of experience and perhaps near mishaps to spot potential safety hazards and hazardous activities.

Consider the following suggestions:

- Stay focused...discourage horseplay.
- Wear personal protective equipment (PPE), especially when working with pesticides.
- Watch footing, wear slip resistant shoes and use 3-pt. contact entering or exiting equipment.
- Keep work areas clear of debris.
- Know your limits. If you don't feel you can work safely, stop, rest, regroup.
- Inspect and replace unsafe electrical cords, hydraulic hoses and tools.
- Lift smart, bent knees, straight back,

no twisting.

- Carry smart, change direction with your feet before setting down objects...no twisting.
- Keep emergency responses in mind, whether for an injury or an accident.



Make your farm safer from hazards:

Physically remove them.

Replace them with safer alternatives.

Isolate people from them.

Change the way people work around them.

Protect workers with PPE.



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DON'T MISS YOUR ANNUAL MEETING ON MARCH 26

The Legacy Cooperative annual meeting is scheduled for March 26th. The meeting will start at 6 p.m., followed by a dinner. It will be held at the Rock Lake School.

"The annual meeting is a great time to get together with fellow member/owners, board members and Legacy Cooperative staff," says Jeff Teubner, Legacy Cooperative Board President. "It provides us an opportunity to review the past year's financials, but also to reflect on what lies ahead."

Looking ahead is a key responsibility of the Legacy Cooperative Board of Directors, notes Teubner. "Our challenge is to identify investments that need to be made to maintain a healthy cooperative," he says. "We can't just stand pat and stay

the same as a cooperative, anymore than we can keep farming the same way we did in years past."

He notes that past investments are part of the reason the cooperative was able to revolve equity of \$4.5 million to member/owners. In addition, \$1.3 million was paid to estates and member/owners who retired.

Teubner was previously on the North Central Grain Board of Directors. "We had a healthy cooperative and returned equity to retiring members and estates, but we had a lot of really old equity on the books," he says.

"It is such a positive thing to revolve equity to our member/owners," says Teubner.

The excellent staff is another reason Teubner cites. "We have hard working, dedicated people delivering products and services we need," he says.

Last, but far from least, Teubner gives credit to the member/owners of the cooperative for their support of and loyalty to the cooperative.

"Member loyalty pays off in multiple ways," says Teubner. "We get the service we need that is important to our operations and how we farm. We have good businesses that provide good jobs that are important to our communities. And, in years like this, we get a financial return as owners of Legacy Cooperative."

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