



Two Rivers

Cooperative

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MISSION STATEMENT

“Two Rivers Cooperative Is Committed To Building Profitable Business Relationships Based On Integrity And Quality”

Two Rivers Cooperative

Pella, Iowa 50219

August, 2005



Crop Talk

By
Robby
Wilson

The final week in July has begun as I put these thoughts into my newsletter article, and at this particular time our corn and soybean crops both have most everything going the right way for them.

The potential for Soybean Rust to have a significant limiting impact on bean yields for our area has continued to shrink, and Soybean Aphid numbers in our area have not as yet soared to high levels.

There have been a few scattered areas where the number of first generation Bean Leaf Beetles could spawn some threshold levels of pod-feeding second generation bugs, but as I said, those areas have been scattered and few by comparison.

Mother Nature is still running the show, of course, and this recent period of hot weather can bring stress to the crops as well as promote insect population increases, so we clearly need to stay alert and keep watching fields for signs and symptoms of problems.

As always, if you see anything or have any questions about crop conditions, bugs or anything else you see as you scout fields, contact one of the Two Rivers Agronomists right away.

Some local acres were sprayed with fungicides in accordance with a Plant Health strategy, and Two Rivers also has some plots where we will be able to evaluate the overall impact as well as the cost/return issues of applying

fungicides.

And speaking of “Evaluation”, we now have the perfect opportunity to do some in-depth and comprehensive evaluations of this year’s crops, management strategies, input decisions and all the rest that has gone into the fields this season.

August is, after all, a time when you should be able to judge just how well your input decisions and choices have paid off and, most importantly, identify issues or areas of concern where you might want to do things differently, use a different strategy, different inputs.

What worked and worked well?

What came up short of your expectations?

What would you do differently if you could go back and change something?

Could you have done anything that would have made the prospects for your crop this year even brighter?

Is there some fine-tuning of nutrient management, weed or insect management, disease management that could put more bushels per acre into the picture for the future?

These are just some of the questions you can and should be asking

We Look Forward To Seeing You At This Year’s

CUSTOMER APPRECIATION DAY FAMILY BARBECUE/PICNIC

Tuesday, August 23rd At The Pella Location

Serving From 4:00 To 7:00 p.m.

**RIBEYE STEAK & PORK LOIN SANDWICHES
CHIPS - SNACKS - ICE CREAM - REFRESHMENTS**

Come And Join In The Fun & Friendship
With All The Members Of The Two Rivers Family

RELAX AND HAVE A GREAT TIME

As We Say **“THANK YOU”** To Our Customers
For Their Continued Support & Business

yourself, and I would suggest that you try to pick a morning or afternoon that you can meet with your Two Rivers Agronomist to work out the answers together.

By doing this before we get into the rush of harvest, when everyone’s time is committed to bringing the crop in, there will be a lot of the fall crop plans and programs that we can be ready to deal with as the fall season progresses.

This will also give the two of you an ideal opportunity to talk about and make plans for soil sampling, grid sampling, fall lime and P & K applications and all the rest.

I would also suggest you might want to take a little time to get together with your Two Rivers Agronomist for a one-to-one tour of the one or more of the local Test Plots we have out this season.

This will give you an opportunity to ask questions that are specific to your particular interests and needs, see how different hybrids and varieties have performed compared to those you

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**Fuel
Facts**
By
**Scott
Bensink**

If you have not already contracted your fall/winter LP needs for the 2005/06 season, I again want to remind you that the deadline for contracting will be August 31st.

In my past 2 newsletter articles I have touched on all the reasons why LP Contracting now makes such good sense for all customers, so there really isn't any need to repeat them once again here.

Just think, if this coming winter is as cold as this summer has been hot, you'll be very happy you contracted your LP before August 31st to save on this winter's overall heating expenses.

I also want to remind and encourage anyone who has not yet called to have their farm diesel storage topped off that **Now Is The Time** to be laying in your needs.

Numerous industry spokesmen and our sources in the industry continue to warn us there are plenty of reasons to believe the supply of diesel will be under extreme pressure once the harvest season gets underway.

Delays and interruptions at the pipelines and terminals are almost certain to develop, and in some cases these could turn into prolonged product outages that spread over a large geographic area.

Putting as much fuel into the country now, before the fall season is upon us, will allow additional time for us to pull back-up supplies into our storage facilities, thus easing the impact of whatever happens at our sources of supply.

As you order your diesel needs in the weeks ahead, I would also like to encourage all of you to start using B2 Soy Biodiesel, the product we are very proud to be promoting here at Two Rivers.

The lubrication properties of Soy BioDiesel are its primary asset, and as the diesel fuel industry once again lowers the sulfur content in diesel fuel to a minute .005%, using Soy BioDiesel is the logical alternative to protect your valuable investments in all vehicles and equipment with diesel engines.

The new and lowered standard of

Mark Your Calendar & Plan Accordingly
TWO RIVERS COOPERATIVE
FISCAL YEAR ENDS AUGUST 31, 2005

Our fiscal year concludes on August 31st and we ask for the cooperation of all customers in having account balances paid to the "current" status prior to this date so the business can be included on the books for the 2004/05 fiscal year.

A complete inventory of all grain, supplies and merchandise will be conducted in accordance with the end of the fiscal year, requiring the undivided attention of your Directors, the staff and all employees to complete properly and accurately.

Therefore, we will need to set aside a specific time at each location to be closed for business for the short time during which this inventory is to be conducted. The exact time and date for each location to complete inventory will be posted on the web site and at each office so you can plan ahead.

sulfur is currently being phased in for all on-road diesel fuels, and as soon as this process has been completed, the industry will make the transition to off-road diesel products.

With Congress passing alternative energy legislation to extend the credits on products like Soy BioDiesel, the B2 grade of this product is now favorably and competitively priced with conventional diesel, and still provides your fuel with improved lubricity!

Soy BioDiesel also provides other performance enhancing benefits for your diesel-powered machines such as increased power, and gives you a cleaner burning fuel with fewer emissions, less odor and smoke.

It's also a completely bio-degradable, non-toxic product and, most importantly, it has created a new and significant category of demand for the soybeans you raise in your fields.

If all U.S. farmers used B2 Soy BioDiesel, it would require 49 million bushels of soybeans, or 10% of Iowa's total soybean crop.

And if all on-road diesel were B2 Soy BioDiesel, it would use 473 million bushels of soybeans, or virtually

every soybean Iowa farmers now raise.

If you have not taken a few moments to investigate Soy BioDiesel and all that this exciting new product is doing - and all it can do - for your diesel-powered engines, please take time to visit with any of the Fuels Team at Two Rivers for more details.

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planted this season, and perhaps even discuss and investigate in greater detail some of the specialty grain production opportunities that will bring added returns to your farm for next season and beyond.

Of course you'll want to be sure to also set aside time to attend the Plot Tours in early September, details of which are included elsewhere on this page.

August is the ideal month for this evaluation and fine-tuning process to get underway, and your Two Rivers Agronomists are anxious to be of service to you in the weeks ahead so we can help you make the best choices and the best decisions for your farm and fields.

Set Aside Time To Join Us At
PLOT TOURS 2005
WEDNESDAY, SEPTEMBER 7th
(Rain Date Is Thursday, September 8th)

MORNING PLOT TOUR - PAUL HJORTSHOJ FARM
(West Of Monroe Off Hwy 163)

Breakfast Served At 8:30 With Tour Of Plots To Follow

EVENING PLOT TOUR - GLENN VAN WYK FARM
(East Of Pella Off Hwy 163)

Meal Served 5:00 To 7:00 With On-Going Tours

See & Compare The Performance Of Our 2005 Seed Line
Asgrow * DeKalb * Croplan Genetics * NK
The Leaders In Genetic Technologies For Corn Hybrids & Soybean Varieties

**Seed
&
Stuff**
By
Jay
Van Woerkom



What's happening with our crop as July ends?

CORN: Pollination has been progressing nicely.

Corn that was planted in sandy soils, where compaction is a problem and/or into spots that were wet this spring has been affected by the recent spell of hot weather.

Other than those situations, however, thus far very few fields were "firing" as of this writing, since our high levels of humidity and having very few days with a dry south wind have helped corn endure the heat through this mid-summer period.

The first symptoms of moisture stress show up in lower leaves, with a distinct "V" in the leaf seen if there's a nitrogen deficiency.

If it turns off dry, we could see some impact on kernel size and weight, and those hybrids with lower drought tolerance will more than likely abort some kernels.

SOYBEANS: Beans continue to develop nicely with good upper plant growth and early pod formation.

Beans can endure sustained periods of dry conditions and still yield up to their normal potential, providing we get some August showers.

Scouting your beans through August is critical.

You need to be looking for signs of insects feeding on the leaves, and even more importantly, on the pods, since even some feeding on the outer pod tissue can have an impact on yield and quality of the soybeans inside.

Grasshoppers will normally eat all the way through pod tissues, while Bean Leaf Beetles feed only on the outer surface layer of the pods.

Both, however, will result in a greater likelihood of diseases along with aborted or lower quality beans inside the pod.

As of mid-July we were beginning to see some of the 1st generation of Bean Leaf Beetles approaching levels that may require us to spray fields in August if the 2nd generation that hatches from the eggs laid by the first reach threshold levels.

Leaf feeding in late July and early August needs to reach 20% to 25% defoliation to justify spraying, and that's a level we seldom reach.

The 1st and 2nd generation of Bean Leaf Beetles overlaps, with the 1st generation population peaking in mid-to-late July and ending in mid-to-late August.

The 2nd generation starts to appear in early August, peaks from mid-August to mid-September and ends in late September.

Our heavy June rains should have helped reduce grasshopper numbers, but there are areas where some fairly impressive counts have been made.

At this time the immature hoppers will likely be confined to fence lines and border rows, and this is where you

need to evaluate their numbers so they can be more easily treated, if necessary, before they can spread out over the entire field.

The bigger a grasshopper gets, the tougher he is to kill, and a mature hopper is a very tough customer.

If you can count anywhere from 8-14 grasshopper nymphs or adults in a square yard of a field, or between 20 and 40 of either in a square yard of a field margin, you probably need to consider spraying.

Get past 15 in a field and/or over 40 in a field margin and treatments are highly recommended.

If that happens, you will need to check with us for product recommendations, rates and information on harvest intervals to be aware of.



**Feed
For
Thought**
By
Jason Smit

Attention Pork Producers!

Your Two Rivers Feed Team will now be handling Dried Distillers Grains (DDG's) that can be included in your complete feed orders to help fight Ileitis.

Another benefit of feeding DDG's to your swine is that they have proven to be very helpful in controlling bowel hemorrhaging.

This is something we often encounter during the summer season when pigs don't eat during the heat of the day, then tend to gorge themselves and over-eat after the sun goes down and temperatures cool.

If you are interested in using this economical ration alternative, please talk to any of the Feed Team so we can get the specific details sorted out for the rations you're feeding.

We are also getting additional inquiries about the availability of finishing spaces as various sources look for places to put pigs heading into the fall season.

Contact us if you have spaces and are interested in looking at different options.

Finally, all **Horse Owners** need to be watching for details about our **August Horse Feed Special**, since this will be a **Great Opportunity** for all of our local horse owners to plan their purchases and **To Save BIG!**



As evident from this photo, we'll be better able to "see" work progressing at our bin site as August begins. Roof sections are being assembled around the concrete foundation and dump pit excavation has been completed. Also visible at the bottom of the photo is the head section for the new leg that will be erected.



As I See It
By Tracy Gathman
General Manager

This August newsletter brings information about a number of important dates to remember, and activities to be a part of, to all of the members of our Two Rivers Cooperative Family.

First, our traditional **Customer Appreciation Day** will be on Tuesday, August 23rd in Pella.

This event has become a summer-time highlight all of us here at your co-op look forward to for the opportunity it provides us to get together for a nice meal, plenty of good conversation with our friends, and to just share some time with one another visiting.

We hope all of you look forward to it as much as we do, and we certainly look forward to seeing you there to share the evening with us.

On the **"Business"** side of things, there is the the cooperative's **Fiscal Year End** on August 31st.

It's been another eventful and exciting year of operations for your co-op, one in which we have again made significant strides and progress on many of our shared goals and objectives for the continued growth and profitability of this company.

To complete the year in the best position, we once again ask for the cooperation of all customers to make sure their account balance at the cooperative is paid to the current status.

I also ask for all of you to be watching for the announcement of the date and specific hours during which we will be closed to conduct the year-ending inventory at our locations, and to plan your business needs accordingly around this period.

As we go to press, we were awaiting confirmation from our auditors on the date they can be here to oversee this inventory.

As soon as they have announced their schedule, we'll set the date and the specific hours each of our locations will need to be closed for the inventory procedure to be completed.

Plot Tours and the **Labor Day Holiday Weekend** are among the

ADVANCE NOTICE OF HOLIDAY CLOSING

All Two Rivers Locations Will Be Closed

MONDAY, SEPTEMBER 5th

LABOR DAY

Please Plan Accordingly For This 3-Day Holiday Weekend

other dates to mark on your calendars as we watch another summer season wind down to a close.

BIN UPDATE: Despite oppressive heat, the crews working on our storage expansion project in Pella continue to make steady progress, and we really need to salute these people for the fine job they are doing in the face of such temperature extremes.

Up until recently, most of the work that has been underway has been of the **"Hard To See"** variety, with most of it being at and below ground level so it's more difficult to gauge the progress being made from a drive-by glance.

As the steel walls start to go up, we'll be into that stage of the project where the work being completed will be **"Visible"** and easier to measure.

Once the walls and roof of the bin are in place, another stretch of mostly **"Invisible"** activity will commence as the electrical work and other inside the bin finishing touches are wrapped up.

BUNKER UPDATE: As those of you driving by Otley have noticed in the past couple of days, we've finished removing the corn from the bunker and shipping it to our processor markets.

With this task at last behind us, we've been able to assess and evaluate the various cost vs gain aspects involved in greater detail.

On the whole, we feel the numerous benefits, advantages and flexibility the bunker provided to our customers

and to Two Rivers in handling and marketing the huge 2004 corn crop were positives that more than compensated for the down-side.

At the present time we are in the process of dismantling the remaining bunker walls which, after 5 consecutive years of use, wear and tear, have deteriorated significantly.

As we look into the future and the continued changes taking place throughout the marketplace in which we operate, the increased productive capabilities of our customers, and the additional storage demands that accompany these changes, the Board and Management agree we will need to continue to upgrade and expand our grain storage and handling capabilities and capacities with a combination of both temporary and permanent assets.

Dirt work at the bunker site will be underway soon to expand the area.

We will then erect new galvanized steel walls, install aeration and add a new cover for the pile which, when we are finished, will increase the bunker's storage capacity by 150,000 bushels to a total of 520,000 bushels.

While there are still some crucial times ahead before harvest begins, it appears our fields have once again been blessed and have the prospects to give us a bountiful crop this fall, thus the timely completion of our bin and bunker projects will certainly play a key role in helping us serve your needs.



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