



# 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

February, 2005



## Crop Talk

By  
**Robby  
Wilson**

I imagine by the time you're reading these words, many of you will have the information from the January 27th Two Rivers Soybean Rust Seminar still fresh in mind.

We have hopefully been able to address and cover most of the questions and issues that were of importance to our farmers as we continue to update ourselves on this newest challenge to soybean yields.

If anyone was unable to attend and/or if there are additional questions still out there you're looking for answers to, please do not hesitate calling on the Two Rivers Agronomy Team.

Believe me, **NOW IS THE TIME** you need to be finding out about and learning all you can about Asian Soybean Rust. There is plenty of information out there, and more is coming in from numerous sources all the time.

Getting solid facts and sound information about Asian Soybean Rust will be the key to making the best, the most timely, effective and economical decisions if it does pose a threat to our soybean crop in 2005, or beyond.

As I said, there is plenty of solid information already available, more will keep coming in before we plant the crop this spring, and there are a lot of good sources that you can turn to for facts and details so you can be informed and up to date.

I also suspect there may be a few

## This Is What All The Talk Is About

*This photo shows a bean leaf that has been attacked by Asian Soybean Rust, and it's obvious the impact this would have on photosynthesis, plant health and yields if this disease arrives and spreads through local bean fields.*

*For a color view of this item, go to the cooperative's web site at*

[www.tworivers.coop](http://www.tworivers.coop)

*and check the February issue of the newsletter posted there.*



snake oil salesmen coming into the picture on this issue as well, since we always seem to see that sort of thing whenever a new challenge or issue springs up and there's some initial confusion and uncertainty.

Therefore, if you start hearing about all sorts of outlandish claims or promises, miracle cures and fantastic yield data, just remember the warning I am sure all of you have heard at least once, and probably many times, over the years:

**“Beware Of Anything That Sounds Too Good To Be True!”**

Take your time to ask questions and don't hesitate calling on the Two Rivers Team of Certified Crop Advisors who will give you our Unbiased Recommendations, ones you can rely on with complete confidence to be in your best interests and those of your crop.

As discussed at our Soybean Rust Seminar, there are already a number of proven fungicide products available on the market, and it's possible others will be added to this list before spring, particularly if supply issues develop.

Some of the current fungicides which we feel have the best data to support their claims as a result how they've performed to prevent and/or treat soybean fields in South America and Asia would include products with names like Headline, Laredo, Quatris and Stratego.

We feel you need to investigate these products in particular to find out how they work, what they do, the timing of application, whether they are used as a preventative or as a treatment and any other specifics.

Again, we'll be more than happy to assist you with your fact and information finding tasks on the products and strategies you need to be familiar with, so don't hesitate calling or stopping in for a visit.

As the arrival of Asian Soybean Rust into the United States has caused all of us to suddenly address the issue of fungal threats to our soybean crops, I believe it's already starting to become clear to everyone that applying a fungi-

**CROP TALK**  
Continued On Page 2



## Fuel Facts By Scott Bensink

Last month I announced that we had put together the details and pricing for a **Spring Diesel Fuel Contract** for product delivered between April 1st and June 30th.

A non-refundable 5 cent per gallon deposit at the time you contract spring diesel is all that's needed to lock in the gallons and price of the fuel you'll be using during these three very busy months of spring.

Most importantly, I believe, it also protects you from the kind of extreme volatility we've been faced with in the fuels market as both supply and price comes under added pressure when demand increases.

That 5 cent per gallon deposit to lock in supply and price is, I think you'll agree, very cheap insurance and buys you a lot of peace of mind that you're going to be happy to have as you start spring work in the fields.

Last month I also said we were continuing to monitor the marketplace farther out in hopes of being able to get an early jump on the market with a **Fall Diesel Fuel Contract**.

But thus far there is still too much volatility in the farther out market for us to take action.

Hopefully there will be some opportunities crop up to enable us to price an inventory for fall product, so we'll keep watching and keep you posted.

We are also going to take a look at getting an earlier start on delivery of fuel to the farm in advance of spring.

This earlier **Pre-Spring Fill Up** will make it possible to get the maximum amount of fuel out into the country before spring work gets underway, and thus have more time to re-fill our bulk facilities with the fuel you'll need as the season progresses.

The situation gets very tight at the pipelines and terminals as demand soars every busy season, and there's always the threat of spot outages at one or more of the places we draw supply from.

Therefore, this early **Pre-Spring Fill Up** of on-farm storage should also help us avoid that risk as well.

Finally this month I'll remind every-

one about our **Bulk Oil Systems**.

With the cost of oil continuing to increase, the savings and convenience of having one of these bulk systems installed on your farm becomes a bigger advantage all the time.

Talk to us about how a **Bulk Oil System** can be the perfect match to meeting your oil needs for the future.

## CROP TALK

Continued From Page 1

cide can play a major role in improving soybean yields, even if rust is not a part of the equation.

For example, as we dig deeper into the Asian Soybean Rust issue, we also find there is a lot of data out there about inoculating soybeans to help boost yields.

Also, as soybean industry experts study the different strains of rhizobia in the soils they have found a lack of rhizobia can lead to poor nodulation, and thus to reduced yields.

Switching gears for a moment, elsewhere in his article this month Jay has talked about seed corn treatments.

One thing we both want to advise our customers is to be absolutely sure the commercial seed treatments that have been applied to their seed by the manufacture are compatible with specific programs and/or the different treatment needs they may have for different fields.

On the soybean seed treatment front, we also want everyone to be aware that by treating your soybean seed with Cruiser Max you are able to

get some valuable early season disease control as well as a systemic insect control against Bean Leaf Beetles and Soybean Aphids.

Finally, about the only change in store for 2005 as far as the herbicide arsenal we use in the weed battle is that sulfentrazone products (Authority, Blanket and Canopy XL to name the most prominent) are no longer being manufactured.

As replacements we can look to products like Encompass and Valor, both of which have very similar weed control spectrums.

So if you've been using the sulfentrazones in the past you may want to check with us to discuss how to make the best transition.

Though weed control doesn't get the media attention and draw the focus of farmers like it once did now that we have the **"Hot Issue"** of fungus in the headlines, and as the major topic of discussion at all the meetings, the battle against weeds remains a key part of your crop strategies.

Therefore, we believe it is still very important to spend some time with the Two Rivers Agronomy Team early to fine-tune your specific herbicide choices to match the specific needs of your fields and your overall weed control program.

This fine-tuning can very often save you a substantial sum on your total program, and maximize its effectiveness in the process.

Let's get together soon to firm up your needs so we can lay in our inventories as soon as possible.

## TWO RIVERS COOPERATIVE CREDIT POLICY

(As Adopted By The Board Of Directors April 1, 2001)

*The following terms shall govern any/all purchases charged to accounts with the Two Rivers Cooperative.*

1. A statement shall be mailed on or about the fifth (5th) of each month. If for any reason a statement is not received or is lost, the account is due and payable on the fifteenth (15th) of the month.
2. A late-payment penalty fee of 1.65% (equivalent to 19.8% annual interest rate) shall be imposed if the previous month's balance is not paid by the fifteenth (15th) of the following month. There is a \$1.00 minimum charge on all late payments.
3. All accounts that are past due shall be reviewed.
4. Any account which becomes 60 days past due shall be placed on a cash-only basis and legal collection channels will be implemented, unless prior arrangements have been made with the cooperative.
5. If an account becomes 90 days past due without any arrangements for payment being made, no purchases (cash or credit) shall be allowed until the account is cleared.

The account shall also be required to re-apply for a new credit account (including submission of a new credit application) before charge privileges can be resumed.

Any accounts which are required to re-apply for credit privileges will be required to pay a \$50.00 credit application fee.

6. Budget billing is available to household heating customers. Prior arrangements must be made with the cooperative in order to comply with this option.

**Seed  
&  
Stuff  
By  
Jay**

**Van Woerkom**



Once again this year Two Rivers Co-op will be offering contracting opportunities that will pay you an added premium for production of non-GMO Soybeans.

As in the past, we need the name and address of the grower, the number of acres contracted to produce non-GMO Soybeans, and the number of seed units purchased.

Seed supplies are tightening up already, so those of you who are interested in participating in this non-GMO production program are advised to contact Two Rivers right away so we can get your needs firmed up.

I would also encourage you to take a little time in the next week or so to get in touch with us to finalize 2005 seed orders with us, especially if you have particular seed sizes you want to have locked in for your fields.

The longer you wait to lock in your seed size preferences, the more risk you have that some of those sizes will already be sold out, since I'm being advised by our suppliers that some seed sizes are already starting to be tough to get.

**Seed Protection:** Providing seed corn with early season protection from seedling diseases and insects gives your crop a head start on being healthier, hardier and therefore more likely to achieve full yield potential.

Cruiser Extreme Pak is a unique seed-applied combination of three proven fungicides, Maxim XL, Dynasty and Apron XL, along with a systemic insecticide that will provide superior protection against a broad spectrum of early season diseases and insects.

This includes diseases from the four major fungal groups that cause slow seedling growth and damping off, which reduces the stand, saps seedling and crop vigor, and ultimately leads to significant reductions in yield.

Specific diseases that Cruiser Extreme Pak protects against include Fusarium, Rhizoctonia, Pythium, Cladosporium, Aspergillus, Alternaris, Diplodia, Penicillium and Helminthosporium.

Cruiser Extreme Pak's insecticide

controls troublesome insects such as Wireworms, Seed Corn Maggots, White Grubs, Corn Flea Beetles, Corn Leaf Beetles, Chinch Bugs and offers suppression on Black Cutworm.

And when seed is treated with a higher rate, there is also protection against Corn Rootworms and Billbugs.

The majority of the Croplan Genetic corn hybrids we handle here at Two Rivers are all powered by Cruiser Extreme Pak, the cost of which has already been included in the price of the seed.

Any of our NK hybrids can also be ordered with a Cruiser Extreme Pak treatment.

Our Monsanto line of corn hybrids (Asgrow and DeKalb) can be ordered with Poncho 250 applied to the seed.

Insect protection for corn is also provided by the genetic package bred into Herculex I hybrids.

This advanced technology offers season long protection for the entire plant against First & Second Generation European Corn Borers, and all generations of the Southwestern Corn Borer, plus Black Cutworms, Fall Armyworms, Western Bean Cutworm and intermediate suppression of Corn Earworms.

Be sure you visit with us about protection for your seed and seedlings as you fill out and firm out your corn hybrid orders with us in the weeks ahead.



**Feed  
For  
Thought  
By  
Jason Smit**

We have made a change in our swine Grow/Finish Pre-Mix to include Phytase in our Land O' Lakes hog rations, thus bringing a number of additional benefits to your nutritional programs.

With Phytase added to the feed,

the hog's system is better able to utilize the phosphorus in the ration, thus reducing the phosphorus level in the manure.

The result is a friendlier, healthier environment for your hogs to live in, plus the ability to control excessive phosphorus buildup in the soils the manure is applied to.

With January coming to an end, I am sure we all feel that we've already had more than our fair share of nasty weather and all the challenges winter brings to us, our livestock and our farming operations.

Unfortunately, however, we could be in for at least 2 more months of winter weather, and perhaps even nastier conditions lie ahead.

I will therefore remind everyone how important it is to help us keep one step ahead of the game by planning and ordering feed deliveries in advance, and of course by keeping a decent inventory on hand at all times rather than letting the feeders run too low before ordering.

Snow and/or ice storms can close these country roads in a hurry, and it can sometimes take a few days - or more - before they're opened up enough for our large delivery equipment to get through.

Even when we are able to get back out, it's always slower going out in the country, plus maneuvering around drives and gaining access to the feeders just takes more time for our people so they can get these jobs done safely.

Your early orders are very much appreciated and help us a great deal any time of the year, and during the winter we need your cooperation and help even more!

**Stock Up Now  
BIRD SEED  
Now You Can  
Get 2  
For The Price Of 1  
(While In Stock Supplies Last)**

**Protection For Your Corn**



**See Jay's "Seed & Stuff" Article For Additional Information**



**As I See It**  
By Tracy Gathman  
General Manager

Though the combines and most other harvest time gear on the farm have been tucked away since early November, and therefore won't be seeing activity until next fall, many of the people in the hard working Employee Team at Two Rivers are still manning the conveyor and trucks to bring the ground piles up.

There are probably some jobs that are tougher than scooping and conveying corn into trucks in the dead of winter with the winds howling, a combination of mist, rain, sleet, snow and ice to battle, and temperatures often plunging to zero and below, but I don't think the number of them is very large.

The labor-intensive, time consuming and often difficult task of bringing in ground piles and emptying "temporary" storage is one of the challenges we are left to deal with to handle very large crops.

But it was one your Two Rivers Co-op was more than ready to shoulder when we made the decision to do everything in our power during the peak of harvest so you could keep those combines rolling and the big corn crop coming in.

It's not the easiest solution, nor is it the most economical or convenient solution to dealing with record volumes of grain.

And speaking from my own past experiences, plus knowing full well what the guys out there in the elements are going through day after day to bring in this overflow of the 2004 crop, I can assure you it's definitely not the most comfortable, relaxing or enjoyable solution either.

No doubt other alternatives could have saved us from the tremendous amount of hard work, let us avoid the long hours, saved us the expense and allowed our people to turn to other tasks with far fewer challenges from the cold weather and nasty working conditions, the fatigue, stress and all the rest.

But every one of those alternatives

would have also slowed the pace of harvest in the fields, reduced the volume of corn that was being combined each day, and/or created added burdens for those who have limited or no on-farm storage and handling capabilities at home.

Our commitment is **"Service To The Customer"**.

Though the task of bringing in the over 750,000 bushels of corn that ultimately ended up in ground piles or bunker facilities extends the work, the hours and the expense of harvest well beyond the time harvest comes to an end in the fields and on the farm, anything else prevents us from fulfilling that commitment to you.

And that is not an alternative for any of us at Two Rivers Co-op.

**Where Does Time Go?** Do you realize that when this month of February comes to an end, so too will we be ending the first half of the current fiscal year of operations for your Two Rivers Co-op?

Once again this year we will have representatives from our auditing firm in to conduct a six-month review of our operations, a process your Board and Management feel plays a key role in managing and monitoring the performance of your co-op, while at the same time strengthening internal controls used to track numerous segments of our business.

As of this writing with several days of January still to complete, I still don't have the final figure for this month.

However, the figures for the end of the first quarter of our year (which was December 31st) indicate we are off to a good start on the 2004-05 year of business, and with an outstanding crop to give us a solid foundation to work

from, we are looking forward with great excitement and anticipation to a strong showing in the spring as we service your next crop's needs.

With your continued support and business as this year progresses, we look forward to having you help us to sustain this positive momentum.

**Credit Policy:** Elsewhere in this month's newsletter we have published the Credit Policy to enable everyone to review the provisions it established for the proper handling of accounts with Two Rivers.

I encourage all customers to review the policy to refresh themselves with the specifics and, as you do, one thing I hope you'll notice is this policy was adopted by the Board in 2001 and has remained unchanged ever since.

What that tells all of us is:

**This Policy Has Worked & Continues To Work Well!**

Our customers can take great pride in that, and you should also be proud of the comments and compliments Two Rivers and its customers have received from our lenders and auditors in the outstanding way account balances have been and continue to be handled by our customers.

On various occasions I have had representatives from our lending institution single out our own Robin Redding for the fine job she does in managing the customer convenience credit accounts we maintain, and I hope all of you also appreciate her efforts and the fine way Robin handles this key responsibility for your co-op.

We also appreciate the way our customers handle their accounts in accordance with the Credit Policy's terms, and sincerely thank all of you as well for doing such a fine job.



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