



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, 2006



Crop Talk

By
Robby
Wilson

If you are serious about improving your return on the soybean crop you will plant this year, and those you will plant in future years, you will definitely not want to miss out on the information that will be presented at the **Soybean Profitability Meeting** that is being sponsored by Two Rivers on **February 28th**.

For the added convenience of our customers, and to give everyone added flexibility to fit this meeting into their busy schedules, there will be a morning and an afternoon session held to enable you to attend the one that best fits with your plans.

We are assembling what we firmly believe will be the most comprehensive and complete agenda of topics and issues ever put together to address specific ways to enhance efficiencies, boost yields, improve management and increase profits from the soybean crops you plant in your fields.

Among the major items that we will be talking with you about, and answering questions on, are such things as how your Two Rivers Team can match specific soybean varieties and genetic traits to specific fields and the soil characteristics in those fields.

We will also be discussing the various tillage practices that are used by different customers and the relationship of those tillage operations to crop performance, yields and operational costs.

We Invite & Encourage You To Join Us
TWO RIVERS COOPERATIVE
SOYBEAN PROFITABILITY MEETING
TUESDAY, FEBRUARY 28th
Morning Session 9:00 To 10:30
At The Pella Office Meeting Room
Afternoon Session 1:30 To 3:00
At The Monroe American Legion
BOOST BEAN YIELDS & BOOST FARM PROFITS
See “Crop Talk” For Topics/Issues To Be Discussed

We will be talking about a number of different planting practices, such as row spacing and plant populations, early season and late season planting issues and considerations, along with other choices you face each time you're ready to start planting soybeans.

We'll talk about the weather in its numerous combinations of early and late, wet and dry, and the effects these different combinations have on soybean performance and yields throughout the growing season.

Naturally, a significant portion of the discussion will focus on bug and disease issues related to soybean production, crop performance, seed placement and genetic alternatives, management decisions and all the rest.

In conjunction with these issues, we will be talking in greater detail about specific crop and yield threats from pests like the steadily increasing losses caused by Soybean Cyst Nematodes, the potential for Soybean Rust to spread further north in this second year, the outlook for Aphids.

This will bring us to the strategies to use against these and other pests, including different seed treatments, fungicide products, both new and old, and inoculation of soybean seed.

We will take a close look at issues of soybean fertility, the kind of nutrient management program you need for optimum production and yields, what fits your management and other practices, etc.

There will also be a closer examination of the similarities and differences, positives and negatives of conventional and Roundup Ready varieties, as well as a look at the differences between branded and generic chemistries.

We'll also talk about using alternative weed control strategies and products for both Roundup Ready and conventional varieties.

We'll present information on programs and premiums that are available to increase per acre profits through the planting of non-GMO varieties or other value-added crops that various end-user markets need.

And during the course of our presentations we will also talk about the major commitments which Two Rivers has made, and is continuing to make, to provide you with the very best in service and to keep pace with the very latest in crop production technologies, equipment and information so that

CROP TALK
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Fuel Facts
By
Scott Bensink

PROMOTIONS: We are pleased to lend our support to a couple of different issues that are currently being promoted by the Iowa Soybean Association.

The first of these is to voice our support, and to ask our customers to voice their support as well, by contacting our local representatives to the Iowa Legislature to ask them to endorse legislation supporting the use of Soy BioDiesel.

It's expected there may be several bills coming before the 2006 session of the legislature, most notable among them the bill providing for Soy BioDiesel tax incentives.

There are post cards available at the counter of all 4 locations of Two Rivers which you can fill out and send to the Iowa Soybean Association, which they will forward to the members of the Iowa Legislature to illustrate the interest and support for this bill at the grassroots level.

Any direct contact you would care to make to your elected officials in the Legislature would also be welcomed by the Iowa Soybean Association.

The Iowa Soybean Association is also sponsoring a special sweepstakes which offers the lucky winner a **New Jeep Liberty Diesel Sport**, courtesy of Bud Mulchay's Jeep in Des Moines, plus **2 years of Free Soy BioDiesel** (up to \$2,000 worth) as the prize.

Entry forms for this sweepstakes are also available at the counter of all 4 Two Rivers locations.

FUEL NOTES: Our fuel market and prices for products remain on a roller coaster ride that sees prices moving up sharply for a time, taking a quick dip, then bouncing back up again, all very quickly.

Fundamentally, inventories appear to be normal for this time of the year, so the driving forces behind this volatility have been a combination of speculator activity, much like that which has been occurring in the corn and soybean markets for the past several weeks, plus the Middle East tensions resulting from Iran's nuclear advances.

It was very encouraging to have a

large number of our customers take the initiative of managing their fuel costs, and in the process assure themselves of a good supply to start spring work, by contracting their needs with us during January.

All of the gallons we contracted with our suppliers to offer for this January program have been committed to those who contracted with us, so at this time we are monitoring the market very closely and watching for another good opportunity to lock in an additional supply.

As soon as we are able to do so, we will once again be able to come out with a new contracting price for you to consider, so please keep in close contact with us if you have additional needs to be covered.

One place I am sure you do not want to find yourself when spring arrives is out in the open, spot market with a large portion of your fuel needs not locked in.

If you don't wish to contract 100% of your needs all at once, at least get a percentage of them covered with a contract.

You might also want to consider filling your on-farm storage early if you see a decent dip in the market, then use contracting to lock in the rest of what you'll be needing to get your crop in.

OIL/GREASE NOTES: While most of the focus is on gasoline and diesel fuel prices these days, keep in mind that the oil and grease you use for your farm machines comes out of the same barrel of high-priced crude, so prices for these lubes are also on the move to higher levels.

I think there were 3 price increases on oil and other lubrication products during 2005, and since a lot of you use a fairly large volume of these products during the course of the year, it will pay you nicely to stock up early to beat the next round of price hikes.

Our Bulk Oil programs and services have proven to be tremendous assets to many of our customers, saving them a lot of money and bringing added

convenience and flexibility to managing their oil needs as well.

Now would be an ideal time for you to talk to Doug or Gary about our Bulk Oil products, programs and services so they can go over all the details and show you how nicely these can fit into your operation to provide both short and long term benefits and savings.

Seed & Stuff
By
Jay

Van Woerkom



At this time we're putting the finishing touches on seed orders, and if you still have any corn or soybean numbers that have not been lined up, now is definitely the time you need to be talking to the Two Rivers Team!

The **Soybean Profitability Meeting on February 28th** is the other major item that we have coming up in the immediate future.

Please check Robby's article to find out about the information we'll be discussing and why this is the **One Not-To-Miss Meeting** of the year for all of our soybean producers, the one where many of your questions and concerns will be addressed as we look ahead at the 2006 season.

Next time I'll have additional information on seed treatments and our services to discuss, and as Robby mentions in his article, with the potential for some major bug and disease battles starting to shape up as a result of our mild winter weather, seed treating could be an increasingly important issue for all of you in 2006.

For now, however, I'll close with a personal request to all of you to be sure to attend the meeting February 28th and to bring any questions or issues you want to have discussed with you so we can cover them.

Do You Need To Re-Certify For 2006?

PRIVATE PESTICIDE APPLICATOR CONTINUING INSTRUCTION SESSIONS

February 7th At 7:00 p.m. - Methodist Church, Albia

February 15th At 9:30 a.m. - Fire Station, Pleasantville

February 22nd At 1:30 p.m. - Hotel Ottumwa, Ottumwa

February 28th At 7:00 p.m. - Community Bldg., Eddyville

March 7th At 7:00 p.m. - Farm Bureau, Indianola



**Feed
For
Thought**
By
Jason Smit

We continue to receive calls and comments from customers expressing interest in the new and exciting opportunities which are available in pork production.

I am very pleased and encouraged by the amount of interest that has been shown to the newest of these opportunities which was talked about in the January newsletter.

By way of review for anyone who did not have the opportunity to see this information in my January article, this opportunity enables local landowners to sell 5-acre building sites on which an investor will erect pork production facilities.

The landowner then has the option to supply the labor to raise/manage the pigs at an established cost per pig, or to hire them to be handled by someone else such as a friend, neighbor or perhaps by another member of the family.

If the landowner doesn't want to supply the labor and management, it can also be supplied by the investor.

The landowner receives the manure from the building(s) and assumes the responsibility of removing it from the pits and spreading it.

As we have discussed in previous articles, acquiring the manure to use as crop nutrients is becoming an increasingly important and attractive part of this and the other variations we've talked about being available in these pork production opportunities.

That's because as more and more farmers look to the future and the strong potential for crop nutrient prices to keep moving steadily higher, and for the availability of the supply of those nutrients to become less certain as a result of increased demand worldwide, obtaining crop nutrients in conjunction with livestock production is once again becoming a more viable solution.

If you have not taken time to talk to one of the Two Rivers Feed Team about these pork production opportunities, I hope you will find the time to do so in the next several weeks, before things once again become very busy in the fields.

One of us will be more than happy to meet with you at your convenience, out at your farm or here at Two Rivers, and we can answer your questions and explain the details so you can evaluate things as they relate to your particular needs and goals.

This could be some of the best time you spend for your farm and future, so please take a few moments to at least investigate what's available.

WORKING WELL: In closing I just want to express our thanks to the feed customers who are planning ahead and ordering feed delivery early, especially this winter.

This cooperation is greatly appreciated, and it really helps us be more efficient, more timely and effective in serving the feed needs of our customers each day which, in these times of high delivery costs, is even more important for all.



**The
Beef
Report**
By
Mitch Kennedy

Calving time has or will soon be arriving across the area.

This very important time of the year sets the stage for what follows in your operation, so be sure you take some time right after reading this article to inventory your operation to make sure you have all the supplies you'll be needing to have right there at your fingertips so this all-important process goes smoothly and safely.

Items to get at-the-ready would include booster shots, iodine, O.B. chains, ID tags, milk replacers, etc.

Make sure your vet has been contacted and knows your calving plans and needs too.

And of course **Call On Two**

Rivers and **Call On Me** if we can be of assistance and/or service to you so this will be a smooth and successful calving season at your place.

Moving on to other news, we are starting to manufacture our own 4-gram TM Pellets and 10-gram CTC at the Two Rivers Feed Mill.

This means we will be able to bring some additional savings to our customers using these products for the future.

Please let us know your needs, and check with us for our very competitive prices!

I don't know if this will arrive in time, but as mentioned below, there there will be an **Information Meeting** at the Country Inn & Suites at 1:30 p.m. in Pella on **February 7th** to discuss DDG's and the role they can fit in livestock nutrition.

There is also the upcoming **Cow/Calf Conference** planned for **February 25th** at the Vermeer Global Pavilion, which should be of great interest to many of our local producers.

Feel free to contact me for additional details on these special events.

CROP TALK

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you can use these assets to boost profits from every acre of beans you plant.

This will include information on our seed treating equipment and services, an investment that we have made which assures you of accurate placement and consistent quality so there is the precise amount of treatment product on every bean treated.

With the very mild winter we have had this year, concerns are increasing over the potential for a much larger over-wintering population of insects, plus a higher survivability of many diseases that attack our crops.

Learn more about different seed treatments and the valuable protection they provide at this meeting.

We hope to see you there!

ATTENTION BEEF PRODUCERS
Great Information Will Be Presented At The Following Events

**Learn More About DDG's
And Their Role In Beef Nutrition**

At The Information Meeting February 7th - 1:30 p.m.

At The Country Inn & Suites In Pella

DON'T MISS THE COW/CALF CONFERENCE

February 25th At The Vermeer Global Pavilion



As I See It
By Tracy Gathman
General Manager

I think the last time I checked the temperature outside it was into the mid-fifties.

This certainly brings an entirely new meaning to the word's January Thaw, which are used to describe the warming trend Iowa sometimes experiences at this time of the year.

Having such nice, warm weather, sunshine and warm breezes also makes us think about just how quickly a new spring season will soon be arriving all across Two Rivers Country, with the first of April now just a little more than 60 days away.

Everyone has been busy making plans and preparations for that eventful day when work begins anew in the fields.

And with each day bringing us all that much closer to the actual start of spring, the intensity of the planning and preparations will become even more serious.

Our Agronomy Team has been working very closely with customers to help them lock in input supplies, to firm up management strategies, plans and programs, and to evaluate different options and alternatives.

They have spent many hours in our offices and out in the country trying to meet one-on-one with each customer to provide this timely, efficient and personal form of service.

They have also spent many hours on their own reviewing field histories, soil test and grid sample results, going over the products and management you've used in previous years, looking at what has worked well, what may have come up short of expectations, and if and where changes may be needed to fine-tune things for you in one or more fields.

We firmly believe this is a unique and vital part of the services we provide when you do business with Two Rivers.

And we believe that these are among the things which separates Two Rivers Cooperative and its people

from most of the other suppliers when it comes to bringing added value, and therefore added worth, to each business transaction you enter into with us.

Service is one of those intangibles in business. It's something you can't hold in your hands like a bag of seed or a jug of chemicals.

It's something you can't see, something you can't really put a handle on, or attach a firm value to. It's even hard to define service, since it means many different things to different people.

The one thing that seems fairly consistent about the concept of service is that by and large most people take it for granted, and perhaps that's because in most cases some sort of service seems to accompany most business transactions.

In fact, one of the best descriptions of service I've ever heard is that it's something you seldom think about, something you seldom even take notice of, unless and/or until it's not there.

When service is lacking, that's when you notice all too quickly, and all too clearly, just how important service really is, how much it really means, and just how valuable it really is.

Providing quality, individual and personal service to each and every customer who calls upon Two Rivers to serve and satisfy their needs forms the foundation of what this company has always stood for, the goals it establishes for its operations in all departments and at all levels.

To maintain the highest standards of excellence in providing service to our customers, all of our employees are continually striving to improve their knowledge and understanding of your needs, seeking out information that

will enable them to assist you with your production choices and management decisions, and striving to enhance our efficiencies and capabilities so that we can enhance, improve and maximize yours in the process, thus making you more efficient, more productive and, in the long run, more profitable.

One other thing about the service we provide which we feel is both very valuable and vital to successfully meeting the needs of our customers, both for the immediate term and for the long term, is the role service plays in developing solid, lasting business relationships.

These relationships help form the foundation for a mutual understanding of the unique and special challenges each customer comes up against on the farm and in his fields, as well as the particular needs, situations and conditions that make each farm and farmer an individual consideration.

For lack of a better description, it mostly comes down to developing a understanding and caring about the needs of the individual, and then working with that person to make the best plans and decisions.

We place a great value on these business relationships, and we strive to make them of great value to you and to your farming operation as well.

I hope you will give these issues some thought and consideration as you continue on with the process of planning and preparing for the upcoming spring season, and that you will continue to give us the opportunity to work for and with you on those plans, programs and services.

Our people are ready, and they are very anxious to work for and with you to earn your business.



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