



Two Rivers

Cooperative

Monroe: 259-2232

Otley: 627-5311

Pella: 628-4167

Tracy: 949-6411

www.tworivers.coop

MISSION STATEMENT

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

Two Rivers Cooperative

Pella, Iowa 50219

November, 2006



Crop Talk

By
Robby
Wilson

As our area farmers make the final push on harvesting the 2006 crop in the weeks ahead, the time has arrived when things start to get a lot more serious as we look ahead to the future and our plans for the 2007 crop.

It's a time when everyone needs to do some thorough evaluation of the crop inputs and management that went into the crop we're harvesting this year to get a firm handle on what worked well and what came up short of expectations.

This process will help you make decisions about what needs be brought back again next year, what needs to be changed or modified to improve performance, protection and/or yields, and perhaps even what needs to be completely replaced in your product, program and management mix.

One of the things we have been seeing clearly demonstrated this fall is that in fields where shortcuts were taken with N-P-K rates, crop and/or seed protection, the performance and yields of the crop is coming up short of fields receiving more thorough management. And this is both for corn and soybeans.

The extremes of weather we had this year have clearly exaggerated these shortcomings, widening the gap in yields even further between them and the fields where N-P-K rates were on target, where solid seed genetics were planted, where soil types were

considered in the seed selection process, where seed treatments were used, and of course where scouting and management were one step ahead of threats.

Maybe if we would have had a nearly ideal year, like we did for corn in 2005, a person could have got by taking a calculated risk with various input investments in an effort to cut costs.

But Mother Nature entered the picture, and just about every one of the calculated risks a person took resulted in significantly reduced crop performance, weaker stands at harvest, and lower yields out of the field.

I think everyone would agree that with all of the technologies we have available to us to maximize crop performance, crop protection and to therefore improve the ultimate goal, namely crop yields, we need to take more time to take a much closer look at how the input decisions and investments we make before the crop is planted in the spring can and will influence and determine the final results we'll get when that crop is harvested in the fall.

For example, last fall and/or this past spring when you were ordering

your seed, did you suffer from the sticker shock of an additional \$5.00 to \$10.00 per bag of seed for a triple stack hybrid with Bt, CRW and Roundup Ready traits included, only to discover this fall, with corn approaching \$3.00 per bushel, you could have had a 10 to 20 bushel per acre increase in yields?

Even if corn were only two bucks per bushel today, an extra 10 bushels per acre yield from the protection that triple stack hybrid provided would have easily paid for the additional up front seed cost, with a very sizeable sum left over to pocket.

No one has ever saved themselves into prosperity in crop production.

The surest way to make money is to invest money in sound management, the right fertility, quality seed and seed genetics matched to your farm and field needs, crop and seed protection, maintaining proper pH levels, and the other inputs, management and services that will maximize crop performance and yields.

To put yourself in the best position

CROP TALK

Continued On Page 2

We Look Forward To Seeing YOU At The TWO RIVERS COOPERATIVE

ANNUAL MEETING

Thursday, November 16th

PCM High School In Monroe

Evening Meal Served At 6:00 - Business Meeting To Follow

We hope all members will set aside time to join us and the members of the Two Rivers Cooperative Family at this year's Annual Meeting, where we will present a complete financial report covering the fiscal year of business ending August 31, 2006.

Other business to be completed that evening will include the Board of Director election, and a brief profile of those candidates appears elsewhere in this issue of the newsletter.



Fuel Facts
By
Scott Bensink

Those of you who are using Soy BioDiesel need to be aware as the cold weather begins to arrive that the traditional product we've always used to treat diesel fuel for improved flow capabilities in colder temperature, namely Power Service, is not for use in Soy BioDiesel fuels.

There is an altogether separate winter fuel treatment product that has been specifically developed for use to **"Winterize Soy BioDiesel"** and we have it available at all Two Rivers locations.

Therefore, when you're ready to add your winter treatment, be sure you're adding the right product to get the desired performance and results.

I also ask you to communicate with us at the office and/or with your Fuels Team Driver about when you want us to start delivering winter blended fuel to the farm.

It's impossible to keep track of who is done with fall harvest and when, what each person's fall field work plans and schedules are, and therefore know for sure when the fuel is to be blended for winter.

Just a quick call to the office or a word to your Fuels Team Driver is all it takes, and we'll definitely appreciate your cooperation.

Moving on to another **"Winter's Approaching"** note, we'll be starting to run the **LP Keep Full Routes** in the near future, and if you're not already on one of these, I strongly recommend you get in touch with us now to have your farm included in the driver's regular route stops.

This is a huge time, labor and expense saver for us, and is a tremendous convenience for the customers as well, and that benefits everyone.

As you can see elsewhere on this page, we've purchased a new and larger fuel delivery truck that will definitely help us be more efficient, more effective and, most importantly, more economical in handling fuel delivery services for the future.

The 4,500 gallon capacity of the new truck means that on every trip out we can haul more gallons, thus reduc-



This new 4,500 gallon capacity bulk fuel delivery truck replaces the 2,500 gallon truck that has been in service since 1988. The added capacity of this new truck will help improve efficiency of fuel deliveries for the future as our sales and service area continues to expand.

ing the number of times we need to return to the bulk plant to re-fill.

Of course that system works best when we can route deliveries by area to gain the maximum in savings and efficiencies that make this truck a huge asset, so please plan your fuel orders with us well in advance.

Finally this month I want to encourage all of you driving vehicles that can use the new E-85 Ethanol to stop by to support the new E-85 Pump at our Pella Card-Trol.

CROP TALK

Continued From Page 1

to harvest a successful crop, you have to plan for success and plant for success, and the time for this process to begin starts now as we look to the role of fall field work and the value it brings.

And let's also keep in mind as plans and decisions for the next crop are being made that we've been pulling some very strong yields out of your fields in recent years, yields of corn and soybeans that have used a significant amount of the N-P-K nutrients

available in the soils.

There is one other thing I'll encourage you to do as you are evaluating this year and looking to the future, because now is the time I believe you also need to evaluate the crop services you have received, what these services mean to you, and the value of these services to you, to your farm and to your crops.

Your Two Rivers Agronomy Team strives to provide our customers with the most timely and effective services at all stages of crop production, from the initial planning and decision making stages, to assistance with rate, product and program selections, from management and rate recommendations to crop scouting, evaluations and consultation all the way up to and through crop performance and yield evaluations in the fall.

We believe all of these services add significant value to the already competitive price you pay for the crop inputs and services you purchase from Two Rivers, and we hope you will evaluate their value and consider its worth in making your decisions.

Board Of Director Election Voting Procedures

MAIL IN BALLOTS MUST BE RECEIVED BY 5:00 p.m. NOVEMBER 14th

*If you are mailing in your ballot, please allow sufficient time for it to be processed and delivered by the postal system so that it will be **Received At The Co-op 2 Days Prior To The Date Of The Annual Meeting.***

Ballots can also be properly filled out, the return envelope signed and brought to any Two Rivers Office location by the close of the business day Tuesday, November 14th.

Members who will be attending the Annual Meeting can bring their ballot and voting envelopes with them to the November 16th Annual Meeting, where they can be turned in at the Registration Desk as you enter.

PLEASE NOTE - THE ENVELOPE CONTAINING BALLOTS MUST BE SIGNED TO BE VALID

The signed/sealed envelope assures that your votes remain confidential while providing for accuracy in checking the membership roster to match eligible voting member's name with that on the sealed envelope.

All sealed ballots submitted, whether by mail or in person, will remain sealed until they are opened by the tellers, who will remove the confidential ballot and discard the envelopes prior to counting the ballots.

Board Of Director Candidate Profiles

The following individuals have had their names submitted by the nominating committee to be included on the ballot for the position of Director. Class A members can vote for their choice of 1 candidate from each of the 3 Director Area Districts in which a candidate is to be elected, with the individual receiving the highest vote total in each District elected to the Board.

Once again, members who will not be able to attend the Annual Meeting in person will be able to cast their vote by mail, using the mail in ballot and envelopes to cast mail in votes that will be sent to all Class A members with their Official Notice of the Annual Meeting.

MONROE AREA

Alvin Keuning *

Alvin is 60 years of age and has been farming for over 40 years. The Keuning farming operation is located west of Monroe and includes corn, soybeans and alfalfa hay crop production, plus a cow/calf herd and a feeder cattle operation.



Alvin and his wife Lana, who is a homemaker and who also cooks at Monroe Elementary, have four adult children: Daughters Jennifer, Lisa and Leslie, and son Judd. Spending time with family and friends, plus reading, are the things Alvin most enjoys in his spare time.

A cooperative member for 38 years, Alvin is also a member of the Christian Reformed Church in Prairie City; and a member of the Monroe Kiwanis. He is completing his first 3-year term on the Two Rivers Board.

Frank Vander Broek

Frank is 42 years of age and has been farming for 15 years. The Vander Broek farm is located north of Monroe and includes corn, soybeans and hay crop production, plus a cow/calf cattle livestock operation.



Frank and his wife Kathy, who works at Indy Mac in Des Moines, have two children: Daughter Jessica is 16 years of age, and son Cody is 10. Frank enjoys hunting as a hobby.

A cooperative member for 15 years, Frank is also a member of the Methodist Church in Monroe; and a member of the Charolais and Angus Beef Cattlemen Associations. He has previously served a term as an Associate Director.

OTLEY AREA

Eric Van Ee

Eric is 43 years of age and has been farming for 19 years. The Van Ee farming operation, which Eric farms with his brother Fred, is located east Otley and includes corn, soybean and hay crop production. They also have some dairy and beef cattle, plus chickens.



Eric and his wife Donna, who is a homemaker and provides home schooling for the children, have three children: Daughter Lydia is 10; son David is 14 and son Aaron is 12. Eric says he enjoys hunting and fishing as hobbies.

A cooperative member for 19 years, Eric is also a member of the Liberty Evangelical Free Church, and is a member of the Corn Growers and Soybean Growers Associations. He has previously served a term as an Associate Director.

Dan Wichhart

Dan is 41 years of age and has been farming for 25 years. The Wichhart farming operation, which is located north of Otley, is a father-son partnership with Dan's father Clarence and includes corn, soybeans and alfalfa crop production, plus a stock cow herd.



Dan and his wife Kristy, who is an accountant, have two children: Daughter Kara is 6; and son Ryan is 10. Dan enjoys boating, biking, hunting and fishing as hobbies, and also enjoys sprint car racing.

A cooperative member for 15 years, Dan is also a member of the Otley Reformed Church.

TRACY AREA

Jerry Parker

Jerry is 43 years of age and has been farming for 25 years. The Parker farm, which he farms in partnership with his brother Steve, is located east of Bussey and includes corn, soybeans, oats and hay crop production, plus a farrow-to-finish swine and a cow/calf cattle livestock operations.



Jerry and his wife Diane, who is an Administrative Assistant for Pella Corp., have three children: Daughter Bailey is 15; son Jared is 16; and son Brent is 10. Jerry enjoys attending sprint car races.

A cooperative member for 15 years, Jerry is also a referee for high school basketball and football.

Dennis Uitermarkt *

Dennis is 50 years of age and has been farming for 32 years. The Uitermarkt farming operation is located southwest of Harvey and includes corn, soybeans and alfalfa crop production, plus a cow/calf beef livestock operation.



Dennis and his wife Corrine, who is a Pharmacy Technician, have three adult children: Daughters Melinda, Laura and Kendra. Dennis enjoys fishing and hunting as past time hobbies.

A cooperative member for nearly 30 years, Dennis is also a member of the Tracy Christian Reformed Church; a member of the Clay Township Fire Department; a member of the Marion County Cattlemen's Association and a member of the Corn and Soybean Growers Associations.

He is completing his fifth year as a Director and currently holds the office of Treasurer.

* Signifies Incumbent Director

**The
Beef
Business**
By
**Heather
Steffen**



Whether you're starting cattle off your own pastures or trucking them into your operation from elsewhere, the key to success is getting cattle started right and started fast, since any lag time in the process can result in lingering costs and reduced gains/performance all the way to market.

No two years are ever the same, which makes starting cattle an even greater challenge, since there are always different stresses to overcome.

These can include such stressful conditions as transportation, disease, processing and handling, a new environment, co-mingling and new group stresses, different feeding practices and products.

With all that's coming at and after them, it's no wonder cattle can easily go off feed and feel sick during these early stages, so that's why we believe **The K.I.S.T.** has always worked well for cattlemen everywhere.

The **Keep It Simple Theory** boils down to getting your newly arrived cattle to eating early so you can get and/or keep them healthier, and that's where our **Start Right To Finish Right** programs and products fit in.

It all starts with having a highly palatable ration. If they don't like it, cattle just won't eat it.

Rations need to be dry, mold and dust free, like our **Strategic Care, Stress Care** and **Stocker Starter** products, each designed and formulated to address any of the different feeding challenges you might encounter in your operation at any time.

Take time to evaluate your cattle as they arrive so you can make the best decisions on which of these programs is best suited to your specific needs, and by all means do not hesitate picking up the phone to call on us here at Two Rivers if we can help in any way.

Notice Of Holiday Closing
THURSDAY - NOVEMBER 23rd
THANKSGIVING DAY
*Please Plan All Of Your
Supply-Service-Business
In Advance Of This Date*

**Seed
&
Stuff**
By
**Jay
Van Woerkom**



We've seen some fantastic yield responses and increases in beans treated with CruiserMaxx this year, not only in our own test plots, but also in field after field of customers who had their seed treated with CruiserMaxx prior to planting this past spring.

CruiserMaxx treated beans have out-performed and out-yielded beans treated with ApronMaxx by an average of over 3 bushels per acre.

Treating beans with CruiserMaxx gives you huge advantages right out of the spring starting gate, including enhanced germination, better stand uniformity and early seedling vigor to promote earlier canopy closure.

Having the added protection of CruiserMaxx against a broad spectrum of soil insect pests such as Bean Leaf Beetles and Soybean Aphids offers excellent early season protection and, at the same time, this can help reduce later season insect populations.

CruiserMaxx provides the widest spectrum of disease protection for soybeans, and may help in the reduction of viruses and their transmission.

I encourage you to review the results yourself and then talk to us

about making CruiserMaxx a definite part of your crop management and protection strategies for 2007.

With all you invest in seed these days, it just makes good sense to provide those valuable investments with the best protection available, and hands down, that's CruiserMaxx.

**Feed
For
Thought**
By
Jason Smit



**ATTENTION
PORK PRODUCERS**

CSP-250 is being removed from the market due to manufacturer shortages and is not expected to be returned to the market for approximately 1 year.

We currently have a supply of about 1-ton on hand, but once this supply has been exhausted we will need to wait until CSP-250 is re-introduced to obtain more.

Please plan accordingly.

On a related issue, I want to remind all producers to please be sure **to observe all Withdrawal Recommendations** for feed medications completely and carefully when mixing on the farm and/or ordering feed mixed with medications from Two Rivers.

2006 Two Rivers Soybean Test Plot Highlights

LOUIE KAMERICK PLOT

Variety	Yield	Variety	Yield
NK 28-01 NT	58.06	NK 28-01 CR2	60.80

VANCE BEYER PLOT

Variety	Yield	Variety	Yield
NK 29-J6	58.23	NK 29-J6 CR2	61.73

PAUL & JOE HJORTSHOJ PLOT

Variety	Yield
Croplan 3253	68.27
Croplan 2678	69.80
Asgrow 3121 V	67.95
NK 30-J8	69.90
NK 29-J6	70.30

DAN WICHHART PLOT

Variety	Yield
Croplan 3595	64.80
Croplan 3125	61.60
Croplan 2800	64.52
Croplan 2678	68.81
Croplan 3125	60.92

CHUCK & ORDELL BIRKENHOLTZ PLOT

Variety	Yield
Asgrow 2403	65.92
Asgrow 2422V	69.57
Dekalb 24-52	68.36
Dekalb 27-52	73.80
Dekalb 3121V	66.21



As I See It
By Tracy Gathman
General Manager

ANNUAL MEETING: As the announcements and information in this issue of the newsletter show, the time for the **Annual Meeting** of Two Rivers Cooperative is drawing near.

As I alluded to last month, this will be an Annual Meeting you definitely won't want to miss, since there are some very pleasant and significant reasons for all of the members of Two Rivers to be there to see and hear about the fine year of operations we have had.

In addition to reporting on the results of this past fiscal year, there is also the important business of concluding the **Board of Director Election** process, and I call your attention to the insert in this month's newsletter that introduces this year's candidates to the members.

I want to take this opportunity to thank the Nominating Committee for doing a fine job selecting a slate of outstanding candidates for these positions, and thank each candidate for stepping forward and displaying their support, interest and involvement in their cooperative by serving as candidates.

I also call your attention to the separate box on page 2 with details on the voting procedures to follow to cast your ballots in the Director Election.

This is the same voting process we have used for the past 2 years, and it has been very well received and successful.

However, I strongly encourage everyone to read through these voting procedure items again, just to be sure the process is clear and that ballots are properly marked and submitted so they will be valid for use in tabulating the results.

Please, if there are any questions about the voting process/procedure, do not hesitate contacting me so I can answer your questions and/or clarify any areas that are creating them.

BATTLING DRUGS: Two Rivers Cooperative is very proud to be a part of a dedicated effort that is leading the fight against illegal drugs in our rural communities and, more specifically, to be at the forefront in the research, development and introduction of a new weapon in the fight against one of the most serious and wide-spread drug threats our country has

ever faced, methamphetamine, or meth as it is more commonly referred to.

As a member of the **"Stop Meth"** program here in the state, we have been working in conjunction with researchers at Iowa State University and the state's Drug Enforcement Agency in conducting tests on using calcium nitrate as an effective meth inhibiting agent when added in proscribed amounts to NH-3.

ISU's research on using calcium nitrate as a **"Chemical Lock"** was confirmed effective by the U.S. Drug Enforcement Agency's forensics lab.

"Putting calcium nitrate into NH-3 nurse tanks will render them useless in making meth," Iowa Secretary of Agriculture Patty Judge declared.

"This compound will be a meth cook's worst nightmare, but for the rest of us it's a safe product and has no negative impact on our environment or farm equipment," she stated.

This new tool in the fight against meth, the calcium nitrate **"Chemical Lock"** was announced in an October 9th press conference in Des Moines, and the next day your Two Rivers Cooperative began the process of treating our NH-3 tanks with it.

CHANGING MARKETS: In recent weeks I've had discussions with a few of our customers about some of the highly unusual happenings we've seen take place with fuel and energy prices, nitrogen prices and even our corn prices, all of which have done exactly the opposite of what they normally do at this time of the year.

Having the price of corn push up to the \$3.00 range with an already over-abundant supply of nearly 2 billion bushels of old crop being carried over, plus the harvest of a large new crop supply soon to be added to it, clearly illustrates just how much speculation is taking place in our marketplace by the huge

fund investors and other risk-takers.

While not the sole reason, it's also clear that a tremendous amount of speculation in the marketplace has been impacting our fuel/energy prices which, for the first time in my nine years here, have been edging lower during the late summer and early fall period, rather than higher as they have seemingly always done in the past.

It's a similar picture with nitrogen pricing, since so much of what goes into determining N prices relates to the cost of energy (natural gas in particular) used to manufacture the different forms of N.

I can appreciate how it may be tempting to bemoan the fate of having a price for fuel, energy, nitrogen or even corn or soybeans locked in only to see these markets uncharacteristically shift to more favorable levels.

However, let's not dismiss the value of the huge risks that have been avoided and the tremendous savings that have been made possible year-after-year by using good judgement to make solid business decisions to protect yourselves, your assets and your investments through forward contracting, pre-payment and/or booking programs rather than speculate and be unprotected in the open and/or spot marketplace.

There are always individuals and businesses alike willing to take on extreme risks and/or to gamble on the future, and every once in a great while they may guess right and reap a short term benefit for the risks they took.

Two Rivers is not a short-term business, it is a farmer-owned cooperative that is determined to be here for its members and patrons for the long term, and it will not risk the equities or assets of its members by taking extreme risks, by engaging in aggressive speculation, or by gambling on a once in a blue moon outcome.



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