



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

October, 2006



Crop Talk

By
Robby
Wilson

During the past several weeks I have been walking quite a few area corn fields, as have the other members of the Agronomy Team, and for the most part it appears we have some very respectable corn yields out there waiting on Mother Nature to give our customers the **GO Signal**.

In our scouting, however, we are also seeing a lot of different stalk rot problems out there, with each of the four major stalk rot problems in evidence, and that could mean we're at risk of having a lot of corn going down before that **GO Signal** comes.

I really don't think you can or should risk letting too much time slip by before you get out after these fields where stalk quality is a major issue.

I'll agree that drying costs are always a factor, especially in these times of high LP/utility costs, and that is usually the major objection most farmers raise when faced with the prospects of harvesting corn at higher than desired moisture levels.

But I think you also have to take a long and serious look at the yield loss potential if you'd have a significant amount of corn go down on the ground because you waited too long for corn to dry in a field or fields with poor quality stalks.

Putting those bushels in the bin rather than having them wind up on the ground can pay for the additional drying expense and leave some left

We Thank Our Livestock Producers

By Jason Smit

In my September newsletter article I asked for the cooperation of our livestock producers to help us keep pace with the scheduling and logistics of manufacturing and delivery of feed to their farming operations.

I suggested they could do so by ordering feed with sufficient lead time so that we could spread delivery out through the week, especially the middle three days, thus avoiding a logjam of orders for delivery on Mondays and Fridays.

Shortly after that article appeared, I received a number of calls from producers who said they were only too happy to help, and who then followed up over this past month by doing just that.

Things are running smoothly at this time, and I again want to express my appreciation to all of our livestock producers who have responded to this request and, in doing so, have helped the Two Rivers Feed Team enhance our services for all of our livestock producers and operations.

over, and let's face it, once those ears drop, those are definite yield losses that can't be made up.

Take some time to do a thorough evaluation of your corn stands and inspect the fields for stalk quality so you can make the decision to prioritize any suspect fields in your harvest plans and schedules.

And as always, don't hesitate contacting any of the Two Rivers Agronomists if we can be of service and/or assistance to you in your evaluations.

We have also been busy checking on soybeans, and there are a few fields now being harvested where preliminary results are showing solid evidence of yield benefits from planting treated soybean seed.

In the early yield results we're seeing from the plots, fields where the seed was treated with Cruiser Max have been yielding a solid 6 bushels per acre higher than non-treated seed, and I suspect we will see some even bigger yield benefits coming along as more results start flowing in.

Taking advantage of seed technologies in corn appears it will also pay some attractive dividends in the form

of higher yields this fall, and I am talking specifically about the corn rootworm (CRW) technology.

A lot of the below ground damage that occurred during the course of the growing season is showing up above ground as we get closer to harvest, and corn rootworm feeding on the plant's root system took an even heavier toll on crop performance when our crop was put under stress.

The thing that stands out here is that not all of the damage we're seeing is on corn-on-corn ground, since we're also seeing a significant amount of corn rootworm feeding on roots where corn has been planted into bean stubble for this season.

We're seeing more and more of this kind of damage year after year, and it's fairly wide spread rather than just being a few isolated incidents.

I think you need to pay very close attention to the performance and yield differences that will be coming in comparing CRW hybrids with those where an insecticide was used, and with those with no protection.

CROP TALK
Continued On Page 2



Fuel Facts
By
Scott Bensink

The transition to the new standard of Ultra Low Sulfur Diesel (ULSD) for on-road use has been underway throughout the industry over the past several months, leading us to the October 1st deadline mandated for this standard to take effect nationwide.

Pricing discrepancies between the two different fuel products has been the most noticeable logistic challenge during these final stages of the transition process, with the spread between the two products changing daily or even several times during the course of the day.

For example, as we go to press this final week of September, the price for ULSD has moved slightly up to be just a bit higher than conventional diesel.

As the process continues and ULSD totally replaces its higher sulfur counterpart throughout the system, these fluctuations will fade away and ULSD pricing will stabilize on its own.

Until then, however, we appreciate the cooperation, patience and understanding of our customers, as we are doing all we can to make this a smooth a transition as we can for you.

As specified on this year's Fall Diesel Fuel Contracts, we have made provisions to have the price of ULSD listed as a separate line item on customer statements to reflect the additional "premium" cost being charged for ULSD in comparison to the price of the other diesel product it replaces.

Hopefully, this separate line item listing has helped eliminate the confusion for you, but if there are any questions, please do not hesitate contacting the Fuel Team so we can provide the explanation.

On a related note, as the new ULSD standard takes effect October 1st, which is still a few days away from when I write this, be aware that ULSD will be the on-road diesel fuel that you will be receiving at our Card-Trol pumps.

Additionally, when you order on-road diesel for delivery to the farm, ULSD will be the product that we will be delivering to you.

The "red" off road product can be

formulated from either ULSD or conventional diesel, depending on which product the terminal supplier is loading out when we obtain our loads.

The lubricity properties of the fuel are being taken care of by injecting the additive package directly at the terminal, and/or can also be supplemented through the use of soy diesel at a 2% or higher rate on inclusion.

There is no need for you to add any other additives to the diesel fuel you purchase from Two Rivers, so don't spend extra money for costly additives you don't need.

Finally for this time, the cooler, wetter September we've been having makes it appear like there will be some corn drying done after all this fall.

If you need your dryer fuel tanks filled, please be sure to plan ahead and call in early so we can get all of our customers filled and ready for the corn drying season to get underway.

CROP TALK

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I also feel that if you didn't plant any CRW corn this year, you need to at least give some a test/trial in your fields for 2007.

Plant some test strips side by side and compare the various strategies to see which offers you the best option.

There may be some initial "**Sticker Shock**" at the added cost of CRW, which can run up around \$16.00 per acre, so you definitely need to consider where that investment can and will pay off in the best protection and thus the highest yield return.

Keep in mind that now is the time of the year when the different seed companies are offering some of the

biggest and best incentives for different seed products, genetics, technologies and matching them with different pest control strategies.

I feel there are some excellent opportunities out there right now to fit these into our producer's field plans, programs and management for 2007, so take a little time before you get pressed with harvest to check with us on these great offers.

In closing for this time, I want to urge everyone to be very careful in all of their harvest and fall field work chores, since this can be a very busy and dangerous time for all of us.

Take Your Time, Be Careful and Please Slow Down so we can have this be a Safe Season for everyone!

Seed & Stuff

By
Jay Van Woerkom



COMPACTION: With August and so much of September already being so much wetter than we're normally accustomed to as the fall harvest season arrives, one thing I hope everyone will keep in mind in their rush to the fields is the issue of soil compaction.

While tillage and the natural freeze/thaw cycle can help to reduce some of the compaction caused by working saturated soils with heavy harvest equipment, they are not enough

SEED & STUFF

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Check Out The Added Savings

By Jay Van Woerkom

Each year there seems to be more special incentives being offered that link purchases of different seed and herbicide technology combinations, and these can offer some very attractive premiums and/or savings for your operation. Listed below are several of the programs we encourage you to review and, as always, feel free to contact your Two Rivers Agronomists if you have questions and/or for additional information.

- 1. Buy 25 bags Croplan Liberty Link Corn and get \$6.25/acre back with purchase of 32 ounce/acre rate of Liberty.**
- 2. Vistive Contracts:** These are available with the purchase of Croplan or Asgrow soybeans and offer a 35 cent per bushel premium.
- 3. Syngenta/NK is offering \$15.00 unit back on Corn Borer/Liberty Link hybrids, and/or \$21.00 back on glyphosate tolerant hybrids with qualifying Lumax purchase.**
- 4. Check out the Carhart Jacket Promotion from Asgrow/Dekalb for 24 bag corn order or 100 bag soybean order placed by November 22nd.**

Contact Jay-Matt-Robby For Details On These & Other Special Offers



**Feed
For
Thought**
By
Jason Smit

Here we are ending the month of September already, and since the fiscal year of your Two Rivers Cooperative ended on August 31st, this is actually the end of the first month of our new fiscal year that's coming to a close.

A bit of **"Unfinished Business"** that I did not have sufficient space for in the September newsletter which needs to be taken care of as we start out this article.

That is to say **THANK YOU** to all of our area livestock producers who have provided the support and business that made our past year one of positive growth and success for the Two Rivers Feed Department.

We sincerely appreciate the opportunities you have given us to be of service to you and to your livestock operations over the past year, and we will continue to work hard to earn your continued support and future business as we move forward into this new year of business.

In thanking all of you, I also want to take this opportunity to invite and encourage you to feel free to offer your input, ideas and suggestions at any time for ways we can enhance the programs and services we offer.

We are constantly striving to fine tune and improve our products, programs and services so they can be of greater value for you and your livestock operation, and your input is the most valuable thing we can receive to help us do that.

If there is something out there you are interested in that we don't currently have or don't currently offer, let us know and we will be happy to look into it and give it our full consideration.

Harvest will be going strong very soon, and this is the time of the year when a lot of livestock can be affected by **"Combinitis"** as producers spend more and more time with corn and soybean chores and less time with livestock chores.

We can't harvest your crops, but we can help take over a lot of your livestock management and care responsibilities, so don't hesitate giving the Feed Team at Two Rivers a call to lend

a hand any where and any time.

If you're manufacturing rations on the farm, that's one area of time and commitment we'll be glad to assume for you, so get in touch with us now to provide all the details about your rations and feeding routines.

We'll be able to handle feeding your animals for you so you can devote all your time and energy to harvesting the crop while we manage your livestock's nutritional needs.

Also be sure to check out the information Heather has included about our **Mineral Tub Booking** program that's featured elsewhere, and take advantage of this very special opportunity to stock up and save big on all of your upcoming mineral needs.

These are definitely the products you will be needing to have out there in front of your cattle as you turn them out into stalk fields to graze.

SEED & STUFF
Continued From Page 2

to eliminate the damage that can be done, nor the consequences that next year's crop will suffer.

Being overly aggressive and overly anxious this fall can and will negatively impact crop performance, root system quality, plant access to moisture and nutrients and ultimately crop yields next year, and for years to come.

VISTIVE SOYBEANS: I am pleased to announce that Two Rivers is offering a Vistive Soybean production contract for 2007, and I am encouraging everyone interested in this value-added opportunity to get in touch with us right away for answers to questions, additional details, and to enroll acres.

The first thing that needs to be done is to obtain a Vistive Soybean Contract Number from Cargill, and once you have that we can assist you with the remainder of the process.

There is a 35 cent per bushel premium for Vistive Soybeans, which need to be stored on the farm at harvest for a buyers call, or stored on the

farm and you can request a specific delivery window to Cargill in Des Moines.

This year there will be more Vistive Soybean varieties available, as several of our suppliers have expanded their lineup of Vistive varieties, many of which also have Soybean Cyst Nematode (SCN) and Roundup Ready technology.

SOIL/CYST TESTS: As always, if you need to have soil records updated to assist in making nutrient decisions for fall lime and/or P & K applications, we would appreciate you getting the field locations into us as soon as possible so we can be ready to come out to soil test and/or grid sample as soon as the crop is off.

If you want/need to have any of your fields sampled to evaluate **Soybean Cyst Nematode** (SCN) populations and pressures, fall is the best time to do them.

There is an added cost for SCN sampling/analysis, therefore we do not randomly test for SCN.

Instead, you must specifically request SCN samples be taken.

This season, as a result of the strong correlation we have seen between SCN population levels and the rate of soybean **Sudden Death Syndrome** (SDS) in fields, we feel there is even more justification for having fields tested for SCN so you will be able to develop better management strategies for those bean acres when they go back into soybean production in 2008.

**Take Your Time To
BE SAFE
Use Extra Care & Caution To
PREVENT ACCIDENTS
Take A Break To
AVOID FATIGUE
Let's Make This A
SAFE HARVEST**

**Book Your RangeLand Tubs Now
SAVE \$15.00 PER TON
Stock Up On These Quality Tub Products Now
17% Tub * 21-9 Tub * 25% All Natural
30-13 Tub * All Stock Tub * HCP Stress Tub
Book Your Needs By 10-31 For Pick Up By 12-15
Contact Heather Steffen At 641-780-1131
Or Stop By Any Two Rivers Location To Order**



As I See It
By Tracy Gathman
General Manager

There is now less than a week remaining in the month of September as I write my article for this issue of the newsletter.

The start of the fall harvest season has been delayed a bit as a result of cool temperatures and frequent showers, therefore as I review my list of issues I want to talk about this time, I've moved the upcoming Annual Meeting of Two Rivers to the top and will start there.

ANNUAL MEETING NEWS: There are several reasons why I've moved the Annual Meeting to the **Top Of The List**, the first of which is to announce that we will be holding this year's **Annual Meeting** somewhat earlier than in the past, on **November 16th**, to be precise.

I am sure many of you may recall that a couple of years ago we pushed the Annual Meeting date back until early December.

Our thinking on this was that this later date would allow more time for harvest and fall field work to be completed, and thus more open time for our customers to be able to attend.

Additionally, we pushed the date back from the traditional late November date to help ease the pressure on everyone's already very busy Thanksgiving Holiday plans, preparations and travels.

The early December date for the Annual Meeting worked well in 2004 and 2005.

However when it came time to start making plans for this year, we very quickly encountered numerous scheduling conflicts for the facilities we need to use in Monroe to accommodate the gathering of our large Cooperative Family.

Additionally, as we looked at alternative dates in a similar time frame, we discovered that even on those evenings when the facilities were available, there were numerous other scheduling conflicts, including various sporting events for our area schools, community

FOR SALE BY SEALED BIDS
1997 Ford Ranger Pickup - See At The Pella Location
Submit Bids By 5:00 p.m. October 13th

The Board reserves the right to refuse any and all bids deemed unacceptable.

and/or church activities, other banquets or meetings already scheduled.

Later December dates were even less suitable with all the activities and festivities for Christmas underway.

And since we did not want to crowd too closely to Thanksgiving again, we looked for a date the Monroe facilities would be open during the week prior to Thanksgiving.

Thursday, November 16th became that date, and I hope all of you will mark your calendars so you can reserve this date in your schedule to join us and the members of the Two Rivers Cooperative Family for a fine meal and all the friendship and fellowship that make this a special highlight for our company.

There is also the important business of reporting the results of the past fiscal year of operations to the membership and, speaking of that, the auditors are at this time wrapping up their work on the audit for the year ending August 31, 2006.

Once their work has been finalized, the auditors will be reporting the complete details for the year to the Board, and I imagine that will take place within a few days after we have gone to press with this issue of the newsletter.

None of the final figures are available as we go to press this month.

However, as we were getting things ready for the year-end audit, it appeared Two Rivers was likely to have a good year of business, and we will be looking forward to reporting the

complete details to you at this year's Annual Meeting.

A FIRST: Throughout my cooperative career I have always believed there are certain issues and/or subjects that are best reserved for personal and private conversations, and which therefore are best not discussed in a forum such as the newsletter.

Politics is certainly one of those subjects, one which, at least up until now, I have always publicly refrained from expressing my views, feelings and opinions on.

At this time, however, I feel compelled to at least partially modify this stance since, as a person who obviously feels very strongly about agriculture, agricultural business and the future of agriculture, I am somewhat concerned about the upcoming election of some of the officials who play such a deciding role in determining ag policy within our state.

Regardless of your particular party affiliation, I hope you will take the time to fully investigate the views, positions and stands that are being represented by the candidates for Iowa Secretary of Agriculture in the upcoming November 7th election.

I make this request of you so that no matter which candidate you ultimately cast your vote for, you will do so as an informed member of the electorate and thus one who is voting for the candidate whose views and positions are most representative and in agreement with those you hold.



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