



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

September, 2006



Crop Talk

By
Robby
Wilson

Crop protection is a mainstay of the services offered by your Two Rivers Agronomy Team, and in this month's article I'm going to step away from the usual issues we talk about to address one more phase of the all-important crop protection process.

Together we have spent an entire growing season providing the proper management to protect your crops from various challenges and threats, ranging from applying seed treatments to scouting and spraying for various pests.

In many cases you have also invested in seed genetics to provide protection, such as that available with the CN, CRW and Bt technologies.

And now, with the crop just about ready to be harvested from the fields and, in many cases, put into storage facilities on the farm for an indeterminate period of time that may stretch from several weeks to 10 or more months, your work of protecting your crop is done, right?

Not Exactly. Not Just Yet.

There is one more step you need to take to provide adequate protection for the corn and soybean crops you put into storage on your farm and, while it may take a little time and some effort on your part, the good news is that the cost of this protection package in a most affordable one.

As you've no doubt guessed by now, I'm talking about spending some

time cleaning up, spraying down and getting your grain storage facilities and all the other equipment you'll be using to harvest and handle your crop ready.

Reducing mechanical damage during the combining process is the first key step, since this is where a lot of the problems you may encounter later on first get started as the protective seed coating is compromised as you combine.

So spend some time fine-tuning your combine as well as in cleaning it up to remove any old grain and/or grain dust/debris that would serve as a thriving environment for insects or the eggs they may have laid.

You also need to take time cleaning up your grain wagons and trucks, along with any of the other machinery and equipment you'll be using to handle your crop as it comes out of the fields and goes into storage.

Obviously, the primary focus needs to be on the grain storage facilities you have on the farm and, as these are emptied of old crop, you need to take the necessary time and effort to clean them thoroughly - top to bottom, inside and out - to remove any lingering traces of grain, grain debris, dirt

and dust where insects and/or insect eggs may be hiding.

Once you've completed that process, you need to treat the bin with your choice of any of the products we handle here at Two Rivers that will provide long lasting protection.

These bin treatments include Insecto Ultra and regular Insecto, plus a choice of dry-cide products that can be used in both dry and liquid form.

Your Two Rivers Agronomist will be happy to help you choose the one or ones best suited to your needs, plus offer the proper rate recommendations and other tips so you can provide optimum protection for the new crop you'll be putting into storage.

One other thing you will want to do is create a weed-free barrier up to a minimum of 5-feet around your bin(s) by spraying the grass and other foliage with a burn-down treatment, since these areas offer attractive sanctuaries from which insects and rodents are attracted to the bin(s).

Again, Two Rivers handles the products you can use for this, and your

We Look Forward To Seeing You At

PLOT TOURS 2006

Wednesday, September 6th

MORNING PLOT TOUR - GLENN VAN WYK FARM

(East Of Pella Off Hwy 163)

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

EVENING PLOT TOUR - PAUL HJORTSHOJ FARM

(West Of Monroe Off Hwy 163)

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

See & Compare The Performance Of Our 2006 Seed Line

Asgrow * DeKalb * Croplan Genetics * NK

The Leaders In Seed Genetics & Technologies

CROP TALK

Continued On Page 2



**Fuel
Facts
By
Scott
Bensink**

Fall Diesel Fuel Contracts go into effect beginning September 1st, and we are anxious to get as much product out into the country and into the storage tanks of our customers as soon and as quickly as possible.

There are a number of reasons why getting your on-farm storage filled early is clearly the best position for you, for your farming operation, and for Two Rivers, and most of them are the same ones we've always talked about every year for the pre-harvest and pre-spring periods.

Having a good supply on hand to start the season, having more fuel in the country so we can re-fill our storage with additional backup supply, plus getting a jump on peak demand periods and thus having an edge on the inevitable delays, possible shortages and even temporary outages at pipelines and terminals are just some of the major reasons why stocking up earlier is always a wise move.

And this fall there is one more wild card in the deck as the entire fuel industry continues to struggle with the logistics of making the transition to meet the new Ultra Low Sulfur Diesel requirements for road-use products which are to be implemented by October 1st.

Many people feel this harvest season could start earlier, so let's be sure to get those on-farm storage facilities filled as soon as possible.

Starting the season out right is just the first key step in the process, and the Fuels Team is anxious to make the entire season as smooth and trouble-free as possible for all customers.

We Will Need Your Cooperation & Assistance To Make Things Work!

One thing you can do, and which I hope you will definitely consider, is being put on a **Keep Full Route** for delivery of the fall diesel fuel you've contracted.

That way we can pull into your on-farm and **Top Your Tanks Off** each time we're in your area, thus keeping you well supplied all season long.

If you are interested in this **Keep**

Full Service, stop into any location or contact your Fuels Team on the phone to ask that your name be added to the **Keep Full For Fall** list.

To enable our Fuel Team to be more timely and efficient in handling deliveries, we have added a new 4,500 gallon tandem fuel delivery truck to our fleet, giving us added load capacity to haul more gallons every trip out.

Obviously, the size and maneuverability demands of this tandem means we will **Not Be Filling Combines** in the fields, so please keep that in mind as the season progresses.

Also keep in mind there will again be a **Substantial Surcharge Added for any fuel orders that are placed which do not meet the 200-Gallon Minimum Order Requirement.** (Topping off a Keep Full Route is exempt from this requirement).

E-85 IS HERE! It was great to see so many people stopping by for the **Grand Opening of the E-85 Pump** at the Pella Card-Trol, and equally great to see the amount of interest that is being shown in this new product addition to the Two Rivers lineup.

We thank everyone who attended, plus we want to express our appreciation to the local auto dealers for making information available on their Flex Fuel Vehicles.

If you are not certain if the vehicle you drive is approved for using E-85 Ethanol, please be sure you check the owner's manual under "Fuel Specifications" and/or **talk to the service representative at the dealership where you purchased the vehicle BEFORE using E-85.**

Furthermore, **Do Not Use E85** in any vehicle that is not approved for and adapted to the use of E-85 Ethanol, as it could cause serious performance and maintenance consequences to develop.

CROP TALK

Continued From Page 1

Agronomist will be more than happy to assist you with your selections and recommendations.

As I said at the start of this article, **Protecting Your Crops** is something we are both interested in.

It therefore makes good sense to take this next step in the process to protect the crop in storage so you get the best possible return when you sell it later on.

And I promise you this: **Taking time to do these things now will save you a lot of troubles and problems later on.**

BURN DOWN TIME: It is definitely not too early to be thinking ahead about any burn down treatments you'll want to apply - or have applied - to hay ground, CRP or any other acres you'll be putting back into production next spring.

These treatments are much more effective when applied in the fall, and by getting them done now there's one less thing demanding time, manpower and equipment in the spring, when everyone's schedule is already jam-packed.

Get in touch with your Two Rivers Agronomist soon to visit about these acres and the burn-down products, programs and services we offer so we can be ready for a timely, effective fall application.

LOOKING AHEAD: All of the Agronomists and our Sales Team are going to be out in the country and/or making calls from the offices to set up times to stop by to see customers so we can get a good handle on fall plans, programs and needs for the upcoming season.

We're making a solid push on this effort now because once harvest gets underway (and that could be sooner rather than later this fall) everyone has a **Full Plate On The Table** every day, and we just can't risk putting this key planning and scheduling process on the back burner too deep into the fall.

Be thinking about your plans and needs for this fall, and take some time before you get too busy with harvest to talk to your Two Rivers Agronomist so we can set the wheels in motion for a good fall fertilizer season.

**The Harvest Season Will Soon Be Here
So Take Time Now To Review Your
FARM SAFETY PLANS**

- * Post Numbers To Call In Case Of Emergency *
- * Check On-Farm First Aid Treatment Supply Inventory *
- * Review Proper First Aid Procedures *

**IF YOU DON'T HAVE A FARM SAFETY PLAN NOW
GET ONE DEVELOPED BEFORE HARVEST BEGINS**

TWO RIVERS COOPERATIVE - 2006 FALL HARVEST POLICIES

Receiving Hours

Normal receiving hours will be adjusted on a daily basis as harvest dictates. Daily receiving hours will be posted in the offices.

Disposition

To insure proper processing of all grain settlements, please pick up a copy of the scale ticket after each and every load has been delivered to verify bushels and grades and splits (if applicable). Beginning September 1, 2006, all grain is to be settled within 10 days from the date of first delivery. If we are not notified within this 10 day period, the grain will automatically be placed on Warehouse Receipt with the appropriate drying, shrink and storage charges assessed.

Moisture Requirements

	Corn	Soybeans
Immediate Sale	15%	13%
Price Later/Minimum Price/Extended Price Contract	14%	13%
Warehouse Receipt	14%	13%
Grain Bank	14%	N/A

CORN

Moisture Averaging

**Loads Testing 15.0% And Below Will Be Averaged Together * Loads Testing 15.1% And Above Will Be Averaged Together.
No Averaging Of Loads Over 15% With Loads Under 15%.**

Drying Charges

3.75 Cents Per Bushel/Per Point Of Moisture Removed

Shrink

1.40% For Each 1% Of Moisture Removed.

Custom Dried Corn

Corn dried and hauled out during the harvest season will not be assessed a handling charge if it is hauled out within 3 days of initial delivery. Initial Delivery shall be based on each separate load.

Any custom dried corn that remains at the elevator after 3 days will be placed on a Warehouse Receipt with the Minimum Storage Fee of 12 cents per bushel covering the first 90 assessed.

Custom dried corn will be tested - both in and out - and moisture and shrink will be based on actual moisture removed. Custom dried corn will be charged a minimum of 6 cents drying per bushel.

SOYBEANS

Moisture Averaging

Loads Testing 14.0% And Below Will Be Averaged Together * Loads Testing 14.1% And Above Will Stand Alone.

Moisture Discount

2.00% Of Price For Each Point Moisture From 13.0% To 14.9%.

4.00% Of Price For Each Point Moisture From 15.0% And Above.

STORAGE RATES

Corn

12 Cents/Bushel For First 90 Days * .0010 Cent Per Bushel Per Day Thereafter

Minimum Charges Repeat On Anniversary Date

Soybeans

14 Cents/Bushel For First 90 Days * .0010 Cent Per Bushel Per Day Thereafter

Minimum Charges Repeat on Anniversary Date

(All Corn & Soybean Accrued Storage Charges Will Be Billed On A Monthly Basis)

GRAIN BANK STORAGE

No Charge For The First 30 Days Following Delivery (Any Month)

October-November-December

January-February-March

April Thru September

1/10 Cent/Bushel/Day

1/20 Cent/Bushel/Day

No Charge

Any Grain Sold Out Of Grain Bank/Not Hauled Out As Processed Feed Will Be Charged Regular Storage Rates.

PRICE LATER CONTRACTS - CORN & SOYBEANS

15 Cents Per Bushel Service Charge for First 90 Days * 3.0 Cents Per Bushel/Month Thereafter

Price Later Contracts Will Expire September 30, 2007

REMEMBER - GRAIN PLACED ON PRICE LATER IS NOT ELIGIBLE FOR SEALING

MINIMUM PRICE CONTRACTS * EXTENDED PRICE CONTRACTS * FLOORED AVERAGE CONTRACTS

Are Available Upon Request To Interested Customers

Please Contact Us For Complete Details On These Marketing Alternatives

DEFERRED PAYMENT CONTRACTS

Are Available For Those Who Wish To Use Them For Grain Sold Prior To December 31, 2006

With Payment To Be Deferred Until After January 3, 2007

ALL POLICIES ARE SUBJECT TO CHANGE WITHOUT NOTICE

(Any Changes Made Will Be Posted In The Offices)

**Monroe
259-2232
1-800-642-6498**

**Otley
627-5311
1-800-344-5628**

**Pella
628-4167
1-800-223-5512**

**Tracy
949-6411**

www.tworivers.coop

Seed & Stuff

By
Jay
Van Woerkom



This late summer through early fall period is one during which you need to be spending time with **Your Eyes Wide Open** as you observe crop conditions and quality, since many of the things you observe in your fields today will play a key role in decisions you will need to make for the next crop.

One thing to be looking for in your soybean fields at this time is **Sudden Death Syndrome** (SDS), a soil-borne fungal disease that is showing up in quite a number of area soybean fields this season.

Even though the symptoms of SDS have become noticeable in just the past several weeks, the infection actually got its start during the cool, wet period when soybeans were in their early vegetative stage of growth.

Below-ground symptoms of SDS include root rot and discoloration of the vascular tissue extending up the stem several nodes. The pith of the plant, however, remains white in color.

Above-ground symptoms include initial inter-vein yellowing followed by inter-vein browning, aborted flowers and pods, and a premature defoliation of the plant as leaflets drop off leaving the petioles attached to the stem.

These above-ground foliar symptoms depend on variety, level and time of the plant being infected, and planting date, and are not always readily apparent.

SDS tends to be more extensive in no-till fields, early planted fields and/or cool and damp fields.

In many cases, **Soybean Cyst Nematodes** (SCN) are also found with SDS fields and, as is typical of SCN, they seem to magnify the intensity of the infection.

This is clearly evident in area fields

with SDS symptoms, since in fields where a SCN resistant variety has been planted the SDS symptoms are not as severe.

The importance of monitoring fields now is because even though you can do nothing about SDS in this crop, its intensity needs to be noted to help plan seed and management decisions for next season.

Among the recommendations we'd make for 2007 for fields with a significant level of SDS this year are the following:

- * **Plant** more tolerant varieties and/or plant a wider range of maturity dates.

- * **Consider** a more extended soybean planting season schedule to spread risks, while still planting in the recommended range of dates for our area.

- * **Reduce** (as much as possible) other types of stress to the crop from cysts, drainage, fertility and so forth.

The other issue that needs to have **Eyes Wide Open** is, as I discussed in greater detail last month, **Digging Dirt** so you can be monitoring roots for rootworms.

The CRW hybrid corn that was planted in our area this year shows a significant difference in corn-on-corn acres, even when compared to a high rate of seed treatment.

There is also a noticeable difference when we compare the roots of CRW hybrids to those of corn in a conventional corn-soybean rotation.

Matt has a large selection of roots that have been pulled from many of these comparative trials, so take a look-see and you will clearly notice the added value of this CRW technology.

SEED ORDERS: We're now taking **Early Seed Orders** to lock in choices from our suppliers, and with a vast number of varieties and hybrids available from the nation's three top leaders in seed genetics and technology, we have all the numbers you are looking for to meet your needs in 2007.

It's never too early to **Get A Great Deal On Seed**, so talk to us now to lock in the best genetic technologies and traits for your fields.

Feed For Thought

By
Jason Smit



The Two Rivers Feed Team is very excited about the positive growth in our feed volumes, and we want to express our thanks and appreciation to our area livestock producers for giving us the opportunity to serve the nutritional needs of their livestock operations with the quality products, programs and services we offer.

One of the primary goals we have established in serving our producers is to provide the most timely, efficient and effective service possible to all customers, for all livestock species and feed volumes.

Obviously, with an increasing volume of business comes the challenge of keeping pace with the daily schedule and logistics involved in manufacturing and delivery of different feed orders, and it is here that the cooperation and assistance of our customers plays such a critical role.

Though we strive to provide same day delivery as often as physically possible for orders that are placed early in the morning, it is clearly impossible to meet that schedule when the majority of orders are concentrated for delivery on either Monday or Friday afternoon.

We therefore need to make more and better use of the middle three days of the week (Tuesday through Thursday).

Therefore, at this time I am asking for the cooperation of our customers to place orders so we have sufficient time to manufacture and schedule delivery during those days as well.

Your cooperation will enable us to maximize efficiencies at all stages of the process of getting feed delivered to your farm in the most timely and efficient manner, help us reduce expenses, and help our employees to serve your business needs during normal business hours.

Please give this some thought and give the process a try as you plan and order feed in the weeks ahead to help us maximize our efficiencies and do the best job of serving you.

Two Rivers Offers Vistive Soybean Program For 2007

- * Up To 10 Varieties Of Low Linolenic Beans From Croplan & Monsanto *
- * Contract Acres - On-Farm Storage For Buyer's Call *
- * Delivery To Cargill In Des Moines *
- * Marketing Program Includes Forward Contracting *
- * Or You Can Request Marketing Window Without Contract *
- * 35 Cents Per Bushel Premium For Meeting Low Linolenic Requirements *



As I See It
By Tracy Gathman
General Manager

A GREAT DAY: We're going to press with this issue of the newsletter just after sharing a very enjoyable evening with the members of our Two Rivers Cooperative Family at **Customer Appreciation Day**.

This event is always one of the special highlights of the year as far as I'm concerned, since it provides a great opportunity to bring all of the members of the Two Rivers Cooperative Family together for a relaxed, enjoyable evening to socialize and share a fine meal.

It also provides a chance for us to spend some time reflecting on all that has been happening over the course of the year, not only with our crops, farming operations and our cooperative, but also with our families.

And, of course, the event also provides a perfect setting to visit about the upcoming harvest season, what we're looking for and are excited to bring in from our corn and soybean fields, and some of our plans as we move ahead into the new year.

For me and, I imagine, for many of you as well, Customer Appreciation Day also gives us a chance to spend some time together and visit with many of the members of our Cooperative Family who we don't have the opportunity to see and/or share much time with over the course of the year.

So it's always a great day, a special event, and a tremendous time for all of us here at your Two Rivers Cooperative, the members of our families and, I hope, for all of you and your family members too.

NEW SCALE: During the course of Customer Appreciation Day we certainly received a number of comments and compliments about the new scale that has just been installed at the Pella location, since this was the first opportunity many of our members had to see how this project turned out.

The first thing we noticed as the initial loads of grain started arriving at the

scale was just how much of a difference there is as a result of moving the new scale further out from the office wall and windows.

This re-positioning has greatly improved visibility for the scale operator inside, and of course there will be added convenience and maneuverability for today's larger grain hauling rigs as traffic can now more smoothly navigate across the scale.

CHANGING MONROE TRAFFIC PATTERN: On a related note, I want to advise **All Customers Delivering Corn To Monroe This Fall** to be sure to take time to **Check With Nick** about some changes we are implementing in the traffic pattern there to make things much more convenient for our customers to enter the elevator dump site across the street from the Monroe Office.

We want to express our **Thanks To The City Of Monroe** for approving the measures that will open up a portion of South Street to provide our customers with much more room for maneuverability, and thus much more convenience in getting their corn dumped at the Monroe elevator.

HARVEST PLANS: The intensity of the planning and preparing process for the rapidly approaching harvest season continues to increase at a steady rate at all Two Rivers locations as our employees dig in to prepare our facilities to handle what certainly appears to be a very good crop of corn and soybeans.

By the time you are reading this, we will be in the process of filling the bunker facilities at the Otley location with corn that is being carried over from the 2005 crop so that we can create as much space as possible for

handling new crop.

We have also made arrangements for additional off-site storage space to serve our needs should it become necessary to handle an overflow of bushels.

Our objective, as it has been year after year, is to handle every bushel of corn and/or soybeans that our customers bring to town for storage or sale, and to do so in the most timely, efficient and effective manner possible for everyone who pulls a rig on the scale.

This is not to say everything will flow perfectly smooth at all times.

Large crops bring many challenges.

Weather is always a factor to contend with

Machinery and equipment can need fixing periodically.

The time necessary to properly dry corn down can cause logjams.

Plus, the sheer volumes and pace at which corn and soybeans can arrive as a result of today's larger harvesting and delivery equipment on the farm may, at times, overwhelm receiving, drying, handling and grain movement capacities and capabilities.

Our employees have always worked very hard and they put in some extraordinarily long days to keep pace with the bushel volumes our customers bring into Two Rivers, and they will do so once again this fall as they give their best effort to serve you and your grain needs each day.

Work closely with them so they can do the best job possible for you and for all of our Two Rivers Cooperative Family throughout the fall season.

And by all means, keep in mind the risks and dangers of harvest and **Be Careful & Safe** in all your fall work.



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