



# Two Rivers

## Cooperative

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

December, 2009



## Crop Talk

By  
Robby  
Wilson

It has been a wild and wooly fall season, that's for sure, and I hope everyone agrees we can be very thankful for the windows of opportunity we've had to get dry fertilizer and NH-3 applied the past several weeks.

All of the guys have been working very long hours, pushing themselves and the machines to the absolute max to take care of orders for spreading, and to get as much NH-3 applied as Mother Nature allowed us to in the gaps between showers.

They've done a great job, and I want them to know I've appreciated their hard work, dedication and commitment to customer service.

I hope you do too, because these people have really been up against the wall trying to take care of these services for you in the most timely way.

We'll keep rolling as long as we have fit conditions and orders on the books, and your continued cooperation with placing those orders and keeping us informed so we can get out there as quickly as possible will play a huge role in helping us take care of the most acres each day.

**LOOKING AHEAD:** Even though we still have some of the 2009 crop yet to harvest, the time has arrived to start making important plans and decisions for the 2010 crops you'll be planting in the spring.

Many of you have already been doing that, in fact, as we have received

We Invite & Encourage You To Join Us For

## TWO RIVERS COOPERATIVE ANNUAL MEETING

Thursday, December 10th

Vermeer Global Pavilion In Pella

Evening Meal Served At 6:00 p.m.

Business Meeting To Follow The Meal

*It will be a special evening for the entire Two Rivers membership as we convene this year's Annual Meeting with a fine meal and discuss the exciting and eventful 2008-09 fiscal year of operations with you.*

*The past year was another fine year of positive growth for your cooperative, and once again the support and business provided by our customers were the driving forces in making that possible.*

*We will also be completing the Board of Director election process and announcing the candidates who have been selected to serve 3-year terms as Directors as elected by the membership.*

quite a large number of orders for corn hybrids and soybean varieties as seed commitments start getting firmed up.

Another area where you need to start making decisions is with your 2010 herbicide plans, and no doubt about it, this is an area that's changed a lot from what it used to be.

I can remember, and I am sure all of you can as well, the time when there was virtually a whole alphabet listing of different herbicide names for corn and soybeans we were faced with evaluating and choosing from.

Then along came Roundup Ready Soybeans and the task was basically cut in half.

Once Roundup Ready Corn burst on the scene a few years ago, the choices narrowed even more so that now most of you are basically down to deciding between the branded Roundup products or one of the generic glyphosates.

But the simple and easy way to go isn't always the best way, and I really think we need to start being more aware of the very real threat of weed resistance that is building up in both

corn and soybeans.

There are already ten Grain Belt states with documented weed resistant species, and we're reading more information every year about how this is continuing to expand.

Some of this has to do with going off label and applying lower rates than recommended, which doesn't completely kill all the weeds.

Consistently applying lower rates of chemicals typically speeds the plant's system to build resistance, requiring higher rates to be applied in the future, and putting weed management in a catastrophic upward spiral.

Obviously, the continual use of a single chemical mode of action to combat weeds is another major factor in accelerating weed resistance, and it's one we also need to be much more aware of and taking steps to minimize.

That alphabet list of pre-plant and pre-emerge corn and soybean herbicides is, for the most part, still out there on the market, can still do a good job of weed control, do it for a

**CROP TALK**

*Continued On Page 2*

## Fuel Facts

By  
Scott  
Bensink



**LP NOTES:** The weather and the amount of progress we've been able to make on harvesting the crops and fall fieldwork aren't the only things that have changed dramatically over the course of the past 30 days since we put out the November newsletter.

The impact of the huge demand for LP to dry corn also burst on the scene as the pace of harvest intensified in early November, causing a domino effect as the number of sites experiencing shortages that soon turned into outages continued to grow.

Transports waiting to pick up loads of LP were sitting in lines at terminal sites for 12 hours, then 16, then 18 hours or more.

As supplies were being exhausted at different terminals across the Grain Belt, many loads were being pulled from surrounding states.

The Des Moines terminal where Two Rivers pulls your LP from has been on allocation for nearly two weeks now, and of course accompanying this surge in demand has been an upward spiraling price.

As a result of all that's been happening with LP this fall, the decision to contract your needs with Two Rivers is paying off nicely for customers who locked in our lower contracting prices.

As I have said many times before, contracting your LP and/or your diesel fuel needs isn't a rock solid guarantee the price you contract at will always be lower than in-season pricing each and every year.

But over the course of time, when you compare how much contracting has saved you in years when prices have soared with the times that in-season prices have dipped below a contracted price, contracting has saved you far more that it has cost.

I want to express my thanks to everyone for their continued cooperation on placing orders for LP to operate grain dryers on the farm, since in times of allocation like this we definitely need to work even more closely together to manage inventories so we're able to keep customers well supplied in the most timely manner.

There is still quite a bit of corn to come out as I write this heading into Thanksgiving, and I'm sure a lot of it may need to be dried down at home, so please keep us informed of your needs to help us provide the best service to all.

**CRUDE PRICES:** The price of crude has been trading in a fairly narrow range through November, at least up to this point.

The market will drift lower to around \$78.00 per barrel for a bit, then edge back up to \$81.00 or so for a while, and wander back and forth between those figures.

**WINTERIZING DIESEL:** Colder temperatures are in the forecast, and as December is about to arrive we can anticipate that pretty soon the thermometer will dip below freezing, sometimes well below, and stay there.

**It's Your Call** as to when you want to have Two Rivers start blending diesel, since we handle winterizing fuel strictly on a **Customer Request** basis.

We have a couple of options to choose from to winterize your fuel.

The first is with a # 1 grade blend, which costs you more.

The second and more economical option is to winterize diesel using Winter Aid, which costs between 2 cents and 3 cents per gallon.

Here again, **It's Your Call** on which of these options to go with, and if you have any questions, please don't hesitate contacting us.

## CROP TALK

*Continued From Page 1*

very economical cost, and provide a different mode of chemistry to help in the battle to slow the development of resistance in numerous weed species.

We've seen dramatic evidence and results of the value of having one of these other chemistries down in front of the planned Roundup/glyphosate application, and that is yet another factor why I believe all of you need to talk to your Two Rivers Agronomist about including these products in your plans

and programs as you're making decisions for the 2010 crops.

Something else I encourage you to do as you're making decisions and planning orders for your 2010 herbicides is to do a thorough evaluation and comparison between branded Roundup products and the generic glyphosate products.

Just as simple isn't always better, a cheaper price isn't always the best value, and you really do need to take more time to look at what you get for the price you pay, and more importantly, what you're not getting.

Where does that low price glyphosate come from? China? Japan?

How fresh or how old is it? Has it been stored in a warehouse over one or more winters? Has it been frozen?

Just who is selling that product to you? Is it a reputable dealer who will be there if you have problems or questions? Or is it a broker with a warehouse and a phone who will be gone as soon as the sales are made?

Look at the trait protection that comes with the branded products so if you're flooded or hailed out and you have to re-plant, there's no second tech fee to pay.

And while you're at it, check out the rain-fast program the branded products also offer that the generics don't.

Consider the programs the branded products have for control of volunteer corn in soybeans where you've sprayed those branded products.

Every year we have growers who encounter problems with generics that would have been covered had they applied a branded product, and in the long run their choice to go with the generic has cost them more.

And speaking of costs, the cost of the branded Roundup products have been significantly reduced for 2010, and while the generic products are in fact cheaper, there's a whole lot you're getting and a whole lot you're missing out on just for investing an extra two to three bucks per acre to apply branded products.

### Please Note Two Rivers Holiday Hours

#### CHRISTMAS

Closed At 12:00 Noon  
Thursday, December 24th

Closed All Day  
Friday, December 25th

#### NEW YEAR

Closed All Day Friday, January 1st

*Please Plan All Supply-Service-Business Needs  
Well In Advance Of These Long Holiday Weekends  
To Provide All Employees & Their Families With Time  
To Enjoy The Many Holiday Activities That Will Be Conducted In  
Communities - Churches - Schools - Homes*

## Seed & Stuff

By Jay Van Woerkom



**ORDER NOW & SAVE:** As in past years, the best savings and the best selection on the very finest corn hybrids and soybean varieties are available for those who place orders early.

Not only are you able to lock in lower prices on your 2010 seed needs when you place orders with your Two Rivers Agronomists now, but this is also the best way possible to lock in the selection of the specific traits and technologies for the seed that you will be planting in the spring.

Your orders enable us to start locking in our inventories with the nation's leading suppliers, the leaders in seed research, and the companies who have led the way in introducing the most amazing seed technologies in history to your fields.

By doing so, we're able to avoid the risk of running short on the numbers our customers want to have performing in their fields, and in the process save them many dollars on their overall seed input expenses.

Elsewhere I've listed some additional highlights from the test plots that demonstrate the top performing, top yielding numbers we have available for our area, and as you can see, there were some tremendous yields out there this year.

Your Two Rivers Agronomists will have the complete results from these and other test plots to review with you to help you choose the right seed for your fields, so be sure you get together with our staff soon.

**INFORMATION:** At this time we're looking at the possibility of putting together another post-harvest information meeting to not only review issues and answer questions from the 2009 crop, but to also offer some information on any of the new wrinkles coming on for 2010.

It has been a couple of years since we've done this, however we still believe there is value in meetings such as this, and that's why we're revisiting the possibility of holding at least one post-harvest meeting for our customers sometime this winter.

We'd sincerely appreciate any input

and/or suggestions anyone cares to offer, since these meetings are, after all, arranged to provide you with information, answers to questions and a chance to investigate alternatives.

So let me or any of the Two Rivers Agronomists know what you think.

**THANKS TO ALL:** It has definitely been a challenging fall season this year, and I am sure everyone is thankful to be over the hump and heading into the home stretch at this time.

We have sincerely appreciated the great support, teamwork and cooperation that has been shown as everyone has done a fine job of pitching in to work together to get the most work done that we possibly could in the short windows of time Mother Nature gave us this fall.

We thank you for working with us and for the cooperation in planning, ordering and scheduling so many different services so we could keep pace with your needs.

In closing I want to thank everyone for yet another fine year of support and business in terms of sales and services for the seed products and programs that we offer to our customers.

## Hybrid Vigor

By Joe Toillion  
Swine & Beef Specialist



**PORK:** As you know, we're constantly on the lookout for any new and

interesting research results being conducted in the pork industry, and obviously that's an on-going process, with numerous universities and industry sources participating.

Just recently I came across some that has been conducted on pigs during the post weaning stage that I found interesting, and I think you will too.

The studies have shown that smaller pigs will start to eat sooner post-weaning than larger pigs, and when you pause to consider it, that makes sense.

Smaller pigs have had to develop a more aggressive feeding strategy right from the very start to get their share of milk from the sow, whereas the bigger pigs have pretty much had things their way during the early stages of development just because they were bigger, stronger and therefore able to push their smaller littermates aside.

One of the lessons we can learn from these results is the importance of sorting pigs more carefully by size post-weaning, putting the smaller pigs with smaller pigs more their size, and bigger pigs with their counterparts.

It also tells us we need to pay closer attention to the consumption of larger pigs and monitor feed waste more closely, especially with these larger pigs. Just because they are bigger to start doesn't automatically mean they will do well.

**BEEF:** This is the time of the year when a lot of folks are buying their show calves for the 2010 competitions, and naturally it's when we also start getting more questions about the rations to feed.

**HYBRID VIGOR**  
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### Yield Highlights From Area Plots & Fields

#### Paul Hjortshoj Corn Test Plot Monroe Area

Hybrid	Yield
Croplan 6463 VT3	247.0
Dekalb DK 61-04 VT3	237.8
Dekalb DK 61-33 VT3	232.4
Dekalb DK 59-35 VT3	231.1
NK 68B 3000 GT	223.9

#### Paul Hjortshoj Soybean Test Plot Monroe Area

Variety	Yield
NK 28-B4	76.9
NK 34-R2	73.8
Asgrow AG 3219V	74.2
Asgrow AG 2809	72.2
Croplan 2620	72.1

#### Glen Van Wyk Corn Test Plot - Pella Area

Hybrid	Yield	Hybrid	Yield
Croplan 6286 VT3	247.4	Dekalb DK 62-54 VT3	241.7
Dekalb DK 61-69 VT3	244.7	Croplan 6463 VT3	238.6
Dekalb DK 59-35 VT3	244.6	Croplan 6125 VT3	241.0

#### Glen Van Wyk Soybean Test Plot - Pella Area

Variety	Yield	Variety	Yield
Asgrow AG 3309 RR2Y	74.9	Croplan 2969	69.4
NK 28-B4	74.1	Croplan 2620	67.9
NK 35-T9	72.9		



**Marketing  
Analysis**  
By  
**Justin Huebner**

I want to thank everyone who I have visited with over the past month for the very nice welcome that has been given to me, and of course I want to thank you for your interest and for your questions on the programs and services that Two Rivers is offering and which I'll be handling to serve you.

I have recently completed the certification process to be approved to sell crop insurance, and will now be handling those vital crop and revenue protection products which form the solid foundation of every successful marketing strategy.

One of the main benefits of having Two Rivers provide you with these services is that I am able to consult with the other Two Rivers departments supplying your basic crop production inputs (crop nutrients and crop protection, energy, fuel and seed).

As a result, I will already have a good handle on your production costs to calculate the figures that we will be working with when we meet to discuss your specific crop insurance, revenue protection and marketing objectives.

The bottom line is that this integration of the key figures will save both of us a tremendous amount of time by having so many of the preliminaries done in advance.

Now that the harvest is thankfully winding down to a close and you are getting a better idea of what you've produced in 2009 to generate revenues for your farming operation, many of you are also establishing goals and in some cases committing resources for next year's crops.

We have, in fact, already started to process CFA Input Financing applications to cover 2010 crop production expenses, and I will be more than happy to get together with anyone who has questions and/or who is interested in discussing their financing needs.

There is a program which offers a 2% interest rate reduction when financing crop inputs through Two Rivers using the CFA Input Financing program, so please ask me about that special offer when we have the opportunity to visit.



**Livestock  
Production**  
By  
**Nick Steinbach**

As we start moving into the challenging times and weather that come with the winter season, it's time for a serious discussion about planning and placing orders for feed.

That's because not only do the shorter work weeks that we have for the holidays put added pressures on feed delivery schedules, so too do shorter days, the often dangerous conditions as our drivers encounter mud, snow, ice and drifts on country roads, and in your lanes and feed lots, and numerous battles with bitterly cold weather, balky equipment, feeder doors and so forth.

The bottom line to all of this is plain and simple: It just takes longer to deliver feed in the winter months.

And as if all of these natural challenges and obstacles weren't already enough to deal with, there is the added challenge caused by having virtually everyone wanting to have their feed delivered on Friday, thus waiting until late in the week to place their feed order.

The frustrating part is that ordering feed for delivery on Friday is a habit/routine rather than an actual necessity, and like most habits, it seems to be an easy one to get into and extremely difficult to change.

But friends, it needs to change, and there are many reasons why we need to have our customers make an effort to change this routine of ordering feed late in the week for Friday delivery.

The first thing you have to ask yourself is the same question we often ask when orders for Friday delivery start flowing in: **How many of these orders could have just as easily been delivered any other day?**

The honest answer is most of them, and in some cases all of them.

We understand there are always going to be times and situations that a person gets sidetracked, forgets or has other things come up and feed orders need to get there on Friday because your inventory won't last through the weekend.

In fact Friday could be the day

when we're cleaning up any of those orders that didn't get delivered earlier in the week, rather than the day we're trying to get virtually the entire week's feed volume delivered.

I think everyone understands the added efficiencies of spreading feed deliveries out over the entire work week, not only in winter when the challenges I mentioned earlier slow the entire process, but all year long.

And I hope everyone can also understand the inefficiencies of concentrating most of the volume into a single day, Friday, and as we all know, inefficiency translates into higher expenses, and ultimately that means higher costs.

So I am asking all of you to give this issue some thought and consideration, and I'm also asking you to be a part of the solution by ordering feed earlier in the week, perhaps even ordering on Friday for delivery the following week, so we can spread orders out over more days, be more efficient, more economical, and thus hold the line on our costs and ultimately on your costs as well.

**HYBRID VIGOR**

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If you're going to compete in the show ring, we have the best selection of rations for you, however with the intensity of the competition these days, there is a significant difference in what you feed and the cost of the ration if you're ultimate objective is to be in the ultimate elite group.

We definitely understand the economics of the times, and we have high quality, more traditional show ring rations available at a more affordable price that will deliver solid show calf results.

But I am sure everyone who goes to these competitions knows, if the calf is going to have the coat, the look and the bloom that set it apart in the ring, the ration costs are going to be higher, and that's just the unfortunate nature of how the competition these days has become so much more intense, and expensive.

**NOTICE**  
*All Locations Will Be  
Going To Winter Hours  
Effective January 1, 2010*  
**MONDAY THRU FRIDAY**  
**7:30 To 5:00**  
**CLOSED ON SATURDAY**



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



P.O. Box 47  
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Last month I didn't talk about the weather because at that time there wasn't anything good a person could say about the weather we were having, and as I noted, a **Lesson Of Life** I've tried to follow is to not say anything about anyone or anything unless I can say something positive or good.

By the time you received the newsletter, or shortly thereafter, we experienced a much needed shift in the weather, one of the most welcome, beneficial changes that could not have come at a better time for any individual who still had a substantial amount of the corn and soybean crops standing in the fields, as I am sure all of you did.

We're just a couple of days away from the **Thanksgiving Feast** as I put this month's article together, and I have no doubt that among the many blessings we offer thanks for this Thanksgiving, one of the first mentioned will be the blessing of fine weather to allow so much of our harvest and fall fertilizer work to be done.

On behalf of all of the employees, I want to express our thanks and appreciation to our customers for sticking with us through the challenging and frustrating period we experienced in October.

And I most definitely want to tell all of you that your patience, cooperation and the great teamwork that has been shown during this amazing November push to get the crops harvested and the nutrients applied has also been a tremendous help to us in serving your needs.

We have made a huge dent in the harvest and fieldwork tasks in the past 20 or so days, and I think you'll agree it staggers the imagination at times when we see just how much work has been done in such a short period of time.

As I hope all of you know, the entire Two Rivers Employee Team has been working some very long hours to keep pace with you and to help you take advantage of the weather window that has been given to us, and I hope you let them know you have appreciated all they have done on your behalf to serve your needs in the most timely manner.

We're not done yet, of course, and in

the days ahead we will continue to do our very best to help you get the last of your crop harvested and to serve and assist you with getting all of the P & K and/or NH-3 applied that you have planned to get on this fall.

**ANNUAL MEETING:** I hope Two Rivers members will be able to join us for this year's Annual Meeting, the details of which are included on the front page announcement in this issue.

The complete financial report will be presented at the Annual Meeting, and I hope you will be able to attend to share a fine meal, an evening of friendship and fellowship, and to see and hear more about the role each of you have played in making the past year another successful year of business for your cooperative.

**DIRECTOR ELECTION:** In the November newsletter we published a brief profile of the Board of Director Candidates to introduce you to the individuals whose names have been placed on the ballot for this year's election.

Since then I have received a couple of inquiries from members asking why we have one of the candidates running unopposed this year.

While this is happening for the first time at Two Rivers, I have noticed in my discussions with numerous other cooperative managers it is something that has been happening with increasing regularity in recent years, in fact a growing number of them have told me it is not uncommon to have more than one candidate running unopposed in their annual Director elections.

There are likely a number of factors involved in this trend, and in many instances I believe it is unfortunately a reflection of the hectic, demanding times we live in today.

For one thing, there are fewer farmers today, so the candidate pool has continued to shrink substantially each year.

Therefore as the Nominating

Committee goes through the membership roster to select prospective candidates to interview, as is done each year, there are fewer individuals available.

Another factor is that there are simply so many more demands on everyone's time these days.

Many farming operations have grown in size, and regardless of their growth, I am sure all of you will agree that the demands on every farmer from his farming business have increased significantly.

Plus there are so many more demands on the time of prospective candidates with church, community and civic responsibilities, many more family obligations, plus there so much more time spent with the children's or grandkid's activities and interests.

As a result of these and other issues, an increasing number of the prospective candidates that are contacted about having their name placed on the ballot respectfully decline because they feel they simply will not have sufficient time to devote to serving on the Board.

It is vitally important that Two Rivers has strong leadership from the Board of Directors, and that it has Directors who are able to devote their time, business skills and leadership to making so many crucial decisions for this company.

Agreeing to become a candidate is an important and serious decision for every individual who is contacted by the Nominating Committee, and naturally we hope members who are contacted will evaluate their alternatives and agree that they will have the time and interest to serve as a Director.

At the same time, given all of the demands on everyone's time these days, we can also sincerely appreciate having individuals evaluate their ability to serve if elected, and to decline if they sincerely feel they will not be able to devote the time necessary to fulfill the duties of serving on the Board.