



# Two Rivers

## Cooperative

Monroe: 259-2232

Otley: 627-5311

Pella: 628-4167

Tracy: 949-6411

[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

November, 2009



## Crop Talk

By  
Robby  
Wilson

One of the things that has stood out as we evaluate crop performance this year has been the negative impact on the crop and the subsequent dip in yields caused by nitrogen deficiency.

The common denominator in virtually all of these situations can be traced back to not using a nitrogen stabilizer with the NH-3 that was applied in the fall of 2008.

One of the common misconceptions many people have about using a nitrogen stabilizer is that it's used with NH-3 that is being applied in the fall to minimize fall losses.

That line of thinking leads many farmers to believe that as long as soil temperatures are sufficiently cool, as long as it's late enough in the fall, and as long as we don't have wet soils, there's no need to include a nitrogen stabilizer.

The fact of the matter is, however, we don't use a nitrogen stabilizer in the fall specifically to minimize or eliminate fall nitrogen losses.

Instead, the primary role a nitrogen stabilizer plays is so the crop will have ample nitrogen when it needs nitrogen the most, towards the latter stages of the growing season when we're getting grain fill.

There are a number of key factors why including a nitrogen stabilizer with your NH-3 in the fall is especially important for our area, these include:

**1. The specific soil types** we have

in our area.

**2. The amount of moisture** we commonly receive in both the fall and in the spring.

**3. The significant volume** of NH-3 that is typically applied in the fall by our area's farmers.

**4. The temperature patterns** we have in this area, where it typically stays warmer later in the fall, and warms up earlier in the spring.

This combination of local conditions substantially increases the risk of losing more of the nitrogen you apply in the fall through leaching and/or de-nitrification unless you protect your investments by including a nitrogen stabilizer.

The potential for nitrogen loss is something we face each year, and for 2009 the conditions we had with a warm and wet early spring created a near-perfect combination of factors for the NH-3 applied in the fall of 2008 without a nitrogen stabilizer to suffer even greater losses.

When we talk to our customers about nitrogen stabilizers, the first reason most of them will give us for not using it is, naturally, because it creates an added cost.

And in a time when managing

expenses is so important and something that's on everyone's mind, an additional expense is a perfectly understandable issue to raise.

No doubt about it, to include a nitrogen stabilizer with your fall applied NH-3 this year will create an additional \$8.00 to \$10.00 per acre in expense.

However, that's looking only at the cost side of the issue, and to make a truly accurate and complete evaluation of whether or not to include a nitrogen stabilizer with your fall applied NH-3, you also need to consider the return side of the issue.

First of all, you have to factor in the benefit of protecting the NH-3 investment you have made from leaching and de-nitrification losses that could occur next spring, which could again be substantial given the 4 factors I mentioned earlier in this article.

Secondly, you need to also consider how important the nitrogen that has been saved is to your crop during the latter stages of the season, in July and on into early August when grain fill is underway.

### CROP TALK

*Continued On Page 2*

We Look Forward To Seeing You At The  
**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*

*We look forward to seeing a fine turnout of the Two Rivers members for this year's Annual Meeting, where we will present the complete financial statements for the fiscal year ending August 31, 2009 to all of you.*

*This has been a very eventful year for all of us, and we hope all of you will be able to find time in your busy schedules to attend the Annual Meeting to share a nice evening meal and the friendship and fellowship that accompany this event.*

## Fuel Facts

By  
Scott  
Bensink



At the time of this writing starting out the final week of October, crude oil prices have pushed beyond \$81.00 per barrel as they continue their steady climb.

It's interesting to note that had we not gone through the unprecedented run up in the price of crude that pushed values to around \$150.00 per barrel last year, these eighty buck plus values would probably cause a bigger stir.

As it is, rising crude prices translate into higher LP prices, and we've seen the cost of LP moving up steadily over the past few weeks as well.

With the way this year's grain drying situation is shaping up, contracting the LP to handle your grain drying needs has already provided customers who contracted a significant savings, and more is likely to come your way in the weeks ahead.

The guys have been working extra hours to keep pace with the demand for LP to fuel grain dryers on the farm, and with November on the horizon and dry-down days disappearing, it looks as though a lot of corn will need to have a higher percentage of moisture removed to get this crop out.

Today's hybrids have some remarkable drying characteristics that we haven't had in the past, of course, but at some point the combination of lower temperatures, high grain moisture, fewer hours of sunshine and soggy climate all add up to mean more bushels needing to have more moisture removed.

I therefore am asking everyone who will be drying grain on the farm this fall to do everything possible to give us as much advance notice as you can when placing orders for dryer fuel.

Since temperatures have dropped and the furnaces at home are being called on for heat, our drivers also have to try to keep pace with your home heating needs along with meeting the heavy demand for grain drying product.

Heavier demand for LP, longer hours, the challenge of muddy conditions getting heavy hoses packed to

and from the truck to the tanks and so much more simply add to the amount of time it takes to keep pace with LP deliveries.

Therefore, notifying us well in advance of your needs is even more important, more necessary and, I can assure you, even more appreciated.

I also want to remind and encourage everyone who is drying grain on the farm and then putting it away in their farm bins to be absolutely sure they take a little time to periodically check on the moisture and temperature, quality and condition of the grain they store at home.

I have one more item regarding grain drying on the farm, since in a lot of cases many of the grain dryers haven't been run nearly as much in recent years, so service, maintenance and repairs are likely to be in much heavier demand.

Jerry has already been working a lot of extra hours to keep pace with service and repair work on grain dryers for customers, so we also need to have as much advance notice as possible if you'll want to have Jerry stop by to check your dryer out before you start putting corn through it.

And of course I should not have to remind anyone (but I will anyway) that the top priority when drying grain and operating your system must always be **Safety First.**

In closing, just a few comments about diesel fuel. Like LP, prices have been climbing steadily higher as crude oil prices have strengthened, so you really need to keep a close watch on your on-farm inventories, operate off the top half of your supply, and get in touch with us to place an order in advance as you start to approach that half full/half empty mark.

The drivers are also working long hours to keep the supply of fuel flowing as smoothly and steadily as possible, and your calls to order in advance are a huge help to them and are also greatly appreciated.

## CROP TALK

*Continued From Page 1*

Years back the common strategy was to simply apply a little more NH-3 in the fall to make up for the leaching and de-nitrification that would ultimately occur.

I think everyone would agree today's nitrogen costs have rendered that strategy of applying extra NH-3 obsolete.

Including a nitrogen stabilizer with the NH-3 you apply in the fall is by far a more valuable and by far a more economical alternative that we're able to turn to today, and at today's price for corn, just a couple of bushels per acre will pay for that protection a nitrogen stabilizer will provide.

So please, when you're talking to your Two Rivers Agronomist about your remaining fall NH-3 needs, ask about the significant crop performance and yield differences we have observed in fields where a nitrogen stabilizer was used in the fall of 2008 compared to those where it wasn't.

Also be sure to ask about the **Custom NH-3 Application Services** that we are offering to help you get your NH-3 applied this fall.

Considering the stage of harvest we're at today, the huge number of fields of both corn and soybeans that are still standing and waiting on the combines, it's a foregone conclusion that we're going to have harvest stretch fairly deep into November.

Every day that passes shortens the window of opportunity to get the volume of fall field work completed that I know all of you have planned to do, and your priority will obviously be to get the crop out.

The Two Rivers Team can be out there custom applying NH-3 (and other products) for you just as soon as you've finished combining a field, and all it will take is a quick call to let us know a field is ready so we can get started.



**HOLIDAY CLOSING**  
All Two Rivers Locations  
Will Be Closed

**THURSDAY, NOVEMBER 26TH**  
**THANKSGIVING DAY**

*Please Plan All Supply-Service-Business  
Well In Advance To Provide All Employees  
With Time To Enjoy The Blessings Of  
Thanksgiving With Their Family*

# Board Of Director Candidate Profiles

The individuals pictured on this page have had their names submitted by the Nominating Committee to be included on the ballot for the position of Director.

Class A members can cast their 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 serve on the Board for a three year term of office.

Once again this year, members unable to attend the Annual Meeting in person will be able to cast their vote by mail, using the mail-in ballot and envelope that is sent to all Class A members with their official Notice of the Annual Meeting.

\* Signifies Incumbent Director

## Otley Area

### Dan Wichhart \*

Dan has been farming for 25 years. The Wichhart farming operation is located north of Otley and includes corn, soybeans and alfalfa crop production and a cow/calf livestock enterprise.



Dan and his wife Kristy, who works at International Accounting, have two children: Daughter Kara, 9; and son Ryan, 13.

For hobbies, Dan says he enjoys boating and hiking, hunting and fishing.

A cooperative member for 25 years, Dan is also a member of the Otley Reformed Church; a member of the Marion County Cattlemen's and the Iowa Soybean Associations. He is completing his first term on the Two Rivers Board.

## Monroe Area

### Alvin Keuning \*

Alvin has been farming for 47 years. The Keuning farming operation, which Alvin farms in partnership with his son Judd, is located northwest of Monroe and includes corn, soybeans and alfalfa crop production plus a cow calf and background feeder cattle livestock enterprises.



Alvin and his wife Lana, who works for the Monroe Elementary School Food Service Department, have four adult children; Daughters Leslie, Lisa and Jennifer; and a son, Judd. They are also the proud grandparents of four grandchildren.

For hobbies, Alvin enjoys fishing and attending the activities the grandkids are participating in.

A cooperative member for 45 years, Alvin is also a member and serves on the Board of the Prairie City Christian Reformed Church. He is also a member of the Monroe Kiwanis Club. He is completing his second term on the Two Rivers Board and has held the office of Vice-President.

### Jerry Van Wyk

Jerry has been farming for 25 years. The Van Wyk farming operation is located west of Monroe and includes corn, soybeans and hay crop production, plus a cow/calf herd and a contract hog swine livestock enterprises.



Jerry and his wife Brenda, who works at the Monroe State Bank, have three adult sons: Justin, Jerin and Jordan.

For hobbies, Jerry says he enjoys attending both the local area County Fairs and the State Fair.

A cooperative member for 25 years, Jerry is also a member of the First Reformed Church in Prairie City; and is a member of the Farm Bureau.

## Tracy Area

### Dave Havener

Dave has been farming for 40 years. The Havener farming operation, which Dave farms with his father Lloyd, is located south of Tracy and includes corn and soybeans crop production.



Dave is single. He has been a cooperative member for 8 years and he serves on the Clay Township Volunteer Fire Department & Rescue Squad.

### Dennis Uitermarket \*

Dennis has been farming for 35 years. The Uitermarket farming operation is located southwest of Harvey and includes corn, soybeans and hay crop production, plus a cow/calf and finishing calf livestock enterprises.



Dennis and his wife Corrine, who is a Pharmacy Technician, have three adult daughters: Melinda, Laura and Kendra.

For hobbies, Dennis says he enjoys hunting and fishing, plus he works with Cadets (Boy Scouts with a bible background),.

Dennis has been a cooperative member for 30 years. He is also a member, Treasurer and Deacon of the Tracy Christian Reformed Church. He is President of the Marion County Cattlemen's Association; a member of the Clay Township Fire Department; and serves as a school bus driver for Twin Cedars.

He is completing his second year on the Two Rivers Board and has held the office of Treasurer.



**Marketing  
Analysis  
By  
Justin Huebner**

We need to start off with apologies to a number of customers who were inconvenienced due to a communications glitch in the new text messaging system we have introduced to send out grain bids.

As DTN and US Cellular have explained, the issue was a delay in transmitting messages to those subscribers until much later due to the heavy volume of text traffic, and they assure us the problem has now been resolved.

As the early yield reports start to flow in, it's evident our local producers have once again proven their tremendous productive expertise, with soybean yields approaching and in some cases exceeding 70 bushels per acre, and corn yields running well above the 200 bushels per acre mark.

As far as productivity goes, there's no doubt or question: **No One Does It Better**, and certainly to be that productive demands a tremendous amount of time, focus, effort and skill, making successful corn and soybean production a **Full Time Responsibility**.

Unfortunately, that leaves so very little time to deal with, manage and command what comes next, marketing those bushels.

Assisting Two Rivers customers with this all-important task with the objective of enhancing and increasing your farming operation's profitability for both the near and long term is the purpose of the **Two Rivers Financial Services Project** which I will be administering.

We will be able to offer several levels of service for customers to choose from, from a very basic, informative level to a much more intensive, broad spectrum option that will include operational cash flow and input analysis, lifestyle demands and needs, and ultimately determining the average per bushel price needed from the market for both corn and soybeans.

As I have the opportunity to meet personally with customers interested in investigating these services, I will be discussing those options with you in greater detail, and of course answering

your questions about these services.

We will utilize a variety of marketing and informational sources from which to explore alternatives and analyze options, to answer questions, and to make sound, economic business decisions and recommendations.

These services can also include Two Rivers input financing, crop insurance and revenue protection programs, and again I will be discussing all of these services with customers in much greater detail as we meet.

I have enjoyed the opportunity to meet many of you already, and I am certainly looking forward to meeting more of you as the weeks go on and you have more opportunity to investigate these services once your crop is harvested and fieldwork completed.

Please feel free to contact me if you are interested in receiving my daily grain review and commentary on the markets after the close.

You can reach me via phone at the Pella location or e-mail me at [jwh@tworiverscoop.net](mailto:jwh@tworiverscoop.net) if you are interested in this commentary.

**Hybrid  
Vigor  
By  
Joe Toillion  
Swine & Beef  
Specialist**



We will be putting mold inhibiting products in the rations that we manufacture to serve our pork producers, and we highly recommend that you include these products with the feeds you're manufacturing at home as well.

This is especially important for the sows and gilts in your breeding herd, which are much more sensitive and vulnerable to any toxicity that may be present in their rations.

Feed quality is definitely not a place to cut corners or to try to economize, particularly with your breeding herd animals, so take all the necessary precautions and implement recommended preventative measures to prevent

molds and toxins from contaminating feed ingredients and rations.

**ORDERING FEED:** We want to get your feed to the farms and feeders smoothly, efficiently and promptly, and I am sure all of you want your feed to be delivered that way too.

Therefore, we hope you can appreciate the difficulty of that task if everyone puts off ordering their feed until the late in the week, since it's impossible to cram a week's volume of feed delivery into a Friday afternoon.

We need to coordinate manufacturing, loading and delivery times so our mill people and drivers can spread the workload out over the entire week, not just the final day of the week, to be able to handle the orders in the most timely manner.

It all starts with you, since you're the people placing orders, and with good communications and cooperation the entire process can run like a top.

**HAY QUALITY:** For most of you cutting hay this season, the final cut got rained on, and perhaps the final two cuts got soaked.

That means we'll be dealing with lower quality and palatability issues as we start feeding this hay.

No doubt about it, the nutritional values of most of this year's hay just won't measure up to normal standards, so you need to make a few adjustments to be sure your cattle will be getting all the groceries they need.

One step will be to grind the hay before feeding it, which keeps cattle from sorting through the hay as much to pick out and choose what they eat.

Another step, and one we've been discussing in past issues, is to treat the bales with QLF Liquid Supplement, to assure proper nutrition and to enhance the palatability of lower quality hay.

Also, while many of you typically feed your good hay to start with, that means you're feeding the leftover, lower quality hay at the end, which is the time cows will need full nutritional value from the best hay you can get your hands on.

So this year flip flop and feed the lower quality hay first, saving your best hay to feed later on.

**FOR SALE BY SEALED BIDS**

**1999 3/4 Ton Chevrolet Pickup With Knapheide Utility Box**

**Has Approximately 170,000 Miles**

**DMI Extendable/Swivel Shock Hitch - Good Condition**

**Can Be Viewed At The Otley Location**

**Deadline For Submitting Bids Is 5:00 p.m. November 30th**

***The Board reserves the right to reject any/all bids.***

## Seed & Stuff

By  
Jay  
Van Woerkom



First things first, as they say. **November 12th** is the **Deadline For Ordering** to get in on the **NK Early Order Discount** program, so be sure you get your orders placed with your Two Rivers Agronomist by that date.

The next item of business is to remind all customers that the new Monsanto and Syngenta licensing agreements **Must Be Re-Submitted** this year if you will be planting their traited seed products in your fields in 2010.

Again, be sure you take care of this requirement sooner rather than later so it doesn't slip your mind.

Elsewhere on this page I've included a few of the highlights from our test plots that I think you'll find interesting.

Your Two Rivers Agronomists will have the complete results as the plots are harvested, and I encourage you to visit with them as you're making your seed decisions and finalizing orders for the seed you'll plant next spring.

Now I want to talk about some of the corn quality issues that have been showing up, since this year seems to be one that we'll encounter quite a few quality problems.

It was for the most part a cool growing season, with only a couple of days in late June that saw temperatures into the upper 90s, and a very mild spell again in September.

Despite the cooler weather, the USDA's October yield estimate of 186 bushels per acre for Iowa would be a record setter if that figure holds.

One thing that unfortunately often seems to accompany years of higher yields, however, is a lower quality crop, with corn moisture levels being higher and test weights lower.

Lower test weight is the result of more starch and lower protein levels, factors that also reduce field dry-down rates and therefore bring about increased farm or commercial drying expense.

Additionally, that period of warm weather in September caused a lot of the corn in Iowa to experience a sudden burst of maturation, which had a negative impact on grain fill and test

weight.

Corn test weights can range from 45 to 60 pounds per bushel, with the market standard being 54 pounds for a Number 2 Yellow Corn Grade.

A higher test weight indicates kernels have filled better, whereas lower test weights may indicate the crop did not fully mature and/or that it was subjected to additional stresses.

Dry corn test weights of 52 to 54 pounds per bushel rather than the more typical 55 to 57 pounds per bushel, point to incomplete maturity of the crop.

Food processors are sensitive to lower test weights as product yield and quality are reduced.

Ethanol processors are less affected by lower test weight corn, since lower protein and higher starch levels yield more ethanol, though the quality of DDGS will be reduced.

The feed value on a weight rather than volume basis for low test weight corn is nearly the same as normal weight corn, however lighter corn breaks more easily and therefore creates a higher level of fines in storage.

A heavier level of fines can create aeration, quality and moisture problems for corn in storage, especially when lighter corn has to be dried and handled more often.

Now that we're about to enter November, the number and length of drying days for the crops in your fields are both fewer and shorter.

Therefore, stalk quality issues will also become an even more important consideration as you determine which fields to harvest first.

Take time to inspect fields for stalk quality, and call if you have questions.

## Livestock Production

By  
Nick Steinbach



I'm sure most of you have already seen or heard about various quality issues and concerns for the crops we're harvesting this year, since the kind of season we have gone through in 2009 makes the grain you will be feeding much more susceptible to harmful molds and toxins.

It's always a good idea to have your grains tested and, when toxicity issues are present, to take preventative measures to combat them.

Two Rivers handles products that are often referred to as binding agents that tie up micro-toxins so they will not pose any problems when those grains are fed to livestock.

I can also assure you we will be taking every precautionary measure possible with the grains used in the rations which we utilize through the mill to assure their quality.

You need to be aware of these issues and take similar steps to preserve and protect grain quality in your bins at home, and of course to be alert to any possible signs or symptoms of molds or toxicity that may develop.

Please do not hesitate calling on Joe or me if you have any questions and/or need any assistance or recommendations related to this issue.

### Yield Highlights From Area Plots & Fields

#### Dan Wichhart Soybean Test Plot Otley Area

Variety	Moisture	Yield
Croplan R2C 3029	14.9%	73.1
Croplan R2C 3028	14.9%	74.1
Croplan RC 2620	15.0%	73.1

#### In-Field Results Soybeans

Variety	Area	Yield
NK 28B4	Monroe	78 & 80
Croplan 2867	Pella	67
Asgrow RR2Y3139	Otley	75

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

Variety	Seed Treatment	Yield
Asgrow RR2Y 3309	Acelleron	74.9
Asgrow RR2Y 3239	Acelleron	72.0
Pioneer 93M11	Cruiser Maxx	68.8
Croplan 2969	Cruiser Maxx	69.4
Croplan 3149	Cruiser Maxx	69.3
NK 35T9	Cruiser Maxx	72.9
NK 28B4	Cruiser Maxx	74.1

#### In-Field Results - Corn

Hybrid	Area	Yield	Hybrid	Area	Yield
Dekalb DK 63-42	Pella	256	Croplan CR 6725	Pella	225



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



P.O. Box 47  
Pella, Iowa 50219

Presorted Standard  
U.S. POSTAGE  
PAID  
Des Moines, Iowa  
Permit No. 2929

Like I imagine many of you can recall from your own past, as a youngster one of the many **Lessons Of Life** my parents often urged me to follow went something like this: **"If you can't say anything nice about someone (or something), it's better to Say Nothing At All"**.

As we are going to press with this newsletter heading into the final week of October (thankfully), the number one topic of conversation on everyone's lips and the number one issue on virtually everyone's mind has been Mother Nature's weather "gifts" to us.

Heeding that **Lesson Of Life** I still recall from my youth, one which I have tried to instill in my children as well, I will therefore **Say Nothing At All** about the weather we've had since October began.

And with that said, or rather left unsaid, let's move on to much more pleasant items of business.

And here I certainly do have some very good, positive and promising news to relate to you, since at the end of September the auditors were in to complete their work on the financial statements for the 2008-09 fiscal year of operations of your cooperative.

Our fiscal year ended, as you may recall, on August 31st, bringing to a conclusion a year in which your cooperative, your farming operations and all of us experienced some of the most remarkable volatility in our markets and marketplaces in recent history.

These volatile times were accompanied by one of the most amazing roller coaster rides we've ever witnessed in terms of the price of corn and soybeans, fuel and energy, crop nutrients and crop protection products.

The amazing highs that were achieved in both values and prices were, in many instances, record shattering all-time peaks, and truly **The Good Times** were as good as any we've had.

In many ways those record-setting highs may have only intensified the

sudden impact of the sharp plunge that followed, one that sent our economy and that of most nations around the globe into a unprecedented tailspin not experienced since the days of The Great Depression.

Having had this past fiscal year span the period that included some of the highest of these peaks, along with the aftermath as the downturn intensified, I am sure you can appreciate our concerns, our worries and our trepidation about what kind of a year Two Rivers would turn out to have.

Therefore I'm sure you will also appreciate that as the audit process has progressed and results of the year were being brought into sharper focus, we became increasingly pleased as well as relieved to see our sales numbers and volumes had held up very nicely in the face of the volatility and challenges our markets, marketplaces and the economy presented to us.

I believe it is also of significance to point out that Two Rivers was also able to maintain a firm grip on expenses during this volatile period.

As a result, and certainly thanks to the fine support and business provided by you, our members and patrons, along with the solid leadership of your Board and a dedicated and determined effort on the part of the entire Staff & Employee Team, I am very pleased to report Two Rivers has completed its **Ninth Consecutive Year** of positive growth in local earnings.

I can assure you that given the mood and the added pressures brought on by the struggles we're experiencing with fall harvest and field work, it is extremely tempting to **"Spill The Beans"** at this early date and share some of the positive figures of the year with you in this article.

Doing so now, however, would ultimately leave me grasping at straws in an effort to find a topic for next month's newsletter article, the one in which I have traditionally offered my Pre-Annual Meeting glimpse of the Two Rivers year.

I will therefore exercise some added restraint to help resist the temptation to reveal actual figures and more details at this time, but will instead say I believe all of you will feel good about the year that your support and business have made possible, and you will enjoy seeing and hearing about those results when you attend the Annual Meeting in December.

In discussing this past year's results with the Board, I have noted that I firmly believe it represents yet one more solid piece of evidence of the way the members and patrons of Two Rivers Cooperative have both accepted and supported the Business Plan that was established at the time our cooperatives joined forces in 2001.

I believe it also demonstrates that by declaring **Customer Service As Our Priority**, your Two Rivers Cooperative made the best decisions to implement its primary mission, to gain the support of the customer for our vision of creating positive growth through positive opportunities to help customers achieve solid growth, productivity and prosperity in their farming operations as well as in their cooperative business.

**CLOSING COMMENTS:** As the harvest season delays have mounted, so too have my concerns for the safety and well being of our customers, since I know there will be even longer days and greater pressures ahead.

I therefore urge you to **Please Take Your Time** to be safe and to prevent accidents or injuries