



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

April, 2010



Crop Talk

By
Robby
Wilson

We've been able to get a little bit of a run of work under our belts during the final week of March, despite most fields remaining fairly soggy due to the late season snow that pushed through here a week ago.

No doubt about it, with so many things to do in the weeks ahead we're going to have to make the most of every hour and day the weather is fit and field conditions are favorable, and as it does every season, how well we're able to do it comes right down to ...

... **The Cooperation** we get from you to help us coordinate our manpower and machines.

... **Effective Communications** you provide to plan and schedule all products, equipment and services in advance.

... **The Commitment** to work together effectively and efficiently so we're getting the most done each and every day, rather than chasing our tails, backtracking and scrambling to deal with things that could have and should have been handled in advance rather than on-the-run.

PLAN FOR SUCCESS: If history has demonstrated one crucial lesson to corn and soybean growers over the past several years, that lesson is how important and valuable it is to plan to produce the best crop you can, and use the best inputs and management that will make it possible.

Every crop input and management

Just 24 Hours Notice Can Make A Huge Difference

By Robby Wilson

24 Hours Advance Notice means we can have bulk shuttles loaded and ready when you arrive, have your seed order stacked and ready to load in your truck when you pull in, and plan the manpower and machine schedule for the day so we're spreading and/or spraying the maximum acres every day and in the most timely and efficient manner.

With 24 Hours Advance Notice we can hopefully avoid those frantic, last minute and out of the blue situations that more often than not create inconveniences, delays and frustrations for customers who have planned in advance.

While the request we've made for 24 Hours Advance Notice (at least) naturally applies to all the **Big Things** we'll be working very hard to take care of for you, like spreading or spraying products, they also are equally important for all the **Little Things** that go into a very busy spring season.

What do I mean by that? We'll as I always mention at this time of the year, they include those "Odd Ball" and/or "Specialty" products that you and perhaps just a few of our other customers want and prefer to use in your farming operation.

It may be a certain type of specialty seed or a specific type of herbicide product, a product for bugs, an additive you've had success with in the past, or want to try for the first time, or it may be one of our services, like seed treating, that we definitely need to know about in advance to coordinate the equipment and the people operating it so we can maximize our time and efficiency.

Give us Just 24 Hours Advance Notice of what you need and you will be doing your part to help us stay one step ahead of the game so we can provide everyone with the most timely, efficient and effective service all spring.

decision you make will ultimately impact crop performance and crop yields, positively or negatively, so while it is just as important as it has always been to manage and control production costs by making prudent decisions, it is now more important than ever before to determine the impact those decisions will have on the crop's performance and yield.

You have to take the process a little deeper by considering how many bushels of soybeans it takes to pay for the treatment, and how many additional bushels you will harvest as a result of the protection treating seed brings with enhanced crop performance, healthier and more uniform stands, and ultimately higher yields.

It's a similar process when you are deciding which hybrids and varieties to plant, the added value in terms of crop

performance and yields you get from the traits and technologies that are included in the seed you invest in, and of course there's also a similar process involved in fertilizer rate decisions.

The bottom line is that you must be pro-active and aggressive in your drive to pull the highest possible yield from every acre out of the crop inputs you invest in, and **you must look at All Crop Inputs** in that process.

There are four basic and essential crop nutrient categories that determine the crop you will produce.

Organic Nutrients: Carbon, hydrogen and oxygen, all of which are supplied by nature.

Primary Nutrients: Nitrogen, phosphorus and potassium (potash)

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Fuel Facts

By
Scott
Bensink



During March we sponsored an informational meeting at which **Larry Richmond, Cenex Refined Fuels Representative**, presented some very good information about the increasingly important issue of tank maintenance and stored fuel management.

One of the consequences that has arisen from the virtual elimination of sulfur in diesel fuels in recent years has been the increased survivability of microbes and algae that develop inside fuel storage tanks.

Additionally, the presence of water that forms and settles into the bottom of your fuel storage system due to condensation in the tank provides a favorable environment for both microbes and algae.

The combination of microbial and algae activity creates rust and corrosion in the tank which, along with the condensed water that freezes in cold weather, will clog fuel filters and fuel lines and cause numerous starting problems for your equipment.

You can avoid most of these starting problems by implementing just a few simple tank maintenance and fuel handling tips that were discussed in Larry Richmond's presentation.

The most important of these is to establish a firm schedule to drain water that forms inside your fuel storage tanks, and while there are some who suggest this should be done every 3 months, I believe every 6 months would be sufficient for our area.

Other suggestions that will help you do a better job of tank maintenance and stored fuel management include:

- * **Tilt tanks slightly** to direct water and debris away from the tank outlet.
- * **Pressurize tanks** to keep vapors and air inside.
- * **Install proper filter** systems on bulk tanks.
- * **Replace fuel filters** according to manufacturer recommendations.
- * **If filters** have a drain valve, periodically drain the water that may accumulate as a result of condensation.
- * **Clean pump** screens regularly.
- * **Have your fuel** sampled periodically to check for quality.

* **Clean tanks** at least once a year. One of the other starting and performance problems that can occur is caused by improper blending of fuels, and typically this starts with not knowing how much unblended fuel is in the tank so the initial treatment rate can be accurately calculated.

For example, if you had 700 gallons of #2 diesel in a tank and wanted to create a 50-50 blend of #1 and #2 fuel, the most common mistake is to place an order for 700 gallons of blended fuel, and wind up with flow problems.

In reality, however, the blend you've created in this example is 1,050 gallons of #2 diesel (71%) and 350 gallons of # 1 (29%).

There are also various products that improve fuel flow in colder weather that eliminate the need to add a #1 product, and these have two basic functions:

They change the wax structure of diesel fuels so they can pass through filters more efficiently.

They keep wax crystals dispersed longer when fuels are stored below their "cloud point", defined as the temperature at which paraffin in fuel begins to form cloudy wax crystals that reduce flow.

Another common starting and performance problem surfaces when a customer allows his farm fuel storage tank or the fuel tank on any of his vehicles/machines to run out, or so low that he is nearly out.

The turbulence that is created when refilling the tank stirs up the moisture and any contaminants that have formed in the tank, which then clog filters and fuel lines to impede proper and efficient fuel flow.

This is yet another reason why it's always a good idea to **"Run Off The Top Half"** of your fuel storage system

and of your equipment fuel tanks and to **"Top Off The Tank"** once you approach that half full mark.



Livestock Production

By
Nick
Steinbach

Recently I have been getting some questions from customers regarding the quality of dried distillers grains (DDGs) that are being used in the rations we're manufacturing and delivering in bulk to your operations.

We've been in discussions with our DDGs suppliers regarding this issue of quality and we have been assured they have established a random sampling process to check loads going out of their plants for mycotoxins.

The ethanol processors have also established specific guidelines for the quality of DDGs they send out of their plants, and they assure us that the results from the random samples they are taking fall below the guidelines they have put in place in regards to the presence of mycotoxins.

If anyone still has concerns about mycotoxins, we handle mold inhibitor products that can be used to decrease the growth of molds in your livestock rations.

Moving on now to another very important issue, I once again ask for the cooperation of our feed customers as we prepare to launch into another very busy spring season.

We know your top priority in the weeks ahead will be on the work in

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Do We Have Your 2010 Pesticide Applicator Number?

By Robby Wilson

One of the most important items you can take care of before the spring season breaks wide open is to be absolutely sure that you have provided the 2010 Private Pesticide Applicator number to your local Two Rivers office so the information can be recorded in your customer file.

If you do not have a 2010 Private Pesticide Applicator Certification, we are not allowed by the state of Iowa to sell you any of the many EPA Restricted Use pesticide products, nor can we allow any of those products off the premises to any customer who does not have that information on file.

Without the information recorded in your customer file, our computer system can not accept the transaction or print the sales ticket that must be submitted at the counter or warehouse to receive the products you have purchased.

To eliminate the delays, frustrations and turmoil of having to drive back home to obtain your license because the information was not made available prior to stopping in to purchase any restricted use products, please take care of this now.

Seed & Stuff

By
Jay
Van Woerkom



We're heading into the final week-end of March as I am putting my newsletter article together, and one of **Big Jobs** we've been working on has been **Seed Delivery**.

We still have some of the winter production seed arriving as I write this, and if any of your seed orders will include numbers we're getting from winter production, we may need to make additional delivery arrangements with you as those products arrive.

I am sure it may sound a bit strange for me to be talking about **Seed Returns** when we are still in the process of delivering seed to the farm and/or you're stopping in to pick up your orders, but every year this issue of returns gets a bit more challenging and I therefore need to get the word out even earlier.

For example, those of you who are participating in the **NK Discount Program**, you need to **Be Aware** there are **No Returns** of seed for products included in that special program, and that includes both corn and soybean numbers.

If any of those program seeds do wind up being returned, the customer will be charged back for the discounts that were given, so your best option if you're in this particular NK Discount Program is to plant all of the seed that is included in it.

As far as any other seed you may wind up wanting to return, for whatever reason, I ask that you try to get those returns back in to us just as soon as possible.

I know everyone is going to be very busy in the weeks ahead and that the return of seed will not be at the top of your daily list of priorities.

But if you can't physically get returns back into us when you've finished planting a field and find you have seed left over, at the very least please give us a call to let us know what you have and what you will be returning.

Every season there are farmers wanting different corn hybrids and/or soybean varieties to fill out planting in their fields.

It doesn't make much sense to

order in additional inventories from our suppliers if there are bags of that same seed ready to be returned by another customer.

Plus, it just takes more time and there's also added expense.

On the other side of the coin, if you find you'll be running a few bags or more short of what you need to finish up planting in a field, we will once again have a **Very Good In-Season Seed Selection** to serve your needs here at Two Rivers.

Obviously, the sooner we know what you need the better, so don't hesitate picking up the phone and getting word to us if you'll be needing any additional corn or soybean seeds as the planting season progresses.

One of the other **Big Jobs** that awaits is **Soybean Seed Treating**, since it's almost a given that a lot of soybeans will be planted into cool, moist soils this season.

Seedling blight, damping off and a host of other disease problems not only impact emergence and consistency, they weaken the plant and thus provide the entry path for diseases.

We also need to think about the heavy snow cover that blanketed fields for much of the winter, insulating the ground and, as we all know, keeping a lot of areas from ever freezing up solid.

This would also favor a lot of the fungi and disease organisms that would attack soybean seed and seedlings at their most vulnerable stage, plus we may also see a lot more of the insect pests such as bean leaf beetles survive to attack the crop.

We've seen consistently solid

returns from investments in soybean seed treating using products like **Cruiser Maxx**, which contains not only disease fighting benefits to deal with pythium, phytophthora and rhizoctonia, just to name the most common ones, but also an insecticide to provide protection from bugs like the bean leaf beetle.

If you have fields that are poorly drained, fields that have a history of problems with diseases or insects (or both), fields where you have historically had trouble getting a good stand established, and of course if you're planting early and/or you are planting beans in no-till or minimum till fields, treating your seed is highly recommended.

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your fields to get the 2010 crops planted, and as in the past, your Two Rivers Feed Team wants to pitch in and fulfill an important manpower role in assisting the Two Rivers Agronomy Team to serve your needs.

We therefore are asking you to give us at least **24 Hours Advance Notice** and, if possible **48 Hours** or even more, so we can coordinate all of the feed manufacturing and delivery work for maximum speed and efficiency, and therefore be able to shift our people over to assisting with numerous other chores in agronomy.

Your cooperation will **Definitely Make A Difference**, since there is just no substitute for **"More Bodies"** during the busy stages of the spring season, and I can assure you it will also be **Greatly Appreciated**.

Dave Borkowski Joins Two Rivers Team

Please join with us in welcoming Dave Borkowski to the Two Rivers Agronomy Team as he begins his duties as an Agronomist to serve your crop production needs.

Dave comes to us with an extensive and diverse 20 plus year background in providing crop production services to cooperative customers.

Over the years his responsibilities in agronomy have included the full spectrum of services, custom applications, sales and customer services, coordinating and managing the agronomy departments at individual cooperatives and cooperative locations.

During his agronomy career Dave spent over ten years with the cooperative in Indianola, so he brings a solid knowledge and background of the farming practices of south central Iowa.

Dave and his wife Kim have two children. Daughter Alyssa is in the 7th grade and son Wyatt is a freshman in High School.

Dave enjoys spending time with and supporting the school activities the kids are involved in plus, he enjoys old tractors and, when time has allows, he goes on "Tractor Rides" in support of various community efforts, or he likes to take an occasional ride on his Harley.



Hybrid Vigor

By
Joe Toillion
Swine & Beef
Specialist



With this year's new crop of calves arriving, it's time to think about the upcoming grazing season, and I'd like to address creep feeding programs with you in this month's article.

As we all know, last year was an absolutely fantastic year for cows and calves out on pastures, since for the most part the grass was lush and plentiful all the way through the season.

But we can't count on that to happen again this year, therefore it's always a good idea to have a creep feeding strategy in waiting, and Two Rivers has three to cover the different feeding needs and objectives of our customers.

The **Traditional Program** is a fiber based creep diet with no grain included so that the calves will gain weight without putting on a fleshy look.

This is the program many producers prefer to turn to when their pastures start to fade in quantity (and quality) and/or when they have more animals on a given pasture than it can carry for the season.

Plus, the animals will be the most efficient when on this program.

Next we come to a **Grain Based Creep Program** that includes a grain mix fed in creep feeders.

While it can be cheaper per ton of feed than a traditional program, it is not quite as efficient, plus calves can put on extra pounds and thus appear a bit too fleshy from the grain, so they won't look as "green" if you'll be selling them.

This option can also fit in well when the pastures start getting short and/or the grazing pressure is too heavy for the pasture.

The other option we think has a nice fit for some of you is the **Liquid Supplement Program** for calves on grass, since it is a very economical program that works very nicely when the grass is in good condition.

Producers have had good success with this program during the earlier stages of the creep feeding season, then they switch to a dry creep feeding program as the calves get closer to weaning time.

It also works well in combination

with a dry creep feed later in the grazing season, putting maximum gains on the calves for a low cost, and yet while they're gaining weight they still keep that "green" appearance if you'll be selling them.



Marketing Analysis

By
Justin Huebner

Even though the weather hasn't cooperated with us all that much yet, there has still been an opportunity to get started on some of the preliminary spring work and, as we all know, things are just going to get busier from here on out as we launch into another very busy spring planting season.

Over the past several months, as the snow and cold of winter confined us all inside, our customers have spent a lot of time planning, preparing and making numerous decisions on their 2010 crop plans and programs, working with the Two Rivers Agronomists on this process to assure the best possible results in the fields.

Everyone understands the value and importance of establishing a solid **Plan Of Action** for every field before the first seed is ever planted.

But how many of you give the same amount of time, effort and thought to putting together a similar **Plan Of Action** for how the crop that comes out of those fields will be marketed?

The uncertainties of spring weather often create some very attractive marketing opportunities as prices fluctuate, and there can be significant moves both up and down occur during the course of a single day's trading session.

That's precisely the time when you are busy in the fields, concentrating on your field work and not able to keep pace with how quickly the markets are moving or how quickly good selling

opportunities are coming and going.

It's also when you have a lot of tractor seat time to think, second guess yourself, and typically allow the emotions of a moving market influence your selling decisions.

As a result, even though some of the better selling opportunities of the season may become available in the spring, they are all too often missed because there was no established marketing plan that would enable you to capture them.

This is another area of service which Two Rivers is offering through our **Marketing Programs**, and if we can take a few moments to get together before you get totally committed to planting this 2010 crop to put together some pricing goals and objectives for the corn and soybeans you'll be planting, we can help you market your crops more effectively.

Depending on the circumstances, you can have "**Price Offers**" automatically triggered for both the daily and evening trading sessions of the market, or I can monitor the markets for you and, if the market is moving towards your targets and it appears they'll be reached, I'll contact you to confirm you want a **Price Offer** executed.

Speaking of pricing targets, now that the crop insurance levels have been established you should have a firm grip on what you will need from the market to cover your production costs for 2010 corn and soybeans, and that should be the Number One Priority in setting your pricing targets.

I also want to remind our customers that if there are any unexpected additional production costs they may encounter as we move into the planting season, please give some thought to the CFA Input Financing program that we offer.

One thing you may not realize is that the **CFA Input Financing** program recognizes land rent as a production input, and these days that's an increasingly important production expense that many other financing programs do not cover.

Two Rivers Opens No-Charge Price Later (Space Is Limited - Call Before You Haul)

We have opened up the No Charge Price Later program to give you an excellent opportunity to move your grain off the farm so you not only do not have the time, labor and expense of warming grain up as the seasons change and temperatures rise, you also can eliminate the damage and spoiling that will occur very quickly.

Our No-Charge Price Later Contracts will carry a September 30, 2010 expiration date for you to complete final pricing, giving you nearly 6 full months of no-cost and worry free relief from losing significant value to high dockage and damage discounts.



As I See It
By Tracy Gathman
General Manager



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First off I call your attention to the announcement elsewhere about the opening of our **No-Charge Price Later Contract** program, and in doing so I want to encourage you in the strongest terms I can to give your full consideration to taking advantage of this opportunity to move corn off the farm now.

As the snow has melted and farmers have been able to gain access to their bins and start moving some of their corn to town, I can assure you we have not only been hearing about some significant damage problems being found, we have been seeing them and smelling them as loads have crossed the scales.

Corn Is Going Out Of Condition and, according to many industry accounts, it's going out of condition as much as **Ten Times Faster** than a normal crop would be expected to.

Do not pay the heavy price of finding out about damage and spoiling in your bins too late.

Use this opportunity to move corn now, before you get busy in the fields, so you can avoid the severe discounts that will be subtracted out of settlements for out of conditioned grain.

THANKS TO MATT: As everyone knows by now, **Matt Van Weelden** has moved on from Two Rivers to his exciting new career opportunity with Titan Machinery, and I want to take this opportunity to ask you to join with me in thanking Matt for his 13 years of service to Two Rivers and the outstanding contributions he made to our cooperative in his years here.

Matt was instrumental in taking the GPS technology services Two Rivers offers from their infancy and expanding them into the comprehensive programs and services they are today, with thousands of acres now benefiting from those technologies, and many more acres being added each year.

TYLER STEPS IN: I am very pleased to report that the opportunity to step in to assume our agronomy and GPS

Services role has been made available to **Tyler Hall**, who has been working with Matt very closely the past couple of months to assure a smooth and seamless transition.

We are fully confident that Tyler will continue to provide the same high quality service and assistance to our customers in using the programs, equipment and services that make up the Two Rivers GPS and related services project, including those we have most recently launched in conjunction with Titan Machinery.

And, since Matt has stayed within the local community as he begins his career with Titan, he has agreed to assist and consult with Tyler as needed through the transition process.

WELCOME DAVE: Elsewhere we have introduced **Dave Borkowski** as the newest member of the Two Rivers Agronomy Team who will be handling the full spectrum of agronomy sales and customer services responsibilities out of the Monroe location.

We feel very fortunate to have a man of Dave's background, experience and knowledge moving into this key customer service role, and we hope that all of you will welcome Dave to our cooperative and to your farms and fields as you meet him in the weeks ahead.

THANK YOU TO RON: In closing for this time I want to ask all of you to join with me in thanking and recognizing **Ron Van Den Berg**, who on March 31st stepped away from a 47+ year distinguished career of serving this company, its customers and our communities and entered his retirement.

During the course of those 47+ years Ron wore many hats as he assumed virtually the full spectrum of duties, responsibilities and assignments

of service to the co-op and co-op customers, and we have all enjoyed his friendship, the good times and the memories he has made possible as a loyal dedicated employee and friend.

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which everyone is the most familiar with, and which we give the most attention to.

Secondary Nutrients: Calcium (lime) manganese and sulfur.

Micro Nutrients: The list includes boron, chlorine, copper, magnesium, iron, molybdenum, nickel and zinc.

All of these nutrients have different and very important functions in crop production.

Some activate specific plant enzymes that are key to crop performance, others aid in the process of photosynthesis or the development of plant sugars.

The point is, when any of these nutrients is deficient it creates a road block that prevents and/or limits other nutrients from performing their crucial roles in crop health, performance and ultimately the yield of the crop.

To unlock the full genetic potential of the seed we plant today, we must not only continue to supply it with the **Primary Nutrients** we always have addressed with applications of N-P-K, we must take steps to be sure the **Secondary and Micro Nutrient** needs of the crop are also being addressed and met.

This year your Two Rivers Agronomy Team will be taking plant tissue samples from the corn hybrids that we have sold to obtain a complete nutrient analysis that will help us determine if there are nutrient deficiencies that need to be corrected.