



# 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

February, 2009



## Crop Talk

By  
Robby  
Wilson

We're all likely in for a very busy spring season this year, and to get a handle on what we're facing, perhaps the place to start is how we stand with different product applications that need to be done.

**Lime:** As everyone knows, we weren't able to apply lime in the late fall or winter of 2007, nor in the spring of 2008, since snow and ice hit at Thanksgiving and closed us out of the fields, then last spring was late and wet so we had to jump right into other work in the fields..

Therefore, we carried over most of last year's lime orders hoping to get to them this winter, and you know how that's turned out.

I want to thank everyone who has liming to do for their patience and understanding, since this winter's weather is so much like last year, and lime just can't be applied when the temperatures are cold and/or when the snow/ice keep machines out of the fields.

We're going to therefore try to do just as much lime application as we possibly can in February and March, perhaps even on into April, depending on how things unfold from this point forward.

But if we're going to do it, we want to do it right, and our hands are pretty much tied by Mother Nature and the calendar, so again, please understand the predicament and, as always, please

## Important Tax Information For All Grain Customers

*Effective September 1, 2007, Two Rivers Cooperative is considering the grain payments paid to customers to be a "Per Unit Retain Paid In Money" under Section 1382 (d) of the Internal Revenue Code.*

*As such, customers should not consider the payments they have received to be a "Qualifying Domestic Production Gross Receipt" for the purposes of computing their Section 199 deduction.*

*Please consult with your tax advisor or CPA if you have any questions regarding this issue.*

continue to communicate with your Agronomist about lime.

**P & K:** Fortunately the picture is much clearer, and brighter, as far as spreading P & K is concerned, since I feel we have a fairly good handle on the remaining fall orders as February arrives.

With a decent week of applying we should be completely caught up and ready for whatever spring application orders come in.

Obviously, it will be a huge help to know who needs spring P & K applications as far in advance as possible so we're able to coordinate manpower and equipment for maximum efficiency in serving all needs..

The objective will be to get all of the dry work done just as soon as we're able to so we can concentrate all efforts on the spring spraying orders that come in.

**NH-3:** There were some of our customers who weren't able to get all of the fall NH-3 applied they wanted to, and as everyone knows, the spring window for NH-3 applications can be, and usually is, a fairly tight one for all.

If you are one of those who have NH-3 applications carrying over from fall adding to your spring NH-3 needs, I strongly suggest you give added consideration to having Two Rivers custom apply at least some of your NH-3 for you.

With the cold temperatures and all the snow, it looks like everyone's spring schedule is going to be even more squeezed and condensed, and planting the crop on time needs to be every farmer's number one priority.

By having Two Rivers custom apply your crop nutrients and handle custom applications of chemicals for you, you can spend the maximum number of hours Mother Nature gives us each day pulling the planter and getting your crop in the ground.

The key to making it all work is planning for these custom applications services sooner, not later, since there are a lot of logistics involved and knowing who needs what, where and when will enable us to plan and coordinate manpower and equipment to best serve everyone.

There's always so much to do, there's always so little time, and since weather is in the driver's seat so much, advance planning helps you and us make maximum use of every hour and day we have to put work behind us.

One other thing I'll mention in closing is **Seed Delivery**, which Jay also touches on.

Remember, Two Rivers can deliver your soybeans in bulk right to the fields or right to your farm, giving you one more time-saving tool to use so you spend your time planting your crops, not picking up seed.



**Fuel Facts**  
By  
**Scott Bensink**

**FUEL NOTES:** The continuing struggles of the economy here at home and around the world has had somewhat of a domino effect on activity in the crude oil market, and therefore with the current gasoline and diesel fuel prices structure.

Usage is down for any number of reasons, and while OPEC is doing their best to hold production down, the fact that most of the producing nations also have sour economies keeps them from sticking to production quotas OPEC tries to set.

As a result, prices are moving in a fairly narrow range, at least it's a narrow one when compared to the way prices were moving before the economic meltdown, and there seems to be plenty of product out there due to usage being down.

Recent reports have oil tankers filled with crude waiting off shore to unload at refineries that are unable to handle their crude oil cargo because they're plugged with product.

Crude oil prices have edged back up above \$40.00 per barrel, and many feel the lows have been put in.

However, until the economy is able to start showing positive signs that a recovery is underway, the market will probably remain fairly flat.

Of course there is always a huge wild card in the deck that could change the entire picture at the drop of a hat, namely another serious flare up of tensions anywhere in the Middle East.

I still believe that you need to be watching for opportunities to lock in pricing and supply when you see a price posted that works for you and your operation.

I definitely would not want to be caught holding off hoping to hit the low, finding out too late that you held off one day too long.

If this market gets any excuse to take off on a wild ride, it will, and we know how far and how fast prices can move higher.

And if that does happen, it could prove to be very expensive not to have any of your spring needs covered at the prices you currently have an

opportunity to lock in

We still have some gallons available under our current contracting program/price, so take a look at your situation and again, don't wait too long before you start to get your spring needs covered.

**LP NOTES:** This heating season has been at least as tough and challenging as last year, and sometimes worse, so anything you can do to help the guys delivering your LP needs to your farm and home will be a tremendous help, and will be greatly appreciated.

It will definitely help the guys hauling the heavy hoses from the truck to your tanks if you'll keep a walkway cleared from where they have to park to the tank, and the longer the distance the more they need good footing and a good path to get there.

Also, when we have these bitterly cold, sub-zero snaps, energy usage soars dramatically, so I again remind **All Customers**, including those of you on a Keep Full Route, to periodically check the gauge to make sure you have a good supply on hand at all times.

**OIL/GREASE NOTES:** Now would be a great time to inventory your oil, grease and other lube and fluid supplies so you can start planning and ordering spring inventories.

Gary and Eric are both ready to assist you with putting an order together, so try to visit with one of these men in February to get your needs lined up and on order.

While you're at it, those of you who haven't investigated the savings, convenience and numerous other advantages of our **Bulk Oil Systems** should ask Eric or Gary to tell you about them, since this is definitely the way to go for today's farming operations.

**Seed & Stuff**  
By  
**Jay**

**Van Woerkom**



February is here and it is time for everyone to firm up and finalize their 2009 seed needs with the Two Rivers Agronomy Team so we can be absolutely sure everyone has their specific hybrid and variety choices locked in, as well as the traits and technologies they want.

This enable us to have our seed inventories in place earlier, it will also enable us to start delivering your seed orders to the farm as soon as possible.

And we'll definitely need to be doing that, because once the season breaks, there will be far greater priorities filling each day's schedule as all of our people strive to serve your spreading, spraying and NH-3 needs.

So again, take time in the coming weeks to visit with your Two Rivers Agronomist and make sure we have your 2009 seed orders firmed up.

We have some outstanding corn numbers in our seed lineup for 2009, and here are some of our leading candidates for your fields that I hope you'll take a good look at.

From Dekalb we have three versions of their DKC63-42, which is probably one of the most versatile hybrids we handle, and which is backed by three consecutive years of consistently high performance and

**SEED & STUFF**

*Continued On Page 3*

**Welcome Tyler Hall To The Two Rivers Agronomy Team**

*Tyler Hall joined the Two Rivers Cooperative Agronomy Team on January 19th and will be serving as our Tracy location Agronomist to provide customers in the Tracy area with the full complement of quality products and services we handle to serve their crop production needs.*

*After graduating from Pleasantville High School, Tyler attended Iowa State University where he received his Bachelor of Sciences degree in Agricultural Systems & Technology in May of 2007.*



*He accepted a position as Agronomist with the Western Iowa Cooperative, which is located in Hornick, after receiving his college degree, where he worked until accepting the position with your Two Rivers Co-op.*

*Tyler and his wife Emily have two children. Daughter Haedyn is a year and a half old, and son Keagan is three and a half years of age.*

*Spending time with their rapidly growing children and family activities occupies most of Tyler's time. He also enjoys the outdoors, hunting and fishing.*



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

**BEEF:** A lot of **County Fair Beef** projects are underway, or soon will be, and I therefore want to highlight the **Two Rivers Beef Show Feed** this month, since this is the one you will want to put your calves on for top performance and that Show Ring Look that the judges will notice.

This is a cotton seed hull based complete feed diet that includes oats, corn and molasses, plus selected fats, Diamond yeast and Tasco, which is a ground kelp meal.

**Two Rivers Beef Show Feed** is highly fortified with trace minerals so that your show calves will have stronger hooves, a solid frame and that slick coat to catch the eye of even the most particular cattle judge.

We have this product available in both bag and bulk form, and if you're serious about a good showing at this year's County Fair, **Two Rivers Beef Show** is the feed you'll choose.

**SWINE:** While most of our feed ingredient costs continue to ride a price roller coaster, we have seen some relief lately, as the moves up have not been nearly as steep.

You definitely need to keep your pencil sharp and a close watch on how quickly prices are moving, and of course consider all of your alternatives so you can choose those that offer the most economical and, at the same

time, most effective options.

Fat is still priced economically for feeding to "all" swine, and DDGS would still be the most economical source of phosphorous when used in combination with Phytase.

I'm also pleased to report our new **K-State Vitamin and Trace Mineral** has been working very well for the pork producers and operations using it, saving producers a significant sum in the process.



**Feed  
For  
Thought**  
By  
**Jason Smit**

Now that we've operated for a time with the feed pellet equipment removed, we find we have added flexibility with our bagged feed inventories, and we can therefore handle more and different product options than in the past.

While we will try to keep an inventory of these and other widely used products on hand at all times to serve our customers, we still recommend you place your orders 3 to 4 days in advance, just to be sure.

By the way, I just want to recognize and thank everyone for the great cooperation that has been shown thus far on placing these pellet feed orders in advance, since this has definitely helped smooth the transition and made ordering from the Central Plant flow efficiently.

As Joe has noted in his article,

the pricing volatility on "some" feed ingredients is starting to ease, and DiCal prices actually dropped some over this past month.

That's not a great an issue for our pork producers, since DDGS have remained a more economical source all along, but it is good news for cattlemen as they start planning and ordering their spring mineral needs.

Speaking of our beef products, quite a sizeable number of our producers have been using the **Lick Tanks and/or Pouring Bales**, which Joe discussed in his January newsletter article, and all are reporting very good results.

This is the most economical way to get protein into cattle, so feel free to give Joe or me a call if you have any questions or we can help you take a closer look at **Lick Tanks & Treating Bales with QLF**.

**SEED & STUFF**  
*Continued From Page 2*

yields.

Whether you plant the RR2, the RR2/YGCB or the VT3 version, this 113 day RM corn hybrid is probably our best emerging hybrid in cool conditions, and it fits well in any soil type.

Also from Dekalb we have their DKC61-69, also available in three versions with the RR2, RR2/YGCB or the VT3. This 111 day RM corn hybrid has been the highest yielding Dekalb number for the past three years in a row, and it does well in both regular rotation and in corn-on-corn.

It has excellent tolerance to dry weather, however you definitely need to position this top yielding hybrid properly according to soil types to get the full advantage of its traits.

Another Dekalb number is their DKC61-19, available in both a RR2 and VT3 hybrid. New to the fields in 2008, this 111 day RM did especially well in heavier soils. Excellent standability is another feature that makes this a good choice under the right set of circumstances.

From NK Seed we have their N60B, a 107 day RM hybrid available in 4 versions, LL, CB/LL, CB/LL/RW and a 3000GT hybrid. It's a good no-till choice and has excellent stalk and root strength.

NK's N68B hybrids come in three choices, CB/LL, CB/LL/RW and the GT version. This 110 day RM corn is best suited to your better corn ground, and features good drought tolerance, consistent performance and excellent root and stalk strength.

**Have You Talked To Us About Your  
2009 Crop Insurance Programs/Protection/Needs**

By Tracy Gathman

*Two years ago we introduced the newest Two Rivers Customer Service that had been developed to provide our members and patrons with the very best in crop protection, risk management and crop value marketing protection as we joined forces with Agri-Business Insurance Services (ABIS) and their experienced local representative Eric Sorensen.*

*Since that time Eric has had an opportunity to work with a number of our customers to help them with understanding the insurance products and programs ABIS offers.*

*If you have not as yet taken the opportunity to visit with Eric about the ABIS products and services we have, Please Do So Soon, since the deadline for completing your 2009 crop insurance protection program is March 16th.*

*Give any of our offices a call to setup a meeting with Eric and visit with him about your crop insurance needs. I personally feel you will not only be very impressed with the quality, flexibility and value of the programs, products and services available to you, but that you will also find Eric's knowledge and experience to be very valuable in matching your needs to the crop risk and marketing protection products best suited to your farming operation.*



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

Are you about as fed up as I am with all the negativity that comes pouring out of the television, that is splashed throughout the newspapers, or that fills so many conversations day after day?

No matter where a person turns for news and information, and no matter what the subject matter, it seems the predominant theme of virtually every thing we see and hear is almost always negative.

You get up in the morning and pick up the paper, turn on the radio or television, or even go on line to find out about issues you're interested in, and you are deluged with some "expert's" opinions about the dire state of the economy.

Change the channel or turn the page, and you have some political pundit laying all the blame on the other side for anything and everything that's wrong.

It used to be you could turn to sports for relief, but even sports has fallen victim to the tidal wave of negative reporting and coverage.

The focus has become so overwhelmingly negative these days that it seems no one in the media is even interested in bringing us any news or information that is in any way positive.

Are there problems and challenges? No doubt about it, we are facing some very serious times and issues, and it would be folly to ignore or minimize them.

Does all this carping, whining, moaning and complaining about the problems, the troubles and challenges change or solve anything?

The answer to that is a definite **No!**

In fact, I would argue that the tendency of the media to wallow so heavily in the negative, and to pound our minds and spirits so incessantly with grief and woe has just the opposite effect.

After all, if all you see or hear about life from the time you get out of bed in the morning until you turn off the

lights and go back to bed at night is grief and strife, woe and worry, problems and troubles, it doesn't take too long until a person believes there is nothing else.

And when you start to accept that notion, your spirit, your attitude, your outlook and your daily demeanor slips steadily down into a negative abyss so that you also can't find a reason to smile or laugh, can't find anything good to say about anyone or anything, and your voice becomes one more that's added to the shrieking chorus of negativity.

***Is that how you want to go through each day?***

***Is that how you want to live your life?***

***Is that how you want others to perceive you?***

Personally, I feel there is far more to life to savor, and that there are far more things that we can and should feel good about to allow ourselves to fall into the negative media's trap.

Again, I am not saying there aren't serious challenges and problems, because there are, as there always have been, and as there always will be.

What I am saying, however, is that the solutions to them won't come from some self proclaimed expert who is really nothing more than a paid shill talking head on the television blasting away with half-baked opinions, speculation, bias and, more than likely, hidden agendas, motives and rewards for doing so.

One of the great ironies that strikes me in all this is that of all people, those of us who are a part of the agricultural sector should be among the last to let ourselves slip into such a negative world.

For one thing, unlike most human endeavors, agriculture is typically much more insulated from the extremes of economic times, since food is always in demand.

And for another thing, you have to be an optimist at heart to plant a seed in the spring, knowing full well how many bad things can happen to it, and you'll still look forward to and count on a good crop in the fall.

Of course agriculture is not without its share of challenges.

Weather and the uncertainty of our markets and marketplaces will always be unknowns confronting farmers and businesses like Two Rivers that serve the farm, and in the past couple of years, as our marketplaces have undergone such a dramatic transition, the challenges have certainly intensified.

Those who have been or who will be able to adapt to the "new" markets and marketplaces agriculture operates in can look forward to a bright, promising and positive future, while those who dwell in the past, who fret over what could have been rather than focus on what can be will always struggle because agriculture, its markets and marketplaces are constantly changing and constantly growing.

If you believe in the future, as I do, and if you look forward to the prospects that lie ahead in the future for you, your family and your farming business, as I and I firmly believe most people do, then I am sure you will also agree with me it's time to put this negativism behind us because it will take a positive outlook, a determined spirit and an optimistic commitment to move forward to fulfill the promises and prospects that the future holds in store for us.



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