



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

February, 2010



Crop Talk

By
**Robby
Wilson**

As the planning and decision making process for the 2010 crop season intensifies, virtually every farmer narrows his focus and spends virtually all of his time, energy and effort concentrating on one specific area: **Input Costs.**

That's understandable, of course, since that's the historic part of farming everyone grew up with, and it's also the part of crop production where most farmers feel as comfortable as they do in the seat of the tractor planting their crop, or in the seat of the combine harvesting it.

But while it is certainly important to spend time dealing with and managing what it costs you to produce your crop, it is by far more important, productive and profitable to focus your time, energy and talents on what you can get out of the crop you produce, and those things that will maximize the return on every dollar that is spent.

In other words, there is way too much time, energy and effort being invested in worrying about and trying to save 50 cents to a dollar per acre on the cost of glyphosate than there is on the return that will be generated by using the most effective match of a pre-plant herbicide with the post glyphosate you apply.

And that's just one example.

You could say pretty much the same thing about the comparison of time spent on seed treatment alternatives,

insecticide or fungicide applications, or any other of the many products and programs that can boost yields and therefore boost overall per acre returns on your input investments.

And I haven't even mentioned the importance, value and additional returns that accompany a greater focus on marketing the crop, since I am sure most everyone would agree, perhaps reluctantly, they have spent and continue to spend far less time on marketing corn and soybeans than they really should.

Please don't misunderstand the message I'm trying to get across here. Input costs are always important, and we have always worked together very closely with our customers at Two Rivers to manage their costs, to help them make the most economic choices and decisions, and that will always be an important part of the services we provide.

But at the same time I think you will agree that farming is not all about saving money, and it really never has been. No one has ever saved himself into prosperity.

Instead, it's about making money, and that means you need to focus on maximizing your returns on input investments to boost yields, and maximizing your returns on every bushel sold.

Our markets move by as much and often more in a day than they once did in a month or more, and with this added volatility there are more risks

involved in marketing.

Already during the first two months of this year we've seen corn prices change by nearly a dollar and soybeans have changed by over two dollars - price shifts they might not reach in a full year not that long ago.

Please keep these things in mind as we are visiting with you about your 2010 crop plans and programs in the weeks ahead.

As I call on customers in the weeks ahead, I will be accompanied by Justin on many of my to introduce him and to give you the opportunity to ask him about the crop insurance and marketing programs Two Rivers now offers to consolidate your crop production and marketing objectives into a much more manageable and comprehensive package.

LET US KNOW: As you are aware, winter hit us before we were able to get all of the lime and dry fertilizer spreading done that we wanted to this past fall, since everyone was putting everything we had into getting as much NH-3 applied as possible.

The carryover will put added pressure on spring schedules, so we're going to try to take every possible advantage we can with opportunities to spread these products in fields that open up.

If you have any fields that are open and ready for a machine to roll in, let

Two Rivers Board Elects 2009/10 Officers

At their first regular monthly meeting following the annual meeting of your cooperative, the Two Rivers Board elects the individuals who will serve as officers for the current fiscal year of operations.

The election of officers for this year was completed at the December 28th Board Meeting with the following results;

Dennis Uitermarkt	Alvin Kuening	Steve Nunnikhoven	Greg Van Maanen
Chairman	Vice-Chairman	Secretary	Treasurer

CROP TALK

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Fuel Facts

By
Scott
Bensink



There may have been a few other times we've run into an extended period of very nasty, challenging weather conditions like those we've been up against the past 60 days, but I don't think there have been many of them.

Mother Nature has tossed just about the entire bag of tricks at us for the winter season of 2009/2010.

Lots of snow, blowing snow and snow piled into mountainous drifts. Nearly a week of fog, plenty of ice, plus sub-zero temperatures and wind chill factors that were so far down the charts to be ridiculous.

I know these conditions have made things tough on everyone and that you've had more than your share of battles with the elements on your farms and at your homes through December and January, and we're just past the half way point of winter.

I also hope as you think about how challenging these winter conditions have been for you that it gives you a better feel for just how tough things have been for the drivers struggling to get energy products delivered to you.

The guys have been putting in very long days to keep LP tanks filled, and I hope everyone understands and appreciates they're doing their absolute best to keep up with demand in some extremely difficult weather.

With all the added challenges they're facing on the roads with some extremely hazardous driving conditions, plus the cold, drifts and ice they have to navigate as they haul heavy hoses from the truck to your tanks, and back, it is obviously taking much longer to get each delivery made.

With that in mind, I again ask everyone to try their best to keep the pathway to their tanks as clear as possible so the drivers have good footing and an open access to reach your LP storage as efficiently and safely as possible.

I also once again ask everyone, and this includes customers who are on the keep full or scheduled delivery list as well, to periodically check their gauge so you can monitor the supply you have on hand.

As I said last month, when you see

you're at that 20% mark, just pick up the phone to give us a call so we can make sure that your regularly scheduled delivery will be out in plenty of time to top your tank off.

And if your route isn't going to be delivered for a while, then we can make arrangements to get a truck out to take care of you so you don't run too low on your energy needs.

LOOKING AHEAD: Believe it or not, the first of April really is less than 60 days away, so I think now would be a good time to start thinking about and planning your pre-spring service and maintenance needs so you can stock up on the oil, grease and other supplies you'll be needing all too soon.

It would be a good idea to spend a little time with Eric to discuss which products you will be needing, how much to order and, while you're at it, to talk to him about the tremendous warranty programs that Cenex offers on new and used equipment.

These warranty programs offer the most comprehensive and extensive protection for new and used machinery that are available in the industry, so if you have purchased any new or used machinery for your farm that you'll put into service this year, talk to Eric now and see just how valuable this warranty protection can be.

Seed & Stuff

By
Jay
Van Woerkom



February has just arrived, and since this January started out similar to a year ago there are many who are wondering if the weather in 2010 will be similar to 2009.

Iowa is famous for its changing weather, as we all know. We very seldom have two consecutive years that are similar, and to have this year be similar to last year would seem even more unlikely when we reflect back on

just how extreme 2009 was:

* **Last January** we set new all time low temperature records, or near records, with the thermometer plunging to as low as 40 degrees below 0 in northern Iowa

* **Last June** was the only month the temperature edged above 100 degrees at any time in the state, and then it was only for a day or two and not all of Iowa was affected.

* **This past July** was the coolest July in the 137 years records have been kept.

* **August** had many areas receiving daily record rainfall amounts.

* **September arrived**, and though it followed the wettest August in 137 years, September turned out to be the 18th driest September in that same 137 year period, or, put another way, 119 Septembers have been wetter.

* **Next came October**, which turned out to be the 3rd coolest month of October in 137 years of record keeping.

The past year was also a very windy one, with some areas having winds reaching 60 mph, along with hail.

To illustrate just how much weather impacted the state of Iowa this past year, when it was all over 57 of Iowa's 99 counties ended up being declared as disaster areas by the USDA.

So how do we make our plans for the 2010 season?

Rather than using this past year of such remarkable extremes as any kind of guideline, we probably need to look at what has worked most consistently for our farms and fields over the course of the past several years as we start making plans and, as I have mentioned in the past: **Diversify!**

I also want to encourage you to visit with Justin for ideas about how to protect yourself not only from the extremes of weather and the natural perils Mother Nature presents to every crop, but also to protect your revenues from volatility extremes in the markets

He can also assist you with marketing tools and strategies to help enhance returns on grain sales using the programs and services Two Rivers offers.

CHECK YOUR LICENSE TODAY TO SEE IF YOU NEED TO RE-CERTIFY FOR 2010

You Must Have A Current Pesticide Applicator Certification To Purchase & Apply Any EPA Restricted Use Pesticides

Private Pesticide Testing & Continuing Instruction Sessions Will Be Offered On A Limited Basis Again In 2010

Check Your Local County Extension Offices For The Dates/Times/Locations Of Local Sessions In Your Area



**Livestock
Production**
By
Nick Steinbach

January gave drivers some extreme weather challenges, and we therefore thank all of the customers who have continued to help us by giving a 24 hour advance notice - and in many cases more - when ordering feed.

We have plenty of winter left, and your continued cooperation will be most appreciated!

With the markets in retreat, you may want to be looking for and taking advantage of opportunities to lock in feed costs farther out. Please feel free to contact Joe or me anytime you have pricing in mind.

We're always anxious to work with you to lock in savings when the market is offering you the opportunity to take some of the volatility and uncertainty out of your operation.

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



SWINE: There are still some good economic advantages available for feeding DDGs in swine rations, the most significant of which is the savings they offer as a source of phosphorus in the diet when compared to Dical, which remains at a much higher price.

Also, you only need a small amount of calcium to balance the ration, plus the protein you are able to receive from the DDGs allows you to reduce the volume of soybean meal somewhat, thus lowering meal expenses.

Other benefits of feeding DDGs in the swine diet would include a higher level of energy and more fiber in the diet, which can be helpful in the fight against enteric diseases such as hemorrhagic bowel and ileitis.

BEEF: Since we're in the last trimester prior to calving for most cows, the level of energy needs to be increased as she gets closer to calving time, and this can be achieved by adding a small amount of corn to the

diet.

Those of you who are feeding DDGs or gluten in the ration also need to be sure you are feeding these cows a properly balanced ration.

Over-feeding of these ingredients can contribute to calving problems from cows getting too heavy and/or from an imbalance in the minerals as a result of having too much phosphorus and not enough calcium.

Protein levels also need to be elevated during this third trimester to make sure the cow is receiving all of the necessary vitamins and minerals needed to meet her daily requirements, and which are in greater demand from her by the rapidly growing calf.

Again, care needs to be taken to balance the ration, with special attention given to the calcium and phosphorus levels in the supplements being fed.



**Marketing
Analysis**
By
Justin Huebner

I am very pleased to report we have now finalized the comprehensive **Two Rivers Marketing Services**, and we have presented this complete program which we are now able to offer to some of our customers.

Some have already enrolled to participate in the complete program for the 2010 year, and I am looking forward to meeting with more of our customers in the weeks ahead to present the program and the services included so we can work together to help you improve your farming operation.

Over the past couple of weeks our grain markets have had values significantly erode as a result of the mostly bearish figures that were in the final production estimates USDA released in January.

However, this post report retreat

has historically been followed by some advances in the market as the trade begins to focus ahead on planting intentions, the overall corn to soybean acreage mix, and of course on what is happening with South American production as they begin to harvest their soybean crops.

Since this is also the period in which farmers are purchasing and pre-paying crop inputs to lock in costs and to beat in-season rates for the crop they will plant in the spring, this is also the time to watch for new crop marketing opportunities to cover some of those costs with sales.

As we all know, no two years are ever alike in our markets, and yet there is still a lot to learn from a review of last year's marketing plans, programs and strategies that we can put to good use in 2010.

For example, ask yourself:

- 1.) **What you would** have done differently.
- 2.) **What you could** have done to improve returns.
- 3.) **What worked well** so you can utilize it again.
- 4.) **What didn't work** that you want to change or abandon.

Every marketing plan can benefit from this review because every marketing plan can always be improved, be it through better risk management, improved discipline, greater flexibility/versatility, etc.

And this is precisely where the programs and services we are now offering at Two Rivers comes into the picture, helping you to do a more thorough job of inspecting and analyzing your farming operation to determine the best marketing plan to use before it has been implemented.

In today's marketing environment, you no longer need to face the extreme challenges and complexities of the marketplace alone.

We have proven tools and services to enhance and improve your bottom line, and I look forward to meeting with you to explain how this program can fit you and your operation.

LOOSE MINERAL SPECIAL
BUY 10 & GET 1 FREE
(Offer Expires March 31, 2010)

Save Big On Your Lick Tub Needs
SPECIAL PRICES AVAILABLE
THRU MARCH 31st
*The Economical - Convenient - Flexible Way
To Supply Vitamins & Minerals To Your Cows*





As I See It
By Tracy Gathman
General Manager

It seems no matter how much and how fast things are changing these days, and let's face it, in the past year there have been a lot of them, some things that should change and which really need to change just keep lingering on.

It's like that nagging cold I am sure many of you have been battling for the past week, two weeks, and in some cases more, since it seems like virtually everyone I've talked to lately has mentioned their symptoms, which match mine and the rest of the Gathman family, by the way.

Or that nagging mood of negativity that for some reason seems to hover over so many people, a fact that was driven home even more when I was scrambling a bit for ideas for this month's newsletter and came across my article from February of 2009.

To hear people talk, one could very quickly and easily come to the conclusion there really hasn't been anything good happen for a considerable amount of time, and the outlook for the future is that more or less that nothing good is going to.

At least that is what any logical individual would come away with from a series of conversations that took place in recent weeks, some of which came in the course of visiting with customers, others overheard at the counter or elsewhere.

Keeping in mind January still had over a full week remaining as these topics were being discussed, so we were basically only 20 some days into 2010, here was the tone being set:

* **All of the snow** we have sets the stage for massive flooding in the spring.

* **There will be absolutely no way** to get all the fertilizer applied this spring.

* **Late planting** will lead to another late harvest and another wet crop.

Needless to say, if those were the emotions a person was already carrying with them after only 20 days of



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this new year, and if those concerns were going to continue to fester and grow for the 11 days that remained in January, all of February, through March and on into April, there probably won't be many smiles or positive thoughts able to reach the surface in the days, weeks and months ahead.

Once again, much like last year when we started out 2009 in the deep freeze and the mood of negativity that accompanies the shorter days of winter, the longer hours of being confined indoors, the days of cold, snow and overcast, sunless skies, I think a lot of people are allowing themselves to get caught up in a lot of needless and unfounded hand wringing, fretting, stewing and worrying when those should be the last things on our mind.

And so I'll ask you once again, as I did a year ago at this time:

Is that the way you want to spend each day?

Is that how you want to live your life?

And to those questions I will add this. Think about how you feel when you are talking to someone who is always negative, who can't find any good to say about anyone or anything, who is always finding fault, complaining, griping, fretting and stewing.

Do you enjoy yourself when you are with that person?

If you're that person, do you think others enjoy being you?

We have a lot to be happy and pleased with, a lot to feel positive about and to be looking forward to, and I feel we need to spend more time enjoying them, enjoying others, enjoying ourselves and, in doing so, I believe we will certainly enjoy life and all that we have to be thankful for even more.

As I am sure many of you recall

being told as a youngster, you have a choice when you start each day.

You can start with a smile or a frown, and how the day unfolds for you and others you will meet depends largely on what choice you make to start your day.

CROP TALK

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us know, and by the same token if any open up between now and the next newsletter, get in touch with us so we can take a look-see and hopefully get in to spread.

I look at it this way: Every acre of ground we're able to get spread in February, or March, means more time for spreading and spraying for you once the spring season breaks wide open, and these early spread acres could be the real difference maker when the demand for men and machines peaks.

So keep in touch with us as fields open up on your farm and let's work together to get whatever we can do done in advance.

ODD BALL ORDERS: Every year at this time I include a request to customers to visit with us in advance so we can get orders from you on any of the "odd ball/special order" items that we may not have on hand in our normal inventory as spring arrives.

This would include any specialty seeds, micro-nutrients, dry inoculant products or anything else that you know you will want to have/use so we can line up a supply and have it here when you're ready for it.

This is one of those situations where **A Little Planning Goes A Long Way**, and we really do want to be your supplier of these items, so let us know about them now.