



# Two Rivers

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## 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

July, 2009



## Crop Talk

By  
**Robby  
Wilson**

We're definitely in a running battle with Mother Nature to make headway on the spraying orders this season.

It seems like every time we start to build some momentum and put a dent in the acres, another shower brings work to a screeching halt and we're on hold for a couple of days - or more.

But while the machines may be prevented from making any progress, the crops and the weeds are both continuing on with their rapid rate of growth and development.

We've been turning to every conceivable trick in the trade to get as much done for our customers as possible in what has been a very challenging spraying season since day one, and that includes doing a few things we might normally not have done had conditions been more favorable.

As always, your Two Rivers Cooperative and all of our custom applicators are going to do the very best that can possibly be done to serve the needs of our customers in the most timely and effective way.

And I can assure you we will take advantage of every possible opportunity we get to handle the custom application orders for you.

But having made those statements, I feel we also need to be realistic enough to accept that the cards Mother Nature has dealt us this spring have given us less than ideal conditions, and therefore the time has

arrived for some difficult choices and decisions to be made. The facts are clear:

- \* **There are a lot of acres** to cover.

- \* **The crops/weeds** keep growing larger thanks to the heat and moisture they are receiving.

- \* **The days are ticking off** much too quickly now that June is ending.

- \* **And unfortunately**, it looks like some of these wet holes and pockets are going to stay wet for quite a while longer.

Therefore, we may not have the luxury to be able to wait the extra day or more for the entire field to dry before putting a sprayer into it.

We may have to work around some of the wetter spots, hold off on 5% or so of a field so the remaining 95% can be sprayed, and we may leave some tracks in some places so weeds don't get away from us completely.

Fortunately, with the crop growing as rapidly as it is, crop canopy is also going to help a lot in holding down later emerging weed pressures.

With less than perfect conditions to

*Inviting All Two Rivers Cattle Producers  
To Join Us For A Special Meeting*

## **PASTURE & FORAGE MANAGEMENT**

**Friday, July 10th - 10:00 To Noon**

**At The American Legion In Monroe**

**Featured Speaker: Randy Welch, Land O' Lakes Pasture/Forage Division**

*Will Be Focusing On The Following Informative Issues*

**Forage Fertility \* Pasture Fertility \* Hay Fertility**

**Frost Seeding & Grazing Management Tips**

**Summer Annuals \* Pasture Renovation \* Weed Management**

**Insect Control & Micro Nutrient Management**

**Identifying Grass & Legume Species**

*Representatives From Dow Elanco Chemical & Two Rivers Feed Team*

*Will Also Be Presenting Information At This Meeting*

**Lunch Will Be Served After The Meeting At The Legion**

operate, we simply can't expect absolute perfection from every application in every acre, but as I said earlier, we're going to try everything we can think of to come as close to perfection as we possibly can in serving your spraying needs.

Your cooperation, the good communications we've had in planning and scheduling, everyone's patience and understanding have been greatly appreciated and will remain a vital part of making the most of this season as we go forward.

**FUNGICIDES:** The time has arrived to start firming up plans for application of fungicides to your corn and/or soybeans this season.

In corn, for example, ISU recommends applications be timed at half tassel stage, and with the significant yield responses we've seen in corn that has been treated, we feel there are definitely places where fungicides fit well.

Corn-on-corn acres are one place where a fungicide application would probably be a solid decision, as would

**CROP TALK**

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

**VALUABLE PROTECTION:** It's been a while since we have talked about the outstanding warranty program for farm equipment, both new and used, and the valuable protection you receive when you have your machines enrolled in the **CHS Total Protection Plan** warranty program.

And since getting the absolute most value out of every dollar being spent is more on everyone's mind these days, this seems to be a good time to review this program with you.

New equipment is covered for up to 10 years or 10,000 hours, a full 72 months longer than most manufacturers' original equipment warranties.

Used equipment is covered for up to 8 years or 8,000 hours, and it is the only program of its kind offered in agriculture.

Most major components of your tractor and combine are protected when you use Ruby Fieldmaster fuels along with the CHS line of lubrication and fluid products.

There is no deductible, a minimal enrollment fee, and there is no "burden of proof" requirement for the equipment owner to meet to have this protection pay off.

Another very attractive feature is that the CHS Total Protection Plan is fully transferable should you decide to sell the equipment, a valuable selling point that gives added assurance to a prospective buyer.

I'm sure everyone knows how costly repairs to a diesel engine, the injector pump, the transmission, hydraulic, final drive, differential/hubs and a diesel injector can be, so the value of the protection you get with the CHS Total Protection Plan is obvious.

So if you're buying any new or used equipment for your farm, take time to visit with Eric or Gary about enrolling your machines in this program.

**MONEY BACK REBATES:** Effective July 1st, Two Rivers Cooperative, in conjunction with the Iowa Propane Retailers Association, will be offering valuable rebates for the purchase of qualifying LP appliances that are being manufactured with additional energy

efficiency features.

Not only will these energy saving appliances save you in the long run by helping you reduce your energy costs, you get money back on the purchase of your energy efficient appliances, including water heaters, furnaces and a variety of other items.

Therefore, if you are in the market for a new water heater or the old furnace is working on its last leg, check out this special offer from Two Rivers and the Iowa Propane Retailers Association as you are making your buying decisions.

**SUMMER FILL:** We are in the process of LP Summer Fill at this time, and as always, I remind any customer not on a Keep Full Route that it will be necessary to contact your Two Rivers office to ask that your LP Driver stop by with a Summer Fill while this program is underway.

There is considerable savings for Summer Filling compared to the contracted price, so be sure you get your LP tank topped off before August 31st when Summer Fill ends.

**DIESEL CONTRACTS:** With the price of crude now up over \$70.00 per barrel, at least that's where it was as I was writing this article heading into June's final weekend, gasoline and diesel fuel prices are continuing to edge higher.

I feel you need to continue to look for opportunities to contract gallons for your fall needs, with the goal of having the bulk of your supplies priced before the peak season arrives.

We have Fall Diesel Contracts available, so check our posted price and get the jump on the market to start layering in your needs for fall before the always volatile market jumps on you.

**CROP TALK**

*Continued From Page 1*

any fields planted on bottom ground and/or other acres which are more likely to have more early morning dew.

This year we've had some fields that have been nicked by small hail, and these wounds open the plant to invasion by various fungi that would reduce crop performance, health and yields, so fungicides would be a nice fit there.

I recommend you talk to your seed supplier about the specific hybrid fami-

lies that will have the best response to an application of fungicides.

As for soybeans, you can include a fungicide with an insecticide treatment to protect the crop, and here too the yield response in beans has been very promising when fungicide applications are made.

**THANK YOU:** In closing I just wanted to say **THANKS** to all of the customers who responded to the fall nitrogen program that we offered this past month.

Your support, business and the confidence you have placed in Two Rivers to serve your needs and to be your supplier are very much appreciated.

We feel this was an excellent opportunity to help you cover your risks in a very volatile, unpredictable nitrogen market, and with prices now beginning to move higher, your decisions to contract have already saved you on your fall needs.

**Seed & Stuff**

By  
**Jay Van Woerkom**



Some of our customers have called with questions about yellow and/or stunted corn.

I wish there was an all-encompassing reason I could give you about this situation, but unfortunately there can be a number of different contributing factors, and often they are happening in combination.

From the fields I have inspected, the situation is more prevalent in corn-on-corn acres, but those are not the only fields where these situations are showing up.

There may be poor root development involved in some of these instances, nitrogen deficiency in others, a combination of those two and perhaps even other factors involved as well, but the one common denomina-

**SEED & STUFF**

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**Contact Your Two Rivers Agronomist Now  
To Sign Up Your Corn/Soybean Acres For  
FUNGICIDE TREATMENTS**

*Help Us Get A Firm Handle On These Services  
So Treatments Can Be Applied In The Most Timely Manner*



## Livestock Production

By  
Nick Steinbach

I am very excited about the added responsibilities that have been offered to me by Two Rivers to step in to handle the Feed Department duties that Jason Smit has been handling over the past six years, and I am looking forward to working with Joe Toillion and with all of our area's producers.

In this my first newsletter article in many years, it occurs to me that while I have known and worked with so many of the customers in the Otley and Monroe areas over the past 10 years I have been with the cooperative, there are likely a number of you in the Pella, Tracy and surrounding areas who I have not had the opportunity to meet or work with.

Therefore I decided the best way to start out was with a brief introduction to those customers, which will also serve as a re-introduction refresher to those who already know me.

I am originally from the Chicago area and received my Bachelor of Arts Degree from St. Ambrose College in Davenport. I majored in Economics and Business Administration, with the emphasis of my studies on Ag Business.

Upon graduation I managed a swine operation in Illinois, then worked for Growmark for 8 years prior to joining the Otley/Monroe Co-op in 1999 as Feed Department/Monroe Location Manager.

When the two cooperatives unified and most of the feed manufacturing and other feed services were relocated to Pella, I maintained the responsibilities of Monroe Location Manager, and two years ago assumed the duties as the Safety Coordinator for Two Rivers.

My wife Val and I have two children, daughter Emilee, 17, and son Nick, 20. We also have adoptive daughter Sadie, 7, and sons Keith, 10 and Chace, 9. Numerous family activities, youth sports and church activities occupy the majority of the time I spend away from work.

I invite all of you who I have not had the chance to meet as yet to feel free to stop by the office in Pella so I can introduce myself to you, and of course

I will be trying to get out to visit with as many producers as possible in the weeks ahead.

I also look forward to seeing many familiar faces at various upcoming events and activities taking place over the summer.



## Hybrid Vigor

By  
Joe Toillion  
Swine & Beef  
Specialist

Depending on your particular situation, the best pre-conditioning nutrition program you can use for calves might be to turn them back out on high quality pastures for between 4 and 7 days after they have been weaned from the cow.

Of course if this is done, you need to be sure the calves have access to the highest quality pasture available, therefore you need to keep in mind that forage quality and quantity can vary significantly, depending on the forage species, growing conditions, the previous grazing management and time of the season.

If there is not a high quality pasture available for these calves, hay coupled with a feed supplement or concentrate is another alternative.

Our pastures have benefited from the early season showers and cooler temperatures through most of June, but as we all know, July's heat and a prolonged dry period can alter pasture very quickly.

Feel free to visit with Nick or me about your pre-conditioning program for calves, and of course give us an opportunity to work with you on all of your nutritional needs for all phases of production.

## SEED & STUFF

*Continued From Page 2*

tor I feel we can point at first is most likely **VERY WET SOILS!**

There are a lot of situations that we have solutions for, but unfortunately

there just isn't anything we can do about wet soils.

**WATCH FOR APHIDS:** At the present time we don't seem to have any substantial issues with **Soybean Aphids**, but we all know from past experience just how fast that can change.

The latest update from ISU warns of significant aphid numbers in north central Iowa, and these are showing up three to four weeks earlier than they ever have, so it's definitely something you need to be scouting your beans for in the weeks ahead.

As we know from our past experiences with these bugs, their population can double in week, and it's this very rapid reproductive rate which makes it important for you to scout fields every 7 to 10 days.

ISU's current economic threshold is 250 aphids per plant.

**ANSWER PLOT TOUR:** There are a lot of exciting developments, changes and new innovations in technology coming into crop production each and every year, and the place where you have the best opportunity to investigate them, ask questions and to see what is out there is at one of these facilities.

Fortunately, we have one of those facilities close by, the Answer Plot near Grinnell, and we feel this summer would be a good time to arrange for a group of our customers to take a tour.

Just a small sample of the things that are being studied and on display at the Answer Plot includes such key topics as different corn genetic types, the conversion of nitrogen to nitrates, water use/availability, and identification of symptoms of stress in corn.

There are also numerous displays that highlight symptoms of micro nutrient deficiencies, yield losses caused by weed competition at various stages of crop production, the role of fungicides, plant population effect on crop performance and yields, and of course the very latest in biotechnology research.

We feel there is a lot of value to taking an Answer Plot tour, so if you are interested in attending, please let one of the Two Rivers Agronomists know so we can start firming up dates, times and plans.

Please Join With Us At Two Rivers As We Say  
**GOOD LUCK AT THE FAIR**  
To All Of The 2009 County Fair Exhibitors  
**SUPPORT OUR YOUNG MEN & WOMEN IN 4-H & F.F.A.**  
By Attending The County Fair This Summer



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



P.O. Box 47  
Pella, Iowa 50219

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**BIN PROJECT UPDATE:** The excavation crew handling site preparation and other preliminary work on the new steel storage bin at the Pella location have, like all of you, faced a number of delays in their work due to frequent showers.

But while the schedule has been somewhat erratic, the pace they've set and the progress they've made when they have had suitable conditions has kept things mostly on schedule for the completion of this new 414,000 bushel bin prior to the start of harvest.

The concrete crews are expected to be arriving in early July to begin their phase of the work on the bin foundation they will be pouring, and once that has been done the bin will start to take shape as the bin contractors start to erect the steel rings.

I again invite you to feel free to check the recently enhanced and expanded Two Rivers web site, where we will be providing a pictorial update on the work being done at this bin construction site.

**STAFF ASSIGNMENTS:** I have long maintained that among the most valuable assets Two Rivers possesses are the employees who are dedicated to customer service and committed to the ongoing positive growth of this company.

We have an absolutely great group, and it is therefore our good fortune that when opportunities arise within our cooperative for employees to step forward to handle additional duties and responsibilities, we have a solid core of people already on board to fill these positions.

With the departure of Jason Smit to accept a new career opportunity, Monroe Location Manager Nick Steinbach submitted his name for consideration to handle those duties and responsibilities for Two Rivers.

His previous experiences in a similar capacity with the Otley/Monroe Co-op prior to the unification of our two companies, plus his extensive background, experience and familiarity with many local livestock producers and the types of operations we have in our trade area, were among Nick's many qualifications that we feel will be huge assets to Two

Rivers and its customers as he steps into this assignment.

I am sure, therefore, that all of you will join with me in welcoming Nick back to the Feed Department at your cooperative, and I hope you will continue to offer your support to him as he and Joe both strive to provide all of our area's livestock operations and producers with the best possible service for the future.

**ALL THE BEST:** We hope you'll join us in wishing **Best Of Luck** to all of the area youngsters who will be participating in the County Fairs this summer.

Be sure to set aside time to attend the fair to show your support of these fine young men and women.

**THE NEXT STEP:** One of the most dramatic and significant changes we've seen taking place over the past several years has been the consolidation of the markets and marketplaces from which crop production inputs can be secured.

This has been accompanied by some unprecedented changes in the way crop inputs are now sold to local suppliers, such as Two Rivers, and in the ways and means they are sold to local producers.

As a result of these and other changes, there have also been significant changes in the links that have existed between the crop inputs purchased, the crop they are used to produce, and the marketing of that crop.

In the past, these three processes were mostly separate and, to a large degree, pretty much segregated from one another.

This was possible because, by and large, the sources of supply were plentiful, demand was, for the most part, largely dominated by the United States, and because the supply and the price for both inputs and the crops they produced were mostly stable and predictable from season to season, year to year.

As we all know, those days are no longer with us.

We are now operating in a vastly different marketplace with vastly different situations and circumstances to be considered as you make many more critical, timely decisions for your farming operation.

As a result, we believe the role of Two Rivers in helping our customers to manage risks in volatile, unpredictable markets has become as essential a part of the overall equation as the more historic roles we have fulfilled in helping you to manage your crops, manage your costs, and to manage your marketing strategies to help customers achieve the goal of sustaining positive growth and profitability.

This change has culminated in the addition and expansion of a number of customer services Two Rivers now offers, including ...

... **CFA Producer** Input Financing Program.

... **Our crop insurance** services not only help protect your crop revenues from various natural perils, but also to protect and even enhance revenue values from dramatic changes in markets.

Now, we believe, we have come to the next logical and obvious step in the overall process, one we feel will help us further link all of these things together for our customers into a more convenient, easy to use, fundamentally sound package.

This innovative new service will include pro-active long term planning and decision making assistance, accompanied by an evaluation process that will enable us to help you assess all of the variables involved in those decisions, along with their economic implications on your bottom line.

I'll be offering additional information on all of these exciting developments in future articles of the newsletter, and I hope that these initial comments have, if nothing else, stirred your interest.