



# Two Rivers

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## Cooperative

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[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

June, 2008



## Crop Talk

By  
Robby  
Wilson

There has been an amazing amount of progress made on planting corn and soybeans over the past 30 days or so, but getting the crops in is just the first step in the process, and in some cases it may be the easiest, and in most cases it's the least complicated.

Now we all need to show as much determination, invest as much time (or more) and be as committed to crop emergence and protection from threats as we were to getting the seed in the ground.

And this year these next steps in the process after planting are likely to be even more critical, since I think everyone would agree that in a lot of cases the corn (and beans) were planted in a rush and, in some cases, in less than favorable/ideal conditions.

Therefore, the time you spend monitoring your crops and crop conditions over the next several weeks may be among the most critical, and most important time spent to make sure you will get the best performance through the growing season, and ultimately the highest yields in the fall.

The burn-down herbicide applications appear to be working exceptionally well at this stage, and for the most part the pre products are doing a respectable job too.

However, there were some of these pre applications that didn't get any moisture to activate them until these showers moved in before Memorial

## Special Demonstration Of New Technology June 12th

By Tracy Gathman

*I encourage you to be watching your mail very closely in the days ahead for details about a very special demonstration we will be conducting in conjunction with Pella Implement to showcase the new Global Positioning System Technology we have been working on that will bring the ultimate in precision application accuracy to your farms and fields this fall and on into the future.*

*I discussed this issue in the April edition of the newsletter in case you want to go to the web site and check the newsletter archives for those comments.*

*As I said at that time, we firmly believe that this new system will be able to set the stage for our local farmers to bring the highest degree of precision to their farms and fields that will maximize profitability and, at the same time, which will create the greatest possible savings in the application of crop nutrients.*

*Additional information about this new technology will be included in the mail that provides full details about the June 12th demonstration, and between now and then you can feel free to contact any of the Two Rivers Agronomists if you have questions or want to find out more about this exciting new customer service.*

Day, so you definitely need to Scout Fields to see how these products have responded and how they're doing.

Remember, there is a **30 Day Deadline** from the date of application for you to notify us of any questions or concerns you have about the performance of any pre-plant and/or pre-emerge herbicide.

There's also a **15 Day Deadline** from date of application that you need to keep in mind for post products, and for both pre and post products it is **The Customer's Responsibility** to initiate the process of handling any performance problems by notifying us within the time specified by the product's notification deadline.

The chemical manufacturers have established these notification deadlines for several very important reasons, but mainly they amount to two basic ones:

**First**, the 30 day window is essentially the half-way mark in terms of most chemical's lasting potency, so if it's a chemistry problem limiting performance, this is when it can best be evaluated, and corrected.

**Second**, waiting beyond this 30 day window for the pre products,

and/or 15 days past the post products, to find out about any performance issue severely limits the viable alternatives and options that can be used to provide a solution.

After all, you get too deep into the season to bring attention to a performance issue, the crop may be too large for a remedy to be applied.

Bug problems could also be significant in the weeks ahead, since there have been a lot of reports of heavy cutworm infestations moving north into Iowa now that we have some warmer weather.

With a lot of corn just coming up, it's even more susceptible to cutworm damage than in previous years when the plants were up and had grown much larger so much earlier.

With corn valued where it is in the market these days, the economic threshold of cutworm is only a 2% to 3% of the plants cut in your scouted area to justify applying a treatment for protection, so the damage level doesn't need to be anywhere near

**CROP TALK**

*Continued On Page 2*



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

I want to start off this month by thanking all of the customers who have signed up for the **Budget Billing** program for the upcoming fall/winter of 2008/09 heating season.

As wild as the energy markets are these days, I am sure all of you will be extremely pleased with your decision to enroll, and that you will also enjoy the way it helps you to manage your heating costs more efficiently and economically.

We now have an **LP Contracting** opportunity available that will enable you to lock in gallons and price, and I strongly suggest you take advantage of it to lock in at least a portion, if not indeed all, of your LP supply needs for this coming season.

Obviously, we can't predict if this coming winter will be anything like the nasty winter season we went through in 2007/08, since this past season was one of the toughest we've had in a number of years.

But even if we do catch a break from Mother Nature and it's not as severe as the winter we just had, you still don't want to find yourself at the mercy of the volatile market we operate in these days.

By the time this last LP season ended, there was an over 50 cent per gallon increase in the cost of LP from the price at which customers had contracted their needs with us in advance, and I'm sure all of the customers who had their needs contracted appreciated that savings.

Feel free to contact me, any of our office locations, or talk to any of the Fuel/Energy Team drivers for complete details and pricing for this current LP Contracting opportunity.

We are also able to offer a **Fall Diesel Contract** at this time, and while the gallons we have available for this particular offer are indeed limited, we wanted to give customers an opportunity to at least get a start on **"Layering In"** their needs for the upcoming fall season.

As I have discussed in previous newsletter articles, we feel that as volatile and unpredictable as our mar-

kets have become, and as far and fast as prices are subject to move in such a short period of time, this process of **"Layering In"** your fuel supply by taking advantage of periodic contracting opportunities to purchase at least a percentage of your total needs is a solid strategy to help manage your overall fuel costs.

Once upon a time the strategy of waiting to contract in hopes of picking off a market low, or at least getting a price very near to it, then contracting at that price for all or virtually all of a season's fuel needs may have worked.

But that was back when prices moved only a few cents or so at a time, and back when there may have been less than a quarter's worth of difference between the high and low price for an entire year.

The market hasn't been that calm or moved that slowly for several years now, and you therefore need to change the strategies you use to lay in fuel supplies to capitalize on savings opportunities whenever this fast-changing and unpredictable market presents them to you.

So again, don't hesitate contacting me, any of the Two Rivers locations, or your Fuel Team driver to ask about the details and pricing for this limited gallon diesel contracting offer.

**CROP TALK**

*Continued From Page 1*

what we have been accustomed to plugging in for our treatment decision calculations as it once was.

While on the subject of bugs, let me also mention that if you didn't treat your beans with a product like Cruiser Maxx for protection from Bean Leaf Beetles, you better be watching those unprotected beans very, very close.

**Get Out & Scout!** That's the most important message I can offer at this stage of the season, and I am positive you'll be glad you took it to heart.

**LOOKING AHEAD:** While the focus is definitely on what's happening in the fields at this time, and what lies ahead in the weeks to come, I am sure many of you are also wondering what's been going on with crop nutrient pricing for

the next crop.

Unfortunately, prices have continued to surge steadily higher, and those of you who made the decision to lock in a portion of your needs already will definitely feel very good about making that decision.

Looking so far into the future and making input and management decisions this far in advance has definitely created a new and in some cases totally different approach to crop production, and this is certainly not the way any of us have been accustomed to doing things in the past.

But the marketplace and the crop input markets have all changed dramatically, they do not function or operate as they once did, and it's increasingly unlikely they will ever again resemble the kind of markets or marketplace we once operated in.

Helping you to make the best decisions for your farm and for your crops so that you can better manage your costs and your risks in this new and different marketplace has become an increasingly important and an increasingly valuable role that your Two Rivers Cooperative strives to fulfill each and every day.

We will continue to seek out the best opportunities available from the crop input markets we operate in, and that not only includes the N-P-K markets of the crop input industry that have changed so dramatically, but also the continually changing seed, crop protection, fuel, energy and other crop necessity markets so that we can give you an all-important productive edge.

**THANKS TO ALL:** In closing for this time I simply want to say **Thank You** to all of our customers for their cooperation, their patience and understanding when things got hectic, and of course for their continued support and business.

Plus, allow me to express my sincere appreciation and thanks to all of the employees and to their families for the long hours, the hard work, the many sacrifices and the fine job that each and every one of them have put in to do a great job for the customers of Two Rivers.

**ADVANCE NOTICE OF HOLIDAY CLOSING**

*All Two Rivers Locations Will Be Closed  
For The 4th Of July Holiday Weekend*

**Friday Thru Sunday  
July 4th 5th 6th**

*Please Mark Your Calendars And Plan  
Your Business & Supply Needs In Advance*



**Seed  
&  
Stuff**  
By  
Jay  
Van Woerkom



I have a lot of different subjects to cover this month, since this is definitely the time of the season and the stage of crop production when so much can happen so fast, and when changes and challenges are coming into your fields from all directions.

As always, feel free to contact any of the Two Rivers Agronomists if you want or need any additional information or have any questions on any of these subjects.

**BLACK CUTWORMS:** With corn going in a bit later this spring, weeds/grass may have had a better chance to grow during the weather delays that kept planters idle, and that could make black cutworm problems more of a concern for farmers.

Typically female moths are attracted to low, poorly drained fields where foliage is thicker to lay their eggs.

Fields that are rotated to corn from soybeans are also very likely targets for egg laying moths.

Corn planted in fields such as those described above would therefore be at the top of the list for scouting and close monitoring from the time the crop emerges until the corn is approximately a foot tall, as smaller corn is most vulnerable to cutworm damage.

With crop values so much higher than in the past, you should remain alert to cutworm threats until the crop is completely safe, since the threshold levels for treatment are much lower when we have corn valued well above five dollars per bushel.

Also, while corn that was treated with Cruiser or Poncho has some protection from cutworms, those fields of treated corn also need to be watched for cutworm activity, since in the face of a heavy infestation the suppression provided by these products may not keep damage under the now lower economic threshold level.

As you scout corn, if the larvae are from one-half to three-quarters of an inch long, the economic threshold is now only 2% to 3% of the plants being wilted or cut to justify application of a treatment.

**FLEA BEETLES:** Once again this sea-

son we could be faced with a large threat from flea beetles in corn.

These bugs can cause seedlings to turn brown and wilt, plus they also transmit a bacteria that causes Stewart's Wilt, a disease many inbred corn hybrids are susceptible to.

**BEAN LEAF BEETLES:** We may also be faced with significant **Bean Leaf Beetle** populations this season, and as you know this first wave of beetles is the over-wintering population that can cause **Pod Mottle Virus** in your beans, which can take a big bite out of bean values, especially at these prices.

This winter's heavier snow cover could have given some added protection to this over-wintering generation of Bean Leaf Beetles.

I would therefore highly recommend that you have your bean seed treated with Cruiser Maxx to protect the stand from the over-wintering generation we're facing at emergence, as well as the 1st generation that will come on in mid to late June.

**ALFALFA WEEVILS:** If you have hay stands, now is the time you need to be scouting them for alfalfa weevils, since this is another insect pest which could be coming on in large numbers this coming year.

Hay crops have a solid value these days, and the losses weevils cause can take a big bite out of them if you don't stay one step ahead of their rapidly expanding numbers.

Scout and re-scout so you can take effective action when it counts most.

**PHYTOPHTHORA:** Cool temperatures and high soil moisture are the ideal environment for phytophthora root rot, and we've had both this season.

Symptoms include wilting and yellowing of upper leaves, and a cross-section of the roots will show a dark brown discoloration that eventually moves up the stem, inside and out.

The fungus that causes phytophtho-

ra over-winters in the soil or buried crop debris, and while it's most commonly associated with fields having poor internal drainage, it can also thrive in normally well drained fields that are saturated for 10-14 days.

Warden RTA used in Cruiser Maxx gives excellent disease control in soybean seedlings and is solid protection from phytophthora.

**RETURNS:** We'd like to have everyone at least thinking about getting seed and seed pallets returned to us by the end of the first week of June if at all possible and, of course, if weather allows for that to take place.

Let's get things like this done sooner, rather than later, so there's one less thing cluttering the schedule as we kick into high gear with scouting and post spraying as the month moves forward.



**Feed  
For  
Thought**  
By  
Jason Smit

We've all seen some very big changes in the livestock industry over the past several years, changes in the operations, changes in management and nutrition, changes in the way we plan and purchase inputs, and changes in the supplies and suppliers we use for today's beef and swine operations.

Volume has always been a major factor in livestock production, for all types of livestock and at all stages of production, and in the drive for ever greater volumes today's producers have become more efficient and more productive than ever before.

**FEED FOR THOUGHT**  
*Continued On Page 5*

**Thanks For Your Assistance**

By Tracy Gathman

*Last month we included a listing of over 90 individuals that we were seeking the help of our customers with in order to obtain current address information so, if possible, those individuals could be contacted regarding their cooperative equities.*

*I am very pleased to report that thanks to your response, we were able to get current information to contact over half of those included on the list, and I want to sincerely thank everyone who called in with information for their cooperation and assistance. It has been greatly appreciated!*

*There are still over 40 individuals who we need address information for so they can be contacted, and I would ask you to take a moment to refer to the newsletter archives section on the Two Rivers Co-op web site at [www.tworivers.coop](http://www.tworivers.coop) to see if there are any people whose names are included in the listing in the May, 2008 issue, and to contact Deb, Linda or me with if you can aid us in reaching any one on the list.*



# Two Rivers

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## Cooperative

### 4-H & F.F.A. SUPPORT PROGRAM

**Purpose:** Two Rivers Cooperative is proud to show its support to ALL 4-H and F.F.A. county and state fair participants who are the sons and daughters of our members.

**Requirements:** There are only three basic requirements necessary to qualify:

**1.)** Parent must be a member of Two Rivers Cooperative.

**2.)** 4-H and/or F.F.A. participant must complete leader-approved project exhibited at the local county/state fair.

**3.)** 4-H and/or F.F.A. participant must complete and submit a 1-page information sheet related to project experience to Two Rivers.

**Financial Reward:** Two Rivers will review all information sheets received and shall award a \$50.00 U.S. Savings Bond (Series EE) to all qualified participants (with limit of one savings bond per participant) on September 1st following the conclusion of all county fairs.

### Project Information Sheet

**Participant's Name:** \_\_\_\_\_

**Participant's Social Security Number:** \_\_\_\_\_ *(Required For Savings Bond Issuance)*

**Parent's Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Project Description(s):**

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**What I Learned This Year:**

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**Participant's Signature:** \_\_\_\_\_

**Parent's Signature:** \_\_\_\_\_

**4-H/F.F.A. Leader's Signature:** \_\_\_\_\_

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



**CATTLE:** I want to start off thanking all of our customers for their response to last month's **Creep & Mineral Booking**, and as prices for these products have continued to increase, your booking decisions are looking better all the time!

Speaking of savings, I am sure you are all well aware of the old saying **"Don't be penny wise and pound foolish"** and that definitely applies to cattle minerals.

As tempting as a low cost mineral price might appear, if the reason for the lower price is due to lower phosphorus content, it may not be the right mineral in certain feeding situations.

Minerals that have a high calcium and low phosphorus content are formulated for cattle on high grain diets, but they are not for cattle that are feeding on pastures.

Feeding cows and any other cattle that are on pasture grass a low phosphorus mineral could have a negative impact on cow reproduction rates.

For those of you with cattle in a feedlot, feeding ethanol co-products is still a sound economic alternative, since they bring in a nice level of phosphorus with them along with their elevated energy value.

Obviously, you need to adjust diets to take full advantage of the phosphorus levels in these ethanol co-products.

Plus as we move into the warmer weather months, you may want to try to use the dry or semi-dry co-products, since there is less spoilage in warm weather. High moisture products also have an effect on dry matter.

**SWINE:** We're seeing additional signs of relief and recovery as our pork markets are on the move, with meat prices now in the mid to upper \$70.00/cwt. range.

I want to recommend you stay current on marketing hogs, even though it may at first glance look attractive to hold on to hogs to get a shot at higher markets a bit farther out.

With feed costs what they are, holding hogs longer will ultimately work against you in the long run.

Di-Cal prices are still increasing, making it even more valuable to feed

DDGS and/or to feed Phytase.

Warm weather typically means adding fat to swine diets to compensate for reduced consumption, but with fat prices now at 40 cents per pound, fat is currently not a viable choice.

With that in mind, I recommend you take advantage of feeding Paylean to add weight to your pigs and to also improve carcass premiums.

While there is, thankfully, some light starting to shine at the end of the tunnel for our pork producers, the fact remains that we're not out of these very challenging times just yet.

There are and have always been numerous smaller details in your overall management program that may not mean much or save much when their impact is isolated and standing alone, and yet when bundled together with various other small incidentals can and will add up to a respectable savings and/or difference.

Take for example such things as making sure the feed ration is ground to the precise and proper size for the size/stage of production of the animals you're feeding that ration to.

Also consider feeder door and feeder settings or any of the other areas in which feed is being wasted.

Sell pigs at the prime targeted weights rather than letting them escape as pigs get too heavy.

Fine-tuning and paying attention to the small details has always been a valuable part of livestock production, and when we are going through one of these down cycles they become even more important, more vital, and more valuable to your ultimate success.

As always, if there are any questions, ideas or suggestions that we can provide from the Two Rivers Feed Team, we're as close to you and your operation as the nearest telephone, so **Call On Us Anytime!**

**FEED FOR THOUGHT**  
*Continued From Page 3*

Volume is also a very important factor for your Two Rivers Cooperative, as it is for any other supplier, since to help offset all of the steadily rising costs of doing business it becomes necessary to have greater volumes over which those costs can be spread out.

Of equal importance to volume in livestock production, in your operations and in ours, is the drive to maximize efficiency so that waste, duplication and non-profitable efforts can be eliminated as much as possible.

In the never-ending push to increase volumes and, at the same time, to

maximize efficiency, however, I feel no individual, no operation, no business should sacrifice the quality, the value and the responsibility that have formed the foundations of their business.

There's an old saying that declares: **"You need to dance with the one that brung ya"** and it's a saying I feel many people and many businesses have found all too easy to forget in this "Bigger Is Better" world we seem to be living in these days.

The Two Rivers Feed Team is dedicated to quality, to customer service, and to building and maintaining solid business relationships with all of the livestock producers and livestock operations who contact us to serve and supply them with their needs.

Yes, volumes and growth are very important to us, and we hope through our continued efforts and commitment to quality products and services we can earn your business today, tomorrow and for the long term future so that together we can also continue to stimulate growth and increase volumes to remain a competitive force.

**SYNTHETICS:** As the prices for corn and soybean meal remain at elevated levels, livestock producers and feed mills such as your Two Rivers Co-op mill are constantly searching for ways to reduce input expense without sacrificing livestock performance, gains or efficiencies.

One solution has been to look at the ways we can substitute some of the synthetic amino acids in rations to bring additional avenues for savings, and a perfect example of this has been to look at the role of lysine, which despite the price increases we have had in so many other synthetic ingredients, has remained fairly constant.

There may be other ingredients we can substitute in the diet of your livestock to create savings opportunities.

If you are one of those who is mixing your own feed on the farm, perhaps now is a good time to visit with Joe or to give me a call so we can evaluate the total nutritional package you're serving up to your livestock and see if there are one or more of these synthetics that would be a more economical choice.

**ATTENTION  
PORK PRODUCERS**  
*See Jason Or Joe  
For Free Lunch Tickets  
At The Land O' Lakes Booth  
11:00 To 1:00 June 5 & 6  
AT PORK EXPO 2008*



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

**THANKS!:** In my May newsletter article I asked our customers for their patience, cooperation and understanding to help us deal with the challenges of a spring season that was being condensed on us by Mother Nature's weather delays.

Your response was, I am very pleased to say, overwhelming, and I assure you that it made all the difference in the world and was sincerely and greatly appreciated by the entire Two Rivers Team.

As I write this month's article heading into the Memorial Day holiday weekend, and exactly 30 days from the date which I put together last month's newsletter comments, I am totally amazed at just how much progress has been made on the farms and in the fields of our customers.

We have gone from Point A at the end of April at which time barely a wheel had turned, to Point B as May ends with the corn crop virtually all in the ground and quite a few beans also in.

A number of customers who were expressing concerns about the slow start to this season came up after they had their corn in to say they actually finished corn planting earlier this year than they did last year.

It just goes to show that when today's farmer is given a period of favorable weather and field conditions by Mother Nature, an amazing number of acres can be planted when we have everyone on the same page and working together.

Obviously, and on behalf of everyone here at Two Rivers, I want to thank each of you for all you have done to help us in our efforts to provide timely, efficient and effective service.

I also want to recognize and thank the Two Rivers Employees for the long hours and hard work they put in, and for the commitment, dedication and determination they have all shown to keep pace with your needs.

Your continued cooperation, good communication and teamwork in the weeks ahead will be extremely important as the remainder of the crop goes in, and as it faces some of its most severe

challenges, since it is during these early stages of development that the corn and soybeans are at their most vulnerable to various threats.

Work closely with the Two Rivers Team so they can serve and assist you in protecting your crops from these threats in the most timely and effective manner.

**GRAIN PORTAL:** I am pleased to report that our newest customer service "**The Grain Portal**" is now fully operational and ready for you to access through the Two Rivers web site.

The Grain Portal enables you to take total control of managing your grain sale offers from the convenience of your computer at home.

It also gives you the maximum flexibility in submitting offers, checking on their status, and receiving a confirmation of sales offers that have been executed so you can track your sales more efficiently and effectively any time of the day or night that you choose.

There is a very simple process to establish your own personal offer account and select a password to assure security, and once that is completed you're all set.

We feel that this is one more exceptional tool to add to your grain marketing toolbox, one that provides added speed, convenience and flexibility to help you manage your grain sale offers, and thus to help you manage your risks in today's very fast changing corn and soybean markets.

**PLANNING FOR THE FUTURE:** Several years ago we had an outstanding featured speaker at the Two Rivers Annual Meeting, Dr. Ron Hanson, whose presentation entitled "**Fence Posts**" addressed the critical issues of family, communications and creating a positive family relationship.

We had a number of positive comments and compliments about this pre-

sentation, and indeed there were several customers who afterwards asked if there might be a taped version of Dr. Hanson's comments available.

Unfortunately, no taped copies were available, however the interest that was expressed by the customers I spoke to remained etched in my memory.

Right after the meeting Dr. Hanson and I had an opportunity to visit about his presentation and discussed the issue of **Family Farm Succession Planning**, and I recently brought up this subject for discussion at a meeting of the Two Rivers Board of Directors.

There was immediate and unanimous agreement that family farm succession planning has become an increasingly important issue for all of you, your families, your farming operations and future as the prices for our commodities, the cost/value of your farm and farm machinery, and certainly the total worth of your estate have all increased so rapidly and dramatically in recent years.

With these things in mind, we are currently in the process of putting together a program which will bring Dr. Ron Hanson back to once again discuss the crucial issues surrounding family farm succession planning.

We're hoping that sometime in the mid-to-late July period we can have a special meeting for you to be able to attend with Dr. Hanson present to discuss this issue and to respond to any questions anyone might have, and we should have details included in the July issue of the newsletter.

All of your Directors and I feel very strongly that there is a crucial need for the type of useful, valuable and vital information that is contained in Dr. Hanson's presentation, and we are pleased to be moving forward to provide an opportunity for our customers to receive that information.



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