



# Two Rivers

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## 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

March, 2009



## Crop Talk

By  
**Robby  
Wilson**

One of the things that I feel you definitely need to consider for the 2009 planting season is inoculating your soybean seed, because this year, in particular, there are more reasons why inoculating beans will pay off very nicely.

How much added value?

How does up to **Seven Times Your Investment** sound?

Here are some of the reasons why inoculating beans will pay off in 2009.

For one thing, as you know, last year we had many fields that were flooded out and others that were under water for extended periods of time, up to a week or more in some cases.

Both of these saturated soil environments play havoc with the bacteria in the soils, and in soybeans that means the bacteria which promote nitrogen fixation by the soybean plant are unable to perform this critical function.

Soybean plants add nodules crucial to nitrogen fixation at the V2 to V3 vegetative stage, and the plant's biggest needs for N come between the R5 and R8 stages.

Other situations where we highly recommend inoculating your beans would be fields that have not been planted to soybeans, as well those which have been planted to corn for the past three years, and in fields where you are having pH issues limiting soybean performance and yields.

Soybean inoculation is one of the added services we offer our customers

## New Pump System Installed At Pella Card-Trol

*We have recently completed installing a new pump system at the Pella Card-Trol that will speed fueling thanks to the increased volume pumping capacity of the new pumps.*

*Customers using their Two Rivers Card-Trol Card(s) to access the pumps can continue to use their existing card(s) to fuel up, and we're sure all will enjoy the added convenience of being able to fill their tank in less time.*

*If you do not have your own Two Rivers Card-Trol Card, now is the time to get one. Using a Two Rivers Card rather than one of the national credit cards keeps your business local, your transactions are billed directly to your existing Two Rivers customer account, and as a member you are able to earn patronage on every gallon purchased.*

*Call or stop into any Two Rivers location to request an application form to apply for your Two Rivers Card-Trol Card today.*

at Two Rivers, alone or in combination with treating your soybean seed with Warden or Cruiser Maxx, and these treatments can be applied up to 30 days prior to planting.

In fact, since these liquid treatments can make the beans a bit sticky, the sooner you have these treatments applied the better, as it gives more time for the beans to dry before you plant them.

If someone has beans they've purchased from another supplier, we can also inoculate those for you, and again, based on the wide spread experiences with flooding and fields saturated for extended periods in 2008, we firmly believe this year is one that you really should consider soybean inoculating.

Don't hesitate to ask your Two Rivers Agronomist about our soybean seed inoculating and seed treatment services if you have any additional questions about the benefits and advantages, and by all means line up your needs as soon as possible, since this is one of those things we can be doing between now and the start of spring field work.

**ORDER NOW:** As I know I have mentioned before, it is definitely going to be a **Very Busy Spring** for everyone, and it will therefore be even more

important for you to get together with your Two Rivers Agronomist in the next couple of weeks to go over your plans and programs, to confirm orders for products and services, and to be absolutely sure everything you will need for spring is either already at your place, or on order so it will be here when you're ready to use it.

This is especially true for any specialty seeds or crop protection products, additives, fungicides, and the other items I've always referred to as **“Odd Ball”** items that we either don't normally carry in our regular inventory, things which are seasonal items, or products we only carry very limited amounts of at any given time.

And please, let's everyone be absolutely sure that all of the **FSA Aerial Field Maps** have been delivered to us and that you and the Agronomist has updated those maps with current and accurate information for the products and services Two Rivers will be handling in your fields, including custom NH-3 applications.

Having this information complete, up to date and accurate enables us to move forward to serve your needs in the field without delay or having to scramble around trying to locate you if there is a question.



## Fuel Facts

By  
Scott  
Bensink

**FUEL NOTES:** With the spring planting season bearing down on us as March arrives, the crude oil market seems to be in a holding pattern, with prices stuck in a fairly narrow trading range that may move up a few dollars one day, then down a few the next.

We continue to hear rumblings from OPEC about cutting production in an effort to drive prices higher, but talking about it is one thing, and having the OPEC countries actually follow through is a different story.

The fact of the matter is the economies of most of those nations have experienced a nose dive similar to one the U.S. economy has gone through, thus limiting production of the basic export product that generates dollars in those nations is not an easy task to accomplish.

Additionally, the overall usage of fuel continues to lag behind our normal usage rate, despite lower prices at the pumps, so inventories have continued to build and that helps keep a lid on upward price movement.

On the other side of the coin, with spring work starting soon we're going to see a massive increase in usage, and with so much of last fall's work carrying over added to the normally heavy workload of spring, demand is expected to be extra strong.

As always, therefore, the critical and most vulnerable pressure points will be at the pipelines and terminals, especially if work in the fields gets underway simultaneously across a major portion of the Grain Belt.

With that in mind, my suggestion is to be sure you have your on-farm storage filled well in advance of the start of spring, as I imagine most of you have already started to do to take advantage of these lower off the truck prices.

That way you'll have a good supply of fuel already laid in at what have been some very good prices, and we'll be able to bring additional loads in to our bulk storage facilities before the lines at the terminal start lengthening.

I also want to remind you that we have fuel contracts for spring needs still available, and it would be well

worth your time to keep a close watch on these for opportunities to fill out your remaining spring fuel needs early.

No one knows what will happen in this volatile market from one day to the next, but as I have said before, I'm sure everyone would agree we're at or near the bottom of the price range already, therefore whatever downward moves prices make from here on will most likely be fairly limited.

So while it's still possible we could see fuel dip a nickel or dime, once demand starts to push steadily higher there's a far greater potential for prices to increase over the course of the next several months, and those increases could be significant.

As I mentioned last month, it could prove to be an extremely expensive decision if you hold off locking in your spring fuel supply hoping to save a few cents per gallon and this market turns with your needs not covered, so don't over-stay this market.

We are also offering fall fuel contracts, and while the carry in the market makes the price higher than the current off the truck price, here again it might be worth your time to pay attention to this opportunity to get started on laying in your fall fuel needs.

landscape we see fields that are, for the most part, open and giving us hope for an early start on spring work.

### **We Definitely Need It!**

There's a lot of work to be done and every additional day we can get will be extra precious and extra valuable to help catch up on last fall's workload and attend to our normally heavy spring work schedule.

There are a lot of things that we can be doing now to buy even more time for everyone for spring, and one of those is to **Be Absolutely Sure** that you have all of your **2009 Seed Orders Firmed Up** with us.

We're going to be starting to deliver seed as soon as we can in March, so get space for the bags of seed to be stacked and you'll be all set when we call to let you know the seed is ready to load and deliver to your farm.

In fact, once you have space for your seed order, feel free to pick up the phone and let us know you're ready for delivery rather than wait for our call, since that will help us smooth out delivery logistics even more.

Also keep in mind that we will have a good selection of corn and soybean seed on hand to fill in any gaps you may discover in your seed orders, or to fill out your needs if you run short of any numbers as the planting season unfolds.

**SEED FAMILIES:** We often talk about spreading out your risks by planting different hybrids from different **"Genetic Families"** so you're not at the total mercy of certain types of weather.

As technology has continued to move forward at such a tremendous

## Seed & Stuff

By  
Jay  
Van Woerkom

**SEED DELIVERY:** I am writing this article as we begin the final week of February, and as we look out over the

**SEED & STUFF**  
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## 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.*



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

We had a great response to our **“Bale Pouring”** program this first year it was offered, and we want to thank all who participated.

Of course even though winter in on the downhill side, it's still very important to supplement cows as calving time gets underway, since their nutritional needs to supply the calves will continue to increase.

The later in the season we get, the lower the nutritional value and quality of the hay you're feeding, so supplementing nutritional content of the round bales by pouring liquid products on them is definitely a wise decision.

Looking down the road a bit, it's not too soon to start planning for your mineral needs, and one of the first products you need to line up is a mineral fortified with magnesium to prevent grass tetany.

We sold a lot of this mineral last year, and with such rapid grass growth likely to occur again this year I suspect demand will be good for 2009 too.

Producers also had great results from minerals medicated to prevent pinkeye last season, and the minerals which also had a fly control included worked even better.

Medicated minerals work very well for cows during the calving season too, so it's definitely not too early to have them in front of your cows.

Once again this year Two Rivers will be offering its very attractive **Creep Feed Booking** program, so watch for additional details on this very popular and money saving opportunity.

The fiber based creep products still have the edge over grain based products, since they supplement pasture much more effectively than those that are grain based.

Other fiber based creep feeding

advantages include calves having higher weaning weights without adding too much flesh, improved cow condition and better breeding performance, plus replacement heifers develop to their full genetic potential without getting too fat from grain based creep diets.



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

The Iowa DNR has announced their plans to implement new manure management policies, some of which will include significantly stricter requirements on spreading practices, and enforcement of these policies will begin in the fall of 2009.

On March 16th they will be conducting meetings at the Wallace Building in Des Moines for the purpose of obtaining feedback and input from producers about how these policies may affect their farming operations.

The **Iowa Manure Management Action Group** is calling on all interested producers to utilize what is one of the best and perhaps their only opportunity to influence these policies and their enforcement by attending this meeting.

I am therefore asking any and all Two Rivers producers who might be interested in joining me at this meeting to get in touch with me so we can make travel arrangements in advance and be there so you can participate.

I also have a web site address I can share with you that provides complete details about these new and more restrictive policies, and which will tell you where you can obtain additional information about this issue that will affect you, so again, please contact me.

**SEED & STUFF**

*Continued From Page 2*

pace and the ability to enhance different genetic characteristics from one hybrid to the next has grown, the value and importance of spreading your risks is now even more important.

Here are some of the major genetic strengths and weaknesses of the 4 basic genetic families of seed corn that you need to consider when filling out your seed selection.

**Eastern Genetic Hybrids** have strong disease resistance and a fast dry-down as strengths, however their basic weakness is a greater sensitivity to drought.

**Western Genetic Hybrids** give you strong heat tolerance, but their weakness is poor grain fill if the weather is cooler.

**Northern Genetic Hybrids** flower earlier, are much more tolerant of cool temperatures and are stronger silking in the face of stresses. They are, however, much more sensitive to high heat conditions.

**Southern Genetic Hybrids** offer high heat tolerance and are among the highest for yield potential, but they have poor cold temperature tolerance and emerge poorly in the event of a cooler spring.

Selecting those hybrids that are best suited to your fields, management and needs from these genetic families is just one step in the process that will enable you to spread your risks more effectively.

Naturally, choosing different maturity ranges is another step that will enable you to spread risks, as well as to more efficiently manage your time over the course of the harvest season.

And while no one has ever been able to predict the weather for a crop season with any degree of accuracy or certainty, we can use history as a reference to at least give us an idea of the seasonal trends we've experienced to help make genetic family and maturity decisions. The chart below provides seasonal trends for the past 2 decades.

**WHAT KIND OF SEASON WILL IT BE?**

*For eight out of the ten years that made up the decade of the '90s, the season was categorized as predominately cool. Below are the types of seasons we've had in this decade.*

<b>2001</b>	<b>Wet &amp; Warm</b>	<b>2005</b>	<b>Dry &amp; Warm</b>
<b>2002</b>	<b>Wet &amp; Warm</b>	<b>2006</b>	<b>Dry &amp; Warm</b>
<b>2003</b>	<b>Dry &amp; Warm</b>	<b>2007</b>	<b>Dry &amp; Warm</b>
<b>2004</b>	<b>Wet &amp; Cool</b>	<b>2008</b>	<b>Wet &amp; Cool</b>

**FOR SALE**

**HYSTER FORK LIFT**

**5000 Lb. Lift \* 2-Stage Mast**

**Rubber Tires**

**\$4000.00**

*See Dick at the Otley location for additional information and to inspect.*



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

I don't know about you, but seeing bright sunshine, having temperatures in the 40s and looking out over fields that are mostly, if not completely, snow-free as I drove to work with only a few days left in February certainly gave me the impression that spring is on the way.

It's been a long winter, as all winters these days seem to be, and yet when we think back to a year ago at this time and how we were still digging out from the last of what had been virtually weekly snow or ice storms since Thanksgiving, this winter hasn't been all that bad.

Now, before I get too far ahead of myself, I will also agree that March can often be, and usually is, a month of total uncertainty and unpredictability when it comes to the weather.

I'm sure all of us have horror stories and tales of fierce battles with snow, ice, sub-zero temperatures and drifts from past March experiences.

And I can assure you that having grown up in northwest Iowa, where winters are measured by their extremes and their severity judged on the basis of how many days one went without power, how long it took to dig out, or just how high the pile of pushed snow stacked, I can match or exceed most of those from here in the "Sunny South".

But in keeping with my declaration to look on the brighter side of life, and to have a glass is half full rather than half empty outlook, I prefer to hope for good weather, an early spring and thus a much needed early start on the work that faces us to kick off the 2009 planting season in grand style.

And with that belief as the foundation, I can assure you the entire staff here at your Two Rivers Co-op is hard at work planning and preparing for the season ahead so we are in the best possible position to have the most effective and efficient, the smoothest and most productive head start on taking care of the spring needs of our cus-

tomers.

The spring season is, after all, the season of new beginnings, of new life as the calves and colts hit the ground and start to romp about, the season when the landscape finally begins to shed that predominantly drab brown appearance as the grass greens, trees bud, leaf out and flowers bloom.

The sky looks bluer, the sun shines longer each day, and it's a chance to be able to get outdoors once again without being shackled and weighed down beneath mountains of clothes.

And even if the guy up the road may have just spread a field with manure, spring is still the season when the smells and sounds of spring fill every sensation with a newness and freshness.

Spring is the season to re-charge the spirit, re-energize the body, and to re-connect with nature, and there is no place on earth where spring is more welcomed, more looked forward to and anticipated than it is on the farms and in the homes of every individual who has farming in the blood and the agricultural way of life in the soul.

I'm looking forward to spring, the entire Employee Team is anxious for spring to arrive, and I hope you agree that it's time to turn the media's woe, worry and hand-wringing off so we get back out and once again begin to savor all we have, and to enjoy to the fullest measure all that this season holds in store for us, our families, our farms and businesses.

We've got a full plate of work on the table before us, there's no question about that, and perhaps getting back into the swing of things and doing what you do best as you begin the process of putting your 2009 crop in

the ground is just what the doctor ordered to re-direct your focus on the future, and what you can do to make it better, rather than dwelling on the past and stewing about things that can't be changed.

**NEW EQUIPMENT:** As the Two Rivers Board of Directors and Management Staff look to the ever-changing, constantly growing needs of our customers and the demands of today's fast-paced crop production business, we continue to address your custom application needs and our ability to serve them in the most timely and efficient manner.

The most recent addition to your custom application equipment assets is a new Case IH 4420 sprayer that will be arriving at Two Rivers any day now.

Among the many features are 90 foot booms, along with the very latest in custom application equipment technologies that will enhance the services we provide this season, and for many seasons to come.

**MANAGE OFFERS:** One of the new services that we've added to the Two Rivers web site, which is currently being updated extensively and given a face-lift to provide our customers with additional information and access to more information, is the **Grain Portal** link to DTN grain bids which can be utilized to place your **Price Offers** with us and to manage those offers more effectively and efficiently at your convenience.

This can be especially valuable during a busy season, and this spring will certainly qualify as one of those, since you can go on line 24-7 to review the offers you have placed, place new offers, modify existing ones, and keep pace with your marketing goals.



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