



# 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

May, 2007



## Crop Talk

By  
Robby  
Wilson

The cool, damp soil conditions we're starting out with this season are having quite an impact on crop management and decisions, and there are several key points I want to make that will hopefully prove helpful.

The first has to do with the alfalfa stands, which have really taken a hit from the cooler temperatures we were having during much of April.

We've received a number of questions and I have made quite a few calls to visit about the problems we're seeing in the alfalfa stands, and everything I am hearing from **People-In-The-Know** about alfalfa issues is that a lot of the stands may indeed be stunted, but they are certainly not dead, so don't be too quick to give up on them.

While the stand may lag behind what we've become more accustomed to in recent years when we've had mild late winters and an often early arrival to spring, for the most part the alfalfa stand should bounce back well, especially if you have maintained a solid fertility program to promote health and hardiness.

Fertility is playing a key role in this situation, and you will definitely want to monitor and evaluate the performance of your stand throughout the season and, as you take the first cut off, give a longer, stronger look at getting some P & K spread.

While on the subject of alfalfa, but this time for those of you who are



## Work Underway On The Monroe Storage Expansion Project

*We have begun the initial construction phases of the grain storage expansion project at the Monroe location as concrete work on the pit and load out progressed during the final week of April. The boot for the grain leg, the pit and the load out structure have been completed, and the footings for the first bin were being poured on April 23rd when this photo was taken.*

wanting to kill an existing stand so you can plant corn or soybeans in its place, I want to mention that you will also need to have a little extra patience to wait a bit this spring.

That's because you need to let the plant tissues start to generate re-growth so there is a good, healthy tissue quality that will more efficiently and effectively absorb the chemical that's applied to eliminate the stand.

Dead shoots and heavily stressed tissues that are still recovering will not absorb the treatment applied, therefore the results won't be what you want, need or expect.

If you want/need any assistance with your alfalfa stand, have questions or want one of the Two Rivers Agronomists to take a look-see at any of your alfalfa stands, get in touch and we'll make arrangements to investigate the situation more thoroughly.

Cool, damp soils are also providing

a number of the plant diseases that challenge our crops with an ideal environment in which to flourish, and that makes seed treatment an even greater value.

**Cruiser Max** has done a consistent job of providing outstanding protection for your soybean seed and seedlings, and elsewhere in his article this month Jay has touched on some of the basic benefits and advantages that our customers have seen in their fields when using Cruiser Max to protect their seed investments.

The bottom line is that a healthier seedling emerges better, the stand is more uniform, consistent and hardier right from the start, and a healthier plant is better able to absorb moisture and nutrients, fend off stresses and thus yield at its full genetic potential.

**CROP TALK**  
Continued On Page 2



**Fuel  
Facts  
By  
Scott  
Bensink**

As I assembled my thoughts for this month's article I was in the middle of a field awaiting the arrival of one of the Two Rivers tenders with a fresh load of fertilizer so I could continue to spread P & K on a Saturday afternoon.

Rain is in the forecast, so this past week has been a very intense time for everyone as we've been working long hours trying to keep pace with everyone's needs and the steady flow of orders for products, equipment and services.

That's probably one of the reasons why the first item I want to mention in this article came to mind as it did.

Basically, it's just a reminder to all of our fuel customers about how important it is and how much it helps everyone when you give us a minimum 24 hours advance notice of when fuel needs to be delivered to the farm.

This enables us to plan delivery schedules and route the manpower and machines to take care of our customer's fuel needs with maximum efficiency and speed so as soon as the fuel orders can be completed, our Fuel Team can pitch in to assist in various ways with the all-out push to meet your spring season needs.

Sometimes this involves picking up and/or delivery of nurse tanks or other equipment, other times one or more of the Fuel Team may be loading spreaders, tenders or spraying equipment, or we could be filling in and manning phones to handle your calls.

Then there are days like this, when getting fertilizer spread is the task at hand and we're getting everyone we can out to take care of your needs in case the weather forecasts for rain are right.

So check your farm fuel inventories in advance and give us a **call ahead of time to provide at least 24 hours advance notice** of when you need to have fuel delivered to your farm.

Your cooperation is appreciated, it definitely helps us serve you and everyone else more smoothly and efficiently, and it really does make a difference in helping us to keep things rolling out in

the most timely manner.

Another thought that struck me was just how nicely this year's fuel contracts are working for our customers, and there is a clear cut and significant savings being received by those who contracted their fuels with us.

Prices have been rising steadily and there are a lot of rumblings already that we're likely to be facing some supply shortages very soon, and the frightening part about that news is the spring season is only just getting up a good head of steam and there is a long, long way to go before we're done and demand eases.

Apparently, there are several refineries that are experiencing problems, plus there's continuing speculation about things worsening with Iran, so the always fragile supply situation is even more vulnerable at this time.

With these things in mind, I feel you need to keep on top of your fuel inventories as well as informed about the potential for supplies to get very, very tight as the season progresses, and by all means do not let your on-farm supply get too low at any time.

The last item that came to mind out in the fields was to remind everyone that **sign up for our Budget Billing Program for the 2007/08 season begins May 1st and has a May 15th Deadline to enroll.**

Additional details are included elsewhere in this issue of the newsletter.

This is an excellent program that has worked very, very well for our customers, and we highly recommend it to everyone.

**CROP TALK**

**Continued From Page 1**

Don't plant your beans until you have at least asked one of the Two Rivers Agronomists about the role seed treating can play in helping you have the best bean crop possible.

By the time you're reading these words the month of May will more than likely be here, and we all know from years of experience that a

tremendous number of things will be taking place out in the fields, and a lot of them aren't good.

There is no more valuable use of your time **Before-During-After You Plant** your crop than the time you spend scouting fields, monitoring conditions and being on the alert for any problems that can and will be developing during these critical early stages of the season when your crop is the most vulnerable.

**Cutworms and Flea Beetles** are two of the bugs that immediately come to mind as early season pests that can cause a vast amount of damage and destruction to your crop, so getting out there to keep close tabs on these and other threats is a must.

Folks, let's face it, with the cost of inputs these days, the higher value of every bushel you raise, and the ever-increasing demands on your time, the option of re-planting is no longer the solution it used to be in the past.

Crop emergence and stand counts could be a bigger factor this season as well, so even though you may be tempted to keep that planter rolling to get more of your crop in the ground each day, set aside a little time to go back to check on the fields that have been planted to see how they are doing.

Finally, with all the additional acres of corn that people are talking about, I want everyone to keep in mind that we have 2 nitrogen side-dressing machines in case you need to get additional units of N to the crop.

The way things seem to be shaping up during these early stages, side-dressing could play a bigger role in corn production than it has in the past, and this is an option you may want to keep in mind for your farm if it can pay off for you.

As always, we're as close as the nearest phone, so don't hesitate contacting any of the Two Rivers Agronomists if you have questions about any situations, need assistance or services.

**Attention BASF Customers Who Purchased Poast Herbicide Between 1-1-92 And 12-31-96**

**You May Be Eligible For A Refund**

**As A Result Of A Class Action Settlement**

**For Complete Details & Claim Forms Go To**

**[www.POASTclassaction.com](http://www.POASTclassaction.com)**

**Or Call 1-800-678-9587**

**This Settlement Does Not Include Poast Plus**

**Seed  
&  
Stuff  
By  
Jay  
Van Woerkom**



Have you lined up your soybean seed treating services with the Two Rivers Team yet?

If not, then I would like to encourage you to pick up the phone and give one of us a quick call so we can explain why this year it will be even more important for you to protect your seed investments by utilizing the protection of seed treatments.

There is a greater potential for **The Big Four Soybean Diseases** (phytophthora, pithium, rhizoctonia, fusarium) to cause problems for our bean crop this year.

Therefore, it will be the protection you give to the seed and seedling before the crop is planted by treating the seed with **Cruiser Max** that provides your crop with added vigor, optimum health and stronger, more uniform stands to reach higher yields at harvest time.

Over the past several years that we have been treating soybean seed for our customers, we have seen very good results from the added protection seed treatments like Cruiser Max provides, results that put more beans in the bin every fall.

These results are backed up in our seed plots, where we evaluate them in side-by-side comparison with non-treated seed, and where in trial after trial the higher yields of treated seed clearly stand out.

So as I said at the beginning, if you haven't talked to us about the importance and added value of treating your soybean seed yet, get in touch with one of the Two Rivers Agronomists now to investigate why you need to give this option your undivided attention for 2007's soybean crop.

Since this is the May issue of the newsletter, another timely item I definitely need to touch on this month is the subject of input returns, and once again I remind customers that **we are unable to accept treated soybean seed and that there is also a no return policy for all Herculex Xtra corn products.**

If anyone has any seed to be returned to us, please get in touch with

the Two Rivers Agronomist you normally work with on your crop needs to make arrangements for prompt return.

This is an **Absolute Must**, since our suppliers have established very specific terms and deadlines for accepting returns from us.

Therefore, if you are to receive full credit for products you want to return they need to be brought back to us, or arrangements made for them to be picked up right away.



**Feed  
For  
Thought  
By  
Jason Smit**

We have details on our **Creep Feed Booking Program** established, including a very competitive price and payment terms, and this information has been posted at all locations so you can call any of our offices for details, or feel free to get in touch with me at Pella.

**Please Note: The Deadline for participating in this program and getting in on this Very Attractive Price for your creep feed needs is May 11th!**

If you are looking to save a significant sum on your creep feed supplies, **Do Not Let This Date Pass By Without Booking**, since I can

assure you that **On May 14th Prices Will Be Higher.**

Moving on now to another timely item, I am pleased to announce we have added a **Loose Mineral With Altosid** product that is an outstanding product to use for fly control, especially for horn flies, which are among the most troublesome and costly fly pests that cattlemen have to battle in their operations.

The loose mineral with Altosid is an attractive alternative to using the larger mineral tubs with Altosid (which we will continue handle) since it is much more convenient to use with smaller numbers of cattle, plus it's also much easier to handle than the heavier tubs.

We are also offering a **May Special** on this product. **Buy 1 Bags & Get 1 Bag Free.** There is a limit of 1 free bag per customer, and this offer expires May 31st.

The month of **May Is National Beef Month** all across this nation, and all of us here at Two Rivers Cooperative want to take this opportunity to recognize and salute the area's beef producers and beef operations who we are proud and pleased to serve.

It's fitting that **May Beef Month** is celebrated as the outdoor grilling season gets into full swing, and as you and your family enjoy steaks or burgers from the grill in the weeks ahead, think about the beef producers who made those great tasting meals possible.

**2007-08 LP Budget Billing Program**

*This program is available to all qualified LP customers of Two Rivers Cooperative. To be "eligible" the customer's account balance must be paid in full prior to May 31, 2007.*

*Customers on the Budget Billing Program make monthly payments from June through April, with a final payment to "clear" any remaining account balance to be paid in May, if necessary.*

*Two Rivers will establish the monthly payment based on past usage and current propane pricing.*

**Sign up for Budget Billing begins May 1st with a May 15th Deadline to participate in this year's program.**

*Those participating in Budget Billing will be placed on a Keep Full Route basis as long as monthly payments are kept current. No finance charges are assessed.*

*Budget Billing customers automatically receive the 4 Cent Per Gallon Cash Discount.*

*The propane price used will be locked in at the June 1, 2007 price for LP. Over the past 4 years, June 1st has recorded the "LOWEST" price for LP for the year.*

*No deposit is required to be on the Budget Billing Program.*

*We also offer a "Direct Withdraw Option" for payment of Budget Billing accounts, with customers using this alternative receiving an additional 2 Cent Per Gallon Discount.*

For Additional Information And To Sign Up For 2007/08 Contact  
**Nick Steinbach At Monroe - 259-2232 Or 1-800-642-6498**  
**Robin Redding At Pella - 628-4167 Or 1-800-223-5512**  
**Scott Bensink At Otley - 627-5311 Or 1-800-344-5628**



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

I am very pleased to report that the paperwork has been completed and all of the necessary requirements fulfilled so we are now able to present you with the full details of the **Condominium Storage Project** that has been developed by your Two Rivers Board to create what we believe is an outstanding opportunity for our members to make a viable and valuable investment in a storage solution for their farms.

Copies of the prospectus for this investment opportunity have been mailed to all Class A Members of Two Rivers, along with an information fact sheet highlighting what we feel are some of the major benefits and advantages of investing in and owning condo storage space to meet your grain storage needs in a flexible, convenient and affordable way.

I highly recommend that all members take time to review this information, I encourage you to give this opportunity your full consideration and that you evaluate its merits as they relate to you, your farming operation and your storage needs, and obviously I welcome the opportunity to visit with anyone who has any questions and/or who wishes to discuss any aspect of this issue in greater detail.

As befits any legal document, the prospectus is lengthy and filled with terminology covering virtually every conceivable contingency, and I am sure all of you have, at some point, encountered similar documents when purchasing property, mutual funds, insurance policies, and so forth.

For the sake of simplicity and brevity I can touch only briefly on some of the basics in the space available here, and I have therefore selected a few topics that are generally of the greatest interest to the most people.

Space in the Two Rivers condo storage project is being sold **from now until May 31, 2007**, in increments of 5,000 bushels per unit at **a cost of \$7,750.00 per unit** (no fractional unit

sales are authorized).

A down payment of \$775.00 is due on the date of purchase, with the balance due in full August 15, 2007.

This is the equivalent of \$1.55 per bushel per storage unit, which is very competitive with the cost of building storage on the farm, and offers numerous advantages and benefits over farm storage, some of which I'll mention later on in this article.

**After May 31, 2007, the price per unit of space will increase**, so this initial offering is for a limited time and, since the amount of space available for sale is also limited, space is being offered on a first come/first served basis.

The only other cost associated with owning space in the condo storage is a 5 cent per bushel annual maintenance fee to cover property taxes, insurance, utilities, quality control and any equipment/facility repairs.

This 5-cent rate for maintenance is fixed for the first 3 years, after which it will be reviewed annually and adjusted, if necessary, in accordance with insurance, taxes and utility rates.

Your space can be used for corn and/or soybeans in any combination up to the total amount of space owned, you are guaranteed access to the amount of space you own, Warehouse Receipts can be issued if desired, and delivery can be made to any Two Rivers location.

The grain you put into your space qualifies for all government support and loan programs currently available, is eligible for all grain sale alternatives offered by Two Rivers Co-op, and is priced the same as any other sale.

There are no annual limits on the number of times you can fill and/or

empty the condo space you own.

We have also provided a flexible and convenient alternative for those customers who have or wish to provide their own transportation for sale and direct shipment to any market destination of their choice.

Those owning condo space can remove grain from their condo storage anytime during normal business hours of 8:00 to 4:00 Monday thru Friday for a nominal rate currently established at 8 cents per bushel.

We have also created easy, space owner friendly procedures for the transfer and/or sale of condo space owned by our members.

The owner of the condo space can establish the price for transfer/sale of the space owned at any value he/she chooses, and the only requirements are that the new owner be a Class A Member of Two Rivers Cooperative and resident of the state of Iowa.

Tax benefits of ownership in the condo storage project are also passed through to the owner of the space in proportion to the amount of space owned.

As I touched on earlier in this discussion, quality control for the bushels you have in the condo storage space you own is covered by the annual maintenance fee, thus the time, labor and expenses of running fans, checking grain and the potential for damage losses are eliminated.

This covers just some of the basics, and if anyone has any questions or would like additional information about ownership in the condo storage facility, I again invite and encourage those people to feel free to contact me at any time!

**Have A Safe Spring**



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