



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, 2009



Crop Talk

By
Robby
Wilson

As we've talked about on a number of occasions in recent articles, and in personal conversations we've had with customers, there have been and continue to be many significant changes taking place at all levels of crop production.

You are seeing and experiencing them on your farms, and you are definitely continuing to respond to those changes to keep pace with the latest technologies, genetics, products, equipment and management so you can remain viable, successful and profitable in your business.

To keep pace with you we are also making many changes so we can be on the same page with what you are doing, what you are needing today, and what you will be needing tomorrow, so we can continue to serve as your supplier.

There are, as we have also discussed, dramatic changes taking place in our markets and marketplaces, changes in our sources of supply for the products that you need, and changes in the ways and means the supplies of those products are secured.

And to keep pace with those changes, it is also necessary for us to make fundamental changes in our business so Two Rivers can continue to be viable, successful and perform at a profitable level so that we can be there for you with the supplies and services you need today, tomorrow and in the future.

Perhaps the biggest change of all that has taken place is in the fundamental nature of how business has been conducted, since it's absolutely clear that it is

Please Take Your Time To
THINK SAFETY - WORK SAFELY - BE SAFE
As You Plant Your Crops This Season
*Do Not Let Impatience Ruin Your Day
Your Season Or Your Life*
2009 FARM SAFETY IS IN YOUR HANDS
*Your Farm - Future - Family Depend On You
Being There At The End To Enjoy Your Efforts*

no longer possible to conduct business today, or tomorrow, as we once did.

For example, for many years we could normally **“assume”** that the planting plans, products and programs of most customers would follow typical, traditional and historic patterns season to season, year to year.

And, with only a few notable exceptions, unless outside forces (Mother Nature or Uncle Sam) caused those historic trends to be altered, those assumptions were, for the most part, accurate.

But when you get right down to the basics, the difference between an **“assumption”** and a **“guess”** is not all that great, and so what we were essentially doing in those situations was **“guessing”** what you would do, what you would need.

While that may have worked in the past, back when prices, products, programs and sources of supply changed little, if at all, and back when the consequences and risks of guessing wrong were not as great as they now are, the fact is there just isn't any room for assuming or guessing in the world we now live in.

You can't afford to guess or go way out on a limb taking chances on uncertain or risky things in your business these days, and neither can your Two Rivers Cooperative.

And today, with the national economy in a tailspin and every individual and business feeling the deep and painful bite of these challenging economic times, it's

obvious doing things the same way just because that's the way they've always been done is no longer sound reasoning.

So when it comes time for Two Rivers to start laying in N-P-K supplies to meet your needs, we can no longer try to guess who needs which of these nutrients and how much they need.

And when it comes time to make changes, upgrades or additions to custom application or other equipment assets, we can no longer simply guess how many of our customers will have us spray or spread products for them.

The bottom line, in fact, is we can't simply assume or guess a customer who did business with us today or this season will do business with us again tomorrow or next season.

Therefore, with today's costs, the added pressures on margins, the higher risks and consequences involved for making poor business decisions, it's obvious the level of communications between the customer and the cooperative needs to be even stronger in these challenging times.

Plus, with the ever increasing demands on everyone's time and our seasonal demands continuing to be condensed into tighter windows to get each task performed in the most timely, efficient and effective manner, the importance and value of those communications in the positioning of equipment

CROP TALK
Continued On Page 4



Fuel Facts
By
Scott Bensink

BUDGET BILLING: We have just mailed a letter to all of our LP customers regarding the Budget Billing program that we will be offering for the 2009/10 heating season, and that information should have arrived at your home by the time you are reading these words.

If you do not receive a letter and you are interested in utilizing the Budget Billing option, please contact Robin at the Pella location, or give me a call in Otley.

Customers will need to sign the Budget Billing Contract and have it returned to us no later than June 1st to be enrolled in this year's program.

Also be aware that if you were using budget billing for the 2008/09 season just completed, that any outstanding balance for gallons used in excess of what were contracted will need to be paid for by May 15th.

If you have paid for more gallons than you have used, your new Budget Billing contract for the upcoming season will be credited for that amount.

POLICIES: As you know, Two Rivers has fuel/energy delivery and ordering policies that have been established to maximize efficiencies, to help us hold the line on our costs, and to help us provide the best service to customers.

These include minimum order requirements, same day delivery fees and other policies, some of which we have had in place for a number of years, others which we have updated and/or modified recently.

I'm sure everyone can understand and appreciate that in the very tight economic times which all businesses and individuals are experiencing, we have to enforce these policies to the letter and without exception.

And while there may have been times in the past when we've been lax or overly lenient in enforcing minimum gallon or other policies, I can assure you those days are over.

SPRING ORDERS: With work in the fields off and running at a furious pace at the time of this writing, I once again remind all of our fuel customers to keep a close watch on their on-farm

fuel inventories so they can plan and order deliveries at least 24 hours in advance of when they need the gallons to be delivered.

As I've said many times before, your advance notice gives us more time to plan and route deliveries by area so we can avoid costly and time-consuming extra trips.

This enables us to get more fuel into the country and serve more customer's needs more smoothly, efficiently and quickly on every trip out the delivery trucks make, so again, please check your inventories in the morning and call to place an order in advance when you're needing more fuel.

FALL CONTRACTING: Just a quick reminder in closing that we still have a fall diesel contract available, so check the price and compare it to current pricing periodically so you can layer in some gallons when the contracting price provides a savings.

Seed & Stuff
By
Jay Van Woerkom



Corn planting has been going on at a frantic pace as we approach the end of April, and I hope many of you will be done or nearly done with most of your corn planting chores by the time this newsletter appears in your mail.

That puts soybean planting on deck, but before I address a few key issues for beans I want to first remind you to **Check Alfalfa Early** to see if alfalfa weevils are causing any early season defoliation.

Early detection can be a key to reducing losses by giving you the chance to take early, decisive and effective action.

Now to beans, and the first request is to ask for **1 Day In Advance Notice** to schedule delivery of bulk beans to your farms and fields.

This helps us coordinate the logistics and keep these orders moving more smoothly for all customers.

Next, I again want to stress the importance of protecting your soybean seed and seedlings from diseases as we once again plant the crop into cool, moist soils.

We have treatments that will not only protect beans from many diseases, they also offer protection from attacks by the over-wintering generation of bean leaf beetles, the generation that causes pod mottle virus.

Third, we have a good selection of soybean varieties on hand to serve any of your in-season soybean seed needs, so if you run short by a few bags or for any number of other reasons need additional seed, call or stop in so we can match your needs to the seed that will do the best in your fields.

Fourth, as I hope all of you recall, 2007 was a bad year for **Sudden Death Syndrome** (SDS) in soybeans across Iowa, and our area certainly had some areas that were especially hard hit.

Many of those fields were in corn last year, and will once again be planted to beans in the weeks ahead, and those fields will be at higher risk.

The latest research suggests the critical stage for SDS infections is prior to emergence of the germinated seed.

Also, whereas research shows beans planted in early May into cool soils are slower to germinate and emerge, thus prolonging the contact period for SDS infection to strike, those planted after May 15th seldom have severe SDS outbreaks.

Therefore, if you have fields with a history of SDS in 2007, you may want to consider trying to plant those fields toward the end of your bean planting schedule.

Notice Of Holiday Closing
MONDAY, MAY 25th
MEMORIAL DAY
*Please Mark Your Calendar
And Plan Accordingly So Your
Supply-Service-Business Needs
Can Be Served Prior To The
Extended Holiday Weekend*





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

PORK NOTES: There have been some changes and upgrades made to our Pig Starter products and programs we want producers to be aware of.

First Wean One, the ration fed during the early stages of a young pig's life as a pre-starter and creep ration, has been replaced by **Ultra Care 100**, a feed formulated to fit with the latest in nutrition and performance technologies of today's modern operations.

Ultra Care 100 is also more economical to feed, and its greatest benefit will be the outstanding performance you'll see from your pigs.

This product is an ideal fit in a small pig's diet, for use as a creep feed, and works very well as a sick pen ration.

BEEF NOTES: I'm also pleased to announce we've continued to fine tune our beef products and programs to help address the many challenges today's producers face, and in this process we've come up with a new and exciting creep feeding option we feel will be a nice fit for many of you.

While we will continue to offer the outstanding fiber-based creep feed program that has worked very well for our local producers over the years, the new option we've put together is a Liquid Creep Feed program for calves utilizing our top quality, convenient QLF liquid supplement.

Among the many outstanding features of this new liquid alternative are that it is a highly palatable creep product, it is more economical to feed, and of course there is added convenience and reduced labor of being able to quickly and easily fill liquid tanks.

The new liquid creep option works like this:

First, just before or at breeding time you need to place lick tank(s) in the pasture and fill it with liquid supplement for the cows.

This will help flush cows for breeding, provide them with crucial supplemental nutrition to enhance breeding, and at the same time it will begin the process of acclimating the calves to the tanks as they visit them with the cows.

Next, towards the mid-summer period, fill the lick tank(s) with our calf creep liquid formula and put a corral

around the lick tank(s) to provide an access for the calves, keeping cows away.

The calves will then use the lick tank(s) until it's time to wean them, and supplement their diet on pasture while they are still on the cow.

This is probably one of the most convenient and economical ways we've developed to provide supplemental nutrition for rapidly growing calves on pastures, especially towards the end of the summer season when pasture quantity and quality is deteriorating, calf nutritional needs are higher, and the cow's milking capacities and capabilities are in decline.

KEEP IN TOUCH: In closing, and with your planting season needs now demanding more of your time and attention, I want to remind all of our pork and beef producers that we are always ready to help ease the pressures on your schedule by keeping the right feed products flowing smoothly to your feeders.

Just be sure to check your inventories early in the morning and, if you need to order, call before you head out to the fields to give us the maximum lead time possible to manufacture, load and deliver your rations.



**Feed
For
Thought**
By
Jason Smit

Attention Pork Producers: At this time I have several area producers who are looking for finishing sites, so if you have buildings that are available, please get in touch with Joe or me to let us know.

The producers are interested in buildings with a nursery and/or that

can accommodate a wean-to-finish enterprise, so if you have either (or both) please contact us for additional information.

FLY CONTROL: It's certainly taken Mother Nature a lot of time to finally start supplying some warm weather on a regular basis, but now that we are getting those sunny days with temperatures in the 70's, fly populations are starting to mushroom.

We have our full lineup of tub and loose mineral fly control products in stock at Two Rivers, and the earlier you get these products out and your cattle start eating them, the better.

Flies cost your operation dearly, and whether it's pinkeye or other diseases they spread, the lost performance they cause by biting and feeding on blood, or a combination of both, controlling flies should be a top priority for the benefits it will bring.

CHALLENGES: These have been some of the toughest economic times our pork and beef producers have faced in many years, and making the situation even more challenging has been how long they have lasted and how deeply they have cut into profits that were made in better days.

Your Two Rivers Feed Team has continued to work closely with producers to ease the pinch of these challenges as much as possible, searching for and seeking out every possible means to cut costs, eliminate waste, and to maximize gains and efficiencies.

If there are any ways we can be of assistance to you and to your operation, whether it's reviewing management practices and programs, calculating least cost ration formulations, going over your animal health products and programs, assisting you with better record keeping and utilization, or any other areas, please do not hesitate calling on Joe or me to have us stop by your place.

Please Join With Two Rivers As We Say
THANKS TO OUR BEEF PRODUCER FAMILIES
For Their Commitments To Quality & Excellence
As We Salute Them During This Time For Recognition
MAY IS BEEF MONTH
We're Pleased & Proud To Serve
Our Local Producers
And We Encourage You
To Feature Beef For May Meals
To Show Your Continued Support
Of Area Beef Producers





As I See It
By Tracy Gathman
General Manager

Your Two Rivers Board of Directors has recently approved the construction of additional storage at your cooperative, and this month I want to give you an update on the project that will be underway over the summer months.

The new steel bin that will be put up will be 78 feet in diameter and will stand over 120 feet in height.

It will hold approximately 414,000 bushels of corn, so in essence the facility, when completed, will closely resemble and be just slightly larger than one of the 345,000 bushel steel bins we put up at Monroe in 2007.

We are anticipating site preparation to begin shortly, and the steel will be arriving and work underway to erect the bin starting in early summer, with a completion date targeted prior to the arrival of fall harvest.

This bin represents the latest addition to the commitment the Board and Management have made to upgrade and expand our grain receiving, handling and storage capacities and capabilities so that we are in the best possible position to **Meet Our Customer's Needs At Harvest Time!**

We fully realize that the fall harvest period is the critical time of the year when you rely on and depend on your cooperative to have timely, efficient receiving capabilities, adequate grain drying capacities, and ample space to handle your crops.

Based on that realization, over the past 5 years Two Rivers Cooperative has dedicated some \$3.3 million in resources to increase the grain storage capacities and capabilities of the company by over 1.5 million bushels.

The addition of this new bin and it's over 400,000 bushels of storage space will also mean we can utilize the Otley grain bunker more as it was originally intended to be used, in other words for a temporary asset that enables Two Rivers to effectively handle the overflow of bushels from a large crop.

Make no mistake about it, the bunker facility at Otley has served our

customers and Two Rivers well over the years, and we are fully confident that it will continue to play a vital and viable role in helping us to handle your crops and serve your grain needs as we move forward into the future.

However the receiving capabilities of bunker-type facilities such as this, and more importantly the load out capabilities they are limited to, have inherent drawbacks to them which prevent them from being a long term solution to handling large volumes of corn on a consistent basis.

Not that many years ago, average yields were in the 150 to 175 bushels per acre range for most corn crops.

Next came crops averaging 175 to 190 bushels per acre, with the occasional 200 bushel yields topping out the charts when everything in a particular season seemed to click just right.

Advances in seed genetics, crop management and technology have now pushed average corn yields up for many fields in our area to the once unimaginable level of 225 bushels per acre in years when Mother Nature has favored us, and we have had some individual fields occasionally move substantially beyond that figure as well.

Recently, seed researchers at Monsanto stated the day would be arriving, and arriving comparatively soon, in fact, that we will have corn yields approaching the next milestone plateau of 300 bushels per acre.

Sounds impossible, right?

And yet I am confident there are a number of farmers right here in Two Rivers Country who were planting corn this past week who once thought they would never see corn yields hit 150 bushels per acre.

No matter how many years it takes

to get there, you can be sure Two Rivers will remain dedicated to **Handling Your Big Crops At Harvest**, when you need us to be there to handle corn for you the most!

CROP TALK

Continued From Page 1

and people assets makes it absolutely crucial that we work together on planning and ordering services in advance.

For example, we need to enhance and improve communications so employees are efficiently assigned to provide services when and where they are most needed, and when, where and how they can be most effective for all customers, rather than waiting for a call, waiting for someone to arrive, or losing precious time traveling.

Additionally, the business relationships between Two Rivers and its customers now must be even stronger, more reliable and more closely linked so the customer knows all of his business needs can and will be well served today, tomorrow and into the future, and so Two Rivers can continue to make the necessary long term decisions and commitments to secure the products, equipment and the people to supply the customer's product and service needs for the short and long term.

The one constant and unchanging commitment we offer when you call on Two Rivers to handle any of your needs is **Service To The Customer.**

Service is our business, it is what separates us from the others who offer similar products and services, and it has been and will remain the top priority in all that we do to serve your needs and to meet your highest expectations of quality and service in every business transaction between us.



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