



Two Rivers

Cooperative

Monroe: 259-2232

Otley: 627-5311

Pella: 628-4167

Tracy: 949-6411

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

October, 2008



Crop Talk

By
Robby
Wilson

October will be here in just a few days, and the entire Two Rivers Team is working at top speed planning and preparing for what promises to be a very busy fall.

Are You Doing The Same?

I hope all of you were able to answer “yes” to that question, because without your commitment to plan and prepare, schedule and order, there’s only so far we can take this process.

Do You Need Custom NH-3?

With the late start you’ll have on harvesting this crop, the days and weeks ahead are going to be very busy ones for all farmers.

So we expect there will be a significant amount of interest in and demand for custom NH-3 work this fall to help ease the pressure and demands on our customers’ already filled schedules.

Additionally, a lot of you have pre-paid a lot of NH-3 for fall application, so using our custom NH-3 application services is a safe and sure way to make sure those products get applied before winter sets in.

My question needs to be answered by everyone who wants/needs those services, and answered just as soon as possible so we can make the best use of manpower and equipment to handle the demand and to serve everyone’s needs.

On a related note to NH-3, this fall we are recommending in the strongest possible terms the use of N-Serve with

all fall applied NH-3.

The amount of money being invested in NH-3 this fall makes it absolutely essential that you protect those investments from loss, and N-Serve does the job effectively and economically.

It might have been possible for some to justify coming back in the spring to replace any nitrogen losses when nitrogen was costing under two hundred bucks per ton, but you can’t make that same argument these days at the price NH-3 will be selling for next spring.

Do You Need Lime Spread?

We already have a number of acres of lime spreading still on the books from last fall, when, as you’ll recall, winter closed the fields on us early, and kept them closed all winter long.

We want/need to know just as soon as those fields are open and ready to spread so we can get started on applying the lime orders that are left over from last fall, and so we can get a jump on any of this year’s liming needs

Therefore, be sure you take time to talk to a Two Rivers Agronomist about your lime needs so we can firm up plans and schedules to know what needs to be done.

Do You Need P & K Spreading?

Obviously, from the volume of P &

*Advance Notice - Mark Your Calendar Today
Because You Won't Want To Miss This Year's*

ANNUAL MEETING

**Of The Two Rivers Cooperative
December 11th - Vermeer Pavilion In Pella**

The auditors are in finalizing the financial statements that will be presented to the membership at this year's Annual Meeting, and while we will not have the details until they have been presented to the Board of Directors when they meet with the auditors, all of the indicators that we use to track on-going performance in sales and savings seem to indicate that every Two Rivers member will be pleased and proud to be at the Annual Meeting to see and hear the exciting news that will be presented there.

K that our customers have pre-paid for this fall, we have a lot of tons that need to be applied and a lot of acres that need to be spread, so **we will need to have Everyone's Complete Cooperation** on scheduling these services.

I can not over-stress the fact that, unlike previous years, this fall there simply will not be the luxury of extra time, nor the freedom or flexibility in an already shortened season to have customers wait until they're done or near done harvesting their bean crop before placing orders for spreading.

We need to know just as soon as you pull out of a field so we can get started on our end of the work, and we ask that you call to let us know or tell someone when you're in dumping grain whenever any field is ready for any of the custom application services we will be providing.

That goes for N-P-K and lime!

Do You Need Equipment?

My final item is to remind everyone we need to plan, schedule and coordinate the use of all NH-3 and other equipment customers will be using to apply their own products this fall.

The most important thing to

CROP TALK

Continued On Page 2



Fuel Facts

By
Scott
Bensink

DIESEL: We at least had the “appearance” of crude oil prices easing back when the October contract ended and crude dipped below \$100.00 per barrel for a while.

But as the November contract kicked in the price pushed higher, and OPEC has stated they want to keep hundred dollar crude as the floor price.

We continue to see some very fast moves on diesel fuel prices, a 17 cent per gallon move being just the latest.

And as long as we have the financial markets in such a high state of confusion, volatility and flux, along with the uncertainties of weather, the market will remain extremely choppy.

Fall harvest will be picking up steam by the time you’re reading this, and I again want to caution you to be watching for opportunities to lock in diesel supplies with us by checking on pricing regularly and often.

We have a contract price available, however at this time the off-the-truck price is a bit more attractive.

That can change, and almost certainly will change, at the drop of a hat, so stay on top of what is bound to be a fast breaking situation.

As I said before, my recommendation is to start harvest with your on-farm storage filled by using any dips in the price as opportunities to layer in inventories.

Then continue layering in gallons if there is a savings available compared to contracting, but also be ready to pull the trigger and contract to lock in a supply and a price when the opportunity presents itself.

Don’t get caught flat-footed in this fast changing market.

Holding off for a few pennies, a nickel or even a dime per gallon could cost you plenty if you hold off too long and this market takes off on a wild ride higher, and we’ve all seen it do just that plenty of times before.

LP: With all that was going on this summer, our normal **LP Summer Fill** schedule was extended, but I believe we have been able to get around to take care of everyone’s needs by now.

Just to be sure, however, I encour-

age everyone to double check their on-farm LP storage to verify they have been topped off by a **Summer Fill** and, if not, **Please Contact Me Right Away!**

REMINDERS: I want to again put in our **Fuel Policies & Procedures** as a reminder to everyone that by **Working Together** to plan and order fuel during the busy fall season, everyone can save time and money.

Please check them out in the ad elsewhere on this page and feel free to call if there are any questions.

Seed & Stuff

By
Jay
Van Woerkom



FALL WORK: If you have not taken a few moments to talk to your Two Rivers Agronomist so you **Have All Fall Product & Service Bases Covered**, then I ask that you **Do So Today!**

I am sure we’re all hoping we’ll get a nice, long fall season with favorable weather and field conditions so there is plenty of time to ...

- ... **Harvest** the corn and soybeans.
- ... **Apply** NH-3, P & K, and lime.
- ... **Do** fall tillage.
- ... **Take care** of burn-down applications and spread pastures.
- ... **Be done** before Thanksgiving.

But that’s a pretty tall order of work in such a short time, and if it doesn’t happen, then what?

Do you really want to think about what spring would be like?

We need to do everything we possibly can to plan, prepare and schedule all of this fall’s work **Pre-Harvest**, because I’m seriously afraid there won’t be sufficient time to do much **In-Season** while the focus is on getting the crops out, and we simply can’t count on having much time for planning and doing much **Post-Harvest**.

SEED NOTES: The first thing I am sure everyone has already noticed, or

soon will, is the price of seed for 2009 is higher.

But before you recoil at the price tag, pause for a few moments to consider all that comes in every bag of seed you’re buying these days.

Using today’s genetic traits you are getting corn borer protection, corn rootworm protection, the flexibility of Roundup Ready herbicide control and the very latest of today’s seed technology and trait research already included in every kernel of seed in each bag, and all are right there from the start when you make that single one-pass trip over the field pulling the planter.

That’s crop protection that required several separate trips through the field in the past, plus seed trait, technology and yield benefits that were never before available.

NEW SOYBEANS: I’m sure you have seen or heard about the latest soybean seed technology, **Roundup Ready 2 Yield**, and they will be available to Two Rivers customers on a limited basis for 2009, so plan to order early if you want to give these new beans a try in your fields.

One quick note about the new beans, which we’ll have in our Asgrow and Croplan seed lineup, they are measured using a 140,000 seed count per 50 pound bag and come pre-treated for added protection from diseases.

CROP TALK

Continued From Page 1

remember whenever you have any of the cooperative’s equipment out is there is always at least one other customer, and more often two or more other customers, who are waiting for you to finish your work with it and return it so they can start their work.

Nothing is more frustrating, or more inconsiderate of others, than to have someone not using equipment for a day, or two or three when there are other people who want it, need it, and who could and would be using it.

Think about and be considerate of others when you have equipment out, use it promptly and return it promptly as well, just as you would want others to do if you’re the one who is on the waiting list the next time.

FUEL DELIVERY POLICIES FOR FALL

Surcharge Will Be Added To All Orders That Do Not Meet The Minimum 200 Gallon Order Requirement

We Will Not Fill Tractors/Combines In The Fields

Surcharge Added For Same Day Delivery Orders

Keep Full For Fall Is Available - Call For Details



Hybrid Vigor

By
Joe Toillion
Swine & Beef
Specialist

SWINE: We're still in the battle against all categories in which costs can be managed and, hopefully reduced, and this month I have three areas where I feel you can benefit from added attention and focus.

The first of these is Pig Diets, where we need to look at feeding DDGS as a replacement for the much more costly sources of phosphorus.

We also need to minimize and/or avoid altogether the use of fat in grow finish swine diets as the cost of fat continues to remain high.

Feeding PayLean will, as I have mentioned in a previous article, **Save You Money!**

As with all adjustments that are made in swine diets, large or small, the entire ration needs to be fine-tuned to maintain the proper level of balance so you are getting the full benefit of any tweaking that is done.

That's where the Feed Team at Two Rivers can help!

For example, when feeding PayLean we will customize a specific program to your operation and animals based on their size, on grams per ton of feed and on the length of the feeding period.

The second area would be Sales & Management, and with the change in the seasons from hot summer temperatures and reduced consumption levels to cooler fall weather and higher consumption, we need to be constantly alert to prevent pig weights from getting away from us while our focus is on harvest.

I also highly recommend an aggressive attitude when it comes to exercising your pig culling strategies.

Don't hesitate getting rid of lighter weight and/or poor doing pigs, since they eat just as much feed and command basically the same investment as a good pig, plus at market time they won't bring anywhere near the return that a good pig does.

And the third and final area is Pig Health, and here again the change in the seasons is your signal that flu season will be arriving very soon and that this is the time for various respiratory problems to turn up.

I also want to caution about the temptation to push the antibiotics into pigs at this time of the year, when health challenges are plentiful but your time to spend with the livestock side of your operation isn't.

Feeding antibiotics over an extended period of time can actually multiply your problems - and costs - later on, so if they aren't sick, don't treat them.

BEEF: Weaning time is a stressful period for calves, and the management you supply, or don't supply, during this critical stage can make a huge difference.

One of my top recommendations is to feed calves on the **Stress Care Program** to provide maximum nutrition benefits, which of course will translate into healthier calves.

Once they acquire a taste for corn it can be tempting to feed too much, but during the early stages this can be a negative, so go slow to start out.

Calves will also go for DDGS, wet or dry, but the same precautions need to be followed as you do for corn, since here again too much of a good thing isn't a good thing.

This is particularly true with the wet form of DDGS, as well as gluten, since many producers over-feed these wet products because they don't want them to spoil before they have a chance to feed the entire load.

Have one of the Feed Team test your feed ingredients to establish the proper volumes to be fed.

Before too long corn will be harvested and cows will be turned out to graze in stalk fields, so be sure to supplement nutrition with protein tubs, lick tanks, mineral and salt.

You'll probably need to include hay later on as forage volumes diminish.

If you have cattle in lots, take a look at putting a few tubs in with them, and consider pouring liquid protein on hay bales to boost nutritional values and to maximize intake and reduce forage waste. Stalk bales can also benefit from these supplement treatments.



Feed For Thought

By
Jason Smit

It's fall, harvest is here, or soon will be, and that means **Everyone Will Be Busy** working to get the crop in and the fall work done before winter arrives.

At Two Rivers we try to make the best use of our manpower by consolidating feed orders so the men in the mill and the drivers can complete each day's manufacturing and delivery schedule promptly and smoothly.

Once they have the feed responsibilities for the day wrapped up, they can fill in some of the manpower gaps for the Agronomy Team by manning tenders, mixing and loading products, ferrying nurse tanks and tool bars and any of the many other things that we can do to help out in serving our customers' needs.

You Can Help Us!

Please check your feed needs and order delivery with as much advance notice as possible to help us plan our manufacturing and delivery schedules so we can take care of your operation smoothly and efficiently each day.

Costs: As Joe has discussed in previous articles, the cost of Di-Cal continues to soar, and while there are some areas where we have various alternatives to turn to, with many cattle minerals and swine premix rations these alternative choices are fewer.

If you're in either of these two areas in your operation and do not have your needs covered, please contact me so we can look for opportunities to cover these needs for you.

Harvest The Fast-Die Fast-Dry Hybrids First

Different corn hybrids have different genetic backgrounds, which helps explain in part some of the variations in color and appearance of the fields at this time.

Even though much of the corn is still green and moisture may still be higher than normal desired harvest moisture levels, the fast-die and fast-dry genetic hybrids will turn fast and, due to their poor late season standability, they need to be given a priority for harvesting first.

These same hybrids are noted for big ears and higher yields as a result of the increased levels of sugars transmitted from the stalks and leaves into the ears, which contributes to their poor standability as the season deepens.

Do not risk loss of the high yields these hybrids are famous for due to stalk rot problems and down corn. You're money ahead harvesting earlier at higher moistures.



As I See It
By Tracy Gathman
General Manager

We have a week remaining in September as I am putting my newsletter article together, and the calendar says fall officially arrived yesterday.

In past years we really didn't need the calendar to remind us of fall's arrival, since we've "**normally**" been getting started on the fall harvest by this time, and to everyone in agriculture fall and harvest go hand in hand.

This year has been a lot of things, but "**normal**" is not one of them.

Instead, the words I would choose to describe this year are "**strange, unique and challenging**", since the weather and its impact on all of us and on this year's crops have certainly been all of those.

We began 2008 in the midst of one of the harshest winters we've endured in a decade or so, with snow and ice storms coming at us on a frequent and regular schedule from Thanksgiving on into mid-March.

It seemed to take forever for temperatures to start warming up, and as they did the rains started falling, and kept right on falling to make this an extremely wet spring.

It was a huge challenge to get into the fields to prepare the seedbed, to spread fertilizer and lime, to spray the pre-emerge products, to get the corn and soybeans planted, and in some cases replanted.

The challenges continued as the post spraying season arrived with applications of herbicides, aphid treatments and fungicides stretching through July and on into mid-August.

So I suppose it's only natural that as we stand on the threshold of this year's harvest there are as many questions, unknowns and uncertainties about just what kind of a crop awaits as there are opinions and predictions.

Personally, as I have traveled in Two Rivers Country, it appears to me that overall there is a very strong potential for this to be a good crop.

In some fields, in fact, I feel the yields will be remarkable.

In others, I'm sure yields will be down from expectations, but still respectable given unique year.

And there are bound to be some fields that have been hit by any combination of delayed planting, weather extremes, insect and/or disease challenges in which the yields will be somewhat disappointing.

Some of you may, in fact, have individual fields fitting into each of these categories, therefore you're bound to be on somewhat of an emotional roller coaster ride as harvest progresses and the variations between the best fields and those that came up short come in.

Of course by now you should be accustomed to being on a wild roller coaster ride, since it certainly seems like just about every aspect of our lives has been moving at high speed in every direction this year.

Corn and soybean values have definitely been on a roller coaster ride, taking us to record prices that, in the past, would have seemed unattainable.

This past summer we were pushing beyond \$15.00 for soybeans, and corn was threatening \$8.00, and I hope all of you were able to participate in those amazing opportunities the marketplace offered.

While we have indeed fallen away from those highs at this time, it would be a shame to dwell on what might have been and, in the process, fail to capitalize on what are still, historically, among the highest prices the corn and soybean markets have offered.

After all, prior to this year's unprecedented run up in grain values, how many times have you had an opportunity to take advantage of a corn market offering above \$5.00 per bushel, or a soybean market offering

over \$11.00 per bushel, as you prepared to climb into the combine for the first time in the fall?

Unfortunately, crop nutrient prices have also been on a ride of their own, though you clearly can't call it a roller coaster ride, since all the momentum has been upward, and it appears that's the way it will continue for at least the foreseeable future.

All of the Two Rivers customers who took advantage of the fall crop nutrient pricing and programs that were offered this summer have already locked in a substantial savings on their 2009 crop inputs.

And with the steady upward trend for N-P-K prices still taking place as we look out into next spring, those savings will continue to grow.

There is a significant volume of pre-paid product that needs to be applied this fall, and as you check the calendar you'll see the time to get all the work on the fall schedule has already been condensed, and is getting even shorter with every day that passes by.

With that in mind, and with the fall-applied crop nutrient savings and numerous other benefits at stake, I encourage and recommend in the strongest terms possible that all of you get together with your Two Rivers Agronomist to make sure your plans, programs, products and needs have been covered and/or will be covered completely before you are locked into your crop harvest duties.

As always, we want everyone to **Have A Safe Fall Season**, and at the same time, with the season condensed and compacted on us with the late start, we want and need this to also be a **Productive Fall Season** on every farm and in every field.



P.O. Box 47
Pella, Iowa 50219

Presorted Standard
U.S. POSTAGE
PAID
Des Moines, Iowa
Permit No. 2929