



# Two Rivers

## 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

September, 2007



## Crop Talk

By  
Robby  
Wilson

Last month I talked specifically about you taking some time to focus on the main 2008 crop inputs that need to be lined up early, since the ever-changing marketplace we're operating in these days has made issues of supply, or more accurately the potential lack thereof, as critical an issue as pricing of inputs has always been.

Hopefully, all of you have been thinking ahead to the future and have contacted one of the Two Rivers Seed/Agronomy Team to get the ball rolling on your nutrient and seed plans, programs and preferences.

If not, then I again encourage you to do so, and to do so very soon, since I'm sure once the harvest season gets underway there won't be much time to focus on anything but the main task at hand, namely bringing the crop in.

Believe me, you will thank yourself many times over for taking the time now, and you will find that it was definitely *Time Well Spent*.

As you bring things into sharper focus for the next planting season, you need to be asking yourself some very important questions and conducting a very thorough evaluation of all phases of the crop production process.

For example, how well did the different corn hybrid choices you made this year work out for you?

Did you try any new seed technologies or genetic combinations, and if so, how satisfied were you with them?

## Get Your Farm Storage In Top Shape Now

By Robby Wilson

*If you haven't started making some very serious plans and decisions for how this crop is going to be handled and stored as it comes out of the fields in the weeks ahead, don't wait any longer to get that process started.*

*One of the basic and most important steps is to get your farm bins emptied, if they aren't that way already, and then to spend some time cleaning them up, spraying them down, and doing similar work on all of your grain handling equipment, including wagons and trucks, the combine, grain augers, your on-farm drying system, anything and everything that will come into contact with the new crop.*

*You definitely will want/need to do everything you can to rid your bins and grain equipment of insects, since the damage and losses they cause will cost you a lot of money when the bushels are marketed.*

*In recent years products like Insecto and Tempo SC Ultra have come into the picture and both have done an excellent job as farm bin treatments. Then, of course, there's old reliable, Malathion, which will still do a fine job. We handle all three here at Two Rivers, and now is the time to stop in and stock up.*

*I also recommend you spray the weeds/grass around the bin site to remove what can be a prime sanctuary for insects and rodents to multiply and cause more problems in your stored grain.*

*The most effective and successful stored grain management starts well before the first bushel of grain is harvested, and you will be well paid for the time you spend protecting the quality and value of your crop with the various measures I've discussed here.*

Were there fields where one or more of these newer hybrids would have been a better fit than the hybrid you went with?

I know for a fact there were some customers whose response to this year's higher nitrogen costs was to cut back on their rates, and I want those customers to take a very close look at how that decision panned out.

Are fields where you cut the N rate showing deficiency symptoms?

Do you need to consider a different nitrogen strategy for next season?

What about your N form choices?

Does your management need to focus on using more or less liquid nitrogen? More or less NH-3? And if you're currently using both forms, should you shift your plans to use more of one or the other next year?

Rest assured, nitrogen prices are

higher already, and there is no doubt that by the time spring rolls around they will be even higher.

Does that mean you need to put more emphasis on fall-applied N?

The corn rootworm damage situation is one we've definitely been fighting an increasingly bigger battle against in recent years, and as Jay mentions, the number of *Dirt Digs* showing problems with larvae feeding in first year corn clearly shows us we need to put a heavier focus on managing against these pests.

There's still a debate on whether we're simply seeing more of the rootworm extended diapause, or whether these bugs have simply adapted over time and are now lay-

**CROP TALK**

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## Fuel Facts

By  
Scott  
Bensink

It's just a matter of days from the time I am writing this until September arrives, and it won't be much longer now until the start of a new harvest season.

How full is your on-farm diesel storage at this time?

When are you planning to have deliveries made?

I hope you will be sharing the answers to this questions with us very soon, since we once again feel that it will be in the best interests of all of our fuel customers to get their on-farm storage filled early.

Perhaps some of you took advantage of the period during August that saw diesel fuel prices softening up a bit to get some of your upcoming fall needs lined up, since the market has been pushing steadily higher ever since.

As I noted in the August newsletter article, we had been spared the volatility and speculation that now seem to surface in the fuel/energy markets every time there are major storms brewing in the Gulf Coast region.

But that period of calm appears to be over, since we've had several tropical storms upgraded to hurricane status recently, and the market's response was fairly predictable as prices moved sharply higher within a few days.

Once again this fall we will be offering a *Keep Full Option* for our diesel fuel customers interested in the added convenience this brings to a hectic time of the year.

All you need to do is let us know and the driver will be able to stop by to *Top Off The Tank* of your on-farm storage when he is in your area.

As in the past, we will not be filling combines in the fields, plus we will once again be enforcing the *200 Gallon Minimum Order Policy*, with a substantial surcharge added on orders of less than 200 gallons.

If you do not get on one of the *Keep Full For Fall Routes*, please plan and order delivery with as much lead time possible so we can serve your needs and those of all customers with maximum efficiency.

At this point there is no way of knowing how much corn drying will need to be done this fall.

It could be a significant amount, but then again, advances in seed technologies these days have enabled crops to dry much more quickly and effectively right out in the fields, so on-farm drying needs may be only negligible.

With that in mind, we elected not to automatically *Summer Fill* as many of our customer's grain drying systems as we have normally done prior to the start of the drying season.

If you feel you want/need to have your grain drying storage tank filled before harvest arrives, please get in touch with your local Two Rivers office and let us know so we can get a driver out to provide your supply.



## Feed For Thought

By  
Jason Smit

**FEED ORDERS:** As the harvest season gets underway in the weeks ahead, please plan ahead so you can place your feed orders with us in advance so we can optimize mill time for manufacturing, loading the trucks and routing deliveries with maximum efficiency.

Your cooperation during this very busy time of the year helps us tremendously, and will be greatly appreciated!

And if you're one of those who is manufacturing your own feed on the farm, the demands on your daily schedule at harvest are even greater.

Therefore, if the Two Rivers Feed Team can ease some of the burden by manufacturing your rations so you can concentrate on harvest, by all means give us a call in advance and we can set things up to keep your livestock well supplied with their feed needs.

**PET FOOD SPECIALS:** We will be running some *Money Saving Pet Food Specials* on local radio stations in the weeks ahead, and those of you who have pets at home will want to be listening for compete details so you can get in on some *Big Savings* on the top quality, nutrition-packed pet foods we handle.

**CONTINUED VOLATILITY:** With the grain markets continuing to ride the price roller coaster, the costs for corn and soybean meal have also been moving around quite a bit, and in both

directions.

These prices change daily, so it's important for you to check with us on our posted price each day when you're getting ready to place orders.

## Beef Producer News

By  
Ashley Paddock



Two Rivers Co-op is offering a *Special Rangeland Tub Booking* program to give beef producers two opportunities to lock in supplies and savings on the outstanding specialty tub products and programs they use in their operations throughout the year.

The first phase of this program starts September 3rd and runs through November 11th, and you can book your specific needs from the full choice of Rangeland Tub products we handle to lock in the maximum savings.

These products include the Rangeland 25 All-Natural and 30-13 tubs, the Rangeland 21-9, the HCP Stress Tub, and the Rangeland Mineral Tub with Altosis included for outstanding fly control.

All tubs booked during this first booking period must be picked up by the final date of the period (11-4) to qualify for the maximum discount.

Beginning November 11th and running through April 30th you'll have a second opportunity to book your Rangeland Tub product needs with us at significant savings, though less than during the initial booking period.

Again, you will need to pick them up by the end of the booking period (April 30th) to qualify for the discount.

Moving on now to other things, with fall around the corner calves will start moving into the feedlots, either after you've weaned them or as they are received from other areas.

Either way, these calves are experiencing a lot of changes and a lot of added stress, making the time of the year you need to provide that extra measure of TLC for them, and there's no better place to start than with our Stress Care Weaning and/or Stress Care Receiving programs.

These products provide the best source of stress relief when it's needed the most, so be sure you talk to me about how the Stress Care lineup can work for you!

# TWO RIVERS COOPERATIVE - 2007 FALL HARVEST POLICIES

## Receiving Hours

Normal receiving hours will be adjusted on a daily basis as harvest dictates. Daily receiving hours will be posted in the offices.

## Disposition

To insure proper processing of all grain settlements, please pick up a copy of the scale ticket after each and every load has been delivered to verify bushels and grades and splits (if applicable). Beginning September 1, 2007, all grain is to be settled within 10 days from the date of first delivery. If we are not notified within this 10 day period, the grain will automatically be placed on Warehouse Receipt with the appropriate drying, shrink and storage charges assessed.

## Moisture Requirements

	Corn	Soybeans
Immediate Sale	15%	13%
Price Later/Minimum Price/Extended Price Contract	14%	13%
Warehouse Receipt	14%	13%
Grain Bank	14%	N/A

## CORN

### Moisture Averaging

Loads Testing 15.0% And Below Will Be Averaged Together \* Loads Testing 15.1% And Above Will Be Averaged Together.

No Averaging Of Loads Over 15% With Loads Under 15%.

### Drying Charges

3.75 Cents Per Bushel/Per Point Of Moisture Removed

### Shrink

1.40% For Each 1% Of Moisture Removed.

### Custom Dried Corn

Corn dried and hauled out during the harvest season will not be assessed a handling charge if it is hauled out within 3 days of initial delivery. Initial Delivery shall be based on each separate load.

Any custom dried corn that remains at the elevator after 3 days will be placed on a Warehouse Receipt with the Minimum Storage Fee of 12 cents per bushel covering the first 60 assessed.

Custom dried corn will be tested - both in and out - and moisture and shrink will be based on actual moisture removed. Custom dried corn will be charged a minimum of 6 cents drying per bushel.

## SOYBEANS

### Moisture Averaging

Loads Testing 14.0% And Below Will Be Averaged Together \* Loads Testing 14.1% And Above Will Stand Alone

### Moisture Discount

2.00% Of Price For Each Point Moisture From 13.0% To 14.9%.

4.00% Of Price For Each Point Moisture From 15.0% And Above.

## STORAGE RATES

### Corn

12 Cents/Bushel For First 60 Days \* .00116 Cent Per Bushel Per Day Thereafter

Minimum Charges Repeat On Anniversary Date

### Soybeans

14 Cents/Bushel For First 60 Days \* .00116 Cent Per Bushel Per Day Thereafter

Minimum Charges Repeat on Anniversary Date

(All Corn & Soybean Accrued Storage Charges Will Be Billed On A Monthly Basis)

## GRAIN BANK STORAGE

No Charge For The First 30 Days Following Delivery (Any Month)

October-November-December

January-February-March

April Thru September

.00116 Cent/Bushel/Day

.00058 Cent/Bushel/Day

No Charge

Any Grain Sold Out Of Grain Bank/Not Hauled Out As Processed Feed Will Be Charged Regular Storage Rates.

## PRICE LATER CONTRACTS - CORN & SOYBEANS

15 Cents Per Bushel Service Charge for First 60 Days \* 3.5 Cents Per Bushel/Month Thereafter

Price Later Contracts Will Expire September 30, 2008

**REMEMBER - GRAIN PLACED ON PRICE LATER IS NOT ELIGIBLE FOR SEALING**

**MINIMUM PRICE CONTRACTS \* EXTENDED PRICE CONTRACTS \* FLOORED AVERAGE CONTRACTS**

Are Available Upon Request To Interested Customers

Please Contact Us For Complete Details On These Marketing Alternatives

## DEFERRED PAYMENT CONTRACTS

Are Available For Those Who Wish To Use Them For Grain Sold Prior To December 31, 2007

With Payment To Be Deferred Until After January 3, 2008

**ALL POLICIES ARE SUBJECT TO CHANGE WITHOUT NOTICE**

(Any Changes Made Will Be Posted In The Offices)

Monroe  
259-2232  
1-800-642-6498

Otley  
627-5311  
1-800-344-5628

Pella  
628-4167  
1-800-223-5512

Tracy  
949-6411

[www.tworivers.coop](http://www.tworivers.coop)

## Seed & Stuff

By  
Jay  
Van Woerkom



With all this moisture we've been having in August, there are a number of crop diseases starting to show up in various fields, and you need to be out there evaluating these situations to determine if you may need to make some changes in your harvest plans.

There are also some very significant corn rootworm issues we are finding as *Dirt Digs* are being done, and it's noteworthy to mention these are in both first year corn and in the corn-on-corn acres many of you planted.

Two things come to mind in addressing rootworm problems:

First, where damage is heavy you will want to prioritize those fields for harvesting as early as possible, even if it's necessary to combine at moisture levels higher than you'd prefer.

Yes, there will be added drying costs to absorb for harvesting at higher moisture levels, but in situations where rootworm damage has jeopardized the standability of a large part of the crop, you're at a greater risk of losing much more money if there's an excessive amount of down corn.

Second, the increasing damage rootworms are causing in first year as well as consecutive year corn makes the added genetic protection of the CRW trait an even more valuable tool in your arsenal, and that means demand for hybrids with this trait will likely be huge for 2008's crop.

I am very pleased to announce that to help you save on your triple stack corn hybrid orders for next season, we are offering a *24-24 Program* that gives you *\$24.00 Off Per Bag* with a *Minimum 24 Bag Order* that's good up to a total of 108 bags.

*Don't Miss Out!*

Moving on now, as we've been scouting fields in the area it's evident that we once again have a substantial amount of *Sudden Death Syndrome* (SDS) starting to come into the picture.

SDS is often confused with *Brown Stem Rot* (BSR) because the symptoms that appear on the leaves are very similar. It's therefore important to properly identify which is causing problems so the appropriate manage-

ment can be supplied.

The best way to tell which is present is to split stems and look for the presence of internal stem browning, since only BSR causes browning of the pith.

The pith will remain white if SDS has affected the crop.

Additionally, if soils are particularly moist, SDS can also cause root rot, with blue masses of spores showing up on root surfaces.

The presence of *Soybean Cyst Nematodes* in fields intensifies the severity of both SDS and BSR.

Finally this month, I want to call your attention to the information at the bottom of this page on the exciting new G.P.S. & Seed Partnership Program we're now offering.

We feel there are tremendous benefits and advantages for all who participate in this program, and I encourage you to contact any of the Two Rivers Team now to get the full details.

## CROP TALK

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ing eggs in soybean stubble.

It's possible we're seeing a combination of both, and regardless of the cause, the facts are clear, the problem is real, and we need to look at the control alternatives a lot sooner and a lot stronger to deal with this situation.

Triple stack hybrids offer the latest weapon in dealing with this threat, and you may also want to look at rounding up those insecticide boxes that once adorned most planters, and consider putting them back into the game.

What about your herbicide strategy?

Were you one of the many who found yourself sorry you didn't have any pre-plant or pre-emerge herbicides down to hold the line on weeds until it

was time to apply the post?

Did you find yourself saying or thinking at some point there was something you wish you had done differently? Something you should have tried but didn't?

And how did the Two Rivers Team's services stack up for you this season? Is there something else we could have done that you needed?

Could we do something differently to improve it? Are there products, programs or services you want/need that we're not currently offering?

The feedback and input we receive from our customers is critical to the Two Rivers Team as we lay the groundwork for the products, programs, services and equipment that we will bring to the table to serve you and your farm next season.

We constantly strive to improve, to be more effective and efficient, to have the things you want and need, to do the things that make the greatest difference and which will provide you with the best return on your crop input and management investments.

As fast as things are changing in crop production these days, as significant as the costs are for inputs, and as large as the challenges and risks are that you, your crops and your farming operation are dealing with each season, the process of planning and positioning must begin much earlier than it ever has - *Like Right Now!*

This evaluation process, along with the answers that you come up with to the basic questions I have posed in this article, and to so many more, are the key ingredients that are needed to make the best decisions for the next crop season, and we're ready and anxious to be of service and assistance to all of you in addressing these issues.

## Introducing An Exciting New Pilot Program Two Rivers G.P.S. & Seed Partnership

*Maximizing the crop's yield potential, while at the same time getting the maximum return from every crop nutrient dollar invested, have always been primary goals in corn and soybean production.*

*Today's tremendous advances in technology and seed genetics have been spearheaded by the nation's leading seed suppliers, and here at Two Rivers Co-op we are both pleased and proud to represent the industry's recognized leaders in seed with the Monsanto, Croplan and Syngenta lines we handle.*

*Today, Monsanto is poised to assume the nation's role of being the Number One seed supplier, with Syngenta currently ranked third and Croplan at fourth, and having access to the full genetic lineup supported by Dow.*

*The introduction of this new pilot program will enable us to integrate the benefits of grid sampling fields - and applying crop nutrients such as lime, phosphate and potash using Variable Rate Technology (VRT) to optimize the rate in each grid for maximum crop response - to the seed selection process that positions the best seed genetics and technologies for those fields to promote the highest possible crop performance, yields and returns.*



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

We'll be putting this issue of the newsletter out during the final week of August, thus all of us will be eagerly looking forward to all of the fun, food and fellowship that will accompany our annual *Customer Appreciation Day* activities on September 4th.

Obviously, we're also looking forward to showing you around the fine new facilities that have been under construction at our Monroe location over the course of this past summer, and the *Open House* we're holding in conjunction with Appreciation Day provides a great opportunity to do so.

As I have remarked on previous occasions, I personally feel events and activities such as these are a part of what makes our cooperative unique, special and, in many ways, are part of what sets Two Rivers apart from so many other businesses, including many cooperatives.

After all, in recent years we have seen so many of the traditional events and activities that cooperatives were long known for, and so much of the agricultural heritage that was such a big part of living on the farm, of growing up in our smaller, rural communities, and of our working together and doing business at our locally owned and/or farmer-owned businesses steadily disappear.

True, the majority of this growth and change have been responsible for creating many new developments, tremendous opportunities, and have increased productivity and efficiency.

And it's equally true that none of us would ever want to return to those days of immense challenge and struggle, and there's certainly almost universal agreement that the best thing about *The Good Old Days* is that they are actually behind us.

Nevertheless, I sincerely believe there are, and always will be, some aspects of the past, some of the traditions, the heritage, and/or some of the spirit of being a member of a Cooperative Family that hold a special

and unique value which make them worth sustaining and strengthening.

My personal feelings on this have been strengthened even more as a result of some events which have been taking place in the cooperative industry over the past couple of weeks.

As I am sure most of you know, I was brought up in the cooperative system. My father worked for 41 years at a co-op in northwest Iowa, and retired in the late 90s after serving as its General Manager for nearly 25 years.

I feel blessed and fortunate I also had the opportunity to start my working career in the cooperative system, to have been able to grow within it, to have my family be a part of it as I was, and to have this opportunity to serve as the Manager of your cooperative.

So yes, I readily admit, my views and beliefs about cooperatives, the system, and about the values and principles of cooperatives naturally lean heavily toward what, to me, is *The Cooperative Way of Business*.

That way of business has faced extreme pressure over the past 10-15 years, and just recently we had the latest examples of that pressure with the proposed acquisition of Great Lakes Cooperative, where my father managed all those years, by an Omaha-based ethanol production plant.

There has also been a proposed purchase of AGP, a cooperative-owned regional, by an investor-owned management group.

Perhaps it brings these situations into sharper perspective when we examine the basic role cooperatives have served in the overall marketplace.

The birth of the cooperative system as we know it in agriculture was initially to provide individual farmers with a

viable alternative and to create a competitive balance previously lacking with private industry in the purchase of basic production inputs, and the marketing of that production.

There have been significant changes in agriculture over time, and in the size and scope of many cooperatives as a result of consolidation, it seems the role of cooperatives in the marketplace to provide a competitive balance continues to face challenges similar to those that have transformed the crop nutrient market.

The demise of Farmland Industries and the sale of CF Fertilizer Mfg., another cooperatively-owned nutrient source, brought about dramatic changes in the fundamental supply, demand and pricing structure of all crop nutrients, and the consequences of limited sources and the lack of a cooperative presence in the marketplace is clear.

In today's market there's a more limited source from which to obtain all crop nutrients, plus inventories must be ordered many months in advance.

In fact, to secure our N-P-K supplies so we can have the products you need when you want/need them, we must commit to the volumes, the price and pay for the order long before many of you make crop plans/decisions for the crop those nutrients will be needed for.

Are these recent situations associated with cooperatives yet another challenge to the fundamental role cooperatives play in the marketplace?

Do we need to re-examine our commitments to the cooperative system, and to our own co-op, so that we can avoid further erosion of the cooperative presence in the marketplace, globally, nationally and even locally?



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