



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

September, 2009



Crop Talk

By
Robby
Wilson

COLOR IN BEANS: I have been getting a number of calls from customers the past few days who are asking why they're seeing scattered areas in some of their soybean fields starting to turn color so early.

In most cases the reason is **Sudden Death Syndrome** (SDS), a fungal disease that we've seen to some degree in previous years, but which this year seems to be much more noticeable and wide spread.

SDS over-winters as spores in the soil and in crop residues, and it really thrives in cooler, wetter weather, which we have had plenty of this season, and which is why we're seeing so much more of it as fall approaches.

The symptom that identifies SDS will be scattered chlorosis or blotching on the leaves, which steadily spreads as the leaf tissues are attacked by the fungus.

Although the leaf tissue will become gradually more discolored, the veins of the leaf will remain green. This results in smaller seed size and pods not filling out to their normal length.

SDS can take a significant bite out of your bean yields when the field is heavily infected, and unfortunately there is no way to prevent SDS from attacking your crop.

You can reduce the impact of SDS by planting varieties that have a greater genetic tolerance to the fungus.

And you definitely need to plant

We're Looking Forward To Seeing You & Your Family
**CUSTOMER APPRECIATION DAY
FAMILY BARBECUE & PICNIC**

Tuesday, September 8th At The Pella Location

Serving From 4:00 To 7:00 p.m.

Steak & Pork Loin Sandwiches

Chips * Snacks * Ice Cream * Refreshments

*Bring Your Family To Join In The Friendship-Fellowship-Fun
With All Of The Members Of The Two Rivers Cooperative Family
As We Say **THANK YOU** For Your Support & Business*

varieties that are also Soybean Cyst Nematode resistant in fields with a history of SDS, since nematodes weaken the soybean plant and thus they will magnify the impact and damage caused by SDS.

If you have poorly drained fields, those are more susceptible to SDS.

In some situations, therefore, such as a poorly drained field with a history of heavy SDS infestation, you're probably better off staying away from planting soybeans altogether, even when that means you'll be planting corn on corn.

LOOKING AHEAD: We're at that stage of the season when Mother Nature takes over pretty much completely to put the finishing touches on the crop as we wait for harvest to get started.

This gap between the end of the growing season and the start of harvest offers you a very good opportunity to spend an hour or so with your Two Rivers Agronomist going over some of your plans and needs for the upcoming fall season.

If there is soil testing or grid sampling that needs to be done in any of your fields, this is the time to be sure those fields have been put on the schedule for the services you need.

If you have fall burn-down programs to schedule, and of course if you have fall P & K fertilizer or lime that needs to be applied, this is the time to talk with your Two Rivers Agronomists about the fields where those products need to be applied.

Obviously, if applying nitrogen this fall is in your plans, now would be the ideal time to go over your product, equipment and service needs for those fields as well.

I'm sure I don't have to tell anyone just how hectic things always get once the harvest gets started, since you've been through enough falls yourself to know just how busy everyone is, and how fast the hours and days disappear.

Taking time to go over these fall product, equipment and service needs with us now, and getting the details ironed out and what needs to be done in the different fields on the schedule in advance, will give you and your cooperative a big head start on all of the fall work that we need to take care of.

By having these bases covered ahead of time, all you'll need to do is call in to say you're done in a field and we can get the ball rolling on the products and services that have been scheduled for that field while you continue combining.



Fuel Facts

By
Scott
Bensink

DIESEL FUEL NOTES: We were heading into the final full week of August as I put this newsletter article information together, and at the time of this writing the price of crude oil has been pushing higher the past few days.

There's no real driving force in this move, and as we all know, there really doesn't have to be anything concrete to move the volatile crude oil market these days.

Speculation, fund activity, rumors and gossip now keep everyone guessing, and keep the market and prices moving in both directions, and I think everything will settle back down into the price range we've been at in a few days.

That's not to say we're not going to be in for more of these price spikes as we move into the harvest season and demand for diesel fuel starts to edge higher, and like most years we'll probably see prices fluctuating.

One thing that would be a huge help to everyone is to get an early start on filling on-farm storage facilities with diesel before the harvest season gets here.

That first big rush is always a challenging time for the entire fuel industry, and while there are as yet no supply problems we've heard of, things tend to get crowded at the terminals in the early stages of harvest.

That's why it's always best to have a good supply of fuel already in the country early.

So if you haven't filled your farm storage yet, get in touch and have the Fuel Team fill your tanks soon.

DRYER GAS: Just a quick reminder that if you want to have the LP Team stop by your place to fill your grain dryer tank with product, You Need To Call Us to request delivery.

As I noted in last month's article, we no longer automatically fill on-farm dryer tanks with LP, so customers need to call or stop in to request this service.

DRYER SERVICE: While on the subject of grain drying on the farm, if you want or need to have Jerry stop by to handle any service or repairs on your grain drying equipment, Call Us Now so we can get your name on the schedule.

Do It Now: Taking care of the three things I have talked about in this month's article,

- 1.) **Filling** on-farm diesel storage.
- 2.) **Ordering** LP for your grain drying system at home.
- 3.) **Contacting** Jerry if you need service on your grain dryer, will make things go a lot smoother for everyone once we all get busy with harvest.

So pick up the phone and give Two Rivers a call today!

Seed & Stuff

By
Jay
Van Woerkom



At the bottom of this page we have included an illustration that shows the 13 Proprietary Seed Technology Innovations that have been introduced by Dekalb since 1997.

Over the same period, Dekalb's leading competitor in corn hybrids has introduced Zero Proprietary Innovations.

Two Rivers is able to offer our customers these innovations from the

Monsanto and Syngenta lines along with our **Croplan Genetics Seed** program, the only system to have full access to all of these seed products.

I think it is important to recognize and to appreciate the tremendous investments that are being made in research and development in order to bring these remarkable and in some cases totally amazing advances in technology to your farms and fields.

And while I certainly will be among the first to agree that price should always be an important issue in any of the buying decisions you make for your farming operation's inputs, I also firmly believe price should not be the sole factor on which those decisions are reached.

Quality, reliability, flexibility, versatility, productivity (yields) and the protection package(s) included in the price you pay for any seed product are also vital factors, and they should be considered as such in the decision.

There Are Differences In Seed. Two Rivers and its customers are very fortunate to have the Croplan Genetics Seed system in place to take advantage of those differences.

SDS IN BEANS: As Robby has talked about in his article this month, **Sudden Death Syndrome** (SDS) in soybeans is showing up in quite a few area fields at this time, since our cool, wet conditions this season have been favorable to this fungus.

SDS is often confused with **Brown Stem Rot** (BSR) because the foliar symptoms are so similar, and because both thrive in cooler, wetter seasons.

Each is caused by a different type of fungi, but unlike SDS, which can survive in plant debris and the soil for many years, BSR, does not produce any long-term survival structure.

While BSR can sometimes cause foliar symptoms similar to those of SDS, it's main distinction is that it

SEED & STUFF

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Check Out The Dekalb Commitment To The Future As Demonstrated In Their Record Of-Bringing Proprietary Innovation To The Farm

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TWO RIVERS COOPERATIVE - 2009 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, 2009, 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

3.50 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 16 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 10 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

3.50% Of Price For Each Point Moisture From 13.0% To 14.9%.

5.00% Of Price For Each Point Moisture From 15.0% And Above.

STORAGE RATES

Corn

16 Cents/Bushel For First 60 Days * .0015 Cent Per Bushel Per Day Thereafter

Minimum Charges Repeat On Anniversary Date

Soybeans

18 Cents/Bushel For First 60 Days * .0015 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 Thru March

April Thru September

.0015 Cent/Bushel/Day

.00075 Cent/Bushel/Day

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

PRICE LATER CONTRACTS - CORN & SOYBEANS

18 Cents Per Bushel Service Charge for First 60 Days * 4.5 Cents Per Bushel/Month Thereafter

Price Later Contracts Will Expire September 30, 2010

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, 2009

With Payment To Be Deferred Until After January 4, 2010

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



**Livestock
Production
By
Nick Steinbach**

As Joe talks about in his article this month, the **QLF Liquid Supplement** program we have been promoting at Two Rivers has generated a lot of interest and a lot of positive feedback from our producers who have put QLF through the paces in their operation.

An added part of the convenience and flexibility that make this program so unique, and we believe so valuable to our local producers, is that the QLF products we are supplying you with **Do Not Contain Minerals.**

The mineral products and programs our producers feed to their cattle are typically as different from one another as the producers feeding them.

Everyone by and large has their own preferences when it comes to minerals, and each producer feeds minerals specific to their animals, their management and their particular experiences with those mineral products.

Our QLF Liquid lets you supply a high quality liquid protein product, do so in a flexible, convenient and economical way, and lets you keep using the same mineral programs and products you've been accustomed to feeding without having to upset the apple cart or make any changes in mineral products, rates etc.

Treating bales with a liquid supplement is also a tremendous way to get the maximum value out of the forage bales you're feeding to your cattle by enhancing palatability to promote consumption, reducing waste, and assuring proper nutritional value in every bite they eat.

Joe and I realize the QLF Liquid program and products are a relatively new approach for many of our producers, and perhaps that is one more reason why we feel it will be well worth your time to at least investigate it.

It's no secret the entire livestock industry has been pinched hard by the economic times we've been in, and beef producers and cow/calf operations everywhere have felt the impact of these challenging times.

We firmly believe being innovative, keeping an open mind to new and/or different methods, willing to give something else a try, and looking for

ways Two Rivers can offer our producers added convenience, flexibility, versatility and, most of all, greater economic value and savings, we can help you be more effective, efficient and productive in your livestock operations.

Give Joe or me a call and let us show you how the QLF products and program can work at your place.



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

We have received a lot of positive comments from producers who have given our **QLF Liquid Supplements** a try, and as we enter these late summer and early fall months, now is the time when the QLF products and program will really shine for your cows and calves.

The solid economics of feeding a liquid protein supplement like QLF, along with the tremendous convenience and the versatility of being able to offer it to your cows and calves alike, are among the things our producers have commented on the most.

Your pastures have no doubt enjoyed one of the best years possible this year, with plenty of timely moisture and cooler temperatures to stretch them out very nicely all the way through August.

But the rapid early season growth and the extended life of this year's pastures have also caused a steady decline in their nutritional quality, so the way your pasture looks can be a bit deceiving.

Cows are needing to receive all the essential nutritional values they can as we start re-building condition and preparing them for the stresses of winter, so putting a lick tank out there now will provide them with a great boost.

The convenience I mentioned earlier comes from being able to fill these lick tanks yourself, since you can use a converted NH-3 nurse tank to supply QLF to the lick tank sites in your pastures.

These can be picked up at either the Pella or Monroe location, and dropped off there when you're done with them as well.

And since harvest is approaching

and everyone's schedule will be getting turned upside down and inside out so often, a call ahead to let us know you need to pick up a tank means we can have one ready for you to pick up when it's convenient for you, and they can be dropped off during or after hours as well.

QLF 20 is the product to use in your lick tanks, and we also carry a QLF 40, which is an exceptional choice to use as a pour-on to treat hay, corn stalk or other forage bales to enhance their palatability as well as their nutritional value.

We can sample the nutritional value of whatever kind of bales you'll be feeding and then adjust the liquid 40 that's poured on to fine tune nutritional values.

Treating bales is another example of the solid economics and the tremendous versatility of feeding QLF liquid supplement I mentioned earlier, since this enables you to feed older and perhaps even lower quality forages without sacrificing the nutritional value you're striving to get into the cows.

And again, there's added convenience to this program as well, since the bales can be ground after they have been treated or, if you have your own mixing wagon, you can pour the QLF from the converted nurse tank over the bales yourself as you're mixing.

SEED & STUFF

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causes an internal brown discoloration of the plant stem, whereas SDS causes only the foliar discoloration and interior of the stem remains white in color.

Also, SDS is the only one that causes root rot, and under moist soil conditions you can see blue masses of SDS spores on the root surface.

WHITE MOLD: Another soybean disease we're likely to see this year is white mold, since the cooler, wetter summer has also been favorable to the fungus causing it.

Although white mold attacks beans during the flowering stage, the plants that will be dying as a result of white mold were infected prior to the middle of July.

ASK US: If you have any questions about SDS, BSR, white mold or anything else you seeing in your soybean fields, or in your corn fields, please do not hesitate to contact one of the Two Rivers Agronomists so we can come out to inspect and identify what's causing problems in your fields.



As I See It
By Tracy Gathman
General Manager

Can you believe that September has arrived already? Or that it will have arrived by the time you're actually reading that question?

There's less than a week in August as I write these words, so I know it will be September when this issue of the newsletter arrives in the mail.

Summer has disappeared. The kids (or grandkids) are back in school, footballs are filling the air and airwaves as the High School and College, University and NFL schedules kick off, and yes, believe it or not harvest is definitely right around the corner.

All of us at Two Rivers are excited about and looking forward to this harvest season, and over the course of the next 30 to 45 days or so there will be a lot of activity underway at all of our locations.

The employees will put in many hours to move grain around and out, get the receiving facilities and grain drying systems readied, and prepare the storage facilities to take in your new crop corn and soybeans.

I have been around this business long enough to know that no crop is ever considered made and safe until it's nicely tucked away in the bins and the last combine wheels have turned.

However, barring any of **The Usual Suspects**, namely an early frost, a freak hail storm or strong winds, everything I am seeing in the fields on my travels about **Two Rivers Country** indicates to me this could well be one of the better crops for the majority of our area's farmers.

We are definitely planning and preparing for a good crop, and I sincerely hope you are as well, since we all are keenly aware of the added challenges and demands a big crop brings to the table with longer hours and greater volumes.

One of the key steps we will be taking prior to the start of harvest will be to fill the bunker site at the Otley location with corn, since once again there is a significant volume of farmer-



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Pella, Iowa 50219

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owned bushels currently stored at Two Rivers and we need to free up receiving space at the facilities to handle your bushels with maximum efficiency and speed.

Soybean inventories are currently at a low point for the year, so our focus at this point is to concentrate on getting space maximized to take in your new crop corn.

The new bin at the Pella location will be a huge asset to Two Rivers and to our customers in addressing the logistics of handling a big crop this coming fall.

At the time of this writing the bin is up, all of the equipment is on site and ready to be installed by the time mid-September arrives, and the electrical work on the facility will be the final stage of the process that can be completed once everything is in position.

Rest assured, as I do, that this new facility will be completed and ready to serve the needs of Two Rivers and its customers when we need to start directing the scale traffic to it.

While all of this work to prepare our grain complex at Two Rivers is underway, the guys in the Agronomy Department will also be hard at work planning and preparing for what we hope will be a very good and a very busy fall season once the crops have started to come out.

I sincerely hope you will utilize some time between now and the day when you head to the fields to start harvest to get together with your Two Rivers Agronomist so we can all be on the same page to proceed and progress with the many fall chores that need to be completed for your next crop.

Time gets away from us all too quickly regardless of the season, but for some reason it seems to disappear

even faster in the fall, especially if we do end up with a big crop that extends your grain harvest deeper into the season, and particularly if Mother Nature also tosses a few monkey wrenches into the works to slow things down.

The time you spend planning, preparing and scheduling now could be the most valuable to you if we do run into a long harvest, so don't put off until tomorrow what you can do today.

OUR NEW PROJECT: I want to update you on the new **Financial Services Project** that Two Rivers will be introducing and which I discussed with you briefly in last month's newsletter.

At this time the interview process with prospective candidates to fill the position of **Financial Services Representative** that is being created is still underway and, as I hope you might well imagine, we are taking the necessary time and going through what we feel is a very intensive search that will enable us to select a highly qualified individual to work very closely with Two Rivers customers on the programs and services that are being developed.

I have met with some excellent applicants and will continue to meet with selected other individuals in the weeks ahead so that when the choice is made to fill this position, it will be one that will meet all of the qualifications and expectations that you would expect from someone handling such vital services for you.

BE CAREFUL: In closing, a quick reminder to all that as harvest arrives, so too does one of the most dangerous times of the year for farmers, so **Please Be Careful** in all your work to make this a **Safe Harvest For All**.