

## Two Decades of Two Rivers

*Tracy Gathman, General Manager*

It struck me the other day that April 1, 2021, marks 20 years since the merger was complete that formed Two Rivers Cooperative. Where has the time gone?

I was told years ago by a dear friend that the older you get, the faster time goes. I've always tried to wrap my mind around that comment. The hours in a day don't change, nor do the days in a week or weeks in a year. But life certainly seems to speed up as time goes by.

In reminiscing, I first have to thank all of you for your business and support throughout the past 20 years. It's been quite a journey, and we are excited about what the future holds for Two Rivers. In celebration, I thought we could take a moment and review some of the highlights from the past 20 years.

### Twenty Years of Growth

We've often shared the sentiments of Nelson Gardner, a leading Virginia dairyman and long-time cooperative supporter, who said, "The purpose of a farmer cooperative is to enhance members' income—and they should keep that at the top of their priorities list."

When Two Rivers was formed back in 2001, the total member equity in the company stood at \$4.7

million. As of August 31, 2020, that figure is now \$15.4 million. That's over a \$10 million dollar increase! As the member equity section has grown, Two Rivers has also returned over \$3 million in cash to our members. When you add in the estimated nearly \$3 million in tax savings from the Section 199 pass through tax deduction and retained member equity, you arrive at a value returned to the members of Two Rivers during the past 20 years totaling over \$16 million.

Since 2001, our goal has always been to improve service to our customers. In keeping with this goal, Two Rivers has added over 3 million bushels of grain storage along with additional receiving capabilities. We have also increased net fixed assets by over \$9.5 million.

Despite all this growth, we continued to build relationships with you and helped improve your farming operations and profitability. Our focus on this for the past 20 years has never ceased, and it will continue far into the years to come.

Thank you for trusting us with your business and friendships for two decades. Moving forward, I can assure you we will continue to work in your best interests and provide the products and services you need to keep your farming operation successful.

## Cenex®: Protecting Your Equipment Right

*Lonnie DeZwarte, Petroleum Energy Manager*

Diesel-powered equipment gets more sophisticated each year. That's why we recommend Cenex® Premium Diesel Fuels to our cooperative members.

Not only do Cenex Premium Diesel Fuels regularly outperform conventional #2 diesel in lab, field, and road tests, but they've also been enhanced to optimize performance in today's diesel engines.

For gas-powered vehicles, Cenex Top Tier Gasoline is like a mini tune-up for your vehicle. When you fill your tank with it, you get more than two times the detergent of regular fuel. This helps to maximize your vehicle's performance, increasing efficiency for a cleaner engine and fewer trips to the mechanic.

At Two Rivers Cooperative, we know you have a choice about where you fuel up. Choosing Cenex Premium gives your vehicles and equipment what they need to perform at their best.

### **An Equipment Plan That Pays**

The Cenex® Total Protection Plan™ extends beyond equipment manufacturers' warranties to provide valuable coverage and peace of mind to producers who

use premium Cenex fuels and lubricants. We've had customers take advantage of this protection plan, and receive checks to cover the cost of equipment repairs, proving that the Cenex® Total Protection Plan™ can be a great way to get big coverage with little hassle. It covers new equipment for up to 10 years or 10,000 hours (8 years or 8,000 hours on used equipment), with no deductible.

Our warranty exceeds all others. The length of the warranty coverage, the strong performance of Cenex premium fuels and lubricants, and the valuable information you get from a regular LubeScan analysis adds up to an unbeatable combination.

Be sure to enroll your new or used equipment in the Cenex® Total Protection Plan™ warranty from day one. Once you see how well the warranty pays out, you will want that protection for your bottom line.

Give Lonnie a call at 641-259-2232 and he will help you determine the right energy products and warranty protection for all your equipment.

## Minerals: Worth Their Weight In Gold

*Ashley Warren, Ruminant Production Specialist*

WEATHER you believe it or not, the numbers matter. As lowans, we have a habit of saying, “It wouldn’t feel so cold if it weren’t for the wind.” This couldn’t have been more true during last month’s cold snap for all of us, and our livestock too. Once it is cold outside it’s hard for us humans to tell the difference between 32° and 15°, but your cows can!

During these winter months, even the smallest changes in temperature can impact nutritional requirements for cattle. Shorting our herd nutritionally during these critical times of stress can have a significant domino effect on performance for months to come, even once temperatures rise again. What can we do about it? Is the feed we’re giving them already enough?

To answer these questions we have to consider several factors:

### **WHAT ARE THE GOALS OF OUR OPERATION?**

The operations I work with have different goals throughout the year, dependent on when calves are to be sold, what is the target market, and of course cash flow.

### **WHAT STAGE OF PRODUCTION ARE OUR COWS IN?**

This single factor has the greatest impact on a cow’s nutritional requirements. What trimester are the spring breds in? Do we have any fall breds that are currently lactating? Do we have a high number of first-calf and second-calf heifers compared to mature cows?

### **WHAT IS THE CURRENT BODY CONDITION SCORE OF OUR COWS?**

With the answer to the question above, we can determine what we are up against in terms of maintenance energy. We all know it is hard to put weight on during these colder months due to higher maintenance requirements. We must consider a full-

circle, all-seasons program to help mitigate these winter needs on a year-round basis.

### **WHAT IS THE FARM’S CURRENT FORAGE SUPPLY?**

As a producer-centered group, we at Two Rivers always look at on-farm resources first. It is ideal to have a nutritional analysis done in order to know exactly what nutritional needs are being met and where we need to supplement.

### **WHAT ARE OUR OTHER RESTRICTIONS (LABOR, ETC)?**

Let’s face it, we all have restrictions and other things that consume our time; whether it is an off-the-farm job, multiple pastures and groups to check, and not to mention any family activities. Certain programs lend themselves well to assist with easing some of these restrictions, it’s just a matter of finding the right fit for you.

### **Let’s Talk Minerals: By The Type**

The needs of livestock are not merely measured in TDN (Total Digestible Nutrients) and protein available to them. Mineral nutrition is also equally important because cattle perform better and more efficiently utilize feed when minerals are balanced in the diet. This is vital to reproductive efficiency, milk production, and overall herd health—all of which have a crucial and significant impact on your bottom line. There are ten microminerals required by beef cattle. Three of these (copper, zinc, and selenium) are likely to be deficient in forages. Many trace mineral deficiencies are caused by “antagonists”. These tie up the minerals and reduce absorption, which is the cow’s ability to use them nutritionally. Therefore, special attention is required to ensure minerals are provided in required and balanced amounts.

**COPPER:** Most common deficiency in grazing cattle. Impacts fertility, reproduction, and the immune system.

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**ZINC:** Cattle have a limited ability to store zinc, so supplementation is always necessary. Zinc absorption is closely tied to copper absorption; the ratio should be three Zn to one Cu. Impacts immunity, male reproduction, skin, and hoof health.

**SELENIUM:** Deficiency causes white muscle disease (similar to muscular dystrophy) in newborn calves. Selenium deficiency can also cause calves to be weak at birth and increase their susceptibility to diseases like scours. Increased rates of retained placentas and poor reproductive performance are often observed in cows with selenium deficiencies.

A free choice option of a Wind & Rain cooked tub and/or weatherized loose mineral is ideal to ensure needs are met and vital systems continue to operate at their optimum level.

## Let's Talk Minerals: By The Numbers

Let's say a good mineral program costs \$26.85 per bag (\$1,074 per ton). For some that may seem expensive, but a good mineral program should be looked at as an investment and not an expense.

- **At a 4 ounce, or 0.25 pound, per day intake, mineral only costs \$0.134 per day.**
  - $\$1,074 \text{ per ton} \div 2,000 \text{ pounds} = \$0.5370 \text{ per pound}$
  - $\$0.5370 \text{ per pound} \times 0.25 [4 \text{ ounces} = 0.25 \text{ pounds}] = \$0.134 \text{ per day}$
- **The cost per year would be \$48.91.**
  - $\$0.134 \text{ per day} \times 365 = \$48.91 \text{ per year}$

Let's say the cow's nutritional needs are not being met because she is not consuming a quality mineral source, and doesn't conceive on her first cycle coming back into heat.

- **Assume the price of a 600-pound feeder calf is worth \$1.60 per pound**
- **If a calf weighs 80 pounds at birth, it needs to gain 2.5 pounds per day to reach 600 pounds at weaning (205 days of age)**
  - *Remember that most operations wean all calves in one day*
- **If a calf is born just one cycle (21 days) later, a producer loses 52.5 pounds of weaning weight**
  - $21 \text{ days} \times 2.5 \text{ pounds per day} = 52.5 \text{ pounds}$
- **At \$1.60 per pound, that is \$84.00 per head you can miss out on, or \$35.46 MORE than the cost of a "good" mineral program for the entire year.**
  - $\$1.60 \text{ per pound} \times 52.5 \text{ pounds} = \$84.00 \text{ LOST}$
  - $\$84.00 \text{ per head (added WW)} - \$48.91 \text{ yearly mineral cost per cow} = \$35.46 \text{ profit}$

Let us run the numbers for you! At Two Rivers, we are here for you when you need us—to assist with nutritional programs, on-farm consulting, and forage- and feed-analysis. Give Ashley a call at 641-204-2526 to talk about your operations' needs and goals as we move forward together in 2021!

## Where It Stops, Nobody Knows

*Justin Huebner, Grain Division Manager & Financial Services*

We have a perfect storm occurring in the commodities market after many years where it seemed like all the odds were stacked against us in terms of high prices.

When the derecho hit in August, we didn't fully understand the extent of the damage until we got into the harvest season. That's when we started to see the crop insurance data about the significant number of claims to write off the heavy amount of crop losses. This event obviously had a huge impact on yields and overall supply numbers.

In South America, Brazil was delayed in planting their first crop of soybeans last fall due to excessive dryness. Ironically, now they are excessively wet while they are trying to harvest these soybeans, which is delaying their second-crop corn-planting progress. Significant portions of Brazil have a real threat of running into their hot, dry time when pollination will occur due to the 3-4 week delay in soybean plantings back in November and December. I recently saw a statistic that currently projects roughly 45% of the Brazilian second-crop corn will be planted outside the optimal planting window. Obviously, we won't know if this will turn out to be a significant issue for a few months, but it is certainly another variable that could have some implications on the world market.

Argentina has been generally dry for most of the growing season so far. Due to this, they are seeing significant signs of drought stress on their soybeans. These weather conditions are consistent with La Niña weather patterns, which we are currently experiencing in North and South America, so this news comes as no surprise.

Speaking of weather, the La Niña situation was expected to end by March or April of this year. However, projections now have this weather continuing into May or June, with some even projecting it to last until October. La Niña weather means above-normal temperatures coupled with below-normal precipitation should be expected for a bulk of the Corn Belt, including Iowa. While it may be months out before it becomes an issue, an extension of this weather into the fall could add another variable into 2021's market mix.

We cannot afford a poor crop from South America and/or the U.S. in 2021. With significantly low carryout numbers currently projected for corn, soybeans, wheat, cotton, and milo, these crops will need to have big planted acreage numbers and good production numbers to help ease the tight supply going into 2022.

Obviously, the largest caveat is China. We expect them to continue to be big buyers of soybeans and potentially corn to build their depleted reserves, but maybe not to the degree that we saw over the past six months. Even if they back off a bit in 2021, we are still looking at the potential for tight carryout numbers. So, unless we see an unknown variable pop-up that significantly shifts the balance, I expect prices to remain fairly well-supported until we have a much better idea of U.S. production.

While it is always important, the current market conditions make it especially vital to ensure your marketing plan is aligned with the needs of your operation. TRC is here to help you navigate the ever-changing market environment and to make some profitable sales along the way when appropriate for your farm.

If you have any questions about your marketing plans, contact Justin Huebner at 641-628-4167 or [jwh@tworiverscoop.net](mailto:jwh@tworiverscoop.net).

## Here to Help: Seedsman's Job is Year-Round

*Brian Maxwell, Seed Specialist*

About once a year you stop in to go through the newest hybrids and varieties with your seedsman, then once you've made your purchase you go on your way. What else can a seed salesman do for your operation?

Our work doesn't stop once we've sold you the seed. In fact, we are with you every step of the way from choosing the seed through the harvest season. As your TRC seedsman, it's my job to keep up on the latest products, share my expertise and help you reach your end goals for the year. I'm available for you throughout the growing season to support you in several ways.

### **PRE-PLANTING**

Before planting, we will go over your crop plan together and I will share my recommendations for the products you have purchased from Two Rivers Co-op. We will talk about row widths, application rates, and anything else while I answer any questions you may have.

As you're preparing your equipment for the field, I can stop by your farm to look over your planter using a checklist to make sure everything is tuned correctly and ready to go.

### **IN-SEASON**

Once planting gets underway, I come by to check seed population and depth as it goes in the ground. Uniform germination and emergence gives your field a solid start for the rest of the season so we want to make sure everything is optimal at planting.

As your crops begin to emerge, I take stand counts to

check your Net Effective Plant Stand, or the total plant population minus late-emerging and poorly-spaced plants. If your stand is not what it should be, I will look for any issues that may have affected your stand and help you come up with solutions moving forward.

When the crop has reached the 1-leaf (VE) stage and up to the 3-leaf (V3) stage I will evaluate how your fields are doing, looking for any early insect problems. From the 6-leaf (V6) stage to tasseling (VT), I will look for diseases that could affect yield and make fungicide recommendations, if necessary. Then, as we close in on harvest, I will do a pre-harvest walk-through to give you an idea of which products will be the driest and perform yield checks to help inform us for 2022's input selection.

### **HARVEST**

During harvest, I am available to ride-along in the combine to help examine standability and root strength. The more knowledge I have about your operation, the more I can tailor my recommendations to you and your ultimate goals, so don't hesitate to utilize any of these services throughout the season.

Here at Two Rivers Co-op, we do all this to make sure we are placing the best products in and on your acres. We succeed when your fields perform to their full potential.

If you would like to go over your crop plan or have any questions, please reach out to Brian Maxwell at [bmaxwell@tworiverscoop.net](mailto:bmaxwell@tworiverscoop.net) or call 641-780-1969.

## Label Changes for Dicamba Products

*Jay Van Woerkom, Agronomy Sales Manager*

In case you haven't heard, the Environmental Protection Agency (EPA) has announced the re-registration of many in-season dicamba products. This announcement includes crucial label updates that will affect the management of some Roundup Ready 2 Xtend and XtendFlex soybean systems for 2021. Here's what you need to know as you make your management decisions for the upcoming spring season.

### **WHICH LABEL CHANGES FOR IN-SEASON APPLICATION DO I NEED TO BE AWARE OF?**

The national cut-off date for over-the-top application on soybeans is June 30, 2021.

Increased buffer zone requirements for downwind buffers of 240 feet in counties without an endangered species, and a downwind buffer of 310 feet and 57 feet omnidirectional in-field in areas with endangered species.

Over-the-top dicamba products need to be tank-mixed with an EPA-approved pH-buffering agent prior to application; EPA will enforce the use of the pH-buffering agent by keeping accurate records.

Labels for over-the-top dicamba products will only include uses for dicamba-tolerant soybeans, and cannot be applied to non-dicamba tolerant crops.

### **HOW WILL THIS AFFECT MY FARM?**

If you are going to plant Xtend or XtendFlex soybean varieties, you can use the labeled dicamba products as

long as you follow the new federal label requirements. However, the state of Iowa may enforce additional restrictions. Work with your TRC agronomist to make sure you are complying with state and federal requirements for these in-season applications.

### **HOW CAN I REACH THE OPTIMAL ROI FOR MY SOYBEAN ACRES?**

- Take a systems approach to management
  - Don't just focus on the trait package, but rather the overall yield potential of your seed
  - Match the right herbicides, adjuvants, and plant nutrition products
  - Choose and order products early to get the best prices
- Make the most of your investment by following proper spray management practices
  - Follow through with in-season management
  - Use appropriate nozzles, rates, and water volumes for herbicides
  - Include the correct drift reduction adjuvants to your tank mix
- Take advantage of resources to help you succeed
  - Rely on in-season data and expert knowledge to help you manage your soybean acres

If you have any questions please call your TRC agronomist or Jay Van Woerkom at 641-780-0886 or [jvw@tworiverscoop.net](mailto:jvw@tworiverscoop.net).



## Can YOU Help Us Tell More of Our Story?

### Cooperating for 100 Years

Although 2020 was technically our 100th anniversary, we're still celebrating with stories and photos about where TRC began and where we are today! Help us celebrate by checking out our celebration page, and sharing it with your loved ones.

On this page, you can check out our Historic Galleries and a couple of commemorative blogs regarding farm machinery and the cooperative structure's role throughout history. The highlight of the page is our custom timeline noting two cooperatives becoming one and what led them to this decision, as well as Two Rivers

Cooperative's history since 2001.

But we're not stopping there! Expect more celebratory events popping up this year!

We're also looking for additional photos or artifacts that illustrate the last 100 years of our cooperative, including the Otley-Monroe Cooperative and Farmer's Exchange Cooperative. These may be used in all aspects of commemoration like newsletters, social media, and a forthcoming book. Take advantage of this opportunity to make your mark on history- but with your photos!

If you think this is something up your alley, shoot us a [message on Facebook](#). While you're there, you might as well drop us a like, too!