

Clarence Community Plans for New Library

Thanks to a recent donation from River Valley Cooperative and the Land O'Lakes Foundation matching funds program, the reality of a new library building in Clarence, Iowa, is getting a little closer.

The new library will replace the century-old Edna Zybell Public Library building and provide a much more usable facility with additional space allowing larger group gatherings and extended programming.

Presenting a check for \$2,000 are (top row left to right) RVC employees Vicky Sawyer - Feed Support Staff, Colette Sander - Feed Support Staff Lead, and Mark Dewell - Clarence-Stanwood Location Manager. The donation represents \$1,000 from River Valley Cooperative and \$1,000 from Land O'Lakes Foundation matching funds. Accepting the donation are (front row left to right) Tami Finley (Library Director), library board members Jamie Wilhau, Sue Elijah, (middle row) John Dayton and Karla Tenley.



Cal-Wheat Community School District Receives \$10,000 Grant

Congratulations to the Calamus-Wheatland Community School District of Wheatland, Iowa, on your America's Farmers Grow Rural Education grant award of \$10,000.

America's Farmers Grow Rural Education, sponsored by the Monsanto Fund, helps farmers impact their communities by supporting their local rural public school districts. Through this program, farmers have the opportunity to nominate their local public school district to compete for grants of up to \$25,000 to enhance math and science education. A total of 82 area farmers nominated the school district, some who attended the

presentation.

Pete Thome, district sales manager with Monsanto, presented the award to the district. Assisting at the presentation were RVC agronomy account managers Aaron Trenkamp and Matt Boeckmann. Matt also serves on the board of education for the school district.

Congratulations also goes out to West Liberty High School in West Liberty, Iowa, who earned a \$25,000 grant through America's Farmers Grow Rural Education.

To learn more about the program and how to nominate your school district, visit www.GrowRuralEducation.com.



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COOPERATIVE



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Altona • Annawan • Clarence
Dixon • Donahue • DeWitt • Durant
Eldridge • Fenton • Galva
Geneseo • Lost Nation • Martelle
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Mission Statement

River Valley Cooperative is dedicated to improving the long-term profitability of our customers by delivering superior, personalized services and competitive, quality products.

Customer Appreciation OPEN HOUSE

Please join our employees, friends and neighbors for lunch and a visit from 11:00 am - 1:30 pm at one the following locations:

December 12 - Sperry, IA or Galva, IL

December 16 - Martelle/Olin @ Martelle, IA

December 17 - Annawan, IL or Osco, IL

December 18 - Clarence, IA or Sunbury/Walcott/Stockton, IA @ Durant Community Center

December 19 - Eldridge, IA or Fenton, IL

December 22 - Ryan, IA

December 23 - Geneseo, IL

January 7 - DeWitt/Lost Nation, IA @ Buzzy's in Welton, IA - 5:30 pm - 7:00 pm

Special Financing Options Available at RVC

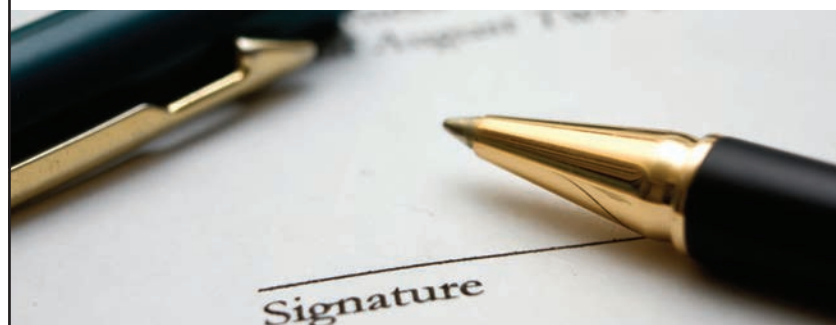
River Valley Cooperative and CFA are offering special financing through the 2015 Crop Input Financing Program.

- 3.5% Variable Rate on RVC Products and Services
- 6.0% Variable Rate on Non-RVC Input Expenses (Ex: rent)
- Loan Maturity: 03/15/16

For more information please contact Ben at (563) 285-1718 or bhall@rivervalleycoop.com.

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100% SOYBEAN REPLANT Peace of Mind



We have the right soybean seed and the right soybean seed treatment at **River Valley Cooperative** and we stand behind it! All soybean seed purchased from RVC and treated by us, is backed up by a **100% replant coverage**, if the first planting should fail. Includes all Asgrow, Croplan, Mycogen, and NK soybeans.

Contact your agronomy account manager today for more details.



24/7 Liquid Fertilizer Load Out Facilities @ Six RVC Locations!

Get your products when you need them, seven days a week, day or night.

Iowa: Ryan, Lost Nation, Sperry, Stanwood
Illinois: Geneseo, Galva

32% UAN • 12-0-0-26 Ammonium Thio-Sul
 • Corn Starter Products • RVC In-Furrow Starter Mix

Contact your nearest RVC location for details.

Crop Nutrient Input Costs

Larry Wenthold • Vice President Agronomy Business Unit • lwenthold@rivervalleycoop.com

Many having been asking about what to expect on crop nutrient (fertilizer) costs as we look toward spring of 2015. Below is a short version of what is going on and what to expect.

Ammonia:

With the early onset of freezing temps this fall it appears that only 40% of the normal fall ammonia will get applied this fall. What that translates to is, in the River Valley trade area, that 25% of the total ammonia for the 2015 crop will have been put on this fall and that 75% of the total ammonia will need to be put on in the spring. Industry-wide there was a lack of fall applied tons that will have a big impact on our spring logistics if we cannot get back out in the field. Also, there will potentially be a lack of tons at the terminals as they are not equipped to replace volumes next spring as quickly as it moves out of storage.

I am concerned we may see a repeat of last year on ammonia. Once the spring demand started the pricing became very strong through the rest of the spring season

UAN, 32%

We are seeing a strengthening of UAN these past few weeks on wholesale pricing as an early response to the lack of fall ammonia that has not been applied. Having the extra storage for 32% will be a good benefit for River Valley customers going into spring 2015. The wild card on 32% will be what happens with ammonia usage for next spring. We



UAN Phosphates Potash 32%

could see 32% prices become bullish just based on demand.

Potash

World demand continues to be strong. Canadian production is starting to catch up, but the potential of going into another harsh winter does not play well for moving potash out of Canada. The overall rail issues are not going away and most likely will not anytime soon. Just a couple weeks ago a major Russian potash mine, the Uralkali mine, has been flooded and will be shut down. This is a big deal in the world supply picture, even though the U.S. is not importing much Russian potash. I look for potash supplies to be limited and potash costs to be flat going forward.

Phosphates

Sounds like an old story, but world demand is good for phosphates and the production is in the hands of a few. There is also one million tons of U.S. production that is being shut down with the closure of Mississippi Chemical. Financial issues and an old tired plant forced the shutdown. Costs on phosphates will not vary much as we into spring.

Overall

The nitrogen situation will be somewhat of a wild card, especially on ammonia. There is talk that potash and phosphate prices have come down. It is true that they have come off of the higher cost that we had seen earlier, but, you also need to understand that the pricing in the marketplace by River Valley and other retailers did not represent those higher prices.

Manager's Report

Tom Leiting • General Manager, CEO • tleiting@rivervalleycoop.com



As employees of your cooperative we appreciate the leadership you have chosen to provide direction for your business. Nine of our 2,746 Class A member-owners are elected to serve a three-year term to provide direction for your business. Their names are listed on the inside cover of this newsletter. Three board seats are elected each year. The board members elect leadership and the past few years Ken Nelson of Altona, IL has served as your chairman.

Your board meets monthly at our Central office in Mount Joy, IA. Along with reviewing the financials of the company and its performance, they are engaged in providing direction for the future of your business. In order to contribute it requires them to participate in industry events to understand the many changes that are occurring in our ag retail marketplace. Most board members will attend three or four outside meetings over a year to network and become familiar with trends happening in our businesses. We also bring outside presenters to our monthly board meetings at times to capture information. We are fortunate as a company to have both equity owners and customers serving on our board. They have a much better feel of the business by the customer connection.

This past year our board targeted two key projects. We rebuilt the bylaws River Valley operates under and we spent time, with member input, tweaking how River Valley utilizes qualified and nonqualified preferred stock on our balance sheet. The board and I normally will have a series of small group meetings with customers over the winter months to capture feedback on River Valley's operations and one or two initiatives we may be considering.

This year the board, along with management, is initiating an update of

our long-range planning process. We will be considering what River Valley may need to look like in 2020 to continue to be a viable partner with your farming operation along with continuing to be financially successful and sustainable. I am sure we will be looking for some of our owners' input as we start this discussion.

I would like to thank our nine board members, along with all our past directors, for the time, effort, and consideration they have put in to bringing value to your cooperative. They have been a great group to work with and have definitely added value to our business decision-making process. As we have director elections come up in the future we would ask, as a committed Class A member owner, that you consider running for your board.

With the close of the 2014 calendar year just a few weeks away, I would like to thank you for the business your business has done with River Valley over the past year. May your holiday time period be a happy time with family and friends and good luck with those resolutions for 2015!



River Valley Cooperative Board Members: (front l-r) Dean Adrian, Ron Boss, Brian Corkill, Jim Von Muenster, (back l-r) Dan Baum, Neal Keppy, Ken Nelson, Tom Weiland, Doug Nelson.

Nitrogen for the 2015 Corn Crop

Larry Wenthold • Vice President Agronomy Business Unit • lwenthold@rivervalleycoop.com

As I put this article together, the temperature is 15 degrees and the ground is “firm”. With the early onset of winter and the real possibility of not being able to apply additional fall ammonia, we are all faced with supply and logistical issues come spring 2015. Across the Upper Midwest the application of fall ammonia to date has been limited. Estimates are that less than 50% of normal fall application has been completed across the corn belt.

Here are just some of the challenges and SOLUTIONS we will have for the spring 2015:

- Ammonia storage at both retail locations and at terminal distribution points is limited. This adds to the supply concerns for spring.
- The spring ammonia season normally hits us with a huge rush of demand. Even though many of the terminals have increased their capacity for loading, the lines quickly get backed up and slows the movement of product to the retail distribution points.
- We encourage you as growers to plan for the spring season. Our goal is to best fit your needs with the options that work into your operation and that will

also provide you with the best results.

- Expect that both 32% and urea will be in good supply for spring. The storage that River Valley has for 32% will be a real asset this year.
- River Valley has upgraded both ammonia and liquid load-out facilities over the past two years.
- River Valley has also invested in additional high pressure trailers to haul ammonia.
- Consider the potential solutions for spring nitrogen:
 - Use ammonia in the spring when soil conditions are fit.
 - Apply part of the nitrogen as 32% with the first pass herbicide application. Can add sulfur as ATS.
 - The potential to use 32% as a side dress application is another solution for spring nitrogen.
 - Dry urea as a top dress application is another good solution for adding nitrogen for the corn crop.

Let your RVC agronomy account manager help you plan for spring.



River Valley Receives Recognition from CropLife

For the 2014 agronomy year, River Valley Cooperative has been recognized as being in the top one-third of the 100 largest ag retailers in the U.S. by CropLife magazine, a leading industry publication for the ag supply industry.

This recognition within our industry comes with many benefits for you, our member-owners and customers:

- It provides us with greater access to products and technology.
- We are able to purchase larger volumes of fertilizer

products and to provide significant storage, especially for 32%, potash, phosphates and ammonia and it gives us the opportunity to deal directly with major manufacturers of these products.

- These same benefits apply to River Valley's feed, energy and grain divisions.
- Most importantly, River Valley is viewed in the ag industry as a leader in many areas; the company is financially strong, is seen as progressive in operations and marketing, has good facilities, a company that is investing in the future, and develops quality people within our employee team.

continued to encourage me to try other options. Finally, I had to put my foot down and say, 'No, this is what I'm going to do.'

"We've apologized many times for all the time he spent with us in the tractor," said Jim, "and as an only child, we understand how that could influence him. But, he pretty much told us how it was going to be."

Tim attended Black Hawk Community College for two years and then transferred to Western Illinois where he earned his bachelor's degree with a major in general ag science and a minor in ag economics.

"My biggest unknown starting college was not knowing how much more land I was going to be able to acquire," said Tim. "When I started I was renting a parcel from mom and dad and also grandma and grandpa, but the one thing I didn't want to be was just another hired man."

That was never the case.

"Things started to fall into place as I entered my junior year in college," said Tim. "Dad let me come on board and rent half of a farm with him, and then a neighbor stopped by one day and offered me the chance to become the tenant of his family's farm. During my senior year at Western, I was offered the chance to make my first land purchase."

"While my classmates were applying for jobs and figuring out how to handle their student loans I was learning about land purchases and figuring out how to make a mortgage payment."

Hannah joined the family four years ago, after she and Tim dated for three years. They met at a campus ministry

in Macomb.

"I knew a little bit about farming," said Hannah, whose dad was a farmhand and now a full-time farmer himself, "and had an idea of how things worked. But things here are on a much larger scale and move at a faster pace. I had to learn a lot, and still have a lot to learn."

Now, all eyes are on the future, and finding ways to make sure the operation can continue to provide for three families.

"One of our long term goals is that we'd eventually like to own enough land that we can make a living without having to rely so much on rented acres. We have been fortunate to work with a lot of great families over the years,

and many of our landlord-tenant relationships are more than 20 years old," said Jim.

"Farming does humble you at times, but I certainly couldn't imagine a better life."

"I do think about the future," added Tim, "and there are a lot of unknowns. However, whether it's our children or somebody else, Hannah and I want to help them the way that we've been helped."

"I know that my grandparents and parents haven't been working so hard all these years just to boost their balance sheet, its always been about earning an honest

living and enjoying the lifestyle that we have. That's something that we want to preserve for future generations."

If that's the case, the future of family farms is in good hands.



The Andersons enjoy working on special projects together during the winter months. This photo was taken a few years back after they finished restoring one of Arlyn's original tractors, an 1800 Oliver. Purchased in 1963, this was Arlyn's first new tractor.

\$10,000 in RVC Scholarships Available

Attention High School Seniors and College Students! River Valley Cooperative is pleased to announce that 10 scholarships in the amount of \$1,000 each are being offered in 2015 to high school seniors and college students pursuing two- or four-year degrees in agriculture related fields.

Scholarships are available to students who live within River Valley Cooperative's trade area, however applicants do not have to be a member of River Valley Cooperative to be eligible. Awards are based on scholastic achievement, demonstration of community and school involvement, knowledge of the cooperative system, and the perceived

ability to contribute to agriculture in the future.

Applicants must complete an application form including two letters of recommendation, a high school or college transcript, and four essay questions. Applications are available on our website (www.rivervalleycoop.com) under the "Our Coop" tab, subheading "Scholarships". Applications must be postmarked by January 31, 2015. Recipients will be notified by mail in April 2015.

For additional information please contact Jayne Carstensen at jcarstensen@rivervalleycoop.com.

Anderson Family (continued from page 8)

“Until I opened the back door,” he said. “I could hear the old Oliver running and I instantly knew he’d gone out to plow land before he went to school.”

Jim started driving tractors when he was eight, and planted and harvested his first corn crop two years later.

“From the time I was 13, I’d come home from school and dad would have the planter filled up and my job was to plant it off before dark. Most mornings I’d go out and put on a batch of chemical for him before I went to school.

“I learned everything I know from my dad, and Arvid.”

Both Arlyn and Jim speak fondly of their mentor, and it’s because of him, and Arlyn’s upbringing, that the Anderson family labels themselves old school.

“Arvid was the kind of man who was very conservative,” said Arlyn. “He would never come right out and tell you that you should do something different, but his key phrase was always, ‘May I offer a suggestion.’”

“From what I hear, my granddad was the more aggressive/progressive type,” said Jim, “but my dad was born around the depression and grandma was ultraconservative, so dad’s views were, too.

“Oftentimes an opportunity might pass us by, but we’ve never wanted to take any risks. I was born into that. For me to start buying ground took some encouragement from people outside the family, and those people ended up being right.”

Acquiring more ground, both bought and rented, has been the key to the Andersons’ success story. Jim actually started renting ground while he was still in high school, including the land where he and Kathy currently live.

“I rented this place when I was a senior in high school from our feed delivery man” he said, “and then I rented a



Jim Anderson lovingly holds his granddaughter, Amelia, as he reminisces about getting his start in farming.

The Anderson Farm

Arlyn Jim Tim
Erie-Prophetstown, IL

“When we talk farm, it’s all of us. That’s why on our truck it says ‘Anderson Farm.’”

Jim Anderson

between the three of us we own a little over 700,” he continued. “When we talk farm, it’s all of us. That’s why on our truck it says ‘Anderson Farm.’”

“On paper we’re all individuals,” said Tim, “but when it comes to the work, it doesn’t matter whose land it is. For the most part, we’re all in this together.”

“We’re all our own boss,” adds Jim, “and that saves on a lot of conflict. We all have our own livestock, and we’re all responsible for marketing any grain we have.”

Still, it truly is a family operation, started by Arlyn and Susie, kept going by Jim and Kathy, with a future firmly in the hands of Tim and Hannah.

“I kind of knew what I was getting into,” said Kathy, whose father worked at John Deere and farmed on the weekends. “When I was growing up my older sister helped my dad and I helped mom. But once Jim and I got married, I wasn’t afraid to help out.

“However, I learned real quick that there are some things we do not do well together. We do not bale hay, and we don’t sort cattle.”

“We’ve learned over time that we appreciate mom’s help,” interjects a laughing Tim, “and we just put her in positions where we know she’ll succeed, which makes everybody happier. We know what we can do and what we can’t, and sometimes Dad and I will do a little something extra to set her up for success.”

“But if you want your semi filled up nice and even, she’s the one for the job,” jumped in Arlyn, coming to his daughter-in-law’s defense. “She runs the grain cart as if it fit her like a glove.”

Following in his father’s footsteps was Tim’s plan all along, even though his parents tried to discourage him, and four years of college failed to change his mind.

“Being an only child, I helped mom a lot and never had any babysitters,” he said. “Whether it was with mom, dad or grandpa, I was always in a tractor cab, and when I’d get home the only thing I wanted to do was get out my toys and farm on the dining room floor.”

Tim started driving tractor when he was seven, and soon thereafter was hauling corn in from the field. Like his dad, he planted and harvested his first corn crop when he was ten.

“I was not forced into this,” he said. “When I was in high school my parents encouraged me to explore other options, but I always knew I wanted to come home and farm. I agreed that I was going to go to college, and they

MarketEdge

RIVER VALLEY COOPERATIVE

by Mike Moellenbeck • Vice President Grain Business Unit
mmoellenbeck@rivervalleycoop.com

Bean harvest started September 10th for River Valley Cooperative and by the end of November your cooperative received five million bushels of soybeans and 19 million bushels of corn. We thank you for your business and activity you completed with us this fall. Yields were good, but not necessarily the record yields seen in other parts of the eastern corn belt. Regardless, the average US yield and total production of corn and soybeans are both record numbers. Current USDA numbers show the U.S. corn yield at 173.4 bushels per acre and total production of 14.407 billion bushels. The bean numbers show a yield of 47.5 bushels per acre and total production of 3.958 billion bushels. Grain prices put in a low around the first of October, but since then bean prices rallied nearly \$2.00 per bushel and corn rallied almost \$.70 per bushel. How can this be and what does this mean for marketing grain the rest of the year?

There are multiple reasons for the jump in prices this fall:

Beans:

- Record export demand of beans/meal
- Shortage of soybean meal
- Backlog in rail logistics in the east
- Outside money entering the market
- Slow farmer selling

Corn:

- Followed the rally in beans
- Adequate commercial space/farm space
- Good processing margins
- Fewer corn acres in 2015
- Slow farmer selling

The grain pipeline has not gotten replenished after multiple years of short crops, despite the record production being harvested this fall. The run up in

soybean prices is nothing short of phenomenal given the fundamentals of the crop. End users of soybeans and soybean meal entered the fall with short positions anticipating cheaper prices from the big crop and it has not happened. Not only have they needed to buy the physical product, in some cases they have needed to buy in their short hedge positions as well. This has created a great opportunity for producers to market soybeans this fall. While South American weather is not perfect, a big crop there and more U.S. acres will pressure prices at some time.

Corn basis has already started to improve as farmer selling remains slow in our trade area. The U.S. farmer and world farmer are substantially undersold for old crop corn with only 10-20% marketed. Keep in mind that in other parts of the country corn basis is significantly less (northern corn belt). Bushels in these areas are tributary to our end user market via rail and could cover needs until farmer selling picks up. Reduced corn acres for next year may support prices for awhile, but at some point the large corn crop will start to move and pressure prices from the current levels.

Sign up for MarketEdge by contacting your local grain originator.

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(563) 285-1736

Laura Lewin
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(563) 932-2101

Phil Knuth
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(309) 932-2081 x223

Mike Moellenbeck
mmoellenbeck@rivervalleycoop.com
(563) 285-1720



NO MONEY DOWN FUEL CONTRACTS



Are you on AFD?

Are you interested in locking in today's fuel prices for spring usage?

Do you want help managing fuel market risk?

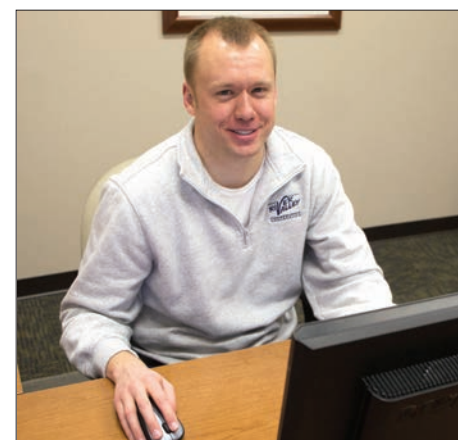
River Valley Cooperative is now offering no money down fuel contract options. Lock in your spring price this fall, pay for the fuel when you use it next spring. Please contact your local sales representative for contracting options specified to your business.

Iowa Customers Call: Kayla Tebbe 563-219-5835 or Pat Steward 563-320-5373

Illinois Customers Call: Steve Shannon 309-945-7954



Automated Fuel Delivery



Interested in Accessing Your RVC Account Online?

by Ben Hall • Financial Services Accountant
bhall@rivervalleycoop.com • 563-285-1718

Consider MyFarmRecords.com - River Valley's online account service. Below are several questions you may have about this program along with answers to help you get started. Please feel free to contact me if you need additional information or assistance.

1. Who is eligible to sign-up for a MyFarmRecords (MFR)?

All River Valley Cooperative customers that have an active account(s) are eligible to have a MyFarmRecords online account. If you would be interested in creating a MFR online account please contact me, Ben Hall, Financial Services Accountant, at bhall@rivervalleycoop.com or (563) 285-1718.

2. What are the benefits of having a MyFarmRecords (MFR) account?

Having a MFR account, you will have the ability to access account information, which is available at any time. There is no additional charge for having the online account. In addition, the MyFarmRecords website is safe, secure, and reliable for all River Valley Cooperative customers.

3. How long is the initial setup process?

Very fast and efficient. If interested in setting up an account, please contact Ben Hall, Financial Services Accountant, at bhall@rivervalleycoop.com or (563) 285-1718 and provide your name and your River Valley Cooperative account number. If you have a preference for your login name please provide that as well. Once the account is established, an email will sent, which will include your login information and a temporary password with instructions on how to change it.

4. Is it possible to setup a MFR account with multiple accounts?

Absolutely. Please inform Ben Hall, Financial Services Accountant, of the account numbers that you would like to be added to your account and the account will be adjusted accordingly in a timely manner.

5. How do I update my profile information, including changing/resetting my online password?

Once logged into MyFarmRecords (MFR), in the upper right-hand corner you will need to click on the account name. On this screen, you will be able to make profile changes including your home address, email address and user password. After you have made the necessary changes, please click on "Update Profile" to save these changes.

6. Where do I go to look at the following: Monthly Statement, Settlement Document, Purchase Contract, Invoice, Budget Bill Statement and Blend Ticket?

Click on "Account Details" and then select "View All PDFs". After processing the request, there is the option to show all transaction types or show only a specific type (ex: Statement). You will have the option to sort by Transaction Type, Date, and Transaction #. To view a PDF file, click on the corresponding PDF icon. In addition, there is an option to include previous year's data.

7. Can I save and print out my account activity for a specific time period?

Yes. Click on "Account Details" and on the right-hand side there will be four options under the "View All PDFs" option. These are as follows: "Print", which will allow the user to print out the generated report. "XLS" converts the report to a Microsoft Excel format. "PDF"

converts the report to a PDF format and "CSV", which converts the report to simplistic Excel report without the graph. If you select, "XLS", "PDF" or "CSV", you will have the option of saving the file accordingly.

8. Am I able to check the status on my bookings?

Yes. Once logged into your MyFarmRecords (MFR) account, click on "Booking Status", change the dates (if applicable), click on "Go". Any bookings that have been submitted during that particular time period will show in the generated report below.

9. Are there any video tutorials that are available to provide an overview?

Absolutely. There are 12 video tutorials that help provide a quick overview of different areas on the website. These videos are as follows:

Account Summary Page - 1:51	Account Details Page - 2:47
Booking Status Page - 1:39	Product Summary Page - 1:38
Product Details - 0:53	Invoice Details - 1:00
Payment Details - 0:53	Assembly Sheets - 2:06
Scale Tickets - 1:00	Contracts - 1:50
Installation Sale	Grain Summary - 1:26
& Deferred Payments - 0:45	

10. Is there a report that I can run to show the total purchases made for a specific time period?

Yes. Once logged into your MyFarmRecords (MFR) account, click on "Product Summary", change the dates (if applicable), click on "Go". This report will show the total purchases made for a specific timeframe, including the different products, quantities and associated costs.

11. Where can I find information on my scale tickets?

Under the "Grain Delivery" tab, you will need to select the timeframe, commodity and if you would like to view open, closed, or both scale tickets. Make sure the "Scale Tickets" option is selected. After report settings are selected, click on "Go". After the report has generated, you will be able to select the Scale Ticket Number or the Assembly Number for additional information. As a reminder, the columns can be sorted ascending or descending depending on the user preference.

12. Is there a place where I can look up information regarding my different contracts?

Under the "Grain Delivery" tab, you can run the report by contract start date or date the contract was established. The timeframe, commodity and if you would like to view open, closed, new crop or all. Once the report has generated, you will be able to select the "Contract Number" for additional information. As a reminder, the columns can be sorted ascending or descending depending on the user preference.

13. Am I able to run a report showing a grain summary?

Yes. Under the tab "Grain Summary" After selecting the start and end date, commodity and location, click on "Go". The report will show delivered units, share units and paid settled units.

Confused About Weed Resistance Information?

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Weed Resistance, it's a term that is starting to sound like a broken record. What have you heard about weed resistance? Is weed resistance affecting your farm negatively? What can you do to defend your yields?

It's nothing new, weeds like Common Waterhemp, Giant Ragweed, and Marehail, to name just a few, are getting tougher to control; especially in soybeans. Using multiple modes of action to control these weeds is one of the best defenses to protect your crop.

There are many new technologies on the verge of coming to the market and some technologies that are already available to use as a solution to fight this growing problem. Below are three different solutions that are available or soon to be available in the next couple years.

Enlist™ Soybeans

Enlist™ traits are being developed by Dow AgroSciences. Soybeans that contain the Enlist™ trait will be resistant to 2,4-D. Dow has developed a new formulation of 2,4-D called 2,4-D choline. This new formulation offers lower volatility. Dow will be premixing this new formulation with glyphosate and calling it Enlist Duo™ herbicide. This herbicide will be intended to use only on Enlist™ crops.

The Enlist™ trait has been "approved" by the USDA and the Enlist Duo™ has received a full label for use in 2015.

However, certain export markets (China) have not yet approved this technology. Until full approval is reached globally, commercial availability is not likely until at least 2016. Mycogen will be our primary brand to offer Enlist™ when fully approved.



Xtend™ Soybeans

Xtend™ traits are being developed by Monsanto Company. Soybeans that contain the Xtend™ trait will be resistant to dicamba herbicide. A new formulation of dicamba has been developed by Monsanto and BASF that addresses the concern of dicamba drift and volatility. Roundup® Xtend™ will be marketed as premix offering the new formulation of dicamba as well as glyphosate (Roundup®).

The Xtend™ technologies are still under regulatory review and more than likely will not be available any sooner than the 2016 crop year.

Expect the Asgrow brand to be one of the first to offer Xtend™ soybeans once approval is attained.

**It is important to note that neither of the above technologies are tolerant to each other, meaning crop injury or loss can occur if 2,4-d is applied or drifted on to Xtend™ soybeans and likewise if dicamba is applied or drifted on to Enlist™ soybeans.*

Liberty Link® Soybeans

Liberty Link® soybeans are fully approved and are used today to combat fields with weed resistance issues. The CROPLAN® brand as well as a new brand called Credenz™ from Bayer are brands that are sold today by your cooperative offering Liberty Link® soybeans. The name says it all, these beans are resistant to Liberty® herbicide, the same herbicide used today in corn production. Just like in corn, scouting is critical! Weeds must be small and actively growing for Liberty® herbicide to be effective. Unlike the technologies listed above, Liberty Link® soybeans are NOT resistant to glyphosate (Roundup®), and crop injury and/or death will occur if glyphosate is applied or drifted on to these beans.

In closing, rest assured there are options today to help manage troublesome, yield-robbing weeds in your fields. With proper management and communication, resistant weeds can be controlled effectively without sacrificing yield. New technologies are here and ready to use and more are on the way once all approvals are met.

Images courtesy of Take Action Herbicide-Resistance Management

Prepping for Show Cattle Season

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With fall cattle sales wrapping up, families purchasing or picking out their show animal for 2015, and Christmas lights being placed, what to feed your show animals for the chilly months ahead might come to mind. Weigh-ins for 4H and FFA steers are right around the corner. It is that time of the year to figure out what you are going to provide nutritionally for your show animals for the next eight to ten months.

Each animal has different requirements to perform its best in the show ring. The requirements vary from animal to animal. (My show calves never grew or ate the same from year to year.) Growing cattle require the correct nutrition to help develop frame, hair, ultimate muscle and performance. The goal in the growing phase is to grow without becoming too fat, too fast. A sound diet with adequate protein and energy, along with free choice hay, would be a great start. As I am writing this (end of November), most have purchased or started growing their own calves for the 2015 show season. It is very important to provide the rumen microbes with energy to survive. Without rumen microbes, cattle would not be able to absorb the nutrients from what they eat to help them grow and perform to their maximum potential.

Holding show animals at this time might be common across the state of Iowa, (Illinois has a later weigh in and might be holding in January.) December is a busy month for every family, but for Iowa 4H families, this means show steer weigh-ins (for Illinois, this occurs in February!) Holding show steers usually occurs anywhere from 15-30 days before weigh ins (might be at the tail end of this

phase by the time you are reading this). A recommendation for "holding cattle" is to reduce the energy, while still meeting protein requirements. Limit feeding, meaning reducing their intake, could cause other problems besides cattle looking empty and hollow. A 600-700 lb. show calf should be eating 2 - 2 1/2% of their body weight per day of their show ration. It is very important to monitor the protein and energy intake on your holding ration.

Nutrition is a large factor in having success in the show ring, but management can also play a large part. I have put together a few management tips to help lower stress on your show animals.

Management Tips

- Keep bedding clean
- Fresh, clean water should be available 24/7
- Keep calves clean
- Don't change feeds too soon! (gradually switch over 10-15 days)
- Feed at regular times every day
- Make sure calves are consuming enough

River Valley Cooperative offers a variety of show feed options. Other show species such as pigs, lambs, goats, and poultry were not mentioned above, but we do take care of them as well. If you have questions regarding these species, or any show feed recommendations, please contact Shawna Spain at 563-320-7276.



A Life of Faith, Family and Farming



Meet the Anderson family. Seated (l-r) Kathy Anderson, Amelia Anderson, Jim Anderson, Susie Anderson, and Arlyn Anderson. Standing are Hannah and Tim Anderson.

When Tim Anderson walks out his front door every morning, he does so knowing he has the best job in the world.

Whether he's greeted with a cool autumn breeze blowing in his face, the refreshing smell of a spring rain, or the sultry heat of summer, the 30-year-old Henry County, Illinois, farmer knows life couldn't get any better.

He's a lucky man, and is the latest and future caretaker of a family farming operation rooted in its Christian faith, cultivated with a love for the earth, and harvested with a grateful heart for providing three generations of Andersons with a livelihood gleaned from the soil.

Following in the footsteps of his father and grandfather, and

with his young wife and 16-month-old daughter always on his mind, Anderson could very well be the spokesperson for the future of the ag industry and life on the farm.

"There's no better place to raise a family, "and I can't think of anywhere else I'd want my wife and daughter to be," he said.

On this particular day, Tim is sitting in the family room of his parents' home, just two miles south of Erie, Illinois, with his wife, Hannah, sitting at his side.

The floor to ceiling windows provide a picturesque view of the rolling hills tilled by his family, and nearby, his daughter, Amelia, bounces around the room, getting

"I think I speak for Susie and I in saying that we are very, very blessed."

Arlyn Anderson

attention from a room full of grandparents.

It's a family gathering of sorts, with Tim's grandparents, Arlyn and Susie — who recently celebrated their 57th wedding anniversary — taking seats on the overstuffed sofa, and his parents, Jim and Kathy, sitting across the room.

Laughter fills the air as the family talks, and the story that unfolds is laced with love, gratitude and a deep respect for the past, present and future of family farming.

"I think I speak for Susie and I," said Arlyn, 79, "in saying that we are very, very blessed. We have four children, nine grandchildren and four great-grandchildren. We've always said we wanted our family to be good, honest Christian people, and that is certainly the case."

"It's truly a highlight for me, Dad and Tim to work together," said Jim, 56, "and we don't take any of it for granted."

"There aren't too many jobs you get to spend all of your days working with your son, daughter-in-law, granddaughter, father-in-law and mother-in-law," added Kathy, who married Jim 37 years ago this

coming March. "It's truly a very special relationship."

And one that started nearly 80 years ago.

Arlyn and Susie currently live a mile-and-a-half from where Arlyn was born, and the family patriarch still gets up every morning itching to get out in the field.

They live on the same farm where they raised three daughters and his only son, fed hundreds of feeder cows and hogs over the years, and planted the seeds that provided a way of life for generations to come.

To hear Arlyn tell it, he was forced into farming. Sure, he tried other things, including a short stint at John Deere,

but the lure of the land always brought him back to that stretch of fertile dirt in Loraine Township.

"My father died when I was 14," said Arlyn, "and I'm the one that

found him out in the field. I milked cows every morning before I went to school, and took care of everything else."

Besides losing his father, Arlyn had a 3-year-old sister to help raise, and his mother didn't drive. To say he had to grow up in a hurry was an understatement. He was 22 when he and Susie got married in 1957. They farmed 164 acres on the place where Arlyn grew up, and rented another 175-acre farm near Geneseo.

"I had a 77 Oliver, a WD Allis-Chalmers and a little Case," said Arlyn, who still harvests his own crop with a 35-year-old combine. "I had to work them pretty hard to get everything done."

Arlyn and Susie raised hogs and cattle, with Susie helping with the sorting, and times were tough.

"We started out with not a lot of financial backing," said Susie, "and renting a farm, with four kids all born in a six-year span, was no small undertaking. He had to work to get the farm going and then provide for all of us. I never worked away from the home because he was insistent that I was their mother and I was going to raise them."

To help make ends meet, Arlyn drove truck at night, hauling cattle to Chicago and hogs to Peoria. He also had the opportunity to learn from a neighboring farmer, Arvid Lodge, who served as a mentor to both him and Jim.

In 1963 Arlyn and Susie moved to the 358-acre farm where they currently live, and rented from a man named John Woodward, who managed his family's estate farm from his home in California.

Arlyn fondly remembers his first experience using anhydrous ammonia.

"It was 1963 and I told Mr. Woodward that I was going to try it on our corn," he said, "and he said, 'You can put it on your share, but you aren't putting it on mine.'

"I put it on my part of the corn, and that fall when he drove up in the yard, he saw this big pile of eared corn piled outside. He said, 'Didn't you put any in the crib?' I said, 'Yeah, it's full. That's what anhydrous ammonia does for you.' He said, 'You better put it on all of it next year.' I think I made my point."

The Anderson and Woodward arrangement was a match made in heaven.

"We've been fortunate to live there all these years," said Arlyn. "I guess we've done all right. When we decided it was time for us to step back, we decided our grandson (Tim) needed more. A young man can't farm unless he has some dirt under his feet, so now Tim farms the land and we're just tenants. It's a good place."

Arlyn and Tim worked together for three years, splitting everything right down the middle. The Woodward family still owns the land — they won't sell it — and now Tim farms the entire parcel.

Arlyn and Susie feel incredibly blessed.

"We've always maintained a strong faith in our Lord, and I always said the Loraine church that we attend is the most important building in Loraine

Township," said Arlyn. "We've always put a lot of focus on our faith, as do our son and grandson.

"In all my years of farming, the Lord's always provided enough. Our hope is that will continue for generations to come."

That faith in God is one of the reasons no one in the family works on Sunday. Jim shares his father's feelings, and can't imagine his life playing out any other way.

"I always knew I wanted to be on the farm," he said. "I followed my dad around just like he followed his around, and Tim followed me. I didn't do very good in school because the school had windows and I'd always look outside and see where I'd rather be."

Arlyn is quick to share a story about the morning Susie walked past Jim's empty bedroom. When she asked her husband where their son was, Arlyn had no idea.

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The top photo is of Jim, Tim and Arlyn Anderson during Tim's first harvest at the age of 10. The bottom photo was taken after this year's harvest.

