

RIVER VALLEY COOPERATIVE SOLUTIONS

July 2015



River Valley agronomy staff and interns getting some hands-on, hands-in-the-dirt training at the Stanwood Answer Plot.

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COOPERATIVE

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Locations

Altona • Annawan • Clarence
 Dixon • Donahue • DeWitt • Durant
 Eldridge • Fenton • Galva
 Geneseo • Lost Nation • Martelle
 Olin • Osco • Ryan • Sperry • Stanwood
 Stockton • Sunbury • Walcott

Board of Directors

Dean Adrian - Maquoketa, IA
 Dan Baum - Geneseo, IL
 Ron Boss - Coggon, IA
 Brian Corkill - Galva, IL
 Neal Keppy - Eldridge, IA
 Doug Nelson - Lynn Center, IL
 Ken Nelson - Altona, IL
 Jim Von Muenster - Bennett, IA
 Tom Weiland - Stanwood, IA

Mission Statement

River Valley Cooperative is dedicated to delivering personalized services and expert solutions that enhance and ensure the longterm viability of our customer-owners, employees and communities.

Join Us For River Valley Cooperative Family Fun Night at the Ballpark!

BURLINGTON

Friday, July 24th

Game Time 6:30 pm

(gates open at 5:30 pm)

Burlington Bees

vs. *Quad Cities*

River Bandits

Community Field

Burlington, IA

QUAD CITIES

Saturday, August 1st

Game Time 6:00 pm

(gates open at 5:00 pm)

Quad Cities River Bandits

vs. *Wisconsin*

Timber Rattlers

Modern Woodmen Park

Davenport, IA

CEDAR RAPIDS

Friday, August 7th

Game Time 6:35 pm

(gates open at 5:35 pm)

Cedar Rapids Kernels

vs. *Bowling Green*

Hot Rods

Veterans Memorial Stadium

Cedar Rapids, IA



Tickets available at the River Valley Cooperative table
 located outside of the stadium on game night.

Meet our Summer Interns

Summer is in full swing and our agronomy interns are busy in the fields gaining valuable hands-on working experience, not found in a traditional classroom.

Joining us this year is Seth Kaufmann, a junior at the University of Wisconsin-Platteville where he is majoring in soil and crop science. Seth is from Wilton, IA and is working at the Sunbury location with Ross Kleppe, Agronomy Account Manager.

Brett Petersen is a junior at Iowa State University majoring in agronomy. He is from DeWitt, IA and is working at the Eldridge location with Aaron Trenkamp, Agronomy Account Manager.

Abbie Moellenbeck is working at the Lost Nation location with Matt Boeckmann, Agronomy Account Manager. Abbie is a junior at the University of Wisconsin-Platteville where she is majoring in crop and soil science with a minor in ag business. She is from Calamus, IA.

Elizabeth Heaton is working at the Geneseo location with Walt Eilers, Agronomy Account Manager.

Elizabeth is from Toulon, IL and is a senior at Iowa State University majoring in agricultural business with a minor in agronomy.

Callie Stribling from Keosauqua, IA is working at the Sperry location with Justin Myers, Agronomy Account Manager. Callie is a senior at Iowa State University majoring in agriculture studies.

Nathan Kloft, a senior at Iowa State University, is working out of the Eldridge location with Dustin Hoeft, Seed Business Lead. Nathan is majoring in ag studies with a minor in agronomy. He is from Goose Lake, IA.

Angie Petersen is from the Goose Lake, IA area and is serving a modified agronomy internship. She has been working at the Ryan location with Justin Siebels, Agronomy Account Manager, and Jimmie Daugherty, Precision Ag Specialist since mid-March. Angie is a graduate of the University of Northern Iowa with a Bachelors Degree in Earth Science, but chose to continue her ag education at Hawkeye Community College to earn an Ag Business Degree.



2015 River Valley Cooperative Interns

(l-r) Brett Petersen, Abbie Moellenbeck, Seth Kaufmann, Elizabeth Heaton, Callie Stribling, Angie Petersen, Nathan Kloft

2015 Board Election

Ron Boss • Member Relations Chairman
River Valley Cooperative Board of Directors

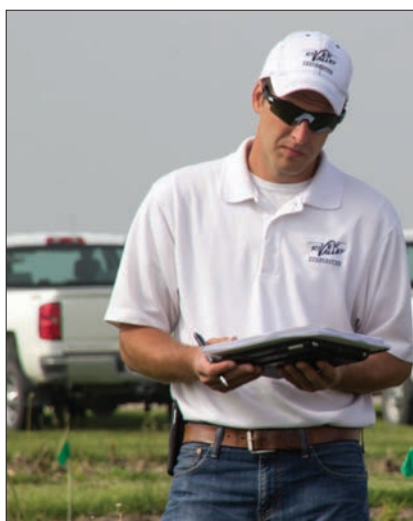


It is election time for the board of directors of your cooperative. River Valley has nine board seats, each with a term of three years. This year the seats held by Brian Corkill (Galva, IL), Jim Von Muenster (Bennett, IA), and the board seat I serve in (Ron Boss of Coggon, IA) are up for election. I have made the decision not to seek another term. Any Class A voting member of River Valley can be eligible to serve on the River Valley board of directors. A nominating committee of four members is appointed each year to seek candidates to run for the board. We will set up the committee and meet in early July. The nominating committee looks for qualified candidates who are willing to spend the time guiding the business at board meetings and attending off-site functions to learn about the industries we operate in. Also, the nominating committee attempts to find

qualified candidates scattered throughout the River Valley trade area to represent geographical areas the company operates in.

Once the nominating committee process is completed, a ballot and information about the candidates is mailed out in early August for your review. All Class A members are asked to vote on the nominees. We then report the results of the board election later in the month with the mailing of dividends earned and annual reports. River Valley's annual meeting will be held in conjunction with our September board meeting, similar to last year.

If you are a River Valley Cooperative Class A member and would have interest or questions about our nominating process for the board, please feel free to contact me, Ron Boss, at 1-319-350-5992. You may also contact Tom Leitig at 1-563-285-1731.



What is Your Nitrogen Doing?

Kevin Frank • Precision Ag Specialist • kfrank@rivervalleycoop.com

We have all gone through the growing season wondering if we have enough nitrogen, or if we put too much nitrogen out and have wasted money. Corn needs more nitrogen than any other nutrient it takes up in order to

maximize our yield potential. Nitrogen is one of the biggest input investments, so it gets a lot of attention by growers and retailers alike. It also happens to be one of the most hotly contested by those concerned with the hypoxia in the gulf, and those that get their drinking water from the rivers.

River Valley has recently purchased some SoilScan machines to test the nitrate nitrogen from the tailgate of a pickup to give us real time results of the nitrogen in as little as 10 minutes. This is critical to help agronomist and growers make wise and timely decisions in the field.

Upon receiving my SoilScan machine, I immediately started testing gardens and lawns to learn how it worked and quickly became fascinated by the potential to make quicker more informed decisions with growers.

So starting the second week of April I have been testing something weekly. We have one grower who has allowed me to test his nitrate levels every week since the first of April

and we plan to test every week we can until maturity. What we have noticed is that if nitrogen wasn't applied yet the levels were really low (less than 5ppm), and where fall NH₃ was applied it was not high, but higher, which makes sense.

Once nitrogen was applied and the ground started warming up the nitrate levels did creep up a little, but with the weather we had early this spring it was mostly flat until we got some warmer weather. Levels continued to stay flat until we hit around V5-V8 and started having rapid growth, and then the nitrates started dropping in half to 5ppm in the matter of one week. At first I was alarmed that we were losing nitrate to leaching, but after a couple more tests in smaller corn I realized we were just seeing the rapid nitrogen uptake, and it was surpassing the nitrogen released from the organic matter. I predict, with the recent heavy rains, the nitrate readings of the 0-12" sample will continue to decrease and we will have to look more at the 12-24" sample as well to pick up our nitrates.

I have noticed, as I work with multiple farming operations and tillage practices, that timing of tillage plays a heavy role in the release of the nitrogen from the trash of the previous year's crop. I have also noticed the nitrogen rates, timing, and number of applications are also very important to a successful nitrogen program. By testing your soils we are helping growers and agronomist make sound agronomic and economic decisions based real data at the time of application.

Manager's Report

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

Your River Valley Cooperative annual fiscal year 2015 was completed on June 30th. We will have auditors in to help sort out the numbers in July, but we anticipate another solid financial results year for your cooperative. Thanks for helping to make this happen.

As we built out our budget for fiscal year 2016 we have recognized that your profitability per acre on the farm may be different over the next few years as we move away from the past years of uniquely higher corn and soybean markets. Our farm community will need to identify ways to survive and thrive on more traditional markets and margins. I anticipate we will see input costs adjust downward to match up with marketplace reality just as they followed the markets up in the 2008–2014 window. World market demand will also perk up with lower commodity pricing over time.

As we have done our business planning in anticipation of these changes, we have focused upon three key areas of our business model:

1. Our employee team that provides you products and services. You have shared with us numerous times that our people are one of the key reasons you do business with us. As we see retirements and normal attrition within our ranks take place over the next few years we are taking steps to build our team even stronger than we are today. We plan to focus upon bringing in top talent along with providing career growth opportunities to our existing team to allow them to grow their careers where ever possible within our organization.
2. Identifying and supporting unique customer needs. As our farm customer base continues to consolidate and evolve we recognize your farm operation needs may require unique services and support from your Ag retail provider. We recognize the need to differentiate how we service your farming operation in ways tailored to your specific needs. Availability of cash flow, balance sheet strength on

the farm and fixed land costs will differ between farms and will impact decisions that may be made in input usage over the next few years. We will continue to

strengthen our precision ag and decision making technology services to help you make the best choices for your unique situation.

3. River Valley asset planning going forward. Your River Valley board has provided direction over the past six years that have allowed the company to reinvest over \$40 million in asset improvements while significantly improving the balance sheet strength of the cooperative. We intend to capitalize around \$8 million of new asset investment in our 2015-2016 fiscal year. We also plan to take a step back and evaluate what assets may be needed as your cooperative continues to grow market share and footprint to assure that money spent on future assets is correctly placed.

I hope your summer is going well. Again, thanks for the opportunity to allow us to serve your family farming operation. We look forward to working with you in the future.



Tom Leiting joins RVC summer interns and new employees on a recent tour of the DeWitt, IA grain facility led by Mike Moellenbeck, VP Grain Business Unit.

DEF Available Through RVC

The 2010 Emissions standards in North America have mandated that all on-road diesel vehicles manufactured in 2010 or later must be equipped with technology to reduce NOx emissions. NOx emissions need to be removed from the air because they contribute to global warming, acid rain, and atmospheric particles that may cause visual impairment.

Currently, there are two technologies that meet these 2010 EPA guidelines:

1. Advanced EGR
2. Selective Catalytic Reduction (SCR). SCR is the most widely used technology and it is the process of removing the NOx from fuel gases during the combustion process. This technology has been in use since the late 1950s on large commercial boilers and has been shown to reduce Nox emissions by 70-90%. This helps protect the environment by reducing the amount of harmful nitrogen oxides emitted into the atmosphere by converting them to harmless nitrogen and water.

This conversion is done by injecting Diesel Exhaust Fluid, commonly referred to as DEF, into the exhaust stream which converts the NOx to water vapor and harmless gases to be released from the tailpipe.

DEF is made from 32.5% high purity urea and 67.5% DI water and is considered to be safe, non-toxic and

environmentally friendly. When fueling the SCR equipped diesel engine, DEF is added to a separate tank on the vehicle. The DEF is consumed at a rate, approximately equivalent to, 2% of diesel fuel consumption and contributes to approximately 4% fuel economy savings of the vehicle. When the diesel engine is operating, the DEF is injected into the exhaust stream where it reacts with a catalyst to reduce the amount of nitrogen oxide emitted into the atmosphere, thereby protecting our environment.

What does DEF mean for drivers? Vehicles equipped with an SCR system use sensors to determine that, in fact, DEF is in the system and not a liquid such as water. These vehicles also have other instrumentation such as gauges or warning lights as to alert the driver to the level of DEF in the vehicle. If the vehicle were to be run without a supply of DEF, the vehicle would enter into a 'Limp Mode' which would allow the vehicle to be safely driven to the nearest location to replenish the DEF. This 'Limp Mode' is similar to the familiar 'Check Engine' light familiar to most motorists. While in the 'Limp Mode', the diesel engine will not produce full-power and by

limiting power and the vehicle will be limited to 5mph with inducement notification.

River Valley Cooperative has DEF available in 2-1/2 gallon containers up to bulk DEF delivered to large tanks made for DEF storage. Please call your Certified Energy Specialist for details.



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Sources: Cenex.com post by Mark Williams, Cenex. Photo courtesy Of The Manufacturer.

Are Your Bulk Fuel Tanks Free of Water and Contaminants?

Source: Neil Hoff, CHS product marketing manager for refined fuels

What do water, rust, dirt, dust, bacteria and algae have in common? *You don't want them in your bulk fuel storage tank.*

Draining and cleaning tanks regularly is the only way to keep water, which attracts these other items, from accumulating.

Water and contaminants in fuel tanks accelerate fuel degradation and can cause equipment breakdown. If these contaminants make it through the filter and into engines, it can lead to fuel pump failure or fuel injector plugging.

Water also creates an environment for the growth of algae and microorganisms. The black slime from dead algae builds up at the bottom of the tank and can plug pumps and filters.

You don't want this stuff in your equipment, especially newer tractors, which are even more sensitive to fuel contaminants.

Preventing Water from Entering the Tank

It's important to establish a process for monitoring and removing water. Common practices for preventing water-related problems include:

Make it a habit to monitor and check for water at the bottom of your storage tank. Install an automatic tank gauging system or manually measure with alcohol-compatible water paste on a gauge stick.

Remove any water found at the bottom of the tank or around fuel tank openings.

The tank fill area should be raised above ground and placed away from areas where rainwater and contaminants could flow in.

Inspect gaskets, hatches, vents and fill caps for damage. Replace if necessary.

Inspect product spill containment buckets. If water is present, do not drain it into the tank. Remove and properly dispose of it instead.

Hire professional contractors to examine and maintain the inside of the tank and remove water and sludge.

Have the tank drained and cleaned by professionals in the spring and summer.

Checking for Water in the Tank

Storage tanks should be checked for

water as frequently as possible. At a minimum, it should be after each fuel delivery.

If you're not sure about the type of monitoring equipment installed for your tank, contact your River Valley Certified Energy Specialist. They may be able to provide information about equipment and guidance for using the system.

An automatic tank gauging system is ideal, as long as sensors are maintained regularly to ensure functionality. You can also manually measure with alcohol-compatible water paste on a gauge stick. The paste changes color in water, but not fuel.

Samples should also be pulled from the inside of the tank and inspected periodically. Your RVC Certified Energy Specialist can provide details on sampling devices and procedures as well as perform tank sample testing for you.

Cleaning the Tank

Have the tank professionally cleaned if a large amount of sludge or contaminants are found. Monitor the tank closely after cleaning.



This sample shows water that has contaminated the tank.



Pat Steward, Certified Energy Specialist, uses a testing kit to check for contamination.

It's Time to Consider Cover Crops

Jimmie Daugherty • Precision Ag Specialist • jdaugherty@rivervalleycoop.com

The recent rain events that we have seen across the River Valley territory bring to mind the ongoing struggles with water quality and erosion that we have seen in the press. As we look across the countryside we see areas of erosion and runoff that are obviously costing us yield and future production losses. As we look at the Voluntary Nutrient Reduction Strategy created in conjunction by ISU and surrounding universities we see a common thread for the reduction of both nitrogen and phosphorus loss: cover crops.

Cover crops can be used to scavenge nutrients, control erosion, increase soil tilth, diversify soil microorganisms, and add additional livestock forage. It can also serve as a trap crop for insect pests and as a way to help suppress problem weeds. As we progress in the crop season, this is the time to begin to consider which cover crop options will work best for your specific operational goals, and how to get them planted.

There are several ways to seed cover crops: they can be drilled into stubble following harvest or chopping,

broadcast with fertilizer or pell lime, or seeded aerially. Each method has its pros and cons. Drilling into stubble immediately after harvest or silage chopping has the benefits of requiring less seed than the broadcast methods. Drilling will also lead to a more uniform overall stand. The draw backs would include that drilling after harvest may be too late in the year to get establishment before a frost, there is also a risk that drilled seeds could sprout and then run out of moisture and die. This becomes a bigger problem with smaller seeded cover crops that can lack enough stored nutrients to get through early germination stress. Broadcasting has the benefit of being able to be done earlier and into standing crops. This allows for earlier establishment and more chance of beating an early freeze. The drawbacks to broadcasting are that it requires more seed, can be more expensive (aerial application), and seeds can sometimes become hung up in crop canopy. There could also be inadequate moisture for germination for long periods causing seedlings to still be susceptible to early frosts.

Tillage radishes - size comparison to a cell phone.



Tillage radish carcass, mid-April. Note large hole for water and air to infiltrate soil.

Forage Turnips - excellent feed for livestock.



Comparison of 2015 Cover Crops

This information sheet provides you with cover crop options and their benefits on the various cover crops suitable to our geography as well as their advantages and disadvantages.

Some key considerations:

- The goal is not to have a lush wall to wall crop, but merely adequate soil cover by the crop
- All of the grass crops will have varying allelopathic effects, similar to corn on corn, on next year's corn crop
- All of these options will have the benefit of building the overall fertility of a grower's soil, as well as protection from erosion

Oats

Pros:

- Easy establishment
- Cost effective
- Excellent erosion control
- Killed by frost, no need to terminate next year

Cons:

- If planted early could potentially go to seed and sprout next year
- Chances of early frost kill would likely eliminate crop being able to be grazed after Nov. 1

Grain or Cereal Rye

Pros:

- Extremely easy to establish
- Produces higher amounts of organic matter and root mass than other cereal crops
- Excellent trap crop for remaining nitrogen
- Excellent weed smothering abilities
- Can act as a mulch for no till beans after spring termination
- Allelopathic to water hemp and other small seeded weeds
- Winter hardiness allows it to be grazed or chopped after Nov 1

Cons:

- Requires chemical or mechanical termination the following spring
- Generally causes reduction in corn yield (has to be treated similarly to corn on corn)
- Must be killed or turned in EARLY in spring if planting corn.
- Can vector in army worms and cut worms the following spring if allowed to grow too long

Annual Grass Rye

Pros:

- Excellent soil conditioning and erosion control (60-75% of growth occurs below ground)
- Very active nutrient scavenger
- Relatively cost effective
- Will establish better under dry conditions than any other crop
- Short top growth means less soil shading in spring
- Very good at eliminating hard pan and compaction through root growth
- Increases organic matter and soil aeration in root zone

Cons:

- Somewhat poor weed smothering
- Needs to be chemically and mechanically terminated in spring
- A grower will need to wait 10 days to 2 weeks after chemical termination to work ground as roots will clog cultivation equipment
- Strictly a cover crop no real forage value
- Can vector in army worms and cut worms the following spring if allowed to grow too long

Daikon (Tillage) Radishes

Pros:

- One of, if not the best choice, for increasing soil organic matter and water permeability
- Strong weed suppression
- Increases soil microbial activity upon decomposition
- Superior at breaking up hard pan and soil compaction
- Easy establishment
- Uniform coverage in broadcast application
- Excellent at scavenging nutrients, and then releasing them to next year's crop (N & P)
- Winter kills, so no termination costs, also no wait time in spring to perform tillage
- Can lower cyst nematode populations in soil

Cons:

- Really stink when they decompose, don't plant next to your house
- Not a highly palatable forage crop, little overall nutrient value to cattle.
- Did I mention they really stink after they die?

Turnips

Pros:

- Easy establishment
- Excellent choice as livestock forage, especially when mixed with cereal rye
- Weed suppression increased when blended with a cereal crop
- Winter kills
- Adds organic matter to soil
- Can lower cyst nematode populations in soil

Cons:

- Does little to break up hard pan or compaction
- Can cause feeding issues similar to feeding straight concentrates if there is no roughage source available

A Farmer in the Sky

The days are longer, the sun is hotter, and it's that time of year when you may hear the buzzing of a low flying airplane zipping back and forth above the endless corn and bean fields of Iowa and Illinois. Seemingly overnight, the crops have grown by leaps and bounds becoming too thick and tall for farmers to use traditional methods for applying crop nutrients, insecticides, and fungicides, so they turn to aerial sprayers and crop dusters.

For many years, River Valley Cooperative has provided aerial spraying and seeding services to member-owners and customers working with local companies Lindell Aerial Ag Service of Aledo, IL, Ce-Air, Inc. of Argyle, IA and Crop Care by Air of Oelwein, IA.

Kyle and Melody Rich of Crop Care by Air began working with the former Ryan Cooperative back in the 90s and expanded their relationship with River Valley Cooperative after the two cooperatives merged.

In 1979, at the young age of 21, Kyle became a licensed pilot. For several years he farmed with his dad and brothers, but at the age of 30 left for a career in agriculture. Kyle laughingly said, "They are still farming, they're smarter than me."

When asked how he got into aerial spraying, Kyle answered, "I enjoy agriculture, I always have and thought hey, why not put them together!" Kyle started his crop dusting business in Independence, IA, moved the

business to Big Sky country in Montana, and then eventually came back to settle in Iowa. Kyle said at one time they were flying back and forth running businesses in both states. On one of his trips, Kyle said he flew for 13 hours bucking winds, having to stop three or four times for fuel just in South Dakota.

Kyle and Melody celebrated their 17th wedding anniversary on the Fourth of July and have three sons, Kaleb (15), Kolby (14), and Kyler (11). Melody mentioned that Kaleb also has an interest in flying with a goal of flying solo on his 16th birthday in November and will then pursue getting his license.

The Rich family lives on an acreage near Sumner, Iowa. It's a short 20-minute drive to the Oelwein Airport where Kyle and Melody house their fleet of three ag planes and two helicopters. They also have two personal planes.

By the nature of the business, aerial sprayers have to fly very low. When asked if he thinks piloting a crop dusting plane is dangerous, Kyle seriously answered, "I don't think of it as being dangerous. Being shot at in an aircraft would be dangerous. It's as safe as you make it or as dangerous as you make it" adding, "You do have to be qualified and fly good, safe equipment. You have to be very focused and know your limitations. You constantly have to be paying attention to what you're doing. Power lines are a big obstacle - you have to know where they're at and not get too close to them. Birds can be a big



This runway is cleared for takeoff at the Oelwein Airport in Oelwein, IA. What a view!



Kyle and Melody Rich with one of their crop dusting planes at the Oelwein Airport.

hazard. I know there are people who have had ducks or geese come through the windshield and almost had their arm taken off. We're a little concerned about drones, too, they also fly in our air space."

Kyle talked about the reputation aerial applicators and crop dusters have. He said, "Most pilots hold aerial applicators and crop dusters in high regard, unfortunately, I think the public sometimes think of them as daredevils or cowboys. Most people in our industry are very serious about what they do because they have families, they have businesses, they want to do well. If they have a reputation of not being safe or not doing good work that's not good for the business or the industry. I think it's just simple – we're highly visible. Some people think we're putting on a

show, but most people are just doing their job and doing a safe job."

"Many aerial applicators are farmers or they've come off the farms and consider themselves farmers", Kyle said. "I kind of consider myself a farmer in the sky. They really want to do a good job. They enjoy what they do, it's a passion. They want to be safe, they want to do their job, and they want the industry to be well thought of."

Kyle went on to say that a lot of people say they'd like to do what they do. He said, "It's pretty intense. You get hot, you get dirty, you're working when people are golfing, you're working when people go to the river. We work when it's nice out. In the summer, it's just what we do. We don't take vacations in the summertime, fortunately we

Continued on page 12

A Farmer in the Sky (continued from page 11)

can do stuff in the wintertime. It's just agriculture, that's the thing, too, when it's time to go it's time to go. It's like milking cows or doing chores, you just don't wait."

There have been some pretty memorable moments in the sky for both Kyle and Melody. Kyle said he really should have written a book on all the different experiences he's had over the years. He said, "I've done a lot of things, I tell my wife I've done so much I forget. There have been times when I ask myself wow, why am I doing this? Like the time I flew when there was no heat in the plane or once when my map flew out the window. I've seen wildlife, flown over mountains, flown over the Snake River and the Mississippi River." Melody smiled and said, "It was probably the first flight he took me in and then he proposed to me when we landed."

The next three months will be the busy season for Kyle

and Melody and their staff. They have two people in the office helping Melody, a number of grounds crew that load airplanes and fuel them, along with the pilots. It takes about a crew of 15 people during their busy season and several other pilots who come in with their own planes to help. Kyle doesn't do as much spraying as he used to with having to manage six or seven pilots and airplanes. "They do a great job", said Kyle. Melody runs the office and does a lot of the logistics along with Kyle, who said, "She probably does more than I do." And, smiling again, Melody said, "We work pretty good together." She added, "We really appreciate River Valley, they've been so great to work with."

If you have any questions or would like more information on aerial spraying and seeding of cover crops, be sure to talk to your agronomy account manager.



A Crop Care by Air plane heading out from the Davenport Airport in Mt. Joy, IA on a cool fall morning to aerial seed a cover crop.

Congratulations to our 2015 Scholarship Recipients

River Valley Cooperative awarded \$10,000 in scholarships this spring to some very deserving high school and college students.

Each applicant was asked to answer questions regarding their community and school involvement, scholastic achievement, why they chose the college or university they are or will be attending, their knowledge of the cooperative system, and how they

promote agriculture to those less familiar with it.

River Valley Cooperative has provided \$30,000 in scholarships since 2013. We are committed to supporting area youth and their journey toward a rewarding career in agriculture. Thank you to all who applied.

Details for the 2016 scholarship program will be available in November.



Whitley Frieden
Joy, IL



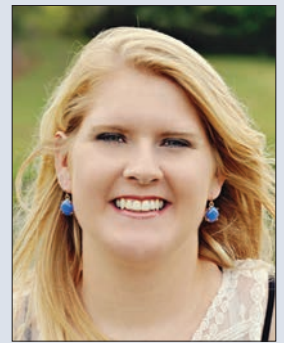
Cole Grings
Wilton, IA



Kayla Kaalberg
Nichols, IA



Kyle Lafrenz
Wilton, IA



Cassie Miller
Maquoketa, IA



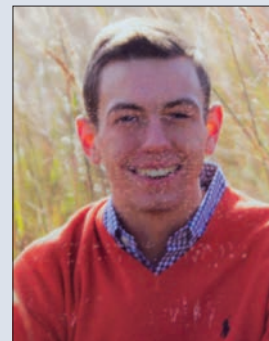
Katie Miller
Cambridge, IL



Austin Neighbor
Center Point, IA



Krista Temple
Fulton, IL



Clayton Truman
Seaton, IL



Rita Urmie
Bennett, IA

Education is the passport to the future, for tomorrow belongs to those who prepare for it today.

Malcolm X

Planning for Your 2016 Crop

Larry Wenthold • VP Agronomy Business Unit • lwenthold@rivervalleycoop.com
Dean Lievens • Ag Technology Manager • dlievens@rivervalleycoop.com

With the 2015 crop in the ground and off to a great start, it is never too early to start thinking about the 2016 crop. Whether it's what the markets are expected to do or crazy June weather, there are a lot of factors to consider when thinking about next year. But, there are more factors than the markets and the weather, like what makes sense to the environment moving forward.

The 4R approach to nutrient management is the correct approach for fertilizer best management practices. The four steps include: The Right Source of Fertilizer, The Right Rate, At the Right Time, and at the Right Place. These theories are similar to the approach River Valley Cooperative has taken with our YieldVantage Premier system of data analytics.

The Right Source of Fertilizer - Before you pick the right source, it is very important to know what you currently have in each field. Fertility levels can vary significantly, so it is very important to have current soil tests to have an idea of where you are at. River Valley Cooperative recommends soil testing every four years, so check to make sure you are up to date. This also gives you the opportunity to look and see if other nutrients, such as sulfur, might also need to be applied at this time. If that is the case, a product like MicroEssentials®, which includes the micro-nutrients sulfur and zinc, would be a valuable addition to your phosphate source.

The Right Rate – Once again, knowing your soil test levels are very critical to make the correct recommendation. But, also take into consideration crop removal. If you remove 250 bushel corn this year, the removal alone might surprise you. With just this one year's corn crop, you can remove up to 95 units of P2O5 and 85 units of K2O. So using soil tests, in combination with removal, helps to bring up the lower levels of the field and maintain where you have had a great crop from the previous year.

The Right Time – Holding capacity can be a major factor to consider with timing, but also consider when tillage will be done. It makes sense if you are in a conventional or minimum tillage system to make sure that the fertilizer is mixed into the soil profile.

At the Right Place – It makes sense to look at the removal factors, but if you have multi-years of yield data, tying this together to create management zones to help make good, educational decisions moving forward. Finding the sweet spots in the field and making sure crop nutrients are not the limiting factor makes sense. The 4R approach fits into using management zones to get the best return on the investment you can make for your crops.

Working with your agronomy account manager to help make these decisions before the fall season starts will be beneficial for everyone involved.



The taller corn on the left side of this field used River Valley's in-furrow starter program this spring, quite a comparison! Photo by Justin Myers, Agronomy Account Manager

Horn Fly Control for Pasture Cattle

Shawna Spain, Livestock Production Specialist • 563-320-7276 • sspain@rivervalleycoop.com

The weather is finally staying more consistent—heat and rain! It is the perfect combination for crops, but also for insects like the horn fly. The horn fly is the little black fly that hangs out all over the body of the animal. Did you know the horn fly is North America's most pervasive and costly external cattle parasite? (usda.gov). It is possible to see around 1,000 to 4,000 flies per cow at peak times. The general threshold is 200 flies per cow. Horn flies contribute to reduced grazing, increased stress, and blood loss which results in an estimated \$40 production loss per cow.

How are you managing your herd from horn flies? There are many options to help reduce the amount of horn flies in your cow herd. Ear tags, injectables, pour-on, oilers, and dust bags are some of the most common practices used to control flies. Another common way to help control horn flies is through your summer mineral. An adult horn fly lives about two to four weeks and takes 20-40 blood meals a day (x1,000 flies, you are looking at 40,000 bites per day!) Insect growth regulators (IGR) work to interrupt the

life cycle of the horn fly. The process starts with the animal consuming the recommended amount of mineral. The female fly lays her eggs in fresh manure and in 1 to 2 days, the eggs hatch into larvae. At days 3-5, the larvae molt into pupae. When the pupae tries to molt into an adult, the IGR breaks the life cycle. The rule of thumb for using Altosid is to start 30 days before the first frost (April 15th) and 30 days after the first frost (Oct-Nov). The cost of using Altosid in your mineral is around \$5-\$6/pair/fly season. Altosid itself is a no-fail product, what fails is the amount of supplement being consumed by the cow that contains the Altosid.

Does your herd have a horn fly issue? Try using more than one option to help reduce the fly burden on your cows this summer.

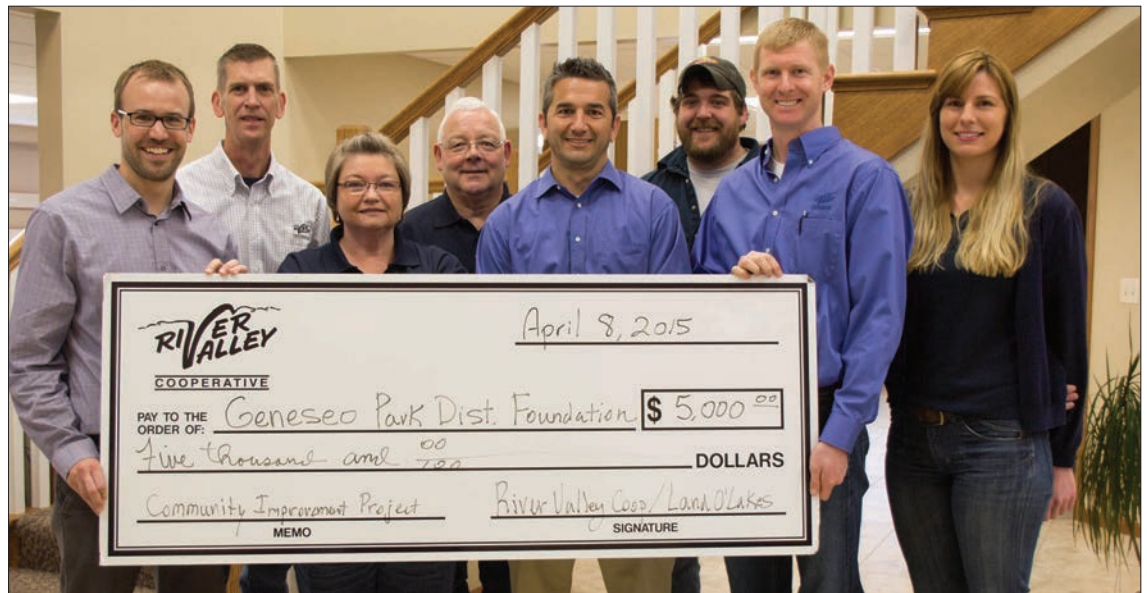


Horn fly photo courtesy of Bug Guide - Copyright © 2012 Kurt Schaefer

Caring for Our Communities



Ryan location employees presented a check for \$4,000 to the City of Ryan, Iowa, for their playground improvement project. The check represents \$2,000 from River Valley Cooperative and \$2,000 from the Land O'Lakes Foundation Member Co-op Match Program. Pictured are Larry Lahr - Ryan Location Manager, Felicia Houlihan - seasonal employee, Natalie Tucker - Ryan City Clerk, Rick Becker - Grain Originator, and Kathy Zimmerman - Support Staff.



River Valley Cooperative presented a \$5,000 donation to the Geneseo Park District, Geneseo, IL for their outdoor pool project. The donation represents \$2,500 from River Valley Cooperative and \$2,500 from the Land O'Lakes Foundation Member Co-op Match Program. River Valley Cooperative and Land O'Lakes, Inc. are pleased to make donations which impact communities where members, employees, plants and facilities are located.

Presenting River Valley Cooperative's donation to the Geneseo Park District Foundation are several River Valley Geneseo location employees, who are also community residents (l-r): Andy Thurman, Geneseo Park District Superintendent of Recreation; Walt Eilers, Agronomy Account Manager; Belinda Haigwood, Ag Support Staff Lead; John Kemmis, Agronomy Technical Support; Joe Woulf - Geneseo Park District Board Member, Craig Rexroth, Custom Applicator; Blake Patterson, Geneseo Location Manager; and Ariel French, Agronomy Technical Support.



The Menzo Wide American Legion Post 381 in Lost Nation, IA was a recipient of a \$2,000 donation to help in upgrading their fire protection system for their cookers, which will result in reducing their liability insurance costs. The facility is a heating, cooling and disaster shelter for the community of Lost Nation. The donation represents \$1,000 from River Valley Cooperative and \$1,000 in matching funds from the Land O'Lakes Foundation Member Co-op Match Program.

Presenting the donation were several employees from RVC's agronomy location in Lost Nation who are also residents of the community. Pictured (l-r) seated in front row: Enos Ihns - Legion member and Lost Nation Booster Club President, David Burmeister - Legion Commander and seasonal RVC employee, Darin Hansen - Sons of the American Legion member and RVC ag operations employee. Second row: RVC ag operations employees Justin Wagner, Derrick Dirks, Ben Schmidt. Third row: RVC ag operations employees Marshall Fischlein and Ben Brownell, and RVC Lost Nation location manager Dale Werden.

The Howes Park Community Center in Annawan, IL received a \$5,000 donation from River Valley Cooperative and the Land O'Lakes Foundation Member Co-op Match Program. The new facility is nearing completion and will be a great asset to the Annawan community.

Pictured are (l-r): Scott Smith - Village board member; River Valley employees Gavin DeSplinter, Ag Operations; Adam DeRycke, Annawan Location Manager; Justin Williams - Ag Operations; Maribeth McNeil, Support Staff; Shannon Verbeck, Ag Operations; and Mike Nordstrom - community center supporter and Knights of Kiwanis Chairman.



The Wyoming Fair Association in Wyoming, IA is a little closer to building their new beef building at the fairgrounds thanks to a \$2,000 donation from River Valley Cooperative and the Land O'Lakes Foundation Member Co-op Match Program. RVC Lost Nation employees Zach Kinrade, Agronomy Account Manager; Dale Werden, Lost Nation Location Manager; Kirk Dosland, Agronomy Account Manager; and Brenda Hansen, Support Staff, presented the check to Jim Eichhorn, the fair association treasurer.

MarketEdge

RIVER VALLEY COOPERATIVE

by Bridgett Wildermuth • Grain Marketing Support • bwildermuth@rivervalleycoop.com

Communication is Key with MarketEdge

Modern day farming techniques are more technologically advanced than ever leading to improved efficiency, more sustainable crops, and enhanced yields. With farming practices becoming more efficient, we want it to carry over into your grain marketing system.

Hi, my name is Bridgett Wildermuth and I am a new member of the RVC grain origination team and I look forward to working with you.

Many of you receive daily market updates and grain prices through our MarketEdge program. We want to continue to improve this communication tool so that it is user friendly, easily accessible from anywhere, and provides up-to-date market prices. Another feature is the DTN Price Offer Portal that allows producers to leave price offers for any quantity of grain delivered to multiple

delivery points. With MarketEdge, the DTN portal provides you the opportunity to benefit from the daily highs, and avoid the lows. If you have questions regarding how to use the DTN portal, there are links to the How to Video and User Guide provided below. This offer tool is just one of the services offered through the MarketEdge program. If you have any questions regarding our MarketEdge program, feel free to contact our grain origination team.



Bridgett Wildermuth
Grain Marketing Support

RIVER VALLEY COOPERATIVE

HOME
CASH BID
OFFER CENTER

Cash Bids
RIVER VALLEY COOPERATIVE Online Offer Center Powered by DTN Portal®

Username: Password:

Transact Online

- Offers & Contracts
- Easy to Use
- Complete Records

Links

- [View Transactions](#)
- [User Guide](#)
- [How To Video](#)

Login [Click Here to request a username/password.](#)
[Forgot your username?](#) [Forgot your password?](#)

Location:

[Corn](#) | [Soybeans](#)
[Show All Commodities](#)

CORN

USDA has adjusted the calculations of LDP data. [Click here for more information.](#)

Delivery	Cash Price	Base	Futures Month	Futures Price	Futures Change
Jun	3.3250	-0.2400	@C6N	3564	-14
Jul	3.3350	-0.2300	@C6N	3564	-14
Oct	3.4250	-0.2800	@C6Z	3714	-16
Nov	3.4350	-0.2800	@C6Z	3714	-16
Dec	3.4650	-0.2600	@C6Z	3714	-16
Jan	3.4525	-0.3800	@C6H	3832	-12
Feb	3.4725	-0.3600	@C6H	3832	-12
Mar	3.4925	-0.3400	@C6H	3832	-12

Price as of 06/18/15 11:49PM CDT.
Select the futures or basis month to view Futures contract information.

[Refresh](#) for current price.
Cash Bids are subject to change without notice.
⊖ - Mouse over for last update
All quotes are delayed snapshots
[Click here for info on Exchange delays](#)
[Month Symbols](#)

[Click here](#) - to get your local cash bid emailed to you each morning from DTN.

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dtm **PROGRESSIVE FARMER**

DTN Portal User Guide & Video

Become a Member of the MarketEdge Grain Marketing Program

The MarketEdge Program is designed to provide grain producers flexible pricing programs and delivery options based on the needs of your farming operation. We offer transportation and logistics support for timely and cost effective delivery to market. In addition, utilize technology services aimed to improve the communication, execution and recordkeeping of your marketing plans supported by your Grain Marketing Team contact.

- Leave a price offer or sell grain electronically through the River Valley Cooperative/DTN Offer Portal and market grain 24 hours a day



Communication

- Receive e-mailed grain comments mornings and afternoons
- Receive updates on government report data and market implications
- Daily bids and processor hours available through text or website
- First access to HTA contracting, basis programs and other marketing opportunities as they are available

Technology

- Sign-up for direct deposit of grain settlements
- Receive contracts electronically and access to other customized reports
- Sign up for text alerts and emails, or check cash bids at www.rivervalleycoop.com

Marketing

- 24-hour marketing capabilities
- Best market pricing for all types of contracts offered
- Delivery options including farm pick-up programs and transportation services
- John Stewart and Associates producer marketing tools and analysis



To become part of the MarketEdge Program contact one of our grain originators:

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3

Answer Plot Locations

Manchester, IA (New this year!)

Stanwood, IA

Osco, IL

Mark Your Calendars and Plan on Attending!

July 13 • Manchester Answer Plot • 5:00-8:00 PM, Includes Dinner

July 22 • Forage Day Event - Stanwood Answer Plot - 10:00 AM-Noon, Includes Lunch

August 18 • Osco Answer Plot • 8:00-11:00 AM, Includes Breakfast

August 19 • Stanwood Answer Plot • 8:00-11:00 AM, Includes Breakfast

August 20 • Manchester Answer Plot • 5:00-8:00 PM, Includes Dinner

DATA • TRENDS • YIELDS • COMPARISONS • KNOWLEDGE

