

Farm Management

Federal Crop Insurance & Farm Appraisal Services

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A Family Owned Company



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Farmers Helping Farmers

I still remember the days, but mostly the stories of how neighbors all helped one another from harvest to planting to moving day. It all sounds euphoric and

quite the approach to building and maintaining lifelong friendships from Farmers Helping Farmers. After 9-11 I think we all went back to those days. Not so important was the time, the rush and the gain. American flags flew with pride, friendly smiles and happy hand gestures from most we encountered. Even the police realized that speeding really wasn't such a high crime and let you go with a verbal warning, or just the shake of an index finger. No doubt, we all were united and had a common thread that attached to us all. However, the flags have diminished, the hand gestures have changed, and the fierce competition on the roads, and in the field has returned. With the emotional stress we all felt this Spring, there are a lot of unknowns that lie ahead of us all yet before we get to Harvest 19. There is a lot to be said about Farmers Helping Farmers, take some time for that neighbor, build that relationship, help him out if he needs a hand or a cold Coors Light. Get eyeball to eyeball with your neighbor and apply some old school of Farmers Helping Farmers. Check out Roger and Bev Larson's business, Farmers Helping Farmers, at farmershelp-

ingfarmersco.com to see how they have been doing exactly that for over 20 years.



Kelly Ludwig, Managing Broker/Owner Joe Ludwig, Broker/Owner Brian Bark, Crop Insurance Broker Steve Edwards, Broker/Farm Manager Tyler Creath, Broker/Service Eldon Hatch, Broker Lonnie Latimer, Broker Gianina Ludwig, Administrative Coordinator,

Stason Ludwig, CEO

July 2019

Plant 19

What a spring we encountered this **Plant 19** in the corn belt: tornados, floods, snow, rain and more rain it was relentless. Our Farm Management and Crop Insurance teams were at the helm guiding our growers through the turbulent waters of **Plant 19**. They provided growers with timely, calculated and factual professional advise that helped growers determine the best options to lessen the stress associated with **Plant 19**, Prevent **Plant 19** and **Replant 19**. Mother Nature provided us a dry sec-

ond week of June, where it was unbelievable the amount of corn and beans that were put in the ground... It almost seemed as if you stood still you could feel the ground shake from the activity of **Plant 19**. Time to keep an eye on the horizon, insure your crop to the fullest with Hail & Wind to protect your valuable crop throughout this turbulent year. Pray for timely rains, heat units, grain market rallies, a late frost and above average yields to make all the stress worth the effort that we all endured from **Plant 19**.

Contract for Today

Over the years we have never been fond of any of the real estate contracts we have come across. As we read them, we think we know what they are saying, but explaining the multiple pages of minutia to anyone else can be a real challenge. As real estate brokers the law says that we can only fill in the blanks and cannot attach verbiage or riders that may apply to a specific contract. **That is the job of an Attorney, not the REALTOR® as provided by law!** However, over the years of presenting offers and working with Attorneys on the items for buyers and sellers, we have covered most of the specific details that apply to a farmland contract. The law says we cannot write a contract, however, an attorney can. To cut to the chase, we have worked with our inhouse Attorney, Wade Joyner of Argoudelis Law to produce a **Contract For Today** that gets rid of legalese ... covers the specific items that apply to today's farmland contracts and eliminates the minutia. From 1031 trades to allo-

cation of taxes and rent, we have it covered. We have applied this straightforward approach to all our paperwork associated with the listing and selling of farmland. If you would like to review these documents, give us a call we will meet you at your kitchen table and go over our **Contract For Today**.





~Weather Almanac~ by Meteorologist Frank Watson

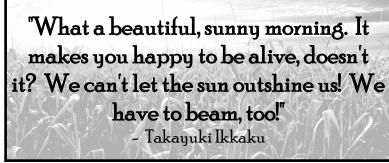


July Weather Outlook

Temperatures are favored to average warmer than normal. Precipitation is expected to total drier than normal.

Opportunities are slight for precipitation from July 1-5 but look for an increase in thunderstorm activity from July 6-13. After a few days of hot sun look for general daytime and evening showers and thunderstorms from July 16-21.

The latter half of the month will offer more sun than showers and thunderstorms. Look for showers and thunderstorms on July 25, 26 and 28.



Weather Trivia "CLOUD TOWERS IN THE SKY AT SUNUP INDICATE APPROACHING RAIN"

Tower-like clouds are a sign of an atmosphere conducive to rising currents as well as a sign of moisture. If these conditions are present earl in the day, explosive thunder clouds are likely to form considering the additional kick that solar heating will add as the day progresses.

July Astronomy Calendar

It's going to be a tough month for viewing. Only Jupiter and Saturn will be viewable to the naked eye while Mercury, Venus and Mars will be lost in the sun's glare.

The moon is New on Tuesday, July 2.

A total solar eclipse occurs on Tuesday, July 2 and will be viewable to those folks in parts of Argentina, Chile and the south Pacific.

The first Quarter moon is Tuesday, July 9.

Earth closest approach to the sun (Aphelion) happens at 5:11pm on Thursday, July 4. The Delta-Aquarid meteor shower is on Sunday, July 28.

The moon is Full on Tuesday, July 16.

Jupiter will be rising in the southeastern sky during the evening hours to open the month. Look for Jupiter during the overnight sky throughout the month. Jupiter will be near the moon during the late night hours of Saturday, July 13 and early morning hours of Sunday, July 14.

The last Quarter moon is Wednesday, July 24.

Saturn joins Jupiter in the overnight and early morning sky. The moon will be below Saturn the late night hours of Monday, July 15 and early morning hours of Tuesday, July 16.

The moon is New on Tuesday, July 31.

Morning Planets: Uranus, Neptune

Evening Planets: Mars (dusk), Jupiter, Saturn



Weather projections, features and facts created by Bruce Watson for our Weather Almanac are presented as scientific guidelines as to what we might expect over a large area of the Midwest, as well as our part of the state and general service area. The Normals' appearing on the back page are provided for the particular counties

The "Normals" appearing on the back page are provided for the particular counties we serve and reflect the average high and low temperatures, plus average amount of sunshine and precipitation experienced week to week in the area over the past 170 years.

years. Frank Watson utilizes a model that Bruce Watson specially designed, based on weather observations that much more clear ly represent our local climate than do shorter, 30-year National Weather Service averages. These figures draw on the long history of systematic observations begun by the U.S. Army in 1817.

Future Weather Outlook

August is expected to experience below normal temperatures. **Precipitation** is expected to total drier than normal. Favored dates for heavier precipitation center on August 2, 3, 7, 8, 10, 16, and 22.

Long-Range Weather Outlook.

September outlook favors warmer than normal temperatures and below normal precipitation.

October outlook favors warmer than normal temperatures and near normal precipitation. **November** expect warmer than normal temperatures with below normal precipitation. **December** outlook favors above normal temperatures with below normal precipitation.

January expect above normal temperatures with below normal precipitation.

Northern Illinois Ag' Center A Rooster Ag' Company

"Where work gets done!" www.niac.farm 1100 S. County Line Rd. Maple Park, IL 60151

NIAC Spotlight



Michael Rhoades Advance Trading Inc.

Michael has over 25 years of managing agricultural price risk for crops and livestock. He started in the industry managing Commercial Grain Elevators and Ethanol Plants while working for RJ Obrien in Chicago. After a number of years, Michael began working with US and Canadian based Hog, Dairy

and Cattle producers, while still managing the ethanol plants. After hiring people to help service this growth, Michael started working with international food companies, managing their raw commodity purchases and managing the price risk at the Chicago Board of Trade. Eventually it was time for a change for Michael and he went to CIH Chicago. At CIH he managed several million hogs a year for the largest swine consulting group in the country. He also helped the company grow by teaching, mentoring and managing many young brokers. Eventually, Michael helped lead both the Swine and Cattle groups within the company and was a top producer within the entire industry. Michael is currently at Advance Trading Inc. managing both livestock and crop risk for his client base that spans an eight state region. At this stage of his career, Michael really enjoys solving problems for his clients. His experience is extremely diverse as he currently trades Hogs, Cattle, Feeder Cattle, Milk, Corn, Beans, three classes of wheat and Canola. When Michael is not at work he is active with Wayside Cross in

Aurora where he mentors and coaches in a little league for at-risk kids. He is also active at his church, leading a middle school boys group.



Troy Alexander Thorn Creek Ins.

Troy Alexander has been a professional insurance agent since 2008. Troy is a first generation insurance agent starting in the crop insurance industry. In Janu-

ary of 2011 Troy started Thorn Creek Insurance Services Inc and entered the Property & Casualty industry writing Farm, Business, Livestock and Commercial Ag'. Since then he has acquired many excellent companies to represent for farms, crop, livestock, commercial and commercial ag. Troy has a deep passion for agriculture and the agriculture community. When not serving his insurance clients, Troy manages his farm of 600 acres near Springfield Illinois as well as helping his family operate their 8,000 acres of corn and soybeans. Troy is the first to admit he wouldn't have been able to achieve any of this without the past experience of raising cattle, swine, corn and soybeans

the help and and support of his wife Lynn.

Price Reduced!

Exquisite opportunity to own this 15acre property featuring two houses, a large shop and machine shed, an 87,500 bu grain facility and a 5,580 head hog facility, conveniently located on E. Twombly Rd. just North of Route 38 in Creston Illinois, Ogle County.

\$455,000 all inclusive!

To schedule a tour of the facilities please call Joe Ludwig at (630) 774-5887



FARMLAND FOR SALE

Kane County—Hampshire Township—78.03 acres/58.02 tillable acres. Excellent location off Route 72. The 78.03 acres also features a beautiful house with outbuildings and a rolling hill on the southerly boarder with mature oak tree woods. \$14,675 per acre

Lee County—China Township—197.83± acres/184.70 tillable acres, including 1245 Real Property depreciable assets of a 277,200bu grain facility, multiple outbuildings and irrigation as well as a three story home located North of Franklin Grove, IL off Daysville Road. \$11,000 per acre

Boone County—Spring Township—100± acres/93.61 tillable acres, including two houses and multiple outbuildings. Great location off Glidden Road & Davis School Road in Kingston, IL. Mostly tillable with excellent soils, high fertility and a soil PI of 139.8. \$10,900 per acre

DeKalb County—Milan Township—117.36± acres/115.58± tillable. Located at the intersection of Keslinger and Tower Rd. This parcel is 98% tillable with 115.58 tillable acres of good soils and an average PI of 132. \$9,450 per acre

McHenry Co-Nunda Township-119± acres/89± tillable acres. Good soils with a 127.8 Productivity Index. Great location off Crystal Lake Road. Excellent investment property. Price reduced to \$9,000 per acre

Ogle County—Dement Township—15.00± acre Farmstead. Located off Twombly Road, just East of Rochelle and North of Creston, IL. The 15 acres includes two houses, 9,000 SF shop/machine shed with large overhead doors, an operating 87,500bu grain facility and 5,580 head hog facility. Price reduced to \$455,000.00

Kane County-Big Rock Township-21± acre Commercial Rental Facility/Horse Farm. Good supplemental rental income. Endless opportunities. 1.27 acres under a roof. Zoned B-2 Commercial. \$1,395,000.00 Broker Owned.

FARMETTES / LOTS / HUNTING / RECREATIONAL LAND

Kane County—Campton Township—9.03 acre buildable/farmable lot. Excellent location off Ramm Road, just West of Route 47. Creek runs through the southerly corner of the property. Available for the 2020 crop year. \$149,900.00

Mason County—Crane Creek Township—40.13 acres. Beautiful rolling terrain with open vistas providing for an abundance of deer and turkeys making this 40.13 acres an excellent hunting/recreational property! Price reduced to \$4,695 per acre

RECENT COMPARABLE FARMLAND SALES/CLOSE

Date	County	Twnshp	Acres P	rice/Acre	Date	County	Twnshp	Acres	Рі	rice/Acre
04/19	DeKalb	Franklin	137.0	\$7,221	04/19	LaSalle	Meriden		71.0	\$8,947
05/19	Kane	Blackberry	59.0	\$10,101	04/19	Lee	Reynolds		159.0	\$10,246
04/19 🗶	Kane	Plato	80.0	\$9,974	04/19	Lee	Nachusa		80.0	\$9,000
04/19	Kendall	Seward	151.0	\$8,460	03/19	McHenry	Marengo		324.0	\$9,999
04/19	LaSalle	Adams	101.0	\$10,601	04/19	McHenry	Chemung		181.0	\$8,998

*** Denotes Sales by Rooster Ag

Rooster Ag' 1100 S. County Line Rd. Maple Park, IL 60151



JUNE 30 TO JULY 6		
Avg. High 82		
Avg. Low 62		
SUNSHINE 70		
% DAYLIGHT HOURS		
Precipitation 1.09		

NORMALS	FOR 1	THE M	ONTH
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	JULY 14 то 20
	Avg. High 83
	Avg. Low 63
	SUNSHINE 72
	% Daylight Hours
	Precipitation 0.96

JULY 7 TO 13

Avg. High..... 83

Avg. Low..... 63

SUNSHINE...... 72

% DAYLIGHT HOURS

Precipitation 1.03

July 21 то 27
Avg. High 81
Avg. Low 62
SUNSHINE 74
% DAYLIGHT HOURS
Precipitation 1.07

JULY 28 TO AUG. 3
Avg. High 81
Avg. Low 61
SUNSHINE 74
% Daylight Hours
Precipitation 0.89