



Rooster Ag'

**Farmland Real Estate · Farm Management
Federal Crop Insurance · Farm Appraisal Services**

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~ Don't let your money collect dust, Invest in dirt! ~

A Family Owned Company

July 2020



PEACE ☺

The other day I was sitting at a stop sign and I gave a guy the **Peace** sign, he nodded and gave me a thumbs up followed by a returned **Peace** sign. As a child of the 60's & 70's, the **Peace** sign was a symbol of my childhood. Picked up by the hippie cultures anti-war movement, it quickly emerged to symbolize the spirit of love, unity and **Peace** amongst our society. Flower children and songs of peace and mellow times filled our hearts with the hope of **Peace** that would end the troubled times, along with the common goal: bring our Brothers and Sisters back from war and the hope to restore our harmonious lives. We placed the ☺ on our jewelry, clothes and even as a symbol on our barn fort. We feared for ours and our families lives, multiple times a day the radio & TV would sound the emergency broadcast system alarm. We took shelter as directed and as kids we truly lived in fear of the unknown, but certainly the hope of **Peace**, brotherhood and unity pulled us through. Now, as I drive throughout my day, I find the **Peace** sign as a revitalized comfort to greet friends and strangers in my own effort to restore the **Peace**. ☺



How To Buy A Farm

Today we receive a lot of calls from Investors looking to diversify their portfolio and **Buy A Farm**. The appeal is that land kicks off an annual cash on cash return on investment on top of historic appreciation of 6.1% per year over the last 50 years, or with only 5 down years during those 50 years making farmland a solid investment. When an Investor **Buys A Farm** with cash, it's an easy analysis. Here's my cash, here's my desired net cash on cash return on investment goal. Then we go to work, looking over our farmland hot sheet to match the Investor with the highest ROI on the market we can provide, on a farm with the highest potential upside. If the Investor does not have 100% of the cash needed to buy the farm outright, we match the buyer with a lender. The lenders desire 25% to 40% down and as of today will loan the balance at 4.25% interest with principal amortized over 30 years. We then calculate the annual income and expenses to see where the farm will cash flow so as that investor can gain the upside appreciation on the farm over the term of the note. Sounds simple... It is! Give us a call, we will meet you here at the NIAC, your kitchen or conference room table and show you **How to Buy a Farm**, own a piece of our planet and invest in dirt!

Family Estate

This article is a very touchy subject that no one likes to talk about. I believe most of us encounter this when the time comes to addressing our **Family Estates**, so I will briefly cover the basics. Who is designated to manage the **Family Estate**? In most cases it's the oldest. Usually they are the one who has a stake in the family operations and most parents felt the oldest was entitled to be in charge, the younger siblings accept this as "Dad's will." Yet, as our parents pass, and the estates begin to be divided, the will of the rest of the family now has a voice. We deal with the management of **Family Estates** day in and day out. We get it and we understand. If you and your family need assistance with your **Family Estate**, give us a call, we will meet you at your kitchen table to help you through the emotion tied to your **Family Estate**.

Market Analysis

As part of our proprietary appraisal process we can now easily perform a **Market Analysis** on farms that reflects comparable farmland sales within the geography of the subject farm. The **Market Analysis** is also based on calculations off of soil productivity index (PI), the percentage of tillable land and the farms cap rate calculation. All these factors are combined into one, for a real time farm **Market Analysis** that is spot on as to what that farms value is as of that day. Give us a call we'll meet you at your kitchen table and show you what the value is on the farm you are buying or selling, based on our new **Market Analysis** format.

~ Weather Almanac ~

by Meteorologist Frank Watson



July Weather Outlook

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

July is setting up for an active weather month with showers and thunderstorms dominating the weather landscape. We'll open the month with showers and thunderstorms with a few days of sun on July 2-3. July 4 is expected to kickoff a few days of showers and thunderstorms, hopefully after fireworks, if allowed. Sunny and hot from July 9-12 followed by strong storms July 13-14.

Look for more strong storms around July 18-21 with lingering garden variety storms from July 22-25. A few days of sunny and hot weather from July 26-28 with showers and thunderstorms from July 29-31.



Weather Trivia

*"When the dew is on the grass, rain will never come to pass.
When grass is dry at morning light,
look for rain before the night"*

Morning dew is associated with a stable atmosphere while dry morning grass with an unstable atmosphere, bettering the chance for showers and thunderstorms.

July Astronomy Calendar

Planet viewing has been limited the last few months but a few more planets are coming into view this month.

Mercury rises shortly after sunrise, low in the northeastern sky to open the month, and will be lost in the morning brightness. A sliver of a new moon will be to the left of Mercury before sunrise on Sunday, July 19. Viewing of Mars will get better the last week of the month.

The moon is Full on Saturday, July 4.

Venus rises in the very early morning hours and will be visible for several hours before sunrise in the northeast sky. Look for Venus to the right of the waning gibbous moon on Friday, July 17.

The last Quarter moon is Sunday, July 12.

Mars will be in view during the early morning hours before sunrise throughout the month. Look in the east eastern sky. The last quarter moon will be to the right of Mars on Saturday, July 11.

The moon is New on Monday, July 20.

Jupiter rises in the late evening hours and will be viewable during the overnight hours. Look for Jupiter to the upper right of the moon on Tuesday, July 7. That's Saturn to the left of Jupiter.

The first Quarter moon is Monday, July 27.

Saturn rises along with Jupiter throughout the month and will be to the left of Jupiter. Look for Saturn to the upper left of the moon on Tuesday, July 7.

Morning Planets: Mercury (dawn), Venus, Mars, Uranus and Neptune

Evening Planets: Jupiter and Saturn.

August Weather Outlook

August is expected to experience warmer than normal temperatures.

Precipitation is expected to total above normal. Favored dates for heavier precipitation center on August 2, 5, 6, 7, 9, 12, 13, 15, 16, 20, 24, 28 and 31.

Long-Range Weather Outlook

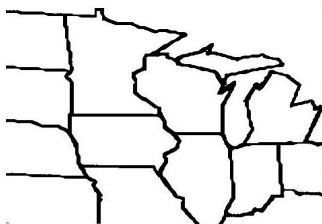
September expect warmer than normal temperatures with above normal precipitation.

October expect warmer than normal temperatures with below normal precipitation.

November expect above near temperatures with wetter normal precipitation.

December outlook favors near normal temperatures and below normal precipitation.

January outlook favors warmer than normal temperatures and near normal precipitation.



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 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.

Frank Watson utilizes a model that Bruce Watson specially designed, based on weather observations that much more clearly 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.



Northern Illinois Ag' Center

A Rooster Ag' Company

"Where work gets done!"

www.niac.farm

1100 S. County Line Rd. Maple Park, IL 60151

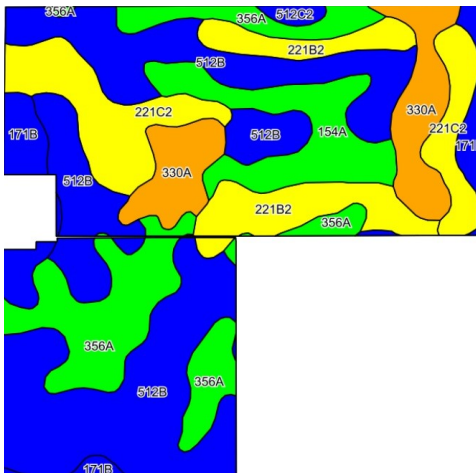
Price Reduction!

**117± acres in DeKalb Co.,
Milan Township, IL**

**Located at the SEC of Keslinger
Road & Tower Road.**

\$8,995 per acre

**Find more information on our website,
or call Joe at (630) 774-5887**



NIAC BUILDING DIRECTORY

Rooster Ag'

Kelly Ludwig	COO, Designated Mng. Broker, Owner	630-546-8267
Joe Ludwig	CBO, RE Broker, Owner	630-774-5887
Stason Ludwig	CEO	815-762-2136
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Juna Schmitt	Marketing, Administration	515-975-8915
Lonnie Latimer	Independent RE Broker	815-378-4854

First National Bank of Ottawa

Jeff Main	Commercial Loan Officer	815-751-3058
Stephanie H.	Mortgage Loan Originator	815-762-9744

Clifton Larsen Allen

Alex Calendo	CPA	815-285-9329
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Wade Law

Wade Joyner	Attorney at Law	630-768-1042
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Michelle Conklin Photography

Michelle C.	Photographer	847-476-1948
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Thorn Creek Insurance

Connor Loftus	Independent Insurance Agent	217-891-7347
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Advanced Trading Inc.

Fred Dietz	Ag Risk Management Advisor	815-515-4926
Brett Mapel	Ag Risk Management Advisor	815-427-4180
Mike Rhodes	Livestock Specialist	312-533-9607
Nancy W.	Office Manager	877-827-4926

Midwest Material Management

Chris McGill	Compost Specialist	847-812-6897
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FARMLAND FOR SALE

DeKalb County—Paw Paw Twp—246.22±/222.00± tillable acres. Located off Chicago Road on the DeKalb/Lee County line. Good soils with a soil PI of 131.20. **Divisible via (6) 40 acre parcels! \$8,000 per acre**

DeKalb County—Milan Twp—117.36± acres/115.58± tillable: Located at the intersection of Keslinger & Tower Rd. 98% Tillable, with 115.58 tillable acres of good soils and an average PI of 132. **Price Reduced! \$8,995 per acre**

DeKalb Co – Cortland Twp— 327,717bu Grain Facility with 10,101±SF of building space. Seller will include a tower dryer in the sale if a purchaser desires. Well maintained and recently painted. Great for specialty crops or Organics. **\$450,000.00**

Henry County—Kewanee Twp—1,787 acres/1,273 tillable acres. Known to be one of the largest contiguous tracts of land for sale in Illinois. **Divisible via multiple parcel configurations ranging from 118—1,122 acres!** Income generated by both the farm rent and CRP program. Kicks off a **3%+ Net ROI** at the list price of **\$6,300 per acre (Contract Pending on the NE 115 acres)**

Henry County—Alba Twp—123.55 acres/118.48 tillable acres. Located North East of Atkinson, IL off E. 2400. Good soils with excellent yield history. Includes 1,350' electric irrigator which covers 113 tillable acres. Kicks off a **3%+ Net ROI** at the list price of **\$8,800 per acre**

Kendall County—Little Rock Twp—101.41± acres/94.88 tillable acres. Excellent location off Little Rock Road & Griswold Springs Road in Plano, IL. **Adjacent to Walmart! \$9,500 per acre**

LaSalle Co—Mission Twp—153± acres/80± tillable acres. The property includes 2 beautiful cabins with a pond as well as frontage on the Fox River. Excellent mix of productive farmland & wooded recreational/hunting land . **\$7,700 per acre**

McHenry County—Dorr Twp—92.33± acres/73.53± tillable acres. Excellent location off McConnell Road in Woodstock, IL. Farm to Future Development Potential. **Price Reduced to \$7,750 per acre**

Mason County—Crane Creek Twp—40.13 acres— Beautiful Rolling Terrain with open vistas, providing for an abundance of deer and turkeys. Making this 40.13 acres an excellent Homesite, Hunting/Recreational/Farming Property! **Price Reduced! \$4,295 per acre.**

DeKalb Co – Squaw Grove Twp—17.54 acres/11± tillable acres. Located in Hinckley, IL along the Little Rock Creek. Great site for regenerative farming/specialty/organic crops. Seller is a licensed Real Estate Broker. **\$159,000.00**

RECENT COMPARABLE FARMLAND SALES/CLOSE

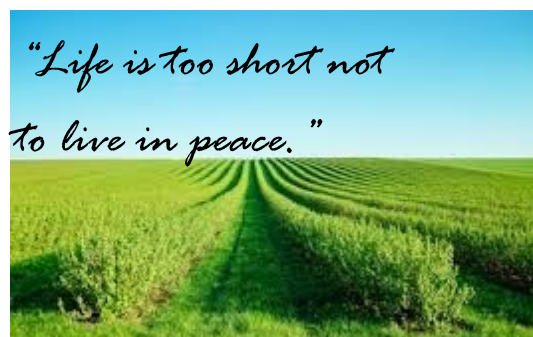
Date	County	Twtnshp	Acres	Price/Acre		Date	County	Twtnshp	Acres	Price/Acre
03/20	DeKalb	Genoa	75.0	\$8,503		03/20	Kendall	Na-Au-Say	75.0	\$11,002
04/20	DeKalb	Pierce	110.0	\$9,517		06/20	Lake	Newport	56.60	\$8,231
01/20	Henry	Annawan	119.0	\$8,469		03/20	McHenry	Coral	81.0	\$7,749
05/20	Kane	Big Rock	114.0	\$11,419		05/20	Ogle	Maryland	145.0	\$8,682
01/20	Kendall	Fox	255.0	\$9,800		04/20	Stephenson	Dakota	80.0	\$9,645

The sales reported are randomly chosen from the most recent issue of the Illinois Land Sales Bulletin, a bi-monthly report on farmland sales of 20 acres or greater. This data is obtained from the transfer declarations recorded at 90+ courthouses around the state. Subscriptions are available by visiting www.landsalesbulletin.com or calling 608-329-4210.

🐓*** Denotes Sales by Rooster Ag'



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NORMALS FOR THE MONTH

JUNE 28-JULY 4
AVG. HIGH..... 84
AVG. LOW..... 59
SUNSHINE..... 70
% DAYLIGHT HOURS
Precipitation 1.04

JULY 5-11
AVG. HIGH..... 84
AVG. LOW..... 60
SUNSHINE..... 72
% DAYLIGHT HOURS
Precipitation 0.99

JULY 12-18
AVG. HIGH..... 84
AVG. LOW..... 61
SUNSHINE..... 72
% DAYLIGHT HOURS
Precipitation .98

JULY 19-25
AVG. HIGH..... 85
AVG. LOW..... 61
SUNSHINE..... 74
% DAYLIGHT HOURS
Precipitation 0.98

JULY 25-AUG. 1
AVG. HIGH..... 84
AVG. LOW..... 61
SUNSHINE..... 70
% DAYLIGHT HOURS
Precipitation .98