



# AG NEWSLETTER

MAR 2018

## TIPPEY BEE PROJECT

In early 2017 I had the chance to participate in Singularity University's Executive Program. As I was completing my pre-classroom work, one of the assignments outlined in the material was challenging the participants how they could impact the lives of 1 billion people. I started working through some numbers in my head to see how I "stacked up" against the challenge. I figured inside my work, I could logically touch 1,600-2,000 of our employees. If I included their families, maybe I could be as high as 10,000 people I impacted. I figured if I reached a little and included the customers of our equipment I could then believe hundreds of thousands or even a million folks I touched but still nowhere near the 1 billion mark.

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## FSB LOCATIONS

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500 S. Persimmon, Le Roy  
411 N. Center, Gridley

## TIPPEY BEE PROJECT (CONT)

I have learned firsthand the significant impact Diversity & Inclusion make in developing innovative and breakthrough concepts. So, it should not have been a surprise to me when the intersection of my agricultural background met my current role, along with the education I received about trying to tackle one of the Global Grand Challenges. As with any idea, I wanted to “test” it with some of people I trust to make sure it would “hold water.” I got some great feedback and was able to glean several additional concepts, which I built into the final product. After polishing the edges and putting some thought discipline into it, I finally took the plunge. I took the concept to Josh and did the pitch gaining final approval.

I am excited to say the result of those efforts is ***The Tippey Bee Project***.

The news, government, agriculturalists, and scientists have been trying to understand the disastrous phenomenon that could tumble the basis of our food system: the widespread collapse of honeybee colonies nationwide known as “colony collapse disorder.” Honeybees across the nation have been dying at rates unseen in history.

Why should you or do you care about such a thing? Well, one-third of the food on our tables is there because of honeybees. These critical partners in our ecosystem pollinate a wide array of the foods we consume. You can forget about berries, fruits, and many vegetables if we fail to address this honeybee crisis. Of the 100 crop species that provide 90% of our global food supply, 71 are bee-pollinated.

***The Mission of The Tippey Bee Project:*** Positively impact the Earth’s ecosystem by inspiring youth involvement in the husbandry of bees in the 4-H and FFA organizations. Provide both local and global impact by expanding reach of initial project launch to impact 1 billion people in the population worldwide.



***Vision:*** Develop the qualities of stewardship and problem solving in tomorrow’s generation by: encouraging learning, fostering responsibility, developing practical application skills and inspiring a spirit of innovation using STEM to tackle obstacles.

***Catalyst of Impact:*** Provide youth who have successfully met evaluation criteria with financial means to sustain or grow their bee apiary.

You can learn more about these efforts at ***[www.TippeyBee.com/TippeyBeeProject](http://www.TippeyBee.com/TippeyBeeProject)***. You can also go to that link if you would like to make a tax-deductible contribution or if you know a 4-H or FFA youth who might be interested in the Project.

***Trent Tippey***  
***Tippey Bee Project***

# HOW TO MAKE YOUR SMARTPHONE WORK SMARTER & HARDER

Smartphones are constantly becoming “smarter” with each update and version that is released. The capabilities seem endless! All these features can seem daunting and overwhelming. Here are a few ways that you can easily make sure your smartphone is working smarter and harder for you!

## 1. Stretch Battery Power:

You can easily stretch that 10% battery life a little more by *turning off Bluetooth* and locations features. While these features are running in the background they can drain your battery quickly. Turning down your screen's brightness can help stretch your battery power. Screen time is one of the top culprits to running down battery life.

## 2. Easily Back up Photos and Videos:

There are many apps and services available to both Android and iOS devices that can back up photos and videos. I personally like the free and easy kind. *Google Photo* is both free and easy. Once downloaded on your device, the app will automatically back up photos AND videos while it is running in the background. When photos and videos are backed up, you can easily clear them off your device by the click of a button. This helps clear storage off your device. Go to [photos.google.com](https://photos.google.com) and you can see all your photos and videos that you have backed up. You can download copies to print from the app and web browser. I haven't even gotten to the best part.... **UNLIMITED STORAGE!** Without paying a dime.

## 3. Down to the Minute Weather Forecast:

When it comes to weather apps, there are many you can pick from. My favorite for down to the minute forecasting for precipitation is *Dark Sky*. This app has a free and premium version. I have found it well worth the money to pay for the premium version. You can see how heavy rain or snow will be for the next 40 minutes and for the rest of the day. This can be helpful if you are working or playing outside and need a better idea of how fast or slow a storm is coming in. Especially when the fish have just started biting and you need to know exactly how long you have before you need to pack it in!



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I have been in the cash grain industry for fourteen years. In that relatively short amount of time, I have bought corn for as low as \$.90 (at the river following Hurricane Katrina) and as high as \$8.15 (drought of 2012). While each year always has a different challenge, it is easy to look back on trends and learn from them.

Early in my career, marketing seemed pretty easy; sell ahead at a profitable level and take advantage of the carry. Buy cheap calls to cover sales in case of a rally or sell calls at levels you would sell if given a chance. When I started, local farmers were pretty good at this and extremely disciplined. They were confident marketers that slowly built their operations over time making well thought out and tested decisions.

However, with the Renewable Fuel Standard, things changed quickly. Suddenly, any forward sale was a bad sale by the time the farmer delivered. Marketing grain was more like riding a roller coaster than the dry commodity trading class you took in college. Producers without a plan were rewarded, and those with a plan had a lot of explaining to do to their bankers, landlords, and spouses. Now, producers that would have been considered strong marketers only a few years ago no longer have a taste for it and lack confidence. It is amazing how fast that changed.

Fast forward just a few years and it appears that things are calming down. Volatility in both corn and soybeans has trended to ten year lows and carry-outs are growing. The U.S. farmer met and exceeded the corn production required by the Renewable Fuel Standard, and the increased global soybean demand, and is now looking at tighter margins, less government subsidies, and even tougher conversations with their bankers, landlords, and spouses. What is a farmer to do?

I believe it is time to get back to those basics we were so good at just a few years ago. Forget, for a

moment, the rocky times and the seemingly bad decisions you have made in the last few years and focus on being successful in the future. Here's how:

### ***Know Your Breakevens:***

Take the time to do the math and figure out what they are. Make sure the numbers you are using cover your cost of living and meet any realistic financial goals you have in place.

### ***Know the Tools:***

Flat Price, Hedge to Arrive, Basis, Options, and Accumulator contracts all have their place. Make sure you take the time to learn when they make sense and how to use them. Don't do a contract because it is trendy. It may not meet the needs of your operation even though it meets the needs of your neighbor's. Take the time to fully understand cash carry and how those bins in your backyard can earn you more money by locking in that carry rather than just allow you to keep your grain unpriced.

### ***Work With Someone You Trust:***

No different than any other part of your operation, you need to work with a trusted partner. Hopefully, that happens to be your local grain originator, but if not, look for another avenue. There are plenty of ways to work with a trusted market advisor and still deliver to your favorite locations.

You already know how to do this. You have done it successfully for years. Get back to the basics and start doing it the right way again.



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## ROW CROP TRACTORS (Magnum)

The real work horse of any farm is the row crop tractor. Today's tractors are very sophisticated with many controllers and advanced electronics. The fuel systems are state of art coupled with modern emissions systems adding up to top performance and reliability. We recommend changing the fuel filters annually. Inspection the air intake system should be checked for proper sealing and integrity of all hoses and connections. Check all gear cases not due for oil changes should have the reservoirs topped off. Look for any fluid leaks front to rear.

## FOUR WHEEL DRIVE TRACTORS (Steiger)

The same systems as in the row crop tractors should be inspected. Drive line couplers and u-joints should be inspected as well for fitness for use. Since the drive lines share the same hydraulic reservoir that the hydraulics use we recommend changing the filters annually. The oil itself can be changed at the recommended intervals in the parts manuals.

## PLANTERS

Your planter could be considered the most important piece of machinery on your farm. Your yield is determined by many factors that are solely controlled by the planter. Population control, depth control, seed to soil contact and spacing are all related to the condition of the planter components.

If you ended last year thinking your seed placement could stand some improvement have your meters test. Very inexpensive for what it could save you!

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## MARKET TOO HIGH?

You read many articles and see news stories about the market setting record highs. You hear some market prognosticators predicting a correction or worse. Unless you are still a 100% CD person, you likely have some money in stocks or stock mutual funds. Should you be selling? First of all, nobody knows where the market is heading. Take a look at the predictions in January 2017. Many were calling for a flat or negative stock market because we had already run up significantly from the March 2009 lows. What happened in 2017? Up around 20% for stocks. The same people said we were in for a bear market in 2013. What did the market do that year? Up around 30%. You should know that many of these “experts” sell their newsletters full of bold market predictions in order to get new subscriptions. Cable financial channels must have interesting or entertaining guests come on and talk to fill air time.

But isn't the market near an all-time record high? Doesn't that mean I should sell now? I thought you were supposed to buy low and sell high?

Stocks have averaged about 10% return per year since 1926. If the market would go up evenly and slowly, then we should set a new record high every month, every quarter and every year. Don't be anxious because we are at new record highs.

The question you should be asking is, “is the market expensive?” We measure the market's valuation based on how much you are paying for

each dollar of earnings. The price/earnings ratio is the most widely accepted valuation measure of the market. At around 18, the market is a little expensive relative to history. It's a bit higher than the long-term average of 16.5. But corporate earnings are good and interest rates are still fairly low, so it makes sense that the market is doing well.

Money you have in the stock market should be money you intend to keep invested for the long-term. Knowledgeable investment advisors develop an investment plan and stick with it. You shouldn't be buying and selling constantly – you will lose at that game over the long-term. the Social Security system and how it can best be used for your particular situation.

### Warning

How do financial advisors get paid? Many are still commission-based. CAPS' only source of revenue is fully-disclosed client fees. The 100% fee-only compensation model is the one that offers the best results for my clients. My clients know I am not calling to sell them something and I think that gives them peace of mind. If you have an advisor, you need to know exactly how they are getting paid.

The highest cost products out there are still annuities and cash-value life insurance. If a person you've been talking to is recommending annuities or cash value life insurance, you need to find out ALL the costs of these products. It's a fact – salespeople get paid very well to sell you annuities and cash-value life insurance – that is why they are sold. These products aren't the best for you. They are best for the salesperson and the life insurance company, but not you.

If you have an annuity or cash value policy, let me give you an evaluation of it – you deserve to know how much you are paying for this product.

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# THE USE OF PLANT TISSUE ANALYSIS

Plant tissue analysis or tissue testing can be a valuable tool to judge the current nutrient content in a growing plant. Tissue test can play a vital role in diagnosing issues that may arise within a field because often times the test will show nutrient deficiencies that are not showing visual symptoms. Sample results will be a snapshot of nutrient content of the plant on the day the sample was taken and will not indicate how the plant health and nutrient content will change later in the season. Because of this, for tissue sample results to be an effective management tool, they should always be used in conjunction with a recent soil test.

Soil test results with a full work up of CEC, macro and micro nutrient levels, base saturation levels and organic matter will allow farmers to determine if the soil will be able to provide adequate nutrition to the growing crop. With soil information a tissue test can tell us what corrective actions may have to take place to provide the crop with adequate nutrition for maximum yield or if soil fertility is adequate and available and the plant is showing deficiencies on the tissue test, environmental issues (weather, compaction, saturation) could be the blame. One of the most important aspects of taking a tissue sample is the timing of testing and gathering the proper plant parts for the test. Since the tissue analysis will provide us information to add nutrients to the crop, I always recommend testing about seven to ten days prior to a planned application. In corn for example, testing around v4-v6 will give use the option to apply foliar nutrition with a post herbicide pass or through a sidedress system.

Another popular testing time in corn would be the VT-R1 stage just prior to pollination. This window allows foliar nutrition to be applied with fungicides or nutrients to be applied with late season nitrogen applications. Ensuring that the proper plant parts are sample depending on the growth stage of the plant is also critical to make educated management plans. Midwest labs has



a great resource, covering a wide range of crops and the proper testing procedures that can be found at [www.midwestlabs.com/resource/plant-tissue-sampling-guide/](http://www.midwestlabs.com/resource/plant-tissue-sampling-guide/).

The final step when using tissue testing is interrupting the results and if a deficiency needs to be addressed, finding a quality product to apply. Remember, foliar nutrition is not a substitute to soil fertility but can provided yield benefit when used properly. Also before using any foliar products, be sure to consult the label to see what the actual nutrient analysis the product has. Not all foliar products are created equal, so be sure to choose wisely.

Tissue testing is a great management tool to help farmers judge the condition of their crop throughout the year. When used properly tissue testing can allow us to make corrective actions in the crop, or allow fertility changes to be addressed for future crops.

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