

BE ON THE LOOKOUT FOR PALMER AMARANTH

LEARN TO SPOT THIS FAST-GROWING, HERBICIDE-RESISTANT WEED



Palmer amaranth, (also known as *carelessweed*, *Palmer's pigweed*, and *dioecious amaranth*) an annual broadleaf weed native to the southwestern United States, has spread across the country.

It's a fast-growing, herbicide-resistant, and highly competitive weed, and the USDA and Farm Service Agency are warning area farmers about it in hopes of stopping its spread in the Midwest. **One palmer amaranth plant can produce up to 250,000 seeds, and can grow 2 – 3 inches per day, reaching a height of 6 – 8 feet.** Nitrates in the leaves can make the plant toxic to livestock animals.

If you see palmer amaranth on your property, call your local county extension agent or crop consultant to report it and get recommendations for control.

How to identify palmer amaranth:

- Palmer amaranth is a summer annual that commonly reaches heights of 6-8 feet, but can reach 10 feet or more
- Green leaves are smooth and arranged in an alternative pattern that grows symmetrically around the stem. Leaves are oval to diamond-shaped.

There is a small, sharp spine at the leaf tip. Some Palmer amaranth leaves have a whitish V-shaped mark on them. Not all plants display this characteristic.



- There are separate male and female plants.
- Palmer amaranth looks similar to other pigweeds such as common waterhemp, redroot, and smooth pigweeds.
- Redroot and smooth pigweeds have fine hairs on their stems and leaves. Palmer amaranth and waterhemp do not have these hairs.
- The stalk connecting a leaf to the stem of Palmer amaranth is longer than the length of the leaf. For common waterhemp, the stalk connecting a leaf to the stem will only be half the length of the leaf.
- Seedhead spikes on female Palmer amaranth plants are much taller, up to 3 feet long, and more prickly than waterhemp, redroot, and smooth pigweed spikes. Palmer flower heads are sharp and prickly to the touch with bare hands.

You can download a copy of the USDA alert on our website at www.csbnow.com

I N S I D E

-  **Millenials Carry the Ag Torch Into the Future**
-  **Grain Fill: The Six Stages of Corn Development**
-  **USDA Recognition Award**
-  **Our CEO Has a National Role**

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MILLENNIALS CARRY THE AG TORCH INTO THE FUTURE

A LOOK INTO THE FUTURE OF THE AG COMMUNITY

We are fortunate here in northwest Illinois to have a strong ag community, from thriving 4H clubs to FFA programs to county Extension offices that serve as rich resources for anyone interested in agriculture, including our youth and young adults.



Millennials, or young adults born 1977-1995, have had mixed reviews when compared to other generations in the workforce. One of the most popular characterizations leveled at millennials is that they are lazy. However, attribute assignments like these happen every generation, as older workers struggle to adapt to the different mindset of workers just entering the job market.

A recent column from American Farm Bureau Federation Communications Assistant Shiloh Perry puts millennials in a different light with hope for the future – they literally will “*carry the torch*” for ag into the future. She identifies **four different types of millennials** dedicated to ag advocacy, defined by their background, motivation, and outlook:

- **The perpetual advocate** has been involved in ag activities before, sometimes starting with 4H or FFA. He or she likes to be busy and stays involved in ag advocacy for a long time.
- **The family man/woman** has been involved in ag advocacy through his or her family. They likely grew up in a farming

family, so ag advocacy is part of their personal legacy and a way to meet people and be social.

- **The visionary** wants to be a part of something greater, something that matters and is productive. He or she is always thinking of the future and how it can be improved. The visionary’s strength is that he or she tends to look at issues (including ag issues) from both sides in order to make good decisions.
- **The traditionalist** is like the family man or woman in that he or she probably was raised in a farm family. The traditionalist’s advocacy, though, comes from a different motivation – they want to pass on the traditions of ag and help educate the public about agriculture.

Whatever brings them to ag advocacy, millennials will play a big role in the ag industry’s future. Though they’ve been called “narcissistic or lazy,” several studies point to a tendency for members of this generation to be team-oriented and civic-minded. They’re the largest generation in the workforce today, and if the millennials in our area are any indication, we’re in very good hands.

We can help you plan a bright future for your farm or ag-related business. Call or stop by and visit one of our Ag specialists at any of our three convenient locations.

HELPFUL TIPS

Spend Less Time Making Payments

iPay, CSB’s new online bill pay module, gives you convenience, savings, and security at the touch of your fingertips anytime, anywhere so you have more free time to enjoy life. **You can pay a person, a company, a bank, or a charity via email, direct deposit, or check.** You can also schedule payments, make recurring, or send for rush delivery. So the next time you need to send your college student some money or pay back your coworker for lunch, send them money via email with our Pay a Person feature. **It’s quick and easy!**

Support Your Local School

Show your school spirit and give back to your school with our School Pride Debit Cards. They’re available for **Lena-Winslow, Stockton, Pearl City, and Freeport Pretzel** fans. There is a \$5 fee for the card, but **100% of this fee is donated back to your school!** Same-day debit cards are available at our Lena location, and next-day cards are available at our Freeport and Stockton locations.



Upcoming Trips:

- Tuesday, December 5, 2017 - **Bus Trip to Wisconsin Dells** to see **Branson “Christmas” On The Road®**

Ask one of our friendly Customer Service Representatives for details today!

GRAIN FILL: THE SIX STAGES OF CORN DEVELOPMENT – AND WHAT CAN GO WRONG

If your corn is “knee-high by the 4th of July,” it’s all smooth sailing from there, right?

That old adage might be fun, but corn producers have a whole lot more to worry about than the height of their plants on Independence Day. **Corn actually goes through six important growth stages**, each of which can be affected by drought, hail, disease, and various pests:

Silk Stage (55-65 days before Black Layer Stage): At this stage, about 50 percent of ears have silks emerging from the tips, and pollen shed from the tassel should sync with silking. If poor or incomplete pollination occurs, a farmer could lose 97 to 100 percent of the year’s crop yield.

Blister Stage (45-50 days before Black Layer Stage): Pollinated kernels look like little blisters of clear liquid. You can “preg-check” your corn late in the blister stage: Carefully remove the husks from an ear, flip it upside down, and shake it. If silks detach from the kernels, the corn has pollinated successfully. If the silks stick, pollination has been affected; a farmer could lose between 70 and 100 percent of the year’s crop yield.

Milk Stage (35-40 days before Black Layer Stage): The kernels expand and are more defined. Squeezing a kernel will produce a milky white liquid. If the plant is stressed at this stage, the plant may use up sugar and starch from the plant to deliver nutrition to the kernels. The

estimated yield loss at this point is between 59 and 75 percent.

Dough Stage (30-35 days before Black Layer Stage): The milky liquid starts to solidify as the kernels change sugars into starch. Stress at this point of development would keep kernels from developing to full size and weight. A farmer could lose between 41 and 50 percent of the year’s corn yield.

Dent Stage (20-25 days before Black Layer Stage): As sugars continue to turn into starch, the kernels dry out. The dehydration leaves a dent in each kernel. Damage at this stage could mean a loss of between 23 and 40 percent of the year’s corn yield.

Half-Milk Line Stage (14-18 days before Black Layer Stage): Dry starch accumulates from the cap to the tip of each kernel. The milk-line shows the progression of this process. At this point, stress to the plant could mean a loss of between 7 and 12 percent of the year’s corn yield.

Black Layer Stage: The hard starch layer reaches the base of each kernel – the corn is mature. Though the plant can still be damaged by a number of factors like disease and weather, the grain is fully developed.

It’s important to keep an eye on your corn during every stage of development. **For more information, visit: <http://www.prairiefarmer.com/corn/stressed-corn-wont-fill-ears>.**

OUR CEO HAS A NATIONAL ROLE

He obviously is a big part of Citizens State Bank’s success, but did you know that CSB President and CEO Fritz Kuhlmeier also is an important part of a national economic forecast? He is a part of the Rural Mainstreet Index (RMI) survey.

Each month, community bank presidents and CEOs in small agricultural-or energy-dependent towns in 10 states are surveyed regarding current economic conditions in their communities and their projected economic outlooks six months down the road.

The most recent survey quotes Fritz on local crop conditions here in northwest Illinois (unfortunately, it’s not good news). The July report is full of challenging news – its headline is *Rural Mainstreet Index Experiences Biggest Fall in Almost Nine Years*.

If you’d like to learn more about the RMI survey, visit <https://www.creighton.edu/economicoutlook/mainstreeteconomy>

CSB’S KELLIE WHITE HONORED WITH USDA RECOGNITION AWARD FOR BUSINESS PARTNERS



CSB Loan Administrative Assistant **Kellie White** has been honored by the United States Department of Agriculture with the **USDA Recognition Award for Business Partners**. Tom Brooks and Rachel Eissens from the Farm Service Agency, USDA Stephenson County, presented Kellie with the award June 21 at Citizens State Bank’s Lena branch. Citizens State Bank has been utilizing the USDA/FSA Guarantee Farm Loan Program for many years. For the last 21 years, Kellie has been a strong advocate for the USDA/FSA program for her customers. She is responsible for processing guarantee loan applications, taking care of annual servicing requirements, and fielding questions from FSA staff.

SERVING UP BREAKFAST



We were proud to show our support and help serve at both the Stephenson and Jo Daviess County Ag Breakfasts this month. Helpers included:

Stephenson County: **Jim Endress, Dennis Groezinger, Marlyse Johnson, Brock Musser, and Kellie White**

Jo Daviess County: **Marianne Janicke and Nicole Monroe**



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Left to right: Dennis Groezinger, Joel Kempel, Brock Musser



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