



**HELLO
SEPTEMBER**



Helping Families Build Wealth Across Generations

Hertz Farm Management has been representing farmland owners and their families for over 75 years. We have worked closely with individuals, families, attorneys, accountants and financial planners to help our clients meet their goals by providing the following personal services:

- **Farmland Real Estate Sales, Auctions, Acquisitions and Appraisals**
- **Valuing Farmland for Estate Planning and Generational Gifting**
- **Professional Farm Management – Helping Families with Farm Business Decisions**
- **Researching and Recommending Conservation Techniques and Programs**
- **Facilitating Successful Succession Plans**
- **Enhancing Family Communications**



Serving the Midwest for over 75 years with offices in Illinois, Iowa, Minnesota & Nebraska.



815.935.9878

www.Hertz.ag

HOW **SECURE** IS YOUR NETWORK?

(DO YOU KNOW?)

CALL US FOR YOUR FREE ASSESSMENT.
815.929.9850





FlexLine has ZERO

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Then Variable Rate 5.40% or Lower*

 **Peoples Bank**
of Kankakee County



*Introductory rate of 0% Annual Percentage Rate (APR) is fixed for the first 90 days. After 90 days, the following variable rates would apply: 4.45% APR for line limits of \$100,000 or more; 4.95% APR for line limits of \$50,000 to \$99,999; and 5.40% APR for line limits of \$25,000 to \$49,999. The floor is 3.75% APR with a ceiling of 18% APR. The APR will vary based on the U.S. Prime Rate as published in the Wall Street Journal +/- a margin. The margin is based on your total line limit. As of July 28, 2022, the Prime Rate was 5.50%. The minimum line of credit to receive the introductory rate and qualify for no closing costs is \$25,000. HELOC must be new money to the bank. For requests under \$25,000, other HELOC options are available. Collateral cannot be classified as a manufactured or mobile home. Owner-occupied primary residence only. Homeowners insurance is required. Minimum payment may result in a balloon payment at maturity. Rates and APRs are subject to change without notice. Subject to credit approval. We reserve the right to discontinue this offer at any time. Other terms and conditions may apply. Please call for details.

MILNER MEDIA

LIVE and LOCAL

- ◆ Morning Show with Mike Tomano
- ◆ Where *Local News* Comes First
- ◆ Casey Kasem's American Top 40
- ◆ Breakfast with the Beatles
- ◆ Great American Songbook
- ◆ Daily Financial Market Reports
- ◆ Midwest Digest
- ◆ Early Bird & Farm Time



"FAVorite Hits"



- ◆ Mornings with Scott Smith
- ◆ Contemporary Hits Radio
- ◆ Local News & Weather
- ◆ Ryan Seacrest AT 40
- ◆ Coors Light Weekend Party Patrol

- ◆ Mornings with Roy Gregory
- ◆ Crook & Chase Countdown
- ◆ NBC & Local News & Weather
- ◆ "The Gospel Greats"
- ◆ Early Bird & Farm Time
- ◆ CBOT Reports
- ◆ Community Billboard
- ◆ Midwest Digest & Farm Progress



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NEWS DIRECTOR: Rob West
METEOROLOGIST: Alan Archer

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(815) 932 - 2020




fisherswale.com

Retirement may not be on your radar – but one day, it will be. Opening a Roth IRA is a great place to start!

Benefits of Roth IRAs for young investors

- Tax-free growth and qualified withdrawals
- Flexibility to withdraw contributions tax-free and penalty-free at any age and for any reason
- Longer time horizon to potentially compound tax-free earnings

Withdrawal of earnings will generally be subject to taxation and a 10% penalty unless both five years have elapsed from the time of the first Roth IRA funding and the IRA owner has reached age 59 ½. Certain distributions may qualify for a penalty waiver. Stifel does not provide tax advice. You should consult with your tax advisor regarding your particular situation.



STIFEL | The Heartland Group

Zachary Birkey, CFP®

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Myron Hendrix

First Vice President/Investments

Michael Bruner

Vice President/Investments

Jeff Schimmelpfennig

Vice President/Investments

Joseph Sikma

Financial Advisor

Contact us today to discuss if a Roth IRA is right for you!

(815) 614-5760 | (833) 791-8092 toll-free

www.heartlandgroup-stifel.com

UPCOMING ECONOMIC AND COMMUNITY DEVELOPMENT EVENTS:

**Starting a Business Workshop
First Tuesday of Each Month at 5:30pm
ECDA Conference Room**

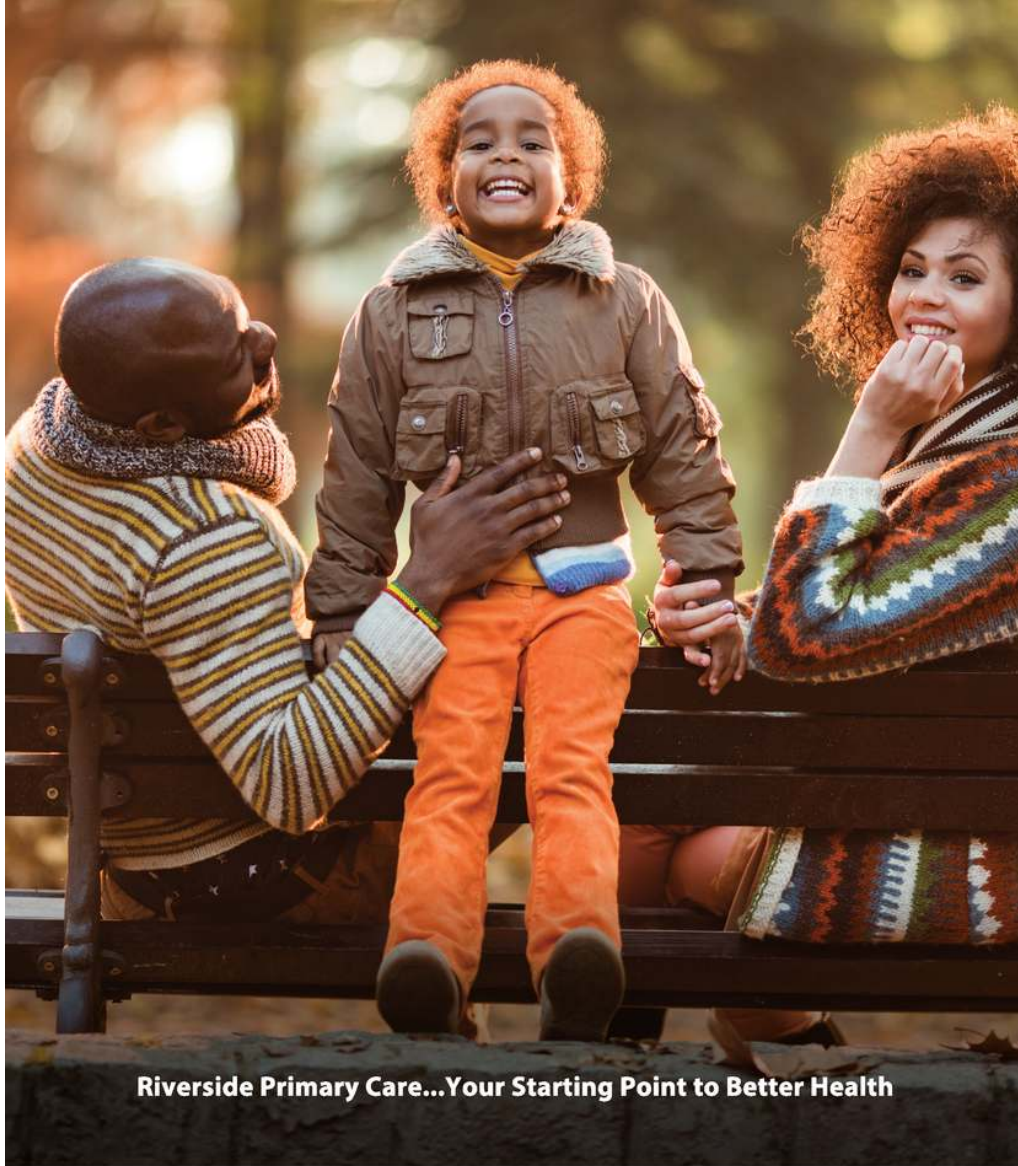
**Hispanic Business Meeting
Second Tuesday of Each Month at 5:30pm
ECDA Conference Room**

**ECDA at Kankakee Farmers Market
Saturday, September 17 from 8am to 12pm
Downtown Kankakee**

**ECDA at Hispanic Heritage Celebration
Saturday, September 17 at 2pm
The Depot**

**2nd Ward Meeting
Tuesday, September 20 at 6pm
St Pat's Cafeteria**

**Keep an eye on our City of Kankakee website and
social media pages for more upcoming events!
Do you want the ECDA to host a table at a local event? Let's chat!
Email us at yourvoice@citykankakee-il.gov.**



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BASED ON A TRUE STORY

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TED SWINDLEY

SEPT 9TH-11TH,
2022

This production of ALWAYS...BETSY CLINE is presented through special arrangement with TED SWINDLEY PRODUCTIONS. visit www.tedswindleyproductions.com for more information.

KVTA