



## Fall Appreciation Event

The date is set for Saturday, August 23th for our annual Appreciation Dinner. Start time is 4PM. Same location as normal, our shop at the farm. We look forward to seeing you!

## 2025 Rainy Weather

### Special points of interest:

- \* Finished Side dressing Corn
- \* Second Pass Spraying Beans and Corn
- \* Scouting Fields is Ongoing
- \* Spring Soil Sampling is Completed
- \* Fungicide Applications Started
- \* Field Repair Work Orders Getting Drafted
- \* Harvest Equipment is Being Organized

The 2025 growing season is well underway as we move into July.

Planting began very early this year on April 13th, one of the earliest starts we've ever had. We had a good one-week run and then entered a waiting period.

We wrapped up planting in the first half of May this season. Side dressing and chemical applications followed right behind.

In June, we experienced significant heat, and some timely rains. As we move into the reproductive phase of the growing season fields look lush and green everywhere which is a good indication of strong yields if rainfall continues into August. Though July has already brought more than enough!!

The last major task remaining this

season will be fungicide applications, which are about half done at this point of July on both corn and beans. We are working fast and furious on the small windows we are getting when it is not raining or we're following the rain.

Any questions, concerns, or ideas please let us know! If you are planning or want to discuss tiling projects for the fall give us a shout!

As always, we want to thank all of you for continuing to work with us and allowing us to farm and care for your land this year and in the years to come. We anticipate an excellent crop of sweet corn that will be available to anyone who wants to enjoy this summer treat. Take care!



Soybeans at R3 stage in July

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Getting soybeans planted in early April 2025.



## Summer Goodies

### Pesto Pasta Salad



#### Ingredients

4 cups uncooked pasta  
1 cup basil pesto  
2 tbs chopped green olives  
1/3 cup pine nuts  
1 cup frozen peas, defrosted  
12 oz assorted cherry tomatoes halved  
Several fresh basil leaves, chopped  
1 tbs extra virgin olive oil  
Kosher salt to taste  
Fresh ground pepper

#### Directions

1-Cook the pasta according to package directions  
2-Toast the pine nuts. In a small sauce pan over medium heat cook until golden brown.  
3-Mix the salad. Put pasta into a big bowl. Mix in basil pesto, green olives, and pine nuts. Gently toss in cherry tomatoes, peas, fresh basil leaves, and olive oil. Add salt and pepper.  
4-Serve and enjoy!



### No Bake Summer Ice Box Cake

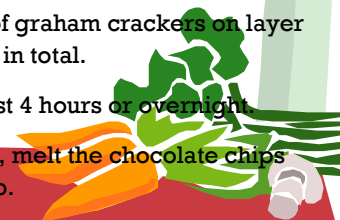


#### Ingredients

19 oz graham crackers  
8 oz cream cheese, softened  
2 (3.4 oz) pkg instant vanilla pudding  
2 1/2 cups cold milk  
12 oz cool whip  
3 cups fresh strawberries, sliced  
1 1/2 cups fresh blueberries  
2 oz white chocolate chips

#### Directions

1-Beat cream cheese and dry pudding in a large bowl with a mixer  
2-Gradually beat in milk  
3-Gently stir in cool whip, reserve 1/2 cup  
4-Using the reserved 1/2 cup, spread a thin layer of cool whip in 9x13 pan  
5-Create a layer of graham crackers on top  
6-Spread layer of pudding mix and top with strawberries and blueberries.  
7-Place another layer of graham crackers on layer of berries. Do 3 layers in total.  
8-Refrigerate for at least 4 hours or overnight  
9-When ready to serve, melt the chocolate chips and drizzle over the top.  
10-Enjoy!



## What is Going on in the 2025 Fields

This growing season has been fairly mild to date. We have had times with a lot of heat, some fairly mild temperatures, but most importantly we have had consistent rainfall over the last 30 days heading into the crop’s reproductive phases. So far, so good. We just need a few more nice rains over the next 30 days.

The 2025 growing season across southeastern Iowa counties has progressed well, thanks in large part to favorable early weather. We were able to begin planting on April 12 and had approximately 75% of our corn and soybean acres planted by April 20—well ahead of the typical schedule. April brought warmer-than-normal temperatures, running about 1.5 to 3°F above average. Rainfall for the month varied across the region but ended up slightly below normal overall, averaging about 3.3 inches compared to the typical 3.7 to 4.0 inches. These warm and mostly dry conditions created an excellent planting window and helped ensure strong early crop emergence.

In May, conditions cooled slightly, with average temperatures about 0.2°F below normal, and rainfall totaled just 2.6 inches—roughly 2.25 inches below the long-term average. While this made for good field conditions and uninterrupted progress, the dryness did result in some early-season crusting of planted soybean fields, and a few fields showed signs of herbicide carryover or uneven emergence. June brought a return to warmth and moisture. Temperatures averaged 72.2°F—about 2.3°F above normal—and rainfall measured 5.89 inches, which was roughly 0.6 inches above average. This consistent moisture

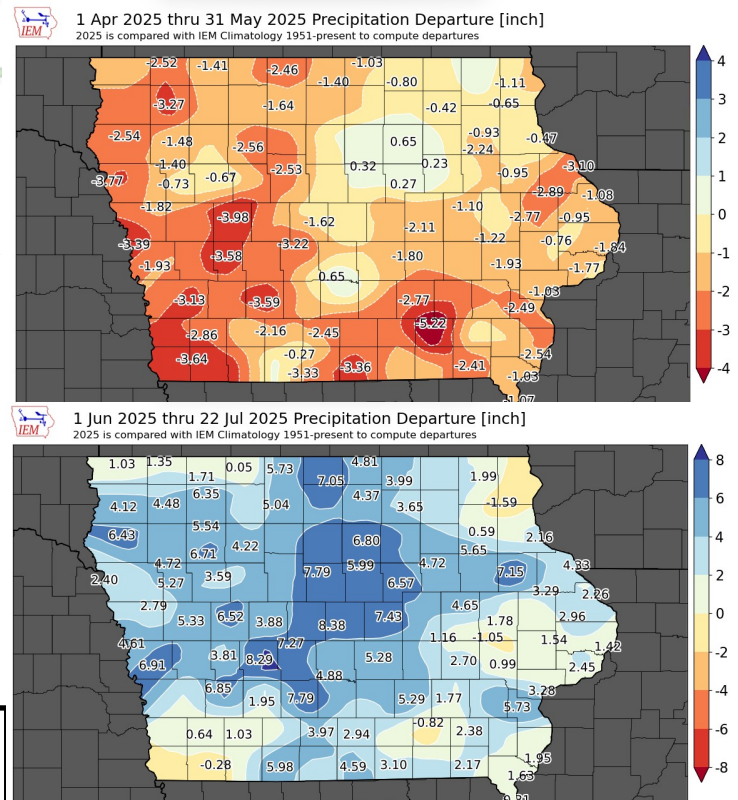
helped the crop through critical vegetative stages, although it did delay some field operations like nitrogen application and weed control in wetter areas. July has continued the pattern of abundant moisture, with rainfall running well above average and temperatures returning to seasonal norms—daytime highs averaging in the mid 80s and lows in the mid-60s. These conditions have supported continued crop development but also increased the need for active disease and pest monitoring.

Corn is currently moving from silking to milk stage and beginning grain fill, while soybeans are blooming and starting to set pods. Approximately 85% of corn and 80% of soybeans are rated in good to excellent condition om Iowa. While overall crop health is strong, we have encountered some common mid-season issues. Scouting has revealed early signs of corn rootworm and Japanese beetles, as well as isolated cases of tar spot in corn and white mold in soybeans. These issues are not widespread and are being managed proactively. The continued frequent rainfall will place disease in every field. It is just a waiting game on when it will really show up. We are actively spraying fungicides on corn and beans to stay in front of this silent

yield robber.

Given the early planting, healthy crop progress, and current weather trends, we are projecting to begin harvest around September 10. In summary, this growing season has provided a strong foundation for a productive harvest. Yield estimates this early are wide ranging, but crops appear to besetting up for solid yields. Less frequent rainfall would be helpful as there could be some nitrogen loss in some corn fields that robs yields as well.

We remain vigilant in managing risks and optimizing field performance, and we appreciate the opportunity to steward your farmland. We will continue to monitor crop and weather conditions closely and will provide further updates as we approach harvest.



Right: The top photo shows spring rainfall departures and the bottom is the first half of summer. This is the complete opposite of 2024. Dry early this year and a lot of rain this summer.

## Unlocking Productivity: How ChatGPT Can Transform Farming Operations

As agriculture continues to evolve through data, automation, and increasing operational complexity, tools like ChatGPT are becoming key to improving productivity and reducing inefficiencies. ChatGPT functions as a versatile, AI-powered assistant that can support nearly every aspect of a farming operation—from agronomy and logistics to communication and decision-making. Its ability to process information quickly, generate clear summaries, and assist with planning enables farmers to make smarter, faster choices in a rapidly changing environment.

In crop production, ChatGPT can help producers analyze multi-year yield data, soil sample reports, rainfall history, and input costs to guide more informed decisions on planting strategies, seed hybrids, and fertility programs. It can also interpret weather models, growth stage forecasts, and university research publications to recommend timely actions—such as ideal spray windows, side dress timing, or harvest preparation. By pulling together these data points into simple recommendations or planning calendars, ChatGPT can reduce guesswork and help make precision agriculture tools more accessible and actionable for operations of any size.

With farm sizes continuing to grow, managing employees, trucking fleets, livestock, or multiple landowners, ChatGPT excels in supporting opera-

tional efficiency. It can draft standard operating procedures (SOPs), generate onboarding checklists for seasonal workers, and even assist in coordinating manure hauling or tender truck routes for planting and spraying. When paired with GPS data or farm management software, it can help build detailed schedules, prioritize field work, and communicate daily plans clearly to team members via text or email. It also assists with inventory tracking—whether that’s seed, chemicals, diesel, or livestock feed—making it easier to avoid downtime and maintain compliance with purchasing programs or environmental regulations.

From a business and communication standpoint, ChatGPT simplifies the administrative load many farmers face. It can write professional lease updates, investor reports, and even grant applications or compliance documents for programs like EQIP or CSP. For younger generations returning to the farm—or for aging farmers looking to train successors—ChatGPT can create educational outlines, safety briefings, or workflow guides tailored to the farm’s specific practices. It’s also a valuable tool for quickly researching new markets, technologies, or federal policy changes, offering summarized insights without the need to sift through dense documents or online forums.

Each of you can utilize AI technology in your own lives through ChatGPT or Grok. Download the app onto your phone or computer and begin asking it questions. Maybe you want to go on a trip this fall. Begin by asking it about where you might want to travel to. Then keep increasing the detail of your questions as it gives you respons-

es. The next thing you know, 5 minutes later you have a fully planned out 7 day trip to Maine with a detailed schedule of highlighted activities designed for you. It is amazing when you begin to ask AI the right questions how quickly it can generate answers, insights, and schedules for you in your daily life. These work off of searching the internet a lot faster than either of us can and pulling the relevant data in for you to see in seconds what might take a day to go through.

The capabilities of these applications are becoming remarkable. You can now drop in excel spreadsheets with piles of data and it will compute answers to your questions in minutes. This is somewhat scary, but also amazing at taking computing power to a whole different level of usefulness in our lives.

Ultimately, ChatGPT doesn’t replace agronomists, farm managers, or experienced labor. Instead, it acts as a force multiplier—handling repetitive mental tasks, bridging information gaps, and keeping critical decisions moving forward. For progressive operations looking to get more done with fewer resources, adopt new technologies faster, and maintain stronger relationships with lenders and regulators, ChatGPT offers a strategic advantage. As the agricultural landscape becomes more digital and interconnected, farms that integrate tools like ChatGPT are likely to operate with greater agility, precision, and profitability.



**ChatGPT**



## Have Prices Reset to Historical Norms?

Grain markets in 2025 have largely returned to more typical price ranges after the elevated levels seen in the years following the COVID-19 pandemic. For example, corn is currently trading in the \$4.10 to \$4.40 per bushel range, while soybeans have settled between \$10.00 and \$10.50 per bushel. These prices are in line with long-term averages, but reflect a noticeable decline from the \$6+ corn and \$14–16 soybean prices reached during the 2021–2023 peak period. Despite the normalization in grain markets, input costs have remained elevated. Fertilizer, seed, chemical, fuel, and machinery prices—many of which spiked during global supply chain disruptions—have not returned to pre-2020 levels. In addition, interest rates remain high, increasing the cost of borrowing for land, inputs, and equipment.

The result is a narrowing of profit margins across grain operations. According to the University of Illinois' *FarmDoc* projections, returns per acre for 2025 are expected to be negative in many areas once cash rent and family living withdrawals are factored in. For central Illinois budgets, net returns after average cash rents are projected at -\$70 to -\$103 per acre for corn and -\$43 to -\$71 per acre for soybeans. These figures reflect the economic strain created by the combination of flat grain prices and persistently high expenses.

The operator and land return for a typical 50/50 corn-soybean rotation in central Illinois is projected at \$210 per acre. With average cash rents near \$285 per acre, many rented acres are not currently generating a positive return for operators. Lease

structure continues to play a significant role in farm-level profitability. Projections show fixed cash rent leases producing average losses of around \$75 per acre in 2025. With yield levels increasing across the Midwest and prices declining the example above looks to play out across many operations this year. There is the possibility of trade deals being worked out during President Trump's tariff negotiations. This is one of the last hopes of demand increasing prices farm operations have in the short term.

If you take the above projections from *FarmDoc* and project them onto a 1,500 acre farm you end up with negative returns of approximately -\$112,500, illustrating the current financial situation farms sit in today. This is coming off a very profitable period from 2021-23. Many farms added liquidity into their operations during this period. This will allow many farms to withstand the first year or two of this dramatic margin decline. After that incomes will need to adjust upward. This will likely be accom-

plished through some combination of increasing grain values and decreasing expenses on the farm.

This deep downturn will likely make some changes across the corn belt. During the last downturn, many lenders allowed equity to be borrowed against to shore up cash positions. With much higher interest rates banks will be much less willing to allow equity to be rolled to cash. Many operations will need to work closely with their lenders to create a path to prosperous times.

In summary, 2025 marks a return to more traditional grain price levels, but costs have not followed suit. Profit margins remain tight, particularly on rented acres. Lease structure and ownership share continue to be major factors influencing financial outcomes on grain farms. As the economic environment continues to evolve, farmland remains a highly productive asset, with long-term value supported by global grain demand and resilient production practices.



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Another year and another huge THANK YOU to all of you who allow us to work with you throughout the year and care for your farmland. Without you, our operation would not be possible. Our annual Appreciation Dinner will be on August 23rd at the farm. We look forward to seeing each of you there.

It is our goal to treat each of your fields as if it were one of our own. Should you have any ideas for us to improve stewardship on your farm, please let us know. We would love to have a discussion with you about it. We are proud to be farming your land and want you to be proud to partner with us as well.



JOHN DEERE



PIONEER



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