



Do you ever think the topics in the news get overwhelming? The media hits us with weather conditions, political and civil unbalance, foreign relations, trade issues, inflation, supply chain disruptions, and more. Thinking of all this at once can get our heads spinning and cause some stress and anxiety. It's easy to get caught up worrying about things we

have no control over. When that happens, we lose touch on the things we can control. We may even feel forced to make hasty decisions and try to outguess the next situation we might face. Sometimes the best thing to do is slow down and take a deep breath.

Remember to manage the things you CAN control, and you will be able to see and navigate around the uncontrollable variables in life and stay on course with your overall long-term objectives. Unfortunately, you can't control the weather, or supply chain disruptions; however, you can attempt to control market risk and efficiency in your operation.

Now that harvest is complete, we can look back and see that while weather was out of our control, given the conditions we had, overall yields appear to be fairly good. Good yields and above normal harvest pricing over the past two years have helped. This is a great time to look at your financial

situation and start some preparation controls for the future.

With a new year comes new opportunities and renewed uncertainties. Will prices remain strong? How will yields be in 2022? Will the farm across the road come up for sale? Are we positioned to retire next year? Remember to manage your operation with your individual long-term goals in mind. Using profits from an exceptional production year can help position your operation to make those goals a reality. Maintaining liquidity while keeping payment obligations in line with long-term yield and price expectations will position your operation to meet those goals.

As we approach the end of the year and begin our renewal season, please know that our experienced lending staff is here for you. We are able to help prepare and review your personalized individual financial statement along with a cash flow analysis or projections based on various scenarios that may impact your operation. We are here to help with any questions or concerns you may have.

On behalf of the ag staff at United Bank of Iowa, I wish you and your family a Merry Christmas and a prosperous New Year.

Jim Friel
V.P. Regional Branch Manager
Carroll Office



See What Our Customers Are Saying!



"Communication is great and everyone goes out of their way to help us." – Wilcox family, Marcus



"United Bank of Iowa understands farming and knows what it takes to help you succeed." – Condon family, Clare