



Upper Midwest
Management

NORTH CENTRAL NEWS



NORTH CENTRAL®
Realty

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The Land Specialists

Summer 2009



West Central Minnesota Crop Progress and Grain Markets

By: Leon Carlson, A.F.M.

Locally, the final planting dates for the corn and soybeans were pretty much on schedule. Corn planting started around April 20th and was completed by May 15th and most of the soybeans were planted between May 5th and May 25th. Soil conditions were excellent for planting, except for those producers who are “no till” and plant directly into the soil without any tillage. In their case, some of the planting was delayed due to cool soil conditions.

Overall, the months of June and July were dry and cool. The west central area has been short of moisture since 2008 and we currently stand about 4 to 6 inches short for rainfall for the 2009 growing season. Having said that, our crops are looking good, at present, as the cooler temperatures have kept crop stress down. Crops planted on sandy soils, however, show signs of significant stress.

According to the University of Minnesota Climatologist, Mark Seeley, June temperatures ranged from 1 to 3 degrees colder than normal and the month of July was 3 to 7 degrees colder than normal. Twice during the month of July, Minnesota reported the coldest temperatures in the nation. On a statewide basis, this was the third coldest July in history, surpassed only by 1992 and 1915.

Although our area has been on the dry side, the Corn Belt overall while cool, has had adequate moisture. It has been estimated by the USDA that 85.98 million acres of corn and 75.70 million acres of soybeans have been planted in 2009. This is above earlier estimates. Crop forecasters are currently indicating a range of 153 to 160 bushels of corn per acre, which would be a larger crop than in 2008. A major concern, however, is the fact that a larger acreage in the eastern Corn Belt was later planted and could be susceptible to an early frost.



As of August 1st, many acres of corn had not tasseled to-date.



The grain markets remain highly volatile. Soybean prices have continued to hold strength, with the lower production in Argentina and the need for soybeans nationwide. Corn prices, on the other hand, have been more volatile due to less demand from the livestock and ethanol industries.

Both commodities have benefited from the weaker dollar. No doubt continued volatility will remain for both commodities until harvest, as the growing season will need to continue until October to receive projected yields.

The livestock economy continues to suffer with low prices. The primary concern is for hogs and dairy, as their prices have continued to be extremely low since the Fall of 2008. This trend has to be reversed or our corn and soybean prices will continue to stay low, as livestock remains the largest user.

Federal Inheritance Tax



By: John Walter, CPA at Barton, Walter & Krier, LLC

Inheritance Tax

Depending on where you live the tax code may make reference to inheritance tax, estate tax, and even “death taxes.” Here in the United States, there is a difference between estate taxes and inheritance taxes. Estate taxes are levied on representatives of the deceased person, while inheritance taxes are levied on the beneficiaries of an estate. Elsewhere in the world, the terms estate tax and inheritance tax may be used interchangeably.

Some individuals mistakenly believe there is a separate inheritance tax rate in the US. IRS tax code, does not provide for a special inheritance tax rate, instead there are exemptions and credits that apply to property that is inherited or gifts that are received.

Under the current law, the IRS has a prescribed method for determining if any inheritance tax is due on property or monies received. Keep in mind that the settling of an estate is a complex matter. An attorney or tax accountant should be consulted in situations where matters of the law are concerned as the contesting of a Will, known as the probate process.

Inheritance Tax Basis

The first step used to determine any inheritance tax that might be due is to calculate the fair market value of the entire estate. This would include cash, bank accounts, stock and bonds, real estate, insurance, and similar items of value. The total fair market value of all these items is termed the Gross Estate.

Adjustments to Gross Estate

The next step would be to calculate any adjustments to the gross estate. Typical adjustments include paying-off the remaining balance on a mortgage or the fees associated with settling the estate. This last item might include items such as estate administration fees or payments made to an attorney. Finally, there is also a Marital Deduction that can be taken for property that is left to a surviving spouse.

Net Value of Property

Once all the deductions have been taken from the gross estate, the remaining balance is considered the net value of the property – or the inheritance tax basis. To calculate whether or not any inheritance tax is due; the net value of the property must be subtracted from the inheritance tax exclusion. If the net estate is larger than the tax exclusion, then the federal income taxes due can be found on the standard tax brackets or tax rate tables published by the IRS.

Unified Credits, Gift Tax and Estate Tax

The Unified Credit is a credit that eliminates or reduces tax. A unified credit applies to both the gift tax and the estate tax. You must subtract the unified credit from any gift tax that you owe. Any unified credit you use against your gift tax in one year reduces the amount of credit that you can use against your gift tax in a later year. The total amount used during life against your gift tax reduces the credit available to use against your estate tax. The lifetime credit applies to all inheritance or gifts received since 1977.

Under the current law, the gift tax exclusion or credit is separated from the estate tax or credit. For example, the table below indicates the following:

The lifetime gift tax exclusion you can take in 2009 is \$1,000,000. Another way of looking at the same information is to state that you have a \$345,800 tax credit that you can apply to any income taxes owed on gifts.

Historical Federal Lifetime Gift Tax Exclusion and Estate/Inheritance Tax Table

	Gift Tax	
Year	Unified Credit	Tax Exclusion
2004 and 2005	\$345,800	\$1,000,000
2006, 2007, 2008	\$345,800	\$1,000,000
2009	\$345,800	\$1,000,000

	Estate or Inheritance Tax	
Year	Unified Credit	Tax Exclusion
2004 and 2005	\$555,800	\$1,500,000
2006, 2007, 2008	\$780,800	\$2,000,000
2009	\$1,455,800	\$3,500,000

Inheritance Tax, continued on page 3

Your Farm Manager... working for YOU!



Leasing decisions for 2010

By: Dennis Schmidt, A.F.M.

Now is the time to review your existing lease to see if any adjustments need to be made for 2010. We have seen some very volatile times in agriculture the past 3 or 4 years. Now is the time to make sure that your lease has been adjusted to account for those changes.

There is still a strong demand by farmers to rent additional acres and that has helped maintain strong rental rates. Farmers have now seen commodity prices decrease since the record highs of a year ago, but they have also seen the fertilizer prices drop from those record highs in the fall of 2008.

You still have the following options for structuring your lease: cash renting, flexible cash rent, share cropping, or custom farming. I recommend evaluating each option to see which is best in meeting your ownership goals.

Our farm managers are ready to assist you with an analysis of your lease and the returns you are getting on your investment. We will be happy to visit with you if you see a need for farm management. We strive to help the landowner make the most of their investment and would appreciate the opportunity to be YOUR farm manager. Just give us a call!

Weather Update for Crop Production



By: Scott Nelson, Farm Manager

As you can see from Leon's article on the first page, the 2009 growing season has been an interesting one so far. We have gathered information from several University of Minnesota Research farms and would like to share this with you as a way to show how the weather conditions have varied. If you have farm property you may be able to compare your farm and its proximity to these locations and get a pretty good idea of the kind of weather conditions you have had.

The table below is data from the University of Minnesota Research and Outreach Centers at Lamberton and Waseca. The data is complete from May 1st to July 31st.

One point to make is that many of the rain showers have been extremely spotty, with one farm receiving a nice rain and the one across the road not getting any. The southern tier of counties in Minnesota have been receiving rains throughout the growing season and the crops are looking good from there and south into Iowa.

U of M Research and Outreach Center	Rainfall - Year to Date	Rainfall - Departure from Normal	Heat Units - Year to Date (since May)	Heat Units - Departure from Normal
Waseca	12.28 inches	-8.5 inches	1309	-202
Lamberton	9.97 inches	-6.0 inches	1356	-198

Inheritance Tax, continued from page 2

These inheritance tax tables are used to determine the federally-taxable portion of your inheritance. Minnesota has decoupled from the federal estate tax law. Minnesota residents or nonresidents who own real estate or tangible personal property in Minnesota are required to file a Minnesota estate tax return (1) if the gross estate is more than \$1,000,000 on the date of death, or (2) the estate is required to file a federal estate tax return. Estate taxes are due nine months following the passing of the original property owner. The estate will be settled when a closing letter from the IRS is received confirming the acceptance of the tax forms submitted.

Repeal

Under current law the estate tax is set to expire in 2010 and is scheduled to be back in 2011 with just a \$1 million exemption.

Again, if the estate is large enough to qualify for inheritance tax, the advice of an attorney or accountant specializing in estate taxes should be consulted. Additional information on this topic can be also found on the IRS website.

Real Estate Offerings



Public Auctions

REDWOOD COUNTY, MN

Property:

105.57 acres more or less, 95.3 tillable acres in Section 5, Underwood Twp. Good Soils/Drainage. Blacktop road.

TO BE SOLD AT AUCTION ON

September 17, 2009, 10:30 a.m., Community Center, Wood Lake, MN

RENVILLE COUNTY, MN

Property:

417 acres more or less, in Sections 9, 16 and 17, Beaver Falls Twp.

TO BE SOLD AT AUCTION ON

November 12, 2009. Additional information will be posted on our website at www.ummccorp.com

LAC QUI PARLE COUNTY, MN

Property:

150.95 acres more or less, 139.2 tillable acres in Section 33, Augusta Twp.

TO BE SOLD AT AUCTION ON

November 17, 2009, 10:30 a.m., City Fire Hall, Marietta, MN

FARMLAND FOR SALE

GRANT COUNTY, SD

Property:

197.79 acres more or less. 190.3 tillable acres in Section 3, Grant Center Twp.

Benefits/Features:

Productive soils. Close to Milbank

COTTONWOOD CTY., MN

145 acres more or less, 105 tillable, 38.76 CRP, located in Section 26, Ann Twp,

Benefits/Features:

Additional information will be posted on our website at www.ummccorp.com

DEVELOPMENT PROPERTIES

LESUEUR COUNTY, MN

Property:

55 acres, more or less.

Benefits/Features:

Ready to be annexed into the City of Montgomery 7 miles south of New Prague. Utilities extend to east property line.

WRIGHT COUNTY, MN

Property: **PRICE REDUCED**

60 acres Ag/Development land

Benefits/Features:

Edge of Annandale. Great investment potential.

RENVILLE COUNTY, MN

Property:

4.7 acres more or less

Benefits/Features:

U.S. Hwys 212/71, Olivia, MN. Lots 1 & 2, Block 2 Rauenhorst-Bellows Industrial Park.

BROWN COUNTY, MN

Property:

10.56 acres more or less.

Benefits/Features:

Outside city limits of New Ulm. Presently zoned: light industrial. Future zoned: high density residential.

RECREATIONAL

FARIBAULT COUNTY, MN

Property:

101.4 acres more or less in Brush Creek Twp. (Albert Lea – Blue Earth, MN area)

Benefits/Features:

CREP income. Good hunting habitat with shallow lake, marsh and state land nearby.

WATONWAN COUNTY, MN

Property:

146.42 acres more or less between St. James and Madelia

Benefits/Features:

Good hunting land for pheasants, ducks, geese & deer. Will consider offers.

COMMERCIAL PROPERTY

NEW ULM, MN

Property:

2 story commercial building in downtown New Ulm, MN. 2 commercial businesses and 4 apartments. *Income information upon request. Confidential agreement.*

FINISHING BARNS

Three - 1,000 head curtain sided finishing barns with full pits and 35 acres. Located in southern Benton County. Excellent Bio-security.



We have detailed information and brochures on all offerings. To receive information by mail, please contact us at one of the following: Phone Olivia Office 800-545-6227 or New Ulm at 507-359-2004. Visit our websites: www.landspecialists.com or www.ummccorp.com. The information you will receive is from sources deemed reliable, but is not guaranteed by agent. Package is subject to prior sale, price change, correction or withdrawal.

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Serving the Upper Midwest Region



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For questions or comments
please contact us by email
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2008-2009 Farm and Land Sales

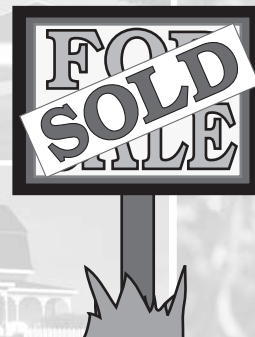
Sold by: NORTH CENTRAL® Realty/Upper Midwest Management Corp.



April 1, 2008 – July 31, 2009

P.A. Sale Date	County	Total Acres	Price	Price Per Acre	Buyer & Comments
Apr, 2008	Redwood	160	\$770,800	\$4,817	Farmer buyers
Jun, 2008	Yellow Medicine	160	\$640,000	\$4,000	Farmer
Jun, 2008	Big Stone	228.79	\$556,960	\$2,434	Farmer
Jun, 2008	Mower	697	\$3,021,495	\$4,335	Farmer
Aug, 2008	Grant, SD	383	\$500,000	\$1,306 for half interest	Half Interest sold to family member.
Sep, 2008	Cottonwood	240	\$959,400	\$3,997	Sold to two different farmers. \$5,996/ac. for 80 ac. & \$2998/ac. for 160 ac.
Sep, 2008	Renville	155	\$703,022	\$4,536	Investor
Oct, 2008	Renville/Kandiyohi	411	\$1,800,000	\$4,380	Farmer/Operators
Nov, 2008	Sibley	192.31	\$892,896	\$4,643	2 Buyers (Tenant & Farmer)
Nov, 2008	Chippewa	397	\$1,459,316	\$3,675	2 Farmer Buyers
Nov, 2008	Murray Co.	160	\$836,400	\$5,227	Farmer
Nov, 2008	Swift	80	\$292,560	\$3,657	Farmer
Nov, 2008	Lyon	275	\$741,157	\$2,695	2 Buyers (Farmer & Investor Buyer)
Feb, 2009	Cottonwood	80	\$342,700	\$4,284	Farmers
Feb, 2009	Blue Earth	160	\$686,800	\$4,293	Farmer
Mar, 2009	Renville	150	\$730,312	\$4,868	Farmer
Mar, 2009	Mower	449.76	\$2,068,896	\$4,600	Investor
Apr, 2009	Cottonwood/Brown	644	\$2,199,272	\$3,415	5 buyers
May, 2009	McLeod	119.37	\$540,000	\$4,524	Investor
July, 2009	Wright	71	<i>waiting to close</i>	<i>waiting to close</i>	Farmer

Call NORTH CENTRAL® Realty,
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1-800-545-6227 (Olivia)
507-359-2004 (New Ulm)



E-mail info@ummccorp.com or ummcolivia@ummccorp.com

This newsletter is intended as general information to our clients and friends on agricultural subjects. It is not intended to render advice; such advice can only be given when related to actual situations. If you have any questions, please contact Jim Thomas, Owner, President of UMMC/NORTH CENTRAL® Realty at 507-359-2004.

What's New in Real Estate?



Farmland Market Update

By: Terry Dean, REALTOR®

“What’s land doing?” It’s a question we get asked every week by landowners. What they are really asking is, “What’s my farm worth?” That question is a little more complex.

In general, values of prime farmland—Class I and II soils, tile drained, mostly level topography, are still bringing excellent prices. Factors supporting the market are: lack of availability to the open market, strong balance sheets by farmers, and low debt to equity ratios. Simply stated—demand for good farmland remains strong. Demand for lesser quality land and hunting/recreational land is soft. The downturn in the general economy has taken those buyers out of the market. Development/transitional land is also difficult to move. Until the already developed lots get built upon and sold, the market will remain stagnant. It may be necessary to get creative with the terms of the sale to get these properties moved.

We do have some concerns going forward even with the better quality farms, also. First, prices for most farm

commodities are down at least 50% from one year ago, and input prices are at historical highs. Second, livestock producers have been in the red for most of 2009. Third, the general economy has folks worried about the future. This has a ripple effect on the rural economy as well. All these factors are likely to keep the land market from moving higher.

As a landowner, what should you do? For most folks a good starting point is having a serious discussion about the future of the farm. Many farms are now owned by the 3rd or 4th generation, far removed from the farm life. If it is your intention to keep it in the family, but need competent management to keep it up, hiring a professional farm manager may achieve that goal. If it is time to simplify matters and cash in on the rise in values, then a sale may be in order.

The best thing you can do is seek out competent advice whenever making a major decision. Our team of “Land Specialists” would be pleased to help you out. Give us a call today!

2009 Fall Input Price Update



By: Scott Nelson, Farm Manager

Wow! What a roller coaster ride we have been on over the last 12 to 18 months. We have watched corn, soybeans, and wheat run up to their highest prices ever. Then as in every ride, when you get to the top, the ride down is a lot faster than the climb to the top. After we hit the top we dropped substantially lower, to current price levels of under \$3.00 per bushel for corn, soybeans have rebounded from lows this past spring to \$11.00 per bushel, and wheat is at about \$5.80 per bushel now.

This roller coaster ride has also continued on the input side for agriculture. You may remember from the article written last fall anhydrous ammonia climbed to a high of over \$1150 per ton. It dropped to \$700 to \$800 per ton this spring, and we are now seeing it at \$380 to \$440 per ton, depending on location.

The prices that were quoted for this past spring for phosphate were from \$740 per ton to \$845 per ton. It is now about half of that price, averaging around \$360 per ton. For potassium the current prices are around \$690 per ton. This compares to a price of around \$820 per ton this past spring. The price for

potassium has remained high due to a strike by the workforce for the Canadian main supplier.

In the fall of 2008 and spring of 2009 we used a typical plant food formulation of 160-78-90 (pounds of nitrogen, phosphate, and potassium) which would be used for corn next spring. Using the current prices that were quoted, this amount of plant food would cost \$115.66 per acre this fall. This compares to the 2009 spring price of \$185 per acre and last fall’s price of \$239 per acre.

Another input that has dropped substantially is LP gas which is used in corn drying. As you may have read in Leon Carlson’s article on the front page of this newsletter, we have had a cool summer and the crops are behind because of it. If we have an early frost this year we would have very wet corn to dry and it will take a lot of LP gas to dry it. LP has dropped from \$1.90 per gallon last fall to \$1.15 per gallon at the present time.

As you can see, the last 18 months have been quite volatile to say the least. I, for one, believe this is going to continue for quite sometime. Let the specialists at UMMC help you find ways to smooth out the wild ride. Call us with all your farm management needs.

A Note From Our Appraisal Department



Farm Service Agency Real Estate Loan Guarantee Program

By: *Dave Gehrke, Accredited Rural Appraiser*

Over the past year we have seen an increase in appraisal requests from banks that are obtaining a Farm Service Agency Real Estate Loan Guarantee for their client. This type of request may require a more in-depth appraisal report to meet FSA guidelines, but the benefits are well worth it to the borrower and the bank.

With the Guaranteed Farm Ownership, credit is provided by an approved local lender with the aid of an FSA guarantee to reduce the bank's risk. The maximum credit is \$1,094,000. The applicant must meet FSA and local lender's requirements. Guaranteed funds come from the lender who takes the application, requests the appraisal and does all the necessary servicing of the loan. The federal government in turn, guarantees up to 95% of the loan proceeds. This enables many smaller banks to be competitive with the larger financial institutions and allows them to extend their lending limits, often at a reduced rate.

The borrower receives the benefit of working with the same loan officer and local bank that knows his operation and business practices. Loan proceeds, which are secured by a real estate mortgage, can be used for the purchase of real estate, construction or debt refinance. The bank has the benefit of offering the client a financial package that meets the client's needs - up to the \$1,094,000 limit. Since the loan is guaranteed, the bank can apply that portion of the guarantee back into the lending pool, thereby extending their lending capital to the local community.

Since the FSA guaranteed loan is secured by a real estate mortgage, an appraisal is part of the requirement and must meet the Uniform Standards of Appraisal Practice and FSA standards. It requires an in-depth analysis of both the subject property and the sales in order to assure the federal government and the tax payers that there is sufficient security.

Not all banks are approved for this program. However, I work with a number of progressive, agricultural banks in the area that do work with the FSA real estate guarantee program on a regular basis and would be happy to refer one of them to our readers, if requested.

Legislative Update- Summer 2009



By: *Dennis Schmidt, A.F.M.*

There are a couple legislative issues that are before our US Congress now that we feel all farmers and landowners should be aware of. I will identify each of them for you and try to give you an overview of the impact that they may have on agriculture, whether it is from the ownership or operator standpoint.

CWRA (Clean Water Restoration Act - S. 787) (Senate)

The Clean Water Act was originally adopted in 1972 and has done many things to clean up our nation's water. However, this bill would dramatically redefine the terminology associated with what is considered the "waters of the United States". Presently, the law covers "navigable water" as the water that is controlled by the Army Corp of Engineers and the EPA (Environmental Protection Agency). This law would eliminate the term "navigable" and encompass all intrastate waters.

Many groups believe that this change would allow federal agencies to reach directly onto privately owned land and potentially control all activities thus taking away owner's rights. This could cover all water whether it is rain or underground.

This bill passed the Senate EPW committee already as they didn't even hold public hearings on the subject.

H.R. 2454 (also referred to as the "Cap and Trade" Green Energy legislation) (House of Representatives)

This bill deals with an attempt to reduce greenhouse gas emissions into the atmosphere. Agriculture is being looked at as the EPA estimates that agriculture and forestry can make a significant difference.

It is based on a voluntary carbon sequestration and methane capture from livestock and agricultural conservation practices. Our congressman, Collin Peterson who chairs the house agricultural committee, has voiced concerns that agricultural interests could be greatly affected. This bill has the potential to significantly increase energy and input costs for the farmers thus reducing net income.

It is important that this legislation is reviewed to see what effect it has on the farmer's production costs.

You may find it interesting to read what agricultural groups such as the Farm Bureau or National Corn Growers Association have to say. Additional information can be found through internet searches. If these issues concern you, you should contact your congressmen or senators directly.

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