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A weekly Cornbelt digest of marketing, economic, agronomic, and management information.

Commodity market price drivers—

- ✓ **A growing number of commodity market analysts** are looking toward January's World Agricultural Supply and Demand Estimates (WASDE) report with anticipation. Naomi Blohm, Senior Market Advisor with Total Farm Marketing, says one of the positive factors for corn farmers at the moment is the continuing good demand, "Demand for ethanol: Solid. You know, closer to 5.5 bil. bu. So a third of what we grow goes right to ethanol. We're having record corn exports this year of 3 bil. bu. Fantastic." The December WASDE historically provides few changes, and that was the case when it was released on last week. Blohm says she and other market observers think USDA's ending stocks number may currently be on the high side, "Many of us feel, 'Oh, that corn yield number needs to come down a bit,' in which, if it does, it won't be on the December WASDE, it would be in January. That's going to be a reason why corn ending stocks go below 2 bil. bu. and could be closer to 1.6 or 1.7." If that's the case, she is optimistic about prices and profits, "IF this corn yield number in the United States goes down in January, IF there's this weather issue in South America this winter, and IF the USDA brings that yield number down, we've got reasons for corn futures to be able to really easily climb over \$4.50, and maybe head up towards the \$5 area which would be very welcomed for so many producers." Blohm says the southern rust disease reported in IA and MO was not fully accounted for in USDA's most recent corn yield numbers, but could be reflected in January. (NAFB News Service)
- ✓ **The December WASDE is old news**, but for the record, here is a summary from Tuesday's report. The December World Agricultural Supply and Demand Estimates Report shows this month's 2025-2026 U.S. corn outlook is for greater exports and lower ending stocks. Exports were raised 125 mil. bu. to 3.2 bil., reflecting shipments to date. With no supply changes and use rising, ending stocks dropped 125 mil. bu. to 2 bil. The season-average corn price is unchanged at \$4 a bu. U.S. soybean supply, use, and price projections are unchanged. All the supply and use categories for wheat are unchanged this month. However, there are offsetting by-class revisions for feed and residual use and exports. The season-average farm price remains \$5 a bu.

Mailbox Money and Farm Programs—

- **USDA's announcement** [is here](#). (Plenty of rest and coffee are needed before reading.)
- **Your Bridge Payment Acreage deadline is 4 PM CDT on Friday!** That is the deadline to ensure your FSA acreage is accurate for 2025. The USDA is making \$12 bil. available in 1-time bridge payments to American farmers in response to temporary trade market disruptions and increased production costs that are still impacting farmers. These bridge payments are intended in part to aid farmers until investments from the One Big Bill Act, which includes a 10-21% increase in reference prices, are set to reach eligible farmers on October 1, 2026. Of the \$12 bil. provided, up to \$11 bil. will be used for the Farmer Bridge Assistance Program, which provides broad relief to row crop farmers producing a wide range of commodities. Farmers who qualify for the FBA Program can expect payments to be released by February 28, 2026. Eligible farmers should ensure their 2025 acreage reporting is factual and accurate by 5pm EDT on December 19, 2025. (4 PM Central Time) Commodity-specific payment rates will be released by the end of the month. All the funds will be administered by the Farm Service Agency. Questions on the Farmer Bridge Assistance Program can be directed to farmerbridge@usda.gov.
- **How much will payments be?** [Richard Fordyce, USDA Undersecretary](#) for Farm Production and Conservation says once the acreage numbers are in, they'll finalize the payment rates by crop. Those will be ready by the week of Dec. 22. "The reason we wanted to get that done before the first of the year is to give some certainty to producers," Fordyce says. "If they're trying to secure financing for the 2026 crop year, they'll understand where they are financially and where this bridge payment will come in [to help] make a difference." [Farm CPA Paul Neiffer says](#) USDA appears to be considering a calculation for the Farmer Bridge Assistance similar to the Emergency Commodity Assistance Program (ECAP). "ECAP took the December 2024 marketing year average estimates from USDA and then subtracted the estimated cost of production for the 2024 crop and then applied a payment percentage," Neiffer explains. "\$10 bil. was authorized for ECAP, \$11 bil. for Farmer Bridge Assistance. Therefore, it is likely Farmer Bridge Assistance payment rates will be at least 10%

Projected Payments

	Corn	Soybeans	Wheat	Cotton	Rice	Sorghum	
2025 ECAP	\$42.91	\$29.76	\$30.69	\$84.74	\$76.94	\$42.52	
2026 FBA Estimates	\$48.35	\$31.77	\$37.38	\$99.15	\$107.98	\$50.19	High End
90% Level Estimates*	\$43.52	\$28.59	\$33.64	\$89.24	\$97.18	\$45.17	Low End
Per Acre							

higher on average." Neiffer assumes any increase in the cost of production for 2025 compared with 2024 will be about the same percentage for all crops. Therefore, the only difference between ECAP and FBA is the estimated

marketing year average price. It's clear Southern farmers, those raising cotton and rice, will see higher per-acre payouts than corn and soybean growers in the Midwest.

- **American farm group leaders reacted** to the federal government's newly announced \$12 bil. aid package with cautious relief, saying the funds may help some producers but won't offset major financial strains facing the industry. The payments, which are part of a one-time bridge program aimed at helping farmers manage high input costs and market disruptions, are designed to provide temporary relief as producers prepare for the upcoming planting season. However, growers and agricultural economists argue the amount will not fully cover losses tied to depressed commodity prices, reduced export demand and elevated expenses for fuel, fertilizer and labor. Some producers said while the support offers needed breathing room, it does not address ongoing structural challenges, including trade barriers that have limited market access for major crops. Farm leaders continue to urge policymakers to pursue long-term market solutions alongside emergency support. Specific reactions:
 - ✓ "While we await additional details to assess the impact the payments may have, we also need immediate, market-based solutions," said National Corn Growers Assn. President Jed Bower.
 - ✓ "Passing year-round E15 legislation would be a great first step." Rob Larew of the National Farmers Union said short-term payments are only a first step. "In real time, we're experiencing the consequences of farm policy that's badly outdated," he said.
 - ✓ The National Sorghum Producers applauded the payments. "Our farmers are working hard to plan for next year, and this will help keep operations steady heading toward 2026," said NSP Vice Chair Garrett Love.
 - ✓ Ranking Senate Ag Member Amy Klobuchar, D-MN, said, "The easiest way to give our farmers the relief they need is to end the tariff taxes for good."
- **Even with fresh federal support flowing** to agricultural producers, many farmers say deeper problems persist in rural farm economies. In conservative farming regions such as parts of MN, producers say recent bridge payments are welcome but inadequate to counteract prolonged trade pressures and weak prices for key commodities. Farmers reported that while emergency funds help offset some operating costs, they would prefer stronger market demand and stable export relationships that reduce dependence on government aid. Soybean and sorghum growers highlighted long-standing trade barriers that have weakened crop markets and shifted buyers to international competitors. Many producers also cited ongoing concerns about rising input costs and supply chain challenges that undercut profitability. Rural leaders say long-term solutions, including expanded export markets and strengthened domestic agricultural demand, are essential to improving farm livelihoods beyond temporary relief.

- **USDA is committing \$12 bil. in economic assistance** for America's farmers. And American



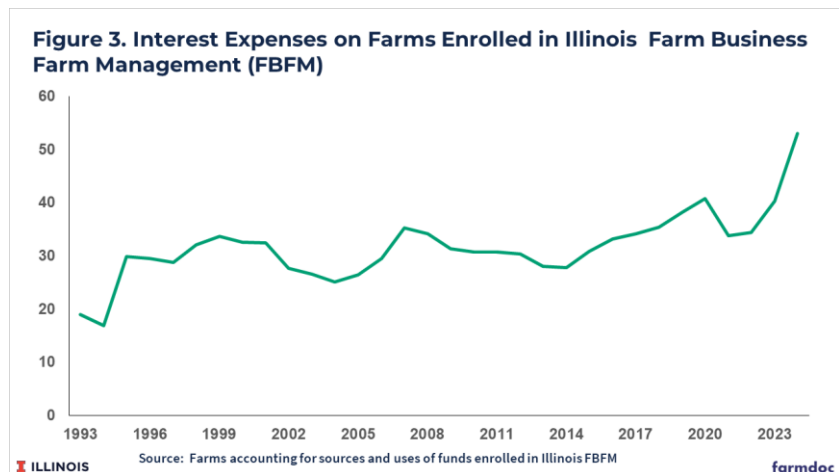
Farm Bureau President Zippy Duvall (left) says the aid will have an immediate impact, but it isn't a cure for agriculture's challenges, "USDA's new \$12 bil. relief package is welcome news across farm country. These payments will help farm families cover critical operating costs, keep equipment running and secure financing for next season, providing some certainty during uncertain times. While farmers are thankful, more work needs to be done. They're suffering from several years of

operating in the red. And many fruit, vegetable, tree nut, and nursery growers are facing the same rise in costs and instability in the marketplace—but they will receive less than 10% of the bridge support. We look forward to working with leaders in Washington to ensure farm families receive support that matches the scale of what they've endured. (American Farm Bureau)

- **What should you do with the Mailbox money**, when it comes at the end of next February? [KS St. Univ. ag economists suggested several alternatives](#), saying, "These payments can offer valuable support, especially in tight financial years. How to use them depends on the operation's needs, goals, and expectations about future policy. That said, it's important to recognize that while these programs have become a recurring feature of the farm safety net, their timing, eligibility criteria, and payment amounts can vary and are not guaranteed in advance. As such, managing these payments needs to be given careful consideration since their timing and size may be more variable than other program payments. Making the most of them may involve balancing immediate needs with steps that strengthen the operation's financial position for the long term.
- **When you get the mailbox money**, [and open the check, remember](#):
 - ✓ Government payments are taxable: Talk with your tax advisor early to avoid surprises. Deferring grain sales or making end-of-year purchases may reduce liability, but don't let tax strategy drive major financial decisions. The goal of a business is to maximize after-tax income, which may not always coincide with minimizing tax payments.
 - ✓ Payment limitations may apply: Government programs often come with caps and eligibility rules. Work with FSA or your accountant to confirm what applies to your operation.
 - ✓ Carrying Over Grain: Some operations may hold grain due to improved cash flow. This decision can affect tax liability and price risk exposure.
 - ✓ Large, 1-time ad hoc payments are an opportunity to strengthen your farm's balance sheet, improve cash flow flexibility, and reduce financial stress. Taking time now to build a plan can help ensure this payment supports your operation's future, not just the past season's losses. Using the entire payment for tax savings without evaluating long-term needs may result in a deficiency of cash in the near term. Consider assessing cash flow both in the near and long-term before using the ad hoc payment to make any large capital purchases. Ad hoc payments can be an opportunity to rebuild your financial foundation but may have lower benefits if treated as extra cash to deploy quickly.

The Business of Farming—

- **What are you doing with your money?** Yes, that is your business, but [Farm Business Farm Management tracks sources and uses of funds](#) and says its widely variable. “From 1993 to 2004, net farm income averaged \$77 per operator acre. During the ethanol build, net farm income increased, reaching a high of \$356 per acre in 2012. Farm income then fell, averaging \$80 per operator acre from 2015 to 2019. Income then increased for a variety of factors, including short supplies of crops in major producing areas, ad hoc payments associated with COVID, and supply disruptions caused by the Ukraine-Russia war. Income hit a high of \$451 per operator acre in 2022. Since 2022, net income has declined, reaching a low of \$9 per operator acre in 2024. Overall, average non-farm income per operator acre has been relatively stable across farms. Net farm income has been much more variable, driving much of the variability in total sources of funds averaged across all farms. On average, non-farm income acts as a large buffer for many farms in IL. Uses are:
 - ✓ Machinery and building purchases. Machinery and building purchases have been variable over the past 30 years, typically lagging changes in incomes. For example, the sum of farm and non-farm reached a high of \$524 per operator acre in 2022, before falling to \$142 in 2023 and \$82 in 2024.
 - ✓ Family living has been on a general increasing trend over time, beginning at \$54 per operator acre in 1993 and increasing to \$125 per acre in 2023. There is variability in family living expenditures.
 - ✓ Income tax has increased over time from \$14 per operator acre in 1993 up to the \$40 range in the last several years. Note that income tax will be paid on both farm and non-farm income, so the value is not due only to farm income.
 - ✓ Higher debt capital use, with higher interest rates, increased interest expenses farms in recent years. Interest expenses increased \$34 per operator acre in 1993 to \$53 per operator acre in the highest interest expense level since data available in 1993.
 - ✓ In 2023 and 2024, machinery and building expenditures exceeded the sum of farm and non-farm incomes by large margins, suggesting further declines in machinery and building purchases in the near term. Non-farm income is an important source of funding on Illinois grain farms. Without that source of income, the cash flow situation would be much worse on many farms in IL. This is the one income source that has consistently increased over this time period.



Biofuels News--

- **The biofuels outlook for 2026 is positive**, says Jacqui Fatka, biofuels economist for CoBank. She has been on the speaking circuit, [sharing her outlook](#):
 - ✓ The dawn of 45Z is here, creating significant new revenue streams for ethanol producers, but it fails to offer the needed replacement for biodiesel producers who are transitioning to life without the \$1 blenders tax credit.
 - ✓ The "carrot" may not be enticing enough to bring SAF production online with the reduction of the 45Z tax credit for sustainable aviation fuel. New legislation out this week does seek to extend 45Z and bring back the premium for SAF to help again incentivize this infant industry.
 - ✓ The [International Air Transport Association \(IATA\)](#) reported SAF production in 2025 represents only 0.6% of total jet fuel consumption and is projected to tick up to 0.8% in 2026, illustrating that meeting the 10% by 2030 SAF target is unlikely.
 - ✓ Maritime fuel may offer a quick entry point to build demand for biofuels. Promising new study out from [Maersk Tankers](#) on the use of higher ethanol blends in its ships. If just 5% more ethanol displaces the total maritime fuel pool, it could add 4-5 bil. gals. of new ethanol demand and 1.5 bil. bu. or more of corn demand. Today only 0.001% of global marine fuel is ethanol.
 - ✓ And we wait for action from EPA on Renewable Volume Obligation (RVO) levels, SRE reallocations and whether EPA will move forward with a 50% RIN reduction on imported feedstocks.

Technology—

- **Don't deny you have heard of acrylics and acrylic acid.** But now you can boast of being familiar with the corn version of acrylics. That is lakril, and lakril is made from corn and can do everything that acrylics can do which are made from petroleum. High-5 time! [CEO Justin Brown of Lakril](#) says, "We take bio-based sugars (like those from corn) and turn them into green chemicals used around the world," he says. "If you've used diapers, medical bandages, adhesives, or paint, you've used the products we feed into." That "green chemical" is acrylic acid and its derivatives—part of a \$12 billion+ global market. Today, all acrylic acid is made from petroleum. Lakril's breakthrough technology changes that, using corn-based sugars instead of fossil fuels while still delivering the exact same molecule manufacturers expect. And here's the key: [Lakril](#) can do it at cost parity. No premium for going green. No subsidy required. No regulatory risk. Just a drop-in replacement that performs and costs exactly the same - only with up to an 80% reduction in greenhouse gases. For IL farmers, the math is simple: More demand. More stability. More opportunities for value-added corn markets. What's Ahead? Late December: Pilot plant startup; Q1 2026: Begin shipping samples; 2026: Series A fundraising and growth planning." If you boil Lakril's vision down to a single sentence, Brown says it plainly; "We're taking corn and turning it into products used in a \$12 bil.+ global market."

Agriculture This Week on Video—

- ✓ **Profitability will be hard to come by** in 2026 for corn and soybean growers, based on prospects for crop production expenses being covered by grain prices. He says production costs and cash rents are too high for expected grain prices. That is the forecast from IL Farmdoc ag economist Nick Paulson. [His calculations are included in this short video.](#)
- ✓ **What research should IL soybean checkoff finance?** That is what the IL Soybean Assn. agronomy team wants to know from farmers. ISA has surveys out for farmers to fill out to express their needs and priorities, such as red crown rot. ISA's Agronomy Team also has a demonstration field in southern McLean County along Route 51 for programs during the growing season. Agronomy team member Stephanie Porter provides details [in this short video.](#)
- ✓ **Corn has good demand**, but the soybean market is a victim of politics. That is part of the reason for its diminished demand, says IL Farmdoc ag economist Joe Janzen. So, what should farmers do about soybean marketing given the prospects for beans not following a traditional marketing path due to political trade actions against China. Janzen's thoughts about grain marketing are outlined [in this short video.](#) →
- ✓ **Are there tariffs or not on Canadian potash** entering the US. The White House has flip-flopped, says Pres. Kevin Johnson of the IL Fertilizer and Chemical Assn. and that is not good because of the US reliance on Canadian potash. China has shut down its phosphate exports, and that is a problem for global supply. How was the fall season for anhydrous application and what will be the spring look like? Will mailbox money be used for fertilizer? KJ provides his thoughts [in this short video.](#)
- ✓ **Farm policy is changing**, not just its content, but the entire concept and how it is treated in Congress, says Jonathan Coppess, Univ. of IL farm policy specialist. The lack of policy continuation, new changes in crop insurance, farm "bridge" payments, and doubts about any "skinny" Farm Bill are on the table. Coppess says Congress has too much conflict and election preparation on its mind to address any farm issues, and that includes retention of the Conservation Reserve. His thoughts on those and other issues are [in this wide ranging video conversation.](#)
- ✓ **In tight budget times**, how can farmers save on nitrogen expense? That is a good question for Dr. Gary Schnitkey of the Univ. of IL Farmdoc team. He puts on his Precision Conservation Management thinking cap and says farmers are applying more nitrogen than is being used by their corn crop. There is a good way to balance the needs of the corn and cut some expense and Schnitkey works through that process [in this short video visit.](#)
- ✓ **There is a truckload of dynamics** in the US cattle market, says Brittany Goodrich of the Univ. of IL Farmdoc team. And some the political dynamics are making it difficult for beef producers to manage their production, marketing, and price risk she says. One of farm groups responding to comments about retention of the USMCA asked for "country of origin labeling" and that could become a political issue based on consumer reaction. Her perspectives on those and herd expansion are [in this short video.](#)

- ✓ **There are many biofuel policies** afoot in Washington DC currently, and Scott Irwin of the Univ. of IL Farmdoc team sees them as bullish for ethanol, biofuels, and both corn and soybean markets. In a wide-ranging conversation, Irwin says there are positives in current administration policies about the renewable fuel standard, tax advantages for biofuels, penalties of imported feedstocks, and resulting improvements in commodity markets. He also addresses significant benefits for ethanol producers and tax credits they are getting that could flow back to the farm. [There are lots of issues in this short video.](#)
- ✓ **Significant funding exists for agricultural research** at the Univ. of IL, and Associate Dean Rodney Johnson outlines where it is being invested in this wide-ranging visit. Morrow Plots I and II are discussed along with retention of the corn and soybean genetics collections which had been politically threatened to be transferred to "red" states. Johnson expected political disruption of the research program, and says stress and unknowns from Washington are being slowly resolved for the most part. He also notes that federal funds have been channeled to the Univ. of IL since 1892. He provides extensive information benefitting farmers [in this video conversation.](#) →
- ✓ **Every year weed researchers report** an increasing number of fields of waterhemp have become immune to the newest herbicides. That has been the case also at the Univ. of IL, where Logan Miller in the laboratory of Aaron Hager says chemistry failures have given way to timing of application. He outlines his latest research on application timing [in this short video interview.](#)
- ✓ **Some farmers who automatically apply potash and phosphate** every year or two assume it is needed to maintain yields. Other farmers take soil tests to verify the amount of P & K removal by their crops. But Univ. of IL fertility specialist Andrew Margenot has a different idea. Don't test the soil. Actually test the grain that is being harvested to see how much P & K is leaving the field. The "why" and "how" are answered [in this video conversation.](#)
- ✓ **Prospects are grim** for being able to control waterhemp and other weeds that are overcoming the control abilities of even the latest herbicides to hit the market. That is the observation of Univ. of IL weed scientist Aaron Hager. Hager says he's found waterhemp populations which are immune to Liberty (glufosinate), which farmers have been depending upon for control. Hager discusses many issues at the top of farmers' minds about weed control [in this video interview.](#) And you may want to pull Dad's weed hook off the wall.
- ✓ **Harken back to your high school biology class** when your teacher introduced the word allelopathy. That principle of science is one of the reasons that farmers can successfully control weeds with the growing popularity of cover crops. Karla Gage of Southern IL Univ. uses herbicides for weed control, but says weeds are becoming immune to them. And when one looks at the biology within a cover crop can utilize it for surprising biological benefits. She offers numerous suggestions [in this video visit.](#), including ways to control waterhemp.

Mark Your Calendar! --

- **Pesticide safety education programs** will extend through April 8 at numerous locations around IL. The [Illinois Pesticide Safety Education Program](#) is for those needing an operator or applicator license, with on-line access. [Private applicator training clinics are in-person at these locations and dates.](#) [Commercial Applicator/Operator In-Person Clinics](#) will be at 9 locations through March 10.
- **The Illinois Farm Economics Summit** addresses current economic conditions and policy issues impacting global, US, and IL agriculture. Register for Dec. 15 [Dekalb](#), Dec 16 [Peoria](#), and Dec. 17 [Mt. Vernon](#). They include Farmdoc presentations, discussion, and Q&A on grain and livestock markets, farm financials and profitability, farm and risk management, farmland values and leasing, farm policy, and more.
- **The IL Soybean Association** will conduct a webinar Dec. 16 with Univ. of IL ag economist Bill Ridley on navigating tariffs, strategies farmers can control to manage risk and capture new markets. [Details and registration.](#)
- **IL Soy begins 2026 with a trio of webinars** on “Rethinking How IL Farm Economics Work.” Univ. of IL Ag economists Gary Schnitkey and Nick Paulson present the strategy from 2-3 pm each day. Jan. 6: cash rent decisions, Jan. 7: re-evaluating farm investments, Jan 8: stronger secondary revenue. [Details and registration are here.](#)
- **If you are a candidate to be** a Certified Crop Advisor, the IL Certified Crop Advisors Assn. will host a study session on January 8 for the next exam opportunity. [CCA information is here.](#) [Registration period](#) is Jan 7-26, for the exams conducted Feb. 4-18.
- **The National No-Tillage Conference** will be held at Hyatt Regency St. Louis at The Arch St. Louis, MO, Jan. 6-9, 2026. It will be your chance to learn from the top minds in no-till and connect with fellow innovators. [Download the Updated Program](#) [Register here.](#)
- **The Purdue Top Farmer Conference** will be Jan. 9 at Purdue’s Beck Agricultural Center in West Lafayette. The conference will stimulate your thinking about agriculture’s future and how you can position your farm to be successful in the years ahead. [Register and details.](#)
- **Extension Agronomy Summits** will be in 8 locations, Jan 12-Feb. 24. Speakers will provide research updates from university experts to gain insightful tips for making informed decisions around farm management. [Dates, locations, and registration details.](#)
- **A Field Advisor Forum** will be held by the IL Soybean Assn. Jan. 15, at the U of I Atkins Golf Club at Urbana. Speakers will address “economic chaos,” weather, and a wide variety of agronomic issues and challenges during the 8 am to 3 pm program. [Detailed agenda, and registration are here.](#) (Program can be accessed virtually.) CCA credits are available.

- **The winter convention** of the IL Fertilizer and Chemical Assn. will be Jan. 20-22 at the Peoria Civic Center. [Agenda, registration and other details are here](#). There are numerous presentations on agronomic and regulatory issues of farmer interest during all 3 days. →
- **Cattlemen in northern IL** can join colleagues from IA, WI, and MN at the Driftless Region Beef Conf. Jan 22-23 at Dubuque, IA, with topics on profitability. [Details and Registration](#).
- **The annual meeting and auction** of IL FFA will be held at the President Abraham Lincoln Hotel, Springfield on January 23-24, 2026. The [annual meeting registration form](#) is now available. The [hotel room block](#) is open until January 2, 2026. [All the details are here](#).
- **The 2026 IL Soybean Summit** will be Jan. 27-28 at the I-Hotel in Champaign. [There are a multitude of reservation choices here](#). The event will be all day Tuesday, a dinner event for ISA members on Tuesday night, and the morning of Wednesday.
- **Everything Local** is set for Jan. 27-30 at Springfield's BOS Center. Specialty Growers will meet Jan. 30 at 1 pm, Herb and Vegetable Growers, along with the IL Hort Society, will have meetings at 4:30 on Jan. 29. Exhibit hall hours will be from 8 am to 6 pm on Jan 28 and 29 only. Breakout sessions with speakers Jan 27 through Jan. 30. [Program details and conference registration are here](#).
- **AgMarket.Net** conference, Farming for Profit not Price, will be Feb 1-2 in Nashville, TN. It is designed to educate and provide tools and resources we have for farmers and producers across the country. [Details, speakers, topics, and registration are here](#).
- **Feb. 3 begins month long opportunities** for livestock producers needing certification for livestock management. The Livestock Management Facilities Act requires facilities designed for 300 or more animal units to have at least one employee certified in environmentally aware manure management techniques. Facilities with more than 1,000 animal units must have a certified livestock manager attend a workshop and pass the IDOA exam or complete the online training and pass the online test. [Details, dates, and locations](#).

Understanding the rapidly changing agricultural industry can be a daunting task. At Heartland Bank, our team of ag specialists will work with you to meet the goals of your farming operation. With over 160 combined years of agricultural service experience, we are focused on providing outstanding service and results throughout Central and Northern Illinois. Whether it's farmland real estate, operating and equipment loans, or farm management expertise, we have the professionals who you can trust to improve your farmland's productivity and asset value. Contact one of our knowledgeable experts today at 309-661-3276 or toll free at 1-833-797-FARM (3276).

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