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EQUAL HOUSING LENDER

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

Commodity market price drivers—

- **The USDA's National Ag Statistics team** will make another attempt at estimating the size of the 2026 crop on Tuesday with the November WASDE Report. The September WASDE was met with farmer doubt, and the October WASDE ended up getting changed. Many farmers who have declined to cooperate with the process are becoming less likely to trust what is being estimated. And the broader grain market may have its own reluctance to go "whole hog" in trusting that the estimates will hold and not be subject to chance before the final report in January. NASS officials said "The November report will incorporate additional harvest data and updated estimates of domestic and export demand. With harvest approaching completion across much of the country, production adjustments and the pace of demand will remain important factors in determining ending stocks."
  - ✓ **For corn Tuesday**, the range of yield estimates in the Dow Jones survey is 12.3 bpa. Estimates range from 173.2 to 185.5 bpa. However, most guesses among the 15 firms surveyed are in the 179- to 181-bpa range. The average expectation is for a 0.7-bpa cut from October. If acreage does not change, that would cut the 2026 US corn crop to 15.974 bil. bu., down 60 mil. from the October report, 2nd biggest behind 2025,
  - ✓ **For soybeans Tuesday**, analysts are expecting that USDA will once again increase the national average US soybean yield deeper into record territory. The average guess of 53.6 bpa would be a 0.5-bpa increase from October. All 15 firms surveyed by Dow Jones expect a new record for soybean yield in 2026. This is, of course, expected to result in another record crop estimate, of 4.604 bil. bu. if acreage is constant. In some ways, the 2026 crop will go down as a weather-defying one -- with July heat and dryness, and heavy September rainfall, seemingly isolated enough incidents as to not negatively affect the national output.

- **What has happened to the wheat market?** The wheat market is the biggest bear compared to corn and soybeans over the past 2 months. December Kansas City futures closed lower for a staggering 10 straight weeks -- the longest such streak since April through June of 1997. It is made more remarkable by the fact that the Black Sea disruption is ongoing. But at this point, traders appear convinced that since the wheat is there, it will find its way into the world market at some point.



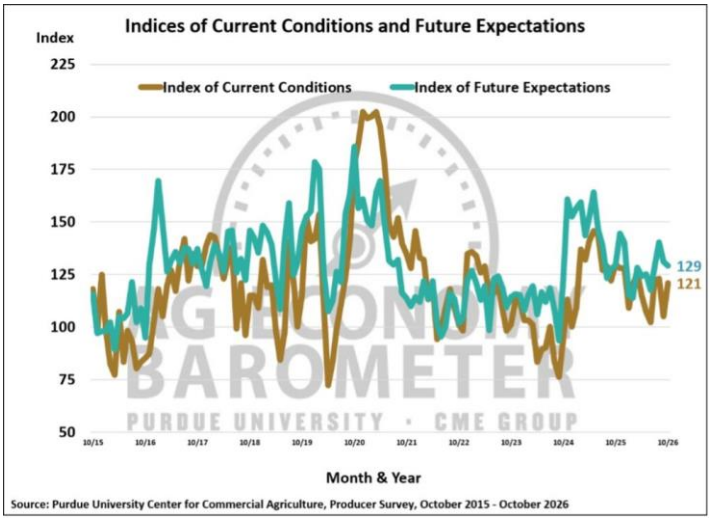
- **And the Chicago soft red wheat market is not much better.** It has had a wholesale collapse as well, alongside an increase in planted acreage, due to the USDA's crop insurance program that set its protected price when wheat was at much higher levels earlier in the year. Subsequently, wheat farmers will have a substantial indemnity payment next year from the crop insurance program.



- **Much of the dismal wheat story** has been told by USDA transportation economists. "Wheat export inspections fall to all time low. According to USDA's Federal Grain Inspection Service, just 2.75 mil. bu. of wheat were inspected for export during the week ending October 29. This total set a new all-time weekly low for wheat exports since records began in 1983, surpassing the previous record low set during the last week of 2022. In the latest week, just 2 ships were loaded with wheat—1 carrying hard red winter (HRW) wheat from the TX Gulf to Suriname, and the other carrying a variety of wheat classes from a port on the Columbia River to Taiwan. At 1.4 mil. bu., just over half of last week's wheat export inspections were destined to Mexico, by rail. Since June, when wheat's marketing year began, total wheat export inspections have totaled 275 mil. bu.—down 22% from the prior 5-year average (for the same period). At 59 mil. bu., HRW wheat inspections since June are 49% below average.

Farm Economy---

- **Farmer sentiment improved in October**, with the Purdue Ag Barometer increasing from 123 points in September to 126 points. The Index of Current Conditions increased by 16 points, while the Index of Future Expectations dropped by 2 points. High input costs remain the biggest concern. Despite this concern, the Farm Financial Performance Index increased from 90 to 94, and the Farm Capital Investment Index increased from 39 to 55 in October. The increase in the Index of Current Conditions coincided with the rollout of the USDA Agriculture Risk Coverage-County (ARC-CO) and Price Loss Coverage (PLC) payments in October.



  - ✓ Although the Farm Financial Performance Index rose in October, it remains below its 2026 peak in August. The Farm Capital Investment Index increased; however, it is important to note that only 20% of respondents in October indicated that it was a good time to make investments in machinery and buildings.
  - ✓ Approximately 62% of respondents agreed with: "We have a strong balance sheet," down from 76% in January. In a related question, 60% of respondents this month either agreed or strongly agreed that their farm had a solid working capital position.
  - ✓ Short term farmland value index declined 1-point, long term index fell by 6 points. Other investments, interest rates, and inflation were cited as the 3 factors with the greatest influence on farmland values. Despite declines in both farmland value expectations indices, respondents remained optimistic about farmland values over the next 5 years.
  - ✓ Regarding the long-run policy environment, only 35% of respondents thought the increased use of tariffs would strengthen the long-run agricultural economy. That compared to 49% and 70% in prior surveys,
  - ✓ Asked if the US is headed in the "right direction", the share of respondents who thought the US was heading in the right direction averaged more than 60% from July 2025 to June 2026 but fell below 50% in both the September and October surveys.
  - ✓ Respondents were more optimistic about their financial prospects and the investment environment. Despite the improvement in sentiment, the share of producers reporting a strong balance sheet declined from 76% in January to approximately 62% in October, suggesting that financial pressures remain.

The Business of Farming---

- **At the annual Ag Banker's Conference** last week in Minneapolis, MN, Dr. David Kohl, VA Tech Univ. farm financial specialist, (below, left) said margin management was a big topic this year because of high input costs for production agriculture, "Managing margin management, and the margin management is doing a lot of little things, a little bit, 5% better. And you know, we often say, "Well, it's over on the price side." Yeah, that's true. It's on the production side, operational efficiency. But one of the things that we're really picking up is on the cost side as well, and what you'll have is throughout the year you got these little windows, and you have to have that discipline to be able to pull the trigger there. And you know what that requires? A good set of financials that you understand and know your numbers. And so, one of the things that we're finding is it's a fork in the road right now. The ones who know that they'll get the base hits, not necessarily looking for the home runs. The others, well, they better have lots of equity." Equity levels aren't where they were even a few years ago, "One of the things people ask about the financial condition, well, we're pretty strong on the equity, but it concerns us is the working capital, or the top half of that balance sheet. In other words, the backdrop: when issues and problems occur, then what will happen is what your I call it a good set of linebackers if the defensive line is not there, the profitability. And so, one of the things that we're really stressing here, and I do in my talks, is the importance of working capital without disrupting normal operations." Locking in input prices is risky because they could drop later, costing farmers more money than they can afford, "One of the things that I find is whether it's on the price side, the cost side, you're going to leave money on the table. Get over it, move on. But one of the things we do in our businesses, we'll do financial scenario planning, that establishes those guardrails and best average, worst case scenario, and we adjust for price, cost, interest rates now, and production. And I think one of the things that gets you into objective decision-making versus emotional - and hey, I can be emotional too. I look at the headlines – again, it's going back to those numbers. And if you make a mistake, you know what the old saying is: If you make a mistake, fail fast and learn faster. And if you're successful, compound on the successes." When it comes to buying more farmland, Kohl says be smart, "You know what I call it? Love property. The property you'd love to have, and everybody else would love to have. If you don't get it, you don't get it for another 30 years. And so, what'll happen is you will use some of your liquidity and cash for that down payment or whatever. And so, sometimes after that purchase, Murphy shows up. Murphy's law, you know, you have a weather disaster or a cost disaster, and that's where having that working capital margin out there after those purchases is so critical, and that's one of the premises of buying land. Make sure you've got a working capital backup." (WMBD/WIRL radio)



Agronomy—

- **What happened to your soybeans this year?** Instead of typical soybeans of typical color, a significant amount of the crop have been characterized as "soybeans of other color." It is not a content issue, only a cosmetic issue, but many potential buyers are discounting their bid price if the soybeans have an SBOC issue. IL Grain and Feed Assn. Exec. Dir. Jeff Adkisson says he's not aware of farmers being docked for off-color soybeans, but the IL Farm Bureau Farmweek publication says some farmers have suffered price discounts because of the issue, despite USDA standards indicating the issue is not one of quality. Soybean farmers can fill out a survey online to help the IL Soybean Assn. better understand where the issue stems from. ISA will use the survey information to work with the US Soybean Export Council and United Soybean Board on trade communication and further research. For most, the discoloration has been brown. Abigail Peterson, director of agronomy for the IL Soybean Assn., said it's likely from compounds like iron and isoflavones that build up in the seed coat and react to specific weather conditions. "We want to be clear that our beans are still high quality and can be used in many different ways for processing," Peterson said. "And if markets are still sensitive to the discoloration for their wants, we then need to understand from the field side how to alleviate this issue, which comes with more research and understanding of the genetics behind what is happening."
  - ✓ Jeff Adkisson video interview
  - ✓ WCIA television news report on SBOC
- **Harvest is complete**, equipment cleaned and put away for the winter. All that is left to do is apply your anhydrous for next year, and you are done for the year field work. Many farmers are doing that, despite fertility specialists standing at the edge of the field waving their arms. They are not cheering you on. It's November and when Dad started his first anhydrous application, it was a warm, early fall day. Since then, the anhydrous army has determined the soil temperature needs to be *50° F and falling*. As fall fieldwork progresses, resist the pressure to apply simply because harvest is finished. Let field conditions guide the decision. Every fertility specialist recommends waiting until soil *temperatures at a 4-inch depth are below 50° F and continue to trend lower*. After injection, ammonia reacts with soil moisture to form ammonium, which is held by clay and organic matter. Soil microorganisms gradually convert ammonium to nitrate, a form more vulnerable to loss through leaching or through denitrification in saturated soils. Check the predicted forecast, as a brief cold spell followed by warmer weather can allow nitrogen conversion to accelerate again. Pres. Jenny Webb of the IL Fertilizer and Chemical Assn. says money will be lost when nitrogen dissipates in warm soils. And she reminds IL farmers to ensure their state training and certification have not expired. Her comments are included in this short video interview. Her recommendations are duplicated by Univ. of IL Extension specialists, Drs. Emerson Nafziger, John Jones, Giovani Preza Fontes, and all their predecessors. Get a soil thermometer, if you don't have one that works.

- **If you are raising a crop for delivery to a biofuel plant,** there will be some agronomic issues that need to be addressed. IA St. University specialists say, "Under guidance issued by the USDA and recently incorporated by the IRS and the Department of Energy, compliance with these requirements is necessary for farmers seeking to document and verify carbon-intensity reductions associated with certain regenerative agricultural practices. These reductions may increase the value of the IRS 45Z Clean Fuel Production Tax Credit available to biofuel producers. In turn, these fuel producers may be willing to pay a premium price to farmers growing the reduced-CI crops. Although final regulations implementing 45Z have not yet been issued, farmers interested in supplying reduced-CI crops to biofuel producers in 2027 should pay close attention to the requirements in the USDA Rule. The nutrient management standards establish extensive documentation, recordkeeping, and verification requirements that must generally be satisfied *before* nutrient applications occur.
  - ✓ Among other things, the Rule generally requires producers to develop and document a nutrient budget *before* nutrients are applied. Because compliance may require action as early as the fall of 2026 for the 2027 crop year, farmers should be aware of these requirements now.
  - ✓ The nutrient budget must account for all known measurable nutrient sources and removals. Sources of nitrogen may include, but are not limited to, commercial fertilizers (including starter and in-furrow starter or pop-up fertilizer), animal manures, legume crops, green manures, plant or crop residues, compost, organic by-products, digestate, municipal and industrial biosolids, wastewater, organic materials, estimated plant available soil nutrients, and irrigation water.
  - ✓ The farmer must base the nutrient budget on a current soil test results or the professional opinion of an Agricultural Expert who is employed by the Cooperative Extension System or the agricultural departments of universities, or other Agricultural Experts approved by the Federal Crop Insurance Corporation (FCIC), whose research or occupation is related to the specific crop or practice for which such expertise is sought.
  - ✓ Nutrient management records must contain sufficient detail to be readily understood and auditable. Records may be of varying types and origins, but may include physical documentation such as paper forms, invoices, receipts, seed tags, digital files (including from farm management software), data generated by farm equipment precision agriculture equipment, as applied maps), remotely sensed data, georeferenced and timestamped photographs, or data and records used for participation in USDA programs. Records must be kept for 5 years.
  - ✓ When auditing nutrient management implementation, the third-party verifier will verify development of a nutrient management budget that accounts for all known and measurable sources of nutrients (N-P-K). The third-party verifier must ensure that the nutrient management budget was developed based on current soil test results or the professional opinion of an Agricultural Expert.

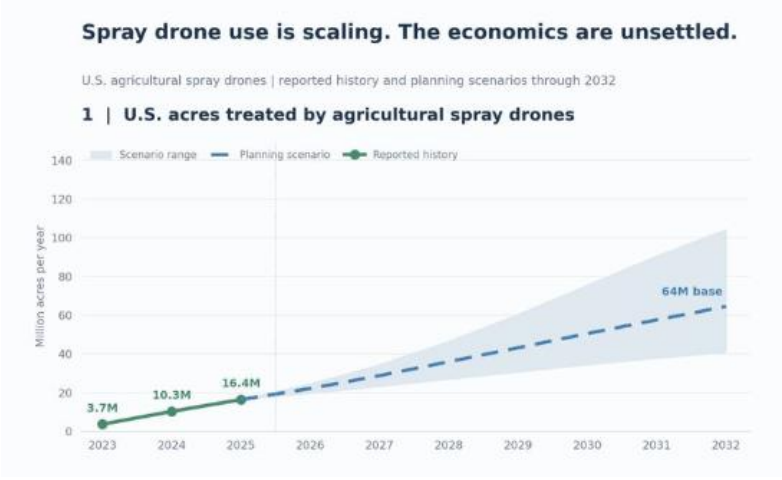
Biofuels News--

- **The Renewable Fuels Assn. is supporting an EPA proposal** to restore renewable fuel volumes lost through small refinery exemptions under the Renewable Fuel Standard. At a hearing Wednesday, RFA President and CEO Geoff Cooper said the agency should reallocate all 770 mil. additional renewable identification numbers, or RINs, waived beyond the levels anticipated in its earlier rule. Cooper says full reallocation is needed to prevent exempted gal. from reducing demand for newly produced renewable fuels in 2026 and 2027. He also criticized EPA's process for granting small refinery exemptions, arguing the program was intended to provide temporary relief for refiners facing economic hardship, not become a permanent entitlement. RFA says the exemptions undermine renewable fuel demand and discourage investment by farmers, biofuel producers, and fuel retailers. The group says restoring the volumes would help protect the Renewable Fuel Standard's market benefits.
- **Congratulations to Marquis Inc. at Hennepin**, which says, "Today, we're proud to celebrate an incredible milestone here in Hennepin, IL - 5 bil. gal. of ethanol produced! Behind every gal. are the people who make it possible. Our 450 dedicated team members, the hardworking American farmers who grow the corn, our elevator partners and vendors, and the local communities we're proud to call home. For more than 50 years, Marquis has been a family-owned business built on hard work, strong partnerships, and a commitment to creating opportunities for generations to come. 5 bil. gal. represents the strength of our team, the value of American agriculture, and the power of investing in our local communities. To everyone who has been part of our journey, thank you. 5 bil. gal. strong. And we're just getting started."



Agribusiness and Technology—

- **A federal antitrust lawsuit challenging Syngenta's pesticide marketing practices** will proceed after a judge rejected the company's request for summary judgment. According to the Federal Trade Commission, the court issued its ruling Oct. 22 in litigation involving allegations that pesticide manufacturers used loyalty programs to restrict competition from lower-cost generic products. The FTC and participating states contend that the programs discouraged agricultural retailers and distributors from purchasing competing pesticides, potentially increasing costs for American farmers. Syngenta has challenged the allegations. The court's ruling allows the claims to proceed but does not establish that the company violated antitrust laws. The case originally involved Syngenta and Corteva. Corteva reached a settlement in September requiring changes to certain pesticide loyalty programs for 10 years. The FTC says its enforcement efforts are intended to preserve competition in agricultural chemical markets and protect producers from potentially higher input costs.
- **John Deere plans a series of plant closures** as it restructures its operations, which will affect hundreds of positions in rural communities. Here are 4 plants that will be impacted by the company's decision: Clarion, IA –will lose production of Hagie STS sprayers at the Hagie Manufacturing plant. Nearly 300 positions could be lost in the Clarion area when the plant closes in late 2028 or early 2029. Those operations will move to Thibodaux, LA. Ottumwa, IA –will lose production of windrower and round baler production affecting about 400 workers. Production could wind down by 2028. Operations move to Des Moines. Moline, IL –will lose small plant production. An unspecified number of positions will leave the John Deere Seeding facility over the next year as the company moves production to its plant in Paton, IA.
- **An AgTech Trend from 2026** is around the economics of drone spraying, but there is a bigger question I feel like we need to address, such as, "An AgTech Trend from 2026 is around the economics of drone spraying, but there is a bigger question I feel like we need to address, such as, "Can US agriculture adopt useful technology fast enough to stay globally competitive, while doing the work to prove where it actually helps? One industry estimate puts US acres treated by spray drones at 3.7 mi. in 2023, 10.3 mil. in 2024 and 16.4 mil. in 2025. The same survey estimates Part 137 operators grew 58% last year. Average acres per operator stayed around 9,600, while the reported price per acre fell from $21 to $13. That looks like a fast-growing category. It also raises some important questions about productivity, service economics and what these systems can reliably do in different crops and field conditions.



- **About 15% of farms** indicate they use artificial intelligence (AI), with office tasks making up a far higher share than agronomic tasks. That's according to survey data from Bushel's 2026 State of the Farm Report representing over 1,400 farms across the US and Canada. This year's survey, which covered row crop farms primarily, included new questions about AI usage and adoption, and comparing usage among farms in subsequent years.

Whether and How Farms Are Using AI Tools

	Fewer than 500 Acres	500-1,999 Acres	2,000-4,999 Acres	5,000-9,999 Acres	10,000 or More Acres	All Sizes
Are You Using AI tools On-Farm?						
Yes	8%	15%	16%	25%	33%	15%
No	84%	75%	69%	64%	56%	74%
Not Sure	9%	10%	15%	12%	11%	11%
If Yes, How Are You Using AI?						
Writing or editing documents (emails, field reports, etc.)	33%	49%	42%	62%	83%	50%
Planning or decision-making (planning, grain marketing strategy, etc.)	33%	20%	46%	46%	67%	36%
Yield prediction or agronomy	25%	26%	33%	15%	50%	29%
Business or financial analysis	17%	26%	50%	54%	50%	37%
Image recognition (equipment, drones, chemical application, scouting, etc.)	50%	43%	38%	23%	33%	39%
Other-Write in:	0%	17%	21%	31%	17%	18%
If yes, percent by class size	13%	39%	27%	14%	7%	100%

Terrain.

Table Note: Each respondent was allowed to select one or more ways they are using AI, so totals will not add to 100.
Source: Bushel 2026 State of the Farm Survey, Terrain

Reported AI usage skews slightly younger, but not by much. The weighted average age difference between the overall sample and those indicating "yes" was less than 1.5 years: 53.9 versus 55.3 years old. Most of this difference could likely be attributed to a slight underrepresentation in the 61-70 age group and a slight overrepresentation in the 31-40 age group. This suggests that AI adoption is more reflective of how people run their farm and their disposition for trying new technology than age alone. Yield prediction and agronomy use cases generally have a lower use rate among all farm sizes. While it is unclear why that is the case from the survey, this could reflect the next area of on-farm adoption or the limitations of existing data structures, or perhaps both. Image recognition, interestingly, has a higher use share among smaller farms and lower use share among larger farms. Not all use cases fit neatly into the 5 available categories in the survey. Other uses written in include legal advice, meeting summaries, creating custom software tools, and advanced search. Within the advanced search use, some farms use it for answering questions or helping with complex maintenance and equipment setup. To read a full copy of the Bushel State of the Farm report, see: https://www.bushelpowered.com/state-of-the-farm.

Farm Organizations--

- **Over the past several years,** IL Farm Bureau fussed with the American Farm Bureau, over membership, which subsequently dismissed ILFB from AFBF member rolls. New IL Farm Bureau Pres. Phil Nelson, who was elected in December 2025, smoothed the AFBF feathers and the organizations were back on speaking terms, but not entirely. The initial issue erupted when Country Financial, the captive insurance company of IL Farm Bureau, no longer required ILFB membership to obtain a policy. That reduced ILFB member rolls, and AFBF had problems with that. Now, Country Financial has filed suit against AFBF alleging violation of IL law, seeking a jury trial, and financial reparations. ILFB Pres. Nelson, who is also chairman of the Country Financial Board, says, "IFB stands behind Country. As an affiliate company, "Country Financial is critical to IFB and our county Farm Bureaus' success." $20-$30 mil. is at stake in the relationship, and the 2 sides are headed to court later this month.
- **Representatives from global wet corn milling firms** gathered at the Univ. of IL for a conference organized by the US Grains & BioProducts Council (USGBC). Representatives from major starch processors in Latin America, Middle East and Africa regions heard from US based experts on how wet mills are operated will help participants adapt their own operations to increase efficiency with best milling practices and further develop the preference of US corn. Before the course, the group held meetings with CENTREC, the authors of the Council's 2025/2026 Corn Harvest Quality Report to explain the characteristics of this year's harvest as well as some of the key corn composition factors that can play a role in wet milling operations. Afterward, the group visited the IL Crop Improvement Assn. to gain an understanding of the US Feed Grain Inspection Services' grain sampling processes and best practices to incorporate in their operations. A final site visit was conducted to an IL grain elevator to focus on storage practices, a topic of high interest for international buyers of US feed grains. Attendees also toured the university's Integrated Bioprocessing Research Laboratory and met with US industry counterparts to round out their educational and business development experience.



Mark Your Calendar! --

- **The next Cultivating caution webinar will be** Nov. 11 on manure pit gases. Register here for the webinars.
- **Nov. 16 is the application deadline** for IL Corn's GrassRoots Orientation to Washington, D.C. (GR.O.W.) program, which allows IL farmers and agricultural professionals to see firsthand how agricultural policy is shaped and why having farmers involved in those conversations matters. participants meet with legislators, learn about issues affecting Illinois agriculture, and understand how to make their voices heard. Applications are open for the 2027 GROW program, with the trip during next March.
- **Nov. 17, IL Farmdoc staff** will host a webinar from 9 to 10 am to give farmers a final look at the 2026 ARC/PLC Decision, which must be made by Dec. 11. They will cover the final indicators on price projections that could impact producer's commodity program decision for 2026 ahead of the deadline for signup. Register here.
- **Join Illinois Soybean Growers** for the 3rd Annual Farm Business Forum on November 17 at Beck's Hybrids in Effingham or November 19 at Kishwaukee College in Malta. Gain practical knowledge from industry experts on grain marketing, margin management and business strategies that can help improve soybean profitability. Keynote speaker is Matt Bennett. Details and registration are here.
- **The Southern IL Fertilizer and Pesticide Conf.** will be Nov. 24, at the DoubleTree Hotel at Mt. Vernon. Its for farmers, fertilizer and pesticide applicators, crop advisers, agronomists, agricultural retailers, and other professionals involved in crop production and agricultural input management. Regis. At 8 am, conf. is 9 am to 1 pm.
- **Precision Conservation Management** will hold its next webinar on Dec. 1 at 11 am to 12 noon. If you are interested in PCM details, sign up here for the webinar.
- **The IL Nutrient Lost Reduction Strategy partnership** will hold its next meeting Dec. 3, beginning at 9:30 am in the IL Dept. of Ag. his year's conference features statewide updates, scientific advances, and implementation strategies that support coordinated action across sectors. Register here to attend.
- **Join Farmers for Soil Health** for a webinar with John Tooker, Extension Specialist in Entomology at Penn State, for a research-based look at how cover crops, no-till management, and integrated pest management (IPM) interact within cropping systems. It will be Dec. 4, 11 am to 12 noon. Register here.
- **Lakeland College at Mattoon** will hold an agricultural open house on Dec. 4 from 9 am to 12 noon. Breakout sessions will be held on a variety of ag careers at Lakeland, with lunch served afterward. Pre-register by Nov. 20.

- **Join industry experts** for the Residue Breakdown workshops on Dec. 10 in Bloomington or Dec. 11 in Baylis for the latest on how to get more from your crop residue—from nutrient cycling to improved soil health. 9 am to 1 pm. Details and register here.
- **Producers can now make their 2026 ARC and PLC.** If producers do not submit their 2026 election by Dec. 11, 2026, their election remains the same as their 2025 election for crops on the farm, and the farm is ineligible for payments for the 2026 program year. Producers must enroll through a signed contract each year. Previous multi-year contracts ended in 2025, but producers have the option to sign a new multi-year contract for 2026 through 2031. Landowners cannot enroll unless they have a share interest in the crops on the farm. The deadline is Dec. 11.
- **The IL Farm Bureau annual meeting** is Dec. 12-15 at the Hyatt Regency Hotel in Chicago. To register, contact your county Farm Bureau.
- **The IL Wheat and IL Soybean Assns.** are co-sponsoring the IL Double Crop Forum, Jan. 14, at Rend Lake College. The program begins at 8 am, with speakers on research, fertility, and a producer panel, with a Wheat Board update. Details and register here.
- **The IL Specialty Growers Conference** will be Jan. 27-29 at the BOS Center in Springfield. Mark your calendar. Registration will open soon.
- **AgMarket** will hold a marketing conf. at Orlando, FL, Feb. 5 & 6. Speakers: Stroud, Snodgrass, Vaclavik, Linville, Splitt, Neiffer, & Bennett and others from AgMarket, StoneX. The focus is Farming for profit, not price. Details and registration are here.
- **Conservation organizations are seeking** nominations for the 2027 Illinois Leopold Conservation Award which honors farmers and forestland owners who go above and beyond in their management of soil health, water quality, and wildlife habitat on working land. It is presented by the American Farmland Trust, with state sponsorship from IL Soybean and IL Corn Growers Assns. The nomination form deadline is Feb. 15.
- **March 3-5 are the dates** for the 2027 Commodity Classic in New Orleans. Here are the details of the event. Here is where to reserve a hotel room.
- **We all need someone to talk to,** 24/7 | Confidential | No cost. Farm SOS also offers telehealth counseling with up to 6 sessions available for individuals, couples or groups. Call 833-Farm-SOS (833-327-6767) or Email: ILFarmSOS@mhsil.com. Visit: ILFarmSOS.com.

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