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

Commodity market price drivers—

- **The October WASDE report was issued Friday by USDA,** with a corn surprise.
 - ✓ **Corn:** This month's 2026/27 US corn outlook is for larger supplies, exports, domestic use, and ending stocks. Projected beginning stocks for 2026/27 are raised 173 mil. bu. based on the September 30 Grain Stocks report. Corn production is higher as well, up 234 mil. bu. to 16.0 bil. on a 2.7-bu. increase in yield to 181.2 bu. per acre. Harvested area for grain is unchanged at 88.5 mil. acres. Total use is increased 125 mil. bu. to 16.3 bil. Each component of use is increased. Exports are raised 25 mil. bu. to 3.3 bil. on increased supplies. With supply increased more than use, ending stocks rise by 282 mil. bu. to 1.8 bil. The season-average corn price received by producers is lowered 10¢ per bu. to \$4.70.
 - ✓ **Soybeans:** Production is forecast at 4.56 bil. bu., up 27 mil. on higher yields. Harvested area is unchanged at 85.9 mil. acres. The soybean yield is projected at 53.1 bu. per acre, up 0.3 bu. from the Sept. forecast. Soybean supplies are raised 17 mil. bu. to 4.90 bil. on higher production partly offset by lower beginning stocks. With a 10 mil. bu. increase to exports and unchanged crush, ending stocks are up 5 mil. bu. to 315 mil. Prices are unchanged for 2026/27. The US season-average price is forecast at \$12.00 per bu; meal and oil prices are projected at \$340 per short ton and 70¢ per lb., respectively.
 - ✓ **Wheat:** The outlook for 2026/27 US wheat this month is for higher supplies, increased domestic use, reduced exports, and greater ending stocks. Supplies are raised by 8 mil. bu. on higher imports and production. The NASS Small Grains Annual Summary estimated wheat production slightly greater at 1.534 bil. bu. on an increased yield more than offsetting reduced harvested area. Despite the increase, this remains the smallest US wheat production since 1970. Domestic use is raised 10 mil. bu., all on higher feed use.

- **Now, the analysts' reaction to Friday's WASDE report:**

- ✓ **Larger-than-expected US corn inventories** are raising questions about USDA estimates of how much grain livestock producers are feeding. Reuters reports USDA may revise its estimate of corn used for livestock feed and residual purposes during the 2025-26 marketing year after September grain stocks exceeded expectations. USDA previously estimated feed and residual use at 6.35 bil. bu. However, its Sept. 30 report showed more than 2 bil. bu. of corn remaining in storage, up 35% from a year earlier. Analysts question whether feed consumption was overstated, particularly with the nation's cattle herd near its smallest level in 75 years. Unlike exports and ethanol production, livestock feed consumption is not directly measured. USDA calculates feed and residual use after accounting for other uses and inventories. The uncertainty comes as USDA prepares its October crop production and supply-and-demand estimates, which could significantly influence grain prices and marketing decisions.
- ✓ **Matt Bennett:** "I found it interesting that USDA posted a higher state ear count for NE overall; but upon further inspection, it appears both irrigated and non-irrigated ear counts were lower?! An article written by Jim Wiesemeier addressed this post-report, so it will be interesting how that plays out. With ear counts lower this year, ear weights are higher, which is interesting as well given the heat we experienced in July. Call me crazy, but I think the October number is too high. Either way, demand is likely to improve with lower prices, and getting the grower to plant the acreage needed in 2027 may be a tall order given profitability. I'm not personally bearish long-term, but the corn market has a different, more bearish set of numbers to work with than we've seen in a while. Navigating the selling of remaining bu. will be a tall order. The combined 183.5 mil. acres of corn and soybeans in 2026 is likely to take a hit for 2027-and beans can't afford to lose many acres. Therefore, I'm not too keen on getting aggressive on 2027 corn sales just yet until we see how this plays out. Having input costs offset is always something I like to manage on my farm by selling some corn, but other than those bu., I believe I'll give it some time. A person wanting to manage risk and make sales, if profitable, is tough to argue with. I'd just keep some flexibility while keeping close tabs on profitability.
- ✓ **DTN Lead Analyst Rhett Montgomery:** "The increase to US yield is a...it's a head scratcher at this point, to be honest. It caught almost everybody off guard, and we'll just have to wait, unfortunately, to see as harvest gets going, to see if the field level data really supports what USDA had to say." The market reacted quickly downward to the news. Soybean production was increased to 4.562 bil. bu., but Montgomery said that was expected and already baked in, "The 2026 yield is now forecast to be a record, but we have been penciling in record production for quite some time now. The stocks-to-use is still neutral to bullish as we looked at on that price. Maybe not bullish from \$13 soybeans, but I still think it keeps a floor in the \$12- \$12.50 range underneath prices." He says wheat also stayed neutral but cautioned that the situation in the Black Sea still cannot be discounted. (NAFB News Service)

- ✓ **Cory Bratland**, [hedge specialist, AgMarket.Net](#): "USDA sent shock waves through the grain markets as their current corn yield estimate was raised by 2.7 bu. per acre while traders were looking for a yield decline. The USDA did increase demand by 125 mil. bu. total, but with a production increase of 234 mil. bu. and the extra 173 mil. stocks from the Sept. 30 [Grain Stocks] report, US corn ending stocks surged past 1.8 bil. bu. up to 1.849 bil. The corn number was a big miss by the market and corn is down hard. On the soybeans, the USDA did increase the yield a bit more than expected but was not out of line. Some of the soybean production increase was offset by a 5 mil. bu. increase in demand, so US ending stocks are still running at 315 mil. bu. The corn market is pulling soybeans with it. The trade will now turn their eyes to actual yield results and see if this 181.2 bu.-per-acre corn yield holds up."
- ✓ **Greg Johnson**, **Total Grain Marketing**, Champaign, IL: These 2 USDA reports has really taken the wind out the sails of the corn bull market. Corn prices increased \$1.13 per bushel from July 1st to September 1st. We have now given back 69¢ (61%) of that \$1.13 rally. It will take either some additional demand (China?) or a reduction in the US yield (next report will be November 10th) to get the corn market bulled up again.
- ✓ **Jason Miner**, [Bloomberg Intelligence](#): Bit of a bold price move on this USDA corn yield bump, given IA is a whopping 13% points behind harvest pace (NE behind by 9 pts, national average behind 4 pts.) Those yield surveys ran September 24-October 5 and aimed at an October 1 projection. As it happens – Lincoln, NE, got >6 in of rain on Sept. 30th (and similar across IA/NE). The stakes around the Nov WASDE are looking higher.

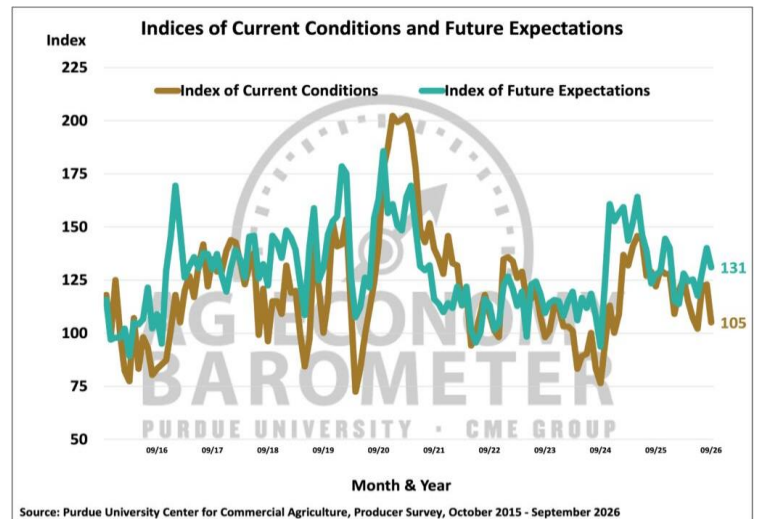


- **Trade developments between the US and China** are putting pressure on soybean prices. Traders were hoping for signs of progress on agricultural trade following the latest Trump-Xi meeting, but Univ. of IL agricultural economist Joe Janzen (right) says the market came away disappointed. Janzen says soybeans were notably absent from the list of reciprocal tariff reductions. He suggests China may still view soybean purchases as a bargaining chip in future negotiations, "The bigger story that came out of this was this 2-month truce or 4-month truce that would kind of get us a little bit further down the road to maybe pump the brakes on the most tense parts of this conflict. And I think that means China wants to keep that soybean import chip in its toolbox of trade policy going forward." Janzen says the market still expects China to return to more typical buying levels if broader negotiations continue to move forward, "What that means for, you know, commodity prices in the here and now for this year, I think sort of the market's best guess is that we would get to something like a normal level of China soybean imports from the US, which is that sort of 25 mil. metric ton target. That's a level that they have been very comfortable with in terms of purchasing soybeans from the US." Janzen has also been studying another factor affecting producers' marketing decisions: the seasonal basis patterns that emerge during harvest, "We find that there is this dip that before the most intense harvest period, basis is a little bit better, it dips, it kind of stays low during the harvest period, which is roughly 5 weeks at any given location. And then it starts to come back as that harvest pressure recedes. The overall dip is about 15¢. And so then, you might think about what do you have to do to kind of get away from that? One of those things is maybe you must be harvesting in a place where you've got something to bring to market that other people don't. And that's sort of something that seems to be kind of the case this year. We've seen that with really strong basis in particular parts of the Cornbelt, where harvest has been slow to get started this year. They're kind of avoiding a little bit of harvest dip." Beyond basis patterns, Janzen says soybean markets are balancing uncertain trade against a demand picture that remains supportive, "I'm really sort of trying to think about how the market processes these 2 competing forces. One, the really strong demand that we've seen domestically for soybeans with the sort of maybe a little bit murkier international trade picture. So, I think the market obviously was really focused on that international picture. But we've seen really strong domestic demand for soybeans, coupled with a reasonably strong push on the export side in the last few weeks that should underpin soybean prices to the remainder of this marketing year." (WILL radio)



Farm Economy---

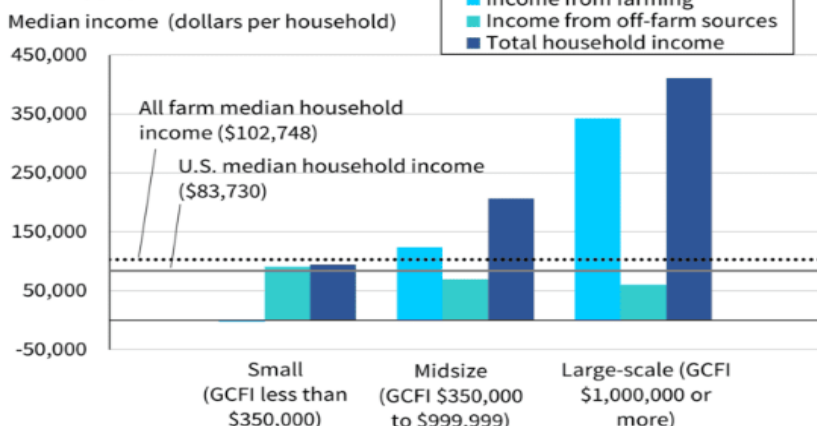
- **Farmer sentiment declined**, with the [Purdue Univ. Ag Barometer](#) Index decreasing from 135 points in August to 123 points in September. Marking a reversal from last month, a lower proportion of respondents expect their operation to be better off financially (22%) than worse off (35%) a year from now. Higher input costs, chosen by a record 52% of respondents, remained the biggest concern. Moreover, 54% of respondents indicated that high input costs were the main factor limiting improvement in their farm's financial situation.



- ✓ There was greater pessimism among respondents about their financial prospects over the next 12 months.
- ✓ About 22% of respondents expected cash rents to increase in 2027. Among those expecting an increase, 47% are expecting cash rents to increase by up to 0 to 5%. A large majority of respondents (73%) expected cash rents to remain about the same next year.
- ✓ Approximately 46% of corn and soybean producers currently plant cover crops, with 1/3 of the respondents have planted cover crops for more than 10 years, and 15% plant cover crops on a majority of their acreage.
- ✓ Approximately 37% of corn and soybean producers expect soybean exports to increase in the next 5 years, compared with only 10% who think soybean exports will decline. Only 19.9% of respondents indicated that they were not concerned about the competitiveness of US soybean production when making comparisons with Brazil.
- ✓ The Long-Term Farmland Value Expectations Index reached a new high of 168. Alternative investments, inflation, and interest rates were cited as the three factors having the greatest influence on farmland values.
- ✓ The %age of respondents who thought that crop producers would have widespread good times in the next five years increased from 29% in August to 40% in September. In contrast, the %age who thought that livestock producers would have widespread good times decreased from 64% in August to 55% in September.
- ✓ After averaging 71% during the last 6 months of 2025 and 62% in the first 6 months of 2026, the %age of producers who said the US was headed in the "right direction" has dropped below 50% in September.

- Using [USDA Economic Research Service \(ERS\) estimates](#) of net returns per acre of production, farm interest groups—the American Farm Bureau, the American Soybean Assn., the National Corn Growers Assn., and other groups—have argued that, as in 2025, in 2026 crop-specific

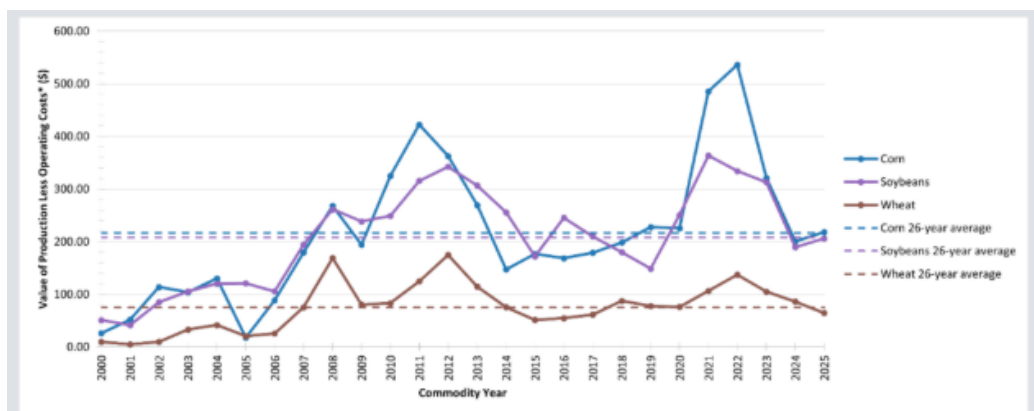
Median income of U.S. farm households, by income source and farm type, 2024



net return estimates will be negative for some crops, including corn, cotton, peanuts, rice, [soybeans](#), and wheat. "Farm interest groups also argue that Congress should provide higher levels of funding through those multiyear Farm Bill programs. Nonetheless, a more comprehensive assessment than just crop-specific net return estimates is required to determine whether the farm sector is genuinely facing a serious short-term cash flow crisis or a longer-term

financial meltdown. Despite the concerns farm organizations express about negative net returns and recent increases in energy and fertilizer prices, evidence about the broader financial situation presents a paradox. According to the USDA's [September 2026 report](#) on sector-wide financial conditions, overall US net farm income, the difference between total revenues from all sources (including government payments) and total costs (included imputed costs for depreciation, farm family labor, etc.) remains strong. The USDA estimates, in real terms, that both net farm income and net cash income will be above their sector-wide long-run averages in 2026. Significant concerns have been raised about the potential for many US farms to enter bankruptcy conditions, but the

most [recent data](#) do not indicate there have been increases in farm bankruptcy rates. The USDA ERS per-acre annual estimates of net cash returns—total market revenues minus cash expenditures on

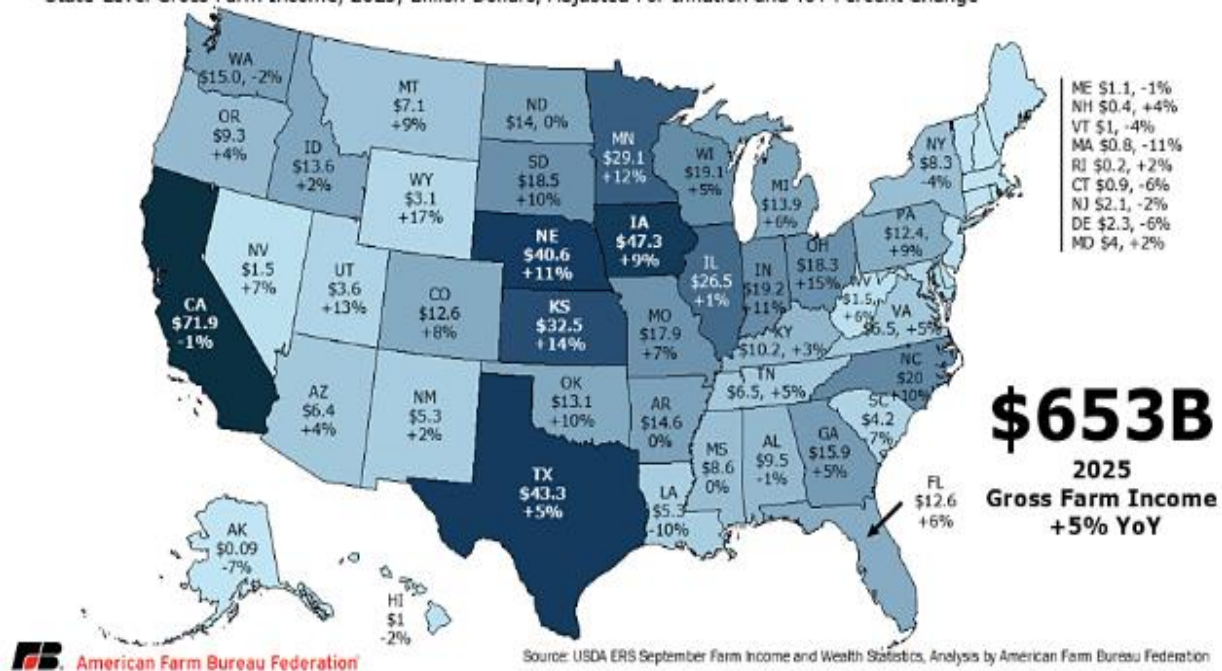


inputs, excluding imputed values for the opportunity cost of land, family labor, etc.—present a somewhat different picture. [Annual net cash returns](#) for every commodity are also volatile because prices for all those commodities fluctuate considerably from 1 year to the next. Additionally, average annual per-acre net [cash returns](#), excluding those imputed input costs, for each crop have been positive and relatively substantial, ranging from about \$75 to \$314. However, the sector as a whole remains financially strong."

- **USDA's [September Farm Sector Income Forecast](#) provided updated [projections](#) for 2026 farm income but also provided the first state-level estimates for gross farm income, production expenses and net farm income (a broad measure of overall farm profitability) for 2025. [American Farm Bureau Chief Economist John Newton](#) says, "These updated forecasts revealed that during 2025 US inflation-adjusted net farm income climbed by nearly \$32 bil., or 23%, to \$167 bil. This increase was driven by record livestock-based cash receipts as well as ad hoc federal support from USDA's congressionally approved programs authorized under the American Relief Act of 2025. Buried beneath the headline net farm income projections for 2026, we find that inflation-adjusted US gross farm income in 2025 is now forecast at \$653 bil., an increase of 5%, or nearly \$34 bil., from 2024's inflation-adjusted value. As the nation's largest agricultural producer, it is no surprise that CA led the country with gross farm income of \$72 bil. in 2025, down only slightly from 2024's estimate. It's no secret that input costs have continued to put pressure on farm income; as Congress and the administration have responded on two separate occasions to provide relief; first through ECAP and then through the [Farmer Bridge Assistance](#) program. Inflation-adjusted net farm income, the difference between gross farm receipts and total production expenses, is a broad measure of the overall health of the farm economy. During 2025, inflation-adjusted net farm income**

Gross Farm Revenue Rose Slightly in 2025

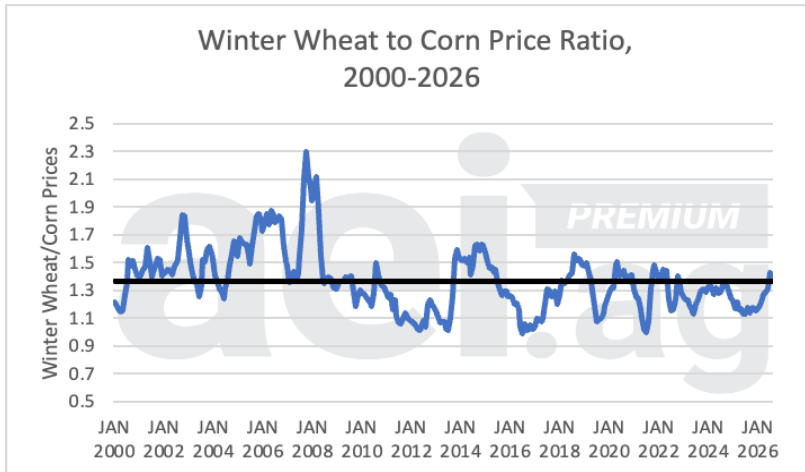
State-Level Gross Farm Income, 2025, Billion Dollars, Adjusted For Inflation and YoY Percent Change



totaled \$167 bil. and was up \$32 bil. from the prior year – again driven by strong returns in the livestock sector and increased federal support. Net farm income was the highest in CA at \$26 bil., followed by TX at \$15 bil., IA at \$10 bil. and NE at more than \$8 bil. These 4 states alone accounted for more than 30% of the nation's net farm income in 2025.

The Business of Farming---

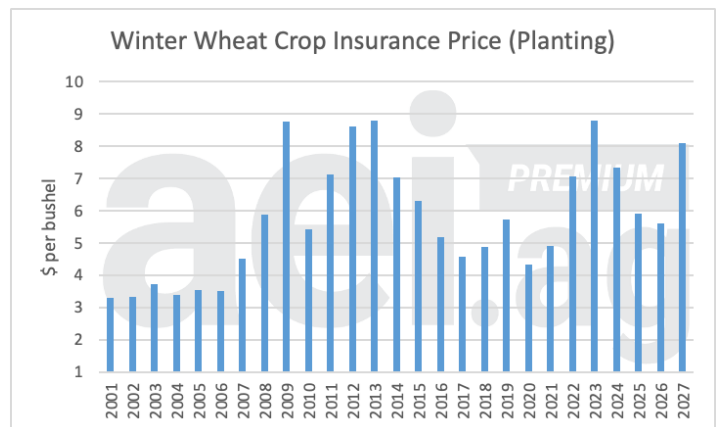
- **With current wheat prices, a high insured price for 2027 wheat,** and expected lower 2027 acreage, will you be planting wheat this fall? [The staff at Agriculture Economic Insights](#) says, "Like other commodities, wheat prices have jumped in recent weeks. For winter wheat, the rally comes as planting gets underway, so the economic signals are quite strong. For the first time since January 2024, July and August prices were above \$6.00/bu. More relevantly, prices have improved



from a low of around \$4.50/bu. just a year ago. Another relevant indicator is how attractive wheat prices are to other commodities, such as corn. Figure 2 plots the ratio of winter wheat to corn prices, based on the USDA's monthly farm-average price. First, the ratio in July and August was above 1.4, slightly above the long-run average of 1.37. Second, the ratio has considerably improved from a year ago, jumping from

1.1 in September 2025 to 1.4 in August 2026. From a risk management perspective, winter wheat is considerably more attractive than in recent years. For the 2027 crop, the winter wheat crop insurance price was set at \$8.11/bu. (Figure 3). That is 45% – or \$2.50/bu. – higher than the base planting price for the 2026 crop. Furthermore, the 2027 price would be the fifth-highest winter

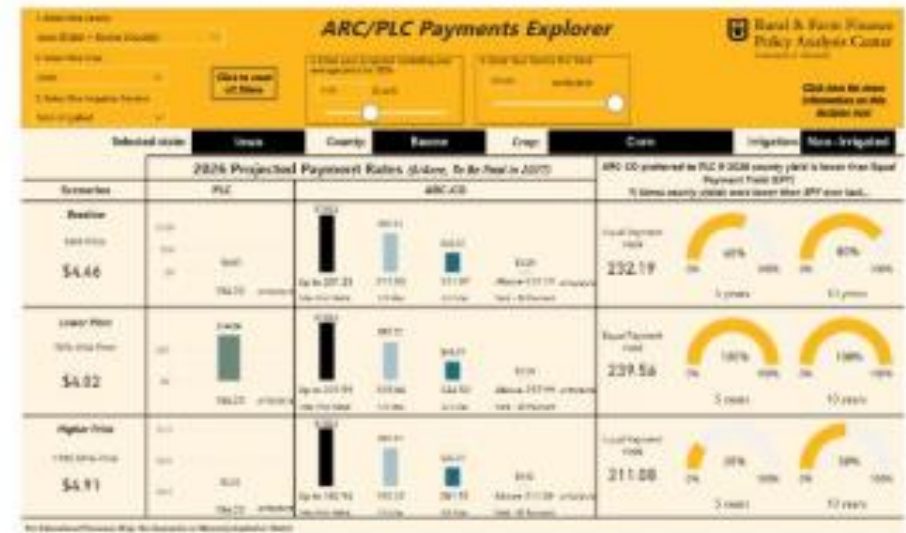
wheat crop insurance price since 2001. Of course, \$8 wheat prices in 2009, 2012, 2013, and even 2023 would have coincided with much lower production expenses. US winter wheat acres fell to just 31.2 mil. acres in 2026. For context, that puts acreage 15% lower than in 2023, and among the lowest levels ever planted. The only years with fewer planted winter wheat acres were 2020 (30.5 mil.) and 1909 (29.2 mil.). A key



insight is that winter wheat acreage swings quite a bit from year to year. In 2026, for instance, the 2 mil. -acre decrease was a 6% change. In fact, the average annual change – measured in absolute terms – is nearly 6%. It's not uncommon for winter wheat acreage to change by more than 10%. With the 2027 acreage battle underway, winter wheat has improved from a year ago: Farm-level prices are higher, prices relative to corn are higher, and crop insurance prices are dramatically higher. However, it's unclear how that improved price outlook will affect winter wheat acreage.

Farm Programs—

- For the 2026 crop year, producers can now make their elections and enroll in the Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) programs administered by USDA’s Farm Service Agency (FSA). The 2026 election and enrollment period is open through December 11, 2026. Producers may choose ARC-County (ARC-CO) or PLC on a covered-commodity basis or choose ARC-Individual (ARC-IC), which provides coverage at the whole-farm level. If no new election is submitted by December 11, the farm’s 2025 election will continue for 2026. However, producers must still enroll through a signed contract to be eligible for 2026 program payments. Producers may enroll annually or enter into a new multi-year contract covering 2026 through 2031 crop years. [The Rural and Farm](#)



[Finance Policy’s 2026 ARC/PLC Payments Explorer](#) helps producers compare potential ARC-CO and PLC payments for eligible commodities in their county under alternative price and yield scenarios. Users select their county, commodity, irrigation practice, expected marketing year average (MYA) price, and farm-specific PLC yield. The Explorer then compares potential ARC-CO and PLC payment rates and reports the county yield at which projected payments from the two programs would be equal. Because final 2026 MYA prices and county yields will not be known until 2027, the Explorer is intended as a decision-support tool rather than a prediction of final payments. The [Explorer](#) will be updated as relevant information becomes available from FSA. If producers do not submit their

Program	Trigger Variable	A payment per acre is triggered if Trigger Variable is less than...	Final payment is based on...
PLC	MYA Price	Effective Reference Price	85% Base Acres by crop and farm number
ARC-CO	County Revenue	Revenue Guarantee = 90% × 5-year Olympic Average County Yields × 5-year Olympic Average MYA Price	85% Base Acres by crop and farm number
ARC-IC	Total Farm Revenue	Revenue Guarantee= 90% × 5-year Olympic Average Farm Revenue	65% Base Acres summed across farms under ARC-IC

2026 election by December 11, 2026, their election remains the same as their 2025 election for crops on the farm, but the farm is ineligible for payments for the 2026 program year. Landowners cannot enroll in either program unless

Energy Supply and Cost Issues—

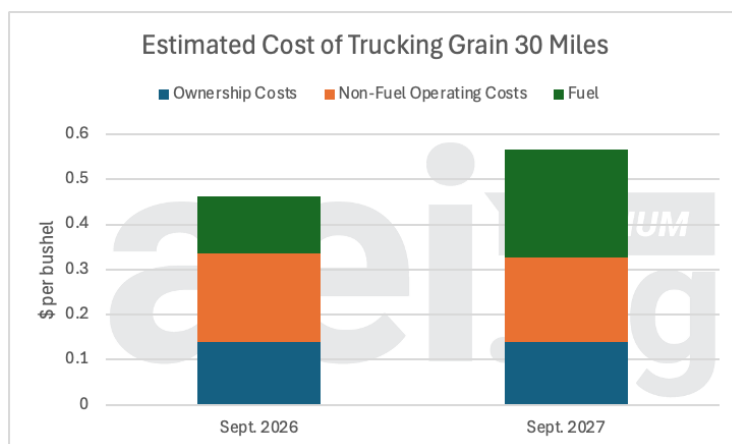
- **Several states have moved to ease restrictions and taxes** on use of dyed fuel. On Tuesday, IL Gov. J.B. Pritzker announced an executive order to suspend regulatory parties from imposing penalties on expanded use of red-dyed diesel by farmers in the state. [But truckers warn that fine print could create problems](#). While the order aims to bring down costs for the agricultural industry, experts say it [won't change much](#) for farmers or truckers who are responsible for transportation. Matt Wells, Vice President of the Mid-West Truckers Assn., said the language in the executive order has caused "confusion" among truckers. The taxes on red-dyed diesel haven't been eliminated, only deferred, and may be applied after the order runs its course. Because different states also have different regulations and taxes on red-dyed diesel, truckers who cross state lines could face additional complications. Wells said the Assn. is advising truckers not to run red fuel until the IL Dept. of Revenue clarifies the tax rules. For those who do run red fuel, there is a risk that any residue left from red dye diesel could linger in a vehicle's tank. Supply chain disruptions for diesel have already impeded business as usual, according to Kyle Fecht at GROWMARK. "Any time fuel prices increase, especially into the fall, it does have an effect on our farm owner members and really directly to the farm gate, as it takes a lot more diesel to take the crop out than to put the crop in," Fecht told Inc.
- **The IL Dept. of Revenue has now provided guidance** to farmers about the tax implications of anyone using red diesel for out-of-field purposes. [It can be found here](#). According to the IDOR bulletin, failure to provide required documentation during an audit may result in penalties. Documentation of eligibility for penalty relief must be maintained for a period of 4 years following expiration of the executive order. To prove eligibility for penalty relief, users must keep the following documentation of dyed diesel used during the relief period of Oct. 6 to Dec. 31:
 - ✓ License plate number associated with the dyed diesel used.
 - ✓ Gal. used
 - ✓ Fill-up dates
 - ✓ Date dyed diesel was last added to the vehicle.
 - ✓ Proof the fuel was used for farming and agricultural purposes, including, but not limited to, the following, as applicable: documentation showing source of origin of agricultural goods, invoices of agricultural goods either received or delivered, waybills or bills of lading, trip sheets, transportation contracts and storage receipts (e.g. grain tickets)
 - ✓ To avoid penalties once enforcement resumes Jan. 1, users must keep all of the following: documentation showing the vehicle's odometer reading on the final day of the relief period, receipts for all fuel purchased after dyed diesel use ends and proof the fuel was used for farming and agricultural purposes during the relief period.

The IRS has not released guidance related to the White House Oct. 5 executive order allowing for red-dyed diesel use on roads and deferring federal diesel fuel tax payment obligations. Without legislative action farmers could still be liable for the federal taxes deferred.

- **With 2 executive orders about red dye diesel in grain trucks**, there were a lot of unanswered questions. Kevin Semlow, Exec. Dir. of Gov't. Affairs for IL Farm Bureau provides answers and advice to farmers about record keeping. Final solutions are needed from the IRS and IL General Assembly, but until then, Semlow provides his advice to farmers about records needed, pending further guidance from governmental agencies, in [this 5-minute broadcast report](#).

- **In late September**, the US average price of diesel reached [\\$6.53 per gallon](#). While there have already been countless efforts to quantify the economy- and farm-level effects, we're

narrowly considering how diesel prices are cutting into grain marketing plans, says [David Widmar, of Agricultural Economic Insights](#). "Each farm operation faces a different set of grain storage and marketing opportunities but consider a simple scenario: hauling grain out of on-farm bins. Using the [Iowa State Grain Truck Transportation Cost Calculator](#), we can consider how the year-



over-year change in diesel prices affects transportation costs. In this scenario, the operation is hauling grain 30 miles each way (a 60-mile round trip). Last September, when diesel prices averaged \$3.75 per gallon, total transportation costs were \$0.46/bushel. As seen in Figure 2, the largest cost category was non-fuel operating costs (\$0.20/bushel), which included repairs/maintenance, tire costs, lubrication, and labor. Ownership costs – capital recovery, insurance/license – were nearly \$0.14/bushel. Finally, direct fuel costs were nearly \$0.13/bushel. Using the current average price of \$6.53/gallon, fuel costs jump to \$0.24 per bushel. That increase carries through to total costs, resulting in a 22% increase. The marginal marketing decision is often where to market bu. – which buyer to court. Figure 2 illustrates how total hauling costs have changed (+22% in total). That \$0.11/bushel increase in fuel costs also affects which grain bid is most attractive given transportation distance. For grain marketing decisions, the relevant question is often whether the higher bid offsets the additional hauling expense. Figure 2 also shows that higher diesel prices added roughly \$0.11 per bushel to a 60-mile round trip scenario. This illustrates how one factor can quickly change the attractiveness of alternative grain bids and the overall success of a grain marketing plan. It's a bit surprising, but the \$5.75 highs in June 2022 are largely in line with current prices at around \$6.50 per gallon. On an inflation-adjusted basis, current prices are roughly comparable to the highs following Russia's 2022 invasion of Ukraine. Going back to 2008, nominal prices averaged \$4.70 per gallon in July 2008, which would be equal to \$6.82 per gallon in 2026 prices. In short, current real prices are also close to setting new inflation-adjusted highs.

Agronomy—

- **A previously unreported fungal disease** has spread across MI cornfields, and agricultural experts warn it could potentially cause yield losses comparable to tar spot, which triggered severe epidemics that cost grower's mils. of dollars in 2018 and 2021. *Phaeosphaeria* leaf spot, also known as white spot, has been confirmed in about 20 MI counties, said [Martin Chilvers, MI St. Univ. field crops Extension specialist](#). The disease, first reported in Florida's winter seed production in 1999,



made its first appearance in the Midwest. The fungal disease presents symptoms that closely resemble paraquat herbicide injury, which may have allowed it to go undetected in previous years. "Or there's a chance we mistook it for another disease called holcus spot," Chilvers explained. "It might have just flown under the radar."

Chilvers discovered a photo from a couple of years ago showing

symptoms consistent with the current outbreak, suggesting the disease may have been present longer than initially thought. In fields with high disease pressure, white spot's impact appears significant. Chilvers notes potential consequences including:

- ✓ rapid dry down of silage
- ✓ early senescence of grain corn
- ✓ stalk standability issues.
- ✓ yield loss due to reduced grain fill.

"I'm pretty concerned," Chilvers said. "We probably have a lot of hybrids that may be very susceptible to this disease," because varieties weren't previously screened for white spot resistance. Cornell Univ. and Purdue Univ. have also begun investigating the disease, although MSU leads the research effort. Several major agricultural companies have expressed interest in the findings. Currently, no fungicides are labeled for treating *Phaeosphaeria* leaf spot. However, companies are exploring emergency exemption labels, similar to the process used when tar spot first emerged. Identifying the causal agent is an important first step toward understanding and managing this disease, Chilvers said.



- The IL Dept. of Agriculture is launching the 8th year** of its Fall Covers for Spring Savings Program. Participants can enter and validate their information during a pre-enrollment period starting at 8 a.m. CST on November 30, 2026. Applications can be submitted once the program opens at 8 a.m. on December 15, 2026. Entries may be saved and edited any time before submission. A total of 190,000 acres are available for the 2026-2027 Fall Covers for Spring Savings program. Funding of eligible acreage is on a first come, first serve basis. Over the last seven years, the program has funded 890,000 acres of cover crops. “The Fall Covers for Spring Savings cover crop premium discount program helps farmers lower their crop insurance costs while improving soil health, reducing erosion and enhancing long term land productivity,” said IDOA Dir. Jerry Costello. “It’s a practical way to strengthen both environmental stewardship and farm profitability at the same time.” The program applies to IL acres seeded to cover crops in the fall of 2026 and planted to an insurable crop in 2027. Eligible applicants will receive a discount of up to \$5 per acre on their 2027 crop insurance premium, depending on individual crop insurance policies, for each verified cover crop acre. Applicants must certify their cover crops with their local Farm Service Agency (FSA) office before applying and have their current FSA-578 and federal crop insurance policy number(s) ready. The program encourages cover crop acres not supported by other state or federal incentives. Please review the program rules page to check eligibility. IDOA will use a combination of tools to verify that acres applied for through this program are planted in cover crops. The program is only applicable for those with coverage through the US Department of Agriculture Risk Management Agency (USDA-RMA) crop insurance program. Approved applications will be forwarded to the USDA-RMA for processing and premium discounts on 2027 crop insurance invoices. Pre-enrollment and applications are available at: apps.agr.illinois.gov/BLWR_CoverCrop/ or by following the program link on the IDOA website at agr.illinois.gov/. Applications will be available until 11:59 p.m. CST on January 15, 2027.

Pre-Enrollment Opens	8 a.m. CST, Monday, November 30, 2026
Program Opens (Applications can be submitted)	8 a.m. CST, Tuesday, December 15, 2026
Program Closes	11:59 p.m. CST, Friday, January 15, 2027

- Speaking of cover crops**, several thousand farmers have watched a You Tube conversation with Jim Isermann, now with the IL Soybean Assn. Agronomy Team. Isermann spoke at an ISA event in early September about cover crops, and compared the pros and cons of wheat, barley, and cereal rye as a cover crop before soybeans. At last count it had over 3,500 views. [Here is the link to the 5-minute video.](#)

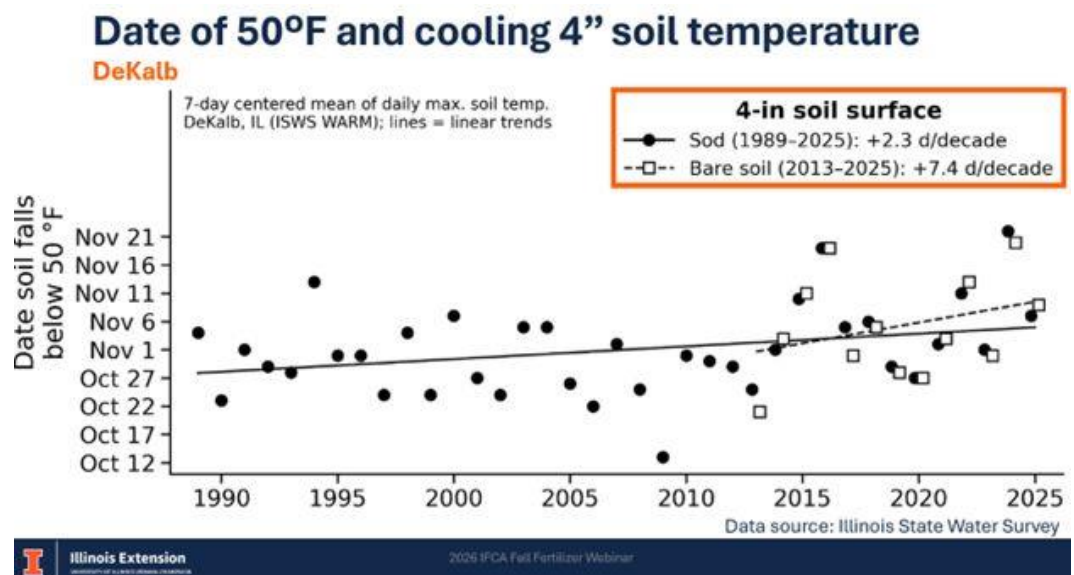
- **Now is the time!** After soybeans are harvested it is time to push a soil probe in the ground and get samples to find out how many soybean cyst nematodes are robbing your bank account. To begin, email freeSCNtesting@illinois.edu for a free testing kit and download the [submission form](#). Univ. of IL nematologist Nate Schroeder said post-harvest is peak testing time, but farmers can sample any time before the ground freezes. It's smart to test before you buy seed because if levels come back



high, you might need to switch up varieties and management. Different areas of a field can have different SCN populations. Consider testing a different field next year. Schroeder recommends taking 10 cores from the 10-acre region, zigzagging through the field to

incorporate different areas. Combine all the cores into a Ziplock bag and send them to the lab as soon as possible. Schroeder recommends keeping the SCN samples cool and not leaving them in a hot vehicle after collection. The IL Soybean Assn., which has a vested interest in SCN eradication, will pay for the testing. [For more details watch this 12-minute video with Nate Schroeder.](#)

- **Depending on your progress through harvest,** fall anhydrous application may be on your agenda for the near future. But Univ. of IL fertility specialist John Jones says farmers should not get too anxious to attach the applicator to the tractor. He says there is a lot of distance between current temperatures and the recommended application temperature of 50° F. "Soil temperatures today across IL are 15° to 25° above the 50° F (and dropping) threshold we target for conditions to minimize fall-applied N as anhydrous converting to nitrate this season. Though the trends are messy, the date which fall soil temperatures hit and stay below the target 50° mark seems to be moving later."



Mark Your Calendar! --

- **Mental Health First Aid for Agriculture** is a free, one-day training designed to help participants recognize signs of mental health and substance use challenges and respond with confidence and compassion. Oct. 29, 9 a-4p, at the Professional Swine Management, Carthage Learning and Development Center, 309 2nd Street, Carthage IL 62321. [Advance registration is required](#), and space may be limited. *Registration closes on October 13, 2026.*
- **The IL SWCD Assn.** has a Resilient Communities Webinar Series, with the first Oct. 13 at 12 noon. What's Happening Under the Panels? Exploring Solar Impacts on Soil Health. Join us to explore what we know about solar development and soil health, along with practical tools and site design strategies. Registration Info: [Registrations | Illinois Extension](#)
- **Cultivating caution webinars will be** Oct. 14 on farmer mental health and Nov. 11 on manure pit gases. [Register here for those webinars.](#)
- **USDA has announced a new data modernization plan.** Anyone concerned about the impact is encouraged to listen to an Oct. 21 webinar, presented by the National Ag Law Center at the Univ. of AR. Webinar Opportunity (October 21): Several private attorneys will present "Agricultural Data Rights: A New State Law Landscape." To register, click [here](#).
- **Who controls your farm data?** A webinar, titled "[Agricultural Data Rights: A New State Law Landscape](#)," will examine how new state laws are addressing agricultural data ownership and monetization rights among various participants in the agricultural technology creation and usage chain. The 1-hour online event will begin at 11 a.m. CDT on Wednesday, Oct. 21. It is free and open to the public from the National Agricultural Law Center. [Register here.](#)
- **ARC & PLC decisions will need to be made,** and Farmdoc ag economists will help with that during an Oct. 22 webinar 11 am to 12 noon. The Farm Service Agency has officially opened the enrollment period for the 2026 Commodity program decision with a deadline of December 11th, 2026. Ag economists will offer this webinar to cover the final payments from the 2025 program year and discuss considerations and provide guidance on the ARC/PLC program decision for 2026. [Register here to get the webinar details.](#)

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). *This newsletter is provided as an informational source by Heartland Bank and Trust Company and is not intended to be and should not be treated as advice.*