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EQUAL HOUSING LENDER

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

Commodity market price drivers—

- **You must to be kidding!** Late Friday afternoon, the National Agriculture Statistics Service posted, "After concerns by farmers were raised following the October 9, 2026, USDA Crop Production report, NASS found a processing error that affected September corn plant populations, ear counts, yields, and production for KS and NE. The error also affected the September 10-state averages for plant populations and ear counts, along with U.S. corn yield and production forecasts. NASS has corrected the affected September data and forecasts in the Crop Production reports and Quick Stats. Additional information was also added on Oct. 24. The October forecasts published on October 9 were reviewed, validated, and have not changed. NASS reports will be available at www.nass.usda.gov/Publications." National Corn Growers President Matt Frostic did not take it lightly. "Recent reports by NASS have cost corn growers BILLIONS of dollars in market value, at a time when profit margins were already marginal, at best, and the cost for fuel and other inputs are at all-time highs. Corn prices dropped in conjunction with the release of recent reports and have only continued to drop. An error of this magnitude is unacceptable, and only further erodes farmer confidence in the agency's ability to produce statistically sound and accurate reports. NASS needs to seriously examine the processes and procedures that led to this mistake and take immediate action to prevent it from occurring again. We are anxious to meet with the service to understand their plans for improvement and how they intend to rebuild farmer confidence in these reports." →

- **So, what does Friday's NASS announcement mean?**
  - ✓ **Greg Johnson, TGM/FS, Champaign, IL says,** "As a result, they are lowering the NE yield (which they increased by 11 bpa in the October report) by 4 to 5 bpa now. They say this will reduce NE corn production by 28 mil. bu., but they are not reducing either the national yield of 181.2 bpa or the total production of 16.034 bil. bu.
    I have 4 questions:

    #1 - According to my math, Nebraska's harvested corn acres of 10.05 mil x 4 bpa reduction = 40 mil. bu., not the 28 mil. bu. that USDA put in its press release. Are there other adjustments they made that they did not specify?

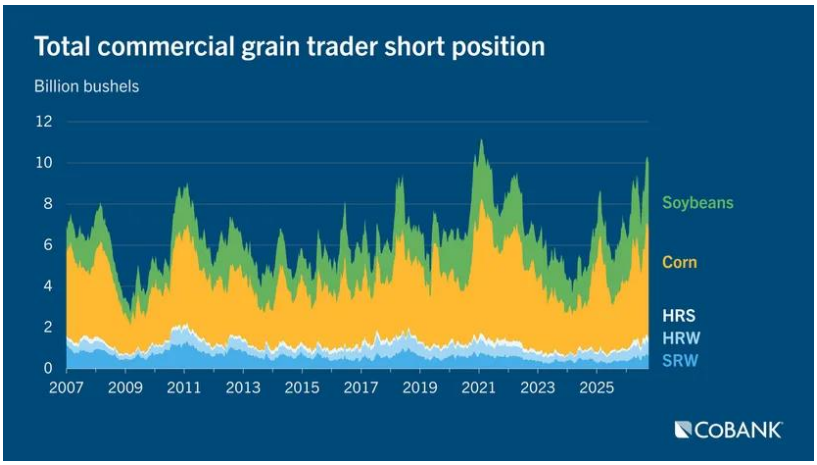
    #2 - If you lower NE production by 28 or 40 mil. bu., why are you not lowering the national production by this same amount?

    #3 - NE produces 11% of the US corn. So, if you reduce the yield by 4 bpa on 11% of the national corn crop, shouldn't you lower the national yield by 0.4 bpa? Yet they are keeping the national yield unchanged at 181.2 bu.

    #4 - No mention of any yield adjustment to KS? It is the 6th largest corn state in terms of acres planted, so if the same processing error lowered Nebraska's yield, would it not also affect Kansas' yield? Lots of questions. Very few answers. Regarding impact... Since USDA did not officially change any national production numbers, traders that trade based solely on USDA numbers may not change their outlook or strategy. But this has to raise the level of uncertainty of what numbers USDA will release on November 10th."
  - ✓ **Matt Bennett, AgMarket, Windsor, IL, says, "**One big piece of information on Friday was USDA admitted making mistakes on the September WASDE report, which kept NE and KS yields lower than they should have been. They ultimately stated their October report final yield was one they were standing behind-but the faith in USDA's numbers continues to dwindle, especially with things like this happening."
  - ✓ **Clint Gorden, IL Corn Growers Dir., Blue Mound, IL, says,** (This is) "Not positive. You know, with being on IL Corn Growers, we try to promote filling out surveys for the government and being timely with information and all of that and to know that they are producing misinformation that impacts our bottom line. It's not a real good feeling when you lose 50¢ in the corn market during harvest and fuels the way it is and all that. It'd be nice to have accurate information. (What is the total impact of this? It has to be billions of dollars across the Cornbelt. "I would assume billions, just the lost marketing opportunities among growers all across the country. And does it get corrected and fixed in time to rebound and help make 2026 a profitable year? I don't know. But I believe that there will be quite a bit of pressure in the coming days when we hear more urging the USDA to put accurate, timely information out for us." Interview with Gorden can be found here.

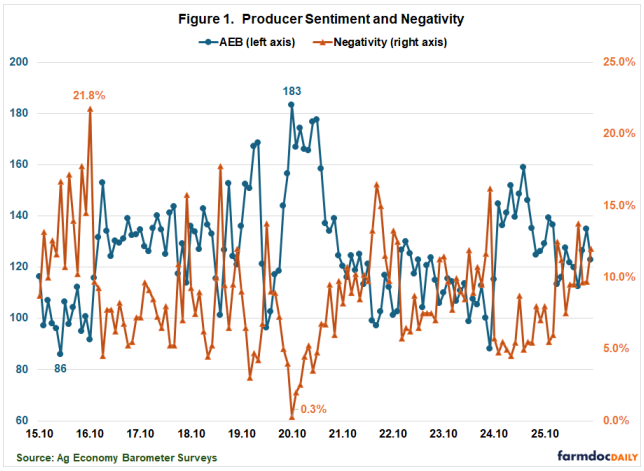
- **What should national and global grain buyers know?** A conference last week on US grain markets in 2027 provide insight to buyers, (and insight to grain sellers, if farmers were listening with their ear against the wall!) In summary:
  - ✓ After a year marked by drought, shifting trade flows, geopolitical disruptions and volatile futures markets, US grain markets are heading into 2027 with a more comfortable supply picture but no shortage of uncertainty.
  - ✓ U.S. wheat production dropped to historic lows in 2026. The crop declined 23% from the previous year, and stocks in Kansas (where much of the structure for export is) also fell sharply. For Arlan Suderman, chief commodities economist at StoneX Group Inc. that geographic distribution matters as much as the aggregate supply figure. "It's not just about overall supplies, but it's also about logistics and where it's at and the ability to get it there," he said.
  - ✓ Soybean production is increasing, and China remains a critical soybean market. The USDA forecasts a larger 2026-27 soybean crop, and while record biofuel-driven domestic crushing is helping to absorb beans and is expected to increase soybean oil use, it also creates a larger volume of soybean meal that needs export buyers. "You have to find a home for soymeal," said Joe Glauber, senior research fellow at the International Food Policy Research Institute (IFPRI) and former USDA chief economist. "Figure out who that customer is. Right now, it's unclear. We've shipped some south to Mexico. There's been some interest in getting more into the European Union and places that are big consumers of protein meal."
  - ✓ Meanwhile, China has returned as a significant buyer after being largely absent from the US market a year ago, but sales are being blunted by tariffs, following the Sept. 24 meeting between US President Donald Trump and Chinese President Xi Jinping that left an additional 10% tariff on US soybeans intact, making US supplies less attractive to private Chinese crushers.
  - ✓ Corn demand remains relatively strong. Corn futures climbed to three-year highs during 2026, and although the markets have since cooled, exports are expected to remain historically high.
  - ✓ "Last year was the gold standard," said Brian Grete, senior grain and livestock analyst at Commstock Investments. "We had record production, record yield, and everyone wants to compare it to a year ago, but I think that's kind of unfair to this year's corn crop."
  - ✓ The outlook for 2027 ultimately may depend less on the crops already in storage and more on what happens next. From South American weather and Black Sea trade disruptions to fertilizer costs and trade negotiations with China and North American partners, a host of unresolved issues have the potential to reshape supply-and-demand expectations across the grain complex. Market participants expect volatility to remain a defining feature of agricultural markets in the months ahead.

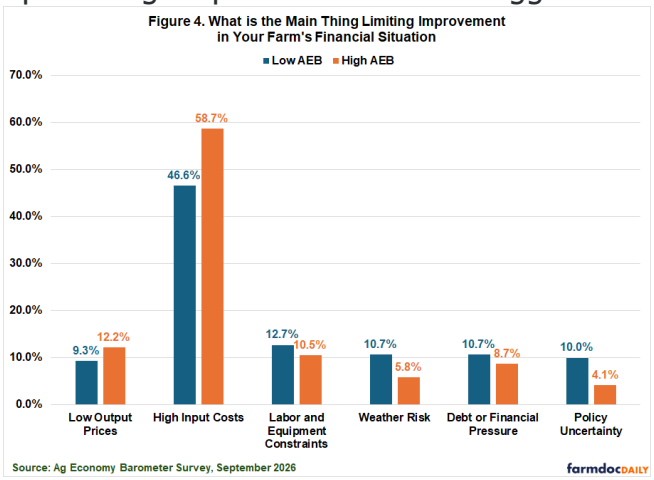
- **Have you been concerned about the solvency** of your local grain elevator? CoBank ag economist Tanner Ehmke is concerned. "Grain companies are entering the 2026/27 marketing year with larger-than-normal ownership positions, elevated commodity prices and a highly uncertain market outlook. Farmers have been aggressive sellers during recent rallies in corn, soybeans and wheat, transferring ownership of grain to elevators and cooperatives earlier than usual. At the same time, higher interest rates, volatile futures markets and rising transportation costs are increasing the amount of working capital required to manage those inventories. These conditions create 3 major risks for grain merchandisers: increased exposure to margin calls, higher inventory carrying costs and rising transportation expenses. Together, these factors point to larger and earlier liquidity requirements for grain companies and their lenders. Several elevators report they could exit harvest with ownership of roughly 50% of the local corn and soybean crop, compared with a more typical 35% to 40%. This reflects a broader trend in which producers increasingly sell grain at harvest and maintain market exposure through futures, options or other marketing tools rather than storing physical bushels. Higher grain prices have encouraged this behavior. With corn futures approaching $5 per bu., many farmers view current prices as attractive and prefer immediate cash flow over the costs and risks associated with storing grain. Financial pressures have also encouraged quicker sales. Elevators report that producers are requesting payment sooner than normal and are often delivering grain directly against existing contracts. The challenge is that large short futures positions can create substantial margin-call exposure during a rally. While the physical grain gains value when prices rise, losses on the short futures position must be settled immediately through margin payments. The gain on inventory is often not realized until the grain is sold and shipped, creating a temporary liquidity gap. Industry estimates suggest a $1-per-bu. rally across corn, soybean and wheat futures would generate approximately $9.6 bil. in margin calls for commercial grain firms. For lenders, this creates a significant funding risk. Borrowers may require additional liquidity quickly, particularly during periods of heightened market volatility. Financing $5 corn requires substantially more capital than financing $3 corn. Higher shipping costs ultimately affect local cash bids. A railroad surcharge of 50¢ per railcar-mile over a 1,000-mile shipment translates to approximately 14¢ per bu. If end users are unwilling to absorb the additional transportation cost, elevators must recover it through weaker local bids, effectively widening basis. Freight availability is another concern. Heavy farmer selling has increased commercial ownership, but transportation capacity may not be sufficient to move the grain quickly. In an environment where uncertainty remains elevated, maintaining adequate liquidity may be the most important risk-management tool available."



Farmer attitudes —

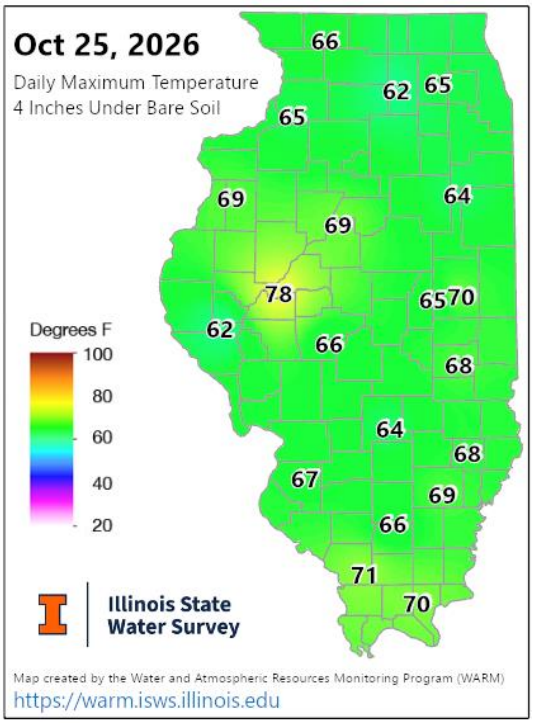
- **Those who remember the old Popeye cartoons,** can vividly remember him being fed-up and saying, "That's all I can stands, and I can't stands no more!" That is the way some farmers feel, as indicated in the monthly attitude surveys of Purdue University. Farmer sentiment varies from month to month and varies substantially among respondents. The Ag Economy Barometer (AEB) index is computed monthly to gauge sentiment among approximately 400 U.S. agricultural producers. "When the AEB index is low, negativity tends to be high and vice versa. The lowest AEB index occurred in March 2016, while the highest AEB index occurred in October 2020. The lowest amount of negativity occurred in October 2020 and the highest in November 2016. On average, 8.7% of the respondents had an AEB index of zero. Examining negativity over the last couple of years, 16.2% of respondents had an AEB index of zero in September 2024. From October 2024 through December 2025, negativity was at or below average. Apart from March 2026, negativity has been above average since January 2026. In September 2026, 12.0% of all respondents had an AEB index of zero. Another monthly AEB question asks respondents to identify their biggest concern for their farm using the following response choices: lower crop and/or livestock prices, high input costs, environmental policy, farm policy, interest rates, and availability of inputs. High input costs were the biggest concern for both groups of corn and soybean producers. However, when asked about the main limiting factor impacting financial performance, a larger proportion of the above-average AEB index group listed high input costs. Figure 4 illustrates how the 2 groups answered the limiting factor question. A higher proportion of the above-average AEB index group listed low output prices and high input costs as the main limiting factor. In contrast, a lower proportion of this group listed labor and equipment constraints, weather risk, debt or financial pressures, and policy uncertainty as limiting factors. These results have important implications for interpreting monthly AEB survey findings. Along with changes in the headline index, examining the distribution of individual responses proves a more complete picture of farmer sentiment and the differences in producers' concerns and expectations."





Agronomy—

- **Will El Nino impact your fall nitrogen plans?** IA St. fertility specialists Mike Castellano and Dan Anderson say looking to the ground instead of the calendar will be especially important this year, as a super El Niño — an unusually strong variant of the cyclical weather pattern driven by heightened warmth in the Pacific Ocean — is expected to bring a wetter and warmer fall. The most essential guideline for applying fertilizer in the fall is to wait for "50° and falling," meaning the temperature of the soil 4 inches below ground is 50° or less and trending colder. Following that advice helps make sure the nitrogen that farmers add to their fields after the growing season is still there in the spring to help crops thrive. The super El Niño's influence could easily push that back by a couple of weeks, Castellano said. The delay could give farmers less time to fertilize before winter. The 50°-and-falling standard is a reliable and science-backed method agronomists have long recommended for fending off nitrification, a vital stage of natural nutrient recycling that makes the nitrogen in fertilizer vulnerable to leaching into field drainage. "Microbial activity is directly tied to temperature. The warmer the soil, the more active the microbes. Once soil drops below 50° and is continuing to cool, the process we call nitrification — the microbe-driven transformation of ammonium to nitrate — slows down drastically," said Castellano. Castellano said research has found inhibitors stave off enough nutrient loss to be worth the extra cost. Andersen said one IA St. study showed adding an inhibitor to swine manure slowed nitrification to a rate expected when soil temperatures are about 5° lower. It's also a good fall to plant cover crops, Andersen said. Having roots in the ground between harvest and planting provides restless nitrate a safe in-field destination. "If you have to apply early this fall, you need cover crops on those acres. That's the No. 1 tool we have in that situation," he said. "This is probably going to be a challenging fall," he said. "But El Niño could end up working in our favor in the spring because a warm, dry winter brings good field conditions earlier." (The map indicates nitrogen would be lost when applied.)



- **Farmers who may be ready to apply fall nitrogen** should wait until the soil is ready for it. 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.



- **Red Crown Rot…it's not.** Its Neocosmosproa stem rot and looks a whole like red crown rot. And it can have a devastating impact on soybeans. Frankly, not much is known about the fungal disease or its impact on soybean yield. The first official report of neocosmospora stem rot in IL came in August of this year, 2026 from a Clay County soybean plant submitted to the Univ. of IL Plant Clinic. Neocosmospora stem rot symptoms resemble other fungal diseases including red crown rot, and to a lesser extent sudden death syndrome and brown stem rot. The latter would be yellowing or browning of leaf tissue (right). The resemblance to red crown rot comes in the form of tiny red in color, pear shaped structures on the lower stem and crowns of the soybean plant. The fungus has been identified on soybeans in MO, MS, NC, AR, AL, and GA and on peanuts in TX, alfalfa in China, and mango in Mexico. Under favorable conditions, it will produce small, red, round perithecia (below left) on the lower stems and crowns of the soybean plants. Damage and yield loss in the field has not been established for the fungus. The Crop Protection Network estimates yield losses of 3.99 mil. bu. across 29 US states in 2025 due to Fusarium wilt and root rot. This emerging disease has been shown to infect plants in both the field and greenhouse; however, yield loss potential and management strategies remain under study. Identification is challenging due to misdiagnosis with other pathogens and limited knowledge of the symptoms caused by this fungus. Farmers with suspect populations may submit them to the Univ. of IL Plant Clinic for identification. To submit a sample download and complete the diagnostic submission form available here. Soybean samples should consist of entire plants dug (not pulled) from the ground. Ideally, multiple plants showing a variety or progression of symptoms are included.





- **The Univ. of IL has retained hundreds of glass jars** with soil samples from around the state, some when today's Bicentennial farms were getting started. Last week, a cadre of soil scientists and interested folks traveled to Tamaroa, north of Carbondale, to the spot where the old soil sample was pulled from the ground in 1861. Participant Caleb Harre of Nashville, IL, wrote, "For someone passionate about both history and agriculture, this was a pretty cool experience! My mind races with questions…
  ----What was this area like in 1861? My own ancestors settled just 15–20 miles away around the same time, establishing their own farms.
  ----Why was this soil collected in the first place, and how does it compare to today's soil?
  ---- How have 150+ years of farming practices, including crop selection, tillage, and fertility management changed our soils and their structure?
  ---- Are we, as farmers and as an agricultural industry, doing all we can to leave the land better for the next generation?
  ---- What changes will we see in the coming years?
  I'm excited to see what USDA NRCS, NREC, the Univ. of IL, and SIU learn from this historic soil sampling effort. I'm also grateful to have played a small role in documenting a project that connects our agricultural past with the questions we're working to answer for the future."





Conservation, Environment, and Carbon—

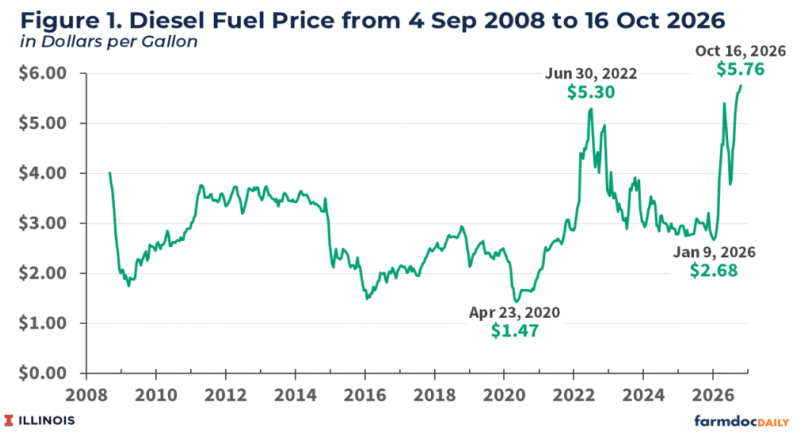
- **CRP acreage is still available to sign up for next year,** despite the popular conservation program reaching its cap. Numbers close to the 27-mil. -acre limit are already signed up in the Conservation Reserve Program. But USDA Undersecretary for Farm Production and Conservation Richard Fordyce explains there'll still be room for more sign-ups for next year, "There'll always be a little gap between where the cap is and what available acres are, because of those contracts that are expiring." CRP provides a steady income stream to participants while reducing soil erosion, improving water quality, and enhancing wildlife habitat. Fordyce encourages producers and landowners to look into signing up for CRP heading into next year and not just assume all available acreage is gone, "Every year, we will have acres that went the length of their contract. And so, we'll have additional space once those contracts expire." More than 2 mil. acres were accepted into CRP this year through its general, continuous, and grassland signups. USDA says it will issue about $1.8 bil. in CRP rental payments for 2026, covering both standard and Grassland CRP. The top 5 states for 2026 CRP payments are IA, IL, MN, SD, and MO. (Berns Bureau Washington)

Trade, Tariffs, and USMCA—

- **President Trump says the US and Mexico are close** to reaching a trade agreement that he claims could significantly reduce the US trade deficit. Speaking Monday at a rally in KS, Trump suggested the deficit could eventually reach zero but did not outline the agreement's terms or identify affected products. US Census Bureau figures show the US trade deficit in goods with Mexico totaled about $155.9 bil. from January through August this year, with imports exceeding exports. Reuters said Mexican President Claudia Sheinbaum has discussed trade negotiations and the review of the US-Mexico-Canada Agreement, but no completed deal has been confirmed. Mexico is a major US trading partner, making the negotiations important to businesses on both sides of the border. For agriculture, the key question is whether any agreement changes tariffs, trade rules, or market access for American farm products. So far, no public details are available to assess those potential impacts. →
- **But, trade negotiations between the US and Mexico** have stalled over steel and aluminum tariffs, with major progress now potentially delayed until after the November 3 midterm elections. People familiar with the discussions say US officials, including Commerce Secretary Howard Lutnick, have pushed back against Mexico's demands for lower tariffs. One key sticking point involves duties on products made from steel and aluminum, which Mexican officials say cover a substantial part of their economy. Financial Post said talks reportedly cooled after a US counterproposal failed to address Mexico's concerns. Mexican officials have said they want tariff relief as part of any agreement. Roberto Lazzeri, Mexico's ambassador to the US, acknowledged the challenges on Monday, saying, "We're a little bit stuck on the details." The impasse puts off hopes for a near-term agreement, leaving businesses on both sides of the border facing continued uncertainty over metals trade and broader economic ties. Mexico is the largest corn market for US farmers, who grow increasingly concerned that the USMCA trade agreement is threatened.
- **IL Corn Growers coordinated** a special tour for Mexican white corn buyers to tour white corn production in Southern IL. Trade specialist Collin Watters of the IL Corn Growers Assn. coordinated the multi-day/farm trip to foster increased interest in the specialty crop, and describes the event in this 6-min. video interview.
- **Renewal of the US-Mexico-Canada trade agreement** is not assured, but its failure would be troubling for IL corn exports, 60% of which go to Mexico. IL Corn Growers trade director Collin Watters offers his insights about USMCA in this 6-minute video interview.
- **Ethanol has become a major US export** and the global demand for US ethanol has been increasing, and that supports the price of corn. IL Corn Growers trade director Collin Watters details the growing demand for exported ethanol in this 9-minute video interview.
- **When the biggest ethanol refiner** POET, strikes a deal with the global shipping giant Maersk to utilize ethanol, that will mean a greater demand for ethanol and corn! Marine use of ethanol would be a major new use, says IL Corn Growers trade director Collin Watters in this 7-minute video interview.

Diesel Supply and Cost Issues—

- **Diesel fuel prices for agricultural use in IL** have reached a record high, say Univ. of IL Farmdoc ag economists, to no ones' surprise. "Those higher prices are estimated to raise fuel and oil costs on Central IL grain farms with high land productivity to $28 per acre for corn and $24 per acre for soybeans, up $6 and $5 per acre, respectively, from 2025 costs. We also estimate fuel surcharges which may be applied for custom machinery operations. Surcharges range from $1.60 to $5.70 per acre for tillage operations. The Agricultural Marketing Service (AMS) reported the average price of diesel fuel for agricultural use in IL at $5.76 per gal. in its October 16th report. AMS began reporting IL fuel prices in September 2008. The $5.76 is the highest price during the entire reporting period. If current levels continue throughout the remainder of the year, the average IL price will be $4.30 per gallon in 2026. A $4.30 yearly price would be 50% higher than the $2.84 average from 2009 to 2025. The previous yearly high was $4.29, set in 2021. Higher fuel and oil costs will negatively impact profitability. Still, fuel costs make up a relatively small share of total corn and soybean production costs. Between 2019 and 2025, fuel costs represented 2.8% of total non-land production costs for corn and 4.2% of soybean costs. However, higher diesel prices can also increase transportation and distribution costs for farm inputs. The magnitude and timing of these effects depend on fuel prices, supplier contracts, and market conditions. We do not estimate these indirect effects here. Illinois's projected 2026 budgets already contain fuel and oil costs of $28 per acre for corn and $23 per acre for soybeans. Fuel & oil costs for 2027 are projected higher at $30 per acre for corn and $26 per acre for soybeans. The cost estimate for a chisel plow is $19.50, with fuel use of 0.7 gallons per acre. The additional fuel cost is $1.82 per acre [($5.60 − $3.00) × 0.7], rounded to a surcharge of $1.80. The new total cost for the chisel plow is $21.30. For tillage operations, fuel surcharges range from $1.60 per acre for field cultivation to $5.70 for a coulter chisel plow. Combine costs for corn are estimated at $54.40 per acre, with a fuel use of 1.07 gallons per acre. A fuel surcharge at a $5.60 price is $2.80 per acre. Combine costs for soybeans are estimated at $47.60 per acre, with an estimated fuel use of 0.70 gal. per acre. A fuel surcharge for a $5.60 fuel price is $1.80 per acre. Higher diesel prices are projected to raise 2026 fuel and oil costs by $6 per acre for corn and $5 per acre for soybeans relative to 2025. These costs remain a small share of total non-land production costs, and current IL crop budgets already reflect most of the increases. Higher diesel prices may also increase transportation and distribution costs for farm inputs, although we do not estimate those indirect effects here. For custom machinery operations, the surcharge formula adjusts estimated costs for changes in diesel prices."



USDA And FSA Programs—

- **Farmers waiting for federal assistance** to offset rising diesel costs may not receive payments until after the November election. USDA's $8 bil. Harvest Fuel Relief Program is intended to help agricultural producers manage higher fuel expenses during a challenging harvest season. USDA Undersecretary Richard Fordyce told Reuters that payments could begin closer to the end of the year, although the department has not established a firm distribution schedule. Fuel remains a significant operating expense for farmers, particularly during harvest, when tractors, combines and trucks consume substantial amounts of diesel. USDA estimates agricultural fuel expenditures will increase by nearly $5 bil. compared with last year. The proposed assistance would add to federal support payments already expected to reach historically high levels in 2026. The delayed distribution means producers may have to cover immediate harvest expenses before receiving additional federal assistance.
- **USDA and NASA have a cooperative agreement** to provide technology to farmers. Effective immediately, both Departments will work together to guide cooperation on integrating Earth observation, geospatial analytics, and statistical methodologies in support of agricultural statistics and aligned with USDA's ongoing data and technology modernization efforts. NASA Administrator Jared Isaacman, said, "By combining NASA's Earth observation data and technical expertise with USDA's knowledge of American agriculture, we can improve the information available to farmers and ranchers, strengthen our understanding of crop conditions and natural hazards, and pursue new high-risk, high-reward ideas that advance both science and American competitiveness." New programs will include agricultural statistics, remote sensing science, modeling, geospatial data engineering, and super intelligence/machine learning (SI/ML) supported by participants.

Illinois Agricultural Issues—

- **For the second consecutive year,** the IL Department of Agriculture (IDOA) hosted 2 IL grain tours, welcoming international buyers from Middle Eastern and Asian countries in September and Latin American countries in October. Each 4-day event showcased IL transportation logistics and infrastructure, demonstrated commodity quality through on-farm visits, and included tours of leading agribusinesses. "IL exports nearly half of its grain, but in a competitive global marketplace, the political turbulence of the past two years has damaged trade relations," said IDOA Director Jerry Costello II. "These grain tours are a powerful opportunity to strengthen international relationships and build trust with buyers. When people meet face-to-face and see first-hand the quality of our crops and the reliability and efficiency of our agricultural supply chain, the results speak for themselves." While final sales figures from the two 2026 grain tours will not be available for some time, the Middle Eastern and Asian tour had projected sales of $120 mil., while the 2026 Latin American grain tour had projected sales of $85.2 mil. with 148 new contacts established. The 2025 grain tours generated an estimated $236 mil. in projected sales, which exceeded 2024 projected sales by nearly $77 mil.

Noteworthy-

- **At the 99th Annual National FFA Convention**, IL FFA Members needed extra freightliners to haul home all their national awards.

✓ **Among the final 4 for national Star awards**: Jaron Black of Streator is the 2026 FFA Star in Ag Placement.

✓ **National Finalists in AgriScience**: Sydney Kearby and Pipe Shaffer of Southeastern FFA **2nd in Nation**; Isabelle Morrow of Taylorville FFA **6th in Nation**, Taylor Price and Darilis Knobloch of Stark Co. FFA **8th in Nation**; Luke Short and Charlee Ryan of Taylorville FFA **2nd in Nation**, Jada Wells and Nellie Bunnell of Southeastern FFA **3rd in Nation**; Jake Primo of Stark Co. FFA **5th in Nation**; Ezha Biyok of Olney FFA **7th in Nation**; Connor Griswold and Nolan Stephens of Southeastern FFA **5th in Nation**; Madison Ensey and Annalynn Terwilliger of Stark County FFA **10th in Nation**; Hayden Jarboe and Chase Campbell of Southeastern FFA **8th in Nation**; Olive Ryan and Levi Paulek of Taylorville FFA **10th in Nation**; and Emma Herrdrman and Owen Kocher of Olney FFA **3rd in Nation**.

✓ **Career and Leadership Development:** Kaitlin Kocher, Ezha Biyok, Kylie Kocher, Evelyn Volk of Olney FFA were **National Champions in Agronomy.** Tolono Unity FFA, Ag Business Mgmt. **Silver**. Peotone FFA, **6th in Nation in ag Communications;** Prairie Central FFA, **5th in Nation in Ag Sales;** Herscher FFA received a **Gold in Dairy Cattle**, Levi German of Nokomis FFA, received a **Gold in Extemporaneous Speaking**, Prairie Central FFA was **7th in Nation in food science;** Olney FFA received a **Silver in forestry**,**;** Clinton FFA received a **silver in Horse evaluation**, Owen Kocher of Olney FFA was **8th in Nation in job interview;** Taylorville FFA was **2nd in Nation in livestock evaluation;** Ryker Beckmier of Taylorville FFA was **9th in Nation in livestock evaluation,** Olivia Mizeur of Taylorville FFA was **7th in nation in livestock evaluation;** Prairie Central FFA received a **Silver in marketing plans;** Midland FFA was **10th in nation in meat evaluation;** Olney FFA received a **gold for parliamentary procedure**, Olney FFA received a **gold for poultry;** Central Burlington FFA received a, **gold, and was 9th in Nation in vet science;** Nora Beeler of the St. Isodore FFA was the **National Champion in FFA Creed Speaking.**

✓ **National Finalists for Chapter Awards**:

Cambridge Middle School FFA **3-star national finalist**,
Blue Ridge FFA, **3-star national finalist.**
Pontiac FFA for Model of Excellence **3-star national finalist**.
Bureau Valley **3-star national finalist**,
Eastland **3-star national finalist**,
Goreville **3-star national finalist**,
Cambridge Middle School **3-star national finalist** for Premier Chapter.

- ✓ **National Finalists in Proficiency**: Haven Cash, North Clay FFA **Silver** Ag Communications. Kenadie Buehler, New Athens FFA, **Gold,** Ag Education; Kolton Wiley, Sullivan FFA, **Gold** Ag Mechanics; Trent Stiers, Williamsfield FFA, **Gold,** Ag mechanics-repair; Chelsea Bennett, Peotone FFA, **Silver**, Ag Processing; Aiden Knobloch, Herscher FFA, **gold,** Ag Sales; Josie McClintock, Pittsfield FFA **Gold,** Ag Sales-placement; Bryson Stickler, Pleasant Plains FFA, **Silver,** Ag Services; Isabelle Morrow, Taylorville FFA, **gold,** Agriscience research; Toby Williams, Stark Co. FFA, **gold**, Agriscience Research; Luke Short of Taylorville FFA, **Gold,** Plant Systems; Ella Bane, Normal FFA, **Silver,** beef production; Joe Walsh, New Athens FFA, **bronze,** beef production. Kasey Clanton, Vandalia FFA, **bronze** beef production; Avery Parker, Freeburg FFA, **Silver,** dairy production; Rye Bliler, Taylorville FFA **silver** diversified ag production; AJ Harris, Franklin FFA, **gold** diversified crop production. Trend Schmid, Cissna Park FFA, **silver,** diversified crop production; Owen Kocher, Olney FFA, **gold,** diversified Hort enterprise; Molly McCalla, Staunton FFA, **gold,** diversified livestock production; Shaylen Rowland, Mt. Vernon FFA, **gold**, equine science; Kylee Kesler, Freeburg FFA, **silver** equine science; Seth Clodfelter, Olney FFA **Gold,** fiber/oilcrop production; Trevor Ames, St. Joseph-Ogden FFA, **bronze,** forest management; Alex Voss, Central Breese FFA, **silver,** fruit production; Harper Hess, Bushnell-Prairie FFA, **gold** goat production; Wyatt Strohl, Neoga FFA, **bronze,** grain production; James D'entremont, Okawville FFA, **Silver,** landscape installation; Kyle Kocher, Olney FFA, **silver,** nursery operation; Chloe Wagner, Iroquois West FFA, **silver,** poultry production; Emery Bunselmeyer, Maroa-Forsyth FFA, **silver,** service-learning entrepreneurship; Ryker Beckmier, Taylorville FFA, **gold,** sheep production; Samantha Myers, Pontiac FFA, **gold**, small animal production; Ava Scherle, Waterloo FFA, **gold,** specialty animal production; Madelyn Davin, Staunton FFA, **gold-national finalist,** specialty crop production; Kolby Causemaker, Geneseo FFA **gold-national finalist**, swine production; Tyler Lingle, Goreville FFA **gold**, turf and landscape maintenance.; Gavin Range, Freeburg FFA **silver**, vegetable production; Tyler Bequette, Staunton FFA, **silver**, veterinary science; Parker Whiting, West Carroll FFA, **gold**, wildlife production; Chase Shelton, Edwards Co. FFA, **bronze,** Forage production.

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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