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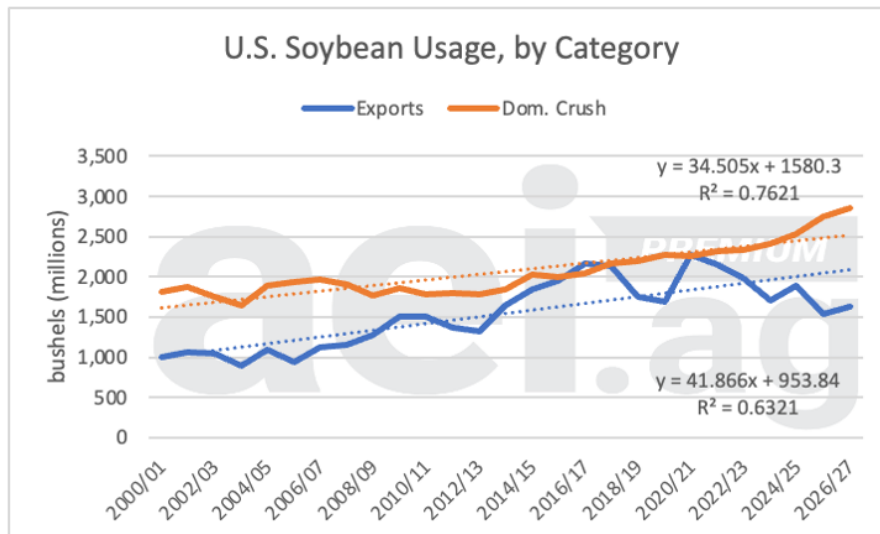


A weekly Cornbelt digest of marketing, economic, agronomic, and management information.

Commodity market price drivers—

- **Corn and soybean prices have climbed to levels unseen for several years.....yet,** grain importers are buying with healthy orders being placed.
 - ✓ **New crop US corn export sales** jumped to 78 mil. bu. during the week ended Aug. 27, nearly doubling the previous week's 42 mil. bu., according to USDA data released Thursday. Mexico led buyers with 26 mil. bu., followed by Japan with 14.6 mil. bu., an unidentified buyer with 14 mil. bu. and Colombia with 8 mil. bu. USDA Export Sales data from Thursday shows old crop export commitments at 3.421 bil. bu., which is 24% above the same week last year. That is 101% of the USDA export projection and in-line with average. New crop corn export commitments are at 568 mil. bu., which is now 30.9% above the same time last year. That is 17.4% of the current USDA number for 2026/27. Strong exports could be especially important for corn producers confronting another large crop and substantial domestic supplies.
 - ✓ **Soybean sales totaled a still-strong 72 mil. bu.,** although that was down from 91 mil. bu. the previous week. China accounted for 36 mil. bu. The figures provide an encouraging demand signal as U.S. farmers move into harvest. USDA reported private soybean export sales of 9.2 mil. bu. to unknown destinations during the reporting period this morning for 2026/27 shipment. That took the weekly total of announced sales to 34.5 mil. bu. to both unknown and China. Export Sales data has old crop bean commitments at 1.538 bil. bu., down 18% from the same week last year. That is 101% of the USDA export projection. Sales for new crop have accumulated to 598 mil. bu., which is now more than double the same week last year and already 36% of USDA's projection.

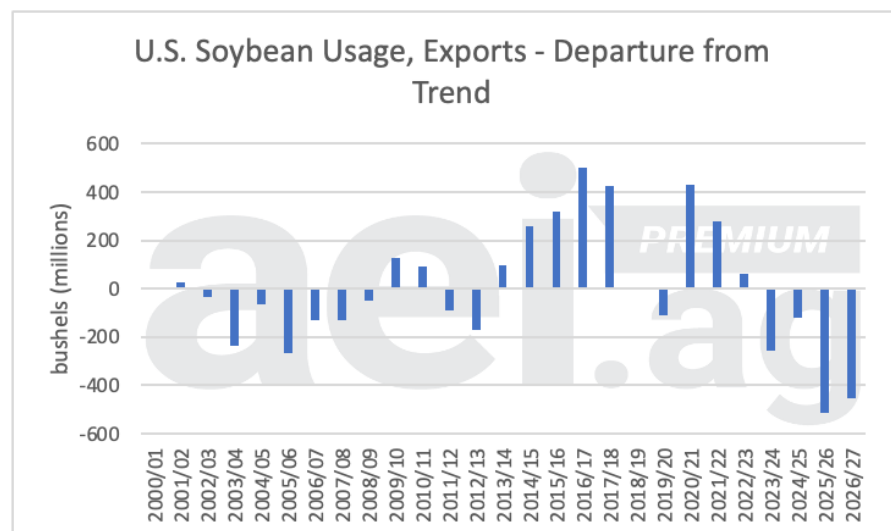
- **The US soybean market has been navigating a slowdown** in soybean exports and a boom in domestic crushing activity, says Agricultural Economic Insights. “The diverging trends raise the question of whether domestic crush gains can outpace export losses. In other words, is total soybean usage gaining ground or slipping behind? Figure 1 plots annual soybean exports and domestic crush since the 2000/01 marketing year. Both have trended higher, but the patterns are different. Domestic crush started from a higher base.



Crush also appears to have accelerated around 2024/25. For the last 3 years, domestic crush has been considerably stronger than the long-term trendline. Over the last 2 decades, exports have grown at a faster annual pace (41.8 mil. bu. per year). However, the whiplash in activity in recent years is also

evident. In 2025/26, activity was 260 mil. bu. above the trendline. For the 2026/27 marketing year, activity is expected to jump to nearly 350 mil. bu. To be clear, that 90 mil. bu. year-over-year jump is in addition to the nearly 34 mil. bu. trendline gain. For exports,

current conditions are quite pessimistic. Total soybean usage can be a little misleading. Over the last 3 years, there has been a notable change in the composition of exports and domestic crush. Unfortunately, the upswing in domestic crush has lagged behind the slump in exports. During the 2025/26 marketing



year, the deficit was nearly 250 mil. bu. For the 2026/27 marketing year, the outlook is a 100 mil. bu. deficit. The biggest wildcard for the commodity market may well be soybean export activity, especially to China. An improvement in activity could dramatically change the outlook, given the strong domestic activity. Even exports returning to the trendline – which would still be below peak soybean exports – could create a positive usage story.

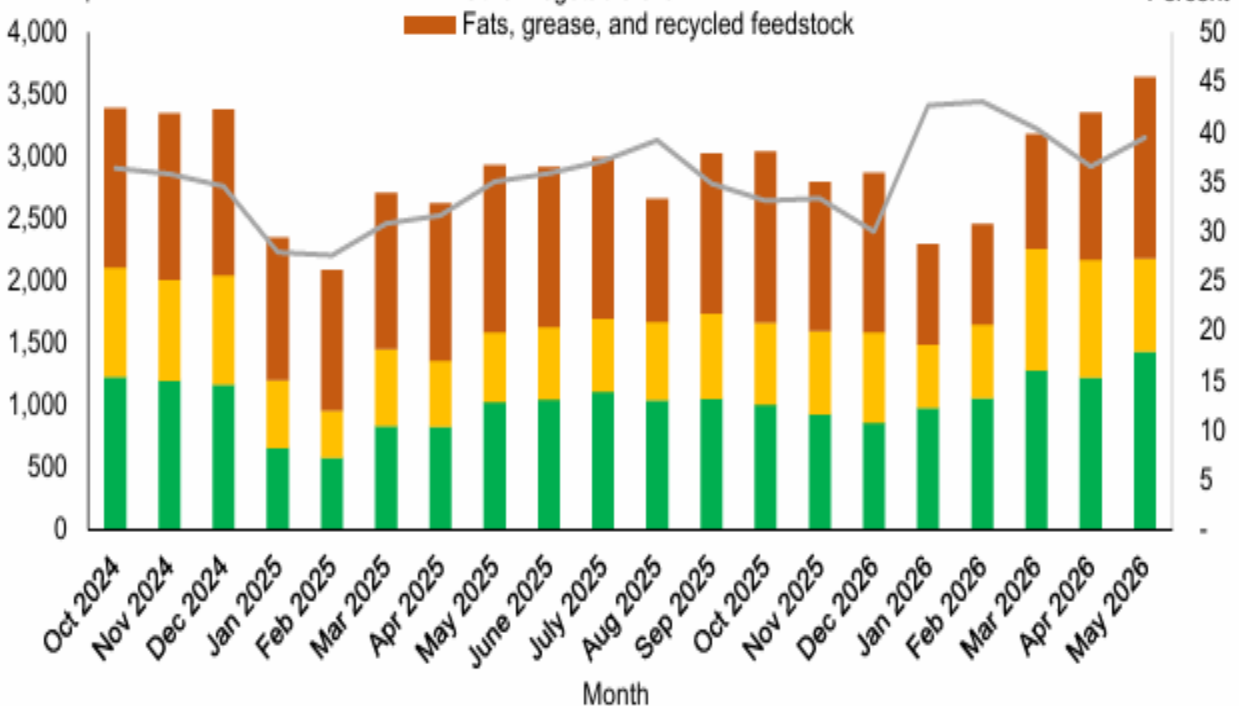
- Soybean oil domestic demand** for MY 2026/27 [is raised this month](#) to 33.1 bil. lbs. on higher food, feed and other industrial usage. In MY 2025/26, soybean oil total domestic use is raised this month, on higher imports and lower exports. Soybean oil biofuel use in MY 2025/26 is raised to 14.7 bil. lbs. on higher biofuel production and the recent elevated shares of soybean oil in total use of feedstocks for biofuel production. The U.S. Energy Information Administration (EIA) reported 39% of U.S. feedstock-based biofuel production utilized soybean oil in May 2026. This is 2 percentage points higher than in April, as use of soybean oil in biofuel production partially offset lower use of canola oil and corn oil. Overall, the share of vegetable oils in total use of feedstocks in the production of biomass-based diesel declined to 60% in May from 65% in April. The share of animal fats, used cooking oil, and grease increased from 35% in April to 40% in May. The total reported use of feedstocks in May reached a monthly record of 3.6 bil. lbs. (figure 3). In addition, the U.S. Environmental Protection Agency's Renewable Identification Number (RIN) generation data showed a continued increase in overall biofuel production in June, likely resulting in higher feedstock use. While soybean oil consumption for biofuels in MY 2025/26 is raised, the MY 2026/27 forecast remains unchanged at 17.8 bil. lbs. Soybean oil ending stocks for MY 2026/27 are forecast at 1.9 bil. lbs., unchanged from the previous forecast as the higher soybean oil production is offset by higher food, seed, and other industrial use. The soybean oil price for MY 2026/27 is forecast at 70¢ per pound, unchanged from last month's forecast.

Figure 3

Feedstocks consumed for production of biofuels since October 2024–

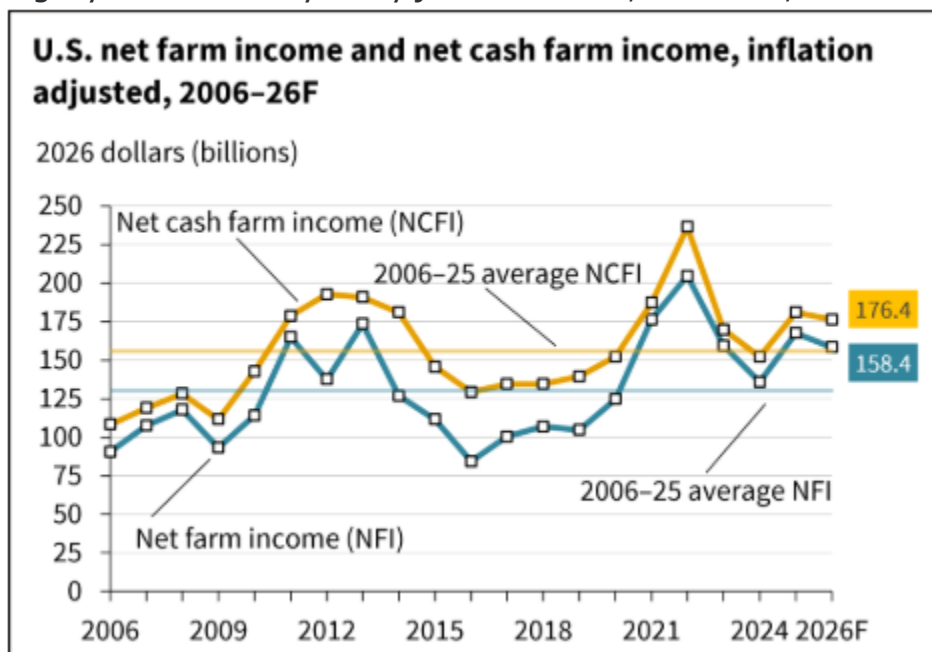
May 2026

Million pounds



Farm Economy---

- **USDA released its [September farm income forecast](#)** Thursday, projecting net farm income at \$158.4 bil. in 2026, down \$4.3 bil. from 2025. After inflation, the decline is considerably larger — \$9.1 bil., or 5.5%. Perhaps more significant for producers is the sharp increase in expenses. USDA expects production costs to reach \$492.8 bil., up \$21.2 bil., or 4.5%. Fertilizer, fuel and livestock purchases account for much of the increase. Meanwhile, direct government payments are forecast at \$47.4 bil., \$19.5 bil. above 2025. Farm-sector debt is also projected to reach \$605.1 bil., up 4.6%. The numbers illustrate the continuing margin squeeze facing producers despite stronger gross revenues in portions of agriculture. In the broader picture, USDA's latest farm income projections for this year are mixed. USDA research economist Carrie Litkowski says net cash farm income is forecast to increase just slightly this calendar year by just under .5%, "However, this is less than the rate of

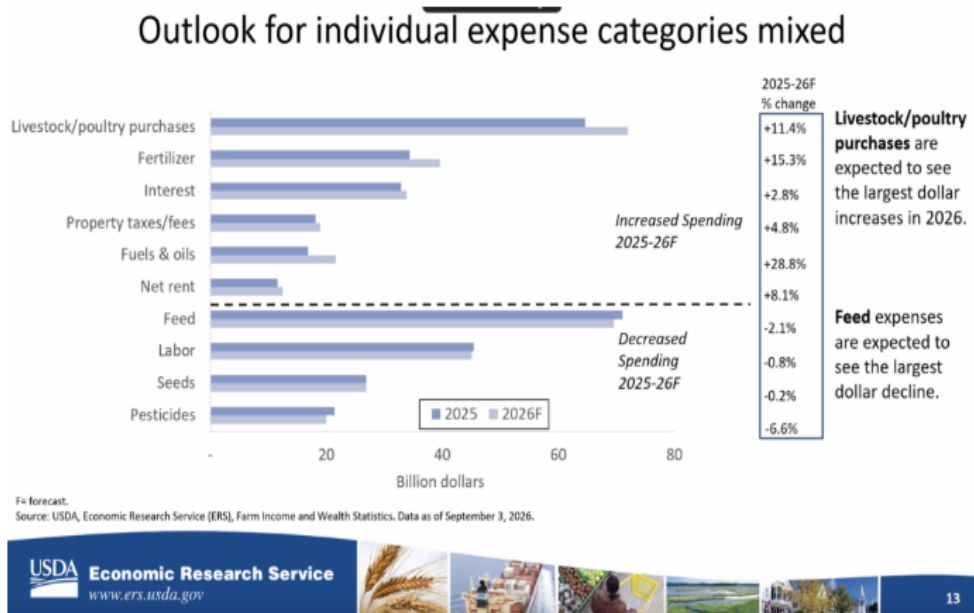


inflation. So, when adjusted for inflation, net cash farm income is forecast to fall about 2.5%. Net farm income is forecast to fall \$4.3 bil. or about 2.6%." Rising input costs and low commodity prices continue to require ad hoc and other government payments, "Direct government payments are forecast to increase \$19.5 bil. or

about 70% in 2026." Total production expenses are forecast up \$21 bil. or 4.5%. And, for the farm sector balance sheet, "Assets, debt and equity are all forecast to increase nominally in 2026, with equity forecast to rise 2-point-7%." Average net cash farm income for farm businesses comes in at almost \$122,000, or an increase of about 7% from last year. Households that operate a farm are expected to generate median farm household income of more than \$108,000 for an increase of almost 5%. →

- ✓ **For crop producers, [the USDA's latest numbers offer some brighter spots](#).** Total crop cash receipts are forecast at \$253 bil. in 2026, an increase of \$14.6 bil., or 6.1%, from 2025. That is also more than \$12 bil. above the USDA's February projection. Even after accounting for inflation, crop receipts are expected to increase 3.1%. Corn receipts are projected to climb \$6.8 bil., or 11.3%, to \$67.3 bil., driven largely by greater quantities sold. Soybean receipts are expected to increase \$4.3 bil., or 10%, to \$47.9 bil., primarily because of higher prices. →

- ✓ **Livestock producers face a more mixed outlook.** Animal and animal product cash receipts are forecast at \$287.3 bil. in 2026. Although that's about \$13.4 bil. higher than the USDA projected in February, it would still represent a \$16.4 bil., or 5.4% decline from 2025. Adjusted for inflation, receipts are projected to drop 8.1%. Cattle and calf receipts remain one of the sector's strongest areas, with USDA forecasting a \$7 bil., or 5.2%, increase to \$140.7 bil.
- ✓ **Production costs climb \$15 bil. above earlier forecast.** Perhaps the biggest concern in the USDA's September numbers is the rapidly worsening expense outlook. Total farm production expenses are projected to reach \$492.8 bil. in 2026, an increase of \$21.2 bil., or 4.5%, from 2025. That's also \$15.1 bil. more than the USDA projected in February. After inflation, expenses are now expected to rise 1.5%; earlier this year, the USDA had forecasted a 0.9% decline. Several major input categories are driving the increase. Livestock and poultry purchases are expected to rise \$7.4 bil., or 11.4%,



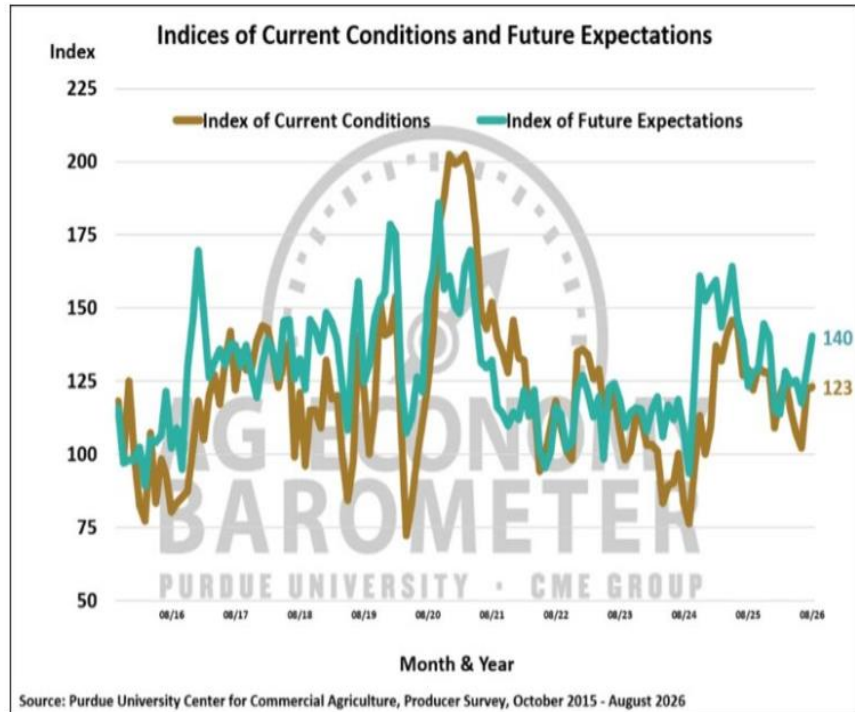
to \$71.9 bil. Fertilizer, lime and soil conditioner expenses are forecast to increase \$5.3 bil., or 15.3%, to \$39.6 bil. Fuel and oil expenses are projected to jump \$4.8 bil., or

28.8%, reaching \$21.6 bil. Farmers are also expected to spend more on marketing, storage and transportation, property taxes and interest. Feed expenses are projected to decline 2.1%, while cash labor costs remain near \$44.3 bil. Government payments approach \$47.4 bil. Federal support will also play an increasingly significant role in farm finances this year. Direct government payments, which include ad hoc assistance as well as traditional farm bill programs, are forecast to reach \$47.4 bil. in 2026, nearly 70% more than in 2025.

- ✓ **Total farm sector debt** is forecast to reach a record \$605.1 bil. in 2026, up \$26.4 bil., or 4.6%, from 2025. The farm sector's debt-to-asset ratio is projected to rise slightly from 13.34% to 13.54%. There is some improvement in liquidity. Working capital is expected to increase 3.5% in 2026 after dropping 15% in 2025. USDA had previously forecasted another 9.2% decline this year.

- **Farmer sentiment improved for the second month in a row**, with the [Purdue Ag Barometer for September](#). The Index of

Current Conditions rose by only 1 point, while the Index of Future Expectations increased by 11 points. For the first time since June 2025, a higher proportion of respondents expect their operation to be better off financially (28%) than worse off (24%) a year from now. Optimism regarding export prospects over the next 5 years also improved.



Higher input costs, chosen by 45% of respondents, remained the biggest concern.

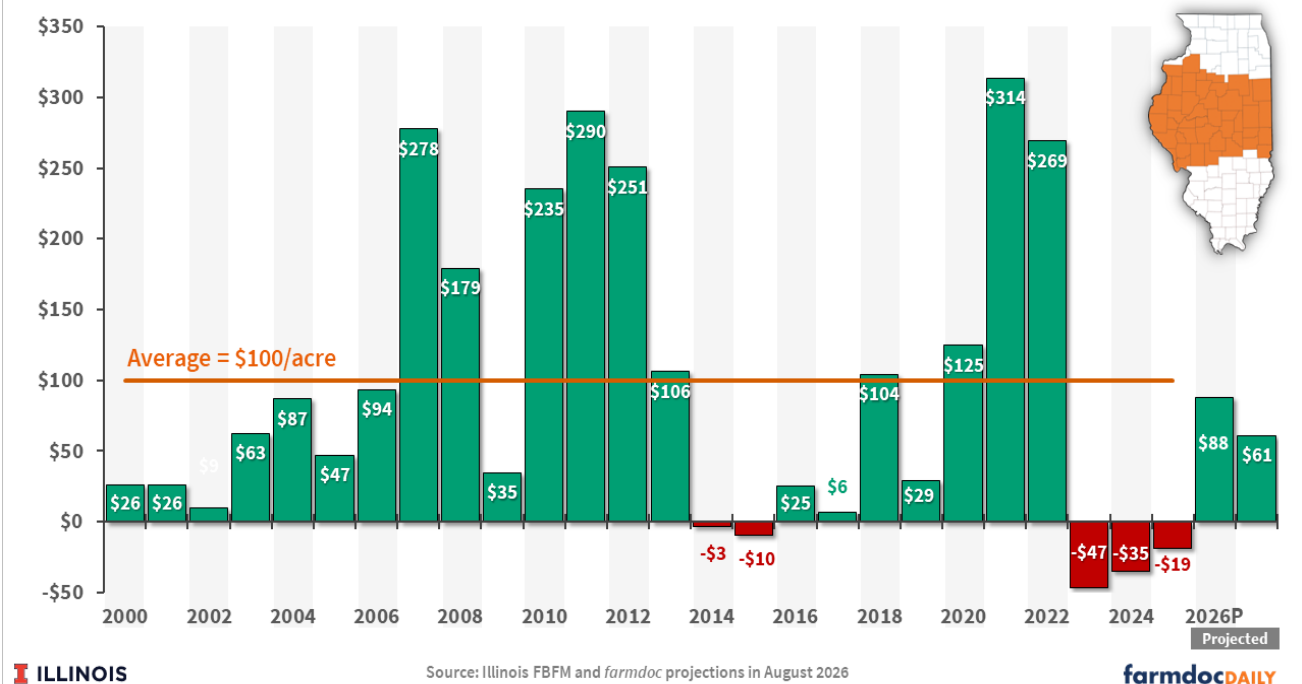
- ✓ The Farm Financial Performance Index increased from 90 at the start of the year to 103 in August, reflecting greater optimism among respondents about financial prospects over the next 12 months. Despite this increase, the Farm Capital Investment Index dropped 5 points to 45.
- ✓ Confidence in their own operator skills? Production skills were selected by 29%, followed by financial management and analysis at 23%, strategic planning at 22%, selling products at 14%, and buying inputs at 11%.
- ✓ Which skill most needed improvement? Strategic planning was selected by 28%, selling products at 20%, buying inputs at 19%, financial management and analysis at 17%, and production at 16%.
- ✓ Which skill could benefit the most from A.I.? strategic planning (32%), financial management and analysis (28%), and production (18%).
- ✓ Where does farmland rate as a prudent investment? 65% of respondents indicated that farmland was a good investment, 17% indicated that farmland was a medium investment, and 18% indicated that farmland was a poor investment.
- ✓ Is the US headed in the "right direction" or on the "wrong track?" "Right direction" has ranged from 51% to 57% since April, with 51% of respondents saying that the U.S. was heading in the right direction in August.

The Business of Farming—

- **Production costs are easing down**, grain prices are easing up, and the Univ. of IL Farmdoc ag economists have cautiously offered some [budgetary guidance for your 2027 crop](#). But they are quick to add, “However, projected returns remain below longer-run averages. Downward price movements could quickly shift marginally positive projected returns back into the red. Pricing more than the usual amount of 2026 crop at harvest may be warranted given recent increases in prices. Profitable hedging opportunities for 2027 production may exist.” Before looking at the Farmdoc suggestions for 2027, adjustments to crop budgets for the balance of 2026 may be in order on several points:
 - ✓ Changes for corn and soybean prices were based on recent futures market trading and harvest delivery cash bids observed at various locations in IL. The 2026 corn price increased from \$4.50 per bu. to \$4.95 per bu. The soybean price was increased from \$11.50 to \$12.20 per bu. Budget prices are intended to be measures of the average price received for the crop over the full marketing period. Both prices remain slightly below recent cash bids for fall delivery accounting for the fact that a portion of the current crop has likely been sold at lower prices earlier in the year.
 - ✓ The higher prices also resulted in partially offsetting reductions in projected payments from the ARC/PLC programs for 2026.
 - ✓ Expectations for crop insurance proceeds are now also included in the 2026 projections. These are based on expectations for some yield-driven insurance claims which are valued at a higher harvest price compared with spring insurance price levels. While average yields are still expected to be near trend levels, regional yield averages were adjusted down slightly from the May budgets to reflect significant rainfall events and high winds across some parts of Illinois which could result in yield damage.
 - ✓ The only change to 2026 cost projections was an increase in fuel and oil within the power cost category. This adjustment reflects the significant increase in diesel fuel prices that occurred following the start of the Iran war in late February and has continued throughout the summer.
 - ✓ Overall, the adjustments led to improved return projections for corn and soybeans above costs including cash rent compared with the May projections. For the northern and central IL regions, projected returns on corn improved from around -\$50 per acre to \$50-60 per acre. In southern IL return projections improved from -\$90 to right at break-even for corn. Soybean returns increased from \$40-\$60 per acre in northern and central IL to \$90-\$116 per acre. Projected soybean returns in southern IL remain around \$30 per acre. While return projections have improved, they remain highly subject to further changes in prices and continue to be below longer-term return averages.

- The initial release of [Farmdoc corn and soybean crop budgets](#)** for 2027 are summarized for each region of IL: Northern, Southern, and 2 for Central IL, reflecting differences in soil productivity. The price projections are \$5 per bu. for corn, \$12 per bu. for soybeans, and \$7.30 for wheat. Markets continue to face significant uncertainty, which means these prices, and the ARC/PLC payment projections, are still subject to significant swings, as are those for 2026. Net farmer return projections for corn acres in 2027 are slightly above break-even for all costs including cash rent at \$28 to \$36 per acre for the northern and central IL regions while projected corn returns for southern IL are negative at -\$61 per acre. Projected returns on soybeans are \$68 to \$86 per acre for northern and central IL and \$18 per acre for southern IL. Continuing the trend from the past 15 years, projected returns for soybeans exceed those for corn. Soybeans are projected to have \$40 to \$50 per acre greater returns in northern and central IL, and nearly \$80 per acre greater returns than corn in southern IL. While the positive return projections provide a welcome departure from the negative average returns experienced from 2023 to 2025, they remain below longer-term average net return levels. This is illustrated below for a 50-50 corn-soy rotation in central IL on high-productivity farmland, where net farmer returns have averaged \$100 per acre since 2000.

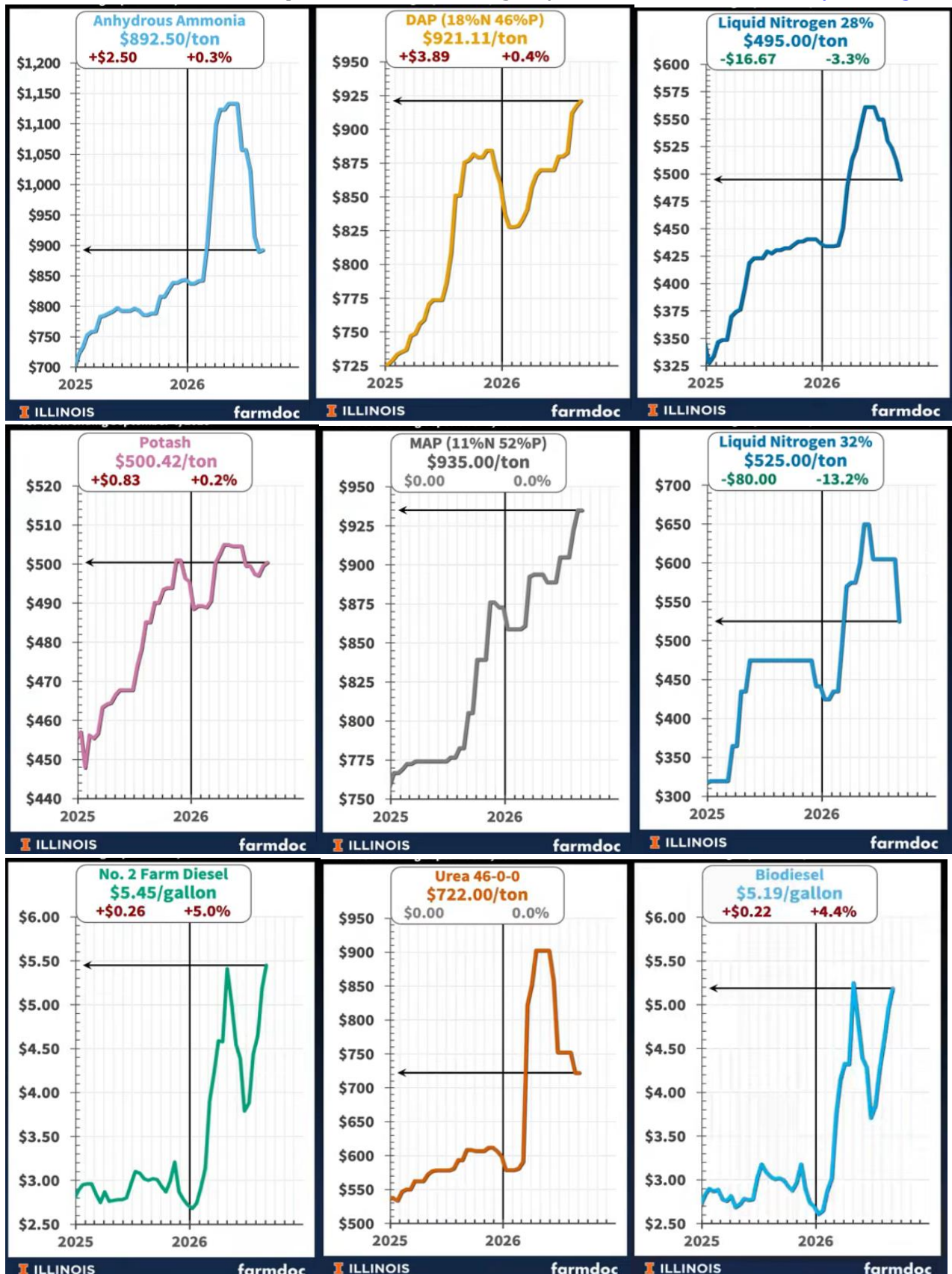
**Figure 1. Farmer Returns to a 50% Corn – 50% Soybean Rotation (\$ per acre)
Central Illinois, Cash Rented Farmland, 2000 to 2027P**



Break-even prices to cover total costs are just below \$5 per bu. in northern and central IL and \$5.39 per bu. in southern IL. Break-even prices to cover total costs on soybean acres range from \$11.10 to \$11.28 in central and northern IL and are nearly \$12 per bu. in southern IL.

Fertilizer & Fuel Costs, Supply, and Dynamics—

- IL Fuel and Fertilizer report for week ending Sept. 4, [via Jim Raftis, IL Dept. of Ag.](#)



USDA—

- **During the Farm Progress Show** in Boone, IA, USDA announced a new Data Modernization Plan. The Plan contains 4 central pillars. Scott Hutchins, (right) USDA Undersecretary for Research, Education, and Economics, said it is modernizing the data reporting experience, “We also are looking to review and redesign surveys to reduce the burden on farmers, so that we can have pre-filled in data. We hear often that you get an 8-page survey, and the first 7 pages include requests for information that's already been provided one way or the other. So those are some things that I think we can address relatively quickly and smoothly.” Next, it involves acreage and yield estimates, “Goal number 2 is to enhance acreage and yield estimation and use the wealth of new tools. You know the timing for this initiative is something that is so perfect. We have tremendous tools now that we didn't even have a few years ago with regard to satellite imagery. In 2020, we were just starting to move down the path of utilizing data from NASA. The accuracy of that data, the ability to use it to make predictions and estimates, has been increasing exponentially. And so, we're working very closely with NASA right now, as well as other companies, to make sure we have the most current, effective way to estimate things through geospatial estimations are passive evaluations. We're also looking to create a portfolio of approaches, so we're not relying on any particular one, and we can triangulate, or we can check amongst those to make sure that we're able to collect and disseminate the most accurate data.” The 3rd goal is to integrate technology and data platforms, “This gives us the opportunity to incorporate AI and advanced analytical to improve the efficiency of everything that we do in this space, whether it's for one particular agency or combined agencies to utilize shared analytical and processing across USDA to reduce cross-agency redundancy. We do have a lot of redundancy in many places. We're looking to eliminate that and to evaluate secure ways to utilize voluntary access to precision agriculture. The tools that you see over here are things that we want to be able to utilize to maybe help calibrate some of the geospatial imagery, or to do other things that we haven't previously been able to do.” The 4th goal is to expand transparency and trust with producers, “When we make revisions because we have new data or different data that's significant, it creates a situation where we have to wonder which one of these is accurate, or do we have trust in this process? And we know we have to earn that trust. We have to do it continuously, we have to do it with good science and good analytics, and we also need to be much more transparent and talk about not just what we think the answer is in a particular statistic, but how we got there and why we think it's the right answer, at least under the circumstances that we have now. In that process, we will obviously continue to listen to farmers. That's a key piece. This is not a one-and-done kind of engagement we're having here.” (Agriculture of America)



- **USDA is changing its process and policy** for issuing loans for technology improvements. The focus is expediting the application process for direct loans, streamlining the process for certain guaranteed lenders who partner with USDA's Farm Service Agency (FSA) and laying the groundwork for an electronic interface for guaranteed loans. "One of the biggest challenges farmers and ranchers face is access to capital," said Under Secretary Richard Fordyce (right). We've seen historic demand for farm loans over the last 2 years, demonstrating the importance of accessible, affordable credit for America's farmers and ranchers." FSA makes direct and guaranteed loans to farmers and ranchers who are unable to obtain sufficient commercial credit at reasonable rates and terms. FSA farm loans can be used to purchase personal property or farmland, finance agricultural production expenses, or address day-to-day operational needs. The Consolidated Farm and Rural Development Act authorizes most farm loans including farm ownership, farm operating, and emergency loans. Facets include:



- ✓ FSA is permanently implementing the Application Fast Track (AFT) process to expedite the loan application and approval process for low-risk direct loan applicants. In addition to AFT, FSA is also making several changes to the direct loan collateral valuation process, which will expedite loan closings.
- ✓ FSA partners with credit unions, commercial banks, and farm credit organizations to deliver Guaranteed Loans, which help borrowers who cannot secure credit without a federal guarantee. This streamlined process reduces documentation requirements and expedites loan processing. However, preferred lenders can begin exercising delegated authority through traditional loan narratives starting Oct. 1, 2026.



- ✓ USDA is modernizing outdated technology systems with the goal of expediting loan delivery. This multi-year effort will begin with the guaranteed loan program and later extend to all loan types. The new system will allow guaranteed loan applications, lender notifications and supporting documents to be electronically submitted.
- ✓ For more information on farm loans, producers can visit fsa.usda.gov, [view the Federal Register notice](#) or use the [Loan Assistance Tool](#) to check eligibility requirements and find the right loan for their operation. Producers can also make an appointment online with their local [FSA farm loan office](#) for assistance.

And now, .001% of the Farm Progress Show—

- **The Crop Protection Network** can tell you what pestilence to scout for, which you may not have known was in your territory. The "Network" is a group of Extension plant physiologists and colleagues who are constantly monitoring what is happening in fields throughout their state and then posting their findings on a county map of your state. One of those is Darren Mueller of IA St. Univ. who explains its function, and where to find the CropProtectionNetwork.org and how to use it. [4:41 video interview](#)
- **New tractors. New tillage equipment.** New upgrades on older tractors. That is the quick take from Kurt Coffey, Coles Co. (IL) farm boy who is the epitome of the Case IH theme, "Built by Farmers." At the 2026 Farm Progress Show, Kurt Coffey, head of Case IH North America provided an overview of products, but also said the company knows times are tough on the farm and is addressing ways to respond to corporate and customer challenges. [9:38 video interview](#)
- **Will Congress Adopt E-15 for year-round use?** For a dozen years Geoff Cooper has been advocating for ethanol from the helm of the Renewable Fuels Assn. His confidence is growing about year-round E-15, before a new Congress is seated in January. Let's find out why his confidence is growing. [6:24 video interview](#)
- **Stress on the Farm? Now What?** Farm stress can result from a myriad of causes, but there are ways to address it, and many state Extension teams are organized to help out. Here is a team from IA St. Univ. who has a plan in place to help families address unwanted and dangerous stress. And it is parallel to other states! [3:10 video interview](#)
- **Farm illness, injury, death? Now what?** When that unthinkable event occurs on the farm and a few neighbors show up to harvest a crop, there is an organized, staffed, and funded group which is already prepared to do the chores when a farm family cannot. Farm Rescue works across the Cornbelt, with great precision. And Shari Rogge-Fidler, the newly selected Executive Director, has her hand ready to turn the ignition key on this well-oiled machine. [2:33 video interview](#)
- **Grain market update, as of Sept. 1, 2026.** Farmers left home to attend the Farm Progress Show but kept close track of corn and soybean markets that were high enough to justify attending the FPS and looking at potential new equipment. On hand to keep them informed about market dynamics was Marc Rosenbohm, a member of the Terrain Ag team. And he was happy to oblige the request for a quick summary of corn and soybean dynamics. [7:02 video interview](#)
- **Huma? Humates? And they are not from the Strait of Hormuz!** Every farmer has certainly learned where the Strait of Hormuz is located, because that aquatic thoroughfare is controlling the supply of fertilizer and pushing up the price. But a company called Huma provides crop nutrients not dependent upon "salt-based" elements. Instead, they are carbon based says Central IL Huma sales coordinator and Macon County (IL) farmer Cory Ritter. [3:41 video interview](#)

- **Parallel issues for IL and IA farmers, but different solutions.** Both IL and IA have corn production, nitrogen issues, and solutions to address nitrogen runoff problems. But the latter is where the parallels stop. IL farmers and Univ. of IL Extension agronomists favor nitrogen application to corn based on MRTN (Maximum Return to Nitrogen). But IA St. Univ. fertility specialist Mike Castellano says that is not what he preaches to IA farmers. His lesson is known as "NFACT." How is it different? [4:33 video interview](#)
- **IA St. Univ. Soybean Research.** Dr. Steve Whitham is co-director of the soybean research program at IA St. University, and that drew curious soybean farmers who attended the Farm Progress Show. With financial help from the IA soybean check-off program, Whitham has research under way that will pay off for IA soybean growers in the near and far term. [3:46 video interview](#)
- **What does Gregg Sauder have up his sleeve next?** Gregg Sauder, who parlayed his inventive genius into Precision Planting, before selling that company and then creating his 360 Rain portable irrigation unit, has something up his sleeve. But he is being coy about it. Even though he has 360 Rain units in nearly all states and many foreign countries, he is always looking for something new the technology can do. He was not quite willing to share the secret he was working on but provided a good hint. [4:21 video interview](#)
- **Seedlife Ag Apparel: Farm Fashions.** She began treating seed beans for her father's seed business, but with her creativity and brand management, the family seed business has its name being promoted throughout the US, and even abroad. The Seedlife logo is found on men's and women's sports apparel, children's clothing, and wherever it catches someone's fancy. Katie Dowson has a cadre of social media friends who help her spread her logos and the Seedlife brand name well beyond her seed treatment warehouse in Virden, IL. The Farm Progress Show proved to be a significant location to market her clothing, with men, women, and kids looking for something to wear. [4:29 video interview](#)
- **"I'm tired of replacing cultivator shovels!** "Yeah, tell me about it! I got tired also and banged my head on the frame too many times! But I don't do that anymore after getting a new set of Busatis shovels with that coating of tungsten carbide. No wear and tear. And depending on your acreage, you may get several years out of the same set, even in sandy or rocky soil." Here's the details. [5:38 video interview](#)
- **American Soybean Assn. is pleased with EPA's decision on small biofuel refineries.** Vice President Dave Walton of the American Soybean Association says soybean farmers had a lot at stake when the EPA released its policy decision on Small Refinery Exemptions (SRE). Although several dozen small refineries were exempted from the rules of 45Z applicable to biofuels, Walton says the volume of biofuel credits will still find its way to soybean farmers. [2:31 video interview](#)

Mark Your Calendar! --

- **With harvest approaching**, field fires will be a potential issue for many farmers. A special webinar is scheduled September 9 from 11 am to 12 noon covering the most common ignition sources during harvest, steps equipment operators can take before and during harvest to reduce risk, how to respond in the first critical minutes after a fire starts, when it is safe to move equipment out of a fire's path and when leaving it is the right call, and how to effectively communicate with rural fire departments. [Get details and register here.](#)
- **Join IL Soy on Sept. 10**, from 9 a.m. to 12 p.m. at Decatur's Progress City for the IL Crop Management Field Day! See how agronomic research and checkoff-funded studies support Illinois farmers; including On-Farm Trial Network; Conservation practices; corn and soybean management decisions, NRCS collaboration.
- **Sept. 10 is the date for an IL Farm Bureau** wellness webinar at 12 noon. It is a conversation about mental health, behavioral support systems, rural healthcare access, and sustainable self-leadership. Speakers are from the Univ. of IL and the National Rural Health Assn. [More information and registration here.](#)
- **Field Days** focusing on the [Nutrient Loss Reduction Strategy \(NLRs\)](#) will be held Sept. 11 at Stockton and IL Valley CC at LaSalle, and Sept. 25 at Chicago Heights. The effort is to improve water quality via the reduction of nitrogen and phosphorus in our waterways. County Farm Bureau offices are coordinating those and have details on meeting topics and attendance.
- **The IL Grazing Lands Coalition** is hosting 2 Grazing Schools, Sept. 12 at Iuka, and Sept. 18 at Stockton. They will provide hands-on, practical instruction to help producers implement and expand managed grazing on their own operations. Advanced [registration](#) is required to attend.

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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