

SPRING AG PREVIEW

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In partnership with Clear Profits, Kellogg Printing, Warren-Henderson Farm Bureau, and Prairie Communications. Contributors: Kailey Foster, Kelsey Crain, Kadin Rogers, Vanessa Wetterling, Elizabeth Linneman, Ashlyn Quinn, Kendra Hughes, Alan McKee



Fitting Risk Management Practices Into Your Operation

Whether you run a larger or smaller operation, local farmer and insurance agent Michael Moore says livestock risk protection can benefit your operation. Moore spoke to producers at the Tri-County Cattlemen's Forum in March about some of the opportunities available for risk management. He explains farmers can insure as little as one head up to 25,000 in one growing

year for cattle and hogs.

"With the markets the way they are now, with so much volatility-guaranteeing yourself a floor, whether that is your break-even or whether to make a profit," says Moore. "It's a way to hedge against volatile markets and guarantee yourself some income and that you can continue to raise cattle and hogs the next

year."

When looking to add a risk management policy, Moore says that it doesn't hurt to talk with an agent to see how it could fit into your operation. To learn more about the risk management programs available, visit [RMA.usda.gov](https://www.usda.gov) or talk with a local risk management agent.



Aviation Fuel: The Future of Illinois Corn?

Big River Resources Ethanol Plants in our local area are looking to create more demand for Illinois corn through sustainable aviation fuel. President and CEO David Zimmerman reports:

“We hear about sustainable aviation fuel a lot and I think one of the things to make producers and everyone understand is what that means for corn production and corn demand in the United States. As we see electric vehicles move in and start to penetrate into the light duty vehicle fleet,

we expect corn demand of ethanol in that segment to go down, but in place of that what we are seeing is sustainable aviation fuel, its’ potential, a much larger demand segment that a lot of us are interested in.”

Combined sales of hybrid vehicles, plug-in hybrid electric vehicles, and battery electric vehicles (BEV) in the United States rose to 16.3% of total new light-duty vehicle (LDV) sales in 2023, according to data from Wards Intelligence. In 2022,

hybrid, plug-in hybrid, and BEV sales were 12.9% of total sales. Meanwhile, The U.S. Department of Energy is working with the U.S. Department of Transportation, the U.S. Department of Agriculture, and other federal government agencies to develop a comprehensive strategy for scaling up new technologies to produce Sustainable Aviation Fuel on a commercial scale.

Keys to Lower Carbon Intensity Scores in Farming

“**C**limate smart.” The new buzz word when it comes to carbon capture sequestration. Right now, there is a tremendous amount of pressure to lower carbon emissions. In the Inflation Reduction Act, there is money and tax credits tied to carbon offsetting, with specifics on carbon capture sequestration, producing of low carbon fuels, or the production of sustainable aviation fuels in sections 45Z, 45Q, and 40B, directly affecting grain farmers and owners of land where grain production takes place, informs local farmer and former Knox County Farm Bureau President Grant Strom. With a push to drill carbon sinks, or wells, in Illinois and North Dakota into rock formation to bury carbon pipelines, what does that mean for the everyday farmer in lowering carbon scores on ethanol and the importance of the corn industry?

“Really, the next path for demand of growing corn is going to be for sustainable aviation fuel and hopefully using ethanol as one of the main

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feedstocks to make alcohol to jet. To do that, to navigate the policy we have to have lower carbon scores. The easy button for that is sequestration to carbon at the point source of manufacturing of ethanol, but there are other ways to do that. Eventually once we have ruling from the Treasury and EPA, there is going to be rules and opportunities for farmers to change their farming practices to lower their carbon intensity scores and potentially earn tax credits via the ethanol plant by selling corn to the plant that is engaged in one of these projects.”

The average carbon intensity score of corn grown in the United States is about 29. Putting that into perspective locally, Strom says an ethanol plant like Big River Resources, their average carbon intensity score is in the 50 to 54 range and tax credits kick in below 50.

“Anything you can do to lower your carbon intensity score below a 29, potentially has opportunities and benefits to the ethanol plant, which would hopefully pass down to the farmer. The large practices that knock your carbon intensity score down, cover crops and no-till are one and two, so the less

tillage you do or install a cover crop program on your farm, those are going to be big. Fertilizer reduction, the use of synthetic fertilizers is a very significant one. There will be farms that have negative carbon intensity scores because they are utilizing manure.”

In a low price environment, Strom encourages looking for opportunities to be more resourceful and researching these practices that could make your operation more profitable in the long run.



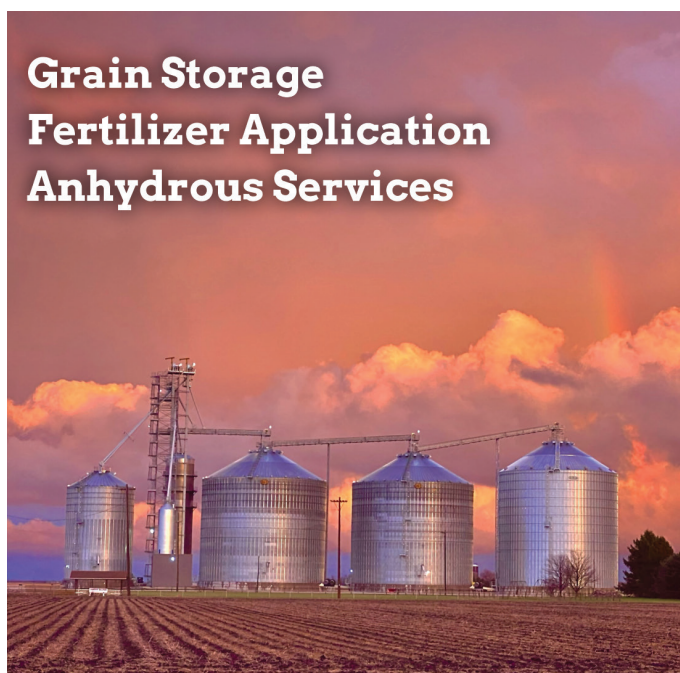
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Pain-free Planting

Spring is upon us, which means it's time to fire up that tractor, dust off your planter, and head out to the fields. As a farmer, you are always looking for the most efficient and cost-effective way to run your operation. Therefore, it only makes sense that you should apply those same concepts to your body mechanics throughout your day. Improper lifting can lead to neck, mid back, and low back injuries and/or pain. As you age each year, you often experience decreases in your strength. Unfortunately, the weight of a bag of seed remains the same (even though it seems like it is getting heavier each year)! This makes it even more imperative that you pay close attention to your lifting techniques and body mechanics as you perform your daily tasks. Most everyone knows that you are supposed to bend your knees when lifting, but there are so many more aspects to keep in mind when lifting. First, plan ahead! Recognize what needs to be done and identify the best way to do it. When lifting, start by getting close to the object that you are lifting. Next, get a wide base of support and squat/kneel down using your legs. It is important that you keep your back as upright as possible rather than allowing your low back to go into a rounded posture. Tighten your stomach to help protect your low back muscles, and then lift the weight. Always try to avoid twisting your back, and instead, always face up toward the area you will be setting the weight down at. Even lifting a light object improperly can lead to injuries and/or pain. If lifting objects to shoulder height or higher, avoid hiking your shoulders, and instead force your shoulder blades down as you lift the object.

Following these simple techniques will help to keep you pain-free and keep you in the fields. If you are unsure on how to perform proper lifting techniques and body mechanics, or have questions about your health, give Advanced Rehab and Sports Medicine a call today. You now have direct access to physical therapy and can schedule an appointment at any time without seeing a doctor first. So, if you're experiencing pain, don't live with it, get rid of it. Happy pain-free planting everyone!

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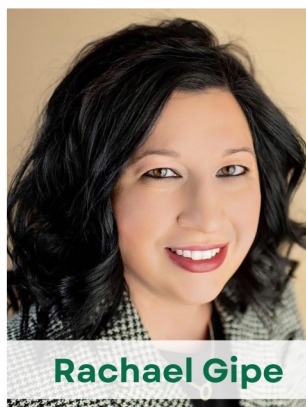
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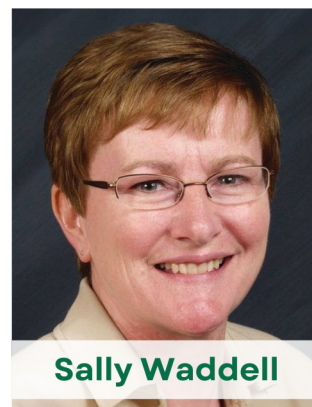
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High Farm Land Values Softening

Land is always a major topic, especially in West Central Illinois. Whether it is the soil temperature, water resources, yields, or land values, the topic makes its way into a conversation among farmers. In recent years, record high sales on farm ground have been seen. Just last fall, tillable ground was selling at \$22,000 and \$23,000 an acre and just last month, Midwest Bank CEO Chris Gavin reports land up for auction didn't sell, but was then purchased privately later, indicating the high land values are softening:

"I think that is an indicator of what is happening there, so it is starting to have an impact. There has been some 1031 exchange money out there. My sense is that it is starting to run out, maybe some more shows up here in Western Illinois, but that was supporting the market last fall and we are not seeing that right now. It is definitely going to have an impact; hopefully, we just

don't have that disaster situation or we could really see some devastating effects."

While you hear more about outside buyers purchasing farm ground from out of state, Gavin says that has not been the case locally,

"I see a lot of new real estate businesses popping up, some people that are marketing real estate farmland and they are not just local, right. There are people coming from outside and are marketing farm real estate. It was hunting land, but now it has broadened to farmland, but we are not seeing it have a big impact yet. We have not seen a lot of that. Most of the land has all been going to farmers, which is good, it is what we want to see, either that or people coming to 1031 exchanges. They are coming from the Midwest and are putting money back into the farm real estate."

Meanwhile, around the state

of Illinois, the Society of Farm Managers and Rural Appraisers released in a survey that a softening of land values is also being seen. Holly Spangler, Prairie Farmer Senior Editor, shares prices won't sustain that level they were at:

"They have talked all year that prices can't sustain that level that they were at, right, some of that interest is going to taper off. I am hearing a lot, too, that there are still a lot of older farmers with cash who want to reinvest in the land. It is a solid investment for them over time, which is good because it keeps it in the hands of farmers."

In 2022, Spangler says Prairie Farmer published a report on the top absentee landowners in seventeen counties in Central Illinois, which discovered the Mormon Church as the largest absentee owner of prime Central Illinois farm ground.

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The Ag Roundtable Discusses Electrification

In mid-March the Environmental Protection Agency (EPA), finally delivered a ruling on a topic that has been a big point of discussion for many area farmers, ag leaders, and legislators over the past few years. As current administrations have been pushing harder for a switch from gas and diesel powered vehicles to electric, the EPA has announced “new, more protective standards to further reduce harmful air pollutant emissions from light-duty and medium-duty vehicles starting with model year 2027”. That is according to [epa.gov](https://www.epa.gov).

Ag Industry Advocate Rob Elliott says that these new policies geared towards electrification of vehicles could have a highly negative impact on rural economies.

“The really troubling part of all of this is there’s a study done by the University of Nebraska. What that study says is, this electrification plan could have as devastating effects on our rural economies as the 1980s farm crisis. What the University of Nebraska

is saying is if this happens at the rate that they’re talking about, that corn prices would fall by 50%. We would lose a good portion of the ethanol market, and farmland values would go down by 100 billion and on. We’re in trouble and I don’t think a lot of us realize how close that impact could really be. We’re talking, half a dozen years down the road here. That’s a wake-up call for all of us.”

Elliott is currently a part of the Illinois Corn Marketing Board, as well as part owner of Elliott Brothers Seed company. Numerous legislators from local districts also weighed in on the EPA’s new standards for tailpipe emissions. State Senator Neil Anderson from the 47th District joined the roundtable discussion to talk about how these rulings feel from a legislative point of view. Specifically, regarding the tailpipe emissions decision, Senator Anderson says that the issue has been forced by the EPA.

“They are forcing it and what’s even more frustrating is they see

now that it shouldn’t be forced. There’s a great article out there by the inventor of the Toyota Prius written when EVs went mainstream and he said, this is never going to work. He just wrote another article here recently, and it was sort of a “see I told you so” piece, and now you see companies like Ford and Chevy, announcing that they’re going to go back to start making the plug in hybrids, the hybrids that also have a gas engine, because people just aren’t buying the EVs even though they’re building them at a loss to try to get them on the market. People just aren’t buying them. So yeah, it’s super frustrating.”

Anderson has served as State Senator of the 47th District since January 2023. He previously served as the State Senator for District 36 from 2015-2022.



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Lawmakers Call for Biofuels Market Expansion with Brazil

In March, 20 lawmakers led by Representatives Darin LaHood, R-Illinois, and Randy Feenstra, R-Iowa, submitted a formal complaint to US Trade Representative Katherine Tai and Agriculture Secretary Tom Vilsack urging for greater action in developing new markets for biofuels. In their letters, the lawmakers urged the Biden administration to work to repeal Brazil's tariff on American Ethanol.

Big River Resources President and CEO David Zimmerman explains that the rules in place now are 'lopsided' when looking at a fairness standpoint.

"We've had an adversarial relationship with Brazil over the years at times," says Zimmerman. "And part of it is there's no reciprocity between these government programs. Brazil has an 18% blend of ethanol going to Brazil. Currently, they have their decarbonization program called RenovaBio where American producers are not allowed to participate. At the same time, the Brazilians are allowed to participate in the renewable fuel standard, and they're also allowed to supply Brazilian feedstock to our just getting started SAF industry."

Brazilian ethanol imports are incentivized under the US Re-

newable Fuels Standard. Local farmer and former American Soybean Association chairman Ron Moore shares an example of this by referring to an ethanol plant in the south.

"There's a plant in Georgia that is making sustainable aviation fuel but the feedstock is sugarcane from Brazil- ethanol made from sugarcane from Brazil, which is contradictory to supporting our agriculture."

Both Moore and Zimmerman spoke about Brazil's trade and ethanol policy during the 2024 FS Spring AG Roundtables.



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EXCITEMENT AWAITS

Henderson County Fair Promises a Week of Fun for All

After the cold days of winter, the Henderson County Fair is sparking summer excitement by releasing its summer fair schedule. Henderson County Fair President Brian Randall gives a look into what events to expect this year at the fair, including a concert with country star Casey Donahew.

“Our 4-H and Junior show general projects will be on Monday, and livestock weigh-ins Monday night. Tuesday will be the open show for the general projects. Bank of Stronghurst is going to do their Farmers Breakfast again,” explains Randall, “and then our swine show is Tuesday during the day. Wednesday will be our sheep and goat show in the morning, followed by the bucket calf show at one o’clock. Then our very popular family night will be Wednesday night. Thursday is the

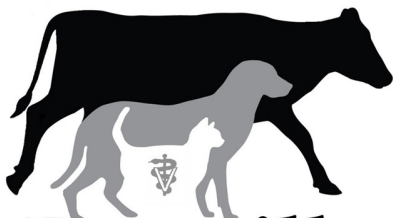
beef show and then of course the concert.”

Randall adds that tickets are currently on sale for the concert. Advanced tickets online cost \$20 for general admission and \$30 for pit passes.

“Friday, we’re changing some things up a little bit for the Grandstand activity- we are going to try a skid loader competition. Then, on Saturday morning, there’s a stuffed animal show for the little kids,” says Randall, “which we started last year. We will do a car show, and barnyard games, which is new for this year. There will be mud volleyball. We will

also do a pancake and sausage breakfast that morning, and then finish out the fair Saturday night with Figure 8 races.”

Randall adds that any businesses wanting to help sponsor any of the fair events should head over to their Facebook page at Henderson County Fair. For more information on the fair schedule or tickets to the concert, check their website at hendersoncofair.com.



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Warren County Agricultural Fair Returns with an Exciting 2024 Lineup

Continuing on a tradition that has been ongoing since 1928, the Warren County Agricultural Fair returns to the fairgrounds in Roseville this summer. Taking place July 13th through 20th, Fair Board President Jon Strickler shares some of the events to look forward to at this year's fair.

"Starting with our pageant on the 13th, followed by mud volleyball on Sunday the 14th. As we get into the week, we have our [livestock] shows starting earlier," says Strickler. "Cattle and livestock will start coming in on Tuesday. On Wednesday, we are having

our Family Night in conjunction with the Regional Office of Education. So, a lot of events for the families and kids, and the best part is it's free."

Family Night, or Summer Fest, will also include the chicken and pig scramble for the little ones. Strickler adds that on Thursday there will be some changes to the lineup.

"On Thursday, we're going to have our rodeo, that will be brought to us by T and A Bucking Bulls. We are going to not only have bull riding, but we are going

to have barrel racing and Mutton Busting. We will have a band that night; Lacy's Ditch. Then on Friday, we are going to have our demo Derby and we'll have Captain Geech and the Shrimp Shack Shooters playing. Then on Saturday, we will have the Figure Eight races, followed by the Radio Flyer Pilots playing."

Strickler adds as the board continues to plan this year's fair, they are open to ideas and suggestions for improving the fair.

Communication is Key; Planning for Your Operation's Successor

There are so many pieces of the puzzle when it comes to creating the “perfect” succession plan for an operation. Who will inherit the farm? What happens when there are no heirs? Multiple heirs? Is there enough land for everyone? With so many different factors to consider, planning for the future of an operation can cause rifts in a family.

While there is no “perfect” solution when creating a farm succession plan, University of Illinois Extension Farm Business Management Educator Kevin Brooks says families can alleviate stress and tensions with communication and starting the process sooner.

“We have two ears and a lot of conflict between your heirs after you’re gone come about as maybe they feel like they weren’t heard,” says Brooks. “Being able to communicate what your plans are but also listening to what they are saying is important. Ultimately, the decision is yours as an owner, or a husband or wife situation, the decision is yours but it’s also important to listen to what others have to say.”

Brooks recommends getting a plan started sooner rather than later, allowing the operation heir to buy into the operation - especially with heirs preparing to take over for elderly parents.

“60 years of age makes it a lot

harder to ensure that the farm stays in the family because there’s so much money involved. Farming has grown so much that it is a pretty high stakes, high cash needs and cash flow business and to wait until you’re 60, there is not a lot of room for error after that. So, it’s important to bring them in earlier even if it’s part ownership of the machinery as opposed to the land, but doing something to help them to buy in.”

Every family’s situation is different and plans can change over time, so taking the time to communicate and understand everyone’s goal involved is important to the success of the plan.

Weather Causes Increased Insurance Rates

Did you notice your insurance has gone up on your home and auto this year? Chad Morse, President of Porter-Hay Insurance in Monmouth says the weather played a significant role as well as inflation in 2023 that drove deductibles and premiums higher.

“It has been a perfect storm for our industry and it really has impacted personal lines, commercial lines, farm insurance, all of it. What we saw was the weather patterns, the intensity has increased in the storm. We are

seeing more frequency of storms. I think everybody sees that, the hail, the wind has been a major issue. I believe last year Illinois set a record for the most tornadoes they have had in one year and when you add those things together, along with the inflationary cost to repair buildings and that type of thing, it really just created this perfect storm where we saw the insurance company started to lose the profitability, we saw some downgrades in our financial ratings and when that happened, I think the reaction, obviously, is to start raising rates,

increasing deductibles. It has been a real challenge. Luckily as an independent agency, we are really excited that we have 15 or 20 different markets that we can shop around with to help our customers out and that has been very beneficial.”

Morse also notes that by the 4th quarter of 2024, the insurance industry may be more stable as housing and labor costs continue to come down since the pandemic. The consumer price index shows car insurance premiums are up 20.6% compared to 2023.

Mild Winter Brings a Smoother Calving Season to Western Illinois

February ended a mild climatological winter season for Illinois. Reports from the Illinois State Climatologist found that the 2023-24 winter is the 3rd warmest winter on record for the state.

For cattle farmers Tyler and Cassie Schleich, the mild weather in February through March brought the pair a smoother calving season. Tyler explains they typically breed their cattle to calve in December so they can spend more time helping others plan and execute the breeding and calving process.

“We started probably earlier than most people do, and the goal there is to be done [breeding our animals] before we start breeding for everybody else. This February was awesome, here through March. When it was real cold there in January, we had quite a few [calves] but we have the facilities to handle that.”

The pair own and operate Schleich Cattle Services where they custom breed over 1,000 cattle a year. In March, they are not only calving, Tyler says they are looking ahead for next winter.

“I think [people] kind of jumped on our philosophy of trying to have [calves] in December when it’s a little nicer. So we just do a lot of planning for everybody,” says Tyler. “We send schedules out for them to follow from the synchronization standpoint using cedars. So we try to manage from that side and then I also try to help on the nutrition side of things as well.”

Schleich Cattle Services also offers embryo transfer services to cattle farmers in western Illinois.



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Fertilizer Prices Leveling Out After Overseas Disruptions but Transportation Raises Concerns

After being faced with high fertilizer prices over the past few years, farmers continue to ask where prices are heading. Kevin Johnson, President of the Illinois Fertilizer & Chemical Association, looks at where he sees prices as we head into 2024.

“This summer, I think we found the floor of where anhydrous is at. It has ticked back up a little bit, but we are more in that \$700 to \$800 range- rather than \$1,600 range. And I think we had a good fall application. A lot of guys got fertilizer on when they wanted it,

dry fertilizer and ammonia,” says Johnson.

Going into spring planting, Johnson says farmers are in ‘good shape’.

“People ask ‘what do you think is going on with prices?’ I think we are in pretty much a back-and-forth- unless we see something globally with Putin and Ukraine because everything with nitrogen starts with natural gas. Russia is a very large supplier of natural gas. If we see any kind of disruptions there, we might see a

different price. But, I think we are kind of where we are gonna be going into spring of ‘24.”

Looking ahead at the spring fertilizer applications, Johnson says

farmers in Illinois are in a good position. Last fall, conditions allowed farmers to apply dry fertilizer on their fields without much disruption. Looking to spring of 2024, Johnson says this could change if there are any transportation disturbances, especially on the river.

“Two-thirds of the potash that moves comes to Illinois by rail, so that does not affect as much,” said Johnson. “But your [Diammonium phosphate] DAPs, your [Monoammonium phosphate] MAPs, and your triple super-phosphates- two-thirds of those come up the river. If there are any river issues, that’s the first line of things that you’re going to see price differences on.”

For more information, visit the Illinois Fertilizer & Chemical Association’s website at ifca.com.



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Chick Season is Here: Local Classrooms Prepare to Hatch Chicks

April kicks off chick season for many classrooms across Henderson and Warren Counties. Local Ag in the Classroom Coordinator Anna Sharp says classrooms will be set up with fertilized eggs the first two weeks of April.

“United, West Central, M-R, and ICS - each will be hatching chicks in the classroom. And we provide incubators and Shimmin Farms will give us the eggs for it. And then I will deliver back all the chicks that we hatch. So it’s a pretty good setup,” says Sharp. “We’re very appreciative of the Shimmins for helping us do that; getting those fertilized eggs to take care of all of those classrooms.”

The embryology unit through Ag in the Classroom allows kindergarten and third-grade classrooms to watch the chicken eggs develop over its 21-day incubation period.



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Japan to Increase Ethanol Imports in the Coming Years

Illinois Corn Farmers have an expanding market to look forward to in the future. Lindsay Mitchell, Marketing and Communications Director with the Illinois Corn Growers Association says, Japan is on board with U.S. ethanol.

“It is really fun to share the message about the Japanese market. Basically Illinois corn checkoff is partnering with the U.S. Grains Council and what we have been doing over the years, a lot of work

in Japan. The story here is that they are modeling the way that they determine the CI score, the carbon intensity score, of U.S. ethanol; we felt was incorrect. As the years have gone on, we have been working with the government trying to update that modeling and try to help them really understand what we are doing here in the United States in terms of carbon intensity. Then we were successful in that endeavor and now they are open to U.S. ethanol, so in the coming

years we will see them increase their ethanol imports, which is great news for Illinois corn farmers.”

According to energy.gov, the United States is the world’s largest producer of ethanol, having produced over 15 billion gallons in 2021 and 2022. Together, the United States and Brazil produce 80% of the world’s ethanol. The vast majority of U.S. ethanol is produced from corn, while Brazil primarily uses sugarcane.

PEST CONTROL

Change on the Horizon for Pesticide Policy

Over the next few years, farmers in Illinois will face changes in pesticide policy, which will impact how farmers run their operations. Corey Lacey, a Public Policy Manager with the Illinois Soybean Association, says these changes will come from the Environmental Protection Agency to comply with the Endangered Species Act.

“We are seeing increased differences in labels. We are used to seeing very static labels on pesticides-- we are going to have [labels] that are dynamic, where they get updated on an annual

or more often than that online,” says Lacey. “Farmers will have to go online to see where their pesticide labels are, and how they’re changing. We are also seeing complexity around what the regulation means.”

Pesticide regulation isn’t just coming from the EPA. Neil Anderson, 47th District Illinois State Senator spoke during the WRAM Ag Roundtable discussions saying there have been eight bills in the session specifically focusing on pesticide regulation.

“No farmer is going to put his land at risk. He is the best stew-

ard for that land and he is not going to put that in jeopardy. I think that’s something that a lot of people forget,” says Anderson. “Same goes with any conservation with hunters, of course, there’s always bad actors, but the general rule of thumb is farmers aren’t going to shoot themselves in the foot.”

Some of these bans include a dicamba ban, 2,4-D ester ban, atrazine and pesticide preemption.

Surveys Found Less Pests in Illinois in 2023

Each year, the Illinois Co-operative Agricultural Pest Survey (CAPS) Program conducts statewide insect surveys looking into the different pest pressures across Illinois. State Agricultural Pest Survey Coordinator Kelly Estes explains surveyors cover five different corn and soybean fields in each of the crop reporting districts across the state. She says in 2023, surveys found lower insect pressure than in past years.

“Which could be due to lots of different reasons,” says Estes. “Different weather patterns,



overwintering, and honestly, management practices. Lots of activity in the fields this summer where we had fungicide and insecticide applications going on, and sometimes a little earlier than what we normally would see them. So, as we were surveying in mid-July, we saw sprayers, helicopters out, just overall some lower insect populations.”

In western Illinois, Estes says Japanese beetles continue to be a prominent pest.

Mosquito Biology as a Control Tool

By: USDA Rod Bain

Using mosquitoes own biology to control these pests, Penn State University Extension's Jamie Kopco says that is indeed an important consideration regarding control strategies. One example is how far a specific mosquito species can fly.

"Some species, especially the ones that kind of go for those real small breeding areas, they tend to stay close to home. So, they might never travel

more than one or two hundred yards their entire life. If you can find where they're breeding and clean that up, you might make a big difference on how many mosquitoes you've got," says Kopco. "Where other species of mosquitoes will fly for miles. If a storm system rolls through the wind might blow them some. So you can be like we're getting hit by all these mosquitoes all summer long and we can't find any breeding sites-well yeah, they're breeding site might actually be a marshy area two miles up wind and they're all just blowing in."

There are also potential mosquito treatment methods based on biology homeowners can perform on their own.

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Solution on Page 17

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Illinois Farm Bureau Program Tackles Vet Shortage

In Illinois, like many other states, there is a shortage of people practicing large animal medicine. According to USDA reports, in 2023, 500 counties across 46 states were deemed as having critical shortages of large animal veterinarians. These reports show in Illinois, these shortages are prevalent in rural areas.

To help encourage more veterinarian students to stay in Illinois to practice large animal medicine, the Illinois Farm Bureau is offering low-interest loans to students through the Illinois Veterinary Education Training

(IVET) Program, says Director of Commodity Programs and Farm Systems Tasha Bunting.

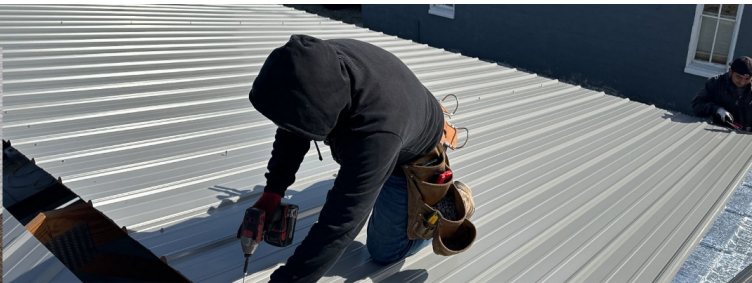
"The vet students apply during their first year of vet school. Once they are accepted into the program they receive up to \$40,000 to help pay for their training and their education costs, which has helped as we started to see the interest rates jump up in the last few years," says Bunting. "Then they would commit to serving an area for five years in the state of Illinois- that would be an area that would be servicing a large animal producer or large animal

production."

Applications for the IVET loan program are on the Illinois Farm Bureau's website and are due by May 15.

Solution

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Big River Resources Implements Decarbonization Strategy to Achieve Net

The process of decarbonization and a net zero carbon footprint is slow but brings out opportunities to upgrade and improve. David Zimmerman, President and CEO of Big River Resources says one way they are improving their carbon footprint is by producing their power.

“[At Galva], we’re in the process of installing combined heat and power. That plant is currently in shutdown right now,” says Zimmerman. “So we’re making some

of those tie-ins and what that means is we will no longer be required to pull any electricity off the Illinois grid. We will produce it all for ourselves and utilize it all.”

Zimmerman adds that another way Big River Resources is offsetting its carbon footprint is by focusing on efficiency rather than outright production.

“Now, production is good as long as you don’t increase your energy

usage as you’re trying to achieve that additional production, but it is about efficiency and lowering your carbon footprint at this point and we’re moving in that direction,” says Zimmerman.

Big River Resources runs facilities in Iowa, Illinois, and Wisconsin consisting of a 90 million gallons per year (mg) ethanol facility, a 100 mg ethanol facility, and 10.61 million-bushel capacity grain elevator sites.

Farmers Face Dropping Prices Amidst Market Oversupply

After almost three years of high market prices, farmers are now faced with decreasing prices. Dan Bowman with Archer Daniels Midland says typically high-price environments like the one farmer saw the last few years, last a year to eighteen months.

“It comes down to the fact that we don’t have a demand problem from a worldwide perspective but we’ve got a supply problem now as last year’s crop across to the US which is bigger than we than anticipated. It was going to be under the extreme growing conditions that we had and it’s going to take some time to recover from that, or another crop from another hemisphere,” says Bowman.

And with South America wrapping up another harvest, Bow-

man says there is an oversupply in the market.

“There’s no quick cure for that [oversupply] with South American production hanging right in there. The tendency is for prices to be weaker until we find a way to find more demand or have a production problem.”

With the drops in prices, Ken Quinn from Midwest Bank says they have seen balance sheets and cash flow tighten.

“One downside of that is we’ve seen producers not selling near as much corn as they have years

past and carrying a lot of unsold grain at this point and unhappy with what the markets are at,” says Quinn. “I think that’s just continuing to hurt them as we move forward.”

“On top of low market prices, farmers are facing high interest rates,” says Quinn. He adds, “In an 18-month period, farmers saw interest rates more than double.”

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2024 Farm Income Will Continue to Be a Concern

In any situation, timing is everything, and in the agricultural world that seems to be an even greater factor, as prices and weather can change in a split second. Since reaching record highs in 2022, the U.S. Department of Agriculture foresees the farm sector income to continue to fall in 2024. Net farm income reached \$185.5 billion in 2022 and looks to drop to \$121.7 billion this year. Locally, Midwest Bank CEO Chris Gavin says nothing dramatic has occurred yet, but the changes in the working capital are concerning as farmers look at average yield prices:

“Through a database that we have, through our Grainbridge platform we are tracking 27,000 corn acres and average yield we are projecting is 217 bushel. The average break-even for those farmers is \$4.48 and we’re sitting today at \$4.33, which equates to about a \$0.33 loss per acre right now on the farmers that we have on this platform. On the soybean side, we have 21,000 acres and using a 64 bushel yield, the break-even price is \$11.62 and we’re sitting at \$11.55; just about a break-even overall in the soybeans, but that’s not sustainable and that’s what we’re worried about. We’re fortunate we have a lot of really good farmers as far as the way they manage their operations and we also have good land and we’ve had good weather, so we have been blessed with that and that has got us through, but you can’t count on that happening every year.”

With the 2024 farm sector income forecast from the USDA, crop cash receipts for the year are projected to total \$245.7 billion, a decrease of \$16.7 billion from last year. Meanwhile, combined receipts for corn and soybeans are forecast to fall \$17.2 billion.



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