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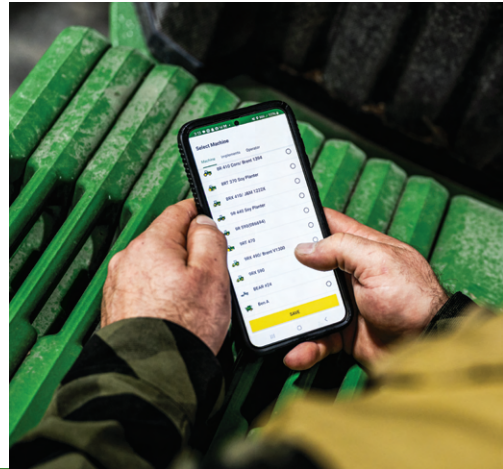
# Illinois Field & Bean

A PUBLICATION OF THE ILLINOIS SOYBEAN ASSOCIATION

## Next-Gen Illinois Farmers 2.0

*Celebrating the rising stars of Illinois agriculture while honoring the wisdom of those who came before.*

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In this issue of *Illinois Field & Bean*, we're celebrating the rising stars of Illinois agriculture while honoring the wisdom of those who came before. Discover seasoned farmers' best advice for first-generation growers, and explore how families are planning for smooth transitions. Farmers share candid insights on what they wish they'd known and what they're doing differently for the next generation. Plus, dive into smart, modern approaches to farm finance.



## FROM THE BOARDROOM

Funded by the Illinois Soybean Checkoff



## Ryan Frieders

District 1 Director | Illinois Soybean Association

# Stand Up, Pack Up, Wheels Up

It was six years ago when I received a phone call asking, "Would you be interested in serving as a director for the Illinois Soybean Association (ISA)?" I asked how many meetings it would require and received the standard reply, "It's only four meetings a year." Growing up, my parents always stressed the importance of two principles: serve others, and continuously improve yourself through education. This opportunity seemed like a perfect way to honor both. Since then, I have been a director for ISA and for the World Initiative for Soy in Human Health (WISHH). I've also served on the executive board of the American Soybean Association. I have had the privilege of working with amazing fellow farmers and experiencing opportunities I never thought possible.

Joining a new group of peers can make a person feel anxious at first. The hardest part is simply standing up and saying, "Yes." What many don't realize is how much serving on a board helps you grow personally. I have participated in media training, agronomy lectures, government affairs briefings, new product-development launches, social media classes and even etiquette lessons. I have attended board meetings and Zoom meetings, hosted international guests and visited legislators. By saying yes, I have become a better farmer while helping strengthen Illinois agriculture.

All of these experiences have built my confidence in taking the second step of an engaged board member and packing up. Our family operation is small—just my wife, my parents, Zack and me. When I am away, everyone else picks up the work. With their support, I am able to travel to Washington and Springfield to meet with legislators and with agency leaders to advocate for farmers. Being an active member of ISA has also given me the opportunity to participate in amazing leadership training. ISA created the LEAD (Leadership, Education, Advocacy, Development) Program, giving farmers of all ages a chance to learn and share with each other. ISA also hosts agronomic field days, presents the annual Soybean Summit in Champaign and holds annual Farm Business meetings and statewide town halls to keep soybean farmers informed and connected. These events require time away from the tractor seat, but the work done at these meetings is critical for future success of our farms.

Soybeans are the No. 1 agriculture export product in the U.S., valued annually at \$25 billion. The international markets are vital for the economic success of farmers here, as more than 50% of the soy we grow is exported. By traveling the world, wheels up, and advocating for the U.S. soybean farmer, I have experienced international foods and cultures directly impacted by the soybeans I grow on my farm. I visited a fish farm in Cambodia supported by WISHH and saw firsthand how soybean meal in feed rations is improving rate of gain, end-product quality and the quality of life of the farmers as their business thrive. At a feedmill in Turkey, I examined samples of U.S. soybeans and compared them to soybeans from other countries. Buyers said they prefer U.S. soy for its consistent oil and meal quality. We also spoke about the Sustainably Soy label protocol organized by U.S. Soybean Export Council and its importance to European consumers. Most recently, I learned how to roll tempeh in Jakarta using U.S. soybeans. The Indonesian people have recently asked UNESCO to add tempeh to its Intangible Cultural Heritage, making our crop part of a 400-year-old staple.

This column is titled with a simple call to action: "Stand Up, Pack Up, Wheels Up." A mentor once threw down the gauntlet for me. Now, I pass it on to you. Will you stand up to volunteer your time to serve other farmers while building yourself into a better producer? Will you pack up to advocate for the success of your own business and our industry? Will you get your wheels up to new places and open new markets for the next generation of U.S. farmers? Get involved. Your life will change in more ways than you can imagine with new knowledge, lasting friendships and deep pride in what you'll accomplish.



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## CEO'S MESSAGE

Funded by the Illinois Soybean Checkoff



**John Lumpe**

CEO | Illinois Soybean Association

# Growing the Next Generation of Illinois Soybean Leaders



Every soybean farmer knows that what you put in the ground in the spring determines what you harvest in the fall. That principle applies to people, too. The investment we make in the next generation of leaders today will shape the future of Illinois agriculture for decades to come.

This month's *Illinois Field & Bean* looks to the future, highlighting the next generation of farmers, new leadership and the transitions that keep the industry strong. That topic is central to what we do at Illinois Soybean Association (ISA). We are working for the farmers in the field today while we invest in the ones who will be there tomorrow, and we are excited about what this new crop of developing leaders brings to the table.

### Two programs are at the heart of that work: LEAD and 20 Under 40.

The LEAD Program stands for Leadership, Education, Advocacy and Development. It's built around a simple idea: strong industries need strong leaders, and leaders need to be developed intentionally. LEAD does that through three distinct tracks that meet people where they are in their careers.

The Next Generation track is designed for FFA members, college students and those new to the industry. It gives them an early look at the soybean value chain, from the field to the end user, and opens doors to career opportunities they might not have considered. The Navigators track takes a deeper dive, connecting graduates and early-career farmers with mentors and hands-on leadership experiences over three years. The Ambassadors track draws on seasoned advocates and post-career professionals who bring decades of knowledge and are willing to share it. Each track feeds into the next. The goal is to not just hold a seminar but to build pipeline. Like a well-managed crop rotation, it is a long-term system designed for sustained yield.

This year's LEAD cohort includes farmers, agribusiness professionals and researchers from across the state. Sixth-generation family farmers and first-generation growers are sitting in the same room, learning from each other. That kind of exchange is exactly what Illinois agriculture needs more of.

Our 20 Under 40 program works alongside LEAD to recognize young farmers and ag professionals who are already making their mark. These are men and women raising soybeans all across

Illinois. They are managing their farms, building their businesses and serving their communities, all before they turn 40. We have honored more than 80 of these young leaders over the past four years, and every single class reminds us that the future of this industry is in very good hands. Nominations for the 2026 class are open through June 14. Every farming community has someone who deserves this recognition. We hope you will take a few minutes to submit a worthy leader through [www.ilsoy.org](http://www.ilsoy.org).

We are also working to connect with young growers in new ways, showing up in digital spaces, updating how we communicate and making our programs easier to find and access. The farmers coming up today are gathering information differently than farmers were even five or 10 years ago, and we want to be part of those conversations early and often.

Illinois agriculture has long relied on the transfer of knowledge across generations, a process that requires deliberate effort. Much like each planting season, it calls for preparation, patience and confidence in outcomes not yet visible. ISA remains committed to this work. Through programs such as LEAD and 20 Under 40, we are investing in future leaders—and those efforts are already beginning to take root.



Funded by the Illinois Soybean Checkoff

# Farm Finance

*in the New Age*

*Understanding how Illinois farmers can remain profitable in today's competitive marketplace.*

Crunching numbers and mitigating risk on the farm has never been for the faint of heart. And in today's ag economy, young farmers in particular face a dizzying array of challenges including razor-thin margins, rising machinery costs and geopolitical shocks.

But it turns out you don't need to be a spreadsheet genius to be a successful farmer. Instead, experts advise, you need to return to first principles.

For Illinois soybean farmers, especially the next generation stepping into larger management roles, the challenge is to think both traditionally and differently simultaneously. Long-term profitability is still built on disciplined cost control, careful liquidity management and sober risk-taking.

It also helps if you have the confidence to go against the grain when the crowd is chasing growth, expensive land or the latest shiny input without a clear return.

"You operate in a commodity market... and margins in commodity markets, generally, historically have always been very thin, and I expect that to continue in the future," says Dr. Scott Irwin, professor and Laurence J. Norton Chair of Agricultural Marketing at the University of Illinois. "That's your reality of your basic operating environment."

The new age of farm finance doesn't require a clean break from the past. Instead, it requires a return to a battle-tested playbook that reveals how to stay profitable, resilient and ready for opportunity.

"Cost management is key," says Dr. Gary Schnitkey, professor and Soybean Industry Chair in Agricultural Strategy at the University of Illinois. "We see large differences in cost management across [the Farm Business Farm Management (FBFM) program] grain farms, with lower-cost farms having much higher chances of profitability and financial success."

### THIN MARGINS, LONG CYCLES

If there is one reality both experts return to again and again, it's that farm finance starts with understanding the business you're in. Illinois soybean farmers operate in a global commodity market, so outside forces such as world events and domestic policy shifts can hit profitability fast.

Irwin argues that younger farmers, especially those who have come of age during relatively strong years, need to understand how normal it is for agriculture to move in cycles. Some years bring rare pricing opportunities. Others demand patience, discipline and endurance.

"Their historical pattern is... relatively brief periods of spiking high prices. And then extended periods of prices at or below cost of production," Irwin explains.

That long view matters. It can be tempting to make decisions based on the past two or three years, especially when the operation is growing or the pressure is on to prove momentum. But decisions built for a short-term price environment can become liabilities when the cycle turns. The modern farm might have

more data, more tools and more sophisticated financial products than previous generations had, but it is still vulnerable to the same old trap: confusing a favorable window with a permanent new normal.

### PRIORITIZE RETURNS OVER RAW YIELD

That's why cost control should be your first farm-finance priority. Profitability gaps between farms often come down to management of expenses, not simply gross production, Schnitkey points out.

"I would suggest the emphasis should be on 'maximizing returns and not yields,'" he says. "It is quite easy to add a chemical treatment, fertilizer application or seed treatment that may contribute to yields but does not carry its weight in terms of returns."

That mindset has implications all across your farm. It applies to fertility programs, pesticide passes, seed decisions, family living expenses and especially machinery, these experts say.

"Our work here at the University of Illinois using FBFM records

### Farm Finance Terms Next-Gen Farmers Should Know

Here are a few common terms in farm finance shared by Dr. Scott Irwin and Dr. Gary Schnitkey of the University of Illinois. Commit these to memory and you'll be able to spot risk earlier, ask better questions and make stronger business decisions.

- **Cash-flow budget** — A forward-looking test of whether a major decision actually works on paper before it is made. "A young producer should conduct a cash-flow budget [before] renting the farmland," Schnitkey says.
- **Current ratio** — A common measure of liquidity that compares your current assets to your current liabilities.
- **Debt-to-asset ratio** — A key solvency metric that shows how much of your operation is financed by debt. "During most years, debt-to-asset ratios should be declining," Schnitkey says.
- **Liquidity** — Your farm's ability to meet short-term financial obligations without strain.
- **Operating expense ratio** — Operating expenses divided by gross farm returns. It's a useful measure of cost efficiency.
- **Power cost per acre** — Machinery and equipment costs spread across the acres you farm. It's often one of the biggest drivers of profitability, Irwin says.
- **Solvency** — A measure of long-term financial strength and debt load.
- **Working capital** — The cash that helps your farm absorb stress and keep operating smoothly.

shows that the No. 1 predictor of profitability across farms in Illinois is machinery costs," Irwin says.

That doesn't mean you should never upgrade equipment or invest in technology. It simply means right-sizing those investments based on the actual economics of the acres being farmed.

### GUARD YOUR FINANCIAL CUSHION

Liquidity and working capital deserve close attention alongside production costs. In a difficult year, they're often the difference between flexibility and vulnerability.

Schnitkey warns against using working capital on purchases that do not have a clear line to improved profitability. That is especially relevant today amid high input and machinery costs plus the social pressure young farmers face to invest in assets that signal seriousness or growth. "Anything that is purchased,

thereby depleting working capital, should be judged on its ability to return funds to an operation," Schnitkey says.

He recommends that over time, farmers track at least one key measure of solvency, liquidity and cost efficiency. Debt-to-asset ratio, current ratio, operating expense ratio, net farm income and net worth trends all help tell the story. (See sidebar for definitions and examples.)

Be honest with yourself and your balance sheet. Your goal is over a long time horizon, not perfect financial management each year. Ask yourself some pointed questions:

- Is the farm's liquidity improving, holding steady or slipping?
- Is solvency strengthening over time, except when expansion is deliberately undertaken?
- Are costs moving in a direction the business can sustain? Schnitkey offers one especially

practical benchmark: "Overall, we would like to see the operating expense ratio to be less than 0.8. That [has been] a very tough benchmark to reach in the last several years," he acknowledges.

### GROWTH REQUIRES DISCIPLINE

Maintenance of a stable balance sheet is even more urgent if you are exploring ways to expand your farming operation. Growth is often necessary to make a farm viable and to cover family income needs, but expansion also carries risks.

"Young producers need to grow the farm to be successful, but expansion needs to be done carefully in today's environment," Schnitkey says.

Several tripwires are especially common for young producers, says Irwin, who for decades has managed his family's Iowa farm finances including all commodity marketing.

"The three most important decisions, and the easiest places to make mistakes for young farmers ... [are] getting power costs too high, too aggressive, too young; bidding too aggressively for cash rent; [and] too aggressive, too soon on buying land," he says.

Sometimes, the strongest financial move looks the least aggressive. You might need to walk away from overpriced rent, delay a land purchase or resist the urge to build a budget that assumes a best-case revenue scenario.

Schnitkey is particularly skeptical of taking losses on rented farmland in the hope that things will work out later. "At today's cost, renting farmland

at higher-than-average cash rents will result in losses given today's expected prices," he cautions.

### MARKET WITH HUMILITY

To smartly sell your soybeans and other commodities you raise, it's important to be clear about the game you're playing, Irwin says. That's because when you know the rules, you can manage the risks that follow.

**"You're in a million-dollar poker game against the best poker players in the world in the grain industry," Irwin explains. "You do not have to belly up to the million-dollar poker table."**

In other words, you don't need to try to game the market and wait for the ultimate peak price to sell. Instead, think seriously about implementing a passive marketing strategy such as selling a portion of your crop at harvest or averaging sales out over time. Then, stick to that plan consistently.

On his own family's farm, Irwin uses such a hybrid approach. He likes to have 20% to 25% of the crop sold before July or August. Then, he spreads out harvest and post-harvest sales so the farm naturally captures favorable returns, on average, over time.

From there, he uses a longer-term price-band framework to guide more aggressive sales when markets offer unusually positive opportunities.

"When we're way up at the upper part of the band, I am an aggressive seller," Irwin says. "You'll never go broke selling \$6 corn." The same can be said for selling soybeans when they hit



Dr. Scott Irwin, University of Illinois. Credit: University of Illinois



Dr. Gary Schnitkey, University of Illinois. Credit: University of Illinois

\$14.50 per bushel or higher, he adds.

Rather than playing markets aggressively, focus your energy on becoming highly skilled at cost control, crop insurance and government program strategy.

"I would want to become an expert in those areas before I worried too much about becoming an expert playing the million-dollar poker game."

### BUILD BUFFERS TO MITIGATE RISK

Your farm's finances also are susceptible to events beyond your control, which means you must bake flexibility into your balance sheet. World conflicts can move fertilizer and fuel markets, as the war in Iran has done. Federal assistance programs might or might not continue. And policy decisions in biofuels can change demand expectations.

Fertilizer, in particular, is one area where more conservative planning often makes sense, Irwin says. It's a good idea to purchase between half and two-thirds of your fertilizer needs before planting season. You can hold off on buying the balance in case favorable prices emerge.

Also be aware of potential downside risks hiding in your farm's numbers, Schnitkey advises. Did working capital decline? Did solvency worsen? Did net worth fall?

"A farm with any one of the above occurring should look at ways of modifying the operation to cause that trend to discontinue," he advises.

### BEGIN SUCCESSION CONVERSATIONS NOW

For younger farmers transitioning into management, there's one more layer to farm finance that spreadsheets alone can't solve: your family's

expectations about where you'll fit into the operation.

Successful transitions depend on honest conversations about how ownership, decision-making and succession will evolve with time.

"Both generations need to discuss how transitions will be made," Schnitkey says.

Your role as your operation's financial steward might not

be easy. But these experts express optimism that with study, practice and discipline, it's completely possible to be a great manager using basic principles and tools available right now.

"We are in a difficult economic time for Illinois producers," Schnitkey acknowledges. "Still, Illinois agriculture has weathered these before, and we continue to see financial resilience among farmers."

## Free Farm Finance Resources for Your Operation

Boosting your farm's financial position starts with access to better information. These practical resources can help you build financial clarity, benchmark your farm's performance against other operations and sharpen your decision-making.

### Illinois Farm Business Farm Management (FBFM)

A strong starting point for preparing financial statements and understanding whole-farm performance over time. To learn more, visit <https://fbfm.org>.

### farmdoc

The University of Illinois hub for farm management analysis, market commentary and decision tools. To learn more, visit <https://farmdoc.illinois.edu>

### FAST Tools

A suite of calculators and spreadsheets designed to help farmers analyze key financial and management decisions. To learn more, visit <https://farmdoc.illinois.edu/fast>

### Grain Farm Projection Tool

Build projected cash flows and evaluate how a rental, purchase, or other decision might affect your business. To learn more, visit <https://farmdoc.illinois.edu/fast-tools/farm-projection-tool>

### Crop insurance resources on farmdoc

Helpful for comparing insurance options and understanding how insurance decisions interact with farm-program support. To learn more, visit <https://farmdoc.illinois.edu>

# BUILDING DEMAND FOR TRADE FOR U.S. SOY IN NEW AND DEVELOPING MARKETS FOR FEED AND FOOD

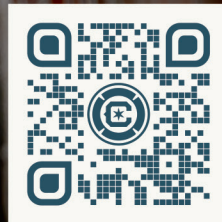


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# Homegrown Horsepower

## Renewable Fuels and the Future of Illinois Agriculture

Renewable fuels are no longer a future concept. Instead, they are a growing part of today's agricultural economy. For Illinois farmers, they represent more than just another demand stream. They offer a connection between what's grown in the field and how energy is produced, used and valued across the country and around the world.

As demand for lower-carbon fuel sources continues to grow, renewable fuels are becoming a key opportunity for growers. From biodiesel and renewable diesel to emerging feedstocks, the role of agriculture in energy production is expanding — and Illinois sits at the center of that conversation.

At their core, renewable fuels are built on three long-standing principles: economics, energy independence and environmental benefits. Those pillars continue to guide growth in the sector today, creating both immediate and long-term opportunities for farmers.

### WHY ILLINOIS LEADS THE CONVERSATION

Illinois is uniquely positioned to benefit from the rise of renewable fuels. As one of the top producers of soybeans, the state generates a significant volume of feedstock for biofuels.

That proximity matters. Renewable fuel production is most efficient when feedstocks can be processed close to where they are grown. Crushing soybeans into oil for biodiesel near the farm reduces transportation costs and strengthens local markets. In turn, this creates a more direct pathway from the field to the fuel tank.

For Illinois farmers, this means renewable fuels are not just an abstract market — they are a local opportunity. Strong demand for soybean oil and other feedstocks helps support commodity prices while creating additional outlets for production. It also reinforces agriculture's role beyond food and feed. Increasingly, Illinois farms are helping power vehicles, equipment and infrastructure

through fuels grown across the countryside.

### A MARKET DRIVER WITH STAYING POWER

Renewable fuels already play a significant role in agricultural demand, and that role is expected to grow. Biofuels continue to serve as a major market driver across the globe. Policies, consumer demand and industry innovation are all contributing to expanded use of renewable diesel, biodiesel, and sustainable aviation fuel (SAF).

At the same time, other countries are demonstrating that higher blend levels are possible, signaling additional room for growth in the U.S. market. For farmers, that translates into long-term opportunity. As renewable fuels production increases, so does the need for consistent, high-quality feedstocks. This creates a stronger more stable demand outlook for soybeans.

And while renewable fuels are a major piece of the puzzle, they are

part of a broader system. Feed demand for livestock remains strong, and export markets continue to play a role. Renewable fuels simply add another layer of demand, one that continues to expand.

### FROM THE FIELD TO THE FUEL TANK

One of the most compelling aspects of renewable fuels is their direct connection to the farm. Soybean oil, corn oil, animal fats and even emerging intermediate crops all contribute to fuel production. That diversity of feedstocks highlights how renewable fuels benefit multiple segments of agriculture, not just a single commodity.

For example, soybean oil is a primary input for biodiesel and renewable diesel, while corn processing produces both ethanol and corn oil. Livestock production contributes tallow, which can also be used in fuel production. Even crops such as canola are gaining attention as additional feedstock options in certain regions.

This interconnected system creates “stair-step” opportunities across agriculture. Advancements in one area — such as biodiesel demand — can positively impact multiple sectors including row crops, livestock and specialty crops.

### MOVING THE NEEDLE ON BIODIESEL

One of the most notable areas of progress is the push toward higher biodiesel blends. Advancements in equipment compatibility are helping support this shift. Increased confidence in fuel quality, storage practices and performance is also playing a role.

At the same time, real-world examples are becoming more important. Farmers are increasingly interested in learning from other farmers to understand what works, what challenges exist and what benefits they can expect. Demonstrating successful use of higher blends, such as B30, helps bridge the gap between theory and practice. In 2025, John Deere approved the use of B30 across the company’s entire portfolio of Tier 4 engines. This year, Deere is working with several Illinois growers to run their fleet on B30 throughout the 2026 growing season. One of the key objectives of this project is to drive awareness and confidence in using higher biodiesel blends through the experience of growers. This farmer-to-farmer learning approach is critical in building trust and accelerating adoption.

### THE ROLE OF DATA AND PRECISION AGRICULTURE

The benefits of renewable fuels extend beyond the harvested crop. The production of renewables also can help achieve key environmental stewardship goals. Precision agriculture tools are helping farmers improve

efficiency, reduce inputs and document practices in ways that support sustainability targets tied to renewable fuels.

Technologies that optimize planting, fertility and crop protection allow growers to produce more with fewer resources. From precise seed placement to targeted spraying, these tools help maximize yield potential while minimizing waste.

At the same time, digital platforms are becoming increasingly important. Programs tied to renewable fuels and sustainability often require documentation, proof of practices, crop rotations or input use. Having accurate, easily accessible data helps farmers participate in these programs and capture additional value.

### EXPANDING OPPORTUNITIES WITH NEW CROPPING SYSTEMS

Renewable fuels are also opening the door to new cropping opportunities. In parts of Illinois, farmers are exploring intermediate crops, such as winter canola, that can be grown between traditional growing seasons. These crops provide an additional harvestable product while contributing to renewable fuel feedstocks.

In some cases, these systems can replace lower-performing crops or add a new revenue stream to the operation. Precision technology and improved management practices are helping make these transitions more feasible. As these systems continue to develop, they might offer another way for farmers to diversify income while supporting renewable fuels production.

### CHALLENGES TO NAVIGATE

Despite the opportunities, there

are still challenges to address. One of the biggest is familiarity. Diesel has long been the standard fuel for farm operations. Switching to higher biodiesel blends or exploring new fuel options requires changes in management, storage and seasonal planning.

Cold-weather performance is another consideration. Like traditional diesel, biodiesel can present challenges in lower temperatures, requiring proper handling and blending strategies. In many ways, the transition comes down to education and confidence. Farmers, fuel suppliers and equipment providers must work together to ensure that renewable fuels are used effectively. As knowledge increases and success stories become more common, those barriers are expected to decrease.

### A GENERATIONAL OPPORTUNITY

Interest in renewable fuels spans all age groups, but the next generation of farmers might view them through a slightly different lens. Younger farmers are often looking for ways to build long-term viability into their operations. Expanding markets, improving sustainability and adopting new technologies all play a role in that mindset. Renewable fuels check those boxes.

They represent a growing demand stream, align with broader sustainability goals and connect directly to the crops farmers already produce. For those entering the industry, renewable fuels offer a longer runway of opportunity. At the same time, adoption is not limited to any one generation. Across the board, farmers are focused on one key question: Where is the best market opportunity? Renewable fuels are increasingly part of that answer.

### LOOKING AHEAD: MORE WITH LESS

As agriculture continues to evolve, one theme remains consistent: the need to produce more with fewer resources. Renewable fuels fit into that equation by creating additional value from existing crops. Combined with advancements in precision agriculture and equipment, they help farmers improve efficiency while expanding market opportunities.

Looking ahead, growth in renewable fuels will likely be driven by a combination of factors:

- Increased blend levels
- Expanded infrastructure
- Continued policy support
- Advancements in technology and data

Together, these factors point to a future in which renewable fuels play an even larger role in agriculture.

### HOMEGROWN HORSEPOWER

At the end of the day, renewable fuels represent something simple but powerful. They are grown with energy from the farm. From soybeans and corn to emerging crops and co-products, Illinois farmers are helping produce the fuel that powers equipment, transportation and industry.

As demand continues to grow, renewable fuels offer an opportunity to strengthen markets, improve efficiency and support the long-term success of Illinois agriculture. In many ways, it comes down to one idea: turning what’s grown in the field into fuel that drives the future.

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# TOP 10 TIPS FOR BEGINNING FARMERS

By Ashley Rice-Haddon, Lead Writer, Illinois Field & Bean

Funded by the Illinois Soybean Checkoff

**As defined by the U.S. Census of Agriculture, a beginning farmer is anyone who has farmed for 10 or fewer years.**

In the 2022 census, beginning farmers accounted for 30% of the country's 3.37 million producers and were between the ages of 35 and 64 years old.

Illinois Field & Bean asked seasoned Illinois producers what advice they would give today's beginning farmers. They shared insights on farm finance, scalability,

technology and relationships. Keep reading to meet the farmers and learn their Top 10 Tips.

**The Farmers** Ron Kindred (Atlanta), Steve Pitstick (Maple Park), Jeff O'Connor (Kankakee) and Martin Duffy (New Haven) are all long-time agricultural leaders, Illinois farmers and current Illinois Soybean Association (ISA) Board Directors.

## 1 Finances

Each of the farmers interviewed agreed that knowing how to manage finances is one of the most critical aspects of farming.

"I think the most important thing is to know your finances and get your arms around them so you don't get overleveraged," said Kindred. "The cost of equipment, inputs and everything else is so much more than it used to be. You have to run your farm as a business."

"Probably the biggest challenge is capital expenditures," said Pitstick. "Something I heard a long time ago is, 'Seeds of despair are sown in the best of times.' What that means is when times are good, you commit to making payments on something, but in five years, economics change and then you wish you hadn't bought it."

"One of the farm sayings that my kids know I say is, 'You cannot save your way to prosperity, but you can sure spend your way to financial problems,'" said O'Connor. "When there is expendable income, always invest in the farm in areas that will give you greater control over your money."

## 2 Off-Farm Jobs

Additionally, getting an off-farm job can be an added source of income, and 72% of new and beginning producers reported a primary occupation other than farming in the U.S. Census of Agriculture.

For Duffy, this has looked like working as a COUNTRY Financial agent for more than 30 years and owning a hunting lodge, The Country Lodge, located in southern Illinois.

"If a beginning farmer can get an off-job farm, it would help their financial situation and help get their mind off their farm," said Duffy. "I would also tell any young farmer to be really careful with their purchases and don't get overloaded. I would highly recommend putting money in an account for a rainy day when you need cash flow."

## 3 Grow Your Operation

Pitstick noted that managing your

finances also includes planning and growing your revenue for the future, and taking into account inflation.

"We're in a business that has market competition, which means you can't raise your selling price so your margin is always tight, but your cost of living is going to go up," said Pitstick. "Especially through your decades of living, by the time you have a family, healthcare, college expenses, etc. If you're not growing enough, you're going to be going backward."

For grain farmers, growing could mean buying or renting more acreage—something that is easier said than done.

"My advice is always to buy land because the price continues to go up," said Pitstick. "But having the wherewithal and money to buy land is always a challenge, especially for young farmers."

Renting farmland might be a more economical way for young farmers to grow, but even then, cash rents have to be factored into the cost.

"It's very complicated trying to figure out flex cash rents and fixed cash rents," said Kindred. "But my advice is to break it down farm by farm to see which ones you're making money on. If you're not making any money, you can give those up."

## 4 Know Your Soil

With more robust technology available, farmers are able to take advantage of variable-rate technology, but knowing your soils is key.

"In the last few years, we've been working with an agronomist on our farms," said Kindred. "He is doing all of the soil testing and tissue testing, and his recommendations help us fine-tune our applications to our fields. We've been pleasantly surprised by how our yields are doing on poor-quality ground."

## 5 Marketing

Marketing is one of the most important aspects of farming, yet it can be one of the most challenging. Asking for help from grain merchandisers might be one solution.

"The thing that I've always struggled with is we can't control the market," said Duffy.

"You have to understand you're at the mercy of the market. If I was starting new today, I would get a real good grain merchandiser. Even if I had to pay for it, I would get someone who would know how to market their grain."

Kindred agreed. "Marketing is probably the hardest thing we have to do, especially if you have to market your landlord's grain," said Kindred. "I think you have to rely on an advisory service that you trust for advice. They might prevent you from being totally wrong because the way you market your grain can make or break you, and everybody second guesses themselves."

## 6 Technology

With the increased availability of technology, farmers have to decide what might be a worthwhile investment for their operations.

"Always be on the lookout for what's coming, whether it's hardware or software," said Pitstick. "Right now, it's artificial intelligence. I can't answer what it's going to do, but I think there's something there. In general, try to set aside money every year for R&D, and experiment on a small scale before adopting."

## 7 Industry Involvement

For the farmers interviewed, being involved with the industry, including but certainly not limited to ISA, has been a worthwhile investment for them.

"I think a lot of it is talking to other farmers," said Kindred. "My involvement with organizations such as ISA, Illinois Corn Growers Association and Illinois Farm Bureau, all of these farm organizations are a great network to learn from. Most farmers do not know about the researchers that these organizations have relationships with. It's a tremendous asset to have."

O'Connor added: "It's important to work yourself into the industry wherever you can and stay involved in all aspects of the industry."

## 8 The Unexpected Happens

O'Connor, who started farming during 1988, one of the driest years on record, says that he quickly realized that the unexpected can and will happen.

"I had to keep things in perspective, so I went around saying that it was my best year ever, because it was my only year," said O'Connor. "You have to find a healthy approach to deal with the stuff that comes your way."

Being adaptable and diversified has helped O'Connor navigate farming the past 38 years.

## 9 Relationships

Cultivating relationships has also been a key part of O'Connor's farming journey.

"I believe absolutely everything comes down to relationships," said O'Connor. "It might be your relationship with the soil, the weather, your household, your seed salesman. It could be an individual piece of ground, a tractor. If I could give anyone advice, it's cultivate relationships. Because with that relationship, you're more efficient, more productive. I think it's actually a gift that everything we do in farming is based on a relationship."

Duffy noted that asking for help, especially when you're just starting out, can be very beneficial.

"The more help you can ask for in any aspect of farming the better," said Duffy. "When I was a beginning farmer, I wish I had reached out to more organizations. Fertilizer dealers, seed dealers, equipment manufacturers. They're all here to help you."

## 10 USDA Resources

The U.S. Department of Agriculture (USDA) has dedicated resources for beginning farmers and ranchers. Resources can be found at [farmers.gov/your-business/beginning-farmers](https://www.farmers.gov/your-business/beginning-farmers). You can also make appointments with your local USDA Service Center representatives for more information on resources from Farm Service Agency, Natural Resources Conservation Service or Rural Development.



# Exporting Illinois Soybeans through U.S. Pork in 2025



In 2025, pork exports accounted for **14.82 million bushels** of Illinois soybean usage

## Market Value

In 2025, the market value of pork exports to

**Illinois Soybeans = \$150.68 million**

(soybeans consumed by pork exports at average annual soybean price)

14.82 million bushels x \$10.17 per bushel

## Bushel Value Impact

For the estimated total economic impact:

In 2025, pork exports contributed **10.3% of bushel value = \$1.05**

based on the \$10.17 average per bushel price in 2025

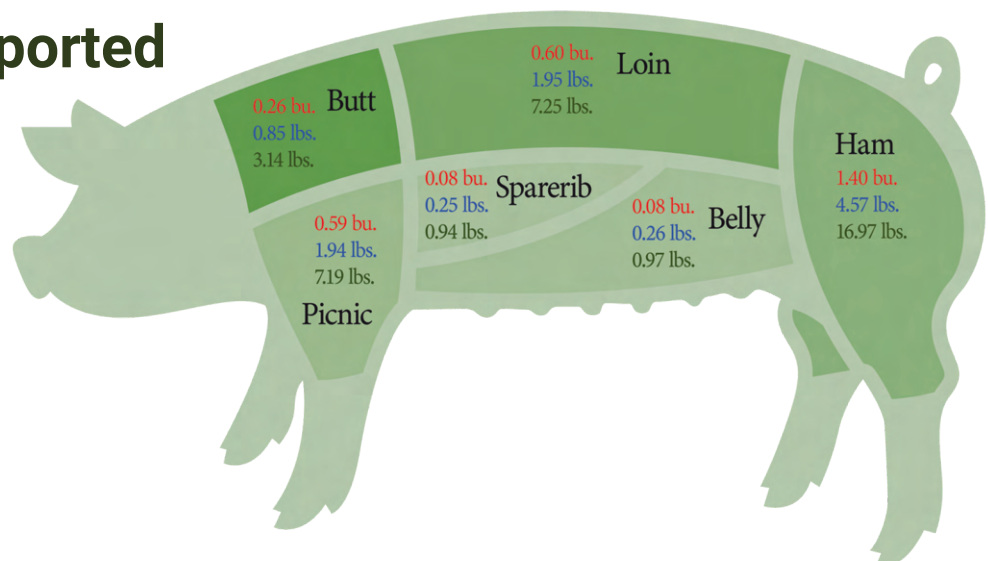
## Feed Use by Cuts Exported

Per Head Slaughtered in 2025

**Bushels of Corn**

**Lbs. of DDGS** (Dried Distillers Grains)

**Lbs. of SBM** (Soybean Meal)



# Why LEAD?

By Jonathan Griffel, Illinois Farmer and LEAD Program Participant



## Change is coming to agriculture.

The average age of a farmer in the U.S. is 58 years old, at a time when the average retirement age is 63. Industry experts expect that 70% of all farming land in the U.S. will change hands in the next 12 years, and we've already seen non-farming land ownership rise precipitously. Fewer and fewer people are engaged with farming on any level other than buying food from a store. One hundred years ago, 30% of people in the country were farmers, and today that number is just 1.8%. Every generation gets further and further removed from the rewarding lifestyle of farming.

We see policy fights coming our way from Springfield and Washington, as the lack of contact and context with farming drives decisions that hurt valuable infrastructure and supply chains that took decades to develop. Farm ground has never been more expensive. New highs are posted every week, creating a growth barrier for young farmers. We are in the midst of a steep economic downturn that has forced us away from a structured Farm Bill that farmers can plan off of and into a spur-of-the-moment, ad hoc payment system. Input prices

far exceed commodity prices, and even breaking even seems impossible most days.

So now that I have laid out all the doom and gloom, what can we do about it? My grandpa always said, "Don't just see problems, create solutions." Once we've identified a problem, we have the responsibility to ourselves and to those around us to try and fix it. The first step is to have belief. The FFA Creed says, "I believe in the future of agriculture with a faith born not of words, but of deeds." Farmers have epitomized this belief for generations, rolling up their sleeves to get the hard work done to build a better family, farm, community and industry.

The second way forward is to invest in the next generation. We have to build strong leaders for trying times in agriculture. We have to give them reps, get them involved and give them a voice. Combining the input of multiple generations is what has made many of our farms so successful. Different life experiences blended together create the best solutions. One of the ways that the Illinois Soybean Association (ISA) is doing this is through the LEAD Program. They are creating high-level training and opportunities for farmers of all ages that blend generations for a great learning experience. Most importantly, they are giving young farmers the needed repetitions to carry

on the legacy of farming. This program is providing members with educational opportunities such as plot research, high-level resources, and opportunities to speak with legislators and build relationships.

These reps are more important than ever to our industry. The Greek poet Archilochus said:

**"We don't rise to the level of our expectations, we fall to the level of our training." Thanks to ISA's investment in the future through this program, I believe we will have terrific leaders ready to face the problems to come.**





# Passing It On

## Real Lessons in Farm Succession

By Olivia Shafer, Assistant Editor, Illinois Field & Bean Magazine

Farm transition conversations can be tough, especially among family members. As a farmer begins to step back and allow the next generation to take on leadership roles, conversations about finances, management practices and even expectations are often lost in the shuffle.

As is the case with many other young farmers who have families of their own, Illinois Soybean Association (ISA) Board Directors Heath Houck and Elliott Uphoff are familiar with the reality of farm succession.

### TIMING

When farmers are considering when to begin not only succession conversations but also the actual transition of ownership and management, it's important

to remember that transition often takes longer than expected, and delaying it can make things harder.

For Houck, a fourth-generation farmer in Montgomery County and the ISA Soybean Production Committee Chairman, the transition of ownership included a series of gradual changes to the operation. "First, we bought a sprayer, and we diversified a little bit to make room for me on the farm. Then I began to take on a management role and made the fertilizer, seed and chemical decisions for the farm," he said. "Overall, we've spent about eight to 10 years to try to get to a point where I was fully managing all the acres, and my dad was completely out with his acres." Similarly, Uphoff, a fifth-

generation farmer in Shelby County and ISA District 10 Director, has implemented a five-year transition plan to ensure his dad is able to exit the operation in the most economical way possible. "I think that's what scares a lot of older farmers. They think, 'I don't know how to get out of this without paying a small fortune, so I'm just going to keep doing it until I can't anymore,' and that's not fair to the next generation," he said.

### TRANSPARENCY

When families do begin succession efforts, open communication is often the missing piece. Both Uphoff and Houck have found significant value in transparency from their successors.

**"Have the blunt conversations, because without those, you're going to feel awkward," said Uphoff. "When I was younger, my grandpa and I would drive around and he loved to tell me, 'Your uncle's getting this piece. Your aunt's getting this piece. Your dad's getting this piece.' He was always up front about it and clear about how it was going to be done."**

Houck agrees. "The biggest thing is transparency. Start early. Make sure the entire operation knows what's going on," he said. "I know that for a lot of people, either grandpa or dad or whoever doesn't want to be up front with them, but everybody needs to be on the same page. Everybody needs to understand what is going on, and that

can be tough. It's not an easy subject to talk about sometimes because some farmers might think that you're wanting them to move on, and that's not necessarily the case."

Uphoff also values the opportunity for young farmers to take on leadership roles on the farm as soon as possible. "Our farm was a little different, and I really appreciate the way my dad did it. I graduated college in 2012, and quickly after I started working, my great uncle retired, and I had the opportunity to take over his portion of the farm. So I never really worked under my dad. It was always me working with him. He gave me that role right off the gate and said, 'This is your part of the farm. You're in charge of it. Do with it what you want!'"

He adds, "I see some peers who have not been given that opportunity. They're my age and they've been doing it for a dozen years, and they really don't have a full grasp on things because they've never been put in that leadership role."

## PREPARING THE NEXT GENERATION

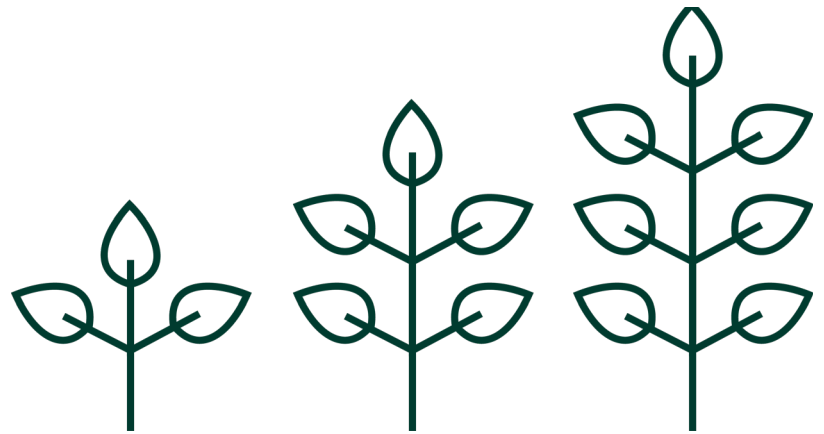
Beyond succession logistics, both farmers emphasized the importance of properly preparing the next generation for what managing a farm truly requires well before any transition takes place.

For Uphoff, that preparation starts with honesty about the demands of the career. "I want my kids to know that if they don't have an intense passion for agriculture, it's probably not the right career choice," he said. "But if they want to come back, I'm going to try to make everything a lot easier for them by simplifying operations

to make it more of an enjoyable environment where they can succeed."

At the same time, he believes it's important to set realistic expectations. Farming can be deeply fulfilling, but it can also be extremely stressful and challenging. "It's not easy, and not every year is going to be great, but it's also one of the most rewarding careers. That's why you see so many people who are not farmers wanting to be part of an operation, because it's such a rewarding experience to put something out there and watch it grow," he said. "If you don't love it, you're not going to last long."

Houck takes a similarly practical approach with his kids, focusing on building a well-rounded understanding of the operation early on. "You don't just step into a manager role," he said. "You need to know every working part of the operation. You don't have to be an expert, but you need to have a solid understanding of what



you're working with, whether it be seed, chemical and fertilizer decisions, or bookkeeping, cash flows and balance sheets."

That preparation, he added, also starts with explaining the why behind decisions. "I try a lot to try to convey that we don't just go out and do stuff. There's a reason and strategy behind every decision, and it's important the next generation understands that."

## A TRANSITION THAT FITS THE OPERATION

Ultimately, both farmers agree that no two transitions will

look the same. "Transition is going to be unique in every situation. There's not going to be one catchall approach," Houck said. "The biggest thing is communication, transparency and doing what's best for your operation."

For farm families navigating these decisions, that means focusing less on finding a perfect plan and more on building a process that fits their goals, timelines and relationships.



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# Measuring How Insect Pests Impact Yields and the Value of Pest Control Products

By Dr. Nick Seiter, Field Crop Entomologist, University of Illinois



Insecticides are critical tools for pest management in soybeans. Yet in Illinois, we are blessed with pest populations that are relatively sporadic. If you feel pestered by pests, growers in the southern U.S. and South America often encounter more insect pressure. In fact, most Illinois soybean fields in any given year will not have an economically damaging insect population.

Although this should be a comforting thought, those sporadic insect populations are difficult to predict and expensive to scout, while insecticides are relatively cheap. As a result, insecticides are often used more as inexpensive insurance than in response to pest outbreaks in the field. They are either applied to the seed or at a particular soybean growth stage, most often with a fungicide at pod formation, or R3.

Given how common these applications are, our research team wanted to understand how often they provide a positive return to farmers.

In 2024 and 2025, we conducted 15 field experiments on research farms and on commercial soybean fields to determine how often insecticides applied at a growth stage or to the seed protected soybean yields relative to untreated plots. Pest populations were generally low, falling below established economic thresholds throughout the season at all sites. Perhaps not surprisingly, we saw no pattern of increased soybean yields at sites where we used an insecticide. A few patterns did stand out:

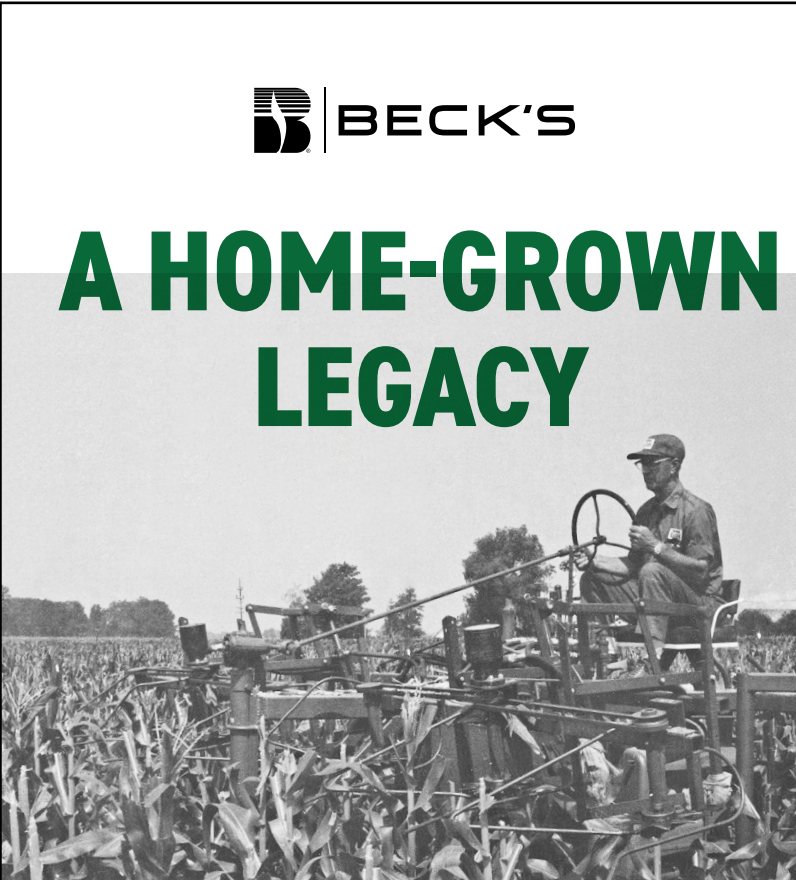
- There were several locations where we successfully controlled large populations of bean leaf beetles when we sprayed an insecticide during seed formation (i.e. soybean growth stage R5). However, feeding on leaf tissue in the untreated plots remained below the economic threshold level in these fields (10% defoliation), and controlling these high beetle populations did not lead to increased yield.
- All eight of the experiments conducted on research farms included a seed-applied insecticide (imidacloprid). We saw a reduction in plant stand at one site and an increase in

insect feeding at another site in plots without a seed treatment. However, we did not observe an increase in yield associated with the insecticide seed treatment at any site.

- Although most foliar insecticides in Illinois are applied at growth stage R3, usually in combination with a fungicide, our insect counts at R3 were almost always very low. With soybean aphid no longer a frequent concern in Illinois, damaging insect populations at R3 are not common. When you consider that the average pyrethroid insecticide is effective in the field for maybe 7 to 10 days, it is unlikely that most of the insecticides we add to the spray tank at R3 do much good.

More detailed information on the insect counts and yield values that we observed are available in our annual reports from 2024 and 2025, published at <https://go.illinois.edu/pestmanagementresearchreport>. This research was funded by the Illinois Soybean Checkoff program.

We will continue this work in 2026 and hope to continue it going forward to provide evidence-based recommendations on when and how often insecticides are needed to optimize yields and profitability. In particular, it will be interesting to see what happens when we do encounter insect pest populations that approach or exceed our current economic threshold recommendations. Our ultimate goal is to provide informed recommendations to farmers on when an insecticide is likely to provide a positive return and when it would be better served to remain in the jug for another day.



**BECK'S**

# A HOME-GROWN LEGACY

A legacy of faith. A tradition of farming. A future rooted in both.



# Lessons Learned Over 100 Years of Innovation

By Don Kyle, Evaluation Zone Lead and Soybean Breeder, Pioneer

Early in my career, I studied plant breeding and genetics and interacted with different seed companies. What drew me to Pioneer was its Long Look philosophy introduced in 1952.

Long Look meant that Pioneer would focus on long-term farmer success, crop performance, ethics and transparency. That idea is still very much a part of the Pioneer brand today.

As Pioneer marks 100 years in 2026, that's what I most want Illinois soybean farmers to understand about our legacy: Pioneer has always kept farmers front and center. We

want to take care of your needs and provide you with value. A quick walk down memory lane illustrates how this philosophy has shaped Pioneer's soybean innovation, then and now.

## **BUILT BY LISTENING TO FARMERS**

Pioneer got its start with hybrid corn, but soybeans have been a key part of the company's portfolio since they were added to the lineup in 1973. By the mid-1980s, soybeans were the second-biggest crop in Pioneer's ranks. By the early 1990s, we were the No. 1 soybean brand in the U.S.

Our journey has been shaped

by influential leaders: founder Henry A. Wallace, longtime research-and-development head Raymond Baker and seed production leader Jay Newlin among them. But when I think of people who helped shape innovation for Illinois soybean farmers, I think of Paul Stephens, the soybean breeder in Princeton before me. He was an outside-the-box thinker who wasn't afraid to try new things.

Across our history, growth has come from innovations that responded to real farmer needs, such soybean varieties resistant to soybean cyst nematode (SCN). More recently, Pioneer varieties with Peking-source SCN resistance

have offered even greater protection. Weed management was another farmer pain point. When we launched Enlist E3<sup>®</sup> soybeans, it provided growers with a complete solution for exceptional, simplified weed control. Together, farmers and Pioneer have adapted to these kinds of challenges out in the field.

## **INNOVATION FROM SEED TO SUPERMARKET**

Soybean production has changed so much in short order. Twenty years ago, we weren't using seed treatments, and we weren't planting soybeans early all the time. But we recognized where the market was heading and



Plenish<sup>®</sup> high oleic soybeans seen here in a Manilla, Iowa, field are just one of many innovations introduced by Pioneer over its century in business. Credit: Pioneer

developed genetics well-suited for earlier planting. Then, we applied seed treatments to help establish better stands.

The Y-Series was another important milestone built on novel molecular marker technology. That foundation led to today's Z-Series soybeans, which have ushered in a new era of high-yield, high-performing soybeans for growers.

New opportunities beyond the crop field have emerged from Plenish® high oleic soybeans. Our research and development initially focused on improving soybean oil so it would be healthier for human consumption, and we succeeded in achieving that. Yet now, it's also used as an animal feedstock, boosting

milk output and quality for dairies.

**A CENTURY CELEBRATION  
MADE POSSIBLE WITH  
FARMER FEEDBACK**

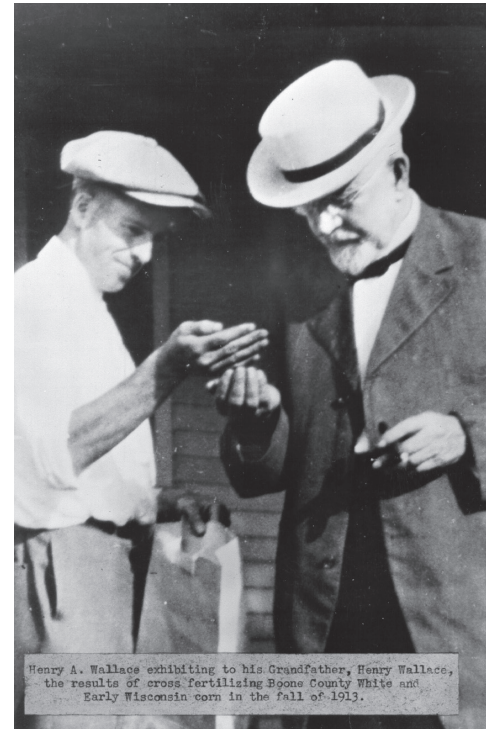
The exchange of knowledge between Illinois soybean farmers and Pioneer experts continues to deliver better yields. Pioneer's outstanding agronomists connect genetic innovations with industry-leading advice. And our agronomists work closely with farmers, who provide us with information on challenges that we can help solve. It's a powerful feedback loop.

Looking ahead, gene editing represents the next revolution in plant breeding. It will enable us to make genetic combinations that were impossible or very difficult in

the past, resolving soybean production challenges while still getting high yields.

Yet innovation is only possible because of you, the farmer. Pioneer's 100th anniversary is such a significant milestone, and very few companies reach it. Farmers and growers have been a big part of our story and our success, and we want to invite you to celebrate with us.

To mark this milestone this year, we'll set up Century of Innovation plots in Illinois and across the U.S., hold local events and post displays about our history. To learn more or to find an event in your area, contact your local Pioneer sales representative or visit [pioneer.com/100](http://pioneer.com/100).



*Pioneer founder Henry A. Wallace (left) shows his grandfather, Henry Wallace, the results of research in which he cross-fertilized Boone County White and Early Wisconsin corn varieties. Credit: Pioneer*

**LEAD**

**LEAD WHAT'S NEXT.**

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**Kevin "KJ" Johnson**

Director of Government Relations & Strategy |  
Illinois Soybean Association

# Protecting the Land— and Protecting Farmers

Farmers manage land every day, making decisions that balance productivity and stewardship. We make those calls with the long view in mind, because the ground we farm today is the same ground we plan to pass on tomorrow.

Now, a new proposal could change how those decisions are made.

## WHY THIS CONVERSATION IS HAPPENING

You're hearing more about wetlands policy right now for a reason.

At the federal level, recent regulatory proposals would narrow which waters and wetlands are regulated under the Clean Water Act. That shift would leave more questions at the state level. In response, Illinois lawmakers are looking at new ways to define and regulate wetlands here at home. That's where the current legislation comes in.

But what matters most isn't what's happening in Washington or Springfield, it's how those decisions show up on your farm.

## WHAT IS BEING PROPOSED

The proposed legislation being discussed in Springfield—The Wetlands Protection Act—would create a new state-level wetlands permitting system.

At a high level, it would:

- Establish a framework for regulating certain wetlands under state law
- Require permits for activities that impact those areas
- Expand oversight beyond the current mix of federal and state programs

It's important to remember that this proposal is still being debated. It's not finalized, and there are ongoing conversations about what it should and shouldn't include.

## AGRICULTURE IS NOT EXEMPT

Although the bill includes language around certain farming practices, it does not exempt agriculture, meaning activities on farmland can still trigger regulation depending on how they impact a wetland. That creates uncertainty for farmers trying to make routine decisions because the line between what is exempt and what is regulated is not always clear. A better approach would be a clear, straightforward language that broadly exempts agricultural land and farm practices. This would give farmers certainty while still allowing for practical conservation.

Right now, there are several major concerns for farmers. Here are three to consider.

## VAGUE WETLAND DEFINITION AND A REGULATORY WEB

Farmers know that the "science-based" wetlands definition often espoused by proponents is far from simple. Using nearly the same definition, federal agencies can take months, if not years, to determine whether an area is a wetland, especially in agricultural regions. This bill would add state government to that regulatory process, creating a web of regulations for farmers to navigate.

## ADDED COSTS FOR FARMERS

The proposed legislation and permitting process would likely require impacted farmers and landowners to pay for costly environmental consultants and legal support just to make decisions on their own property, putting additional pressure on an already tight farm-gate economy.

## FEES, CIVIL ACTION AND PENALTIES

Uncertainty about permit fees, along with potential civil action and penalties of up to \$10,000 per day, creates unclear financial risk for farmers—potentially halting operations in some areas. Additionally, third-party appeal rights would allow anyone involved in the process to challenge decisions, meaning outside actors could complicate wetland determinations through legal challenges.

## WHAT COMES NEXT

This issue isn't going away.

Conversations about wetlands, water and land use will continue in this session and beyond. That makes it critical for farmers to stay informed and engaged as the discussion evolves. Farmers aren't asking to avoid regulation, they're asking for a system that works on Illinois farms.

Illinois Soybean Growers is actively involved in these conversations, working to ensure that farmer perspectives are part of the process and that any policy reflects the realities of agriculture.

If you want to stay up to date on where this stands—and what it could mean for your operation—make sure you're signed up to receive ISG updates on this and other regulatory topics.

Because if decisions are being made about your land, your voice needs to be part of the conversation.



# WETLAND REGULATIONS

## UNDERSTANDING THE PROPOSAL & HOW IT COULD IMPACT YOUR FARM

Debate over expanded wetland protections in Illinois is accelerating. Policymakers may soon consider new legislative measures that could affect how wetlands are defined and regulated on agricultural land.

**Understanding the potential implications can help you stay informed and prepared as proposals continue to evolve.**



## POTENTIAL IMPLICATIONS FOR FARMERS



### THE DEFINITION OF "WETLAND" IS VAGUE AND COULD INCLUDE COMMON FARM FEATURES

Proposed definitions may include a wide range of landscape features, not just traditional marshes. This could include shallow depressions, ponding after heavy rain, dry-season areas, grassed waterways, long-established field edges and low-lying fields.



### REQUIRE FARMERS TO HIRE COSTLY ENVIRONMENTAL CONSULTANTS & LAWYERS

Proposed rules may establish permitting processes that require landowners of all sizes to hire environmental professionals to assess whether normal field conditions or improvements may be regulated.



### PENALTIES OF UP TO \$10,000 PER DAY IN DRAFT LANGUAGE

Draft proposals include civil penalties of up to \$10,000 per day for violations. Because definitions and boundaries may be unclear, this could create legal and financial uncertainty for farmers operating in good faith.

## WHY THIS ISSUE MATTERS



Expanding state wetland rules will place more land under regulatory control of state government. This may limit how land is managed and could introduce additional permits, reviews, and compliance steps. These processes have the potential to affect farm operations, including timing of fieldwork, drainage decisions, and future land improvement plans.

## WHY STAY INFORMED?



- Proposals are still evolving and subject to change.
- Being informed helps you plan ahead and reduce the risk of unexpected delays or costs.
- Staying up to date and aware of the process allows you to make the operational decisions needed to remain compliant on your farm.

SCAN ME



### STAY INFORMED. MANAGE YOUR OPERATION.

Education and preparation are key to navigating potential impacts on your farm. Sign up to Stay In The Know with Wetland Regulations!



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**The Illinois Soybean Board/Illinois Soybean Growers (ISB/ISG) Board of Directors has approved an absentee ballot process for voting in the 2026 At-Large Director election.**

*ISB will hold a public meeting to elect At-Large Directors:*

**11:00 AM - 12:00 PM**  
**Wednesday, July 29, 2026**  
**I Hotel & Conference Center**  
*1900 S First Street, Champaign, Illinois*

**Learn  
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