

THE FARM FREQUENCY

HARVEST EDITION

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Bushnell Locker Service Reopens Under New Ownership

After more than a year of closure, Bushnell Locker Service has reopened under new ownership.

Joel Hisey, who has years of experience in meat processing, said he's ready to carry on the tradition while bringing fresh energy to the business.

"Right now, it's about getting back to where the Mason family left off. They had a lot of specialties, and we're carrying on many of those," Hisey said. "Larry's been sticking around, teaching me his recipes. We've been trying to keep everything the same way they did it—and it's been working. The community has been in and out all day, every day, it seems like."

Before reopening Bushnell Locker Service, Hisey spent eight years in the industry at the Farmington Locker Plant.

"I really enjoyed working in this industry, and I've known about Bushnell Locker for a long time. I'd always heard great things—they have this beautiful facility they built back in 2000. I looked up to this place and admired what they were doing," said Hisey. "Then to come to the point where there was an actual opportunity to step in and make something happen—I couldn't be happier."

Bushnell Locker Service will continue to focus on whole beef and hog processing, retail meats, and deer processing. Looking ahead, Hisey said he's ready to expand as community demand grows.

For more information, contact Joel Hisey at Bushnell Locker Service at (309) 772-2783.



Local Distillers Turn Harvests Into Homegrown Spirits

We all know the song goes: rain makes corn, corn makes whiskey... Illinois corn is no exception, with its dominance in Busch Light and other locally made alcohol.

"All that hard work that our farmers are out there doing in their combines, they may be able to drink it soon, which is exciting," shared Adam Vitale, President of G&M Distributors.

One distillery that focuses on using Illinois corn for its product is Star Union Distillery of Peru, Illinois.

"They came up with the name Star Union because way back in history, in Peru, there was a company called the Star Union Products Company, and they brewed Star Model Beer. They were in operation from 1845 to 1966, and then they closed," said Vitale. "And so these guys got together, they renovated the building, built a beautiful, beautiful distillery. To complete the deal, they wanted to try to use products from as many American farmers as possible and as many Illinois farmers as possible!"

So the next time you raise a glass of Illinois-made vodka, whiskey, or beer, remember, it all starts right here in the fields- and Illinois farmers are making sure that story keeps pouring strong.

USDA Data Shows Farm Debt Continues to Grow

Farm debt in the United States is on the rise. USDA projections for 2025 show that farm sector debt is expected to increase 5 percent to reach \$591.8 billion. Locally, Chris Gavin, CEO of 1870 Holdings Company, shared that liquidity has taken a big hit.

"It shows up in the banks, not only with the debt levels, but we're seeing it in the liquidity side, because there's a lot of farmers that maybe don't borrow as much money, that have liquidity, and it's money sitting in their money market account, in the checking account," said Gavin. "So we're seeing those levels have come down dramatically the last couple of years, and the debts are going up."

Gavin added that locally, balance sheets are "pretty healthy" in terms of debt equity levels.



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Weather and Disease Trim Yields, But 2025 Crop Still Strong

With harvest in the rear view window, local farmers are reflecting on what turned out to be a generally successful growing season. Rob Elliott with Elliott Brothers Seed said yields for both corn and soybeans in west central Illinois were strong despite late-season challenges.

“August through October was extremely dry, which tended to take the top end off yields—that dryness limited the ability for maximum grain fill,” Elliott said. “The other factor, which wasn’t as significant as it could have been, was some late-season disease. Because it arrived late enough, its impact on yield was limited. Those diseases were primarily southern rust and tar spot, and they affected final fill and yield potential, particularly in corn but also in soybeans.”

Elliott said the dryness and disease pressures farmers faced tended to pull down yields, leading him to characterize this year’s crop as a good one, rather than exceptional.

“After hearing comments from people across the Midwest, I would expect final yields to be reduced from some of the early projections, based on that broad range of feedback we continue to hear.”

Despite these concerns, USDA reports expect both the 2025 corn and soybean crops to break records.

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Farmers Faced Challenges During 2025 Harvest

Expectations for the west central Illinois crop were mixed heading into the 2025 harvest. Warren County farmer Jared Kunkle said he wasn’t sure what to expect as he heard discussions of growing disease pressure and early dying fields.

“I was pleasantly surprised,” said Kunkle. “Some fields were drier than we expected, but at the same time, some stayed green longer, which allowed us to get into the soybean fields and start cutting those instead of waiting on wetter corn.”

Kunkle added that this year he noticed an increase in southern rust cases across his corn fields.

“We don’t usually get it this extreme in this area, but it was kind of interesting,” Kunkle said. “You’d be going through the field, and all of a sudden, you’d look at your corn head, and a cylinder that should’ve been shiny looked a little rusty from the leaves.”

On the soybean side, Kunkle said the early high temperatures caused the crop to dry down quickly, speeding up maturity and harvest timing.

Farmers Harvest at Record Pace

A dry harvest season not only allowed farmers the opportunity to get into the fields early, but also to move at what some describe as a record pace.

“It’s was extremely dry. So, guys were really moving quickly this year, and probably one of the faster harvests I’ve been a part of here,” shared Eric Wuthrich, manager of Farmers Grain. “We had one rain day since September 8, and that was half a day. The American farmer- you can’t ever underestimate them. It could rain a half inch, and they’ll be in the field in the afternoon, but I think we just have to be more prepared for not having any downtime.”

If farmers have downtime, Bayer Technical Agronomist Lance Tarochione said it’s mainly because of equipment breakdowns.

“Farmers were done, record early at the rate they had been going and things were incredibly dry, so not going to have to dry a lot of corn from here on out, and soybeans were way drier than you wanted them to be, which has become a normal thing here in recent years, it seems,” said Tarochione. “But it went fast. You could almost cut soybeans around the clock with as dry as things were.”

Most farmers wrapped up the 2025 harvest around Halloween.



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Succession Planning Seeing an Uptick in 2025

Over the last six months, Alyssa Stewart, Estate Planning Attorney with ARP Law, has seen an uptick in farmers discussing succession planning.

“Whether it’s the economy, whether it’s the education that’s getting out there, getting the younger generation to talk to the older generation, we’re definitely seeing an uptick of that.”

Estate planning discussions will often take years to iron out, explained Stewart, which is why it is important to start the conversations.

“Depending on how soon you start, the idea of understanding where you’re at from both an estate tax and an income tax situation, and how that’s going to play out and impact you as you make that slow roll,” said Stewart. “There’s always the machinery issue. How do you transition machinery, and what does that look like? And that’s always kind of the first conversation it feels like we have.”

Stewart noted that starting early gives farm families more time to manage both estate and income tax considerations before making major transitions.



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Economist Warns of Growing Risks for U.S. Agriculture

In 2025, the economy has been a rollercoaster. The United States economy shrank early in the year, bounced back in the spring, before slowing again. Ken McMillan, retired Monmouth College economics professor and Warren-Henderson Farm Bureau Board Member, shared some of the top indicators of this year's economy; tariffs, general uncertainty, and chaos.

"Much of our prosperity depends on things that can be loaded on ships and move somewhere else, where there's a buyer," said McMillan. "In times of war, in times of tariffs, in times of all this other stress, I would say it's the most dangerous period of uncertainty I can ever remember- not only for the economy, but it seems to me that agriculture is going to be right in the middle of the impact."

Just as tariffs have been a place for uncertainty, trade is another area farmers have kept a close eye on. Wendell Shauman, Past U.S. Grains Council Chair, said while this is not a new development for the industry, it does come with more complications.

"Trade with China is more of an issue. They just shut us off, and basically, they're not buying anything from us. That's a big issue," said Shauman. "Brazil is an extremely good competitor. They've got more good land than we do, they are developing it, their yields are high, and Brazil is one of their main sources of feed-so grain."

To try to combat the holes in the grain trade, the United States is looking to export more byproducts around the world.



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ASK THE EXPERTS

Technology Role in Growing Ag Efficiency

"We talked about technology a little bit, especially with the swine, but one question I had is, in what ways does technology improve agricultural efficiency?"

Rose Leary is the Secretary of the United FFA Chapter. While attending the FS Fall Ag Roundtables, FFA leaders were given the opportunity to ask a panel of agriculture industry leaders questions.

"I started in 1977 with a planter that had a runner, which was basically a slab of steel that you dragged through the ground and dropped seed behind it," shared Roseville farmer Ron Moore.

"The innovations in technology coincided with the innovations in herbicide-tolerant crops to allow us to do no till, and that has reduced our trips over the field, reduced the amount of fuel we use, increased our yields," added Moore.

Knox County farmer Grant Strom added that the adoption of artificial intelligence will improve not only data gathering but analysis.

"Our ability to analyze the data we're collecting is going to be much more efficient and on a much greater scale, where we can take the answers from those questions and that data, what it's telling us, and apply those in the field."

Technology has also allowed farming to adapt to the labor shortages.



Factors Leading to High Cattle Prices

"This is a question about the beef industry. What are the key factors that are making the beef industry so high?"

Aiden Martin is the Treasurer of the United FFA Chapter. While attending the FS Fall Ag Roundtables, FFA leaders were given the opportunity to ask a panel of agriculture industry leaders questions.

"Two to three years ago, prices on cull cattle started climbing because of supply and demand; and in feeder cattle, prices also started to climb. So heifer retention fell to the wayside," explained Thad Tharp from the Illinois Beef Association Board.

"We have been depleting the herd as opposed to building the herd. Now the pounds of beef on the market are eerily similar, with substantially fewer cattle, but there's a point in time where that will no longer be the case, and we're not far from that."

Exports have also had a hand in high beef prices, especially to Asian markets.



Economic Causes for the Current Farm Crisis

"I would just like to ask what specific economic events may have led to this potential farm crisis."

Ruby Gittings is the Vice President of the West Central FFA Chapter. While attending the FS Fall Ag Roundtables, FFA leaders were given the opportunity to ask a panel of agriculture industry leaders questions.

"I would say inflation. I would say that's where things really started to go south in the farm economy is when we had 20 to 25% inflation," shared David Zimmerman, President and CEO of Big River Resources.

"Over the course of two or three years, the price of seed went up, the price of fertilizer went up, the cost of ground went up," said Zimmerman. "In the commodity world, farmers are very good at producing, those variable costs don't like to come down as quickly as commodity prices."

Rob Elliott with Elliott Brothers Seed and Illinois Corn Marketing Board added that farmers' ability to produce has outpaced the demand for the product, meaning there needs to be new demand sources available for farmers.

"When we invest money on behalf of the Illinois Corn Marketing Board, on behalf of corn growers across the state of Illinois, we always ask the question, will this have a positive impact to affect the grind and use up the pile?"

Getting Started in Farming

"One of the big challenges is the price of input versus output for farmers. As an advocate for agriculture and young farmers in Warren County, I see how difficult it is for young men and women to get started in the industry. Are there resources or words of wisdom any of you can share to encourage or help these young farmers in our community get started in agriculture?"

Malia Killey, the 2025 Miss Warren County Fair Queen posed the question during the FS Fall Ag Roundtables, seeking advice for young people looking to enter the field.

Chris Gavin, CEO of 1870 Holdings Company, emphasized the urgent need for more young workers in agriculture.

"There's a big shortage of people who want to work on the farm. The average age of farmers continues to climb, and it's been very hard for young farmers to buy in," said Gavin. "You can go work on a farm right out of high school and make \$50,000-\$60,000 a year while attending junior college at the same time. There are opportunities out there for employment, but it's definitely very hard if you don't have family members already in the business. I don't see that changing."

Dan Swanson added that he is working on legislation aimed at supporting the next generation of farmers.

"I've got a piece of legislation that, if you're going to retire and you rent your farm or lease your equipment to a non-farmer who wants to become a farmer, that young person would qualify for a tax credit. The landowner or equipment owner would receive that credit, which helps encourage and bring some new blood into the agricultural cycle."



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Progress on Lock and Dam 25 Slow, Facing Challenges

Back in 2022, Lock and Dam 25 received \$732 million in federal funding towards the completion of a new 1,200-foot lock chamber, which would replace the existing one. This expansion project aims to improve barge traffic on the Mississippi River while also enhancing safety.

Today, things are moving at what Jim Tarmann, Managing Director of Illinois Corn, described as a “snail’s pace.”

“Since then, various things; cost, new cost estimates, and things like that, have somewhat slowed us down,” shared Tarmann.

He added the project faced another hurdle with the recent government shutdown.

Over the past few months, the area has been shut down to prepare for construction crews to come in.

“It’s just a matter of getting through all the contracts and awarding bids to the contractors,” said Tarmann. “We have enough funding to make it through fiscal year ‘26, but come fiscal year ‘27, we’re going to have to go back to Congress and ask for some additional funding, not only for our particular projects, but we have some other ongoing projects, which is probably the biggest hurdle for us moving forward there at Lock and Dam 25.”

The other projects include the Chickamauga Lock and Dam on the Tennessee River and the Montgomery Locks and Dam on the Ohio River.

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California Approves E15 Sales

Back in 2020, California announced plans to phase out gasoline-powered cars by 2035 in efforts to eliminate fuel emissions released through transportation. Since this announcement, Geoff Cooper, President of the Renewable Fuels Association, said the fuel sector has taken action.

“Two large refineries in the state of California shut down, or announced that they’re shutting down in recent months, and that’s leaving a giant hole in their fuel supply,” said Cooper. “What’s going to happen is fuel prices are going to go up when you’re shorting the supply of liquid fuels, and those EVs that everybody thought were going to be out there aren’t there.”

On October 2nd, California Governor Gavin Newsom signed legislation that would allow the sale of 15 percent ethanol (E15) in the state, a step towards achieving clean air goals and lower gas prices across the state.

David Zimmerman, CEO of Big River Resources, said the adoption of E15 comes as a win for the renewable fuels industry.

“There was a lot of work by our associations that we have been battling for E15 in the state of California for 10 years now,” said Zimmerman. “We’ll take the win, whether it’s through political turmoil or through our own hard work, but it’s a good development.”

Recent studies from the Renewable Fuels Association show that E15 could save California drivers \$2.7 billion annually.

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China Trade was Uncertain Throughout 2025 Harvest

Going into the 2025 harvest season, China had not purchased any new crop beans from the United States, something Dan Bowman with ADM said is unheard of.

“The reason they’re not buying from us is just not our trade policies; it’s the fact that Brazil is just outproducing us and outpricing us, and they have huge room for expansion down there,” shared Bowman. “I’ve heard in the past couple of years they’ve got another 100 million acres that could be expanded down there.”

As China focuses its attention on the Brazilian crop, Grant Strom, Knox County farmer, said trade has the opportunity to be displaced to other places.

“If we can figure out more domestic uses for the crop, you go to Brazil, all the cars are on E30, E35, E40 down there. There’s no reason that we can’t be doing that domestically too,” shared Strom. “There’s even talk that Brazil may have to import ethanol because they’re using so much of it in their vehicle fleet.”

In a typical year, China buys more than half of U.S. soybean exports; however, from January through August, Brazil set a record for shipments to China.

In a recent trade meeting, China agreed to buy 12 million metric tons of U.S. soybeans by the end of 2025.

Success on the Farm Relies on Off-Farm Revenues

Over the last few years, it has become increasingly harder to overcome cash flow problems.

“I think back to a meeting about two years ago in the Farm Bureau Building. We were talking about tight cash flows, and I remember saying that all you can do is work harder.”

Thad Tharp, Land O’Lakes Senior Loan Officer, was part of the FS Ag Roundtables back in September. He shared that over the past few years, he has had to change his definition of “working harder” to be successful.

“What I mean today is work harder equals work differently. You can’t produce yourself out of a cash flow problem because of the costs associated with it.”

To be successful today, many young farmers coming into the agriculture industry have had to diversify their income streams.

“Meaning, when somebody comes in to borrow money, and they’re under the age of 30, let’s throw a dart and say the most important line item on that cash flow is non-farm income,” said Tharp. “Generally speaking, does their spouse have an income? Because of insurance costs, what’s their ability to be able to maintain those external costs that all take money?”

According to the American Farm Bureau, in 2023, 96 percent of farm households earned money from off-farm sources.

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Records Projected in USDA November Crop Production Forecasts

The U.S. Department of Agriculture's latest crop production reports show modest adjustments to the nation's corn and soybean outlooks as analysts compare November estimates with those issued in September.

Corn production is now forecast to be 1% lower than two months ago. Despite the slight downgrade, USDA still expects the crop to set a new record, with yields also slipping modestly but remaining at record-high levels.

Soybean projections were also lowered—down 1% from September and 3% from a year ago. Even with fewer harvested acres than in 2024, the nation's average soybean yield is still projected to reach a record in 2025.

USDA will issue its next round of production and supply-and-demand updates in December.

Story provided by the USDA



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Farmers Rethink Facility Rebuilds After Derecho Damage

Across the Corn Belt, farmers have been faced with more derecho storms and wind episodes that cause damage to older facilities. Jake Armstrong with Cameron Grain said the economics of replacing these facilities are not what they used to be.

“You’re probably not going to rebuild there — you’re probably not going to rebuild exactly the same,” said Armstrong. “You’re probably going to modernize, probably going to get bigger. You’re probably going to do some things differently that require more steel, and the cost of grain bins is not nearly as cheap as it was even five to ten years ago. The economics of building a 10,000-bushel bin are just no longer there.”

Armstrong added that insurance has become another major factor in the decision-making process.

“A side that we don’t like to talk about, but impacts the grain industry, is insurance,” Armstrong said. “I have two insurance

companies in the whole state I can choose from, and the other one doesn’t want me because I’m a customer of the other one. It’s a huge cost, and premiums keep going up. But we can’t go uninsured with a \$15 million asset sitting out there — you’re just not going to do that.”

Derechos are not new. The term derecho was coined in 1888 by Dr. Gustavus Hinrichs, who referred to it as a “straight blow of the prairies.” Today, these storms appear to have become more common as the climate changes and warms.

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“If you have been doing a conventional tillage system and you are looking to upgrade your system to no-till or add cover crops, we can look at those options to address the resource concerns present in your system.”

Even if your farming operation is already utilizing cover crops or no-till, Delpierre said there could be ways to improve that practice even further.

“We may look at improving that and adding a multi-species to address whether you are looking at compaction, nitrogen, or nutrient retention, things you are doing to improve, a majority of what we are looking at right now that the programs really reach out and speak to are the soil health options.”

Delpierre stated the CSP is a five-year, long-term commitment in looking at what you are doing on your entire operation and what you can do to improve it.



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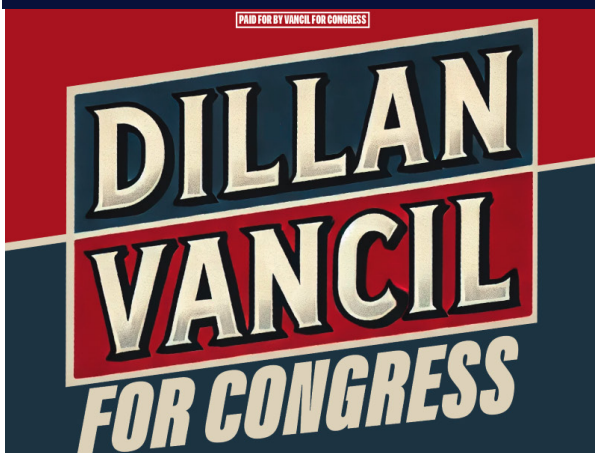
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Local Chapters Contribute to Growing Membership Numbers

Over the last few years, FFA has seen steady growth in membership across the country. Information released in August showed that for the 2024–25 school year, FFA recorded a 1.5 percent increase in student membership, bringing the total to 1,042,245 members nationwide. Leaders credit local chapter recruitment efforts for helping drive those numbers up.

One method chapters use to attract new members is hosting Ag Days, said Logan Yeutson, Galesburg FFA President.

“We solely want to focus on making more ag members in the community and in the state. So we invite a lot of people and put a lot of tables out,” Yeutson said. “We invite all these businesses that people don’t think are part of agriculture- but they are- to show, ‘Hey, these are the jobs you could do; this is what you could be doing for the rest of your life.’”

Recruitment for FFA can begin as early as grade school. But over the years, enthusiasm can fade, said Camden Johnson, Monmouth-Roseville FFA President. Maintaining a consistent presence with students, he said, helps keep the momentum going.

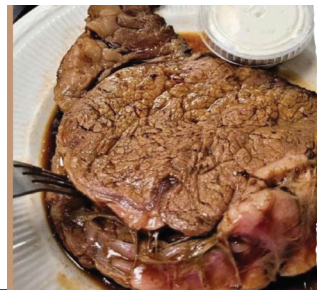
“You have a lot of younger kids who are really interested when they’re in grade school. But by the time they get to high school or junior high, they’ve

forgotten, or they’ve gotten really active in sports and other things that take up their time,” Johnson shared. “Using things like Ag Safety Day, or how some of our other chapters have Ag Days, is a really good way to keep those kids involved. Something we’ve started to do with our chapter is visiting schools more often.”

Even as chapters work to recruit new members, they continue to address misconceptions that FFA is still just the Future Farmers of America, a name change the organization made decades ago to reflect its broader focus. Izzy Kemp, Abingdon Avon FFA President, said that misunderstanding still lingers.

“People think, okay, I’ve got to go dig holes on a farm, and that’s what makes you a farmer,” Kemp said. “But talking about the different aspects of agriculture really helps people understand it’s about more than that manual labor. It’s about leadership. It’s about personal growth. It’s about becoming a better person and a better worker.”

With more than a million members nationwide, FFA chapters continue to grow by redefining what it means to be part of agriculture.



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Abingdon-Avon Places Top 25 at National FFA Convention

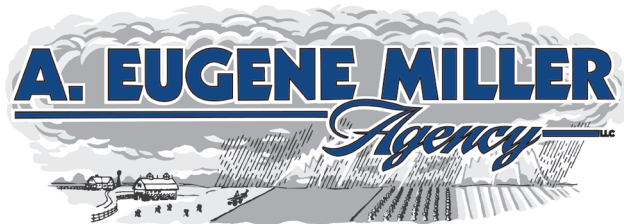
At the 98th Annual National FFA Convention, members of the Abingdon-Avon FFA Chapter represented the state of Illinois as they competed in the Conduct of Chapter Meetings (CCM) competition. Sophomore Elias Carreon is a member of the Abingdon-Avon CCM team.

"It was kind of nerve-wracking, you know, being in front of a lot of people," Carreon shared. "But I feel like we handled the pressure well, and I'm just really proud of everybody and what we were able to accomplish."

Even on a national level, the team found success, placing in the top 25. Team member Josie Featherlin shared that this experience helped the group grow closer together as a family.

"I think it's really cool that we're from a very small town in the middle of nowhere in Illinois, and we get to come to the National Convention and represent our state," said Featherlin. "This really is our sport, and the fact that this is the one thing our school has won state in and got to compete in nationally is extremely cool. I think this will just show people the impact FFA can leave."

The Abingdon-Avon FFA Conduct of Chapter Meetings team members included Abby Kemp, Terrance Reffett, James Shuey, Maci Brooks, Josie Featherlin, Elias Carreon, and Collin Jennings.



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Growers Advised to Approach Markets with Caution

Farmers hoping for a strong rally in corn prices this winter may want to stay cautious. Jim Anderson, of North-And Company, said growers should be cautious, as market conditions indicate a slower path upward.

"Everyone is talking about the rally we had last year back to \$5 corn in March, May, July, and futures in February. Can't tell you that's impossible," said Anderson, "but I also can't say, yeah, shut your eyes and wait for that... This crop is way under-marketed compared to last year, and that means there's more tonnage to chew through — and bills to pay."

He noted patterns from the past year have strayed away from tradition.

"Everyone gets in tune to the spring rally seasonally- May, June, is the seasonal high most years, that's correct," said Anderson. "Well, this year, it was February, you know, it just came to a screeching halt."

Anderson added that insurance is a tool farmers can use to ensure a safety net if prices do drop.



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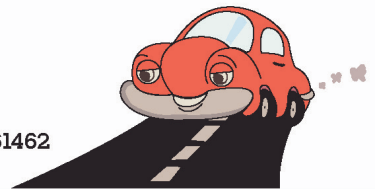
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Strong Cattle Market Brings Prosperity to Beef Producers

It has been a good three year run to own cattle, I reported Illinois Beef Association Checkoff Division Vice Chairperson Thad Tharp:

“There are some cattle out there bringing close to five bucks and that is just unheard of. Fat cattle are still very, very strong at the cash market. The feeder cattle are getting so high to this point that when you look at cash flows on them going into the spring on a backgrounding operation, that cash flow doesn’t look as good compared to what it has been doing for the last three years.”

The trouble with cash flow on the feeder cattle being not as strong next spring is that cattle farmer is playing with three times the dollars per head compared to three years ago, informed Tharp.

“Three years ago, when I started buying feeder cattle, my average cost per head was right around \$890 a head, roughly. Today, to go buy that same animal it is going to be about \$2,400 a head or more. So, the cattle guys are playing a dangerous game. Profits have been very good, we have a lot to be thankful for, but the trouble with high beef

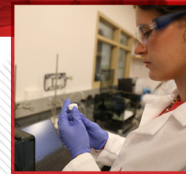
prices is it is going to drive consolidation in our industry.”

With the current high prices of cattle, those farmers looking to retire are cashing in and selling off their herds, but Tharp stated the cost of entry for the next generation is far too high to make it work.

“It’s made people a lot of money, but how do we get the young man back into the game?”



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BRICS Nations Add Pressure to Global Markets

The BRICS countries- led by Brazil, Russia, India, China, and South Africa- are actively working to reduce their reliance on the U.S. dollar in international trade, in an effort to lessen external economic pressures. This shift could not only affect the strength of the U.S. dollar but also alter global trade flows, according to Rob Elliot with the Illinois Corn Marketing Board.

“That whole BRICS nation influence—they’re kind of aligning, not in our camp,” said Elliot. “They’d like to change their currency; they’d like to change how trade flows happen in many aspects. And we’ve become, maybe not the supplier or first choice in many cases.”

Before tariffs were implemented, there was optimism about ethanol trade opportunities, said David Zimmerman, CEO of Big River Resources.

“I will tell you there was some big potential—where tariffs have potentially squelched that a little bit—with India,” Zimmerman explained. “We talk about China, but India is one of the largest and most sizable domestic markets out there, and we were on a

very solid path toward some sizable ethanol trade with India.”

Trade in the ethanol industry remains strong with Canada, the United Kingdom, and the European Union serving as key markets.

Compeer Financial Invests in the Future of Rural America

Investing in the future of agriculture and rural America is the commitment demonstrated by the Compeer Financial team, bringing success to clients and reinvesting in the communities served, shared local Financial Officer Brian Postin.



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“We make a concerted effort to give back. Among our programs, we have a county fairgrounds improvement grant, an emergency first responder grant program, grants for beginning farmers that assist with business planning, and also programs for educational purposes.”

In addition to the Compeer Financial grant programs for FFA chapters, the annual scholarship program for high school seniors, who have interest in an agriculture-related field, is available to qualifying students in Compeer’s 144 county territory. The application period opens December 15th and closes February 15th.

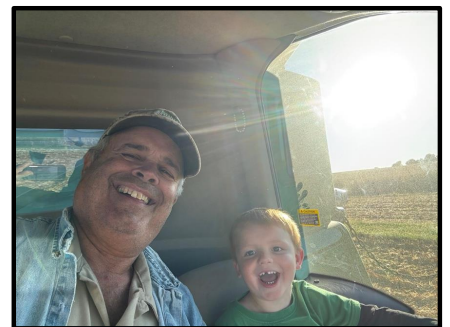
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