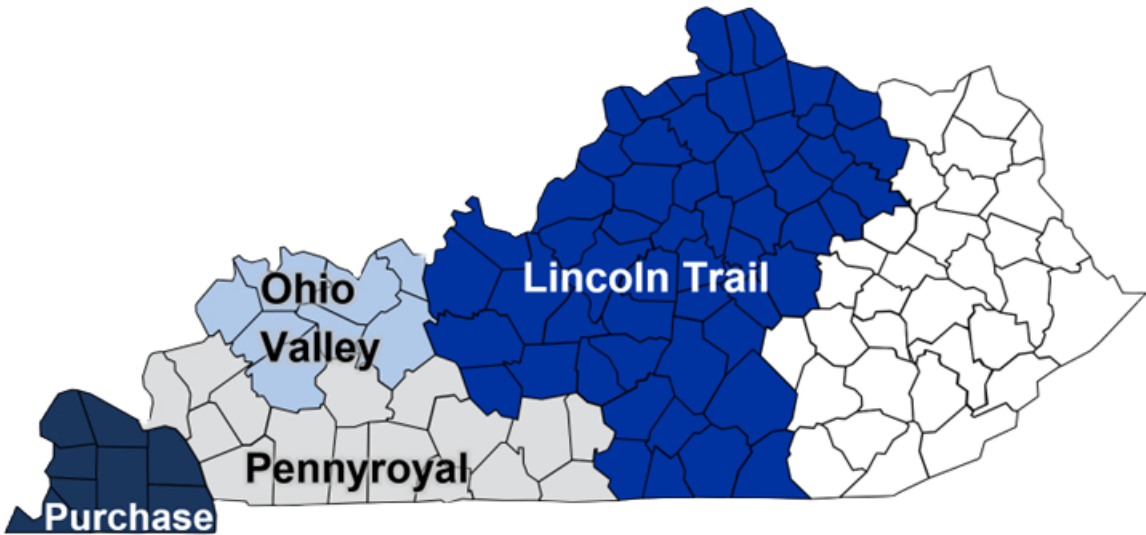


KFBM State Newsletter

Volume 29, Issue 1



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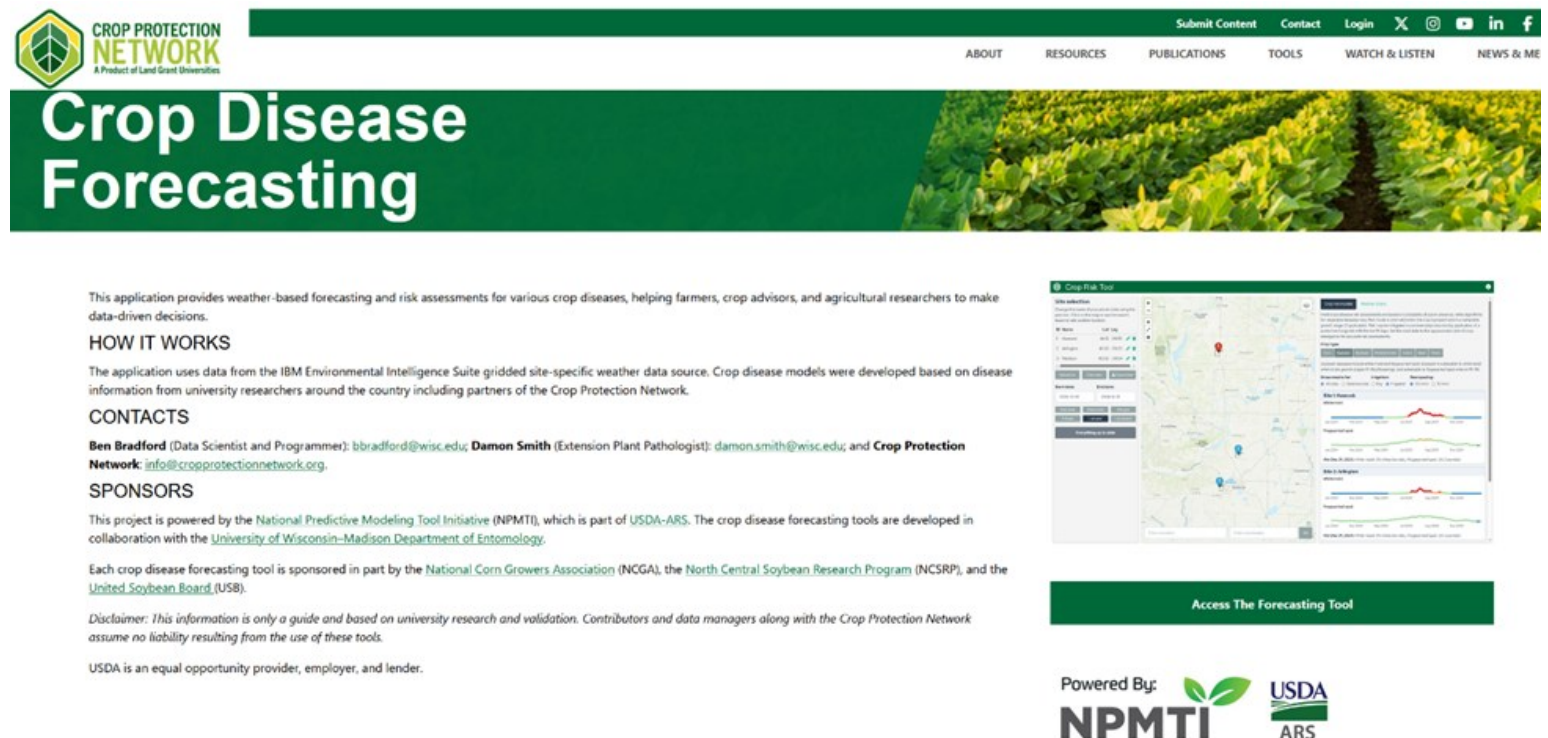
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New Corn Disease Management Tools Available for 2026

by: Dr. Kiersten Wise, Extension Plant Pathologist, University of Kentucky

As farmers and agricultural professionals in Kentucky wrap up the 2025 harvest and prepare for 2026, they now have more resources to help with decisions on corn disease management. Many of these resources are offered through the Crop Protection Network (CPN), a national collaboration of Land Grant University Pest Management Specialists who work together to provide extension resources for stakeholders. University of Kentucky specialists are actively involved in CPN, and many of the materials published by the network are written by UK experts, ensuring the information is relevant for Kentucky farmers.

One key tool available to assess corn disease risk for 2026 is the [Crop Risk Tool](#). This tool helps farmers determine whether fungicide applications will be necessary to manage disease. With many farmers considering delaying fungicide purchases until they're needed in-season, the Crop Risk Tool can provide valuable guidance on whether an application is warranted, offering an opportunity to maximize ROI for corn production.



The screenshot shows the landing page for the Crop Disease Forecasting tool. At the top is the Crop Protection Network logo and a navigation bar with links like 'Submit Content', 'Contact', 'Login', and social media icons. Below the navigation bar is a large green banner with the text 'Crop Disease Forecasting' and a background image of corn plants. To the left of the banner, there is a section titled 'HOW IT WORKS' and 'CONTACTS' with contact information for Ben Bradford and Damon Smith. To the right of the banner is a screenshot of the Crop Risk Tool interface, which includes a map and various data fields. Below the banner, there is a section titled 'SPONSORS' listing the National Predictive Modeling Tool Initiative (NPMTI), the National Corn Growers Association (NCGA), the North Central Soybean Research Program (NCSRP), and the United Soybean Board (USB). At the bottom, there is a disclaimer and a link to 'Access The Forecasting Tool'.

CROP PROTECTION NETWORK
A Product of Land Grant Universities

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ABOUT RESOURCES PUBLICATIONS TOOLS WATCH & LISTEN NEWS & ME

Crop Disease Forecasting

This application provides weather-based forecasting and risk assessments for various crop diseases, helping farmers, crop advisors, and agricultural researchers to make data-driven decisions.

HOW IT WORKS

The application uses data from the IBM Environmental Intelligence Suite gridded site-specific weather data source. Crop disease models were developed based on disease information from university researchers around the country including partners of the Crop Protection Network.

CONTACTS

Ben Bradford (Data Scientist and Programmer): bbradford@wisc.edu; **Damon Smith** (Extension Plant Pathologist): damon.smith@wisc.edu; and **Crop Protection Network**: info@cropprotectionnetwork.org.

SPONSORS

This project is powered by the [National Predictive Modeling Tool Initiative \(NPMTI\)](#), which is part of [USDA-ARS](#). The crop disease forecasting tools are developed in collaboration with the [University of Wisconsin-Madison Department of Entomology](#).

Each crop disease forecasting tool is sponsored in part by the [National Corn Growers Association \(NCGA\)](#), the [North Central Soybean Research Program \(NCSRP\)](#), and the [United Soybean Board \(USB\)](#).

Disclaimer: This information is only a guide and based on university research and validation. Contributors and data managers along with the Crop Protection Network assume no liability resulting from the use of these tools.

USDA is an equal opportunity provider, employer, and lender.

Crop Risk Tool

Access The Forecasting Tool

Powered By: **NPMTI** **USDA ARS**

Figure 1: Crop Disease Forecasting landing page on the Crop Protection Network

This interactive tool is built using data from multiple years of university research trials, including over 20 trials in Kentucky. Currently, it includes two models for corn diseases relevant to Kentucky: [gray leaf spot](#), an annually important disease in Kentucky, and [tar spot](#), disease that has recently emerged in the state. While tar spot has not yet caused significant yield losses in Kentucky, it remains a concern due to its impact in northern states.

The Crop Risk Tool uses local weather data to estimate the likelihood of disease development by evaluating both fungal spore presence and environmental conditions. Users can generate risk predictions on a weekly, monthly, or yearly or seasonal basis for specific locations. Risk is expressed as a percentage with higher values indicating a greater chance of disease development, while lower values suggest less favorable conditions for disease.

It is important to note that disease can still occur under low-risk conditions, though it is less likely to reach economically damaging levels. **The risk predictions are relevant when corn is at vulnerable growth stages, specifically from the 10-leaf collar (V10) to milk stage (R3).** High risk predictions outside of these stages typically do not require action. Like every prediction tool, the risk probabilities are not a guarantee but can be used as another source of information when making informed decisions about fungicide application for disease management.

An interesting feature of the tool is its ability to review historical risk data (Figure 1). For example, in Princeton, Kentucky, the 2025 model showed that:

- Gray leaf spot risk was highest between May and September, which aligns with actual observations during the growing season (Fig. 2).
- Tar spot risk peaked in May through early June and again in September, outside of the critical V10–R3 window, explaining why it didn't reach damaging levels in the area (Fig. 3).

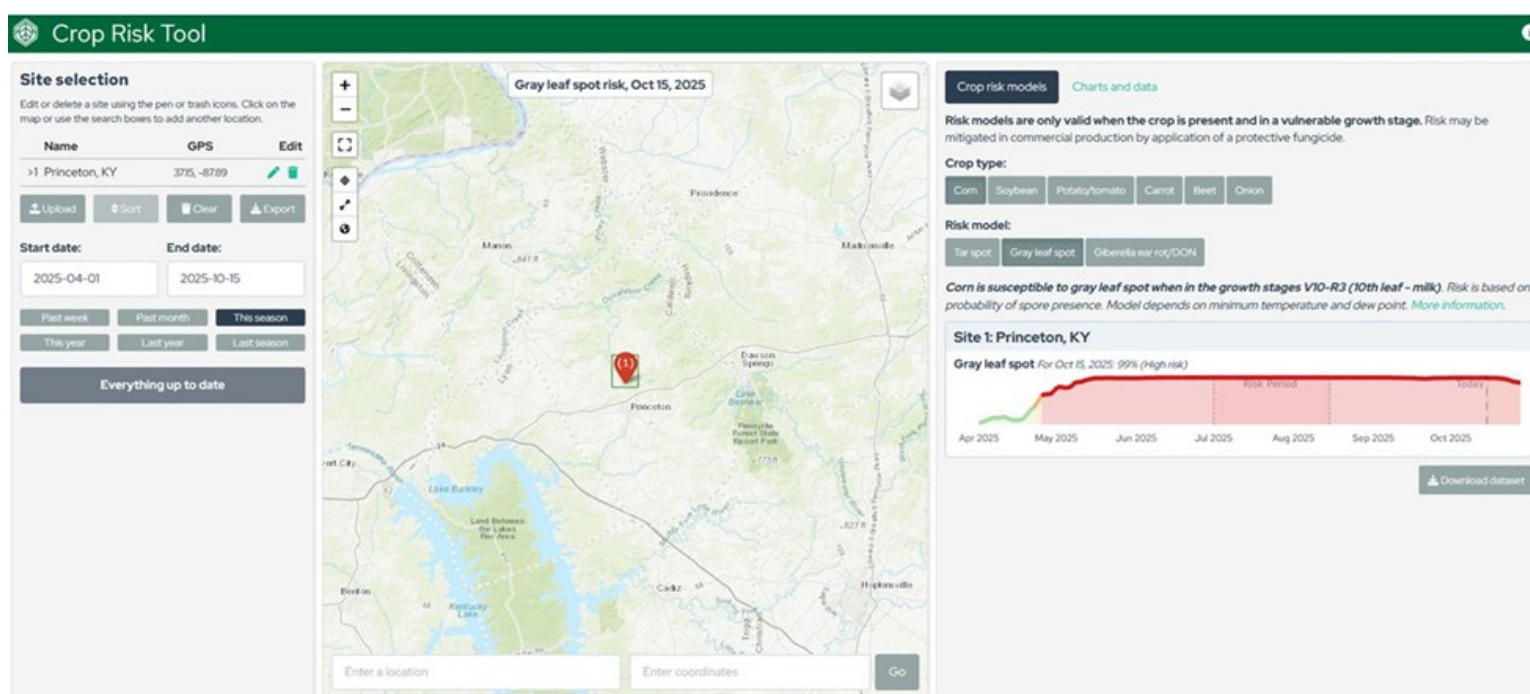


Figure 2: Example image of Crop Risk Tool model predicting risk of gray leaf spot of corn development for the 2025 growing season in Princeton, KY.

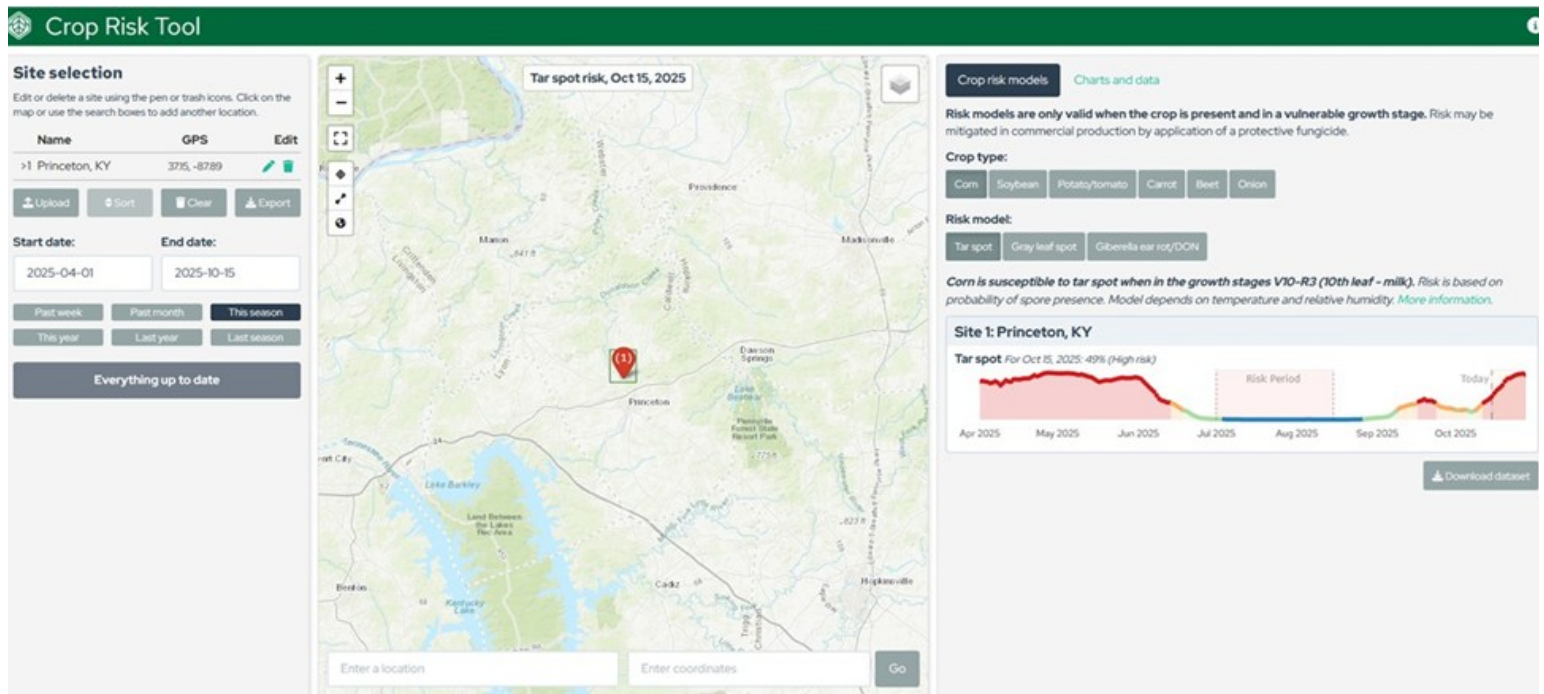


Figure 3: Example image of Crop Risk Tool model predicting risk of tar spot of corn development for the 2025 growing season in Princeton, KY.

Development and ongoing improvement of the Crop Risk Tool is funded by the National Predictive Modeling Tool Initiative (NPMTI) through the USDA-ARS and supported by the National Corn Growers Association. The tool is developed and managed by the University of Wisconsin-Madison, with ongoing contributions from Kentucky and other states to expand and refine disease models. New models for other corn diseases, including northern corn leaf blight and southern rust, are currently in progress. The tool will be updated annually with new university data to improve accuracy and expand coverage.

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Note from KFBM: Dr. Kiersten Wise regularly authors articles in Kentucky Field Crops News – a newsletter spanning 5 UK Departments: *Grain and Forage*, *Center of Excellence*, *UK Wheat Science Group*, and *UK Corn & Soybeans Science Group* and 120 counties. This is an excellent resource you may be unaware of. It publishes monthly. Click the link: [KFCN Newsletter](#) to sign up

2025 Fall KFBM Observations

with input from all KFBM Specialists

Weather and Production Report

Record-breaking rainfall this spring led to a difficult and extended planting season statewide. Some corn and full-season soybean acres were planted before the heavy spring rains, while other acres were planted later than normal due to the time required for many acres to dry out. Those early planted acres were further along in the growing season when the very hot and dry weather hit in late June and they were able to withstand those conditions better than the crops that were planted later. This has led to a wide range of yields across the state.

Projected corn yields vary drastically from region to region and when the corn was planted. The early corn planted in the Purchase region started out at over 200 bushels/acre, while the later corn dropped to as low as 120 bushels/acre. The Pennyroyal region has seen a lot of farms with over 200 bushels/acre and some farms claim this might be their best corn crop. Others in the Pennyroyal area have encountered average or subaverage yields due to drowned corn acres, disease pressure, and late planting from wet fields. The Ohio Valley region is projecting yields around 180 bushels/acre, which is below the five-year average. The corn in the Lincoln Trail region seems to be hurt the most by the wet spring and hot/dry summer with projected yields ranging from 70-170 bushels/acre. It is projected that most farms in that area will be closer to the 70 bushel/acre yield.

Soybean yields are also variable throughout the state. The Purchase region full-season soybean yields are projected to range from 60 bushels/acre for beans planted early and high 30s to low 40s for later planted beans. The Pennyroyal region projects similar results for full-season beans with some later planted beans yielding in the 20s. The Ohio Valley region projects full season beans to yield average around 55 bushels/acre which is below the five-year average. The Lincoln trail region projects full season bean yields to range from 40-60 bushels/acre. Double crop beans were greatly affected by the drought conditions and are projected to be less than 30 bushels/acre. For many farms, this is the second year in a row of “bad beans,” Farmers are critically evaluating bean varieties this harvest. Some farmers are saying it isn’t enough to assume early planted beans will consistently yield well, as many early planted fields didn’t do well with the swing from heavy rain to dry conditions in the summer.

Hay inventories should be less than average due to the impact of the late summer drought.

Tobacco yields will most likely be average in the area. It was notable that there were fewer severe thunderstorms that impacted the tobacco crop than prior years, although pop-up storms did localized damage in a few fields.

Financial News

Beef farms continue to be pleased with high prices, but many of them wonder how long the market can maintain these high prices. Many cattle farmers are using this strong market to decrease debt, make capital improvements, and replenish cash.

Dairy farms in Central Kentucky are facing low milk prices along with an increasing overall cost to produce milk. Future milk prices are not looking promising either. One cost that has not been a concern until recently is the cost of bedding. Some farmers have mentioned the concern of the continued increasing cost of herd comfort.

In the spring many farmers received economic assistance payments issued by the USDA through the Emergency Commodity Assistance Program (ECAP). The original payments only covered 85% of the total amount to be paid out. Farmers received the remaining 15% of their ECAP money at the end of September. Some farmers that had Federal Crop Insurance or Noninsured Crop Disaster Assistance Program (NAP) losses from 2023 and 2024 have received or will receive payments from the Supplemental Disaster Relief Program (SDRP).

Farmers in all regions continue to be concerned about current low crop prices and the bearish market outlook. These low prices, along with high and increasing input costs, have created another year of predicted farm losses. In addition to increased fertilizer, seed, and chemical cost, some farmers have expressed frustration with increasing liability and property insurance premiums. Interest rates have come down, which is a needed relief for operating notes, but long-term rates haven't had much change. Most early cash flow projections have projected shortfalls for the 2025 crop year.

Many discussions this fall have revolved around increased borrowing on operating loans and the need to access cash from other sources. Some farmers have been able to get additional operating funds, while others have turned to CCC loans to replenish cash. There are other farmers that have sold and collected funds this fall for crops that would normally have sold next year. This may lead to other issues, such as increased tax liabilities with less cash available when taxes are due. Lenders continue to be concerned about two years of farm losses as well as the prospect of 2026 being the same.

Management Adjustments

Reliable labor continues to be a concern across the state. H-2A employers are pleased with the recent change in the wage survey tool used to calculate the Adverse Effective Wage Rate that may reduce H-2A wages, but there are concerns with how their employees will deal with the reduction in pay.

The reduction of tobacco acres has been felt across the state. Many farmers in the Purchase and Pennyroyal regions have tried to stay in production by adding back burley acres that had previously been eliminated. This decrease in acreage, combined with increased labor and employee benefit (such as housing and travel) costs and a challenging growing season has left many producers in the area evaluating if they can afford to continue raising tobacco. One factor that makes this decision even more challenging is that many of the tobacco producers also produce row crops and they rely on some of the H2A labor to assist in the row crop harvest. By eliminating tobacco, this could eliminate the need and ability to pay for this seasonal labor source. Many of these producers will be left with some tough decisions to make next year during fall harvest that will require new management decisions to be made.

Many farmers across the state are starting to look very closely at their rental contracts that are coming up for renewal. They are trying to determine what farms are making enough to cover

input costs and which farms may need to be let go. In other instances, farmers are trying to renegotiate rental contracts that were increased during years of great profitability.

Despite a decrease in the used equipment market, many farmers are listing unused and unneeded equipment for cash needed to help make payments. In the Purchase region, there are rumors that there will be several tracts of land listed for sale following the harvest season as reduction of debt and increased cash resources are needed.

As wheat prices continue to look unfavorable for the 2026 marketing season, there continues to be a growth in canola production in the Purchase region. The 2025 area canola yields ranged from the high 50s to the low 60s. These yields, combined with the 2025 contracted price of over \$12 has led to increased interest in raising canola for 2026. Canola acres in 2026 are predicted to be higher than those in 2025, despite around a dollar decrease in the contracted price.

As 2025 draws to a close, KFBM farmers continue to face a challenging landscape of weather-related variable yields, volatile markets, and rising input costs. While some isolated regions and farms have had strong yields, others have struggled with poor yields due to drought, disease, and late planting. Mixed production results, coupled with low commodity prices and high operating costs, are putting significant financial pressure on farms across the state.

KFBM farmers are proactively managing their operations by shifting crop strategies, reassessing rental agreements, leveraging strong livestock markets, and adjusting capital investment strategies. Still, concerns about cash flow shortfalls in 2025 and the outlook for 2026 are prompting tough financial and management decisions.

Tax Changes for Farmers as Part of One Big Beautiful Bill

by: Suzy Martin, Ohio Valley KFBM Specialist

The One Big Beautiful Bill Act (OBBBA) was enacted on July 4th, 2025. It included multiple tax code items of importance to agricultural producers.

Retroactive to January 19, 2025, 100% Bonus Depreciation was restored and made permanent. Bonus Depreciation is a tool that can be used to accelerate the depreciation write-off of qualified assets in the year of purchase.

OBBBA raised the limit for Section 179. This is another option for accelerated depreciation of qualified items in the year of purchase. The limit is now \$2.5 million and does not begin to phase out until total qualified items reach \$4 million.

The Qualified Business Income (QBI) deduction was set to expire at the end of 2025 but was made permanent through OBBBA. This deduction is for sole proprietors and pass through entities that produce income based on U.S. production. It is a beneficial 20% deduction from taxable income. In addition, the phase out limits were increased to \$247,300 for single filing and \$494,600 for married filing joint.

The estate tax exemption amount was permanently increased to \$15 million (adjusted for inflation) for an individual (\$30 million married filing joint) starting in 2026. This is significant as it was set to revert to pre-2017 levels of approximately \$7 million per person.

An entirely new portion of tax code was implemented to allow installment payment of taxes due for selling farmland to a farmer. I.R.C. Sec. 1062 states that for farmland sales taking place after July 4, 2025, there is an election available to pay the capital gains tax in installments over four years. There are criteria associated with this election, and they need to be reviewed with your tax preparer if this is something you would be interested in pursuing. Two of those criteria are that the seller of the land must have either farmed the ground or leased the ground to a qualified farmer for the past 10 years. The buyer of the land must be a qualified farmer, and the land will stay in production agriculture for a period of 10 years after the date of the sale.

Meals provided to employees for the convenience of the employer were previously deductible up to 50%. However, starting in 2026 that cost will no longer be deductible.

Beginning with payments made in the 2026 tax year, the threshold for reporting payments on Forms 1099-NEC and 1099-MISC will increase to \$2000. This amount was previously \$600.

In addition, effective September 30, 2025, the Internal Revenue Service (IRS) will begin to phase out paper checks for most payments and refunds. Any refunds due for the 2025 tax year will need to be direct deposited. Although the IRS will continue to accept paper checks for payments made to them, IRS Direct pay or the Electronic Federal Tax Payment System (EFTPS) will be encouraged and likely to be fully implemented by 2027.

These are just a few of the items of interest to farm clientele. **As always, this is a suitable time to remind everyone of the importance of tax planning. Tax planning is not how to avoid taxes all together, but rather to level out income and avoid large swings in either direction.**

Farmers Have a Drive to Farm and How to Cope When Farming is Hard

by: Kayla Lilly Brashears, Pennyroyal KFBM Specialist

Most farmers and ag professionals have heard sentiments such as, “farming is in my blood,” and “I’ve known I was meant to farm since I was old enough to remember.” Farmers often possess a deep connection to their vocation that isn’t as commonly seen in other professions. In addition, farming has long been a multi-generational family affair. Many farmers experience the pressure to build upon what came before them and to strengthen the foundation of what comes after them. This pressure is sometimes found in other family businesses, but the tie to the land is often unique to farming and brings forth many challenges.

The intense dedication, self-reliance, and propensity to take risks are often what makes farmers successful operators. However, these traits can also make it difficult for farmers to seek help during downturns. It is undeniable that the farm economy is in a downturn. KFBM farmers

reported an average negative net farm income in 2024 – the first time it’s happened since the 1980s. Inputs are high, grain is cheap, the weather is uncontrollable, and the markets are volatile. KFBM specialists have recognized increased stress amongst cooperators. Combating this isn’t easy, as so many factors are out of our control. However, there are things we can do as ag professionals and farmers to ease stress and the impacts of stress. I’ve put together a few actionable, high-impact items below that can help lower overall stress levels.

Morning

- Write down one specific, controllable task to complete for the day
- Take the time for a regular breakfast
- Take 5-10 minutes before work begins to stretch, walk, etc.

During the Day

- Build in short breaks
- Keep well hydrated and eat balanced meals
- Avoid isolation by talking with family or friends at least once throughout the day

Evening

- Reflect: What went well? (small wins count)
- Set one manageable goal for the next day
- Aim for at least 7 hours of sleep
- Disconnect from devices for at least 30 minutes

Financial

- Don’t avoid the numbers, it only prolongs and intensifies the stress
- Communicate with your lender, specialist, or accountant early, do not wait until crisis
- Build in natural points to assess financial status (after full season bean harvest, etc.)

Community

- Seek connection with other farmers and those in the industry to ward off isolation. This can be found through extension programming, farmer peer groups, or frequenting the local diner
- Volunteer time to causes you believe in, whether they’re farm related or not. Volunteering gives purpose and perspective.
- Attend church or other community organizations
- Build in intentional time to connect with friends and family about anything except farming

Mindset

- Remind yourself: “my value is more than my farm’s profitability”
- Reframe negative thoughts into small, actionable tasks
- Reach out to trusted people when the stress is particularly high
- Limit news consumption and disconnect from the 24 hour news cycle

If You’re In Crisis

- **Farm Aid Hotline: 1-800-FARM-AID (1-800-327-6243)** specifically supports farmers
- **988 Suicide & Crisis Lifeline: Dial 988 24/7**

UPCOMING EVENTS AND NOTABLE DATES

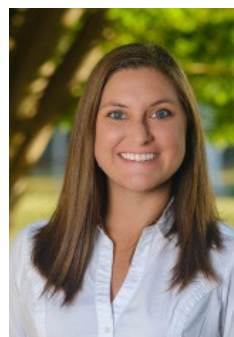
- ◆ November 19—Lincoln Trail Annual Meeting
- ◆ November 24—Pennyroyal Annual Meeting
- ◆ November 24—Purchase Annual Meeting
- ◆ December 3—Ohio Valley Annual Meeting
- ◆ December 16—Ohio Valley Lenders Conference
- ◆ December 16—Grain Market and Budget Planning at Henderson Co. Extension Office 5:30 p.m.
- ◆ December 9—KFBM State Board Meeting
- ◆ December 15—Mayfield Lenders Conference
- ◆ January 7, 2026—Economic Subject Matter Meeting Columbia, KY
- ◆ January 8, 2026—Economic Subject Matter Meeting in Princeton, KY
- ◆ January 9, 2026—Economic Subject Matter Meeting in Winchester, KY



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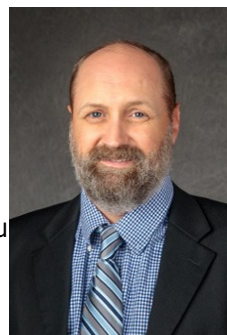
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