



Newsletter

September 2025

Manager's Comments by Craig Mans

As fall harvest approaches, we look forward to seeing you at our Field Day in Lebanon on September 10th. Join us as we look at several crops and finish with dinner and a program at the Lebanon Community Center. If you haven't already, take a moment to download the Midway Coop App from the App Store. The App is a resource for you to see all your account activity including grain tickets, grain and statement balances, CFA balance, sign contracts, pay your bill, and proof of yield among other things. Unfortunately, Dustin Schlatter left us this summer. We wish him the best and are happy to have Jon Adams as our new IT Manager. You will see Jon around and see his Technology article in this newsletter for more information on Jon.

The new leg and 400,000-bushel bin at Luray are in service as well as the new 585,000-bushel bin at Bellaire. With this additional storage of nearly 1 million bushels, we are still going to have storage issues for harvest. We have been working for the last several months to make room and prepare ground piles. A great problem to have! The storm on August 9th took down an 80,000-bushel metal bin at Alton and damaged the 2 other metal bins. Right now, we have no way to fill those bins, and they will probably be condemned and will need taken down. We are working with our insurance company and hope to have things resolved quickly.

Since our last newsletter, patronage checks went out and totaled over \$3.4 million in cash. The total patronage allocation was \$6.8 million with 50% paid out in cash and the other 50% was added to your Midway Coop Equity. Many of you are looking at a much better harvest than recent memories. We are expecting a record harvest in total for Midway Coop. This will present some challenges we haven't faced in a few years but are preparing as best we can.

Midway is passing through 14.00 cents per bushel on the 199A passthrough. The 199A passthrough is a tax deduction to you that will be on your 1099 that you receive next January. Be on the lookout for the notice we are required to send you. You will receive the notice in September, and it is only a notice of what will be on your 1099 from Midway. Thank you for your business and use of the cooperative system. Have a safe harvest.

Midway Donations

The Midway Coop Ag Fund awarded its first grant to the Smith County Fair Board!

Midway supported local fairs with over \$54,000 in premium auction support!

Agronomy

by Ron Sothers

It doesn't seem possible that another summer is coming to an end, but school buses are running, sport practices going on and NFL preseason football games are definite clues fall is approaching fast. We have been fortunate with some timely moisture, and the milo and corn look to be above average yields, while the soybean Jury is still out. As September gets here, please be mindful of controlling volunteer wheat in your wheat stubble fields as the Curl Mite prefers Volunteer wheat as a host and the Curl Mite spreads your wheat streak mosaic.

A hot topic coming across my desk has been the high prices of fertilizer, especially phosphates. Unfortunately, it is truly supply and demand. In the U.S. we have a large corn acreage which increased demand combined with little to no imports, and domestically we just don't produce enough to cover demand. This is true with Nitrogen products and Phosphates. The lack of imports revolves around geopolitical issues and a trade war going on currently. My best advice would to be vocal with your local representatives to ensure they are carrying the message up the ladder to state and federal elected officials.

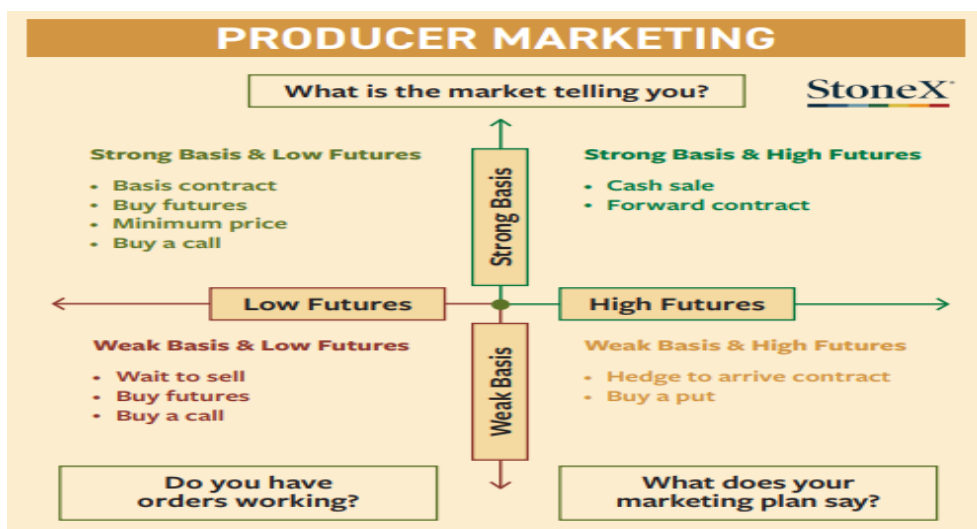
Midway Coop is doing what we believe we can, in continuing to offer programs to help with cash flow and financing that includes 0% offerings on certain programs. We are currently discussing these offerings for the year 2026 and will be launching them this fall. We know your financial well-being is very important to our cooperative and we will continue to bring you not only programs and financing, but the best and newest technology and products. I would put our combined Agronomy knowledge of our Agronomists up against any retailer in the industry. We not only have years of experience but most of our agronomists are active in farming operations themselves, so they truly understand the challenges facing our industry.

As always, thank you for your continued patronage and we look forward to serving you in the future!

Grain Department by Cullen Riner

Once again thank you to all our patrons for making the 2025 wheat harvest a very successful one. Midway Co-op had total receipts of over 3.3 million bushels this year. Currently, we have purchased over 55% of the crop. With wheat harvest over, and most of the summer gone, it is time to plan for the fall harvest. We are looking at what could possibly be a record fall harvest. For the most part, we have had timely rains throughout the summer. At the time I am writing, this year's crops look like they are in as good of condition as we have seen in recent memory. With the room we are making by shipping out grain, we are positioned to handle this fall's crop.

The markets have certainly back pedaled over the past couple of months. Some of the biggest reasons we have seen these dips in the markets is due to the fact the U.S. has planted a huge amount of corn acres this year and the crop conditions are very good. With the sizable wheat crop we saw in the state this year, and although better, still limited wheat exports, we have also seen wheat prices tumble. In this environment marketing grain can be challenging. Below, I have included a chart that maybe be useful in helping navigate many types of marketing environments. I hope you find this chart beneficial.



If you have grain stored on the farm and are looking to sell, please give us a call for a bid. You can contact any of our locations or the General Office at 785-346-5451. We will be glad to help you market this grain. Thank you for your loyalty to Midway Coop.

As you are getting your fields ready for wheat planting, please take advantage of our seed cleaning and treating plants at Portis and Lebanon. They will clean your seed and can also apply fungicide, insecticide, and a growth promoter to help you achieve the best results for your farming operation. This in turn will add to your bottom line. Give them a call and they will answer any questions that you may have and be happy to schedule an appointment for you. Be sure to ask them about their bundling program. Here are the telephone numbers for each location: Portis 785-346-2021 and Lebanon 785-389-5311.

Financing and Crop Insurance Updates

By Eric Mans

With the 2025 wheat harvest in the books and row crop harvest quickly approaching its already time to start preparing for the 2026 crop. With the high-interest rate environment that we are currently in it's more important than ever to make sure you're getting the correct financing for your operation. Midway offers our CFA crop input financing program along with Winfield's Secure financing program. Both programs are flexible and support all products sold by Midway at competitive rates. For the second year we're partnering with CFA to offer a 0% seed and chemical prepaid matching program. Deadline to apply for the 0% program is November 20th so don't delay. For more information on CFA and Secure or to apply contact your local fieldman or myself.

On the crop insurance side for the 2025 wheat crop producer's base insurance price was \$5.90 with the harvest price being set at \$5.37. So, we did have some revenue loss claims due to the price drop this year. Looking ahead at the 2026 crop year we had some nice changes to the federal crop insurance program with the One Big Beautiful Bill being passed into law. Depending on your coverage level and unit structure premium subsidy rates increased between 3-5% from the prior year. We also saw subsidy rates increase from 65% to 80% for ECO, SCO and MCO. These are area risk coverage policies that can be added on with your federal multiperil policy, and with such high subsidies these are a great option to cover risk from widespread drought and crop failures. The 2026 crop insurance base price for wheat is set from August 15th through September 15th, and the deadline to make changes to your wheat policy is September 30th, and with all the changes this year it's more important than ever to reexamine your policy. Some other crop insurance dates to be aware of for 2026 wheat crop, the *final plant date* is October 31st for wheat in Osborne, Mitchell, Jewell, Lincoln, and Russell Counties. *Final plant date* for wheat in Smith and Rooks Counties is October 20th. The acreage reporting deadline for wheat is December 15th.

If you have any questions or want to discuss any of your financing or crop insurance needs stop by the General Office in Osborne, or give me a call at 785-346-5451, or on my cell at 785-346-4654.

Seed Wheat Treatments

By: Jeff Hammer

We are on the brink of another fall harvest and wheat sowing time. While the markets aren't real fun to look at, it does seem like we will at least have some bushels to handle this fall, which is a nice change from the last few years. We know that in times of economic stress growers tend to fall back to seeding a little more wheat. If you put the pencil to any crop looking ahead to 2026 you will struggle to get a sharp enough pencil to make it look profitable at this time. But if we are talking wheat, a huge amount of yield is determined at emergence so that is the focus of this article.

I really need to harp on putting a simple fungicide on your seed wheat this fall. We still clean and do not treat a good percentage and for the minimal cost of a fungicide that should not be the case. Having Smut in your wheat is simply not worth trying to save \$2-3/ac. Head Scab has had some history here as well, and with some stressed corn that may be chopped for silage or picked early, those acres seeded back to wheat will be of primary concern. Scab can occur even with a seed applied treatment because infection occurs at pollination. However, if you have some scab in your seed wheat the disease level will always be worse in untreated seed. When you couple these pathogens with the defense against Pythium-borne diseases, including Septoria; having rejected wheat loads at harvest time isn't worth the risk, plus treated wheat simply yields better. Midway Co-op's cleaning locations at Portis and Lebanon will be applying Warden Cereals II at 2.8 oz/cwt which has a 3rd added mode of action Sedaxane to an already outstanding wheat treatment.

We have dropped pricing once again on Insecticide and Ascend. The #1 reason to apply insecticide is the increasing pressure from Barely Yellow Dwarf Virus which can be suppressed by keeping aphid numbers down. With only around 4% of the aphid population that vectors the disease, if you can keep the numbers down it will help suppress the disease. Insecticides also control wireworms and have systemic activity on grasshoppers, not to mention there is an added vigor effect from Imidacloprid. Bayer Crop Science did a 5-yr trial at different sites with Gaucho Insecticide and had a 4.4 bu./ac average response. Also, growers should consider an insecticide to slow down grasshopper feeding this fall on emerging wheat, especially on no-till continuous acres. We get systemic activity for 21-28 days and with grasshopper pressure likely until middle October, early planted wheat may be subject to damage as the grasshoppers move out of other senescing crops.

Midway Co-op's Portis & Lebanon Cleaning facilities can custom apply Resonate (generic gaucho) Insecticide at a rate of 1.0 oz/bushel. This is 2X the minimum rate for aphid suppression. Be sure to compare rates when comparing prices. We can also apply insecticide & fungicide through our bulk facilities at Lebanon and Osborne on newly purchased seed wheat & with our portable treater at other locations.

I want to also remind growers of Ascend Growth Regulator. Ascend is a 3-way blend of Kinetins, Gibberellic Acid, & Indole butyric Acid. These growth regulators promote cell division and differentiation resulting in earlier stand establishment. The biggest benefits come below the ground where root growth will be enhanced giving us more ability to buffer moisture stress in the fall and early spring. Growth regulators can help get the seedlings out of the ground quicker and more uniformly. This also underwent a big cost reduction this fall.

Wheat potential yield is established early in the growing season by virtue of stand and tillers. Protect your potential by protecting and feeding your seed! For more information on Warden Cereals, Resonate, and Ascend: Call Jeff (785-346-6487); Joe (785-345-3330); Brynn (620-282-8087); or Tanner (785-412-0165). For cleaning scheduling contact: @Portis (785-346-2021) @Lebanon (785-389-5311). Thanks for your business.

Wheat Fertility

by Tanner Gasper

Most of our Southern region has been blessed with an abundance of moisture in the last 30 days. I think there will be lots of good fall crop yields in the region. This will definitely help to counteract low commodity prices. Good harvests start when the seed goes in the ground. Wheat drilling will be upon us quickly and it is good to have a fertility plan in place before the drill hits the field.

Nitrogen is the most important nutrient in growing wheat. Nitrogen prices have increased drastically from this time last year, with supply concerns and world turmoil disrupting the supply chain. This puts a pinch on the economics of wheat and makes it easy to want to cut something out of our fertility programs. Wheat removes roughly 2.2 lbs N per bushel produced. This would include carryover, mineralization, and applied N during the season. Most growers in our area are topdressing N needs in the winter. With recent weed pressures I have seen many growers going back to conventional tillage and applying anhydrous ammonia right now. In that case I would still like to see a split application with N applied before spring green up and not putting all your nitrogen needs on in the fall.

Phosphorous is also a major nutrient in wheat production. Wheat is very responsive to phosphorous applications. It is important for root and shoot growth and promotes fall tillering. Phosphorous movement in soils is very limited, especially in cold and dry soils so banded fertilizers on the drill puts phosphorous as close to new root growth as possible. Avail is a polymer product through Verdesian that we offer that helps to shield phosphorous from being fixated in the soil. It can be applied to dry starters or liquid and helps make phosphorous applications more available to the plant at the time of application. It is a very good product to use in a broadcast situation but has also shown good results in banded situations. A good quality starter program helps to create a healthy seedling going into the winter, lowering susceptibility to winterkill and stand issues in the spring.

Sulfur is the fourth most important nutrient for wheat production. Sulfur deficiencies tend to show themselves early in the spring during green up, before the wheat has rooted down and soil organic matter mineralization has started. Sulfur plays an important role in the formation of protein, amino acids, and chlorophyll formation. Sulfur deposition from clean air policies is lower and the use of sulfur containing fertilizers is becoming more important. A good rule of thumb is to apply Sulfur in a 10 to 1 ratio with Nitrogen applications. AMS is a good source of readily available sulfur when applying in the fall or top dressing in the spring.

Zinc is a very important micronutrient that is added into many of our starter programs for wheat. Along with plant functions, it helps to provide seedling vigor and improve plant health against disease and stress factors including drought. Growers should plan to spend about a bushel's worth of expense on zinc when putting together a fertility plan.

There are many factors that go into growing a successful wheat crop. Laying down a good fertility plan is a good first step and creates a good base to start for a bountiful harvest. Our new Bulk Fertilizer shed in Osborne has been running for about a year now and has allowed us to handle many of the products that our producers need in our area. 40 Rock fertilizer is a dry blend fertilizer 12-40-0-6.5S-1Zn that is a clean green acid product that works well broadcast, incorporated, or in furrow with the drill that we carry at all fertilizer locations. We choose this product over a traditional MAP or DAP product because it is a balanced starter with included micronutrients that are essential for wheat production. For Liquid starters, KQ650 is a 10-25-0-5S-.25Zn liquid blend that we carry that contains sulfur and zinc compared to a traditional 10-34-0. We also have the option to make custom blends through Kugler on direct to farm loads if you have a specific fertility blend you are looking for. We also have other options for micros or specific blends that may better fit your farming needs. I hope you all have a safe and successful fall harvest and wheat drilling season. Ask your local sales Agronomist or location managers on how we can help you with your fertility needs this fall.

Preventing Wheat Diseases

By Joe Princ

It's hard to believe that summer is ending. Before we know it, we will be putting wheat in the ground. That being said I want to talk a little bit about preventing some diseases caused by insects in volunteer wheat as I am sure that everyone's wheat was affected by mosaic this year. As we know, volunteer harbors insects that can cause yield destroying diseases like wheat streak mosaic and barley yellow dwarf. Getting rid of volunteer wheat is the best way to prevent these yield destroying diseases.

Wheat streak mosaic is a virus carried by the wheat curl mite. These mites can also have other grasses as a host, as I saw some move out of pasture ground into wheat fields but in most cases, they can be linked to volunteer. Early fall infestations in a wheat crop can cause yellowing mosaic striped leaves and stunting. This can add up to 50% reduction in yield. You will also want to reconsider planting wheat next to fields that have cover crops containing rye and triticale as those cover crops have infected many wheat fields with mosaic the last several years.

Barley yellow dwarf is another disease that is often times confused with wheat streak as it has similar symptoms. BYD is spread by several different aphids but the most common being oat bird-cherry aphid and corn leaf aphid. The aphids spread the disease by eating on infected plants and carrying it to other wheat. Barley yellow dwarf is characterized by yellow to purple colored, stunted plants grouped in small patches. The best way to manage for BYD is planting varieties with known tolerances and delaying planting until after aphid populations decline.

The first step in preventing these diseases, is controlling volunteer wheat. If using glyphosate to control volunteer wheat is your method, you need to consider the fact that the plants need to be completely dead for 2 weeks prior to planting those fields or fields in close proximity. This means that fields need to be sprayed at least 3 weeks in advance to give time for the chemical to work and the insects to move on. If we receive some moisture in the next couple of weeks, we will want to be sure to watch for volunteer germinating so we can get those fields cleaned up to help minimize the spread of these diseases.

The next step in prevention is planting later. I know that fall is a busy time and there are lots of crops to be harvested but waiting till the hessian fly free date for your area is a good rule of thumb to go by. I receive questions about using an insecticide seed treatment to control these virus spreading insects. Seed applied insecticides help prevent Barley Yellow Dwarf from becoming widespread but keep in mind the aphids must feed on the wheat to ingest the insecticide so minimal damage can occur. As far as controlling wheat curl mites, insecticides are ineffective. If you have any questions give your agronomist a call.

Corn Maturity & Harvest Prep

By Brynn Boxberger

The time of the year is approaching when it's finally time to hook onto the corn header and see if the corn is going to yield to our expectations. We have been fortunate to have more rainfall than in the past, but it's important to pay attention to final factors that can make a difference in the end. Things like tracking maturity, monitoring dry down, and timing the harvest right. And then there are the things we can't fully control—like the weather, disease pressure, and late-season pests.

Once you see black layer, the corn has reached physiological maturity. Taking note of this can help to estimate when it's time to fire up the combine. From that point forward, it's all about environmental conditions, temperature, wind, humidity—when it comes to how fast the grain dries down. I'm sure we are all aware of how odd a year this has been, so who knows how these conditions are going to persist on.

Choosing when to harvest is always a bit of a balancing act. Go too early, and you could be dealing with high moisture and drying costs—but you're also avoiding potential field losses from stalk rot, ear drop, or lodging. Wait too long, and you run the risk of weather damage or **phantom yield loss**, where kernels lose weight and density before harvest. Nobody wants to be the guy who still has the combine out in December.

While it's fun to scout corn when everything looks nice and green and seeing that ear fill out. As the season winds down, it's also important to check stalk integrity for signs of rot or weakness. If you're seeing **10–15% of plants with weak or rotting stalks**, it might be time to move that field up on your harvest list. The same goes for ear health—keep an eye out for mold or rot, this can put fields at risk for quality loss if harvest is delayed.

All in all, it's been a solid year. As we head toward the finish line, the focus should shift to having an efficient, well-timed harvest that gets those final bushels to the bin. If you've got questions about how your crop is progressing, or when harvest might roll around for you, feel free to contact your agronomist, we're here to help.

Thanks for your continued business—and we can't wait to see those yields come out of the field!

Petroleum Department

by Trevor Oliver

As temperatures begin to drop, many homeowners turn to propane for efficient and reliable heating. Propane offers a convenient fuel option that can keep homes warm during the colder months. However, understanding its benefits and safety precautions is essential to ensure safe usage.

Pros of Using Propane for Home Heating

- **Efficiency:** Propane furnaces are known for their high efficiency, providing consistent heat while consuming less fuel compared to other energy sources.
- **Cost-Effective:** With stable prices in many regions, propane can be an economical choice for heating.
- **Availability:** Propane is widely accessible, especially in rural areas where natural gas lines may not reach.
- **Versatility:** Beyond heating, propane can also supply appliances like water heaters, stoves, and fireplaces.

Safety First: Handling Propane Responsibly

- While propane is generally safe when used correctly, it is important to follow safety guidelines:
- **Installation:** Ensure that your propane system is installed and maintained by licensed professionals.
- **Ventilation:** Keep proper ventilation to prevent gas buildup indoors.
- **Storage:** Store propane tanks upright in well-ventilated outdoor areas, away from heat sources or open flames.
- **Regular Inspections:** Have your system checked periodically for leaks, corrosion, or damage.

What To Do in Case of a Propane Leak:

- Detecting and responding swiftly to a propane leak can prevent dangerous situations. Here's what you should do:
 1. **Recognize the Signs:**
 - A distinctive, unpleasant odor often added for detection purposes.
 - Hissing or leaking sounds near tanks or appliances.
 - Unusual soot or debris around connections.
 - Unexplained improvement or decline in appliance performance.
 2. **Immediate Actions:**
 - Evacuate the Area:** Get everyone out of the house and away from the source.
 - Avoid Flames and Sparks:** Do not operate electrical switches, create sparks, or use open flames.
 - Turn Off the Gas Supply:** If it's safe to do so, shut off the propane supply at the tank.
 - Ventilate:** Open windows and doors if possible, but only after turning off the source.
 3. **Contact Your Provider:**
 - Call your propane supplier or emergency services immediately.
 - Do not attempt to repair leaks yourself unless qualified.

Preventative Measures

- Schedule regular inspections and maintenance. We recommend replacing your regulator every 15 years.

- Install propane detectors like smoke alarms.
- Educate household members about leak signs and response procedures.
- Keep emergency contact information easily accessible.

EIA SHORT TERM ENERGY OUTLOOK:

U.S. crude oil production. We expect increases in well productivity will push U.S. crude oil production to an all-time high near 13.6 million b/d in December 2025. However, as crude oil prices fall, we expect U.S. producers will accelerate the decreases in drilling and well completion activity that have been ongoing through most of this year, and we forecast U.S. crude oil production will decline to 13.1 million b/d by 4Q26. On an annual basis, we now forecast crude oil production will average 13.4 million b/d in 2025 and 13.3 million b/d in 2026.

U.S. gasoline prices. Lower crude oil prices push down retail prices for petroleum products in our forecast. We expect the price for retail gasoline across the U.S. will average less than \$2.90 per gallon (gal) next year, about 20 cents/gal (6%) less than this year.

U.S. distillate inventories. U.S. total distillate fuel inventories in our forecast end 2025 at the lowest end-of-year level since 2000, after decreasing 14% over the course of the year primarily due to increased U.S distillate exports and increased demand for petroleum-based distillate. We expect lower domestic distillate production because of decreased U.S. refinery capacity and continued strong export demand to keep inventory levels low throughout the forecast period, with distillate inventories remaining relatively flat in 2026. Ongoing low inventories will keep distillate fuel refining margins high during the forecast period.

Feedmill

by Dean Heise

Weaning soon and feeding them 45-120 days can show some nice returns with the low price of grains. Weaning a little early will help let the cow herd get in better shape before winter sets in and allow time to get calves started on feed before harvest hits. We have seen less stress and sickness in earlier weaned calves the last several years than calves weaned later in the fall when temperatures fluctuate more. If you want to feed them, get them off to a good start with our Inbounding complete receiving feed or Jumpstart Stress Mineral. These are both non-medicated so you don't need to get a VFD from the Vet to use them. Using either of these for the first week before switching to your own grain mix, getting the essential vitamins and minerals into the calves to help boost their immune system pays huge dividends. Receiver tubs provide added sugars for energy and better microbe function in the rumen, additionally they supply chelated minerals and essential vitamins for improved immunity and having that "candy block" there will stimulate saliva production to help buffer the rumen.

Protein and energy requirements of the cows and calves will not be met as the pasture grasses are getting shorter and more dried out. With varying forage qualities and quantities in pastures, supplementation on grass will allow you to leave livestock in pastures longer to use more of the available forage. Creep feeding will help alleviate some of the pressure from the cows, we have bulk creep pellets in stock or we can customize creep feed to match your needs. Creep feeding will also help in the transition of weaning and getting them started on feed. Another way of supplementing the cows can be supplied with cubes, low-consumption protein lick tubs, or any number of commodity by-products. We keep distiller cubes in an overhead bin at Osborne and Burr Oak if you want to pick them up or we can deliver them to your farm/ranch. We stock consistent consumption CTI cooked protein tubs as well as the VITALIX line at Bellaire and can special order VITA-FERM's line of products also. Give us a call and let us help you find the right supplementation program to fit your operation.

Nitrates are a concern with the dry conditions that have been occurring in much of the area to the west. If we get a rain, wait 4-6 days to allow photosynthesis to convert the nitrogen into sugars and carbohydrates. Corn, feed cane, milo, weeds and more can all have high nitrate levels that we need to watch out for. The more stubble you can leave will make a huge difference in nitrate levels. We did a test cut on some feed and the 4" cut height had 2x more nitrates as the 8" cut height. The extra 4" stalk is not going to give you that much extra feed to compensate for having to dilute the high nitrate levels with other feedstuffs so it is useable. Putting it up for silage will help reduce the levels by usually 50%.

Don't forget that October is the next mineral promo month. During that month, for every 12 bags of range mineral you buy – YOU GET 1 BAG FREE.

Technology

By Jonathan Adams

Introducing the New IT Manager

Hello, my name is Jonathan Adams, and I'm excited to join Midway Co-Op as the new IT Manager. I started earlier this month and am eager to get to know our systems, producers, and staff. While I'm new to the agricultural IT world, I bring several years of IT and leadership experience from the retail side.

Before coming to Midway, I managed the Bomgaars Farm Hardware Store in Beloit from January 2020 through July 2024. In that role, I gained extensive experience with retail IT systems, problem-solving, project management, and team leadership—skills I'm looking forward to applying and expanding here at Midway. I'm also currently working toward my CompTIA A+ certification to strengthen my technical foundation even further.

I look forward to supporting you all with IT needs and working together to keep our technology running smoothly for years to come. Please don't hesitate to reach out—I'm always glad to help.