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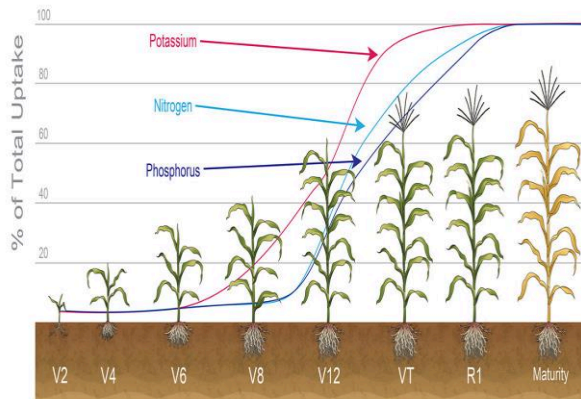


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Summer/Fall Newsletter 2024

EARLY CASH SEED DISCOUNT DATES & FINANCING

8% November 15, 2024
7% December 13, 2024
6% February 14, 2025



NITROGEN MANAGEMENT & FLEXIBILITY

If you look back on the past 2 growing seasons there is one thing we can all agree on and that is mother nature is unpredictable.

In 2023 the majority of the state of Iowa was in a severe to extreme drought; fast forward 365 days and most of the state is not under any drought warnings and had excess rainfall.

With the adverse conditions, tight margins and high input cost, now more than ever we need to be smart about how we feed the crop for the best ROI.

One thing we have done for many years and seen excellent results with is a top dress application of nitrogen and sulfur. From planting to V6 very little nitrogen has been taken up, from V6 to V12 about 25% of the total N has been taken up, from V12 to tassel an additional 40% of the nitrogen has been taken up, and the remaining nitrogen from tassel to R3.

Knowing this information and tracking monthly precipitation, if you do a nitrogen application pre-emerge followed by a top dress application in season it allows you to adjust your total nitrogen units based upon the current growing conditions.

This in season application also allows us to add some very important micronutrients to maximize yield. Along with nitrogen being mobile in the soil profile, sulfur and boron are also very mobile, which is why we recommend putting these nutrients out there later in the growing season.



FINANCING NOW AVAILABLE!

We have prime plus .25 % financing available for fall fertilizer products until March 31st and 1 % over prime until August 2025. Please contact your representative for more details.

CONSERVATION STEWARDSHIP PRACTICES (CSP) FUNDING AVAILABLE!

Since we are now seeing lower commodity prices, we may need to look at some of the other revenue streams.

The NRCS has several programs to choose from which include a number of conservation practices that you may already be doing. The application period for the program is continuous and approvals are processed when funding is available.

There is a ranking system they use so you might not qualify, but if you don't they will keep your application and try it the next time.

The minimum contract payment is \$4,000 and goes up from there. It can be a very significant amount depending on what you are doing on your farms. Therefore, we encourage you to contact your NRCS office and find out what you may be qualified for.



EARLY SOYBEAN PLANTING & BENEFITS OF SOYBEAN SEED TREATMENT

Planting soybeans early typically produces more nodes on the main stem, which increases the potential for more pods and ultimately more seeds per plant. It also helps build a canopy that harvests most of the available sunlight, especially during crop stages that are crucial for yield.

Planting soybeans early does have risks. Some of these risks include exposure to fungal infections while the soil is still damp and cool, and cooler soil temperatures can slow root development which leads the soybean stands more susceptible to soil borne pathogens. To prevent these risks, we recommend treating seeds with a Fungicide, ILevo, and Tripidity ST. These products can help achieve healthy stands and maximize early season growth.

Fungicides provide protection against soil-borne pathogens, such as Phytophthora, Pythium, Fusarium and Rizoctonia. Tripidity ST enhances seed emergence while also providing an early source of nutrition and plant energy. Another disease that thrives in cool damp soils is sudden death syndrome (SDS). By using ILevo seed treatment growers can combat SDS and plant earlier in the season.

As we reach the end of this growing season, it is becoming very noticeable that (SDS) is out in our soybean fields and it reminds us that we still need to be using ILevo seed treatment

when treating our soybean seed. Speak with one of our seed specialists about all the benefits of treated seed.



HARVEST WEATHER PREDICTIONS

Weather Trends is predicting that the last part of September is supposed to be wet with the final week being very cool.

October is forecasted to get $\frac{1}{2}$ to $\frac{3}{4}$ inches of rain per week with temperatures around normal.

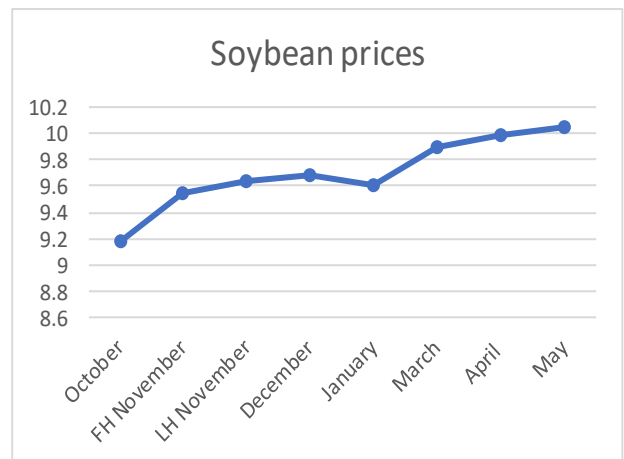
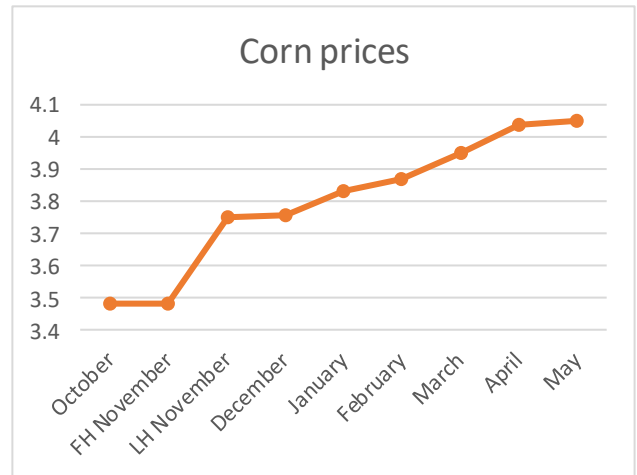
November precipitation is supposed to be slightly below normal and cooler than normal temperatures.

December is supposed to average almost 7 degrees below last year's temperatures and it appears that some temps will be in the teens the second week of the month and would end the fall ammonia season.

GET YOUR FALL FERTILIZER, STRIP TILL AND CUSTOM AMMONIA ORDERS INTO US AS YOU FINISH COMBINING!

Let us get started on your fall fertilizer, strip till and custom ammonia applications as you finish combining. This helps us finish things in a timely manner and complete our services before the weather prevents us from finishing. Make sure we understand

what fall services you will be requiring (if we don't already know) and then text your location contact as you complete a field and we will take care of the work.



GRAIN MARKETS/STORAGE

Communication will be paramount to ensure we provide optimal service throughout this harvest season, to help us better serve you, please be sure to let us know when, how much and whether you are storing or pricing your grain.

The grain market is currently offering incentive to store grain, be sure to take advantage of the current carry in the market. The charts above indicate the current carry.



24/7 GRAIN UNLOADING AT 3 NICHOLS AG LOCATIONS

Nichols Ag has **three** 24-hour grain unloading systems. The latest facility is a **24/7 soybean unloading system at West Liberty, Iowa**. In addition, we still have **24-hour soybean unloading at Columbus Junction** and the **24-hour corn unloading in the Nichols location**. We look forward to serving you this fall with our advanced grain facilities.

Call the Nichols office today for more details and to get your access card set up at any of these locations before harvest starts.

[CHECK OUT OUR NEW WEBSITES & LIKE US ON FACEBOOK](#)

We are excited to announce we just completed our new website design for each of our companies! The past newsletters can be found there as well as news and updates

which will be posted regularly. In addition, we encourage you to like and follow us on Facebook as message will also be posted on our company pages. We feel the use of both the new website and Facebook pages will help us communicate news, hours and closings in a much more timely and efficient way.



WINTER 2024 – 2025 PROPANE PRICING & SUPPLY

Propane pricing has remained fairly reasonable again this year as inventory has grown and exports have declined (unrest overseas).

It remains to be seen if there is much of a grain dryer season but if that happens the markets will react and daily prices will be sure to go up. This is why we encourage customers to lock in their fall/winter needs in order to stabilize the price they pay for fall/winter gas (which definitely affects the markets in a negative way).

Also, according to Weather Trends predictions and the Farmer's Almanac there are predictions of a colder than normal winter which could cause a draw on inventory. As always it is a good practice to keep your propane tank full during the winter months because it's much easier to get through any allocations if the Midwest inventory levels do get to a critical level.

