

Summer 2025 | Vol. 82



THE SEED CONSULTANT

A QUARTERLY NEWSLETTER NEWS AND VIEWS FROM THE FIELD

**DO YOU HAVE
PROBLEMS WITH
SOYBEAN CYST
NEMATODE?**

Look for symptoms
now

**SOYBEAN FUNGICIDE
AND INSECTICIDE
DECISION MAKING**

Using crop protection
input dollars effectively

**WATCH FOR WESTERN
BEAN CUTWORM THIS
SUMMER**

Why it matters and
what to look for

**2025 FIELD DAY
SCHEDULE**

Plan to attend an event
near you in August or
September!

DO YOU HAVE PROBLEMS WITH SOYBEAN CYST NEMATODE?

By Matt Hutcheson, CCA

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Typically, soybeans may begin to show symptoms of Soybean Cyst Nematode (SCN) damage by July 1st. SCN is a parasitic roundworm that feeds on the soybean root system. The cyst stage of the nematode's life cycle is when the female nematode is filled with eggs. Cysts are visible throughout

the summer on soybean roots and will appear as small, white, and lemon-shaped.

After the female matures, these cysts are hard

to see. When trying to identify SCN presence on soybean roots, it is important not to confuse cysts with Rhizobium nodules (where N fixation takes place).

How can you determine if SCN is causing damage and yield loss to your soybeans? Injury symptoms include yellowing and stunting of plants. These symptoms may appear in patches of a field. These patches may grow from year to year; especially in the direction a field is tilled.

Planting soybean varieties with resistance to SCN is critical in fields where the parasite is present.

Symptoms may become worse when plants are under other stresses in addition to SCN injury and can be confused with other issues, such as nutrient deficiencies. Soil in fields where SCN

damage is suspected should be sampled and sent to a lab for analysis. The population level of SCN will determine the specific practices required to manage the problem.

Depending on the population level and the amount of damage being done, growers will have a few management options to consider. Planting soybean varieties with resistance to SCN is critical in fields where the parasite is present. Rotation away from soybeans to a non-host crop (such as corn) can also lessen the amount of SCN injury. In high population fields growers should rotate to a non-host crop for multiple years. It is also important to effectively control weeds, some of which can be SCN hosts as well. The following chart adapted from OSU Extension Fact Sheet AC-39-10 (<http://ohioline.osu.edu/ac-fact/pdf/0039.pdf>) lists other host plants of SCN.

OTHER HOSTS OF SCN	
Crop Plants	Weed Plants
Alsike clover	Hemp sesbania
Bird's-foot trefoil	Common and mouseear chickweed
Green beans, dry beans	Common mullein
Common and hairy vetch	Henbit
Cowpea	Milk and wood vetch
Crimson clover	Pokeweed
Crown vetch	Common purslane
Lespedezas	Spotted geranium
Pea	Wild mustard
White and yellow lupine	Purple deadnettle
Sweet clover	Field pennycress
	Shepherd's-purse

EARLY CASH DISCOUNTS

Seed Consultants offers opportunities to maximize seed cost savings through an early cash discount schedule for the 2026 planting season.

If you have any questions, please call the office at 800-708-2676.

CASH DISCOUNTS

August	16.5%
September	14%
October	13%
November	12%
December-January 10, 2026.....	10%
January 11-31, 2026	8%
February 2026.....	6%
March 2026.....	4%
April 2026	2%

SOYBEAN FUNGICIDE AND INSECTICIDE DECISION MAKING

By J.D. Bethel, CCA

Director of Agronomic Services
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As the soybean crop works its way into the reproductive growth (R) stages many growers will consider whether to apply fungicides and insecticides to prevent yield decreases from insects and disease. One common disease that impacts soybean yield in our footprint is frogeye leaf spot.

FROGEYE LEAF SPOT

In susceptible varieties, frogeye leaf spot should start to show up around the R2 (full flower) growth stage and can be identified by the presence of ¼" yellow spots on the leaves that have a red or purple margin (see picture). Incidence of frogeye leaf spot is increased in crop rotations with consecutive years of soybean production and when crop residue is not incorporated or broken down. Environmental conditions that are conducive to frogeye leaf

spot development are air temperatures between 70-80F with frequent rain and high humidity. Prevention and control of frogeye leaf spot can be achieved by managing crop residue, utilizing a 2 or 3 crop rotation, or applying an effective fungicide at the R3 (beginning pod) growth stage.



INSECT PESTS

One of the most common insect pests we encounter in soybeans is the stink bug. These insects primarily cause reduction in yields, not through leaf feeding, but by damaging pods and beans during grain fill (R4-R5).

It has been common to apply fungicides and insecticides together at R3 to control disease and insects in soybeans; however, I would encourage you to make separate applications for a few reasons.

1) Typically, when fungicides are being applied for the control of leaf diseases at R3, there is extremely little insect pressure that is actively reducing yields. Insecticides applied at this timing will not control the insects that cause yield loss from pod feeding and may kill beneficial insects.

2) Insecticides should be applied when pest thresholds are met, and insect pressure is decreasing yield potential. By waiting until grain fill to apply insecticides to reduce pod feeding, you can scout your fields and determine if damage is occurring and if an insecticide application is warranted.

The treatment threshold for stink bugs in soybeans is 4 insects trapped in a 10-sweep set of a sweep net.

There is a cost associated with making two sprayer trips across the field for separate fungicide and insecticide applications. However, we need to make sure that our crop protection input dollars are being used effectively and waiting to spray insecticides until they are needed is a great way to do that.

WATCH FOR WESTERN BEAN CUTWORM THIS SUMMER

By Jordan Bassler

Corn Product Lead, Field Agronomist
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Western Bean Cutworm (WBC) has been a relatively sporadic pest for most of my career. I've only seen major WBC issues twice in my eight years with Seed Consultants. But lately, we've noticed more calls, questions, and pressure outside the usual hot spots like New York and northwest Ohio. As this pest expands its range, it's worth watching for it more closely in the eastern Corn Belt.

Despite its name, WBC primarily targets corn and dry beans, not soybeans. Unlike traditional cutworms that feed in the spring, the WBC causes the most damage later in the season when ears are developing. This timing makes early scouting and treatment decisions especially important for protecting yield and grain quality.

WHY IT MATTERS

WBC larvae feed directly on the ear, burrowing through the husk and into kernels. That physical damage isn't just about yield loss, although it can knock off 4 to 8 bushels per acre even at low

populations. More concerning is the door it opens for mold and ear rot, which can be devastating, especially in food-grade corn. Damage can reduce grain quality by 15–20% in severe infestations.

WHAT TO LOOK FOR

The key identification feature of WBC larvae is their smooth skin and the lack of stripes or lines you'd typically see with earworms or fall armyworms. Older WBC larvae have two dark rectangular markings behind the orange head—an easy visual if you know what to look for.

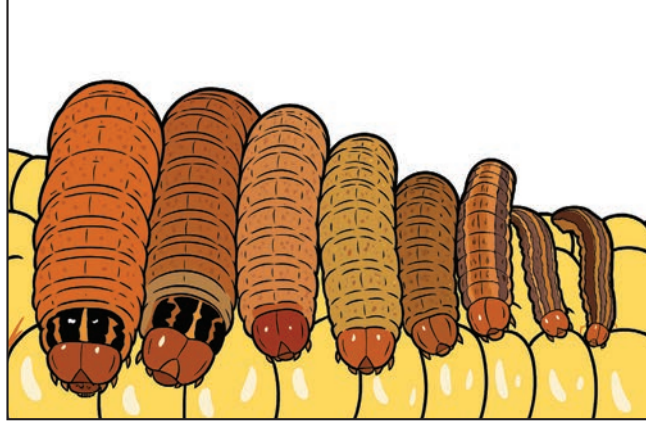
Scouting starts in early July, especially in fields that are just entering tassel stage. WBC moths prefer to lay eggs on plants in the late whorl to early tassel stage. Eggs are laid in clusters—white at first, then tan, and finally purplish right before hatching. When scouting, inspect the upper sides of new leaves that haven't yet fully unfurled. If you find 5% or more of plants with egg masses or early larvae, it's time to act.

MANAGEMENT OPTIONS

The best defense against WBC is preventive, utilizing corn traits. Seed Consultants offers Powercore® Ultra

Enlist®, which provides an additional mode of action against yield-robbing pests that feed on the ear. Additionally, Viptera®, Trecepta®, and Leptra® all contain another effective mode of control.

If you identify WBC in your fields this year, several foliar insecticides can be effective against WBC if applied when eggs are hatching and before the larvae enter the ear.



Larvae stages of the Western Bean Cutworm

There's also some help from nature. Ladybugs and lacewings feed on WBC eggs, and other predators like birds and ground beetles will go after larvae. If you're relying on natural enemies as part of

your integrated pest management plan, consider insecticides that are less harsh on beneficial insects.

FINAL THOUGHTS

If WBC isn't something you've dealt with before, don't assume it can't hit your farm. Although it may not be a yearly pest for us yet, it's worth keeping an eye on. If you spot it—or suspect you're at risk—reach out to your local agronomist or chemical rep. Early identification and action can go a long way in protecting your crop.



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WHY SEED CONSULTANTS?

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PRODUCT USE GUIDE

PRODUCTS

PRODUCT USE GUIDE

growing healthy crops is making sure they're protected with the right products. Check out our product use guide for information on insect control and herbicide tolerance to support the technologies in our seed.

TRAIT STEWARDSHIP AND PRODUCT USE GUIDES

Part of growing healthy crops is making sure they are protected with the right products. Visit the product page on our website to view our product use guide for information about insect control and herbicide tolerance to support technologies in our seed.

SIMPLY BETTER PRODUCTS

To farmers in the eastern Corn Belt, we offer a wide selection of high-performing corn, soybean and alfalfa seed.

And every seed is a dynamic combination of



FINANCING



JOHN DEERE FINANCIAL

SEED CONSULTANTS, INC.

TWO GREAT FINANCING CHOICES FOR 2025-2026 0% THROUGH JOHN DEERE FINANCIAL 0% THROUGH RABO AGRIFINANCE

These financing programs are only available to John Deere Financial Preferred Customers and/or RABO AgriFinance approved customers. To apply for a John Deere Financial Preferred Account or RABO account or to increase your John Deere Financial or RABO line of credit, contact John Deere Financial (800-433-8964) or RABO (888-395-8505), so the necessary paperwork may be completed with John Deere Financial &/or RABO.

JOHN DEERE FINANCIAL & RABO GUIDELINES

- Must be a John Deere Financial Preferred Customer or approved by RABO AgriFinance.
- Approval and credit limits established by John Deere Financial &/or RABO...not by SCL.
- Terms and conditions apply. See respective credit applications for full terms and disclosures.
- To increase or establish your credit line call John Deere Financial (800-433-8964) or RABO (888-395-8505).
- Must be enrolled and approved to qualify for discounts.
- Discounts applied on approval date from John Deere Financial &/or RABO.
- Signed terms of disclosure on file.
- Minimum purchase of \$1,000.
- Due date of December 2026.

Finance Plan	DISCOUNT SCHEDULE	
	John Deere Financial	RABO
Purchase & Approval Date	Fixed 0%	Fixed 0%
August 2025	8.0%	8.0%
September 2025	5.5%	5.5%
October 2025	4.5%	4.5%
November 2025	3.5%	3.5%
December - January 10, 2026	2.0%	2.0%
January 2026	0.0%	0.0%
February 2026	0.0%	0.0%
March 2026	0.0%	0.0%
April 2026	0.0%	0.0%
May 2026	0.0%	0.0%
In Season	0.0%	0.0%



Seed Consultants
Simply Better

2025 FIELD DAY SCHEDULE!

During August and September of 2025 Seed Consultants will host Field Days across the eastern Corn Belt. We will be adding additional Field Days this summer. Check out SeedConsultants.com for the complete list!

DATE	LOCATION	TIME	DATE	LOCATION	TIME
WEDNESDAY, AUGUST 13	WARNER SEEDS Bradford, Ohio between Greenville & Piqua on Rt. 36; south on Rt. 721; east on Panther Creek Rd.	12:00 p.m.	TUESDAY, SEPTEMBER 2	CRAIG REINHART FARM 11268 W. Twp. Rd. 96 Alvada, OH 44802	6:00 p.m.
TUESDAY, AUGUST 19	MECK BROTHERS 1215 Rt 419 Womelsdorf, PA 19567-9311	6:00 p.m.	WEDNESDAY, SEPTEMBER 3	CAMP WARSAW 818 E. Main St. Warsaw, OH 43844	6:00 p.m.
WEDNESDAY, AUGUST 20	BROWN FAMILY FIELD DAY 1800 Lancaster Rd. Chillicothe, Ohio 45601	5:30 p.m.	WEDNESDAY, SEPTEMBER 3	JARED MYERS RESEARCH PLOT 10392 Beloit-Snodes Beloit, Ohio 44609	6:00 p.m.
WEDNESDAY, AUGUST 20	MARIA STEIN GRAIN 1/2 Mile east of Chickasaw on SR 274	5:00 p.m.	THURSDAY, SEPTEMBER 4	S.E. HODGE FARMS 1/4 mile north of 4301 Rudy Road Tipp City, OH 45371	11:00 a.m.
WEDNESDAY, AUGUST 20	EAGLE CREEK AG David Fox Farm 1503 Noble Rd Shiloh, OH 44878	10:00 a.m.	THURSDAY, SEPTEMBER 4	UNITED EQUITY Route 66 half mile north of US 30 Delphos, OH	6:00 p.m.
THURSDAY, AUGUST 21	SEED CONSULTANTS 648 Miami Trace Rd SW Washington C.H., OH	Noon	THURSDAY, SEPTEMBER 4	MARIA STEIN GRAIN 4737 Palestine-Union City Road Palestine, OH (just north of SR 36)	5:00 p.m.
THURSDAY, AUGUST 21	P & L FERTILIZER 18963 Lincoln Highway Middle Point, OH 45863	11:00 a.m.	THURSDAY, SEPTEMBER 4	WALTER BROS. on 600 West between 200N and Walnut Corner, Pennville, IN	6:00 p.m.
SATURDAY, AUGUST 23	CUSTOMER APPRECIATION DAY- LYKENS VALLEY ROLLER MILLS 289 Shiffer's Mill Road Millersburg, PA	8:00 a.m.- 12:00 p.m.	FRIDAY, SEPTEMBER 5	CUSTOMER APPRECIATION DAY- WOLFE WAREHOUSE 12394 Bethlehem Clairbourne Rd. Richwood, Ohio	12:00 p.m.
TUESDAY, AUGUST 26	FISCHER FARMS, LLC East of Ansonia on St. Rt. 47	12:00 p.m.- 6:00 p.m.	SUNDAY, SEPTEMBER 7	SHELDON MILLER FARM 2532 S. Mud Creek Rd Oak Harbor, OH 43449	4:00 p.m.
WEDNESDAY, AUGUST 27	KICK-OFF - ARNIE DEPINET, DEPINET WAREHOUSE 9173 E. Twp. Rd. 106 Bloomville, OH 44818	6:00 P.M.	TUESDAY, SEPTEMBER 9	CLARK SEEDS 956 Co Rd 204 Marengo, Ohio	6:00 p.m.
THURSDAY, AUGUST 28	BLACK FAMILY FIELD DAY Lockbourne, Ohio	5:30 p.m.	THURSDAY, SEPTEMBER 11	FOX FARM 8379 State Route 204 Thornville, OH 43076	5:30 P.M.
THURSDAY, AUGUST 28	CUSTOMER APPRECIATION/FIELD DAY- STONE VALLEY FARM 531 Stone Road Westminster, MD 21158	5:30 P.M.	SATURDAY, SEPTEMBER 27	NATHAN WILBERT 1088 Rutter Rd. Halifax, PA	10:00 a.m.



GRAND CAYMAN

2026 CUSTOMER TRIP

SIGN UP ONLINE NOW VIA THE LINK ON
WWW.SEEDCONSULTANTS.COM

JANUARY 25-31, 2026

GRAND CAYMAN TRIP PACKAGE

- 7 Days, 6 nights accommodation in ocean-view rooms at Westin Grand Cayman
- Private Welcome Party for SCI on Day One
- Private breakfast on Day Two
- Seed Consultants Business Meeting
- \$250.00 per person resort credit for meals at leisure
(Credit can be used at any food and beverage outlet. Room service is not covered by the credit.)
- One Hour Private Farewell Reception on Day Six
- Round-Trip Airport Transfers
- Complimentary Wi-Fi in the public areas and guest rooms
- Daily yoga and fitness classes
- Paddleboard Clinics
- Snorkeling Equipment at Resort
- All Taxes, Fees and Gratuities at the Resort

TRIP COST (Excluding Air) at Westin Grand Cayman

Double Occupancy: \$6,150.00 (2 Adults sharing a Room)

Maximum capacity in a guest room is four regardless of age

AIR COSTS

Air is not included with the above trip costs but must be booked through MTI Events in order to attend the trip.

If an attendee wishes to check current airfare rates before registering and submitting the non-refundable deposit, they may call MTI Events at 913-438-2600 x118. The hours are Monday - Friday, 9:00 AM - 5:00 PM EST. Airfare rates are subject to change until ticketed.

After registration has been submitted and non-refundable deposit received, MTI Events will email the attendee with flight options and costs. There are no restrictions on fares or departure city.

Attendee is responsible for any costs associated with flight changes.

Airline points may be used to book airfare. Tickets must be booked directly with the airline. MTI has no control over frequent flier seat availability.

PAYMENTS

\$500 (per person)
non-refundable deposit due after online registration and before air is booked.

Full trip payment is due by Friday, November 21, 2025, and is non-refundable.



WESTIN GRAND CAYMAN SEVEN MILE BEACH RESORT & SPA

- This five-star, beachfront resort stretches out on 800 feet of the world-famous Seven Mile Beach. Spend your days playing on the beach, where you can try your hand at water sports, or float in the sparkling waters of the pool, where you can enjoy a refreshing cocktail from the swim-up bar.
- Your deluxe ocean-view guest room is designed to bring the outdoors in. A private balcony in each guest room enables guests to bask in the warmth of the year-round sun. Each guest room has a marble bathroom and Westin's signature Heavenly Bed®.
- The Westin Grand Cayman features four restaurants on property offering a delicious array of cuisines from island-inspired local fare at Woto to fresh seafood and grilled specialties Beach House Restaurant. Enjoy a tropical island drink in one of the three bars at the resort.
- Escape to your dream Caribbean getaway at The Westin Grand Cayman Seven Mile Beach Resort & Spa. This award-winning resort is just minutes from beaches, nightlife, shopping, golf and more.

All checks should be for trip expenses only and made payable to:

MTI Events
ATTN: Alyssa Hunter

10400 W. 103rd Street, Suite 10
Overland Park, KS 66214

MEETING PLANNER CONTACT INFORMATION

PHONE: 913-438-2600
HOURS: Monday - Friday 9 AM - 5 PM EST
EMAIL: alyssa@mtievents.com

RAISE YOUR ABOVEGROUND STANDARDS

PowerCore® Enlist® corn hybrids from Seed Consultants contain elite genetics, above-ground pest control and herbicide-tolerant trait technologies made for the eastern Corn Belt. We help farmers better defend their fields from corn borer, black cutworm and fall armyworm while managing tough weeds with the flexible Enlist® weed control system. Most of all, we're committed to raising expectations — and yield potential — for the eastern Corn Belt.



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Seed Consultants

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Don't miss a thing

The SCI free e-newsletter comes via e-mail every Monday. The newsletter is packed full of current agronomic topics. Subscribe by sending your e-mail address to matt@seedconsultants.com or by signing up on our website at www.seedconsultants.com.

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Q (Qrome®) Contains a single-bag integrated refuge solution for above- and below-ground insects. The major component contains the Agrisure® RW trait, the Bt trait, and the Herculex® XTRA genes. In EPA-designated cotton growing counties, a 20% separate corn borer refuge must be planted with Qrome products.

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RR2 Contains the Roundup Ready® Corn 2 trait that provides crop safety for over-the-top applications of labeled glyphosate herbicides when applied according to label directions. ALWAYS READ AND FOLLOW PESTICIDE LABEL DIRECTIONS. Roundup Ready® crops contain genes that confer tolerance to glyphosate, the active ingredient in Roundup® brand agricultural herbicides. Roundup® brand agricultural herbicides will kill crops that are not tolerant to glyphosate.

AM - Optimum® AcreMax® Insect Protection system with YGCB, HX1, LL, RR2. Contains a single-bag integrated refuge solution for above-ground insects.

AMXT (Optimum® AcreMax® XTreme) Contains a single-bag integrated refuge solution for above- and below-ground insects. The major component contains the Agrisure® RW trait, a Bt trait, and the Herculex® XTRA genes. In EPA-designated cotton growing counties, a 20% separate corn borer refuge must be planted with Optimum AcreMax and Optimum AcreMax XTreme products.

HX1 Contains the Herculex® I Insect Protection gene which provides protection against European corn borer, southwestern corn borer, black cutworm, fall armyworm, lesser corn stalk borer, southern corn stalk borer, and sugarcane borer; and suppresses corn earworm.

AQ Optimum® AQUAmax® product. Product performance in water-limited environments is variable and depends on many factors, such as the severity and timing of moisture deficiency, heat stress, soil type, management practices and environmental stress, as well as disease and pest pressures. All products may exhibit reduced yield under water and heat stress. Individual results may vary.

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PCE - POWERCORE® ENLIST® REFUGE ADVANCED® corn products with AVBL, HX1, VTP, ENL, LL, RR2. Contains a single-bag integrated refuge solution for above-ground insects. In EPA-designated cotton-growing counties, a 20% separate corn borer refuge must be planted with PowerCore Ultra Enlist Refuge Advanced products.

V - VORCEED® ENLIST® products with V, LL, RR, ENL. Contains a single-bag integrated refuge solution with multiple modes of action for above- and below-ground insects. The major component contains the Herculex® XTRA genes, the RW3 trait and the VTP trait. In EPA-designated cotton growing counties, a 20% separate corn borer refuge must be planted for Vorceed Enlist products.

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Following burndown, Enlist Duo® and Enlist One® herbicides with Colex-D® technology are the only herbicides containing 2,4-D that are authorized for preemergence and postemergence use with Enlist® crops. Consult Enlist® herbicide labels for weed species controlled. Enlist Duo and Enlist One herbicides are not registered for use or sale in all states and counties; are not registered in AK, CA, CT, HI, ID, MA, ME, MT, NH, NV, OR, RI, UT, VT, WA and WY; and have additional subcounty restrictions in AL, GA, TN and TX, while existing county restrictions still remain in FL. All users must check "Bulletins Live! Two" no earlier than six months before using Enlist One or Enlist Duo. To obtain "Bulletins," consult epa.gov/espp/, call 1-844-447-3813, or email ESPP@epa.gov. You must use the

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