ProfitTalk
Simple perspective on disciplined grain marketing for producers

presented by
White Commercial™ CORPORATION
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NOV/DEC 2026

YOU KNOW WHAT THEY SAY

"Make hay while the sun shines."

Marketing opportunities come and go. As November begins, December corn futures are down just over 70¢/bushel in the last 30 days. That can feel absolutely demoralizing if that's as far back as we look. However, December corn futures are back to the same level they were at the beginning of July. That means in a four-month time frame, December corn rallied nearly $1/bushel and then gave it all back – but it's still in the top 70% of DEC prices at this time of year over the past decade. When the market offers a price that is profitable for your operation, take advantage while it is available, and don't worry too much about how prices have changed *(see number 3 for more on this)*.

"A penny saved is a penny earned."

Do some math ahead of time. A 40¢ rally on soybeans sounds good, but if you store those beans in a farm bin from mid-October to March 1, the carrying costs in this example leave you a penny or two short. If that rally you hope for doesn't materialize, the cost of waiting can add up quickly. Whether bushels are in a farm bin or in paid storage at your elevator, know where the market would need to be at month-end for you to break even. Have targets working above that level before the month begins.

A 40¢ rally by March 1

MID-OCTOBER TO MARCH 1 = 4½ MONTHS

40¢	-	41½¢	=	-1½¢
PRICE GAIN		CARRYING COSTS		NET BENEFIT OF WAITING

All figures per bushel

9.23¢/bu/month x 4½ months ≈ 41½¢/bu

Farm-bin example: $12.30/bu soybeans – 7% interest+ 2% other carrying costs annually

“Don’t cry over spilled milk.”

Whether you made sales before this year’s unusual fall/harvest rally or waited too long and missed it entirely, that opportunity is behind you. Prices rose quickly and fell even faster. Hindsight is 20/20, but you can’t go back and sell a number that is now gone. All you can do now is give your attention to the bushels and opportunities you can still do something about.

“Don’t put all your eggs in one basket.”

Going into harvest with nothing priced makes your operation’s financial outcome heavily dependent on where futures prices go from there. What if the crop winds up being larger than it looked from your back door? What if South America grows a record crop? What if…? What if…? What if…? “What if” is not a good plan. Looking ahead to 2027, selling meaningful quantities before harvest, when prices are profitable, helps build a profitable average without needing one perfect selling day. Don’t forget that you won’t know for sure where the high was until the whole crop year is over and you can look back at it.

“You can’t have your cake and eat it too.”

Wrapping up harvest with unsold bushels in paid storage does indeed give you the possibility of higher prices. However, you must recognize that you could also end up accepting lower prices and still have storage fees to pay. While the grain remains in storage, you do not have use of the money it represents. Before putting grain into storage, think about all potential outcomes and decide whether you want to keep your cake or eat it, because you can’t have both.