

Progressive Income Tax on the Ballot in November

Voters heading to the polls in November 2020 will see a question on the ballot asking whether you support changing Illinois’ income tax structure. The Constitutional Amendment question will read as follows:

YES / NO For the proposed amendment of Section 3 of Article IX of the Illinois Constitution.

A “yes” vote supports repealing the state’s constitutional requirement that the state personal income tax be a flat rate and instead allow the state to enact legislation for a graduated income tax.

A “no” vote opposes this constitutional amendment, thus continuing to require that the state personal income tax be a flat rate and prohibit a graduated income tax.

The proposed amendment grants the State authority to impose higher income tax rates on higher income levels, which is how the federal government and a majority of other states do it. The amendment would remove the portion of the Revenue Article of the Illinois Constitution that is sometimes referred to as the “flat tax,” that requires all taxes on income to be at the same rate. The amendment does not itself change tax rates. It gives the State the ability to impose higher tax rates on those with higher income levels and lower tax rates on those with middle- or lower-income levels. You will be asked to decide whether the proposed amendment should become a part of the Illinois Constitution.

If enacted, the constitutional amendment would no longer require Illinois to have a flat tax – currently set at 4.95% for all Illinoisans – and instead, it would allow the state to enact a progressive

Single Filers			Single Filers	Joint Filers			Joint Filers
Income Over	Income up to	Rate	Total \$ that can be taxed at each rate	Income Over	Income up to	Rate	Total \$ that can be taxed at each rate
\$ -	\$ 10,000	4.75%	\$ 10,000	\$ -	\$ 10,000	4.75%	\$ 10,000
\$ 10,001	\$ 100,000	4.90%	\$ 89,999	\$ 10,001	\$ 100,000	4.90%	\$ 89,999
\$ 100,001	\$ 250,000	4.95%	\$ 149,999	\$ 100,001	\$ 250,000	4.95%	\$ 149,999
\$ 250,001	\$ 350,000	7.75%	\$ 99,999	\$ 250,001	\$ 500,000	7.75%	\$ 249,999
\$ 350,001	\$ 750,000	7.85%	\$ 399,999	\$ 500,001	\$ 1,000,000	7.85%	\$ 499,999
\$ 750,001	-	7.99%	Entire Income	\$ 1,000,001	-	7.99%	Entire Income

Note: For Single Filers earning over \$750,000 and for Joint Filers earning over \$1,000,000, the 7.99% is a flat rate applied to the entire income. For all other filers, each tax rate applies only to earnings that fall between the associated bracket range.

tax. The legislator has already approved the initial tax rates if the constitutional amendment passes in the fall. Those rates are in the chart above.

Lawmakers are hoping that revenue from this proposed progressive tax structure will meet the State’s projected deficits and debt obligations that are coming in the next few years. Opponents of the proposed amendment believe most

of the revenue from the Progressive Tax will be spent in two places: our State’s exorbitantly high pension costs and debt obligations. Proponents of the amendment believe there will be money left over to spend on our public schools, social services, and public safety.

Adding to the already dismal financial situation, is our State’s response to the COVID-19 pandemic. The sudden,

months long halt of our State’s economy means less tax revenue for the State as businesses are not open, workers are laid off, and consumers stay home.

Before you head to the polls in November take some time to research and read about the proposed Progressive Income Tax Constitutional Amendment. It will impact all Illinois residents for years to come!

The \$64,000 Question

By Sarah Kaper, CCFB Foundation Ag in the Classroom Director

Do you remember the 1950’s game show The \$64,000 Question? If you do, you are dating yourself! And, if you don’t, it doesn’t take a lot of explanation. Contestants first chose a subject category (such as “Boxing”, “Lincoln” or “Jazz”) from the Category Board. The contestant would then be asked questions only in the chosen category, earning money which doubled (\$64, \$128, \$256, \$512; then \$1,000, \$2,000, \$4,000, \$8,000, \$16,000, \$32,000, and finally \$64,000) as the questions became more difficult.

The rules of play for this game sure sound a lot like education today. Administrators, teachers, parents, and taxpayers are answering questions that continually get more difficult. The stakes are high and everyone wants to, and needs to, win. The problem with this “game” is that no one has the answers.

When COVID19 forced the closures of our schools, I stood still for a while and

waited to see what was going to happen. Just like any other educator in the district, I was looking for direction. What was my place in the schools now that the teachers were teaching to a computer screen?

It was at that time that Kevin Daugherty, Director of the Illinois Center for Agricultural Engagement, and his team at Illinois Ag in the Classroom (IAITC), began posting videos called Everyday Agriculture on his blog. (Find this blog by searching Beyond the Barn Door)

Each day Kevin or one of his team members would produce a video from their home with a quick lesson taken from the IAITC lesson files. Families could complete these activities from home with very little equipment. It was from there that coordinators like myself would connect teachers to these lessons so that they could share them with their students.

Soon I decided that the kids would probably enjoy seeing me teach lessons

because after seeing 1,500 students a month, they associate me with agriculture and Ag in the Classroom in Champaign County. So, with an Iphone and some help from my teenagers at home, I produced two videos for the Earth Day lessons that I had planned to teach in-person. The videos were edited and uploaded to YouTube to share with teachers and students. (Find our videos at youtube.com by searching Champaign County Ag in the Classroom)

We now had videos, but one of the best parts of an Ag in the Classroom lesson is the hands-on component--which is how information is best retained by students. I had ordered materials to travel to schools and teach these lessons, and I didn’t want it to go to waste. So, I made classroom sets of 25 of everything that would go with the lessons that I had

Continue \$64K Question page 3

COVID-19 Office Update

As of printing, the Champaign County Farm Bureau office is closed to the public. Staff will be available daily from 8 a.m. to 4:30 p.m. by phone and email. If you would like to meet with a staff member in-person we will practice social distancing and ask that you have completed a self-assessment of your health before coming to the building. If the weather is cooperative, we will most likely meet outside.

If you need to pay membership dues, you can visit www.myifb.org to either join the CCFB as a new member or to renew your dues. CCFB has also installed a drop box for your convenience. The box is located at the front door of the CCFB Office. Also, before you head out to the office or any event listed in this publication please check www.ccfarmbureau.com or call the office at 217-352-5235 for updates.

August Report

President, Mike Briggs



As we enter August and try to catch our breath before harvest I hope everyone has had a safe and enjoyable summer. While things aren't quite back to normal we're at least headed that way. Our committees will meet in the building again this month and we met as a board at the end of July.

I know the weather has been a little extreme, especially in some areas of the county. However, I still think there is a chance for decent crops in a lot of areas. Harvest will be here soon and we'll see how things turnout.

One last note, the election is in November, make sure you are registered to vote and please take the time to educate yourself on candidates at every level.

Sincerely,
Mike Briggs

Join the Prime Timers!

**August 2020 Meeting Canceled.*

**September Meeting – Details*

Coming Soon!



Gerald Henry, Prime Timers Chairman

Meetings are held on the second Thursday of each month

Lunch cost - \$8

Call 352-5235 ahead of each meeting to reserve your spot

www.ccfmbureau.com

CCFB Calendar of Events

Due to COVID 19 many meetings have been canceled, postponed, or may occur via ZOOM Conference Calling.

Please contact the office at 217-352-5235 to check the status of meetings currently listed.

Staff is checking email & voicemail.

August 2020

August 3	Marketing	TBD
August 6	Young Ag Leaders	TBD
August 10	Women's Committee	9:30 a.m.
August 13	Prime Timers	Canceled
August 18	Governmental Affairs	7:30 a.m.
August 20	Full Board	6:30 p.m.

COVID-19 Resources for Illinois Farm Bureau Members Ag Impact Information

The Illinois Farm Bureau maintains a resource page for members at www.ilfb.org. This page changes daily and provides agriculture updates and COVID-19 information for members. Some of the recent highlights (as of printing) include

- **(July 20, 2020)** Illinois Farm Bureau, Illinois Specialty Growers Association, and University of Illinois Extension have produced an Agritourism Guides for U-Pick and agritourism businesses during COVID-19. These are recommendations and are subject to change as regulations evolve. Find a link to the following documents at www.ilfb.org
 - **Operating Guide**
 - **Customer Guide**
 - **Signage**
- **(July 9, 2020)** The Illinois Secretary of State has announced that driver's license and license plate expirations have again been extended as a result of the COVID-19 situation. Driver's licenses or license plates that have expired or are set to expire between March 1st and Sept. 30th of this year, have until Nov. 1st to be renewed. Keep the dates in mind, especially as fall harvest begins, and plan now for completing needed renewals. Illinois Secretary of State's offices are opening back up for business. You can call and ask about online options for completing renewals and other transactions. If you plan to visit a Secretary of State's office, the number of customers allowed inside the office may be limited and customers should bring and wear a mask, as none will be provided.
- **(July 2, 2020)** September 1st is the Harvest Season Permit open date – you must get that permit from the appropriate jurisdiction to haul 10% overweight.
- **(June 29, 2020)** The Illinois Department of Transportation has discontinued overweight waivers as the state enters recovery stage. All loads must return to normal gross and axle weight limits.

Women's Committee Schedule of Events

August 5, 2020

CANCELED - Jim Roberts, CUPHD

August 10th, 2020

Regular Meeting – 9:30 a.m./Virtual Meeting

CCFB Women's Committee 2020 Update

By Marilyn Whalen, CCFB Women's Committee Chair

It is no secret that the current COVID-19 pandemic is impacting all of our lives. While we farmers are deemed essential, we are not immune to the reality that the Coronavirus causes daily changes and challenges.

In the midst of this ever-changing time, it is clear that both the Farm Bureau and the Women's Committee within the larger organization, have been challenged to adapt to changes necessary for the health and safety of our members. We have had to cancel significant events such as Spring Fling, and also participation in Carle's Playing It Safe event, as well as informative speaker presentations at our meetings. Please note all of our public events have been cancelled for the remainder of this year, excepting for a modified celebration of the veteran members of the Farm Bureau (see separate article.)

It will be important for you to watch the newsletter for any changes month to month.

Our monthly meetings (2nd Monday of each month at 9:30am) will be held via Zoom until we are safely able to gather in the auditorium at the Farm Bureau. This offers us the opportunity to learn new technology, but unfortunately, we lose that personal connection that so many of us enjoy at our meetings. If you are having a problem connecting to Zoom and need a personal tutorial, do not hesitate to call Bailey Conrady for instruction. Although the Farm Bureau is closed, personal appointments are available.

We are all looking forward with hope to 2021, when our lives can embrace more freedoms. In the meantime, please join the Women's Committee via technology and stay safe and well.

Breaking COVID 19 news impacting Illinois Farm Families available at www.ilfb.org

Peaches

**If you ordered peaches, they will be available for pick up
AUGUST 12th after 10:30 a.m.**

posted on YouTube.

To get these resources to teachers and students I hosted a Grab and Go event for teachers. They could come to the Farm Bureau to pick up a FREE bag of materials to distribute to their students. The bags were outside our office so teachers could receive them with no or minimal contact. We were able to get materials to about 40 teachers who in turn gave their 25 students the materials to complete the activities. That turned out to be about 1,000 students participating in Earth Day lessons.

The school year began to wind down and both teachers and students were ready to be finished with the year. I increased my social media presence on Facebook, Instagram, and Pinterest so that teachers could follow me for updates, ideas, and information--but most teachers just needed a break for the summer.



Becca, CCFB's Ag in the Classroom Intern, is teaching a craft live via Zoom. The kids came up to the camera to show her what they made.

My summer was shaping up to be busy with two Champaign Park District Summer Camps, a Summer Ag Institute for teachers, and a trip to Salt Lake City, Utah for the National Ag in the Classroom Conference. Instead, like most of you, I had to shift my plans. The summer camps were not in person, the Summer Ag Institute was cancelled, and the National Conference was held virtually. With the help of my "old" summer intern, Mikayla Busby, and my "new" intern, Becca Merrill, we produced three videos that accompanied lessons that were delivered in "Ag Bags" to both the Leonhard Center and Douglass Center, the YMCA, and to the Tolono Virtual Summer Library Program. Over 200 bags of Ag-tivities made it into the hands of the kids in Champaign County.

So, back to the \$64,000 question--what is going to happen to schools in the fall of 2020? I really don't know, but my guess is that Ag in the Classroom coordinators all over the state are going to have to shift their approach and work with their school

districts to find out how to keep the message of agriculture in front of students and teachers. In Champaign County we believe that we need to communicate the critical importance of agriculture -- whether that is in person or in some virtual format.

What I can say is that IAITC and Champaign County Farm Bureau Foundation's Ag in the Classroom will be prepared to offer in-person teaching if the schools are open and digital resources and instruction if the schools are closed. Because we want to provide teachers with as much support as possible, we are proud to announce that we created a digital resource guide that can be accessed by educators at any time. Educators can look for ag lessons, books, STEM projects, and much more by using this resource online resource. All of the lessons are aligned with Illinois Learning Standards and Next Generation Science Standards. (Find our catalog by going to the AITC page on the Champaign County Farm Bureau Foundation website--look for Resource Catalog)

We appreciate your continued support of our program as we reach and teach our youngest consumers!



The Farm Bureau string AG Bags are filled with AG-tivities for camps.

Important Dates for the Upcoming General Election

June 16	Absentee ballot applications now accepted
September 24	Early Voting begins, absentee ballots mailed
October 6	Regular voter registration ends
October 7	Grace period voter registration and voting begins
October 18	Online voter registration ends
October 29	Last day for absentee ballot applications by mail
November 2	Last day for absentee ballot applications, Early Voting ends
November 3	Election Day



A video produced to post on CCFB Ag in the Classroom YouTube channel so that the material can be accessed any time. The video features CCFB Ag in Classroom staff members Mikayla and Becca. Sarah Kaper is behind the scenes working as the cameraman.



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Congratulations 2020 Scholarship Recipients!

44 Scholars - \$68,000 in Scholarships Awarded to Champaign County Agriculture Students

Lindsey Aden - St. Joseph-Ogden HS

CCFB Women's Committee Scholarship
University of Georgia - Agribusiness

Gracyn Allen - Heritage HS

Captain Hank Warfel Memorial Scholarship
University of IL - Agriculture Economics

Josie Amerio - Rantoul Twp HS

The Gifford Bank Scholarship
Parkland Pathways - Agriculture Accounting

Noah Benedict - Mahomet-Seymour HS

Duane Strunk Memorial Scholarship
Jack & Marjorie Richmond Memorial Scholarship
University of IL - Agribusiness Markets & Mgmt

Emily Bluhm- St. Joseph-Ogden HS

Farm Credit Illinois Scholarship
University of IL - Ag Consumer Economics

Sara Bohlen - Mahomet-Seymour HS

Murray Seed Scholarship
Illinois State University - Ag Finance

Andrew Borbely - Unity HS

Clema Parker Memorial Scholarship
University of IL - Food Science & Human Nutrition

Heidi Brya - Champaign Central HS

Marguerite Winston Memorial Scholarship
University of IL - Animal Science

Emma Carmien - Fisher HS

Clarence & Alma Rayburn Memorial Scholarship
Western IL University - Ag Education

Jada Davis - Heritage HS

Syngenta Scholarship
University of IL - Crop Science

Lindsey Decker - Unity HS

Illini FS Scholarship
Kansas State University - Animal Science & Industry

Jacob Felsman - Unity HS

Thomas Hausman Memorial Scholarship
University of IL - Crop Science

Kia Freese - Unity HS

Sue & Joe Summerville Scholarship
Parkland College - Agriculture

Maddie Fugate - Mahomet-Seymour HS

Louis Schwing Scholarship
Iowa State University - Ag Business

Evan Herriott - Mahomet-Seymour HS

Matthew Prather Memorial Scholarship
Illinois State University - Ag Business

Josie Amerio - Rantoul Township HS

The Gifford Bank Scholarship
Parkland Pathways - Agriculture Accounting

Grace Holben - Unity HS

CCFB 100th Anniversary Scholarship
Meijer Scholarship
University of IL - Animal Science

Sophia Hortin- Fisher HS

Richard & Gloria Rayburn Scholarship
Birmingham Family Farms Scholarship
University of IL - Ag Leadership Education & Comm.

Savannah Hughes - Unity HS

Ag Future of America Scholarship
Mississippi State University - Animal Science

Ainsley Jessup - Mahomet-Seymour HS

Ben Louis Memorial Scholarship
Mississippi State - Food Science

Erica Johnson - Mahomet-Seymour HS

Mildred Luther Memorial Scholarship
Ag Future of America Scholarship
University of IL - Ag Leadership Education & Comm.

Riley Knott - St. Joseph-Ogden HS

Longview Bank Scholarship
University of IL - Ag Leadership Education & Comm.

Kristen Kurtz - St. Joseph-Ogden HS

COUNTRY Financial Scholarship
University of IL - Agriculture Economics

Emmanuel Lutes - Rantoul Twp HS

Duane Ehler Memorial Scholarship
Parkland College - CNH Program

Rachel Mihm - Centennial HS

Champaign Women's Club Scholarship
Murray State - Veterinary Technology / Pre-Vet

Ryan Miller - St. Joseph-Ogden HS

Christian Brothers Scholarship
Parkland Pathways - Technical Systems Mgmt

Madison Mitchell - Mahomet-Seymour HS

Leslie Mitchell Memorial Scholarship
CIT Trucks Scholarship
University of IL - ACE

Cole Mohr- Heritage HS

Bayer Crop Science & DeKalb Seeds Scholarship
Southern IL University - Agriculture Business

Bethany Musick - Fisher HS

Murray Family Scholarship
University of IL - Ag Leadership Education & Comm.

Megan Myerscough - Mahomet-Seymour HS

William & Kathryn Luther Henderson
Graduate Student Scholarship
University of IL - Animal Science

Bailey Parks-Moore - Fisher HS

Gary Grace Memorial Scholarship
University of IL - Agriculture Economics

Allison Place - St. Joseph-Ogden HS

Dr. David & Sharron Mies Scholarship
Dale Cochran Illinois Foundation Seeds Scholarship
University of IL - Crop Science

Calli Robinson - St. Joseph-Ogden HS

Roger Gish Memorial Scholarship
Illinois State University - Agribusiness Mgmt

Carson Robinson - Unity HS

Nutrien Scholarship
University of IL - Ag Leadership Education & Comm.

Josie Runck - St. Joseph-Ogden HS

Leslie Arps Memorial Scholarship
University of IL - Ag Leadership Education & Comm.

Abby Schluter - St. Joseph-Ogden HS

Chester & Margaret Hiser Memorial Scholarship
University of IL - Ag Leadership Education & Comm.

Carlee Scott - Mahomet-Seymour HS

Mahomet Lions Club Scholarship
Iowa State University - Environmental Science

Claire Smith - St. Joseph-Ogden HS

CCFB President's Scholarship
University of IL - Ag Leadership Education & Comm.

Alayna Stalter - Fisher HS

The Atkins Group Scholarship
Murray State University - Veterinary Tech / Pre-Vet

Jenna Straub - Mahomet-Seymour HS

AgriGold Scholarship
Murray State University - Agribusiness

Kylie Terven - Fisher HS

Marie Sitts Mitchell Memorial Scholarship
University of IL - Agriculture Economics

Lexie Wilken - Rantoul Twp HS

Ehler Brothers / BASF Scholarship
Iowa State University - Agriculture Business

Riley Williams - Armstrong Twp HS

Gifford Lions Club Scholarship
Illinois State University - Agriculture Business

Maddie Wilson - Unity HS

Jennifer & Jackie Esworthy Memorial Scholarship
University of IL - Ag Communications



Nathan Hubbard
COUNTRY Financial
Agency Manager



Rhonda Wagner
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Tristan Loos
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892-4479



Andrew Deedrich
359-3941



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352-2655

Questions about how to prepare for retirement? Consider these five tips!

Preparing For Retirement The ‘SMART’ Way

posted in: [FINANCIAL WELLNESS](#)

www.countryfinancial.com

by *Kayla Huynh*

Throughout my life, I’ve always tried to make smart money choices. Preparing for retirement is no exception. So, I sat down with our Financial Planning Manager, Joe Buhrmann, who taught me how to be SMART when it comes to preparing for my future.

S – start saving now

No matter what stage of life you’re in, taking steps toward retirement today is important.

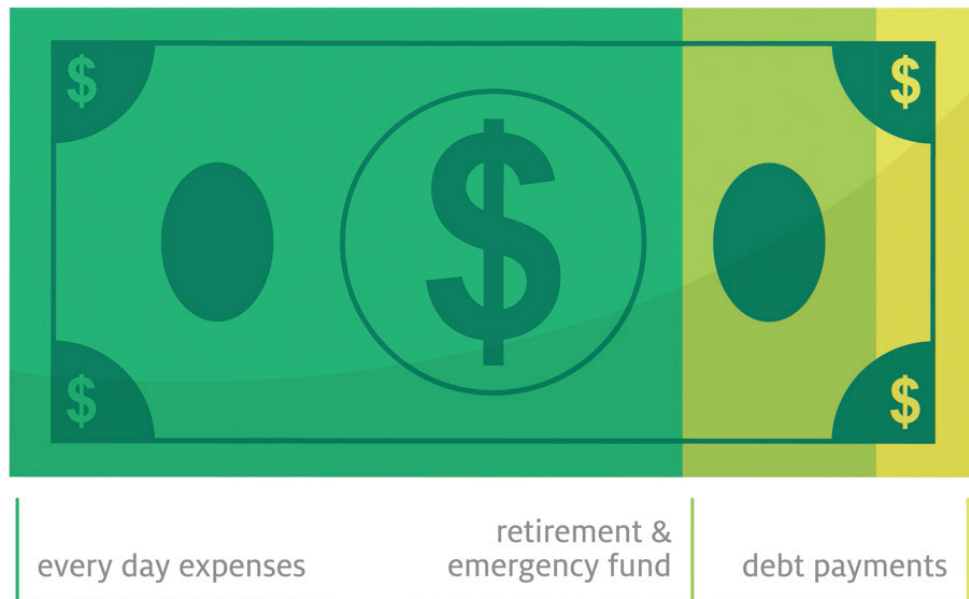
- **Newer in your career?**

As a young adult, I’ve been more focused on starting my career than planning for what I might do when it ends. That’s one mistake young people often make, but they should actually start saving for retirement as early as possible.

- **Further along in your career?**

If you don’t have as much time on your side, it’s not too late to start saving today. Buhrmann suggests using the 70/20/10 method to find ways to cut back on expenses that can instead be put toward retirement each month.

This involves living on 70 percent of your take-home pay, saving half of the 20 percent on retirement, and the other half on your emergency fund and short-term goals. Then, use the last 10 percent of your monthly earnings to aggressively pay off any debt.



M – maximize your employer match

A 401(k) (or similar defined contribution plan) allows employees to invest part of their paycheck for retirement on a pre-tax, and in some cases, after-tax basis.

Your employer may match your contributions to a 401(k) up to a certain dollar amount or percentage. If you can, be sure to contribute at least enough to take full advantage of the match so you’re not leaving ‘free money’ on the table.

A – allocate your money

Buhrmann compares “allocation” to a buffet line – you want a little bit of everything as part of a balanced diet!

It can make sense to allocate (or spread) your money into different investments like: mutual funds, CDs, stocks, and bonds to diversify your holdings. There’s no one-size-fits all recommendation on how you should divvy these up, though. For instance, different investment and savings vehicles can help you work toward different goals depending how much risk you’re willing to take on and how far out retirement is.

R – rebalance your investment portfolio periodically

As your money ebbs and flows over time with these investments, you may have to adjust how much of each type of investment you have to keep it aligned with your overall plan to accomplish your goals. Periodically, track which of your investments are actively working toward your current objectives. Then, modify or balance the account if need be so your portfolio stays on track.

If I just said a lot of things that mean nothing to you, don’t worry, you’re not alone.

This is an area where financial professionals can help. Buhrmann says rebalancing your investments is similar to maintaining your car’s tires – even after getting new tires or inflating older ones, you will still need to check on them down the road and rotate them regularly to keep you safe, and keep the car performing well.

But, just like you take your car into the auto shop, choosing to leave your investment decisions to the pros is totally acceptable.

T – taxes: keep an eye on them!

It’s important to save tax-efficiently. Luckily, it’s pretty simple to take advantage of the tax options of some common retirement strategies.

Traditional IRAs and pre-tax deferrals to a 401(k) allow you to contribute before you pay taxes. However, because you’ll probably have to pay taxes at some point, those taxes will be taken when you withdraw money from your account.

If you prefer a tax break during your retirement years instead of up front, you may be able to take advantage of a Roth IRA. For a Roth IRA, you will need to pay taxes on your contributions upfront, but the earnings on your investments grow tax free. That means, when you’re ready to the money out during retirement, you won’t have to pay taxes again.

There’s a lot to consider when it comes to investing your money. The good news is, financial professionals can make those decisions easier.

In fact, according to a COUNTRY Financial Security Index survey,* people working with a financial planner were 11 percent more likely to say they set aside money for savings or investments than those going at it alone.

While the journey to retirement may seem like a long and winding road, remember to be ‘SMART,’ get started today, and don’t be afraid to ask for help.



Bret Kroenke
359-9391



Kolby Jackson
586-5030



Chris Greenwold
355-8675



Dan Duitsman
469-2033



John May
352-3341



Austin Beaty
352-0012



**KORY KRAUS,
GENERAL MANAGER**

From The Field

by Dr. Howard Brown

Corn Plant Development. After the silks have turned brown, the corn kernels begin a period of rapid dry matter accumulation or seed fill. The kernels are approximately 85% moisture and this percentage will gradually decline from now until harvest. At this stage of development, the corn plant has satisfied over 85% of its potassium needs, 75% of its nitrogen and 60% of phosphorus requirements. Visit <http://cropphysiology.cropsci.illinois.edu/documents/BenderHaegele2013NutrUptakeBetterCrops.pdf> for more information about corn nutrient uptake at different growth stages.

Corn plants now begin to translocate nutrients form the vegetative parts of the plant to the reproductive parts. Total root mass has also reached its peak and will decline. New root growth will continue, but the death of old roots will exceed new growth. The developing ear will now become the sink for sugar accumulation.

Unfilled ear tips are commonly the result of dry weather, cloudy days after pollination, nitrogen shortage, insect feeding or excessive plant populations. As the ears dry down the tips shrink and become less noticeable.

Short, late-pollinating corn plants are usually the outcome of early-season disease, insect feeding, uneven emergence, and a generally poor environment for early root growth are just a few of the likely causes. Any early season injury to the young seedling's primary root system or food reserves (endosperm) may have resulted in a re-focus on the young, developing roots for survival, rather than on normal overall development. Silks may emerge late on these small plants resulting in incomplete pollination and/or increased silk clipping pressure from local insect populations (fresh silks are attractive to silk-clipping insects).

Late or replanted corn will be attractive to silk-clipping insects, such as corn rootworm and Japanese beetles. Plan to scout these fields for silk clipping.

Hybrids differ in the time it takes to reach harvestable moisture from black layer. An estimate is that 30 Growing Degree Units (GDUs) are needed to lower the grain moisture each point from 30% to 25%, and 45 GDUs per moisture point to dry from 25% to 20%.

The interaction between stage of kernel development and crop stress plays a critical role in yield determination. Stress during various stages will affect grain yield as noted below:

- *Blister (R2) 40 to 50 days to maturity:* Kernels are nearly all yellow and contain a milky-white fluid. This is the "roasting ear" stage. Severe stress can still abort kernels as well as reduce kernel weight.
- *Dough (R4) 30 to 36 days to maturity:* Continued starch accumulation is giving the kernels' inner fluid a pasty consistency. Kernel abortion is not very likely, but severe stress can have a dramatic impact on test weight.
- *Dent (R5) 20 to 27 days to maturity:* All or nearly all kernels are dented. The milk line slowly progresses to the kernel tip over the next three weeks. Kernel moisture at the beginning of the R5 stage is approximately 55%. When the kernel reaches ½ milk line, it will be roughly 40% moisture, 14 days from black layer, and have attained about 95% of its maximum yield. Stress at this stage can still reduce kernel weight but not kernel number.
- *Maturity (R6):* the black layer has formed and kernels have attained their maximum dry weight. Kernel moisture is roughly 30 to 35%. Stress at this point will not reduce final yield unless the stress results in physical grain loss (ear drop or severe stalk rot).

Soybean seed set is affected by temperature. Seed set is most consistent when warm nights (70° F) are followed by warm days (at least 80° F). Night temperatures of 60° F or below and daytime temperatures of 95° F or above will harm seed set. The ideal daytime temperature for soybeans is around 86° F.

Sudden Death Syndrome (SDS) may soon appear in area soybean fields. Sudden Death Syndrome infection takes place shortly after soybeans emerge. Wet soil conditions appear to promote the development of SDS during the infection phase, environmental conditions similar to what we experienced earlier this cropping season. Following infection, the fungus starts to grow into the plant's vascular tissue, eventually affecting the soybeans plant's ability to move water and nutrients. Infected plants will first show mottled yellow and brown leaves while the veins remain green. Later, the leaves fall from the plants leaving only the green stems with leaf petioles attached. There is no resistance or rescue treatment available for this disease. Avoiding plant stress and selection of varieties that tend to withstand disease pressure better are two ways to minimize the symptoms of SDS. Visit with your local Illini FS Crop Specialist for more information about SDS tolerance.

Firing of a corn plant indicates plant roots cannot supply enough nitrogen for grain fill, whether it be from an inadequate supply of available nitrogen or from a restricted root system caused by soil compaction, early dry weather, and/or insect root feeding. The plant cannibalizes itself by translocating nitrogen from the older leaf tissue and stalk to the developing ear to compensate for the deficiency. Extensive movement of nutrients out of the leaves and stalk soon after pollination may result in lower stalk quality at harvest (increases probability of stalk rots).

A nitrogen deficiency will appear as an inverted yellow "V" that moves down the midrib of the leaf (Figure 1). Since the nutrient is moved out of the older tissues first, it is initially found in the lower leaves.

Leaf diseases are favored by hot, humid conditions. Corn fields that have received adequate rainfall and have high levels of crop residue, especially corn following corn, are likely to be the first to show signs of disease pressure. The threat of yield loss due to leaf disease is greatest when the pathogen develops at or above the ear leaf within two weeks of pollination. Standability is more often affected than yield because the plant must draw sugar reserves from the stalk when leaf tissue has been killed, rather than relying on the leaf to produce sugars.



Figure 1. Typical N deficiency expressed as yellowing in a "V" pattern down the midrib. Lower leaves express N deficiency first, since the nutrient is remobilized from older to developing tissue.



Figure 2. Gray Leaf Spot Lesions appearing on a leaf below the ear shoot. The growing environment has favored development of fungal leaf pathogens, such as Gray Leaf Spot.

Keep a watchful eye on two-spotted spider mite populations in areas that remain dry (Figure 3). Hot, dry weather provides a favorable environment for mite survival. Most infestations will first appear along fence rows or ditches. Infested plants take on a sand blasted appearance. Heavy infestations are most easily found by shaking the plant over a sheet of paper. Watch the paper for tiny moving specks. An insecticide treatment is justified if injury is noticeable and the mites are present.

Scouting for light infestations of spider mites may be difficult when using the "knock onto paper" method of scouting. A hand lens with a magnification of 10x or more will allow close examination of the underside of soybean leaves. This permits the discovery of light adult spider mite infestations along with identification of young mites and unhatched eggs. Mite eggs appear as small, solitary specks, sometimes suspended within spider webbing on the leaf's underside. The eggs are perfectly round and appear transparent.

Soybean Plant Development. The soybean plant is now giving more emphasis to reproductive growth than to vegetative growth. Pod development and elongation are rapid. Pods will obtain most of their full size before soybean development begins. Flowering on the upper part of the plant will continue until the plant reaches its full height.

Watch for pod feeding insects on the developing pods. Bean leaf beetles, grasshoppers, and green stink bugs are some of the pests that feed on soybean pods.

Bean leaf beetles come in many colors (Figure 4). The easiest way to identify this soybean pest is by the black triangle directly behind the insect's head. Regardless of the color or the presence or absence of spots, all bean leaf beetles have this black triangle.

The next generation of bean leaf beetles will soon emerge in area soybean fields. Treatment is suggested when:

- *Bloom to Pod Fill:* Defoliation reaches 20% and there are 16 beetles per foot of row
- *Seed Maturation:* When 10% of pods are damaged, leaves are green, and there are 10 or more beetles per foot of row

Continue to scout alfalfa fields for potato leafhoppers. Remember to scout all fields even though some may have been treated earlier this growing season.

Plan now for late-summer alfalfa seedlings. The optimum time to fall seed alfalfa is sometime in August. This should allow time for good stand establishment and should improve winter survival. Consider the following tips:

- **Soil Test.** The optimum soil pH is 6.5 to 7.0.
- **Seed at 15 to 18 pounds per acre** for pure stands.
- **Avoid re-establishing alfalfa** in a field with an existing stand that is over one growing season old. Destroy old stands and rotate to another crop for one growing season.
- **Apply P and K fertilizer** according to soil tests.
- **Prepare a good seedbed** (firm and level).
- **Consider herbicide carryover potential.** Alfalfa seedlings are especially sensitive to triazine herbicides.

Is your grain dryer ready? Replanted fields may create a need for more corn drying this fall. Check your grain drying system now. Getting parts and completing repairs can sometimes take longer than expected. Even if your system was working perfectly the last time you used it, take time and check.



Figure 3. Two-spotted Spider Mite.

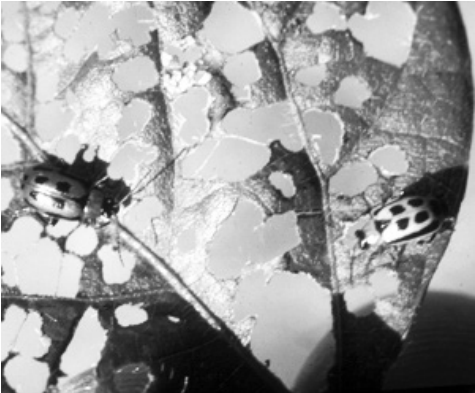


Figure 4. Bean Leaf Beetles feeding on soybean leaf. Photo by John Obermeyer



Maggi Maxstadt

Welcome to August, Farm Bureau members! Here are a few things to keep in mind for the month.

If you want to get out of the house and don't want to come in contact with our staff, utilize our new drop box! Members

Maggi's Membership Corner

By Maggi Maxstadt, CCFB Membership & Outreach Coordinator

Drawing for a free wall map has been extended until August 31st.

can deliver dues or submit a payment for plat books when the office is closed.

Peach orders were due on August 3rd. The delicious Southern IL Peaches can be picked up on Wednesday, August 12th, after 10:30 am. No reminders will be sent out, so mark this on your calendar! Pick-up is at the Farm Bureau office.

Plat books are still selling like hot-cakes! The 2020 edition came out in February. The price per book is \$27.50 for members. If you don't live in the area or don't want to come to the office, call the CCFB staff and place an order for your plat book. We will send out your plat book(s), plus the cost of shipping. There are also a limited number of premium plat wall maps and peel-and-stick wall maps available for purchase (not eligible for shipping).

Don't forget to utilize myIFB.org to pay dues online, and visit ccfarmbureau.com for office updates. That's a wrap for August!

NEW! ANNOUNCING

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801 N. Country Fair Drive, Suite A
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2. Like "Mapping Solutions" on Facebook and find your county's post.

2020 PLAT BOOK

Champaign County, Illinois

Visit mappingsolutionsgis.com for map products and more!

2020 CCFB Trips

We are still taking reservations for September and October Trips! Call 217-352-5235

September 16, 2020 (Wednesday)

The Ark, Myers Dinner Theatre– Hillsboro, IN

This exciting new musical is sure to delight and inspire audiences of all ages as they enter the theatre transformed into an ark only to discover they are the animals and this is not only Noah's adventure, it's theirs. A fresh take on a familiar tale, it's the story of how one family learns to brave life's rough waters by sticking together. The music for the show will have you dancing in the "isles". The Ark proves that, just like the waters, the depth of human emotion knows no bounds.

Price per person: \$85.00(gratuity included)

Deadline to register, be paid in full or cancel: August 21, 2020

October 14, 2020 (Wednesday)

Is there Life After Fifty, The Barn III- Goodfield, IL



This new comedy flirts with a topical theme: the aging of the Baby Boomer generation. Three couples who all raised their kids on the same street have found a way to keep in touch after they move to new cities. Each year, on Labor Day weekend, the friends vacation together. This year, the ladies have planned a little surprise: a healthy, all-natural weekend at a trendy health resort, complete with organic food and exercise. The men, who really come for the beer and snacks, are not pleased when they find out. Tensions

escalate into an all-out battle of the sexes, and the cabin is divided, literally, into the men against the women. They battle over health food, exercise, pizza, The Godfather, rock and roll, hot tubs, hot flashes, tummy tucks and their refusal to become middle-aged!

Price per person: \$92.00

Deadline to register, be paid in full or cancel: September 14, 2020

Please note the deadlines posted for each trip: Any cancellation, for any reason, must be made on or before the deadline posted for each individual trip to guarantee any refund. We ask that all day trips are paid for in full when you register.*** Gratuity not included in the price unless indicated***Please feel free to share this information with friends, neighbors and family. We would love to add them to our list of travel friends. Thank you and we look forward to traveling with you.

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We are farmers committed to having conversations with consumers, answering their questions about food and farming, and sharing what happens on today's Illinois family farms.

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CHAMPAIGN COUNTY FARM BUREAU NEWS

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Honoring Our Veterans: Tributes To Those Who Have Served

The Women’s Committee wishes to pay tribute to Champaign County Farm Bureau members who are either on active military duty, or those holding veteran status from every branch of United States service. Our goal is to pay tribute to all who have served, embracing service from all eras of American history, including peace time service. We recognize that brave men and women have sacrificed to keep this nation free, and we feel honored to give them our respect.

In a special “Honoring Our Veterans” photo collection, we will publish photos and names of our honorees in the November Farm Bureau newsletter. If you would like to be included, please send a digital (.jpg) photo of yourself from your service years, as well as a current photo to Marilyn Whalen, Farm Bureau Women’s Committee Chair at mkt@illinois.edu or you can mail a photograph to Marilyn Whalen at 552 County Road 200 East, Ivesdale, IL 61851. Your mailed photos will be electronically scanned, and can later be

picked up at the CCFB office or returned to you via mail, as requested by you.

Please include this information to be printed:

Your name

Military Branch

Years of Service

Your email – so we can confirm we have received the photograph

Your address if you prefer it be sent back to you

In addition, if you would be interested in sharing a brief story from your service, we plan to begin including stories beginning with our September newsletter through our November tribute. Please contact Marilyn Whalen at mkt@illinois.edu

Also, watch the newsletter for other developing plans to safely honor you in our current environment.



THE CCFB WOMEN’S COMMITTEE WOULD LIKE TO HONOR CCFB MILITARY VETERANS IN THE NOVEMBER NEWSLETTER. IF YOU WOULD LIKE TO BE HONORED OR HAVE A FAMILY MEMBER YOU WOULD LIKE TO HONOR PLEASE EMAIL THE FOLLOWING INFORMATION AND A PICTURE OF THE VETERAN TO MKT@ILLINOIS.EDU

NAME:
BRANCH:
YEARS OF SERVICE:

***IF YOU NEED HELP SENDING YOUR PICTURE, PLEASE CONTACT BAILEY @ 352-5235.**

WOMEN’S COMMITTEE RECIPE OF THE MONTH

Submitted by Linda Holzhausen

“This recipe has been a favorite in our family for generations.”

BBQ Spareribs

- 1 c. diced celery
 - 1 large onion, chopped
 - 1 c. Ketchup
 - 1 T. Brown sugar
 - 1 T. Worcestershire sauce
 - 1 T. Vinegar
 - 1 t. Chili powder
 - 1/2 c. Chili sauce
 - 1 c. Barbecue sauce
- Spareribs



Cook celery and onions in a little water until tender. Add the rest of the sauce ingredients. Put spareribs in large roast pan, meaty side up. Roast at 425 degrees for 30 minutes. Drain excess fat. Pour sauce over ribs, bake at 350 degrees for 1 1/2 hours basting occasionally.



CCFB Board Members are still putting in the work! Board meetings now feature social distancing and Zooming.

ELECTRIC TRANSMISSION LINE EASEMENTS

WHAT YOU SHOULD KNOW BEFORE YOU SIGN!

Easement agreements for electric transmission lines are complicated documents that require careful consideration. The impact of the transmission line could last for decades. **The Illinois Farm Bureau can provide landowners who have been approached to sign an easement for a transmission line on their property with detailed information that should be considered before signing any agreement. Landowners should also attend an educational meeting held by your County Farm Bureau to learn about what to look for in an easement agreement so you can better negotiate the terms.**

At a minimum, landowners should:

1. Have the agreement reviewed by an attorney who is familiar with transmission line issues.
2. Talk with neighbors about working together with an attorney to spread the costs and improve your ability to negotiate the terms of the agreement.
3. Consider all impacts of the construction and maintenance of the electric transmission line and address those impacts in the easement agreement. This includes items like drainage repair, compaction and rutting, and other negative impacts to the property.
4. Review the terms of the standard Agricultural Impact Mitigation Agreement (AIMA) the Illinois Dept. of Agriculture makes available for transmission lines. Consider incorporating the protections of the AIMA into the easement agreement for your property. The standard AIMA for electric transmission lines can be viewed at <https://bit.ly/3bbJd6m>
5. Carefully consider all your property rights impacted by the proposed electric transmission line. Be sure the agreement maintains your right to use and farm your property and that you are compensated for all rights that you transfer to the utility constructing the transmission line.

These items are only the beginning. Landowners should carefully consider each provision included in an easement agreement and discuss them with your own attorney before signing one.

Please contact your County Farm Bureau for detailed information on issues to consider before signing an easement agreement for an electric transmission line or to attend a landowner educational meeting.