

CCFB Annual Meeting UPDATE

Due to the limitations presented by Covid-19, the CCFB has had to make modifications to the 2021 CCFB Annual Meeting. While we will be holding an annual meeting as is required by our by-laws, this meeting will not be open to the public. The CCFB Board of Directors has chosen to move to a proxy system of voting for the 2021 Annual Meeting. You will find that proxy and instructions for filling it out and returning it in this newsletter and it will be sent out via various electronic sources as well. We at the CCFB realize that this is not the most optimal of ways to engage our membership in the grassroots process, however, the health and safety of our members and staff has to take precedence during these unprecedented times.

The CCFB Board of Directors will meet prior to their regular board meeting on Jan. 21st to conduct the

CCFB Annual Meeting. The CCFB Board of Directors has successfully met both virtually and with social distancing protocols in place and fully expect to hold the annual meeting without issue.

We recognize the fact that the annual meeting presents a wonderful opportunity for our members to gather and socialize, and we deeply regret having to make these changes. However, the CCFB Board of Directors has decided to move forward with planning a Membership Appreciation Picnic this summer. We look forward to hosting you and your families at what promises to be a fun and unique event later in the year! Thank you once again for being members of this organization and we, at the CCFB, look forward to the day where we can once again gather in person to celebrate the great work of this organization. .



Throwback photo to 2019’s CCFB Annual Meeting held at Pear Tree Estate.

Veterans Day Tribute on Pages 7-8

Please fill out the information for the Proxy below and return to:
Champaign Co. Farm Bureau
801 N. Country Fair Dr.
Champaign, IL 61821

PROXY KNOWN ALL PERSONS BY THESE PRESENT THAT

_____ (name of member) of _____ (address)

a voting member of the Champaign County Farm Bureau, a corporation organized under the law of Illinois, does hereby appoint and constitute Brennon Breymeyer of Rantoul, Illinois, or failing him, Dale Franzen of Rantoul, Illinois, their true and lawful attorney to attend the annual meeting of the members of the Champaign County Farm Bureau to be held in the Champaign County Farm Bureau Building, Champaign, Illinois on the 21st day of January, 2021 and any and all adjustments thereof, and to vote for this member as its proxy and representative, the one vote which the member would be entitled to cast if actually present, upon any and all things competent to said member, as may in their judgement be necessary or advantageous for all interests of this corporation.

Member Name: _____

Member Address: _____

Email: _____

Phone: _____

Date: _____

Signature: _____

This proxy can also be filled out electronically at
<https://form.jotform.com/champaignCFB/ccfb-annual-meeting-proxy>



Champaign County Farm Bureau Annual Meeting Notice

Notice is hereby given that the 109th Annual Meeting of the Champaign County Farm Bureau is called for Thursday, January 21st, 2021 at the Champaign County Farm Bureau, 801 N. Country Fair Dr, Champaign, IL.

The business meeting will begin at 6 p.m. for the purpose of consideration of any business which may be properly presented.

Directors from the following townships will be elected:

- Ayers
- Brown
- Champaign
- Colfax
- Condit
- Harwood-Kerr
- Mahomet
- Pesotum
- Sidney
- Stanton

Minutes of the 2020 CCFB Annual Meeting will be printed in the December edition of the CCFB newsletter.

November Report

President, Mike Briggs



I hope everyone had a safe and bountiful harvest that has wrapped up or is at least getting close. There were definitely some issues with the wind during this harvest season but other than that the weather was fairly cooperative.

At the farm bureau we'll be busy during November. First, we'll be working to establish relationships with our newly elected officials. Also, we will be hosting District 12 for the "virtual" IFB annual meeting at the beginning of December.

Hopefully, everyone will have the opportunity to spend some time with family around Thanksgiving.

Sincerely,
Mike Briggs

Join the Prime Timers!

Prime Timers canceled.

Meetings will tentatively resume in 2021!



Gerald Henry, Prime Timers Chairman

*Meetings are held on the second Thursday of each month
Lunch cost - \$8*

CCFB Calendar of Events November 2020

November 9	Women's Committee ZOOM	9:30 a.m.
November 17	Governmental Affairs	7:30 a.m.
November 19	Full Board	6:30 p.m.

CCFB has hosted several Virtual Meetings over the past few months. These meetings have been recorded, uploaded to www.ccfarmbureau.com, and are available for you to view. You can find a link to all the meetings on the main page of CCFB's website or by clicking on tab "Virtual Meetings."

Meetings available for viewing include:

- FARMLAND USE UPDATE
- PROGRESSIVE INCOME TAX
- COUNTY TOWN HALL
- FARM ECONOMY UPDATE
- NATIONAL LEGISLATIVE TOWN HALL
- SAFETY MEETING
- TOOLSHED MEETING

Women's Committee

The Champaign County Farm Bureau Women's Committee is open to all women interested in agriculture.

WOMEN'S COMMITTEE UPCOMING SCHEDULE OF EVENTS

- November 9th - Zoom Meeting 9:30am
- December 14th - Zoom meeting 9:30am

FFA SOCIAL MEDIA ROUND UP

CHAMPAIGN COUNTY'S FFA CHAPTERS ARE STAYING BUSY THIS FALL.



Rantoul FFA Facebook Post - On Saturday 10/10 Rantoul FFA members delivered 200 pork chop meals to local grain elevators to thank farmers for their part in feeding the world.



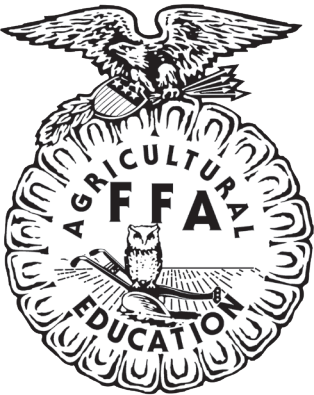
St. Joseph-Ogden FFA Facebook Post - It was a great night to be lost in a corn maze!



Unity FFA Facebook Post- What a difference a year makes! Today's state horse judging contest was virtual. 3 students came to school to compete virtually against the rest of the state and section 17. Three others competed from home or other locations. Our varsity reasons team won the SIUC invitational contest last week so best of luck to them today.



Mahomet Seymour FFA Facebook Post - First FFA contest of the year! Way to go Land Use Soils teams! Felt good to see you compete! Good work!



Maggi's Membership Corner

By Maggi Maxstadt, CCFB Membership & Outreach Coordinator



Hello Champaign Farm Bureau members!

Throughout the year, I have shared resources available to you to access your membership and benefits.

This month I'm describing what membership levels are available to Champaign County Farm Bureau members. There are five different classifications of memberships available: MM, MS, PM, PS, and A.

A, or Associate, is one of the most common classifications found across Illinois. These members do not meet the requirements for voting membership.

MM (regular voting member) is someone with an interest in the production of agricultural products, is a farm owner/operator, or is involved in a farming operation.

People employed in an agriculture-related occupation qualify for PM, or professional membership. PM's have voting abilities. I meet the requirements for professional membership because although I am not involved in a farming operation, I work in the agriculture industry.

MS and PS are memberships for spouses or partners of MM or PM members, respectively. They have the same voting rights as MM or PM members

but pay reduced dues.

To pay dues, update your mailing address, and view your current membership card, visit myIFB.org. Searching the thousands of discounts and services offered is easy! Just log into ilfb.abenity.com.

Our office is open to the public during regular business hours. If you come to visit, please wear a mask! We have 2020 plat books and peel-and-stick wall maps available for purchase. They make great Christmas gifts!

If you want to drop off your dues, they can be brought by 24/7 using the CCFB drop box located to the left of our doors outside the building. Feel like you missed out on recent meetings? Recordings of recent Zoom sessions are available on our website, ccfarmbureau.com.

Have a safe harvest season!



LET'S CELEBRATE FOOD THIS HOLIDAY SEASON

'Tis the season for family gatherings and holiday celebrations. With food-centric holidays like Thanksgiving coming up, it's the perfect time to celebrate our food and the hands that grow, raise, transport, and prepare it for our family feasts.

We live in a time where food eats up (pun intended) a small share of our disposable income. In 2019, Americans spent just under 10 percent of their disposable income on food, including food purchased to consume at home and food purchased to consume away from home (United States Department of Agriculture Economic Research Service, 2019). Food has maintained its 10-percent share for the last two decades, following a steady drop from its share of nearly 17 percent of total disposable income in 1960, leveling out at around 10 percent in 1998 (USDA ERS, 2019).

Getting back to the holidays, research conducted by the American Farm Bureau Federation estimates the cost of a traditional Thanksgiving dinner at \$48.91 (AFBF, 2019). That's less than \$5.00 per person for plates full of turkey and all of the fixings, including stuffing, sweet potatoes, peas, cranberries, a vegetable tray, rolls with butter, pumpkin pie topped with whipped cream, and a glass of milk to wash it all down. And that's not even counting the meals made with the leftovers, including Thanksgiving turkey classics like turkey soup and turkey-and-stuffing sandwiches!

The reality is that we have lots of choices when it comes to preparing and serving food to our families. No matter the selections you make to carry out your holiday traditions, you can count on all of the options stocked on grocery store shelves, available at the farmers market, or served at your favorite restaurant as being nutritious and affordable.

In the spirit of the season, Illinois farmers are grateful for our efficient food system and customers of food, fuel, and fiber who keep our families in business. Happy Thanksgiving from our families to yours!

Learn more about Illinois farming and agriculture at watchusgrow.org.

Fun Facts:

- Pumpkin pie filling is the #1 pumpkin product on the market. Pumpkin spice lattes come in at a close second.
- More than 85% of the world's canned pumpkin is processed at the Libby's plant in Morton, Illinois.
- In 2019, Illinois farmers grew nearly 420 million pounds of pumpkins with a value of more than \$17 million.
- Pumpkin pie has been a staple in fall Thanksgiving feasts in New England as far back as the 18th century.
- Americans prepare approximately 46 million turkeys to celebrate the Thanksgiving holiday every year.
- According to a 2019 Instacart survey, 68% of Americans secretly dislike a classic Thanksgiving dish but eat it anyway because of tradition. The top offenders are canned cranberry sauce, green bean casserole, sweet potatoes and sweet potato casserole, pumpkin pie, and turkey.
- 94% of Americans enjoy pie on Thanksgiving. At the top of the list? You guessed it – pumpkin pie.

Illinois Farm Bureau members receive

\$1,000 BONUS CASH*

Our valued partnership highlights the great movement that we have together, and how farming and trucks have gone together for over 100 years.

FOR A LIMITED TIME ON MOST ELIGIBLE NEW FORD VEHICLES

BUILT Ford PROUD

Don't miss out on this offer.

*Visit FordFarmBureauAdvantage.com or see your authorized Ford Dealer for qualifications and complete details.

* Farm Bureau Bonus Cash is exclusively for active Farm Bureau members who are residents of the United States. \$1,000 Bonus Cash on most eligible new 2020/2021 Ford vehicles, and \$500 Bonus Cash on eligible new F-150 and Super Duty. This incentive is not available on Ford Mustang Shelby GT350*, Mustang Shelby GT350R, Mustang Shelby GT500*, Mustang Mach 1, Mustang Mach-E, Bronco, Bronco Sport, Ford GT and F-150 Raptor. This offer may not be used in conjunction with most other Ford Motor Company private incentives or AXZD-Plans. Some customer and purchase eligibility restrictions apply. Must be a Farm Bureau member for 30 consecutive days prior to purchase and take new retail delivery from an authorized Ford Dealer's stock by January 4, 2021. Visit FordFarmBureauAdvantage.com or see your authorized Ford Dealer for qualifications and complete details. Note to dealer: Claim in VINCENT using #37408.

WOMEN'S COMMITTEE RECIPE OF THE MONTH

Submitted by By Karen Reitmeier

Whiskey Slush

- 2 c. strong tea, 3 tea bags to 2 c. water
- 1 12 oz. can frozen lemonade
- 1 12 oz. can frozen orange juice
- 2 c. sugar
- 7 c. water
- 1½ c. bourbon

Combine the ingredients in the order given. Freeze. Take out of freezer about ½ hour before serving. Scoop slush into cocktail glasses. Enjoy.

I received this recipe many years ago from a co-worker from Tuscola. We serve this when we host Thanksgiving or Christmas and it's always a hit. Just remember to make the slush far enough in advance to freeze it.



THE AVERAGE COST TO PREPARE A TRADITIONAL THANKSGIVING DINNER FOR 10 IS LESS THAN \$5.00 PER PERSON.

SOURCE: AMERICAN FARM BUREAU FEDERATION, 2018.

ILLINOIS FARM BUREAU Farm, Family, Food.

Feeding our Future.
Fueling our Industry.

CCFBFOUNDATION.COM

f /CCFBFOUNDATION

t /CCFB_FOUNDATION



MRS. KAPER'S CLASSROOM



CHAMPAIGN COUNTY AG IN THE CLASSROOM

Kahoot!



Kahoot is an online, interactive game that is proctored by teachers.

Every Monday teachers and students can access a new Kahoot by following *Mrs. Kaper's Classroom* on Facebook.

Upcoming Kahoots are:

11/2-Pumpkins

11/9-Corn

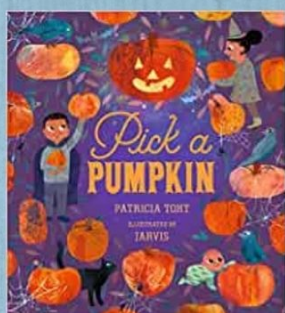
11/16-Nutrition



We are on **YouTube!**

Our YouTube channel enables us to post pre-recorded lessons for anyone to access and allows for incredible outreach!

Find our YouTube channel by searching *Champaign County Ag in the Classroom*



Ag Book Highlight:

Pick a Pumpkin by Patricia Toht

From picking out the perfect pumpkin, to carting it home, scooping out the insides, carving a scary face, and finally lighting a candle inside. The familiar ritual of transforming an ordinary pumpkin into a one-of-a-kind glowing jack-o'-lantern.



Pop-Up Pumpkin Patch

Mrs. Kaper traveled to Fisher Grade School and St. John Lutheran School and Ludlow Grade School

for a pop up pumpkin patch where she taught about pumpkins, made pumpkin charms and students picked the "perfect pumpkin".



Looking for a fun activity?

This spooky activity is something your kids will love!

Use our cornstarch packing peanuts to make disappearing ghosts! If you want this activity please contact Sarah Kaper!

Have extra yarn lying around?



We need yarn for AITC activities!

Drop it off at the CCFB and we will put it to use teaching students about agriculture!



Estate Gift Leaves a Big Impact

This summer the CCFB Foundation lost a true friend. William T. Henderson is remembered for his trademark kindness and humility. Bill, and his wife Kathryn Luther Henderson, will long be known for their significant philanthropic impact on our communities; an impact that has changed the face of the CCFB Foundation.

As a longtime member of the Foundation's scholarship committee he and Kathie read and scored hundreds, if not thousands, of scholarship applications. Bill and Kathie's tenure on the CCFB Foundation's board of directors was marked by significant increases in scholarship funding, an initiative they helped to lead with their own financial gifts.

Bill and Kathie Henderson have been funding scholarships at the CCFB Foundation for over twenty years. In that time, Bill and Kathie have become the largest individual contributors to the Foundation. Its estimated that Bill and Kathie, along with Kathie's late sister Mildred Luther, have provided over 60 scholarships to over 35 individual Champaign County students pursuing degrees in the food and agricultural industry.

This impressive show of support will continue to grow with the generous estate gift provided in Bill's name.

Bill, his wife Kathie, and her late sister Mildred Luther were inducted into the Foundation's Luther Circle in January of 2020. The Luther Circle was named in their honor and recognized significant, long-time impact on the foundation's programming.



Annual Harvest Gala ANNOUNCEMENT

This year has been a year like no other. As we have watched a global pandemic unfold, we have all been called to rethink and rework how we socialize, work, and do business. The CCFB Foundation is no exception. Since the shutdown in March we have been hard at work pivoting our Ag in the Classroom program to virtual delivery, shifting how we interact with our donors and scholarship recipients, and making some very tough decisions regarding events and fundraising.

Due to continued COVID protocols in our state and region **we are moving the Gala to early March 2021**. While not holding our biggest fundraiser this fall is not ideal financially, it does provide us the opportunity to permanently move the Gala to a time of year that avoids conflicts with harvest and the holidays. The exact date will be announced later in 2020. We are excited about the opportunities that this move provides and hope you will mark your calendars and **join us in March!**

See you at the Spring Gala!
March 2021





**KORY KRAUS,
GENERAL MANAGER**

FROM THE FIELD

by Dr. Howard Brown

Illini FS welcomes Haley Brokate to the Tolono Facility.

Haley was recently assigned to the Tolono facility to replace Ryan Craig who accepted a position with GROWMARK, Inc. Haley received her Bachelor's Degree from Illinois State University in Agronomy Management. Illini FS awarded Haley an internship the summer of 2019. She accepted a sales associate position in January 2020 working with mentors Randy Haurez (Potomac) and Craig Bloemker (Kemp) for a growing season. Haley brings to the Tolono team an unlimited amount of energy and a desire to demonstrate her value beyond providing crop inputs. Haley has experience with utilizing Nu-TRACKER Plus as part of the decision-making process (she knows how to pull 2-ft. soil samples :-), and variable rate nutrients based upon harvest yield. She has the equipment and experience necessary to identify and document even the smaller pests that sometimes challenge the crop (nematodes and fungal pathogens). Haley is a licensed Unmanned Aerial Vehicle (drone) pilot and knows how to utilize the technology to estimate plant populations within fields, a technology that was helpful in 2020 to identify low population areas that were candidates for replant. Haley welcomes a field visit. You can contact her by sending an email to hbrokate@illinifs.com. Give Haley an opportunity to be your trusted business partner delivering winning results through innovative products, services and solutions.



Figure 1. Haley Brokate is a new crop specialist serving farmers out of the Tolono, IL facility. Haley served as an intern for Illini FS the summer of 2019 prior to joining the team as a sales associate in January 2020.

On-Farm Discovery. Production agriculture is at a pivotable point when it comes to adopting new products, services and solutions. It is impossible for our land grant system to provide the needed level of unbiased production research to help answer questions about the growing number of products, practices and technologies introduced each year. A lack of unbiased information commonly results in decisions being based upon marketing testimonials or data from third-party researchers that are paid by the manufacturer to perform the research. Does this make all such sources unreliable? No. However, it makes it nearly impossible to separate marketing from valid research used to make decisions. In an era of low commodity prices, there is little room for crop input expenses that do not provide a return-on-investment. Illini FS continues to promote the program On-Farm Discovery to help progressive farmers address their questions in their fields, utilizing their harvest data. Simply put, it's about Farmer questions. Farmer fields. Farmer data.

On-Farm Discovery is different that Answer Plots or Research Farms. On-Farm Discovery trials are placed where there is no recent history of production ag research. Locating trials in new parts of fields minimizes the risk of past treatments affecting the outcome of current treatment applications. Whether testing nutrients, tillage, cover crops and/or biologicals, if there is any treatment effect on harvest yield this year, it won't magically disappear for the next. There is a high probability that some effects may last into another cropping season and beyond, altering crop response to future treatments and possibly resulting in making a wrong decision. On-Farm Discovery minimizes this risk by locating trials in different fields each growing season.

Illini FS On-Farm Discovery options. On-Farm Discovery is a structured approach to a farmer's question. Trials can be specifically designed to test crop response to a specific product, practice or technology. Trials having the same or similar focus are aggregated (non-identifiable) and published for other farmers to see, compare and learn from. Illini FS published 80 trials in such a summary publication in 2019 and anticipates over 120 trials for the 2020 summary. Interested in viewing the outcome of the 2020 On-Farm Discovery Trials? Visit with your local Illini FS crop specialist and request a copy. The anticipated release date for the 2020 report is sometime the first week of December. Want to participate in an On-Farm Discovery Trial in 2021? Let your crop specialist know you are interested.



Figure 2. Utility vehicle fitted with dry applicator and RTK to precisely and accurately place treatments. Sprayer unit (not pictured) fits in bed for liquid applications.

Split-Field or Field Block. Single treatments can be applied to half of a field or large area within a field that has similar characteristics. Split-field treatments usually involve a single treatment of common products (popular trials), allowing similar trials to be combined when reporting results, utilizing each different field comparison as a replication. Treatments are commonly applied by Illini FS or designated aerial operators (commonly used with fungicide trials).

Repeating Treatment Strips. Single treatments can be applied as repeating strips across a field, allowing treatment replication within a field and possible comparison of the treatment effect across different field environments, such as soil type or geographic position. Repeating treatments are normally designed to be at least 2x the width of harvest equipment, making it easy to extract treatment strips from harvest yield data, especially with farmers that utilize Climate Field View Plus. Treatment strips appear within Field View Plus so participants can view harvest yield when crossing treatment areas. A nearly "turn-key" approach to learning (little time investment for participating farmers).

Stamp Treatments (smaller areas of a field). Illini FS has invested in specialized equipment that makes it possible to apply treatments to small areas within a field (Ex. 400 ft. x 200 ft.). Treatment areas are identified with geo-coordinates and appear within Climate Field View Plus field boundaries. Participating farmers can watch the treated areas throughout the growing season, keeping an eye on the aerial imagery for treatment effects up to harvest. Eric Beckett, Illini FS Field Sales Agronomist (Figure 3), is trained in small strip research and is ready and equipped to make treatments whether working with soil-applied nutrients, biologicals, burn-down herbicides or foliar products.



Figure 3. Eric Beckett serves as the Illini FS Field Sales Agronomist. The position was recently created by General Manager, Kory Kraus, to meet the agronomic needs of customers served by Illini FS.

A new vision for production agriculture.

"What got us to where we are at will not get us to where we need to go" is a phrase commonly used to describe how things change over time. Recommendations commonly used to make input decisions today are based upon growing conditions and practices somewhere during the 1960s-70s. Whether a soil sampling depth of seven inches (plow layer), ideal planting populations of less than 26,000, target yields of 160 bushels of corn and 50 bushels of soybeans, or a focus on N-P-K as the path to higher yields, the schematic for higher yields is changing. We are in an era of deep-rooted corn plants, a benefit of transgenic rootworm resistance that allows roots to explore and extract nutrients well beyond the acre-furrow-slice. We are exploring plant populations well beyond 32,000 plants per acre and experimenting with narrow rows and equidistant spacing. Harvest yields less than 200-bushel corn and 60-bushel soybeans are now a disappointment. It is the right time to start the move to new strategies. It's time to focus on nutrients removed by the plants (harvest yield), not an estimate of plant-available nutrients in the upper seven inches. It is time to start identifying management zones within a field based upon nutrients removed by harvest yield, not topography or by random grid sampling. It is time to explore plant demand for nutrients, such as sulfur, zinc and boron, not just N-P-K. It is time to re-imagine what we have learned. Many new questions that need to be explored. Let Illini FS be your trusted business partner delivering winning results through innovative products, services and solutions. We don't have all the answers, but we know many ag professionals that do and how to search for the answers to questions that remain unanswered. Give us the opportunity to help you chart your way into a new decade of production agriculture. Visit with your local Illini FS Crop Specialist to learn more about a new approach. An approach that is grounded in both economic and environmental sustainability of the farming enterprise. Don't believe it? Give us a chance to show you. Give your crop specialist a call or give me a call (217-649-3527) and let's visit. Change can be good, especially when it is focused on M.O.M. :-)





Nathan Hubbard
COUNTRY Financial
Agency Manager



Rhonda Wagner
Administrative Assistant
Champaign Agency



Dan Punkay
328-0023



Travis Heath
352-4555



Keith Garrett
485-3010



Jessie DeHaan
352-3466



Jordan McDaniel
217-352-9817



Terry Hill
469-9800



Jim Nelson
892-4479



You purchased your home insurance to protect ...well, your home. But do you really know what that means? I didn't, so I went to a pro. Representative Matt Potts took some time to help me understand the ins and outs of my home policy.

Can I rebuild my house if it's hit by a tornado or destroyed by fire?

Matt: Your basic home policy should cover things like wind or minimal fire damage. However; it's important to check if you have any type of replacement coverage in case your home is completely destroyed. These coverages are often available to you at an additional cost. Two examples are:

Additional Replacement Cost coverage

A good option for newer homes (due to age requirements¹), this has no maximum and provides coverage regardless of the limits on the home policy. That means, if you have a home worth \$250,000 originally, but the cost to rebuild it at the time it was destroyed is \$350,000, you will be able to rebuild at no additional cost to you. If you live in AL, GA, or TN, this coverage is capped at 125%.

Extended Replacement Cost coverage

This coverage is not dependent on how old your home is and pays up to 120% of the limit of liability amount that is identified on your policy. That means if your home is destroyed, you will be able to rebuild your home as long as the cost is between 100% and 120% of the dollar amount identified on your policy. If you have this type of coverage, you should review your policy annually with your representative regularly to assure that 100% - 120% range will provide the necessary money to keep up with rebuilding costs in your area.

Do I need extra insurance to cover jewelry, antiques, or other valuable property?

Matt: A home policy can cover personal property up to a certain amount, but that usually only covers "average" home contents. If you have expensive personal items, like jewelry, artwork, coin collections, etc., work with your agent to list these items on your policy. You'll likely pay a little extra, but if a diamond falls out of a wedding ring or, worse, the ring gets lost, you'll probably consider the extra fee worth it.

What about flood insurance?

Matt: If you live in a community that participates in the National Flood Insurance Program, then you can buy flood insurance protection. Keep in mind that all flood insurance is provided through the federal government. While you can purchase your policy from a number of companies, they all provide coverage through the federal program. Also, you need to know that most home insurance policies do not provide coverage if your home is damaged by flood.

Not sure if you qualify? Visit the flood insurance program page at fema.gov to find out.

If my sump pump stops working because of the rain, am I covered by my home insurance?

Matt: Yes, if you have the Sump Pump Failure and/or Back-up of Sewer or Drain endorsement, some of your losses can be covered by your home policy. The name alone sounds complicated, right? But, it's easy to understand. Basically, when your sump pump fails or water backs up through a sump pump hole or drain, you need to have a specific sump pump failure or sewer backup endorsement to be covered. Let's say your sump pump stops working, a rock clogs your drain, or something along those lines, that's when this coverage should kick in.

What if my business is in my home, do I need extra coverage?

Matt: Yes, you would need additional commercial coverage if you run your business out of your home, especially if that business includes expensive equipment that would need to be replaced.

What's one thing I probably don't know about home insurance that I should?

Matt: Ask questions. My biggest advice to people is to go review your home policy with your insurance agent because every house and situation is different.

Every state has different rules about these coverages. When you talk to your representative, make sure they thoroughly explain exactly what protection your policy provides.

So, there you have it. A home insurance guide to get you started. What questions are on your home insurance checklist?

¹Age requirements vary by state.

Home insurance policies issued by COUNTRY Mutual Insurance Company® and COUNTRY Casualty Insurance Company®, Bloomington, IL.



Bret Kroencke
359-9391



Kolby Jackson
586-5030



Chris Greenwold
355-8675



Dan Duitsman
469-2033



John May
352-3341



Austin Beaty
352-0012



Steve Derry
352-2655



Aaron Wheeler
586-6170



Nate Lovekamp
352-0012



Scott Jackson
359-9335



Dawn Babb
892-4479



Andrew Deedrich
359-3941

VETERANS DAY TRIBUTE - HONORING ALL WHO SERVED

DUTY SACRIFICE LOYALTY WISDOM INTERRUPTION PATRIOTISM

Every year our Women’s Committee sets an annual calendar. This year, we made our plans, including a veteran’s tribute breakfast to be held in November, only to have our schedule interrupted by Covid-19. All across our country, everyone has made giant shifts in their lives, and it has become clear how vulnerable we are to the need to change and adapt. During Covid-19, our military has faithfully served wherever they have been called to duty. As veterans, everyone who served had a significant interruption to their normal lives, and each was called to change and adapt. In military service all gave some, and some gave all.

As you read this edition of our Champaign County Farm Bureau newsletter, you will see it will look a bit different. As a committee, we did not want to let our tribute to veterans go unmarked, so we

requested our Farm Bureau family to send photos of loved ones who have served in the military. You may recognize some of your friends pictured within these pages. Some of you may also have served but chose not to submit a photo. You are also recognized, along with those pictured. Proudly celebrate the heritage you have given to everyone in our country!

“War is an ugly thing, but not the ugliest of things. The decayed and degraded state of moral and patriotic feeling which thinks that nothing is worth war is much worse. The person who has nothing for which he is willing to fight, nothing which is more important than his own personal safety, is a miserable creature and has no chance of being free unless made and kept so by the exertions of better men than himself.” John Stuart Mill

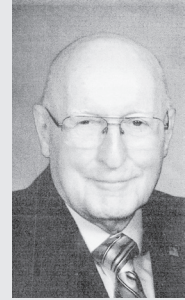
From Harold Guither:

As I look back to World War II, entering active duty and becoming a veteran will most likely depend on when you were born and the future events, often unexpected, that will take place during the period of your active duty. I enlisted in the navy at age 18 in June 1945. After six weeks of traditional war time boot camp at Great Lakes, I continued to active duty at Great Lakes for training, preparing for invasion of Japan.

Looking back, I remember the Pearl Harbor attack in 1941 and the USA involvement in World War II that followed. In June 1945, the war in Europe had ended, and the expected invasion of Japan likely for those my age. I finished boot camp in August and returned to duty for further training.

When President Truman ordered the dropping of two atomic bombs in early August, the surrender of Japan ended the war.

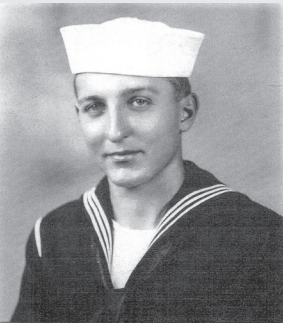
Our military leaders were then faced with decisions of what to do with thousands of surplus men and women not needed for military duty (I was among this group). For the next 14 months I was assigned to many duties: service schools, assisting base officers, helping facilitate discharge of veterans returning from overseas, ground maintenance, and food facilities at the Great Lakes in Chicago, and New Orleans.



Kenneth Roellig

I was discharged in August 1946. My father and older brother were established in farming with limited opportunity for me. As a veteran with less than two years of active service I was still eligible for special benefits. The G.I. Bill provided an opportunity for me to attend the University of Illinois College of Agriculture. Undergraduate and graduate study paved the way for my 45 years in teaching, writing, research, consulting and Extension positions in agricultural organizations, professional farm management, agricultural economics and government policy. In retirement, I have continued to follow agricultural developments.

Harold Guither



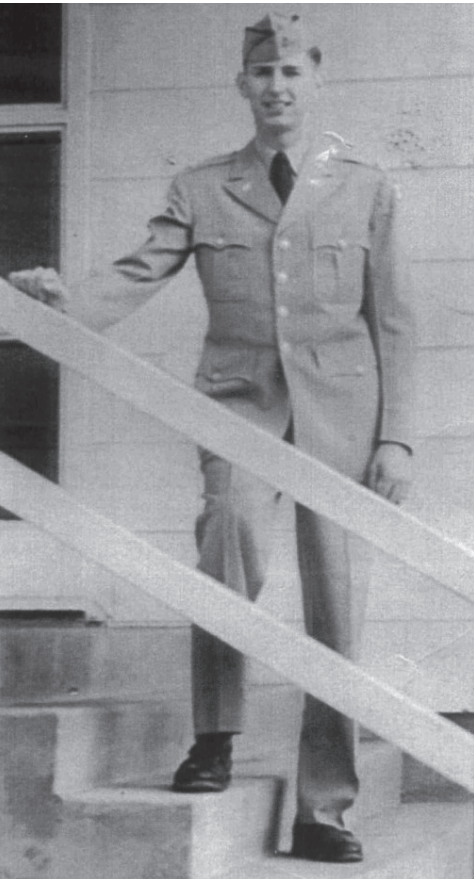
**U.S. Navy
1945-1946**

Ray Aden



**Staff Sergeant in the Illinois Army
National Guard
1962-1968**

Clarence Schlueter



**U.S. Army Security Agency
1954-1955**

James H. Jones, Jr.



**Korean War Veteran
Army National Guard
4th Infantry Division**

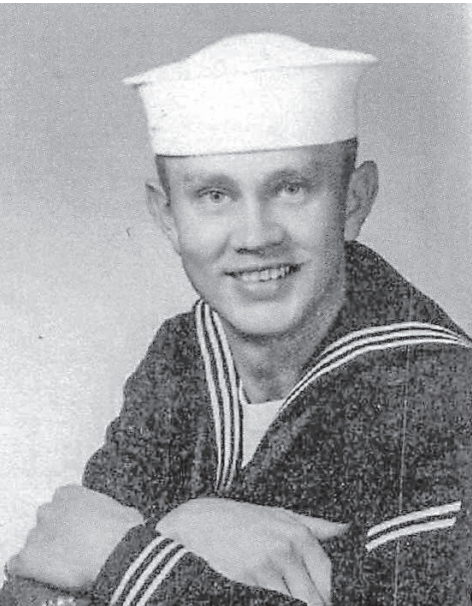
24 months Active Duty/15 months in Germany

Lyle Brock



**U. S. Army
703rd Maintenance Battalion
3rd Infantry Division
1966-1968**

Jim Esworthy



**U.S. Coast Guard
1963-1965**



Mark Hortin, Brown; Dale Tharp, Champaign; Chris Foran, Colfax; Virginia Busboom, Compromise; Kristi Pflugmacher, Condit; Jason Watson, Crittenden; Maynard Birkey, East Bend; Trent Wolken, Harwood/Kerr; Mark Jones, Hensley; Paul Hunsinger, Mahomet; Craig Anderson, Newcomb; Jim Kleiss, Pesotum; Andy Hughes, Philo; Justin Leerkamp, Raymond; Ryan Musson, Sadorus; Greg Knott, St. Joseph; Joann O'Connor, Scott; Benjamin Rice, Sidney; Steve Hammel, Somer; Brian Krukewitt, South Homer; Tom Swigart, Tolono; Landon Frye, Urbana; Joe Burke, Marketing Club Chair; Paulette Brock, Women's Committee Chair; Gerald Henry, Prime Timers Chair; Amanda Zwilling, Young Ag Leaders Chair

CHAMPAIGN COUNTY FARM BUREAU
Hours: 8:00 a.m. to 4:30 p.m. Monday-Friday
Manager -- Bradley Uken, FBCM
Assistant Manager -- Bailey Conrady
Communications Director -- Lesley Gooding
Administrative Assistant -- Brenda Wood
Membership & Outreach Coordinator -- Maggi Maxstadt
Ag In The Classroom Director -- Sarah Kaper
Foundation Director -- Kirk Builta
Contact us at (217) 352-5235
www.ccfarmbureau.com

HONORING OUR CCFB VETERANS



Joseph Lecher



1st Sergeant
Army/Illinois National Guard
26 years, 5 months

Gerald Henry shares a bit about his experience serving in the military:

In The Beginning:

I was drafted in March 1969. At the time I was living 1½ miles north of Sadorus with my parents. There was no choice when I was drafted, I would serve as regular army infantry.

At Fort Leonard Wood, in Missouri, I recall standing in formation waiting for someone to tell us what to do. Clean your barracks or kitchen duty (KP) were our choices.

The Drill Instructors (DI) only seemed to know how to yell. They did their best to scare you and intimidate you. Everyone quickly learned to take orders and obey without objecting.

Your Experience:

I started at Fort Leonard Wood, and then Fort Lewis and later arrived at Fort Benning in Georgia. Lastly serving at Fort Polk in Louisiana before heading overseas.

From March 1970 to December 1970 I served in Vietnam. I was given a three month early out to return to college.

I was Sergeant E5 in the 173rd Airborne Brigade landing zone English & Uplift located at Bon Son and PuCot. One month on maneuvers and eight months as Company Clerk.

The action I saw in Vietnam, cost some of the men in our unit their lives. Like many others, as I recall, I received a service award.

Life:

We communicated with our family and friends back home via written letters or cassette tapes that we recorded our messages onto. It would take at least a week usually for those to arrive back home to family and friends.

The USO shows in the home base in Vietnam and the Post Exchange (PX) with tv's, pool tables, and snacks were provided for entertainment and a chance to relax a bit. While in the states at Fort Lewis in Washington, a few of us went to Seattle to the World's Fair area and the Space Needle.

I recall when in Vietnam, I went to Australia for rest and recuperation (RR). There were tours that were pre-arranged for the soldiers.

While in Vietnam, I had a few friends, but only kept in touch with one after we were discharged.

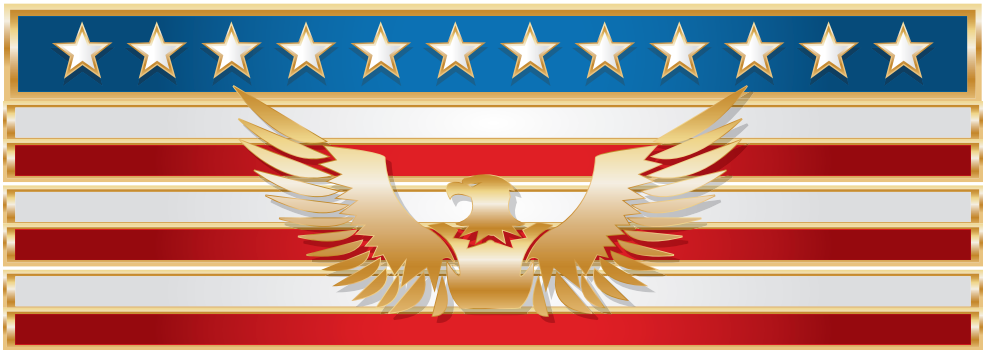
After Service:

After graduating from Southern Illinois University in May, 1968 with a BS in agriculture concentrating on livestock feeding and reproduction, I returned to farming on our family farm and have done so ever since.. I have been a strong supporter of our Champaign County Farm Bureau for many years.

Gerald Henry



U.S. Army Infantry
1969-1970



Les Gioja



U.S. Navy, Submarine Service
Selected and Interviewed by
Admiral Rickover
1980-1984



Delmar Graham



U.S. Army
1964-1970

Paul Berbaum



Army National Guard of Illinois
1971-1977

Dale Tharp



U.S. Naval Reserve
1964-1966

Celebrating
Our Veterans