



Real Estate Taxes- Where the Money Goes

Champaign County residents are preparing to pay the second installment of their property tax bills by September 1, 2021. To help residents gain a better understanding of what each property tax bill entails CCFB reached out to several entities listed on the bill for further explanation.

By law, property tax bills must include a general list of the requirements listed below. This information can be either printed on the actual bill (as shown on the example you provided) or on a separate insert.

Tax bill information requirements include:

- *The amount due for each installment*
- *The rate at which taxes have been extended for each taxing district*
- *A separate statement for each taxing district showing the amount of tax due that was levied under the Illinois Pension Code or for any other public pension or retirement purpose*
- *The total tax rate*
- *The total amount of tax due*
- *The amount by which the total tax and the tax allocable to each taxing district differs from the taxpayer's previous bill*

- *The property index number or other suitable description*
- *The property's assessment*
- *The equalization factors imposed by the county and the Illinois Department of Revenue and the resulting equalized assessed value.*

Brenda Matherly, Illinois Farm Bureau Governmental Affairs, provided an explanation of several columns listed on the bill.

2020 Rate

The 2020 column shows the tax rate for each individual taxing district serving this property. That individual tax rate represents the percentage of taxes the property owner will pay per one hundred dollars of their property's assessed value to each of the taxing districts listed on their bill. Tax rates are shown in percentages. However, property owners relate better to dollar amounts. For example, this property owner will be responsible for paying a little over \$.83 for every one hundred dollars of their assessed value to the county: $\$44,610/100 = 446.10 \times .\$8327 = \$371.46$. So, of their total tax bill of \$2,912.44, the amount of \$371.46 will be the tax amount distributed to the county.

Cassandra "CJ" Johnson

County Collector

P.O. Box 9 Urbana, IL 61803-0009

Office Hours: 8:00 a.m. - 4:30 p.m. Phone: (217) 384-3743

PIN #				TAXING DISTRICT	2020 RATE	2020 TAX	AMOUNT CHANGE	PENSION AMT
		Tax Code	2020 REAL ESTATE TAXES	Champaign County Government	0.8327	\$371.47	24.50	47.40
		Prior Unpaid		Forest Preserve District	0.1089	\$48.57	9.17	4.80
	0.00	Library Tax		Parkland College 505	0.5405	\$241.12	14.23	0.00
		Sec, Twp, Range		Tellene CUSD #7	3.4473	\$1,537.86	-187.83	62.20
		Lot Number		Philo Fire Protection	0.1912	\$85.29	2.29	0.40
73.330	Acreage			Philo Township	0.2125	\$94.80	2.86	4.50
				Philo Road & Bridge	0.6961	\$310.53	9.32	10.50
				0709	0.0000	\$0.00	0.00	0.00
				Philo Library	0.1722	\$76.82	2.33	2.00
				UPPER EMBARRAS RIVER DD MAIN	0.0000	\$146.00	146.00	0.00
	Estimated Fair Cash Value							
44,610	Assessed Value							
0	- Veteran's Exemption							
0	- Home Improvement Exemption							
0	= Value to be Equalized				6.20140	\$2,912.46	\$22.87	\$132.00
1.00	x State Multiplier							
0	= Equalized Value							
0	- Total Exemptions			Property Location				
44,610	= Taxable Value							
6.2014	x Tax Rate			Questions about your exemptions?	Call Supervisor of Assessments at (217) 384-3760			
\$2,766.44	= Total Gross Tax			0	General Homestead Exemption	0	Disabled Person Exemption	
\$0.00	= EZ Abatement			0	Over Age 65 Exemption	0	Disabled Veteran Exemption	
\$146.00	+ Drainage			0	Senior Assessment Freeze	0	Returning Veteran Exemption	
\$2,912.44	= Total Net Tax Due			0	Natural Disaster Exemption	0	Other Exemption	

Property Tax Bill Sample

2020 Tax

The 2020 tax column represents the amount of tax dollars owed to each of the individual taxing districts serving this property. The property owner will submit their total payment of \$2,912.44 to the County Treasurer. The Treasurer will then divide

that payment up and distribute it to each of the taxing districts listed on the bill. For example, the Treasurer will pull \$1,537.86 of that total bill and distribute it to the Tolono CUSD #7 school district. The school district

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A Short Intro To Farmland Assessment Law

Recently, the Illinois Farm Bureau launched a campaign aimed at educating members about the Farmland Assessment Law. Champaign County Farm Bureau is tagging onto this campaign to ensure members get their questions answered and have an understanding of how the law works. Materials, videos, and other important information can be found by logging into your member account at www.MyIFB.org.

Origins of the Farmland Assessment Law

Illinois' Farmland Assessment law was first passed in 1977, driven by efforts of the Illinois Farm Bureau. Prior to the Farmland Assessment Act, farmland was assessed based on its market value. Over the years, a few amendments have been made to the law, the last of which was in 2013. That amendment made a long-lasting impact. The current law uses an income capitalization formula and a legislative limit to determine the assessed value of farmland. This formula is based, in large part, on the soil's potential to produce a crop, known as the soil's Productivity Index (PI).

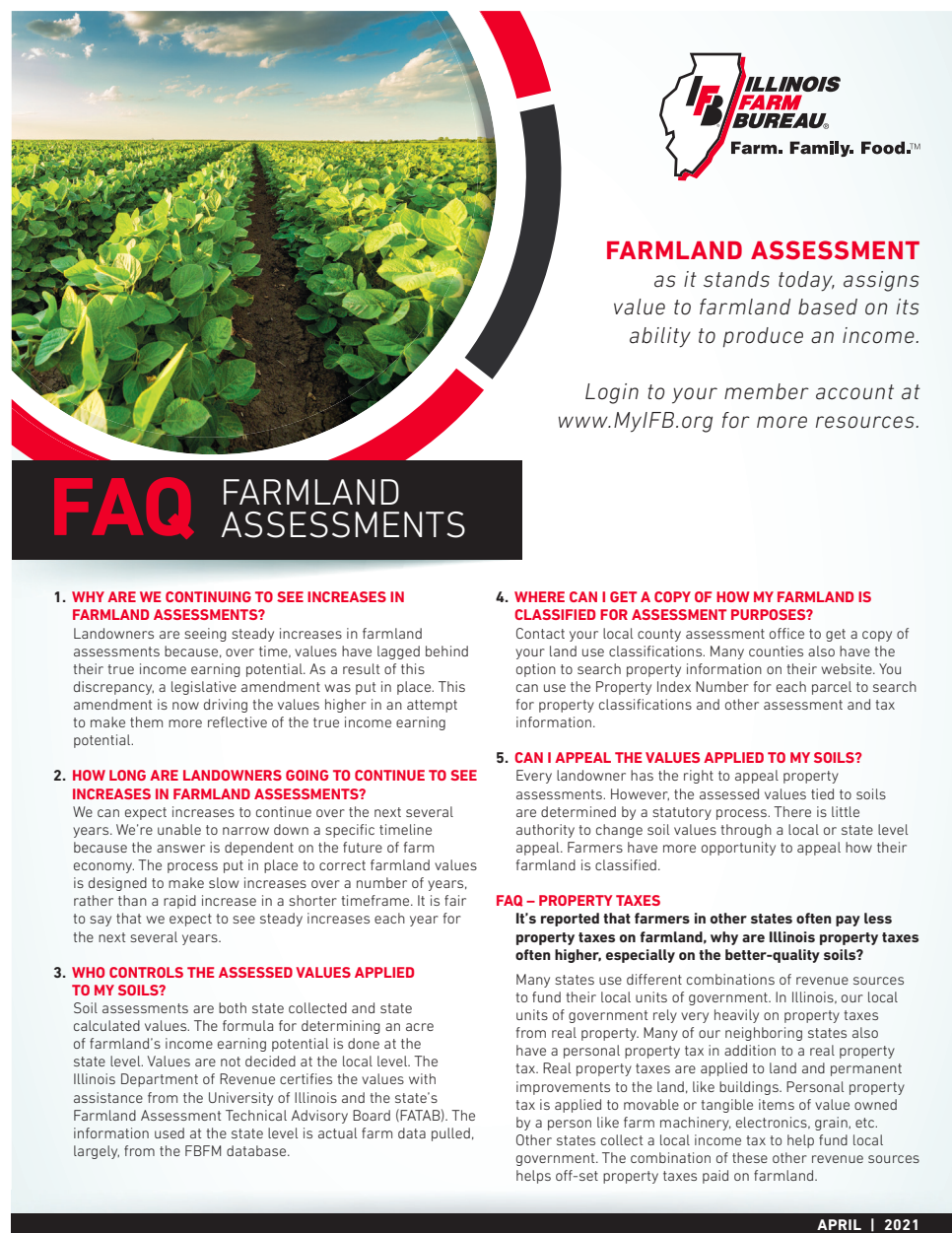
Changes and their Lasting Impacts

In 1986, the law was amended to limit increases or decreases in assessed value for each soil type to no more than 10% per year. The application of the 10% limit produced “certified values.” Since 1986, the assessed values for much of the farmland have been based on those “certified values.” At that time, the 10% limit was implemented to help control large annual swings in farmland assessments and help stabilize the tax base for taxing bodies from year to year. Over time, the application of that 10% limit led to an increasing gap between the “certified values” and the soils’ income-earning potential and an inequitable range in assessed values

between the least productive and most productive soils.

The ongoing increases in assessed

Continue Assessment Law page 3



July Report



Paul Hunsinger, CCFB President

President, Paul Hunsinger

Happy 4th of July! The corn is well past knee high by the fourth of July. Crops are looking good and hopefully we will continue to keep some timely rains. It's been great to get out and see you guys at the events we've had in June.

One topic to really keep your eye on is the Federal Clean Water Regulations. The Biden Administration and Administrator Regan say the 2020 Rule needs to be re-evaluated and made more "durable". They say they are not going to return to the 2015 Waters of the United States Rule. However, IFB believes the 2020 rule gave us the clarity that landowners needed and should be left alone. We will have to watch closely to see what comes of this.

Hope you all have a great summer and watch out for more of our events coming up this month!

Sincerely,
Paul Hunsinger

Prime Timers is BACK!

RESERVATIONS REQUIRED
by Monday, July 6

Call the CCFB Office 217-352-5235

Meeting Date: July 8 @ 10 a.m.
Program: Jim Goss, The Atkins Group
Entertainment: Chrissy Sparks
Meal cost: \$8 per person

Important changes

- Lunch will consist of a box lunch.
- Fully vaccinated people are no longer required to wear masks.
- No walk-ins.
- Call to reserve your spot.

WOMEN'S COMMITTEE

Schedule of Events

July 12th
9:30 a.m. General Meeting
(Farm Bureau Auditorium)

July 20th
Summer Fun Fling Event – informative, fun,
food and prizes
PRE-REGISTRATION REQUIRED
Limited capacity of 80
call Brenda at 352-5235
to check availability of ticket

CCFB Calendar of Events July 2021

July 1	Young Ag Leaders	6:45 p.m.
July 5	Office Closed - Holiday	
July 8	Prime Timers	10 a.m.
July 12	Women's Committee	9:30 a.m.
July 15	Full Board	6:30 p.m.
July 20	Governmental Affairs	7:30 a.m.

Virtual Meetings are posted at www.ccfbureau.com

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almost always receives the largest portion of the total tax bill.

Amount Change

This column represents the amount of change in the taxes requested from the previous year's amount. For example, this property owner is paying the county \$24.50 more in taxes this year than what they paid to the county last year. On the flip side, the property owner is paying the school district \$187.83 less in taxes than they did last year. The most likely explanation for this is the county raised their tax rate slightly in 2020 and the school district lowered their 2020 rate.

Pension Amount

Illinois law requires the pension portion of the taxes owed be broken out and shown separately from the rest of the levy. For example, of the \$371.47 owed to the county, \$47.42 of that amount goes to pay pension obligations.

Taxing Districts are also represented on the sample bill. Taxing Districts are units of government that perform specific functions in a geographic area. This sample bill represents a property in the Philo/Tolono area. Residents of other areas in Champaign County will see different taxing districts listed on their bill. How do taxing districts spend tax dollars? Where does your money go? CCFB reached out to several taxing districts and asked for an explanation in broad terms of how money is spent.

Champaign County Government

Darlene Kloeppel, County Executive, provided CCFB with the most up to date budget summary for Champaign County.

This report is available at www.co.champaign.il.us/CountyBoard/Budget

The report shows in FY 20-21 the county will collect over \$37.5 million dollars from property taxes. This amount will account for 28.3% of total revenue collected by the

county. Property taxes are the largest revenue source for the county. The bulk of the money collected from property taxes goes into the county's general fund.

Forest Preserve District

Mary Ellen Wuellner, CCFPD's Executive Director, explained how the Forest Preserve puts tax dollars to work. "Property taxes paid by Champaign County land owners support the conservation, education, and recreation mission of the Forest Preserve District. Tax revenue supports the District's operating expenses as well as upkeep and improvements to the bridges, dams, trails, roads, and other infrastructure located within the County's seven forest preserves."

Parkland College 505

Thomas Ramage, Parkland College President, provided CCFB with a detailed explanation of how tax money is spent to support Parkland College.

The Parkland College property tax rate is \$0.5405 per \$100/EAV. For a homeowner with a \$150,000 home, this equates to approximately \$259 annually.

For Each \$1.00 of property tax collected, Parkland College spends:

- \$0.48 on Educational Fund expenses - This fund includes most the College's day-to-day expenses to carry out its mission of engaging the community in learning. Salary and benefits for teaching faculty, student support service staff, and administrative staff are included.
- \$0.19 on Operations & Maintenance Operating Fund expenses - This fund is used to account for expenditures resulting from facilities improvements and operation and maintenance of plant. This fund includes all 'Physical Plant' expenses including salary and benefits for custodial, grounds, and maintenance staff. The fund also includes the College utility expenses.
- \$0.15 on Bond & Interest Fund expenses - This fund is used to account for

payment of principal, interest, and related charges on any outstanding bonds.

- \$0.11 on Liability, Protection and Settlement Fund expenses - Tort liability, property insurance, Medicare insurance, unemployment insurance, and worker's compensation levies are recorded in this fund.
- \$0.07 on Operations and Maintenance Fund--(Restricted) expenses - This fund is used to account for monies restricted for building purposes and site acquisition, as well as qualified Protection, Health, and Safety (PHS) projects.
- Less than \$0.01 on Audit Fund Expenses - This fund pays for the College's annual external audit by a qualified CPA firm.

Tolono CUSD #7

Tolono CUSD #7 is listed on the sample bill so we reached out to Andrew Larson, CUSD #7 Superintendent, who says "Close to 80% of all dollars brought in through taxes and state (EBF funding) go toward cost of personnel and benefits for the school district." Remember this is a sample bill and the school district each tax payer is supporting will vary by where property is located within the county.

Fire Protection District

Chris Karr, President Scott Fire Protection District, was able to tell us that "money collected from property taxes is placed in the general fund. A tentative budget allocates this money towards expenses such as truck maintenance, truck payments, property upkeep, trainings, etc. Each Fire District also pays a METCAD bill that supports 911."

Township

According to Andy Buhr, Compromise Township Supervisor, this money goes into the general fund and is used to pay employees such as the Clerk, Township Supervisor, and Road Commissioner. Money is also used for maintenance and upkeep of township buildings. Roger Cruse, Newcomb Township Supervisor, added that a smaller portion of

this money is also used for insurance, social security, a retirement fund, and a general assistance program.

Road and Bridge

This taxing district applies money to roads and bridges in the townships listed on the bill. Andy Buhr and Roger Cruse, both Township Supervisors, pointed out that roads, bridges, and culverts are maintained and repaired with this money including the purchase of oil and chips. Funds are also used to maintain equipment. Part time employees working for the Road Commissioner will be paid out of this taxing district.

Public Library

Kate Smith from the Mahomet Public Library District says "Property tax revenue helps address operating expenses including physical materials (such as books, DVDs, and music), digital materials (eBooks and eAudio-books), program expenses, supplies, salaries, and technology & building maintenance."

Upper Embarrass River DD Main

This taxing district represents a drainage district. Chris Hausman, serving on his local drainage district board, laid out in general terms how a drainage district puts tax dollars to work, "If the amount on the tax bill states the name of the drainage district that the property is within, these dollars collected will go to fund maintenance of the District tile or it could be used to maintain an open ditch. Examples of these expenditures would be for broken tile, paying for a contractor to come in, usually with a backhoe, and repair the broken tile. It's important to note, a district tile or a main tile, will usually be identified on a map, and the size of the tile will usually be bigger than 8 to 10 inches in diameter. The role of the drainage commissioner is to oversee these dollars."

All tax bills look different. The above tax bill is just a random sample. For additional questions regarding your property taxes reach out to the County Collector at 217-384-3743.

Maggi's Membership Corner

By Maggi Maxstadt, CCFB Membership & Outreach Coordinator



It's hard to believe we are half-way through the year, Farm Bureau members!

At the Champaign Farm Bureau office, we have many events and campaigns coming up in the next few months! The first of which we are very excited about is a membership appreciation event in August. Similarly, back by popular demand, delicious Southern Illinois peaches are available for order. You can find details on the

back page, as well as more information about trips. Our August trip is all sold out, but we still have availability for October and December! Call the office today to sign up and pay!

Committee and board meetings may have been on hold for planting, but they are now back in full swing! Check out the calendar on page two for information on meetings and events for Prime Timers, Women's Committee, Governmental Affairs, and more!

We as an office have a lot coming up in the next few months. One thing on my plate is to wrap up our membership year, which ends on August 31st for all counties across the state.

We offer a membership option for everyone! I meet the requirements for professional membership because although I am not involved in a farming

CCFB Member Appreciation Picnic Set for August 8th

The cancellation of our traditional January CCFB Annual Meeting was a regrettable part of 2021. However, the CCFB has adjusted and we are ready to reconnect with our members! The Champaign County Farm Bureau Board of Directors would like to invite you to our NEW Member Appreciation Picnic on August 8th! Join us from 3-7 pm at the Lake of the Woods Pavilion in the Lake of the Woods Forest Preserve for a fun-filled, family night.

We have several great events lined up for the evening. Supper will be served from 4-7 p.m. There will be live entertainment from David "Boots" Fulton from 4-6 pm. At 5 p.m. we will be presenting our Deputy Sheriff of the Year, Volunteer of the Year, and Urban Ag Leader of the Year awards. A kiddie pedal pull will start with registration at 4 p.m. The pedal pull will begin at 4:30 p.m. for kids ages 4 through 10. Sarah Kaper, CCFB Foundation Ag in the Classroom Director, will be presenting some fun AITC lessons and Make and Takes at 4p.m. and 6 p.m.


Illinois Farm Bureau President Rich Guebert and Vice-President Brian Duncan will be in attendance, along with representatives from COUNTRY Financial and Illini FS.

In order to serve the larger community as well, we will be holding a canned food drive in conjunction with the picnic; bring a donation of non-perishable food and you will be entered to win an RTIC Cooler! All non-perishable food collected will be donated to the Eastern Illini Foodbank.

Please RSVP so we have an accurate count for our meal and our activities by either calling the CCFB office at 217-352-5235 or fill out the electronic RSVP at <https://form.jotform.com/champaignCFB/membership-appreciation-picnic-rsvp>.

RSVP's are due JULY 26th!

We can't wait to see you on August 8th!



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operation, I work in the agriculture industry.

A, or Associate, is one of the most common classifications found across Illinois. These members do not meet the requirements for voting membership and aren't directly associated with agriculture or agribusiness.

MM (regular voting member) is someone with 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.

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

As always, thank you for being a member of the Champaign County Farm Bureau! Enjoy your summer!

Assessment Law continued from Page 1

values are the result of a 2013 legislative amendment. Under that adjustment, the law now limits value changes of all cropland PI soils to 10% of Illinois' median cropland soil PI, which is PI 111. That's a change from the 1986 amendment that limited each individual PI to a change of no more than 10% from its own prior year's value. Under the new application of the limit, values are being driven toward a more accurate reflection of the income-earning poten-

tial of farmland. Under this change, we will continue to see several more years of the increases.

The Farmland Assessment Law Approved to Create Equity in Illinois


Creating an assessment based on value in use, rather than value in exchange (known as a market value assessment) was determined to be an equitable method that helped ensure uniformity when assessing farmland from county to county.

Women's Committee Charitable Drive

The Champaign County Farm Bureau Women's Committee is hosting a charitable supply drive to benefit the Cunningham Children's Home through July 15th. We encourage members of the Farm Bureau to donate items from Cunningham's wish list. Our goal is to collect over 300 items.

Farm Bureau members wishing to donate should bring their donations to the Farm Bureau building between 8:30-4:30pm through July 15. Collection boxes are located in the lobby area of the Farm Bureau office entrance.

We appreciate the support of our Farm Bureau membership in having a successful collection drive for the Cunningham Children's Home.



Champaign County Farm Bureau Women's Committee Supports Cunningham Children's Home

Cunningham provides a safe community, a good education and a place to call home.

We all want and need the same things—love, security, connection—but we haven't all had the same opportunities. Cunningham Children's Home gives **HOPE** to those who need it most—youth who face serious emotional and behavioral challenges.

Thank you for supporting our kids by providing some of the most needed items from our wish list!

CLOTHING	PERSONAL CARE
<ul style="list-style-type: none">men's sweatpants, any color, sizes: S, M, L, XLmen's plain white crew neck t-shirts/undershirts, sizes: M, L and XLmen's white ankle socks, sizes: 6-12slide sandals - men's sizes: 6-11; Adidas or comparable style/brand	<ul style="list-style-type: none">Chapstickhand soap with pump tops. Please avoid coconut scents due to nut allergies.shower poufshand lotions - personal size and unscentedstick deodorant - unscented

HOUSEHOLD

- matching sets of full-sized bath towels and wash cloths (also known as face towels). Hand towels are not needed at this time.
- twin size sheet sets - extra large size
- water bottles - clear, dishwasher safe

Questions?

Please contact Marilyn Whalen
(217) 369-3309
mkt@illinois.edu

Items may be dropped off Wednesday, June 9 through Thursday, July 15, 2021 in the collection boxes located in the entrance of the Champaign County Farm Bureau Office, Monday-Friday between the hours of 8 a.m. and 5 p.m.

OUR VISION: TO SEE EVERY CHILD THRIVE

hope begins here.
learn more at cunninghamhome.org



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**KORY KRAUS,
GENERAL MANAGER**

FROM THE FIELD

by Dr. Howard Brown

YELLOW OR LIGHT GREEN CORN. Intensity of the corn plant's green color does not always indicate a shortage of plant-available nitrogen. Other plant-essential nutrients involved with chlorophyll (green color) production include sulfur, iron and manganese to name a few. The reason for the difference in color intensity and/or growth should be determined before any corrective action is taken. A plant tissue analysis, coupled with a soil test, provide a good snapshot of the plant's nutritional status and soil nutrient supply. Collecting a tissue and soil sample from a close "normal plant" provides for a relative comparison (yellow vs. green) to help determine the cause(s) of the abnormal color development.

SAMPLING PLANT TISSUE. Information about plant tissue analysis and how to handle the samples is available at the following website: www.algreatlakes.com. Click on the three lines in the upper right corner, "Resources" in the drop-down menu, "Factsheets" in the next drop-down menu, and finally "Plant Tissue Sampling of Row Crops".

SAMPLING GUIDELINES FOR FIELD CORN. Plant tissue from corn can be taken at three growth stages:

SEEDLING STAGE LESS THAN 12" HIGH.

- Sample whole plant from 1" above soil surface.
- Collect 15 plants.

PRIOR TO TASSELING.

- Sample first collared leaf below the whorl.
- Collect 15 leaves.

SILKING.

- Sample the leaf opposite and below the ear.

(Figure 1)

- Collect 15 leaves.

SAMPLING GUIDELINES FOR SOYBEANS. Plant tissue from soybeans can be taken at three growth stages. At all three growth stages, sample the most recently fully developed trifoliate leaf. Do not include the petiole. Collect 25 leaves.

- **PRIOR TO FLOWERING.**
- **EARLY BLOOM.**
- **PRIOR TO POD SET.**

SOYBEAN GROWTH STAGING. A good resource to understanding growth staging of soybeans can be found at: www.coolbean.info. Dr. Shawn Conley, University of Wisconsin Research Specialist, has provided an easy-to-understand description of staging soybean growth throughout the growing season. We requested he add a button to the website's landing page to make it easy to access this publication. A sincere "thank you" is extended to Dr. Conley and the University of Wisconsin.

N-TRACKER PLUS: PLANT-AVAILABLE N. Detected Plant-Available N at most sites reinforced there was little N loss from the upper soil profile with a few exceptions. A 2nd N-TRACKER Site was collected at each original site and the crop removed (6 sq. ft.). While the purpose of the 2nd site is to provide an estimate of N mineralization (no crop) it will also be used to estimate any late-season N loss like was experienced in 2018. The crop is removed from the 2nd site to eliminate any N loss by plant uptake. Whatever change in PAN detected between the within crop and bare soil sites at the pre-tassel (pre-VT) sampling date will be attributed to plant uptake.

N-TRACKER PLUS: OTHER NUTRIENTS. Several 2021 N-TRACKER Plus Sites continue to suggest a possible short-fall of zinc, boron and/or sulfur. Soil sample results suggest below sufficiency concentrations in the upper profile. Although tissue samples collected at the same time suggested "Sufficiency" for all three nutrients at V3-5 (whole plants collected), many sites were at the low end of the Sufficiency Range. Plant demand for nutrients at early vegetative growth are significantly less than early reproductive stages. The next sampling date will be pre-VT. Both plant tissue and soil samples are anticipated to fall below the Sufficiency Range at these sites, suggesting the need for supplemental nutrient applications in 2021 or at least test strips to check for an economic crop response to supplemental nutrient applications. Looking for something to economically boost harvest yield? Look no further than

the essential nutrients first. If a nutrient holds back harvest yield because it is in short supply, response to any other additives may be impaired as well.

TASSEL EMERGENCE. Uneven tassel emergence should be expected in many fields exhibiting significant differences in early growth. Differences in pollination time will be a benefit for the early silking plants compared to the late silking. Pollen shed will be extended with differences in crop growth, providing pollen to tip kernels that pollinate last. Unfortunately, plants with late emerging tassels will need to rely on good weather to allow for pollination to take place over the normal 5-7 day pollen shed period, the length of time a plant normally sheds pollen. If hot and dry ear tip embryo abortion may be common.

POLLINATION. Pollination is driven by both heat units and environmental conditions. Tassel emergence is considered the last vegetative growth stage. It is estimated by accumulated heat units. Once enough heat units are accumulated the tassel emerges and pollen is shed. Silks are more related to environmental conditions. Dry, hot weather tends to delay silk growth, until conditions are more favorable. Hot, dry weather at time of pollen shed may result in pollen shed without the presence of silks. A delay in silk emergence may result in a lack of viable pollen to fertilize the last emerging silks, leaving ear tips without fertilized embryos.

CRITICAL PERIOD FOR KERNELS PER ROW ON EAR. Avoid growth regulator-type herbicides before or after pollination. Herbicides that influence plant growth may have a detrimental effect on kernel development, whether affecting the number of kernels per row prior to pollination or embryo growth soon after pollination. Follow label guidelines for applications prior to pollination. After pollination wait until dough stage to use growth regulator-type herbicides in corn.

GREEN SNAP/BRITTLE SNAP. The use of growth regulator-type herbicides during the rapid stage of corn growth may cause stalks to be brittle. If possible, minimize use of growth regulator-type herbicides between the rapid growth stage (V6+) and the Dough Stage (R4) of development (pasty consistency inside developing kernel). **Always follow label directions and restrictions when making herbicide applications.**

ON-FARM DISCOVERY TRIALS WILL HELP US LEARN AGAIN IN 2021. Whether testing for crop response to sulfur, zinc, boron, fungicides or biological agents, there is no better way to learn about economic crop response to new products or practices than to test on your farm, under your environmental conditions, using your practices and collecting your data. We refer to the process as ON-FARM DISCOVERY. Illini FS is entering our third year of testing, evaluating over 200 sites so far. No better data to review than data gathered locally and from fields that has received no historic treatments in recent history. Remember to ask for your copy of our ON-FARM DISCOVERY REPORT after the 2021 harvest. No better time than now to ask your local crop specialist for a copy when released this fall. Want to know what type of trials are in place and will be reported? Visit with your crop specialist and find out.

KEEP AN EYE ON REPLANTED CORN. Replanted corn may serve as a trap crop for silk-clipping insects and may be more vulnerable to leaf disease. Fresh silks will attract insects within a field that feed on silks. With all other silks dried-up from the original planting, an accumulation of insects feeding in the replanted crop may impair pollination. Young plants will be more vulnerable to leaf disease due to their stage of growth when lesions are commonly found. Lesions found after brown silk may not have a significant impact harvest yield of the original crop but the replanted crop, likely not yet pollinated, will be susceptible to early leaf area loss having a significant impact on harvest yield. If there is not an environment for fungal leaf disease development (periods of prolonged leaf wetness), leaf disease should not be an issue. Visit with your local Illini FS Crop Specialist about insecticide and fungicide options for replanted corn and how an application can be applied in a timely manner. Better to be prepared and ready in case a combination treatment is needed.

FUNGICIDE APPLICATIONS TO CORN WITH REPLANTED AREAS. Non-ionic surfactants can cause significant crop injury if applied prior to pollination. Visit with your local Illini FS Crop Specialist about what fungicide and additives should be used when spraying fungicides on corn fields with two or more planting dates.

PRACTICE SAFETY EVERYDAY. Make time to walk ditches with heavy vegetation before mowing. Some of the heavy Spring rains may have caused gully erosion that could be masked by vegetative cover. Watch for potential gully erosion when making post-emerge nutrient or fungicide applications as well. Heavy Spring rains may have caused significant erosion that is well hidden under the corn canopy. Avoid working in the heat of a sunny day without skin protection and a fresh source of water. Stay hydrated. Always wear a hat that protects your face from direct sun contact.

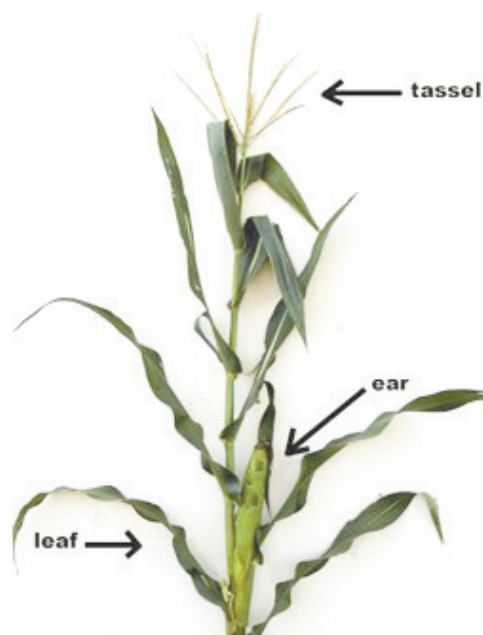


Figure 1. Leaf opposite and below ear should be harvested at tassel emergence to check nutrient status of developing plant. Some references suggest harvesting the ear leaf, which is the leaf attached to the same node as the ear. Source: University of Nebraska, Lincoln.



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3 Ways to Improve Your Credit Before You Purchase a Home

By Alex Kowerko, Financial Planning Consultant with COUNTRY Financial

Thinking about purchasing a home in the near future? If you are, you may want to check your credit score before you get started, as it will be a major factor in determining if you'll be able to get a loan, and, if you are, what interest rate you'll qualify for. Obviously, the better your score, the lower your rate, which in turn reduces your monthly payment and the amount of interest you have to pay over the course of your mortgage loan. So, it's no small matter to overlook!

According to a recent inquiry on Wells Fargo's Home Lending Rate & Payment Calculator, a 'Good' score (700-750) will get you a rate of 4.375%, while a 'Fair' score (621-699) comes in at 4.75%. On a \$300,000 home with 20% down, that's a \$54/month difference in your mortgage payment. Now, on the surface it doesn't seem like much. However, if you're on a tighter budget, that could mean the difference in getting that dream home or not.

Consider the following ways to boost your credit score before you decide to go house hunting:

1. Check your credit report for errors.

Get your hands on a credit report from each of the three major credit bureaus: Equifax, Experian, and TransUnion.

Removing errors can be a quick way to improve your score. According to the Federal Trade Commission, about 20% of consumers have an error on their credit report and 25% of those consumers have an error that will significantly affect their score.

Quick Tip: the bureaus must respond within thirty days. So, if you find an error, you'll want to dispute it right away. Always gather evidence supporting your claim, as this can streamline the process.

2. Catch-up on past due payments and have a plan to stay current on future payments.

This is a foundational step in improving your score, because it will essentially stop the bleeding. Your payment history has the single biggest influence on credit scores, so if you continue to miss payments, you'll never have a chance to increase your score.

If you're behind, contact the creditor to work out a payment arrangement. Ask the creditor to rescind the reported delinquencies, so they no longer appear.

Quick Tip: sign up for automatic payments or payment reminders to stay on top of future payments.

3. Stay well under your credit limit.

Your credit score considers how much of your credit limit you're using. This is called utilization and it has a significant impact on your score. As a general rule of thumb, it's a good idea to keep your total credit utilization rate below 30%.

Obviously, it's best to pay off debt, but if you're not able to, consider the following:

- Ask for a limit increase. When your limit is increased while your balance stays the same, you're instantly reducing your utilization rate. It's important to ask for this increase without a "hard" credit inquiry, as this inquiry can drop your score a few points.
- Pay off cards with high utilization. The first reaction is to pay off those big balances. However, it may make more sense to pay off that retail card with a \$300 balance on a \$400 limit. That 75% utilization rate isn't doing you any favors.
- Debt consolidation can reduce or eliminate card balances that may in turn reduce your utilization.

As you take these steps, it's important to note there are quite a few variables that will affect the amount of improvement you are able to make to your credit score, and the time frame in which you are able to do so. For example, those starting with lower scores will have an easier path to seeing significant improvements since there is more upside. In other words, it's easier to improve from fair to good, than from good to excellent.

In addition, blemishes on your credit report have varying degrees of staying power. For example, it's much easier to recover from minor mistakes such as a missed payment (18-month average recovery) or maxing out your credit card spending limit (3-month average recovery). It takes much longer for more serious issues such as a bankruptcy that could take up to six years on average.

For more information on this COUNTRY Financial survey, and related surveys, visit www.countryfinancial.com/newsroom.



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Hot Fact: Illinois No. 1 In Horseradish

As a kid, I only knew horseradish as the white, hot condiment that Mom enjoyed on her roast beef sandwich. As an adult, I learned a cool fact about the vegetable with sinus-clearing heat: Illinois ranks No. 1 in horseradish production. Farmers in southwest Illinois grow two-thirds of the nation’s supply, easily winning the horse (radish) race with more than double the acreage of No. 2 California.

Illinois’ horseradish reign can add some flavor to picnic table talk and even the picnic food itself, appropriate during July, dubbed National Horseradish Month. Squirt some prepared horseradish on a hot dog. Add it to the picnic meatloaf. Shave some raw root onto a tossed salad. People even toast the vegetable in Bloody Mary cocktails during a competition at the International Horseradish Festival in Collinsville, where festival goers also hurl roots for sport.

Noticeably different from Illinois’ dominant landscape of corn and soybeans, horseradish is a root crop. Its above-ground leaves resemble oversized, three-foot-tall greens. Its white root delivers the heat desired in condiments and popular on prime rib. Rob Gerstenecker’s family has grown horseradish for around 50 years near the Mississippi River basin, the “American Bottoms” where the crop thrives in the rich soils and climate.

Horseradish production delivers another set of busy seasons for the Gersteneckers, also corn and soybean farmers. Before corn and soybean planting, they plant and harvest final horseradish roots in early spring. After corn and soybean harvest, they harvest most of their roots, then clean and pack roots through the end of the year, saving quality finger roots for “seed” to plant the



following year.

Each root is planted, weeded, harvested and packed by hand (I repeat, by hand), making the crop’s labor demands as intense as its heat. The family hires extra hands to help, and Rob estimates one day of work in the field equals up to three days of work in the shed to prepare roots for shipment to the farm’s buyers, which include processors in Maryland and Ohio.

During the growing season, farmers hire Rob to scout for bugs and diseases in horseradish fields, including in the top-producing counties of Madison, St. Clair and Monroe. At home, his family enjoys horseradish in spaghetti sauces and on meats off the grill. For the amateur, he suggests adding horseradish to foods enjoyed with onions to taste test and support Illinois’ hot crop.

About the author: Joanie Stiers farms with her family in West-Central Illinois, where they grow corn, soybeans, wheat and hay and raise beef cattle and backyard chickens.

WOMEN’S COMMITTEE RECIPE OF THE MONTH

Submitted by Jane Hogan (found on Pinterest)

Summer Spinach Salad with Paleo Dijon Vinaigrette

“This is a great, healthy summer salad. Enjoy!”

Ingredients

- 2 cups baby spinach
- 2 oz. prosciutto
- 1 cup diced cantaloupe
- ½ avocado
- ¼ cup diced red onions
- ¼ cup of raw, unsalted walnuts



Directions

1. Place spinach on plate.
2. Top with diced prosciutto, diced melon, slices of avocado, red onion, and walnuts.
3. Add some freshly ground pepper, if you like.
4. Serve with a drizzle of Paleo Dijon Vinaigrette.

Paleo Dijon Vinaigrette

Ingredients

- 4 Tbsp mustard (I chose Dijon, but you could use honey mustard or something sweeter)
- Juice of half a lemon
- 3 Tbsp olive oil
- 2 tsp balsamic vinegar
- Salt and pepper

Directions

Dump all ingredients in a small bowl. Whisk together until everything is emulsified. Store in an airtight container in the fridge.

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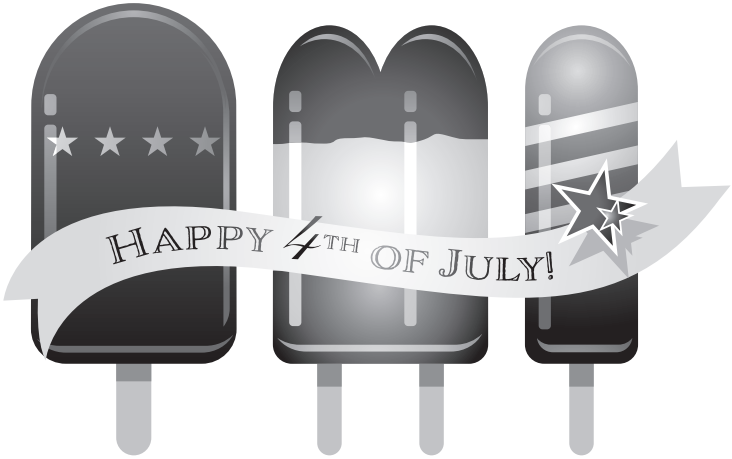
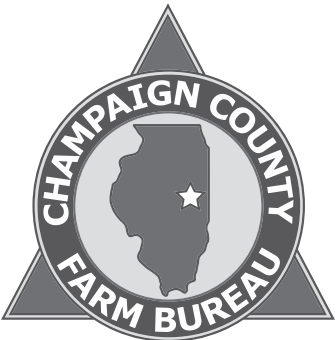
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SPOTS AVAILABLE- CALL TODAY

Champaign County Farm Bureau Trips & Tours

October 21 – Goodfield, IL • December 15 – Goodfield, IL

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.

CCFB Trips & Tours FAQ's

- We have been assured that both theaters and the bus companies we are using will be following proper CDC & Health Department guidelines, as it pertains to COVID 19.
- 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

October 21, 2021 (Thursday evening)

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: \$107.00 per person - Gratuity included in price

Deadline to register or cancel reservations is – September 17, 2021



December 15, 2021, (Wednesday evening)

A Christmas to Remember, The Barn III - Goodfield, IL

It's a Wonderful Life or Miracle on 34th Street? Can we even call it Christmas without the Grinch or the Griswalds? Spend some time this season savoring the best the Barn has to offer in song, dance and skit as we walk you through our own renditions of the season's most memorable cinematic moments on stage. Featuring music and comedy performances that will get you in the holiday spirit!

Price per person: - \$88.00 - Gratuity included in price

Deadline to register or cancel reservations is – November 8, 2021



Southern Illinois Peaches

Orders and payment must be received by the CCFB office by July 26!
Peaches are from Rendleman Orchard in southern Illinois.

	QTY	Price
Rendleman LOCAL peaches Cling Free @ \$40.00	___ 25 lbs.	\$___
Non-Members @ \$45.00	___ 25 lbs.	\$___
TOTAL		\$___

ORDERS DUE
BY JULY 26!!

Orders will arrive
August 11,
Pick up after
10:30 a.m.
Please mark
your calendar

Please pay in full at time of order.

NAME _____
PHONE _____
Email _____

