



Vol. 101, No. 11

801 N. Country Fair Drive, Suite A, Champaign, IL 61821

November, 2023



# Champaign County Farm Bureau Member – FAQ's

Are you a CCFB member with a question about benefits or what CCFB does? Don't know who to ask or where to find your answers? We rounded up the most popular questions that come into the office and answered them for you! If you ever have a question or need additional information, feel free to call the office at 217-352-5235.

• **Why do I pay membership dues? What do the funds support?**

Like many not-for-profit organizations the CCFB depends on your membership dues to help fund the organization. Your dues help to support the programming and opportunities that our members have access to, including all of our informational meetings, our consumer outreach efforts, and registrations for the various Illinois Farm Bureau meetings throughout the year.

• **I want to get involved in the organization, but I don't know where to start.**

Great! We'd love to get you involved! The best way to do so would be to get in contact with the CCFB office and find out what events are coming up. Also, the list of current member committees is on the CCFB website, [www.ccfarmbureau.com](http://www.ccfarmbureau.com). You can also find the township director for your township on the website and you can always contact them to learn more about the CCFB.

through Friday from 8 a.m. to 4:30 p.m. to help you.

• **What are CCFB's top 3 priorities for 2023/24?**

The CCFB will advocate for investment in rural broadband infrastructure by partnering with area elected officials, we will increase engagement with our members, especially our Young Leader eligible members, and we will continue to advocate for agriculture at the local, state, and national level.

• **What are 3 of the greatest accomplishments by CCFB & ILFB over the past year?**

The CCFB has successfully lobbied for funding for broadband infrastructure in the rural parts of Champaign County to ensure that everyone has access to fast, reliable internet. Also, the CCFB received grant funding for the Champaign County Cover Crop Initiative that funded over 2,600 NEW acres of cover crops in Champaign County to help conserve and protect our water and soil. Finally, the CCFB Foundation set new records for fundraising and for students reached through the Ag in the Classroom program.

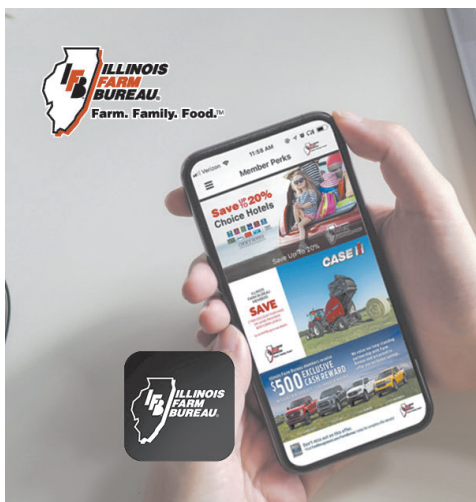
• **Are there ways to support CCFB and its mission without joining a committee?**

Yes! There are a lot of ways to be involved without joining a committee. Just showing up to events helps the CCFB in its mission. We are always willing to listen to ideas for programs or thoughts on programs we've run and we are thankful for engagement from any member. Also, the CCFB Foundation is always looking for volunteers and supporters for their scholarship and Ag in the Classroom programs.

• **What are the biggest challenges facing the organization and its membership?**

The biggest challenge continues to be engaging and educating the consumer on where their food comes from. The CCFB and the CCFB Foundation strive to improve the consumer knowledge in Champaign County. The CCFB Foundation has grown the Ag in the Classroom program and continues to work towards educating Champaign County students on where their food comes from. Unique consumer engagement programs like FarmDocs and

Continue Member FAQs page 3



**THERE'S REALLY SOMETHING FOR EVERYONE**

Take a closer look at the 14 categories. Over 302,000 discounts available to you. Search our platform to find savings that fit your needs...

**MEMBER BENEFITS**

- Attractions & Tours
- Automotive
- Cellular Phones
- Concerts & Events
- Electronics
- Everyday Living
- Fashion & Beauty
- Gifts & Flowers
- Health & Wellness
- IFB Exclusives
- Movie Tickets
- Restaurants
- Travel
- Unique Experiences

**SIGN UP TODAY**  
<https://ilfb.abenity.com>

All discount offers are subject to change at any time without notice. Log in regularly to view the latest discounts available.

• **How do I learn more about my membership benefits?**

The best place to see your over 300,000 benefits is at [ilfb.abenity.com](http://ilfb.abenity.com). You can view some local benefits on the CCFB website under the Membership tab.

• **I am not tech savvy. Can I still call the office or come in for help to learn more about my benefits?**

Yes, please stop by or call the office. CCFB staff members are available Monday

## Champaign County Farm Bureau Annual Meeting Notice

Notice is hereby given that the 113th Annual Meeting of the Champaign County Farm Bureau is called for Thursday, January 18th, 2024 at the Champaign County Farm Bureau, 801 N. Country Fair Dr, Champaign, IL.

The business meeting will begin at 5:30 p.m. for the purpose of consideration of any business which may be properly presented.

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

Minutes of the 2023 CCFB Annual Meeting will be printed in the December edition of the CCFB newsletter.

Please fill out the information for the Proxy below

and return by **Jan. 5th, 2024** 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 Benjamin Rice of Sidney, Illinois, or failing him, Jason Watson of Villa Grove, 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 18th day of January, 2024 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>

# November Report



Paul Hunsinger, CCFB President

## President, Paul Hunsinger

Hope everyone has had a good harvest so far. I know a few people have finished up already. I have heard yields are higher than most expected with how dry it was during the growing season this year.

This month we are preparing for the Illinois Farm Bureau Annual Meeting. The annual meeting is always a nice time to catch up with others around the state, but the work done there is so important. During the meeting new resolutions from across the state will be discussed and voted on to decide if it should be a part of Illinois Farm Bureau Policy. These resolutions from counties across the state drive the direction and position Illinois Farm Bureau will take. Without Farm Bureau Members voicing their opinion and concerns to their County Farm Bureau's about policy changes, Illinois Farm Bureau would not be the great organization that it is today.

Hope everyone stays safe while finishing up harvest

Sincerely,  
Paul Hunsinger

## Flightless Honor Flight

Join the Champaign County Farm Bureau Women's committee on Monday, November 13th at the Windsor Road Christian Church in Champaign, for a Flightless Honor Flight presented by the Land of Lincoln Honor Flight from Springfield (LLHF).

This program gives veterans who served in any capacity, in World War II, Korean or Vietnam era's, up to 1975, and whose health prevents them from participating in an Honor Flight to Washington DC to enjoy as similar of an experience as possible.

The video presentation is part of a program that LLHF hopes will provide a real as possible experience of actually participating on an Honor Flight and visiting Washington DC. Veterans will see their memorials, reflect on their service, and know how much they are appreciated for their service and sacrifices.

Doors open at 1pm, and the program begins at 1:30pm on November 13th.

Please register by calling the Farm Bureau office at 217-352-5235. For more information you may contact Marilyn Whalen at [mkt@illinois.edu](mailto:mkt@illinois.edu)

*We welcome other Farm Bureau members to join the welcome-home celebration for our deserving vets. Let's show up and say Thank-You to these American heroes as they leave the building after their video visit to Washington DC. Please plan to arrive between 3:00 and 3:30pm on November 13th.*

~Marilyn Whalen

*Invitation to area War Veterans*

# Flightless HONOR FLIGHT

**MONDAY, NOVEMBER 13<sup>TH</sup>**

**Windsor Road Christian Church**

Doors open at 1pm  
Presentation starts at 1:30pm

Land of Lincoln Honor Flight logo  
Champaign County Farm Bureau Women's Committee logo

*Inviting veterans that have served in any capacity up to 1975. You are welcome to invite one guest to attend with you.*

Registration begins September 1<sup>st</sup>.  
Please contact the CCFB office at 217.352.5235

## Prime Timers Meeting

**RESERVATIONS REQUIRED by November 6**  
**Call the CCFB Office 217-352-5235**

Meeting Date: November 9, 2023

Program: Eastern Illinois Foodbank

Entertainment: Cindy Crawford

Meal cost: \$8 per person

### Important Information

#### • FRIED CHICKEN BUFFET

- No walk-ins
- Call to reserve your spot

## CCFB Calendar of Events

### November 2023

November 9	Prime Timers	10 a.m.
November 13	Honor Flight	1 p.m.
November 19	Full Board	6:30 p.m.
November 24	Governmental Affairs	7:30 a.m.

## Women's Committee

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

### Calendar of Events

*November 13 – 1 p.m.*

**Flightless Honor Flight**

**No Monthly General Meeting**

## Take Advantage Of Free Nematode Testing Program

Illinois farmers can now sample their fields for soybean cyst nematode (SCN) at no cost, thanks to the Illinois Soybean Association (ISA) and the Plant Clinic, a service of University of Illinois Extension, part of the College of Agricultural, Consumer and Environmental Sciences (ACES) at the University of Illinois Urbana-Champaign.

SCN is the most important pathogen affecting soybeans throughout the Midwest, but because these organisms are microscopic, occur below ground and cause nondescript symptoms, laboratory testing is required to identify both the nematodes and the scale of the infestation.

Historically, samples cost \$25, plus shipping. ISA is covering the cost of tests and shipping for Illinois farmers through Aug. 31, 2024.

Farmers should contact [freeSCNtesting@illinois.edu](mailto:freeSCNtesting@illinois.edu) for a free sampling kit, which will include instructions on sampling and how to receive free shipping for the samples.

*save the date*

# YOUNG Leader 2024 CONFERENCE

FEBRUARY 2-3, 2024  
PRESIDENT ABRAHAM LINCOLN HOTEL & BANK OF SPRINGFIELD CENTER  
SPRINGFIELD, IL

KEYNOTE SPEAKER  
**ERIC SNODGRASS**

# Illinois Receives \$172 Million In 2023 CRP Payments

*farmweeknow.com*

Illinois landowners enrolled in the Conservation Reserve Program (CRP) received a total \$172.7 million in payments under the program's 2023 period, USDA's Farm Service Agency announced.

That total is the second-highest nationwide and stems from the \$1.77 billion in 2023 CRP payments FSA distributed this month to program participants.

More than 23 million acres of land are currently enrolled in CRP, with private landowners entering 3.9 million acres in CRP this year.

Illinois ranks 11th among states in total enrolled CRP acres at 814,233 acres, according to data from August, the most recent month available. More than 42,000 Illinois farms participate in CRP and the state features 73,304 CRP contracts.

CRP consists of a set of subprograms — the General Program, Conservation Reserve Enhancement Program (CREP), Continuous (Non-CREP) CRP, Farmable Wetlands Program and Grasslands — and rewards participants for voluntarily converting agricultural land to conservation space.

In 2023, General CRP enrolled 927,000 acres; Grassland CRP enrolled 2.3 million acres and Continuous CRP enrolled 694,000 acres nationwide.

FSA in its announcement noted CRP has experienced a 21% increase in

enrolled acres since 2021, when the Biden administration began managing and making changes to the program.

The agency pointed to boosting rental rates, setting a minimum rental rate for Grassland CRP, increasing payments for water quality practices and creating a "climate-smart practice incentive" for General and Continuous CRP signups as changes that contributed to the overall acreage increase.

Illinois' CRP rental rate ranks fourth among states at \$213.57 per acre, above the average \$78.20 per acre.

USDA also amended CREP to allow partners to use cash or technical assistance for fund matching and entered into a set of CRP agreements with various tribal groups.

"Through the addition of tools to sequester carbon, reduce greenhouse gas emissions and better quantify these efforts, while also bringing into the fold more Tribes and underserved producers, we've made the Conservation Reserve Program better for our nation's natural resources and for our agricultural producers and landowners," USDA Secretary Tom Vilsack said in a statement.

Although CRP has seen improvement, enrollment still falls short of the 27-million-acre ceiling included in the 2018 farm bill.

## IAITC Receives Grant Funding For County Coordinators

By ERIN M. HENKEL *FarmWeek*

The Illinois Agriculture in the Classroom (IAITC) program received \$647,000 from the IAA Foundation to support 80 local county coalitions that serve 89 counties.

The grant funding can be used by county coordinators for training, materials, educational lessons and activities taking place during the 2023-24 school year.

"Providing these grants ensures teachers have the right resources to integrate accurate agricultural content into their classrooms," said Kevin Daugherty, IAITC education director. "IAITC continues to help highlight Illinois' No. 1 industry. Student reach increased 182%, showing a positive trend as we adjust to post-pandemic education."

IAITC engages students through classroom presentations, farm field trips and agriculture expos that add a new dimension to existing curricular standards.

County coalition grants are made possible through funding from the IAA Foundation, the charitable arm of the Illinois Farm Bureau. The IAA Foundation raises funds for the IAITC program each year, and in addition to county grants, provides funding for Ag Mags, teacher grants, Summer Ag Academies, and more.

"Consistent and sustainable funding is key for IAITC to have great results," said Susan Moore, IAA Foundation director. "And knowing that so many Illinois students are making stronger connections to agriculture drives our donors to keep making ag literacy a priority, and we are grateful for that."

Last school year, 582,594 students and 40,046 teachers engaged in ag literacy lessons through IAITC and County AITC programs presented 28,848 individual programs throughout the state.

Partner organizations of IAITC include Illinois Farm Bureau, Facilitating Coordination in Agricultural Education, University of Illinois Extension, Illinois Beef Association, Illinois Corn Marketing Board, Illinois Pork Producers Association, Illinois Soybean Association, Midwest Dairy Association, Illinois

Department of Agriculture and the Association of Soil and Water Conservation Districts.

In addition, annual donors include agribusiness partners and individuals with an interest in supporting the future of agriculture. For information on how individuals can contribute, visit [www.iaafoundation.org](http://www.iaafoundation.org).

For information on IAITC, visit [agintheclassroom.org](http://agintheclassroom.org).

**SHINE A Light on Ag Literacy**

COUNTY COALITION GRANTS  
IAA FOUNDATION

\$647,000 Awarded

to

80 Local Ag Literacy Programs

Reaching

582,594 Students

Illinois AGRICULTURE in the Classroom™  
THE IAA FOUNDATION

Continue from Member FAQs, page 1

participating in community events like the Sunflower Celebration at Clearview Farm.

- **What big issues in agriculture does the CCFB foresee tackling in the next 3 years?**

Consumer education and communication will always be a challenge; however, it is imperative that the CCFB continues to promote agriculture to all consumers to ensure they know that farmers are growing safe and affordable food. The CCFB will continue to lobby for increased investment in rural broadband and for conservation efforts that protect our soil and water. Lastly, the mission of the CCFB is to improve the quality of farm family life, and through innovative and creative programming we will continue to fulfill that mission.

- **How does the CCFB communicate with me?**

We communicate in a variety of ways. All voting members receive CCFB's monthly newsletter and "The Monday Morning Update" email newsletter is published on Monday mornings. If you aren't receiving that, please call the office or visit [myIFB.org](http://myIFB.org) so we can be sure we have your correct contact information on file. We are also on Facebook and Twitter, just search for Champaign County Farm Bureau!

- **I have a plat book from 2020. Is this the most current print?**

New plat books came out at the beginning of this year. The 2023 version is available at our office! Please stop by to pick up your copy. Plat books cost \$27.50 for CCFB members and \$57.50 for non-members.

- **Do I have to pay my dues by mail? Do I have to use a check?**

Dues payments can be dropped off, mailed, or called in to the office. You can drop off your payment to the office at any time using the drop box located outside of our doors, or insideduring business hours. We accept check, cash, and card (Visa, Mastercard, and Discov-

er). For card payments, please call or stop by during business hours and have your payment card at the ready.

**2023 PLAT BOOKS AVAILABLE NOW!**

**CHAMPAIGN COUNTY ILLINOIS**

Plat Book • Wall Map  
SmartMap  
eBook • And More

mappingsolutions  
Backed by experience, driven by technology.

For purchase info, contact  
Champaign County Farm Bureau  
at 217-352-5235  
[www.ccfarmbureau.com](http://www.ccfarmbureau.com)

Also available for purchase online at [mappingsolutionsgis.com](http://mappingsolutionsgis.com)

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# Ag in the Classroom



You're Invited

We are bringing Ag **OUT** of the classroom and straight to you at these next two opportunities.



On **Tuesday, November 2nd** from 7:30am-9:00am at the Champaign County Farm Bureau we are hosting an open house style breakfast. Stop by our stations on Football, Soil and Pigs.

On **Wednesday, November 15th** from 5:30pm-8:30pm at Riggs Beer Company, Urbana we are hosting a flight night for agriculture. Enjoy live music and get to know more about Ag in the Classroom.



Curtis Orchard

In October, visitors of Curtis Orchard experienced Ag in their lives with the help with Sigma Kapa, Women's Committee, and Ag in the Classroom. Each participant stopped off at each station for a craft, activity, and of course taste testing. The stations were: Clucking Chicken, Apple Tasting and Graphing, Garden in a Glove, Corn Shucking, and Apple Blossom Tree. We were able to reach 140 kids out of about 300 visitors to the stations.



Impactful Giving

The Champaign County Farm Bureau Foundation is at the heart of our local agriculture community, working hard to financially support the educational endeavors of our future agriculture leaders and to educate future consumers about the importance of agriculture.

Your support of these missions eases the financial burden of an education for student leaders in agriculture, and ensures that local K-5 students gain an awareness of agriculture that dispels myths and sparks interest and enthusiasm in all things ag!

As you contemplate end of year giving, or are planning future charitable gifts, we would be honored if you would consider the Champaign County Farm Bureau Foundation. Your support is the seed that grows a thriving agricultural legacy, and your investment in the future ensures its vitality for generations to come!

Donate Online or By Mail:

[www.ccfbfoundation.com](http://www.ccfbfoundation.com)



CCFB Foundation  
801 N. Country Fair Dr. - Ste. A  
Champaign, IL 61821



To Learn About Ways to Give or Estate Gifts:

CCFB Foundation Executive Director  
Kirk Buitla  
217-352-5235 / [kirk@ccfarmbureau.com](mailto:kirk@ccfarmbureau.com)



Lessons



The cookie lesson provided an opportunity for expanded learning turn wheat kernels into flour with a grinder.



Decomposing pumpkins are good for the life cycle. Check out our lesson segment on [wcia.com](http://wcia.com). You can view us Mondays at 6 & 9 am.



Connect with us!

Sarah Kaper, Director & Educator  
Julie Adcock, Educator

## Flight Night for Agriculture



JOIN US FOR A FUN EVENING IN SUPPORT OF AG IN THE CLASSROOM.

Casual | Come & Go | Bring a Friend

WEDNESDAY, NOVEMBER 15 2023 | 5:30-8:30pm

Riggs Beer Company | Urbana, IL  
Live Entertainment by Luke Rund | Food | Beverages



Invite your friends to come and support Ag in the Classroom at Flight Night for Agriculture!

Bring your donation to Flight Night or donate online at [www.ccfbfoundation.com/grounded](http://www.ccfbfoundation.com/grounded)

## 2024 Event Schedule

Mark Your Calendar

- Cash Bash - Saturday, March 2nd
- Annual Gala - Thursday, June 6th
- Golf FORE Ag - Thursday, August 1st



**KORY KRAUS,  
GENERAL MANAGER**

Harvest 2023 is winding down, and one of the last major field activities for many is the Anhydrous Ammonia application to help meet the nitrogen demands for next year's corn crop. Undoubtedly, many readers of this Farm Bureau publication are aware of the many risk factors and have seen the recent tragic accidents in the media from the unattended release of anhydrous ammonia or  $NH_3$ . I would like to personally ask every reader that if you are involved in  $NH_3$  operations in any form, please follow all safety recommendations. At the end of this newsletter, I have included 14 safety reminders composed by the Illinois Fertilizer & Chemical Association.

$NH_3$  for most farming operations tends to be one of the most economical sources of nitrogen for corn crops, and this year is no different. However, living in an era of post-COVID-19 and many areas of the globe in turmoil has led to many fertilizer commodities being in low supply or proving difficult to secure. I would still like to encourage growers to think about the principles of the 4Rs when applying all crop nutrients, not just nitrogen. Consider nutrient management plans that are a part of the entire per-acre expense. Then, think about using tools like the Maximum Return To Nitrogen or MRTN, which can be accessed through this link.

<https://www.cornratecalc.org/>

In recent years, this tool has been validated repeatedly by University Researchers, first in IL and then expanded to Iowa, Indiana, Wisconsin, Minnesota, Michigan, and Ohio. The repeatability of guiding growers to the optimum rate of nitrogen when economics are considered has been proven to have a win rate of well over 90%. Any time we have win rates of over 90% in agriculture, this is a phenomenal result. This tool has been peer-reviewed by many agricultural researchers and has been available for growers since before 2010. Presently, tools like the MRTN can provide the best insights for optimum rates of crop nutrients like nitrogen. Unlike tools that rely on artificial intelligence modeling or the use of biologicals that claim to replace a portion of nitrogen requirements. Tools such as the two mentioned may prove beneficial in the future but, at this time, have NOT been supported by peer-reviewed science. I would personally encourage growers interested in biologicals to conduct On-Farm testing of these products. To truly understand if they have a place on your farm, the best way to validate these products may be to set up blocks that will be treated with biologicals with and without nitrogen reductions. Then, have untreated areas of biologicals with and without reductions of nitrogen. At Illini FS, we have conducted some On-Farm Discoveries with local growers and have found that reducing nitrogen from the grower's standard application rate proved to be very costly for the grower. Items that must be considered are the extra expenses of treatment of biologicals, yield response, and cost of nitrogen. At the 40 lbs. reduction rate that the biological manufacturer recommends, the corn yield was 229.5 bu/A, but when the grower utilized his grower standard rate, the corn yielded 247.9 bu/A. These types of yield results leave one with many questions about ROI and whether these types of products currently are valid options for managing crop nutrients. Examples like the one providing support utilizing multiple forms of crop nutrients, different timing of applications, and considering economics may provide the best ROI.

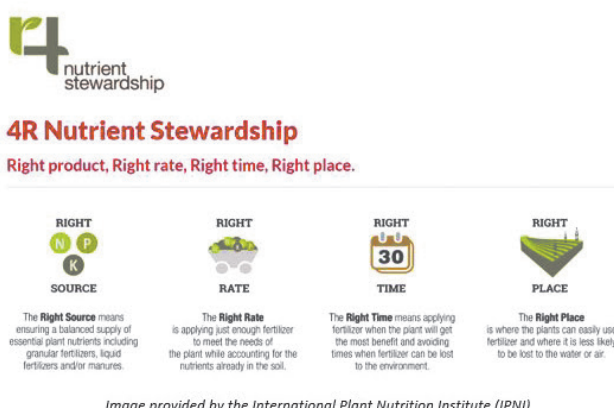


Image provided by the International Plant Nutrition Institute (IPNI)

Image provided by the International Plant Nutrition Institute (IPNI)

I want growers considering or planning to utilize  $NH_3$  this fall to follow the guidelines listed below for optimum nutrient stewardship and ROI.

1. Apply 50% or less of total N requirements this fall. This will leave a budget for N adjustment if the loss does occur between this fall and corn plant utilization.
2. Avoid fields that are prone to drainage issues that might increase N loss if adverse weather conditions this fall, or next spring develop.
3. A field with good N mineralization capabilities makes good field candidates for fall  $NH_3$  applications.
4. Utilize N stabilizers to prevent loss of N from leaching. \*\* There are many post-patent products available in the marketplace. Be sure they compare to industry standards that have occupied this space for decades.
5. Ensure field conditions support  $NH_3$  applications so that fields are not excessively dry or wet, which may lead to concerns with sealing applications to prevent vapor loss.
6. Soil temperatures are below 50 °F at the 4-inch level.
7. Weather conditions should support a downward or cooling trend for air temperature.

8. Why is 50°F so critical to  $NH_3$  applications? Once soil temperatures are below 50°F, the conversion of ammonium to nitrite and then nitrate is slowed considerably, which will help minimize the potential of Nitrogen leaching in the nitrate form. Once soils are below 40°F, the biological process of Nitrosomonas bacteria is no longer active. When N-stabilizers are added to  $NH_3$ , they will act as a buffer until next spring when temperatures are above 40°F to inhibit ammonium conversion to nitrate. Even at 50°F, about ¼ of the maximum nitrification rate may still occur, equating to a \$225/ton loss if  $NH_3$  is \$900/ton. Stabilizers will need to be part of the Fall  $NH_3$  application every fall. Please remember that corn plants need roughly 60 units of nitrogen until shortly before mid to late vegetative growth. That's roughly 8 months until that corn crop will have a large demand for N.

If readers have any questions about the referenced material in the recent newsletter, please contact me directly from below

Eric Beckett, CCA 4R NMS  
217-318-911  
ebeckett@illinifs.com



## Fall Ammonia Season Safety Reminders from the IFCA and Illini FS.

1. Remember to always utilize your ammonia gloves and chemical splash goggles when working around ammonia. Never wear contact lenses when working around anhydrous ammonia.
2. Always assume ammonia is present in all equipment or hoses and thoroughly purge the ammonia prior to inspection or maintenance.
3. Inspect those ammonia hoses for any nicks, cuts, soft spots, and coupler slippage. When in doubt, purge and change the hose out.
4. Follow the replacement date indicated by the hose manufacturer and remember ammonia hoses cannot be repaired.
5. Make sure each nurse tank has 5 gallons of fresh clean water. Additionally put a gallon water jug in your truck and tractor.
6. Pre-trip inspection prior to pulling nurse tanks to and from the field of application. Check the condition of the trailer as well as the tank prior to pulling out onto the roadway.
7. Slow down! No more than 25 mph when pulling ammonia tanks.
8. Avoid congested or high traffic areas when pulling nurse tanks to and from the field of application.
9. You are required to stop at all active rail crossings when pulling nurse tanks to and from the field of application.
10. ALWAYS shut-off ALL nurse tank valves and disconnect transfer hoses before pulling onto a public roadway. This is required by law. You should never have a "charged" system when sharing the roadway.
11. Nurse tanks should not be operated in low light conditions or before or after sunset UNLESS you have a rotating, flashing amber light on the tank(s). Today's motorists are not as familiar or patient with farm equipment even in rural Illinois, so it is always best if slow moving vehicles are kept off the roads during non-daylight hours.
12. Never forget the safety chains, even in the field of application. Nurse tank trailers are put to the test during the ammonia season, being asked to serve as both highway vehicles and then being pulled through rough field conditions. The safety chains can save you from catastrophe if the hitch fails! Hook them up every time.
13. Are your break-away devices working on the application equipment? This is another safety mechanism designed to prevent releases, but they must be installed correctly and maintained so that they work. Proper installation and preventive maintenance are key!
14. Never hesitate to make the call if you have an ammonia release. A reportable quantity (RQ) for anhydrous ammonia is 100 pounds (18 gallons) or more. If you are unsure, you have met the RQ threshold, still make the call. Tell the emergency operator exactly what has happened so that law enforcement and fire departments show up prepared to deal with ammonia. Whoever is in possession of the ammonia tank at the time of the release must make this call immediately. A written follow-up report is also required and must be sent to IEMA and the LEPC.



**Nathan Hubbard**  
COUNTRY Financial  
Agency Manager



**Rhonda Wagner**  
Administrative Assistant  
Champaign Agency



**Dan Punkay**  
217-328-0023



**Bret Kroencke**  
217-359-9391



**Keith Garrett**  
217-485-3010



**Kolby Jackson**  
217-586-5030



## How Much is Life Insurance?

*Written by Carrie Skogsberg*

*Reviewed by Kevin Draeger, CFP®, ChFC®, Life Product Manager*

Life insurance provides protection for the people you love if you pass away. It's a vital part of protecting their financial future - it could mean they'll have enough money to pay off a mortgage, pay for a child's education or ensure a comfortable retirement if you're not there to provide an income. Even though many of us know we need life insurance, we hesitate to purchase a policy, and one of the leading causes for this hesitation is the perceived cost.

### How much does life insurance cost?

According to the 2023 LIMRA Life Insurance Barometer Study, more than half of the population thinks term life insurance is three or more times more expensive than it is. "Life insurance is complicated, and because the price varies by the individual, it's no wonder that many assume it costs more than it actually does," said Kevin Draeger, Life Product Manager at COUNTRY Financial.

So how much does life insurance cost? The truth is, it depends on many factors, which we will get into below. The good news is that even though the factors influencing your rate may feel extensive, getting life insurance has never been easier. Life insurance companies like COUNTRY are utilizing advanced underwriting methods to make the process much simpler for applicants.

### What factors into the cost of life insurance?

Life insurance policies are priced using several factors, some you can control, and some you can't.

- Age – Your age is a significant determinant. Typically, younger individuals pay lower premiums as they are generally in better health. "I always say, life insurance will never be more affordable than it is today," said Draeger.
- Health history – This includes overall health and medical history, including pre-existing conditions, chronic illnesses, and family medical history.
- Lifestyle habits – Lifestyle habits that are seen as riskier, like smoking, alcohol consumption, driving record and recreational activities, like skydiving and scuba diving, can affect your rate.
- Sex – Generally, women live longer than men.
- Coverage amount – Higher coverage amounts mean higher premium costs.
- Term length – Shorter terms can mean lower premiums.
- Medical exams: The results of a medical exam can impact your rate. However, not all life insurance policies require an exam.
- Additional riders and coverages: Adding riders or extra coverage option can impact your premium.
- Payment frequency: How you choose to pay – monthly, annually, or otherwise – can impact your premium.
- Insurance type – There are a few different types of life insurance, the most popular are term life insurance and whole life insurance, which offer unique benefits and are priced differently.

### How to lower your life insurance cost

There are a variety of life insurance options that can fit your needs and budget. But if you want to try to lower your rate, taking these steps may help:

1. Purchase a policy at the youngest age possible. "Young, healthy people are probably not thinking about getting life insurance, but that is precisely the time to get it," said Draeger. "And even if you feel like you waited too long or aren't as healthy as you used to be, talk with an experienced insurance agent about your options." Parents may consider purchasing a policy for children as their premiums are typically much lower than an adult's.
2. Live a healthy lifestyle. Individuals who live healthy lifestyles generally have lower premiums than those who don't, as they tend to live longer and have a better quality of life.
3. Review your insurance options. Term life insurance is typically less expensive – it's like renting a policy for an amount of time, and whole life insurance is like buying a policy. Talk with your insurance agent to see which one is right for your needs.



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# In the Bag

## Pizza project promotes the families in farming

For years, I triggered curious looks from fellow restaurant patrons while holding my commercial-sized pizza delivery bag. Nowadays, I get asked if I'm with DoorDash, a food delivery service.

Until recently, the presence of this red pizza bag felt so unorthodox that my husband and kids were too embarrassed to show it in public. But I had no shame for the sake of hot pizza and took that bag right inside the front doors of Casey's General Store or other pizza places during an era when only delivery drivers carried them. We live 30 minutes from a city with significant grocery shopping and restaurant options. We clock 15 minutes from the nearest Casey's, where we frequently order pizza. I permanently carry a cooler in my van, too.

Appropriately timed, National Pizza Month falls in October during the heart of the harvest season when pizza pickups equally deliver "pick-me-ups" for the harvest crew. Field meals provide a moment to look forward to in a 12-plus-hour harvest day. And this year, Casey's teamed with the Illinois Farm Bureau and Illinois commodity groups to use pizza to promote the "We are the 96%" Campaign in celebration of the family farmer.

Contrary to common belief, families – not corporations – own and operate 96% of Illinois farms. Farm groups and Casey's sought to debunk the corporate myth with images of Illinois farm families like ours in self-stick flyers on 250,000 Casey's pizza boxes statewide in the month of October.

Three generations of our family and employees make up our harvest crew, and the pizza bag performs. It maintains warmth for up to



10 meals in Styrofoam containers and up to five large pizzas, one more than advertised. The bag doubles as an over-sized soft cooler when I throw in some ice packs and certainly makes my list of favorite things. Today, I own pizza bags for two vehicles. My sister-in-law owns one. My mom, three. Collectively, we can handle delivery for the annual 4-H pizza party for 100 people.

"Is Grandma bringing food?" our son often texts from the tractor with grain cart during the 5 o'clock hour. Our now-15-year-old asked the same question at age 4 when he visited the fields during harvest. Now he's working in them.

Yes, and by family tradition, expect pizza one night a week.

*About the author: Joanie Stiers farms with her family in west-central Illinois, where they grow corn, soybeans, wheat, hay and cover crops and raise beef cattle, backyard chickens and farm kids.*

## Immunization Awareness for Adults: Protecting Health at Every Age

Author: Robert G Good, DO, MACOI

Carle Illinois College of Medicine & Carle Health

Immunization is a vital component of maintaining public health, often associated with childhood. However, the importance of adult immunization should not be underestimated. Adults, like children, need vaccines to protect them from preventable diseases.

Immunization is a simple and effective way to protect adults from harmful diseases before they encounter them. It uses the body's natural defense mechanism, the immune response, to build resistance to specific infections. When a vaccine is introduced into the body, the immune system responds by producing antibodies, just as it would if the germ was in your system. This process helps the body 'remember' how to fight the disease in the future.

Immunity from childhood vaccines can wear off over time, leaving the individual susceptible to diseases like diphtheria, pertussis (whooping cough), and tetanus. Adults may be at risk due to age, job, lifestyle, travel, or health conditions. For example, vaccines for influenza, pneumonia, and shingles are particularly important for older adults. Vaccines, like the HPV vaccine, are recommended for younger adults to protect against specific types of cancer.

The Centers for Disease Control and Prevention (CDC) recommends the following vaccines for adults:

1. Influenza (Flu) Vaccine: Recommended for all adults annually to protect against seasonal flu.
2. Tetanus, Diphtheria, and Pertussis (Tdap or Td) Vaccines: One dose of Tdap is recommended for adults who did not receive it as an adolescent, followed by a Td booster every 10 years.

3. Varicella (Chickenpox) Vaccine: Recommended for adults who have not had chickenpox or received the chickenpox vaccine.
4. Human Papillomavirus (HPV) Vaccine: Recommended for adults up to age 26 who did not get vaccinated when they were younger.
5. Zoster (Shingles) Vaccine: Recommended for adults aged 50 years and older.
6. Pneumococcal Vaccines: Recommended for all adults over the age of 65 and for adults younger than 65 with certain health conditions.
7. Hepatitis A and B Vaccines: Recommended for adults with specific risk factors and for those who want protection from these diseases.
8. Meningococcal Vaccines: Recommended for adults with specific risk factors.
9. Measles, Mumps, and Rubella (MMR) Vaccine: Recommended for adults born after 1956 who have not been vaccinated or have not had these diseases.
10. Hemophilus Influenzae Type B (Hib) Vaccine: Recommended for certain adults with specific risk factors.
11. COVID-19 Vaccine: Recommended for all adults

It is important to note that individual vaccination needs may vary depending on factors like age, lifestyle, occupation, travel, medical conditions, and vaccines received in the past. Therefore, adults should consult with their healthcare provider to determine which vaccines are appropriate for them.

For more information, visit [Carle.org/farmsafety](https://www.carle.org/farmsafety) or the Carle Center for Rural Health and Farm Safety at (217) 902-3117.

### CHAMPAIGN COUNTY FARM BUREAU NEWS

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# Year in Review - January through June 2023



Champaign County Farm Bureau leaders kicked off 2023 with a trip to AFBF Annual Convention and Trade Show in Puerto Rico. While at the convention AFBF President Zippy Duvall recognized FarmDocs as a County Activity of Excellence! The Champaign County Farm Bureau and Carle's Illinois College of Medicine are in their second year of a collaboration called FarmDocs. FarmDocs is designed to introduce medical students to agriculture in Champaign County and provide them with important information about farm safety and rural health issues.



Champaign County Farm Bureau held its annual meeting in January. Several retiring directors were recognized for their work and dedication to agriculture. Retiring directors are pictured with CCFB President Paul Hunsinger.



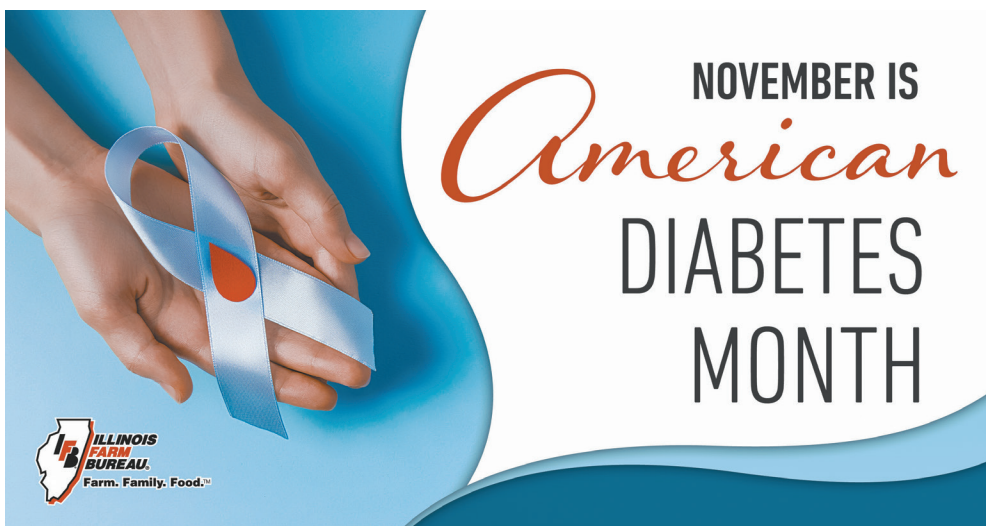
CCFB members and staff celebrated Brenda Wood's retirement from the farm bureau! Brenda Wood retired in May after 22 years of service.



The Women's Committee stayed very busy throughout 2023. Including the Sewing Group shown presenting blankets to Thomasboro Fire Chief Paul Cundiff and Sean Purvine, Firefighter/E.M.T.



Champaign County Farm Bureau staff joined a tour of the U of I research crops farm with a group of farmers from the United Kingdom and Wales sponsored by Illinois Farm Bureau. They heard about ag policy and the latest ag research that is being done at the University of Illinois.



## WOMEN'S COMMITTEE RECIPE OF THE MONTH

Submitted by Carolyn Graham

### Cabbage Patch Casserole

6 servings

#### Ingredients

- 1 Medium head cabbage
- 2 T. water
- 1/2 tsp salt
- 4 Strips bacon
- 1 Can (10 3/4 oz) condensed cheddar cheese soup
- 1/2 Cup milk
- 1 Can (3oz.) French fried onions

#### Instructions

Chop cabbage into small pieces. Place in 2-qt. casserole along with water and salt. Cover. Microwave at High 12 to 14 minutes, rearranging cabbage after 5 minutes. Drain off liquid.

Separate bacon strips and fry in microwave or pan. Crumble.

Mix together crumbled bacon, soup, and milk until well blended. Pour over cooked cabbage and mix thoroughly. Cover. Microwave at High 5 to 6 minutes. Stir.

Sprinkle onions over top of casserole. Microwave at High 1 to 2 minutes more, uncovered, until lightly bubbling around edges.

## COMING BACK 2024

### YOUTH MEAT JUDGING SERIES

Illinois Association of Meat Processors and University of Illinois Meats Judging are collaborating to continue a youth meat judging series in spring 2024. Open to 4-H & FFA Youth. Following the outline of Illinois FFA Contest. Each contest is an invitational and will include a clinic. More information to come.

- January 27 - Raber Packing Company, West Peoria, IL
- February 3 - Eickman's Processing, Seward, IL
- February 17 - Wenneman Meat Company, St. Libory, IL
- March 1 - State 4-H Contest at University of Illinois (follows 4-H rules)
- March 2- State FFA Contest at University of Illinois (not affiliated with the series)

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