



Vol. 104, No. 6

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

June, 2026



Cultivating Community This Summer

Summer is one of the busiest and most rewarding times of the year at the Champaign County Farm Bureau. As the growing season gets underway across our county, we are also looking forward to a full calendar of programs, activities and events focused on cultivating community all summer long.

From educational programs and policy discussions to family events and member appreciation gatherings, this summer's schedule offers opportunities for members of all ages and interests to get involved, stay informed and connect with one another.

One of the highlights of the summer will be the continuation of our new Farm Smarts series. These sessions are designed to provide practical conversations around timely agricultural topics in a welcoming, discussion-based setting. This summer's programs will include conversations around farm diversification and other issues impacting today's farm families and rural businesses. Dates and details will be announced soon, and we look forward to continuing to grow this program with our members.

We are also excited to host a special Lunch & Learn with Paul Stoddard on June 4th at Papa Dels, giving members an opportunity to hear from one of Illinois agriculture's most respected educators and advocates. Paul's experience, leadership and perspective continue to impact generations of agricultural leaders, and we are looking forward to a great conversation.

Building relationships remains one of the most important parts of Farm Bureau, and our summer events are designed to do just that. We will once again host three Burger Bash member events throughout the summer, providing a relaxed opportunity for members to gather, enjoy a meal and reconnect with neighbors and fellow Farm Bureau members.

Members interested in policy and advocacy are encouraged to attend our Toolshed Meeting, where we will share updates on state and national legislative issues impacting agriculture and rural communities. These conversations are an important part of keeping our grassroots organization informed and engaged.

Service to our communities also continues this summer through several recycling initiatives. Computer Recycling Days on June 23 and 24 will help members safely recycle unwanted electronics through our partnership with the Illinois Tech Reuse Network. We are also planning a late summer/early fall tire recycling event with details to be announced soon.

Families will have several opportunities to join in the fun as well. Our Women Rooted in Ag event at the Mahomet Splash Pad on June 19th will offer a family-friendly evening focused on connection and community, and we are excited to participate

Join us for

CONVERSATIONS IN AGRICULTURE

JUNE 4TH

11:30 AM

PAPA DELS PIZZA

Guest Speaker:

PAUL STODDARD
SENIOR LECTURER,
UNIVERSITY OF ILLINOIS

RSVP BY MAY 27TH TO
EMILY@CCFARMBUREAU.COM
 OR CALL 217-352-5235

THIS EVENT IS FOR ALL ACTIVE FARM BUREAU MEMBERS

in both the Fisher Fair and the Champaign County Fair this summer. We hope members will stop by and visit with us at both events.

Of course, many of our regular activities continue throughout the summer months, including meetings and programs hosted by the Women's Committee, Prime Timers, and Governmental Affairs Committee. These groups continue to play an important role in strengthening our organization and creating opportunities for member involvement.

We will wrap up the summer with one of our favorite annual traditions, the Membership Appreciation Picnic on Sunday, August 2 at Hudson Farms. With food, activities, fellowship and fun for the whole family, it is a great opportunity to celebrate the members who make this organization strong.

Whether you attend a learning session, volunteer at an event, stop by a Burger Bash or bring your family to one of our summer activities, we hope you will join us as we continue cultivating community all summer long here at Champaign County Farm Bureau.

MEMBERSHIP APPRECIATION PICNIC

Join us for a picture-perfect day filled with food, outdoor activities, dairy barn ice cream and giveaways.

SUNDAY, AUGUST 2, 2026

4-7 AT HUDSON FARMS

1341 County Rd. 1800 E. Urbana 61802

No Charge

Must have an Active Farm Bureau Membership to attend
Please RSVP by July 24th by calling 217-352-5235

June Report

President, Doug Downs



Doug Downs, CCFB President

As I write this it's Mother's Day, and both my mother and father have been gone 10 years. These holidays involve much reflection. I'm waiting "patiently" for the ground to dry up and thoughts of uncovering the pool and welcoming the end of the school year are taking precedent with my family members. My precedent is trying not to lose my mind thinking about the inevitable replant staring at me once I get the other half of my crop planted the first time. Field work has been nonexistent for 2 weeks right here, and it shows. Muddy spots still shine. Piles of washed-up stalks from last year wreak of muck and dampness. Crusty surfaces are starting to show the weak looking yellow spikes and yellow cotyledons of the tender soybean plants trying to struggle to the surface after being trapped in cold wet soils for more than 2 weeks. This is taking a toll on everyone's patience (at least mine). Just a real rosy picture of spring I'm painting right here. So, on this day of reflection with Father's Day approaching, I can't help but think about some famous "dad quotes" my dad said over the years that will stick with me forever.

"It'll be fine". I worry myself to death over the perfect stand and spacing of corn, but when weather events like this spring take place, there's not a thing I'll do about it. "Just be patient, it'll be fine". Yeah, right Dad. I'm trying. "We are going to deal with it. This was the 'catch all' phrase when everything went wrong or even tragic. But he was right. We will deal with it. I have to be patient. And it will probably be fine. Maybe the fantastic yields I hope for won't happen, but it will probably end up working out one way or the other.

When I sit down to write this column every month, it usually starts one day and ends a few days later. Just as I started on Mother's Day, it's now concluding 4 days later, and I've made the dreaded decision to tear up and start over on some fields. Not what I hoped for. And then there's the wet forecast. Not what anyone wants to see when you're facing this situation. Not the first, and it won't be the last time. It's the worst part of farming, in my opinion.

If I could say one thing again for everyone. Progress is being made on the farm bill and year around E15. Matters that concern all of us. Action requests have been asked for. If you could spend 1 minute getting set up, you can make a big difference when those requests come out. When the text comes for action, it literally takes one second to complete the action. This little step speaks volumes to our elected officials. Please help us with these action requests when they arrive. It's your opportunity to speak up and let Farm Bureau do the work. If you need help, just call and ask. It's the easiest thing to do that makes a huge difference.

Doug Downs
CCFB President

Prime Timers Meeting

June 11, 2026 • 10 am

CCFB Auditorium

Speaker: Dustin Heurman,
Champaign County Sheriff

Entertainment: Chrissy Sparks

Please RSVP by June 8

Fried Chicken Buffet Lunch –

Cost \$8 per person

No Walk-Ins

CCFB Office - 217-352-5235

Women's Committee

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

Calendar of Events

Meeting: June 8 – 9:30 a.m.

Cookout with Lucas Stark:

Plan to bring a side to share. This will be a chance to visit with one another in a casual atmosphere. One game planned is to be led by Marilyn Whalen. All women are invited!

Grain Bin Safety Class

Registration is now live for a first responder grain bin safety class sponsored by the CCFB.

Training Details:

Location: Philo Fire Department

Dates & Times (all sessions are mandatory):

- July 10–12, 2026
 - Friday: 6:00 PM – 10:00 PM
 - Saturday: 8:00 AM – 5:00 PM
 - Sunday: 8:00 AM – 5:00 PM
- July 17–19, 2026
 - Friday: 6:00 PM – 10:00 PM
 - Saturday: 8:00 AM – 5:00 PM
 - Sunday: 8:00 AM – 5:00 PM

Duration: 40 hours (two consecutive weekends)

Meals: Meals will be provided each day

All sessions are mandatory for course completion.

This course is designed for first responders, who will receive OSHA certification upon completion. Local farmers are encouraged to attend as observers during the training.

If you or members of your department are interested, we encourage you to register as soon as possible, as class size is limited.

If you have any questions, feel free to contact our office at 217-352-5235.

CCFB Calendar of Events June 2026

June 8	Women's Committee	9:30 am
June 11	Prime Timers	10 am
June 11	Foundation Gala	
June 18	Full Board Meeting	6:30 pm
June 19	Women Rooted in Ag	10 am
June 23	Governmental Affairs	7:30 am
June 23 & 24	Computer Recycling Days	
June 30	Burger Bash	




MAHOMET SPLASH PAD

JUNE 19TH 10:00 - NOON
703 S. MCDUGAL RD.
MAHOMET, IL 61853

SNACKS & DRINKS PROVIDED
PLEASE RSVP BY JUNE 15TH TO EMILY@CCFARMBUREAU.COM
OR CALL 217-352-5235




DESKTOP



1. Go to <https://ilfb.benefitHub.com>.
2. Sign in with your existing username and password or register as a new user by selecting "Don't have an account? Sign up. You will need your membership number to complete sign up."
3. Find the best deals and start saving!

MOBILE APP

ANDROID 

1. Go to Google Play and search for Illinois Farm Bureau Member Benefits and install the app.
2. Once installed, you will see a log in button. Click it and sign in with your existing BenefitHub account or register to create one. You will need your membership number which can be found on the front of your membership card.
3. Once logged in, you will see a welcome page, spotlight offers and a search bar to explore all the savings offered on the platform. Click on the menu button (gear icon at the bottom of the screen) to see all categories.

iPHONE 

1. Go to the App Store and search for Illinois Farm Bureau Member Benefits and install the app.
2. Once installed, you will see a log in button. Click it and sign in with your existing BenefitHub account or register to create one. You will need your membership number which can be found on the front of your membership card.
3. Once logged in, you will see a welcome page, spotlight offers and a search bar to explore all the savings offered on the platform. Click on the menu button (gear icon at the bottom of the screen) to see all categories.

Announcing Champaign County Farm Bureau's Trips and Tours

Mark Your Calendars • 2026 Trips

July 20, 2026 – A Tribute to the Best of the Best – Starved Rock Lodge, Oglesby, IL

Travel through the decades as Joe Nuccio honors some of the most iconic singers from the 30s to the 70s. Sit back and enjoy the songs of crooners and showmen like Louis Armstrong, Tony Bennett, Perry Como, Bobby Darin, Jimmy Durante, Nat King Cole, Dean Martin, Frank Sinatra, Cab Calloway, and more. Then get your toes tapping rock and soul singers like Fats Domino, Jerry Lee Lewis, Ray Charles, Elvis, Roy Orbison, Tom Jones, Neil Diamond, and others. It's sure to be an afternoon filled with your favorite songs by the most popular artists of all time..

Price Per Person: \$150 Deadline to Register or Cancel: July 3, 2026

August 19, 2026 – The Buddy Holly Story – Drury Lane Theatre – Oakbrook Terrace, IL

Buddy – The Buddy Holly Story chronicles the life and music of rock and roll pioneer Buddy Holly from his early start in Texas to his meteoric rise to fame and untimely death at the age of 22. Experience the original sound that changed rock and roll music as we know it..

Price Per Person: \$150.00 Deadline to Register or Cancel: July 24, 2026

September 23, 2026 – Ring of Fire – Beef & Boards Theatre – Indianapolis, IN

Set to the legendary songs of Johnny Cash, *Ring of Fire* takes audiences on a heartfelt journey through the Man in Black's iconic career. From the early days of country and gospel to chart-topping hits that defined an era, this spirited musical revue features favorites like "I Walk the Line," "Folsom Prison Blues," and, of course, "Ring of Fire." Full of heart, humor, and the raw honesty that made Cash a legend, the show paints a rich portrait of love, struggle, and the uniquely American sound that still resonates today.

Price Per Person: \$150.00 Deadline to Register or Cancel: September 4, 2026

November 20, 2026 – Holiday Cruise – Celebration Belle – Moline, IL

Enjoy a tradition holiday meal and listen to your favorite holiday tunes! Get ready for some holiday cheer with a Christmas Show presented by Aaron & Jade from Bloom. Join them for this fabulous combination of Christmas Spirit, music, and dance!.

Price Per Person: \$150.00 Deadline to Register or Cancel: October 30, 2026

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2 Available on the purchase of an eligible 2025-2026 Ford Blue Advantage Gold, EV (F-150 Lightning only), or Blue Certified, Ford Maverick, Ranger, F-150 Super Duty or F-150 Lightning with under 80,000 miles. Not available on any other Ford or Lincoln vehicles, or F-150 Raptor, F-150 Raptor R, Ranger Raptor or F-450 and F-750 Super Duty. Vehicle eligibility may change at any time. Available to U.S. residents only. Take delivery from an authorized Ford Dealer's stock by 1/31/26. Limit of five purchases per household during the program offer (PGM# 2527B). Offer subject to dealer participation. May not be used/combined with most other private Ford offers. See an authorized Ford Dealer, or go to <http://www.fordrecognizesu.com> for complete details and eligibility (PGM# 2527B). Due to high demand and global supply chain constraints, some models, trims, and features may not be available or may be subject to change. Check with your local Ford Dealer for current information. Offer subject to confirmation of eligibility.



Celebrating FATHER'S DAY



Celebrating FATHER'S DAY

 IESC <small>ILLINOIS EXCAVATION SEPTIC CONCRETE</small> <small>(217) 278-1889</small> \$500 OFF MINIMUM JOB OF \$5,000	 Sidney Dairy Barn \$1 OFF OF A \$10 PURCHASE	 CONTRACTORS SUPPLY FREE MILWAUKEE SHOCKWAVE BIT KIT WITH ANY PURCHASE OVER \$100	 SHERWIN-WILLIAMS UP TO 20% OFF	 KETTLE KORN STOP 10% OFF OF EVERYTHING EXCEPT METAL TINS	 RED WING SHOES 10% SAVINGS AT THE CHAMPAIGN LOCATION
 A.G. ELECTRIC <small>Commercial, Residential, Ag</small> SAVE \$25 OFF OF \$250, \$50 OFF OF \$500 \$100 OFF OF \$1,000	 SLEEPY CREEK VINEYARDS <small>SleepyCreekVineyards.com</small> 10% OFF	 Culver's <small>FROZEN CUSTARD BUTTERBURGERS</small> 10% OFF OF ORDER	 Gordon Farms SEED COMPANY 10% ON SEED. A FEW EXCLUSIONS	 Orefinery <small>REFINE YOURSELF</small> 10% OFF OF ROOM RENTAL PACKAGES	 ROUTE 45 WAYSIDE <small>Pesotum, IL Est. 2007</small> 10% OFF OF FOOD, EXCLUDES ALCOHOL.
 BUFORD'S PUB 10% OFF OF FOOD. EXCLUDING ALCOHOL	 STONEY SALOON <small>EST. 2005</small> 10% OFF OF FOOD. EXCLUDING ALCOHOL	 SHOP BY KNIGHT <small>CHILDREN'S BOUTIQUE</small> 10% OFF OF ALL PURCHASES	 WYLDEWOOD CELLARS <small>st. Joseph, IL</small> 10% OFF ENTIRE PURCHASE	 Don's Auto Center, Inc. <small>Call & Make Us Your Auto & Truck Repair Shop</small> 10% off of Labor	 Sun Singer <small>Champaign, Illinois Restaurant • Wine Bar</small> 10% OFF THE PURCHASE OF 6 OR MORE BOTTLES OF WINE
 CHARLIE'S GRUB & SUDS 10% OFF OF FOOD. EXCLUDING ALCOHOL	 The Rural Rose 15% OFF OF FRESH FLORAL ORDERS. 15% OFF OF \$100 OR MORE ON BOUTIQUE PURCHASES. SOME EXCLUSIONS APPLY	 CaptainHook <small>Roll Off Boxes</small> \$40 OFF OF ANY DUMPSTER RENTAL	 THE BLEND SPOT 10% OFF ORDER	 The Apple Dumplin' - 10% Discount	 INTERSTATE ALL BATTERY CENTER SAVE 5-20% OFF OF RETAIL PRICING
 ASTER + INDIGO candle co. 15% OFF ORDER	 Beyond Bonded <small>PERMANENT JEWELRY</small> 15% OFF OF ALL PURCHASES.	 WESTERN SHOP Pard's \$25 OFF OF \$100 PURCHASE	 Lincoln Street Lounge <small>Restaurant and Bar 217-834-3010</small> Free beverage included with daily special	 BUILT Ford TOUGH \$500 OFF NEW FORD TRUCKS	 BECKTECH <small>A BARBECK COMPANY</small> 10% OFF OF MOTOROLA RADIOS & 15% DISCOUNT ON ACCESSORIES

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AG in the **Classroom**
2025-2026

Providing hands-on learning opportunities that represent our industry in a truthful and modern way.

www.ccfbfoundation.com/aitc

Teacher Appreciation Event

We celebrated with our teachers on another successful year of Ag in the Classroom. We truly appreciate all that you do each day for students! 59 teachers attended this year. Award winning children's author, Alice McGinty and Illinois Ag in the Classroom Education Manager, Chris Wyant and Education Specialist Michelle O'Neall provided professional development content. Teachers got their hands dirty potting succulents. Thank you TAG and Rural Rose for your donations and Sigma Alpha Sorority for helping our event run smoothly.



Sigma Alpha Outreach

Sigma Alpha visited 710 students (the largest outreach to date) with a lesson on Different Animals, Different Stomachs. K-2nd students discovered foods they ate and how the stomach works. (Pictured) Sigma Alpha also taught students 3rd-5th on the soil horizon.



TEACHER PD

Virtual Book Club
Teachers 12
Teacher Appreciation
Teachers 59

RESOURCES

Incubators
Teachers 66
Students 1892
Grow Towers
Teachers 14

LESSONS

Magic Milk
Students 4546
IL Harvest
Students 4185

LESSONS

IL Mapping
Students 4811
Basketball & Ag
Students 5149
Beautiful Bovines
Students 3698

25-26 **RECAP**

QR Code to ccfbfoundation.com/aitc sarah@ccfarmbureau.com julie@ccfarmbureau.com Champaign County Ag in the Classroom

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JACKSON GRIMM
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Parkland College
Precision Agriculture

ISRAEL RODRIQUEZ SILVA
Bement
Parkland College
Case New Holland Tech

BRODIE HARMS
St. Joseph
Parkland College
Precision Agriculture

BRENNAN STRUCK
Broadlands
Parkland College
Case New Holland Tech

BLAKE LEARNED
Armstrong
Parkland College
Diesel Power Equipment

EVAN VLAHOVICH
Philo
Parkland College
Case New Holland Tech

TYLER MACKEY
Seymour
Parkland College
Diesel Power Equipment

TYLER WHITTON
Fisher
Parkland Collage
Case New Holland Tech

SUPPORTING CAREERS THAT FUEL PRODUCTION AGRICULTURE

SUNRISE



**JIM MEINHART,
GENERAL MANAGER**

From The Field

Are spray adjuvants a part of your crop protection plan?

Now I realize that adjuvants may not be the main star or even get much thought. But adjuvants in tank mixes provide the necessary surfactants for many products, such as herbicides, fungicides, and insecticides. However, almost every herbicide labeled for post-emergent applications requires some sort of water conditioning. This simply means that herbicide is a weak acid, and because of hard water concerns, the water must be below a pH of 7.0 to prevent herbicide tie-up with calcium cations. The term adjuvants can be broken down into several categories beyond those just mentioned, enhancing pesticide performance. These include the following.

- Spray modifiers, enhance spray patterns to a more consistent droplet size
- Water Conditions, prevent herbicide incompatibility with hard water
- Surfactants aid in pesticide absorption or uptake
- Spreaders/Stickers, break the surface tension of spray droplets to spread out more evenly over the desired surface area
- Deposition Aids, prevent driftable fine particles, allowing for more product for the intended target
- Compatibility Agents, these products encourage good mixability of complex tank mixes, especially when herbicides and fluid fertilizers are mixed

Often, adjuvants can quickly become overwhelming, which is why I believe they sometimes get less attention than they deserve. Several questions I often get are “why aren’t they already included in the jug?” or “I’ve used this product in the past, and it wasn’t a part of spray mix before.”

To answer these questions and many other questions that are often associated with adjuvants is simply not all pesticides are manufactured in the same manner, different formulations require different adjuvants, and shelf life all play factors into which adjuvants are required at the time of application.

Herbicides illustrate how adjuvant requirements vary drastically among individual products, premixes, and formulations, and mixing different products further complicates the process.

First off, as mentioned before, Water Conditioning is required by many herbicides because they are weak acids or because of how they kill weeds; they need the additional nitrogen from ammonium sulfate (AMS). AMS is a common product that can lower the overall pH of water, preventing herbicide tie-up in the spray tank. There are other pH modifiers that must be used with over-the-top dicamba applications in soybeans because ammonium in AMS has been identified as contributing to off-target dicamba vapor drift.

Surfactants become a game of how much influence they can exert on herbicide absorption without causing unnecessary crop injury. Surfactants are broken down into three main categories

- Non-ionic/NIS surfactants – typically are used with herbicide formulations that are already oily type products like Emulsifiable Concentrates/EC.
- Crop Oil Concentrates/COC – provide middle-of-the-road surfactants, often used with formulations of Suspension Concentrates/SC.
- Methylated Seed Oils/MSO – provide the highest level of surfactants for herbicide absorption and penetration of waxy leaf surfaces. Often used with dry formulations (WG or SC) when coverage is key for product performance.

Herbicide products that tend to be “contact killers” require more surfactants, such as saflufenacil. Whereas glyphosate translocates throughout the plant, it requires much less surfactant and often doesn’t require any in the spray tank when applied solo.

How do environmental conditions play a role in surfactants?

If environmental conditions do not allow for optimal plant growth, such as extreme temperatures, drought will likely affect herbicide absorption. If plants

are not actively growing due to any of these conditions, herbicides may not be readily taken up. In these examples, the use rate may need to be increased, or the level of surfactant utilized may need to increase. This might look like a normal use of a COC, but under these conditions, an MSO might be required, depending on the product label.

What about Fungicide/Insecticide applications?

Typically, pesticide performance is greatly increased with the use of spreader/sticker and deposition-type adjuvants, simply because coverage is key to controlling pathogens or insect pests. Even though some of these products may indicate having systemic-type activity, the level of systemic activity is generally very limited. So once again, coverage is key, and adjuvants can aid with this. Deposition aids become very important with these types of applications because often they are applied aerially. Deposition aids help more spray particles reach the crop canopy.

What’s so special about Over the Top Application in Soybeans with Dicamba?

Approved formulations of Dicamba in soybeans require the addition of a Volatility Reduction Agent/VRA. This type of adjuvant reduces the amount of volatile dicamba that can move off-site as gas or vapor. Pay close attention to the new dicamba soybean labels since they require higher rates of volatility agents. Also, as mentioned before, special care needs to be given to the type of water-conditioning products used with Dicamba in the tank. Traditional products, such as AMS-based products, are not permitted; only approved alternative water-conditioning products may be used.

Buyer Beware!

Many adjuvant manufacturers sell convenient all-in-one products in one-jug packages. It’s becoming quite common in the marketplace for adjuvant manufacturers to produce products that check off multiple utilities in one jug. Generally, if products offer a couple of different adjuvant properties, such as surfactant and deposition aid, they are reputable products. However, when claims are made about having more than 3 different adjuvant properties, we need to be skeptical about whether we are still meeting the basic needs of the pesticide label. For example, it is very common to stack multiple different adjuvants with a water conditioner. Buyer Beware, for a product like this, is it truly providing the pounds of AMS to properly condition the water? Be aware of what you are buying and not just convenience.

In conclusion, adjuvants in our crop protection plan play an important role in our pesticide applications. Ensuring products mix well in the spray tank, that applications reach the intended target, and that proper product uptake occurs are all important considerations. Simply not including these products leads to a multitude of problems, such as:

- Product incompatibility in the spray tank
- Off target or drift of application
- Poor pesticide uptake that leads to missed applications and pest-resistant issues, such as herbicide-resistant weeds like Waterhemp

Please don’t let adjuvants stand in the way of successful application due to misinformation and budget constraints. Please read and follow all labeled requirements via the pesticide label. If in doubt, please consult a professional such as your local Sunrise FS Crop Specialist or me. If growers or readers of this newsletter have questions or concerns about management strategies for this year, Sunrise FS or I would welcome the opportunity to partner with you. If readers want to contact me, please utilize my contact information below.

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When Is a Car Considered Totaled?

by COUNTRY Financial

A car is considered totaled when the cost to fix damage is more than the vehicle is worth. In insurance terms, this situation is also known as a total loss vehicle.

Most total losses occur due to an accident, but it doesn't have to be a severe one. Some cars simply cost more to repair. A car can be considered totaled even after a seemingly minor incident, and sometimes (though rarely) even due to a mechanical failure. Any time the cost of repairs eclipses the car's value, the car is totaled.

Once a vehicle is deemed a total loss—regardless of the cause—insurers typically do not cover repairs, and the vehicle is considered beyond economical repair.

Still, you do have some options if your car is totaled.



Robert Lalumendier
217-352-3341



Jordan McDaniel
217-352-9817

How do you determine if your car is totaled

First, you don't decide whether your car is totaled—your car insurance company does. It uses several methods to do so:

- **Repair costs vs. value:** If the cost of repairing the damage exceeds (or comes close to) the car's book value at the time of the crash, the vehicle may be totaled.
- **Percentage threshold:** In many states, a car is considered totaled when damage surpasses a certain percentage of its value. This threshold varies depending on state regulations.
- **Insurer judgment:** Even if repairs are technically possible, the insurance company may still declare the vehicle totaled if the repair costs are deemed too high. As mentioned earlier, some cars cost more to repair than others, which means a car doesn't have to be completely destroyed to be considered a total loss.



Preston Engel
217-974-7949



Barry Karuzis
217-352-4555

What happens when a car is totaled?

What happens next depends largely on who caused the accident:

- If the crash was an at-fault accident and your car is deemed totaled, your own insurance company should pay you the value of your vehicle, provided you have the appropriate coverage.
- If the accident was not your fault and the at-fault driver is insured, their insurance company should compensate you for the value of your car.

How is the car's value decided?

Your car's payout is typically based on its actual cash value, which reflects the vehicle's worth just before the accident, taking age, mileage, condition and market value into account.



Andrew Deedrich
217-359-3941



Tanna Suits
217-892-0200

What happens if you total a financed car?

A financed car is one that you are still paying off through a lender, such as a bank or credit union. Totaling a financed car can be stressful, but the process is usually straightforward:

1. First, you'll still be responsible for paying off the remaining loan balance.
2. Then, the insurance claim payout is typically sent to the lender and applied toward what you owe.
3. Finally, if the loan balance is higher than the actual cash value payout, you must cover the remaining difference out of pocket.

What happens if you total a leased car?

Totaling a leased car is different because, technically, the leasing company owns the vehicle—not you. You won't see a check for the car's actual cash value, as your insurance will pay it directly to the leasing company instead.

Once the payout is issued, the lease is typically terminated. If the insurance settlement does not cover the full amount owed on the lease, you may be responsible for paying the remaining balance out of pocket. Many lease agreements require GAP insurance, which can help cover the difference.

In some situations, if the car's value exceeds the remaining lease payoff, you may receive a refund for the excess amount. Don't bank on this, though; it's much less common.

All this is to say, be careful with financed or leased cars. Having one declared totaled can be a major headache.



Tim Osterbur
217-469-2033



Tony Wesselman
217-352-3466

Final thoughts

Understanding what happens if a car is totaled is important. It can help you determine the right car insurance coverage to buy and could even make you a safer driver.

To ensure you're prepared for an accident where your car is totaled—especially if your car is financed or leased—talk to your insurance agent today. They can help you determine how much coverage you need and answer any questions.



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Roads, Rivers & Rails

Transportation Carries Crops, Vacation Memories

Dad would pack the car better than an elite gamer playing Tetris, preparing to start our road trip the next day. Well, barely the next. We'd commonly leave at 2 a.m. for a vacation of sightseeing, tourist stops, hotel swimming pools and almost always an amusement park. Mom disliked air travel, and Dad liked getting up early, so we stayed on the ground and made good time while normal humans slept. For a few hours, the interstate felt like our gravel road: seldom traveled.

We were a classic farm family on a road trip vacation, packing our farmer tans, Dad's sun-deprived legs, emergency tools and a CB radio in the Chevrolet Celebrity (great for traffic reports from truckers). We watched the sunrise, drove through implement dealership parking lots and assessed strangers' crops from the windshield. My brother and I packed the floorboards with games and the seats with pillows. Mom provided doses of grape Dramamine and, at one time, the luxury of a mini-TV powered by the cigarette lighter.

Route 66 celebrates its 100th anniversary this year with festivities in eight states, including Illinois, home to 300 miles of the Mother Road. The timing feels right to reflect on Illinois' competitive access to roads, rivers and rails that collectively move people, products and services. Illinois' system of interstates ranks third in the nation. Our rail, the second largest. Our rivers are unmatched in a state literally shaped by water, awarding Illinois the largest and most important inland river system in the United States.

Widely underappreciated in our everyday thinking, these modes of transportation influence our daily lives, the hidden link that connects us and the world to vehicle fuel, toilet paper, computers, fresh beef and out-of-season strawberries – a sprawling list of needed and wanted goods and services that fill our homes, schools and businesses. Illinois'

transportation network and central position helps agriculture remain the No. 1 industry in Illinois. Roads, rivers and rails give farms access to domestic end users and export markets for crops and livestock, delivering food, feed, fuel and clothing to places most of us never stop to consider.

Hard wired to farm time, my family woke before the hotel breakfast. On a three-generation family trip to Disney, we were the first in line – every park, every day – theoretically earning what felt like our own FastPass advantage. We started the road trip home slightly less anxious and in the daylight but felt mentally recharged when we crossed back into the Land of Lincoln.

About the author: Joanie Stiers farms with her parents and brother in Knox County, where they grow corn, soybeans and hay, raise beef cattle and operate side businesses related to the family operation.

CHAMPAIGN COUNTY FARM BUREAU NEWS

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Introductory Wingshooting Clinic To Be Held June 27 And 28, 2026

Persons who would like to learn the art of shooting clay targets are invited to attend an Introductory Wingshooting Clinic on Saturday and Sunday, June 27 and 28 at Middle Fork State Fish and Wildlife Area, near Collison, Ill. (That's about 20 miles northwest of Danville, Ill., or 6 miles north of the Oakwood exit off Interstate 74). The clinic is open to male and female shooters who are beginner or novice level and 10 years of age and older.

Instructors certified by the Illinois Department of Natural Resources (IDNR) and/or the National Sporting Clays Association will teach attendees the basics of safe shotgun handling and how to hit flying targets, skills that can be applied in the sports of hunting, skeet, trap and sporting clays shooting. Shotguns, shells, eye and ear protection and lunch will be provided.

Attendance is limited to 24 shooters each day and pre-registration is required. The clinic is sponsored by IDNR, the Illinois Conservation Foundation, Champaign County Pheasants Forever, Vermilion County Pheasants Forever, Guns Save Life, Gordon Farms Seed Company of Penfield, Ill., and Freedom Firearms of Rantoul, Ill.

For information about the clinic, contact IDNR Lead Instructor Terry Doyle at 815-258-8474; tdoyle2@msn.com. To access a list of all the IDNR wingshooting clinics, and online registration materials, visit <https://dnr2.illinois.gov/WingshootingClinics>.

Grants & Educational Opportunities

University of Illinois Extension - Small Grains Field Day

Join farmers from around the state on June 4th at the Agronomy Seed House on the University of Illinois campus for a field day that will cover: 1) wheat pathology research and tips for effective disease management, 2) wheat breeding and official state variety testing and insights on wheat variety selection, 3) oat breeding and variety performance in Illinois, 4) oat-pea intercropping research and how to optimize species mixtures. The program will run from 8:30am to 12:30pm.

Speakers: Dr. Jessica Rutkoski, Dr. Juan Arbelaez, Dr. Boris Camilletti, Dr. Santiago Mideros

Agriculture Drone Education Day

Join University of Illinois Extension for an Agriculture Drone Education Day on June 5 in Georgetown. The event will be from 8:30 a.m. to 3 p.m. at the Georgetown Fairgrounds, located at 413 N. Seminary St.

The day will feature educational presentations on drone features, hauling, safety, insurance, regulations, and state requirements. In addition, there will be equipment demonstrations and a networking session with industry professionals to help answer questions around adding drones and other agricultural technologies to a farming operation.

The event is open to all, and there is no cost or registration required to attend. Lunch will be provided. Certified Crop Adviser Continuing Education Units will be available at the end of the event for qualified individuals.

IDOA Announces Specialty Crop Block Grant Funding

The Illinois Department of Agriculture (IDOA) will distribute more than \$796,000 over the next three years to expand access to fresh, locally grown produce and boost the competitiveness of the state's specialty crop industry. This funding is made possible through the USDA Specialty Crop Block Grant Program.

Eligible applicants include non-profit organizations, local and government entities, trade and commodity associations, public and private colleges/universities. Illinois funding priorities include projects that benefit beginning farmers and first-time specialty crop producers (a beginning farmer is an individual or entity that has not operated a farm or ranch for more than 10 years and substantially participates in the operation), projects with educational programming to enhance knowledge and consumption of specialty crops, projects connecting specialty crops with nutrition and health outcomes, including food safety, projects that prioritize sustainability and conservation.

Grant applications are due by June 5, 2026.

<https://agr.illinois.gov/assistance/illinoisfarmprograms/specialty-crop-grants.html>

Spring Wrap Up

From Spring Fling to tractor rides, the past few months have been busy!



WOMEN'S COMMITTEE RECIPE OF THE MONTH

Submitted by Elizabeth Michael

Heavenly Dessert

Preparation

- 1 package of Lorna Doone cookies (crushed)
- 1 stick butter, melted
- Mix and place in 9 X 13 baking dish
- Mix 2 packages of vanilla instant pudding with 2 cups milk
- Add 1 quart of softened Butter Pecan ice cream - mix with pudding and pour over crushed cookies
- Chill in refrigerator
- Top with 1 carton of Cool Whip and grate a large Heath Bar over Cool Whip
- Keep in freezer
- Set dessert out shortly before serving



Computer Recycling Days - June 23 & 24

The CCFB is partnering with the IL Tech Reuse Network to provide our members with safe and secure computer recycling!

Drop off between 9 & 3 either day at the CCFB office!
*Must be a member in good standing of the CCFB to take advantage of this FREE opportunity!

DEVICES ACCEPTED

- ✓ Laptops
- ✓ Desktops
- ✓ Keyboards and Mice
- ✓ LCD/LED Monitors
- ✓ Tablets
- ✓ Cellphones

Not Accepted: Printers, Copiers, CRT monitors, Household Appliances

MORE INFORMATION

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