



Champaign County Farm Bureau News

Vol. 93, No. 11 801 N. Country Fair Drive, Suite A, Champaign, IL 61821 November, 2015

“Champaign County Farm Bureau will strive to assist families in agriculture by recognizing and responding to issues of concern while strengthening partnerships and improving farm family life for this and future generations.”

All about MAC

By: David Fulton



In 2007, the Mahomet Aquifer Consortium (MAC) created a “one of a kind” Regional Water Supply Planning Committee (RWSPC) in Illinois. Under Executive Order, MAC formed RWSPC directing the Illinois Department of Natural Resources, the Illinois State Water Survey and the Illinois State Geological Survey to start regional water supply planning. This regional plan focuses on the Mahomet Aquifer that geographically reaches 15 counties in east-central Illinois: Vermillion, Iroquois, Ford, Champaign, McLean, Macon, DeWitt, Piatt, Woodford, Tazewell, Mason, Logan, Menard, Cass and Sangamon. The main purpose of the RWSPC is to measure supply and demand of the aquifer, along with other surface waters, and create a management plan for the future 2050 year for this region.

The original effort yielded a report published in 2009. One of the key finding then was that water planning was not a onetime effort but something that needed to be reviewed and updated on a regular basis. With this in mind, the MAC and the RWSPC started the updating process with a smaller budget and less time to produce an updated report. The Committee chose three priorities to focus on: irrigation, population change and public water supply. INTERA Geoscience & Engineering Solutions of Bloomington, IN was selected to assist the MAC and RWSPC in updating the 2009 report. Over a several month study, they finally released a INTERA report giving the following:

Power Generation Sector:

Although there was a 170 million gallon per day difference, based on two reports, the reports found all with-draws to come from large surface water sources, which returned to the same source. However, both reports were within 15% of their respective estimates; an alteration in the power plant design, opening, or shutting down will cause highly differing changes in water usage and more monitoring should occur.

Irrigation and Agriculture Sector:

Comparing the two initial reports, there were major differences found due to overestimation of irrigated acreage and summer rain fall. When 2010 data was placed in the model the estimates corresponded. An important component for this model is precipitation. Precipitation is difficult to predict and impacts the model a great deal – making irrigation withdraw estimations uncertain. New reporting requirements for irrigators this past year in 2015, will provide better estimated withdraws in the future.

Public Water Supply Sector:

Comparing the two reports showed excellent agreement with only 2.2 million gallons per day difference. Improvements in reporting populations served by utilities serving multiple communities will be beneficial for future planning. With the 2010 census, new population estimates indicate approximately 71,000 fewer people in the region in 2025 than predicted in the 2009 report. These predictions may not, however, be in unison across the region –some counties may exceed previous projections.

While working with the 2009 report, the committee continues to build a framework for action, a vision for the future, a goal, planning and management standards and other key findings. The main recommendation is to actively seek stable and adequate funding from local, state, and federal governmental entities along with the private sector to implement action items organized by the committee. The full list of twelve action items can be found at www.rwspc.com.

Both the MAC and the RWSPC goal are to move these twelve action items forward in the coming months. Both groups view stakeholder engagement and continued partnerships along with building new coalitions critical in meeting the respective action items identified in the updated plan.

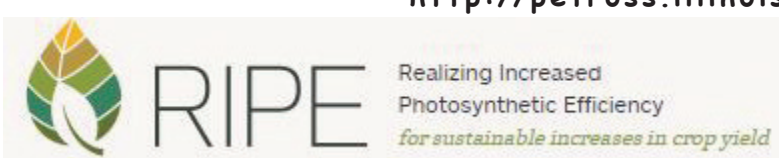
Feeding and Fueling the World from Crops With Stephen P. Long

By: David Fulton

On October 27th at the Spurlock Museum, Dr. Stephen P. Long held an informative presentation entitled “Feeding and Fueling the World from Crops.” As the agriculture industry continues to advance and grow through innovation, the crops in our fields need to be maximized to feed and fuel our World.

With a combination of ACES, LAS and Engineering Colleges, Stephen P. Long has been able to adapt research at the University of Illinois. This research is being done for additional food security under global change. In present time our calories come from four sources: corn (36%), rice (3%), wheat (7%) and soy (31%). Long stated, “Starvation is not caused by the amount of production, it is caused by the availability of food and transportation.” To feed the World in 2050, the prediction has been made that we will need 70% more foodstuffs to make it possible.

established a cellulosic ethanol plant – already reimagining Ag for fuels. A recent study showed that we will need 9.7 million hectares of land to produce 35 billion gallons of fuel by 2030. A group, PETROSS, is researching how to source alternatives for jet fuel and diesel. The group found that sugar cane and sweet sorghum would work by collecting the oil from the stem of the crops, both crops having increased photosynthesis. Long also cited barriers beyond science and technology. Every organization has a question they have to ask before a new line-up of GM seed is produced: USDA – “Is it safe to grow?” FDA – “Is it safe to eat?” EPA – “Is it safe for the environment?” Long left the audience with a question to take home and think on, “Is the opposition of GMOs worth the harm in trying?” To learn more, please follow the links below: <http://ripe.illinois.edu/> <http://petross.illinois.edu/>



In future years, based on a statistical line graph with data points from past years, researchers are seeing stagnating yields. Long asked the question, “why are we seeing these stagnating yields if records show consistent growth?” Long’s mission is to answer that question in his research - his main focus, increasing photosynthesis. Long’s research has shown more yield in an open-air space with a CO2 enrichment. Leaf photo synthesis increased in corn leaves by 25%, in soy leaves by 16% and by 12% in rye. Although the photosynthesis was greater by introducing a CO2 enriched environment, the pest pressure was higher.



Advancing in the fuel industry greatly impacts agriculture, but as Long mentioned, “do we really want to depend on other countries for crude oil in the future?” In Nevada, IA, Dupont already es-

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November President's Report

November 2, 2015



The miracle of harvest in the year of extremes. Who would have ever expected that we would have almost an entire month of clear weather to facilitate a harvest that for most was better than expected. We have a lot to be thankful for, both individually, and collectively. Thank you to all of you who embraced the Invest-An-Acre opportunity to support the Eastern Illinois Foodbank. Early reports show generous contributions from the farming public just shy of \$30,000 with a company match around \$20,000 for a first year total of near \$50,000. That is certainly an amount that makes positive impact for many people in our community.

Another opportunity to share in a way that builds our agricultural community in Champaign County is the CCFB Foundation Harvest Scholarship Gala at Pear Tree Estates on November 20. The program supported 51 scholarships this year and we can be proud of the young ag professionals that Champaign County is developing. Please come out, share in the fun, and support these young people as they forge their way into their educational and professional careers.

November also marks another convening of the Future of the Organization taskforce at the state level. I will attend this meeting on Nov. 12 as we prepare to provide a status report at IFB Annual Meeting in Chicago Dec. 5-8. As we think about future of the state organization, we have several activities in play working on the future of CCFB. The newly developed revenue committee is working on the development of revenue creating opportunities that CCFB could do within our membership and the community to replace the Health Insurance revenues that we once earned. The nominating committee is beginning working on finding candidates for CCFB board for the coming year. It will be wonderful to have fresh individuals, perspectives, and ideas to ensure a strong future for CCFB. God Bless as you and your families prepare for the Holiday Season.

- *Eric Suits*

The Challenge

Are YOU Up For It?

Stop by the Champaign County Farm Bureau Office and pick up petitions today!

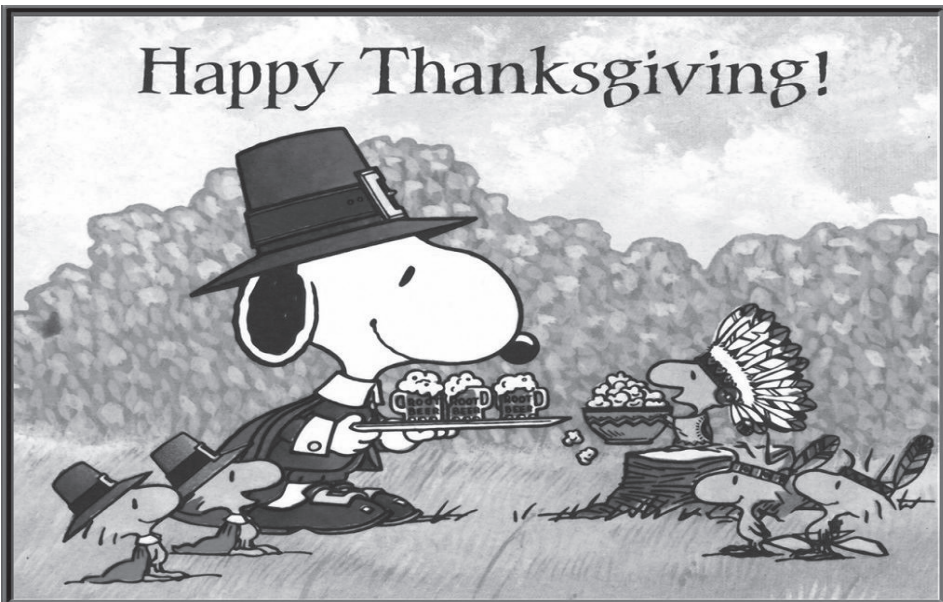
We are challenging YOU to get 20 signatures to help support the Independent Map Amendment

Call today! 352-5235

Champaign County Farm Bureau

Here are some facts to chew on while you digest your Thanksgiving meal.

-CBS News



According to the American Farm Bureau Federation's (AFBF) latest price survey, the average cost of a classic Thanksgiving dinner for 10 people this year -- with all the fixings - will come to \$49.41, or up 37 cents from last year. The centerpiece of that feast, a 16-pound turkey, costs \$21.85, or about \$1.35 per pound, down slightly from 2013.

"Turkey production has been somewhat lower this year and wholesale prices are a little higher," AFBF deputy chief economist John Anderson said in a statement, "but consumers should find an adequate supply of birds at their local grocery store."

A major factor behind that price increase is the rising cost of the grains, especially soybeans, used to feed the birds. But even with growing production costs many supermarket chains sell turkey as a "loss leader," offering it at a loss to bring in customers who they hope will buy other products.

"They'll sell it for less than they paid for it," Steve Olson, the Minnesota Turkey Grower's executive director, told CBS affiliate WCCO-TV. "While that's great for consumers, on the other hand it gives the impression that that's what it should cost year round."

Other traditional Thanksgiving foods showing the largest price increases this year are sweet potatoes, dairy products and pumpkin pie mix. Add in other holiday staples like cranberries, bread rolls, assorted vegetables and coffee, and the cost of a typical Thanksgiving meal for 10 is still

something of a bargain, coming in at around \$5 per person.

But let's talk turkey about that great native bird. According to the National Turkey Federation (NTF), U.S. turkey consumption has more than doubled over the past 45 years. As of last year Americans ate an average of 16 pounds of turkey per person annually, or nearly double what they consumed in 1970. Turkey is the fourth most-consumed meat in America, after beef, pork and chicken, and in 2011 the total value of the nation's turkey processors' production was around \$18 billion.

Over the past 20 years U.S. turkey products have also developed a large export market, with 758 million pounds of the bird shipped out of the country last year. The top five foreign markets for turkey in 2013 were Mexico, Canada, Hong Kong, South Korea and Russia.

And turkey is no longer just for Thanksgiving. The NTF says two-thirds of the turkeys eaten in the U.S. are consumed during the first eight months of the year.

Champaign County AG Connection- Your Connection to Agriculture

Find CCFB on YouTube.com and typing "Champaign County Ag Connection"

These videos will bring you updates on events/meetings and discuss issues facing AG

"Know Your GMOs"

sponsored by the
Champaign County Farm
Bureau Women's Committee

October 28th
CCFB Auditorium
with Featured Speaker,
Leia Kadem



On October 28th, the Women's Committee hosted an evening on GMO education and the process of GM crops. Leia Kadem cited examples of already genetically modified items that we as consumers use on a day-to-day basis. The presentation gave insight on what means of testing and approval that a crop has to undergo before it is released to the farming public to plant. The Champaign County Farm Bureau has extra informational packets from the presentation

"Check Your Calendar!"

November

9	Women's Committee (OPEN TO ALL CCFB WOMEN)	9:30a.m
9&23	Leadership Academy	
12	Prime Timers	10a.m
12	Land Use	6:30p.m
17	Legislative Meeting	7:30a.m
20	Foundation Gala	5:30p.m
26&27	OFFICE CLOSED - Happy Thanksgiving!	

December

3	NO YAL MEETING
4	Chicago Trip - Leadership Academy
4-8	IAA Annual Meeting
7	NO MARKETING MEETING
11	Young Ag Leaders Christmas Party
14	Women's Committee Christmas Potluck
14	Leadership Academy

Heritage FFA

Broadlands, Illinois

10/21/2015

Chapter Newsletter

Year-Round Members

Even though we may not be in school or see each other every day, we are still active FFA members throughout the year. This past June, the Heritage FFA Chapter attended the 87th Annual Illinois Convention. There, we listened to great keynote speakers, explored career paths, and toured our state capitol.



Learning to Do,
Doing to Learn,
Earning to Live,
Living to Serve.

Upcoming Events:

- Section Bowling
- Greenhand Quiz bowl
- FFA/FarmBureauAcquaintance Day
- Fruit, cheese, nut, & sausage sales

FFA

Since School Began

Since school has started we've been avidly involved in activities. As a chapter we attended the 2015 Farm Progress Show in Decatur, Illinois. At the FPS you learn more about how technology affects agriculture and how agriculture has changed through time.



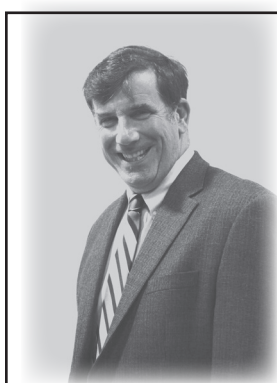
This harvest, Heritage FFA went out to local grain elevators and handed out lunches. The harvest lunches consisted of a pork-chop sandwich, a bag of chips, some sort of cookie, and a bottle of water. Many of the farmers were very grateful and some even took multiple to take back to the guys in the fields, some even made donations to our chapter.



Section Activity

The incoming freshmen went to a Greenhand-only conference where they were formally introduced to FFA and what it means to be in this organization. Heritage FFA also took part in the CDE of soil judging. Heritage FFA placed 4th overall. Individually, our president, Max Daly, placed 8th and our treasurer, Talan Rohrer, placed 3rd.

The Greenhands and the 2015-2016 officer team attended Leadership Training School (LTS) at Allerton Park in Monticello, Illinois. There you talk about different aspects of your chapter and ways to make yours different than anywhere else.



Joe Burke, Chairman
Marketing Club

What should your marketing strategy be this year?

Marketing Club Meetings are open to ALL members of the Farm Bureau.

Join us to learn more from marketing experts

Monday, November 30th

(There will be 2 meetings in the month of November)

6:30 p.m.

CCFB Auditorium with Merrill Crowley

NOTE: We will not be meeting in December due to IAA Annual Meeting

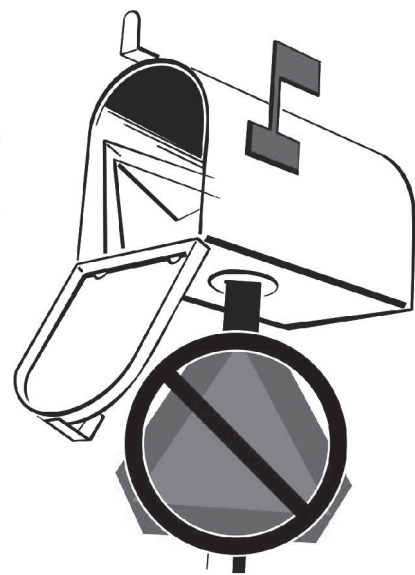
Farm. Family. Food.™



Don't use slow moving vehicle emblems to mark your driveway or mailbox.

It's illegal in Illinois.

\$75.00 Fine



This Safety Message from (Blank) County Farm Bureau®

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MX630W5AC

Slow Moving Vehicle Emblem for Farm Equipment Use Only

Farming is a job for all seasons. Farmers travel with their equipment on local highways and roads year-round, as well as during planting and harvesting.

Champaign County Farm Bureau wants to make sure that everyone is aware of farm equipment traveling on local highways and roads. Farmers have to travel between fields to move their equipment; they do this in the best way possible. The tractors and machinery that they are driving do not travel at the rate of speed that the typical automobile travels. So they are marked with a Slow Moving Vehicle Emblem (SMV). An Illinois Vehicle Code requires certain vehicle types to display the SMV emblem when operated on public roads - day and night. This includes farm equipment.

The SMV emblem's unique triangular shape and red/orange color combination gives motorists advance warning that the vehicle they are approaching is moving slowly. Any use of the SMV emblem other than for these vehicle types, such as driveway or mailbox markers, or on trucks or trailers,

is prohibited by Illinois law.

Any misuse takes away from the intended meaning of this recognizable traffic symbol. For this reason, Illinois law prohibits its use on stationary objects and other vehicle types. Penalty for improper use can result in a \$75 fine.

In an effort to promote rural road safety, Champaign County Farm Bureau asks residents to never use the Slow-Moving Vehicle (SMV) emblem to mark driveways, mailboxes, or other fixed objects. Please help keep everyone safe with proper use to preserve its true meaning.

Want to Learn More about Farm Safety from Illinois Farm Bureau??

Go to their web page:
<http://www.ilfb.org/get-involved/safety-wellness.aspx>

Think safe when you're working on your farm!!



Kirk Builta
Executive Director



Myla Munro
Earth Partners Director

8th Harvest Gala to Support Future of Ag Industry

By: Kirk Builta

Today's college students spend their days in classrooms and laboratories soaking in as much knowledge as they possible, while spending their nights completing homework assignments and studying for exams. These hard working students begin their college experience with hopes of obtaining their diploma and their dream job. Unfortunately, most will celebrate their graduation to find themselves burdened with a high amount of college debt. The Champaign County Farm Bureau Foundation strives to lesson this financial load by investing in the future of

Champaign County students pursuing a degree in agriculture. These Farm Bureau Scholars will have a competitive edge when entering the workforce because of our investment in their abilities, their education, and their future within our vast industry of agricultural. The Foundation is able to realize this impact through fundraising events such as the Harvest Gala. This year's 8th annual event gives Foundation supporters the opportunity to invest in the future of our industry programs through silent and live auctions; including the perennial favorite dessert auction.

Although the Gala's traditional standbys are set and ready for show, this year's event will showcase some new and exciting changes. Most notably, this year's proceeds will directly benefit both the farm bureau scholars, and the Earth Partners ag literacy programs, throughout Champaign County. Each year, the Earth Partners program connects with over 9,000 Champaign County primary school students through Ag in the Classroom curriculum utilized by teachers and supplied by Earth Partners Coordinator Myla Munro. In addition to classroom

Harvest Gala

Friday, November 20th

Pear Tree Estate
2150 County Rd 1000 E,
Champaign, IL 61822

5:30p.m. Silent Auction & Cocktail
7:00p.m. Dinner by LA Gourmet
7:30p.m. Auction

Call the CCFB office to get
your tickets today! 352-5235

lessons instructed by teachers, Myla and her army of volunteers also attend classroom sessions, host field trips, present to after school groups and more to ensure that top-notch ag literacy and consumer education starts early.

We continue to see a growing demand for these ag literacy programs; and the need to support our college-bound youth is greater than ever. This year's Harvest Gala supports both causes. We hope that you'll help us achieve our mission of providing educational opportunities that impact the future of the food and agricultural industry.

Dessert Auction

Live Auction Items

-Like us on Facebook for a more complete list of auction items-

Silent Auction

- *Mexico Vacation
- *John Deere Gun Safe Vs Case IH Gun Safe
- *Illini Mens Basketball Vs Notre Dame
- NEW Traditions Club Seats
- *Drone (UAV)

-Complete with Flight Instruction from Local Expert

*Illini Tailgate Party for 20

-Includes: parking passes, meat, Engelbrecht Firetruck Grill, DJ and all the fixings of a great tailgate!

An evening of food and fellowship - supporting the future of agriculture

Dressy Casual Attire

Dinner and Cocktails provided with ticket

Students Ask; Earth Partners Answers.

By: Myla Munro

Over the course of two days, all 12 schools from Champaign Unit 4 bused their kindergarten classrooms to Parkland College to learn more about where their food comes from. This field trip was a first for the kindergarteners and served as a culminating event for their science unit, Where Does Our Food Come From? Prior to the trip to Parkland College, the students spent time in class learning about various food crops and farm animals. Throughout the unit of study they measured and dissected pumpkins, made butter from cream and also presented information they learned at a "KinderGarden Party". At the party, they ate a nutritious salad that they had a hand in planting and caring for over the last several weeks.

While at Parkland College, each classroom moved from one station to another to learn facts and information about: Corn, Pigs, Vegetables, Cows, Pumpkins, Goats and Chickens. At each of the tables, students had the opportunity to get up close, and personal, with piglets, pet a chicken, see a goat be milked and observe a cow/calf pair. Students also learned that most Illinois corn is field corn, not the type of corn they eat on the cob or with their dinner.



Events like this wouldn't be possible without the assistance from our fantastic group of volunteers and those who help behind the scenes to insure a successful event! This year's volunteers included: Champaign County farmers, Parkland College faculty and

students, the UIUC Sigma Alpha sorority, members of the Unity FFA Officer Team, Champaign County SWCD and NRCS staff, including members of the Champaign County Farm Bureau and CCFB Foundation board members.



Growing Forward 2015

OSHA Officially Extends PSM Deadline for Anhydrous Ammonia Facilities

The Occupational Safety and Health Administration (OSHA) has officially extended the time that the agency will not enforce the application of the Process Safety Management (PSM) Standard to agricultural retail facilities. The new interim enforcement policy can be found here.

Read OSHA's new policy for the retail exemption under the Process Safety Management Standard (29 CFR 1910.119),

GMO Voluntary Labeling Still Moving in U.S. Senate

Agriculture and food companies would like to see action soon to enact a consistent, nationwide voluntary labeling program for foods that do not contain genetically modified organisms (GMOs). Consumers seeking GMO free foods could utilize a proposed program that the U.S. Department of Agriculture would oversee and food companies would use to market GMO free foods. The Ranking Member on the Senate Agriculture Committee, Debbie Stabenow, made encouraging statements before the Senate Agriculture Committee hearing today discussing a national GMO labeling program and that we need a national standard. There is no known material difference between GMO and non-GMO food products as reviewed by the U.S. Food and Drug Administration and peer reviewed science worldwide. Click here to view GROWMARK's fact sheet.

Jason Hansens



Jason Hansens currently serves on the Illini FS Board of directors. Lesley Gooding recently conducted an interview with Jason to share his interests and insight!

It is time to go behind the scenes at Illini FS and meet Jason Hansens, Illini FS Board Member from Champaign County.

CCFB: Tell us about your background in agriculture.

Jason: "I grew up on a corn and soybean farm north of Champaign and graduated from ISU with a bachelor's degree in Ag Business in 1993. I have farmed with my dad, Richard, since 1993."

CCFB: How long have you been serving on the Illini FS Board?

Jason: "Three years. It has been very enjoyable. The Illini FS Board is a great group of people. I have nothing but good things to say about Mike Turner and the Illini FS staff."

CCFB: What are some Illini FS issues/policies/changes the Board of Directors is currently tackling?

Jason: "We are trying to stay ahead of regulatory changes by promoting alternatives for fertilizer management. We are doing all that can be done to help the patrons."

CCFB: Anything new on the horizon for Illini FS?

Jason: "Illini FS is currently working with Growmark to surface candidates to replace GM Mike Turner who accepted a promotion and will be leaving Illini FS in December. I have really enjoyed working with Mike and wish him good luck!"

CCFB: How was your 2015 harvest?

Jason: "Our yields are better than we originally thought they would be, with the heavy rains in June and lack of rain in August. The weather could not have been better during harvest!"

CCFB: Anything you are really looking forward to now that harvest is wrapping up?

Jason: "I am a co-owner of Tate Trees, a retail Christmas tree lot north of Champaign."

CCFB: Tell us about your family and your interests/hobbies...

Jason: "I have been married to my wife, Nicci, since 1993. We have four children Katie, Kaleb, Grace, and Jacob. I enjoy wood-working in my spare time."



Time to Take Fuel Winterizing Steps Winter Operability

As winter approaches, it is time to start thinking about winter operability and preparing for that first big temperature drop. Downtime due to cold weather-induced fuel and filter issues can be costly to your operation. Implementing a fuel quality management program can help you avoid the headaches.

Start with your storage tanks. Water and wax are held in suspension in all diesel fuel and biodiesel blends. As temperatures drop, both water and wax separate from the fuel, fall to the bottom of the tank and sometimes cause problems by restricting fuel flow and plugging filters. Draining out the free water in the bottom of the storage tank and changing the filter can help. After all, a dirty, half-clogged filter that has been doing its job is much easier to plug than a brand new one.

Using a quality cold flow improver is another way to help eliminate problems. A well-formulated cold flow improver should contain a non-alcohol based deicer component and a couple of wax-control components. The deicer component suppresses the freezing point of water in the fuel and protects fuel lines and filters from freezing, often when equipment sits idle overnight. The wax control components keep wax crystals from sticking together and becoming large enough to plug filters and restrict fuel flow. Wax dispersants keep the wax particles suspended and prevent them from falling to the bottom of the tank.

For optimum performance, cold flow improvers should be mixed with fuel before temperatures start to cool down. Since cold flow improvers work by reacting with the wax crystals as they form, additives should be mixed into the fuel at 10-15 °F above the cloud point. Incorporating cold flow improvers into your fuel as soon as ambient air temperatures start dipping down to 32 °F is a good rule of thumb.

In the event that equipment is down due to fuel gelling and plugged filters, rescue treatments can be used to "re-liquefy" fuels. "Reflow" available from your local FS Member Cooperative is one such product. Rescue treatments with these products can be effective, but we do not recommend long term use of alcohol based additives as prolonged exposure can lead to internal engine and fuel injector issues.

For more information regarding steps you can take to ensure better cold temperature operation of your equipment, contact your local FS Energy Specialist.

Curt Dunafin, is GROWMARK manager, energy services. He can be reached at 309-557-6372, or cdunafin@growmark.com.

illinifs.com



Mike Turner
General Manager

Special thanks to Mike Turner for his service to Illini FS! Mike has received a promotion and will soon begin working for Growmark, Inc. in Bloomington, IL. Be sure to stop by and see Mike before he leaves!





Vann Parkin
Country Financial
Agency Manager



FINANCIAL

AUTO | HOME | LIFE | BUSINESS | RETIREMENT

COUNTRY FINANCIAL SECURITY INDEX

Boo! Retirement and Healthcare Expenses Top American Financial Fears Keeping up with the Jones Freaks Out Millennials More Than Others

Bloomington, Ill. - This Halloween, it's not just Casper giving Americans a scare! Eighty-three percent of Americans have at least one financial fear keeping them up at night, according to the latest COUNTRY Financial Security Index.

What's the spookiest of them all? Thirty percent of Americans say their biggest fear is being able to retire comfortably, followed by healthcare expenses (19 percent) and affording rent/mortgage (11 percent).

Money talk can be so scary that 59 percent of Americans would rather discuss "the birds and the bees" with a stranger than their personal financial situation. This is especially true of women, as 63 percent share this preference compared to 55 percent of men.

The pressure of financial success

Forty percent of Americans feel pressure to contend with family and friends financially. This is especially true of millennials - 59 percent feel pressure to keep up with the Jones', the highest rate of any age group.

Despite financial fears, anxiety around discussing financial topics and pressure to keep up with family and friends, a majority of Americans (70 percent) say they have not lied about their financial situation.

Among those who have, the most common tall tales told were about debt and their paycheck. Forty-five percent of Americans who have lied said it was about their debt level, while 38 percent weren't honest about how much money they make.

Fears may change throughout our lives, but rarely disappear

While financial concerns may change, lessen or subside as one gets older, it seems they never go away completely. Forty-three percent of those 65+ say healthcare expenses are their greatest worry - topping affording rent or a mortgage and a child's education.

On the other end of the spectrum, millennials concerns are more focused on job security and paying for housing.

"As Americans meet financial goals throughout their lifetime, they have less financial hurdles to worry about," says Joe Buhrmann, manager of financial security at COUNTRY Financial. "However, even at earlier stages in life, it's important to take a long-term view and make sure to plan ahead for retirement and healthcare expenses, as these concerns become front of mind at older ages."

"Americans of all ages may find a few 'monsters in the closet' or 'goblins under the bed,'" says Joe Buhrmann, Manager of Financial Security at COUNTRY Financial. "Younger Americans may find themselves saddled with debt or job insecurity, and as we age, major concerns like retirement and healthcare expenses can take center stage. In any case, taking a long-term view and having a game plan can really provide a solid sense of security."

Lessening financial fears

If you happen to be one of the 83 percent of Americans who has anxieties about their finances, there are steps you can take to take control and lessen these fears. Some tips include:

Create a Budget: A budget is the foundation of any financial plan. Establishing spending guidelines can help you realize where your money is going and identify places to possibly lessen your expenses so affording necessities, like rent and healthcare, don't have to be overwhelming.

Contribute to an Emergency Fund: An emergency fund should be among your top financial priorities. Start small and grow from there. An easy target might be to earmark your first 3-4% of income for your "rainy day fund."

Start Saving Early: Retiring comfortably is the biggest financial fear for Americans and the best way to prepare is to contribute to a retirement account early. For example, set a goal to contribute a percentage of your paycheck to a retirement account. Make sure you take advantage of a company 401(k) match if it's offered and personally increase your contribution rate each year.

The COUNTRY Financial Security Index®

Since 2007, the COUNTRY Financial Security Index has measured Americans' sentiments of their personal financial security. The Index also delves deeper into individual personal finance topics to better inform Americans about the issues impacting their finances. Survey data, videos and analysis are available at www.countryfinancialsecurityblog.com and on Twitter at @hellocountry.

The COUNTRY Financial Security Index was created by COUNTRY Financial and is compiled by GfK, an independent research firm. Surveys were conducted using GfK's KnowledgePanel®, a national, probability-based panel designed to be representative of the general population and includes responses from approximately 1,000 U.S. adults for national surveys. The margin of sampling error for a survey based on this many interviews is approximately +/- 3 percentage points with a 95 percent level of confidence.

About COUNTRY Financial

The COUNTRY Financial group (www.countryfinancial.com) serves about one million households and businesses throughout the United States. It offers a full range of financial products and services from auto, home, business and life insurance to retirement planning services, investment management and annuities.



Marcia Woolcott
Administrative Assistant
Champaign Agency



Chuck Rippey
586-5030



Chris Greenwold
355-8675



Dan Duitsman
469-2033



John May
352-3341



Aaron Wheeler
586-6170



Steve Derry
352-2655



Scott Jackson
359-9335



Jim Nelson
892-4479



Travis Heath
352-4555



Keith Garrett
485-3010



Jessie DeHaan
352-3466



Craig Voigt
328-0023



Terry Hill
469-9800



Bret Kroencke
359-9391



Nathan Hubbard
892-4479



Brian Lowry
352-0186



Stan Ochs
352-3296

Giving Thanks with PRIME TIMERS

celebrate on November 12th

Speaker: David Breen

Chairman of the Illinois Special Olympics

Music by: String Attached

- Meetings are held on the second Thursday of each month

- Always begin at 10 a.m.

- Cost is \$8 to attend

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

Prime Timers 2015:
December 10

Illini Hearing has been added as a New Local Member Benefit. They are offering Farm Bureau members 30 % off Manufacturer's Suggested Retail Pricing (MSRP) You can stop by their office at 1801 W Kirby Ave, Champaign, IL or call to make at appt 217-552-1730. You can also check out their website at www.illinihearing.com

PRIDE*Plus*

Pride in membership *Plus* savings



\$3.8 Million Saved
by Utilizing Member Benefits.



BLOOMINGTON, Ill. — Illinois Farm Bureau members proved membership has its benefits last year, saving more than \$3.8 million by utilizing member benefits offered through the organization.

"It just goes to show that those membership cards aren't getting buried in wallets and purses," said Melissa Rhode, membership and

program director, Illinois Farm Bureau. "The Illinois Farm Bureau provides big savings on a host of products and services, including

machinery, vehicles, healthcare purchases, travel and hotels. As members have shown this year, those savings can total in the millions of dollars."

Companies offering savings to Illinois Farm Bureau members include, but are not limited to, Case IH, Ford, Caterpillar, Six Flags, Great Wolf Lodge, Choice and Wyndham Hotels, Polaris and ADT.

"Illinois Farm Bureau offers more than 30 discounts and complimentary services or products to our members only," Rhode said. "We're extremely proud to partner with these excellent companies to offer our members these discounts on products and services they use every day."

To explore the complete list of Illinois Farm Bureau member benefits, visit www.ilfb.org and click on the 'Get Involved' tab, followed by 'Member Benefits.' To join the Illinois Farm Bureau, contact your local county Farm Bureau, or visit the Illinois Farm Bureau website at www.ilfb.org.

The Illinois Farm Bureau is a member of the American Farm Bureau Federation, a national organization of farmers and ranchers. Founded in 1916, IFB is a non-profit, membership organization directed by farmers who join through their county Farm Bureau. IFB has a total membership of more than 400,000 and a voting membership

of more than 82,000. IFB represents three out of four Illinois farmers.

The Champaign County Farm Bureau has offered membership benefits for over 8 years, and currently offers 38 local member benefits. Deidra Ochs, CCFB Membership Director, mentions she is always looking for new benefits and this past month added Barbeck Communications Motorola and Illini Hearing to the list! Make the most of your membership and save today using your Farm Bureau Membership Card, giving you the most value for your dollar. If YOU have a suggestion for a benefit, we want to hear it - call Deidra Ochs today! (217)352-5235 (To see a complete list, of featured benefits; please visit us on Facebook or on the web, ccfarmbureau.com

CURRENT BENEFITS

A & R ELECTRIC
ALL ABOUT EYES
ARROW AUTO GLASS
BARBECK COMMUNICATIONS
BARD OPTICAL
BLOSSOM BASKET FLORIST
C.A.R.'S AUTO DETAILING
COUNTRY SQUIRE CLEANERS
CULVER'S
DRIVEWAY CHIMES, OGDEN
INTERSTATE BATTERIES
GREEN PURPOSE
FASTENAL, CHAMPAIGN
THE FITNESS CENTER
FURNITURE WORLD OF RANTOUL
GARBER'S CLEANERS
HOUCHENS HEATING & A/C GROUP
ILLINI HEARING
NANCY'S CREATIONS
NAPA AUTO PARTS
NICK'S PORTERHOUSE OF PAINTS
O'REILLY AUTO PARTS
RAHN EQUIPMENT COMPANY
RAINBOW INTERNATIONAL
RANTOUL GOODYEAR TIRE CENTER
RANTOUL PIZZA PUB
REFINERY HEALTH CLUB
ROSATI'S PIZZA & CATERING
SAFELY FILED
SERVICE MASTER
SHOOTER'S BAR AND GRILL - RANTOUL
RED WING SHOES
SIDNEY DAIRY BARN
SUNSINGER WINERY
SULLIVAN-PARKHILL
AUTOMOTIVE
TICKETSATWORK.COM
WYLDEWOOD CELLARS
ZA'S RESTAURANT
BENEFITS SUBJECT TO CHANGE WITHOUT NOTICE

**CHAMPAIGN COUNTY
FARM BUREAU NEWS**

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CHAMPAIGN COUNTY FARM BUREAU
Hours: 8:00 a.m. to 4:30 p.m. Monday-Friday
Manager -- Bradley Uken, FBCM
Assistant Manager -- David Fulton
Communications Director -- Lesley Gooding
Administrative Assistant -- Brenda Wood
Membership Director -- Deidra Ochs
Earth Partners Director -- Myla Munro
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Contact us at (217) 352-5235
www.ccfarmbureau.com







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15% discount on Motorola accessories

Brit Miller
Senior Account Executive
217-649-0993
bmiller@barbeck.com



2015 Citrus Sale

A member service of the Farm Bureau

FRESH CITRUS

Navel Oranges	4/5 bushel	\$34.00
Grapefruit	4/5 bushel	\$23.00
Tangelos	4/5 bushel	\$26.00
Trio Pack	2/5 bushel	\$28.00

(10 oranges, 11 grapefruit and 10 Red Delicious Apples)

AVANTI CHEESE

Baby Swiss	2 1/2 lbs.	\$16.50
Farmers Cheese	2 lb.	\$12.75
Mild Cheddar	1 lb.	\$ 7.50
Sharp Cheddar	1 lb.	\$ 8.50
Calico Cheese	1 lb.	\$ 7.00
Mild Brick	1 lb.	\$ 7.00
Mozzarella	2 lbs.	\$11.75
String Cheese	1 lbs.	\$ 7.25
American Sliced	5 lbs.	\$18.50
Gift Box A		\$18.50

(Mild cheddar, swiss, longhorn, calico)

Gift Box C		\$20.00
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(Mild brick, mild cheddar, longhorn, 12 oz. sausage)

NUTS - NUTS - NUTS

Brittle Bites	12 oz. can	\$ 4.75
Butter Toffee Peanuts	12 oz. can	\$ 4.75
Chocolate Covered Pecans	12oz can	\$ 9.50
Honey Krunch Peanuts	12 oz. can	\$ 4.50
Mixed Nuts (50% peanuts)	1 lb. can	\$ 7.25
Natural Berry nut trail mix	15 oz. tin	\$11.25
(juicy dried fruits, walnuts & roasted-unsalted almonds)		
Shelled Pecan Halves	1 lb. bag	\$ 12.00
Skinless Peanuts	16 oz. can	\$ 5.50
Roasted Almonds	9 oz. can	\$ 7.25
Honey Roasted Pecans	9 oz. bag	\$ 9.25

OTHER PRODUCTS

Pork Spice	12 oz. bottle	\$ 8.00
Riley's All Purpose Seasoning	6 1/2 oz. bottle	\$ 3.75
Louie's Italian Beef Seasoning	3 oz. packet	\$ 2.00
Mild Chili Seasoning	4 oz. bottle	\$ 3.50

ALL PRICES INCLUDE SALES TAX

The Florida Farm Bureau has guaranteed the quality of the fruit and Champaign County Farm Bureau is backing this. If you are dissatisfied with your fruit, please call the Farm Bureau within 24 hours and return the fruit within 48 hours of pick-up.

2015 Citrus Sale Order Form

Order and Payment must be received by the CCFB Office by November 17

Ordered	Price	Quantity Ordered	Price
Navel Oranges	\$34.00		
Ruby Red Grapefruit	\$23.00		
Tangelos	\$26.00		
Trio Pack	\$28.00		
Baby Swiss	\$16.50		
Farmers Cheese	\$12.75		
Mild Cheddar	\$ 7.50		
Sharp Cheddar	\$ 8.50		
Calico Cheese	\$ 7.00		
Mild Brick	\$ 7.00		
Mozzarella	\$11.75		
String Chees	\$ 7.25		
American Sliced	\$18.50		
Cheese Gift Box A	\$18.50		
Cheese Gift Box C	\$20.00		
Brittle Bites	\$ 4.75		
Butter Toffee Peanuts	\$ 4.75		
Chocolate Covered Pecans	\$ 9.50		
Honey Krunch Peanuts	\$ 4.50		
Mixed Nuts	\$ 7.25		
Natural Berry Nut Trail Mix	\$11.25		
Shelled Pecan Halves	\$12.00		
Skinless Peanuts	\$ 5.50		
Roasted Almonds	\$ 7.25		
Honey Roasted Pecans	\$ 9.25		
Pork Spice	\$ 8.00		
Riley's Seasoning	\$ 3.75		
Italian Beef Seasoning	\$ 2.00		
Mild Chili Seasoning	\$ 3.50		
TOTAL AMOUNT :		\$	

Please pay in full at time of order

Delivery date:
Mid December

Post card will be
mailed out 1st week of
December as to
Day & TIME
Of pick-up.

Name _____

Address _____

Phone _____

Please make checks payable to: CHAMPAIGN COUNTY FARM BUREAU

DUE BY NOVEMBER 17

Mail form to 801 N. Country Fair Dr. Champaign, IL 61821

We now accept the following credit cards:
(in office orders only no phone orders)



Follow CCFB on YouTube!

Farm. Family. Food.™

Illinois Farm Bureau Member

Give-Away-To-Get-Away

We're giving away a chance for
members to win a hotel stay!

Four winners will each receive a \$500 gift
certificate to the historic Magnolia Hotels.

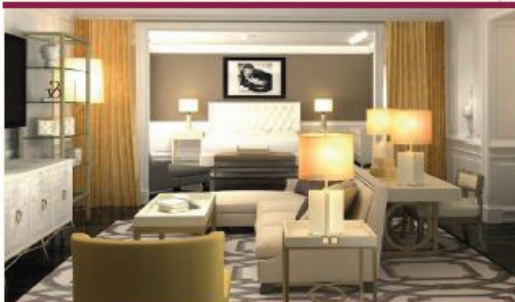
Deadline to enter Dec. 31, 2015.

ENTER NOW!

ilfb.org/contest

Good at any location. Expires Dec. 31, 2016.
Must be an Illinois Farm Bureau member to win.

Dallas Downtown • Dallas Park Cities • Denver • Houston • Omaha • St. Louis



MAGNOLIA
HOTELS

Go to ilfb.org/contest to learn more.

Upcoming Events:

- November 30th, Champaign County Farm Bureau will be working with Farm Illinois to promote the roadmap for agriculture in Illinois. Working with local media outlets, economic development groups (like the Chamber of Commerce), farmers and agribusinesses and discussing how Illinois agriculture can move forward on the proposed roadmap. Please stay tuned for more updates on the events that will take place on November 30th. **Will include details on Friday Leader.

- Issues Series will be a new series promoting policy awareness and keeping YOU updated on issues impacting agriculture. The Issues Series dates have been set. All series events will take place at the Champaign County Farm Bureau auditorium. Please mark the following dates on your calendar, December 16th, January 12th, February 9th and March 22nd.

Happy Thanksgiving from the
CCFB Staff!

