



Champaign County Farm Bureau News

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

"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."

Timing Fall Nitrogen

By: Emerson Nafziger



Emerson Nafziger, Illinois ACES Crop Sciences, Professor

URBANA, Ill. - Harvest is back in full swing after a period of substantial rain that fell over central and northern Illinois between Oct. 5 and 15. With harvest, thoughts turn to application of fall ammonia.

"Almost everyone is on board with waiting until soil temperatures are at or below 50 degrees before applying ammonia," says Emerson Nafziger, an agronomist in the Department of Crop Sciences at the University of Illinois. "Cool soil, along with use of a nitrification inhibitor, lowers the rate of nitrification, and helps preserve nitrogen in the ammonium form. Nitrogen present in the soil as ammonium is safe from loss."

Nafziger says some producers would like to start before soil temperatures reach 50, assuming soil temperatures will go down as air temperatures start to decline. "But if we apply when soil is at 60 degrees and soil temperatures don't drop quickly, or if they rise again after application, nitrification will continue and will persist as long as soils stay warmer. In fact, nitrification does not stop dead at 50 degrees; as a biological process, its rate drops off as temperature falls, but temperatures need to be near freezing for nitrification to stop completely."

Therefore, he cautions farmers to wait to apply fall ammonia not only until soil temperatures are 50 degrees or less, but until they are likely to stay cool. In Illinois, it has typically been safe to apply ammonia on or after Nov.1. But that's not a sure thing. In the past two years, soil temperatures have risen above 50 degrees at least once between November and February. "Even so, Nov. 1 is usually a reasonable starting date to balance keeping nitrogen safe with getting fall application done," Nafziger says.

Minimum air temperatures have fallen into the 40's this past week, and producers are wondering if it might be okay to start applying now. Minimum soil temperatures at the 4-inch depth under bare soil have dropped to the upper 40's to low 50's over much of the state each day between Oct. 16 and 18.

The problem with using only the minimum soil temperature is that it doesn't represent the soil temperature in the ammonia application zone. Minimum soil temperatures on clear days are typically five degrees or so less than the average soil temperatures for the day. "Even though we may need a jacket on cool mornings this week, ammonia applied now is not going to be in soils with temperatures less than 50 degrees for some days or weeks," Nafziger says.

Air temperatures are forecast to stay in the 70's the rest of this week, fall into the 50's (with lows in the mid to upper 30's) next week, and rise again the following week.

"We're already past the average first frost date for central and northern Illinois, and even with more seasonal temperatures coming the last week of October, it doesn't look like ammonia applied now will be as safe from nitrification and possible loss as will ammonia applied in November," Nafziger says. "Delaying application moves us closer to having soil temperatures low enough to be safe for nitrogen."

Average fall temperatures in Illinois have been trending slowly upward for some time. As in other recent years, waiting until Nov. 1 to apply fall nitrogen does not assure low soil temperatures as consistently as it did in the past. So, if a stretch of warm weather is still in the forecast at the end of October, it might make sense to wait a little longer.

"Otherwise, patience waiting another ten days will likely be rewarded, even if - as is often the case when doing the right thing - the reward isn't very visible."

Preparing for Dicamba Use in 2018

(With IFB and AFBF Policy citations).

Provided by: Tamara Nelsen,

Illinois Farm Bureau Senior Director of Commodities

This past growing season created a lot of questions on usage of Dicamba, the following listed are summarized policies that are defined by Illinois Farm Bureau and the American Farm Bureau Federation.

IFB has and will continue to actively engage with other farm organizations, state and federal agencies, academic researchers and industry to ensure proper approvals and use of new technologies. (Policy: IFB 53, AFBF 337)

Farm Bureau recognizes that good stewardship of new technology is a must if farmers want to maintain the integrity of the U.S. food and grain supply and preserve access to new products. (Policy: IFB 53, AFBF 337)

IFB supports biotechnology, as well as the legal and responsible use of all approved herbicides including dicamba. (Policy: IFB 53 and 30, AFBF 336 and 337)

EPA's recent decision to classify dicamba as a "restricted use" pesticide allows continued but tightened use of this important tool. Additional requirements and restrictions for "over the top" use of the pesticide balances the farmer's need to control weeds while reducing the potential for off-target movement.

IFB supports the pesticide applicator certification as means to ensure the public that farmers and other licensed applicators are trained and knowledgeable. (Policy: IFB 30, AFBF 336)

Restricted use also means tighter requirements on farmers for applicator training, record-keeping, tank clean out, time of day of application, and NO SPRAYING if sensitive crops are downwind.

It is imperative that farmers and commercial applicators are properly trained and certified for appropriate use of dicamba-based products. (Policy: IFB 30, AFBF 336)

Towards that end, IFB is actively engaged in discussions with other IL ag groups, agencies, U of I Extension, and industry partners to ensure availability of and access to multiple training venues this winter. IFB and these partners will actively communicate information on EPA's new rules and urge all farmers and planning to use the product in 2018 to be properly trained this winter.



I-Device & Web WORKSHOP

November 15th!



Open to all Champaign County Farm Bureau members! From 6p.m. to 8p.m., at the Champaign County Farm Bureau auditorium, Tricia Campbell will be teaching a workshop on how to use iDevices, such as I-pads and I-phones. The workshop will include how to use apps on your device and how to navigate the internet! At the end of the workshop she will answer any questions you may have! Call the CCFB office today to sign up, we can only take 25!

Upcoming Trip Beef House



Join the Champaign County Farm Bureau for our last trip of 2017! On December 21, we will be heading to the Beef House Restaurant located in Covington, Indiana. This trip includes the Beef House Theatre's Christmas Show & lunch. The Beef House Restaurant will be cooking up a traditional holiday buffet which includes their famous rolls and high quality beef. The Christmas Show will feature a live band, amazing singers & beautiful costumes, this production always sells out! Make your reservations today by calling the CCFB Office at 217-352-5235. Cost per person: \$75 per person

Deadline: December 4, 2017 Trip includes: transportation, lunch and show



28

"Check Your Calendar!"

November



5:00 PM

6	Equine Committee	9:00 AM
6 9 10 13 13 14 14 15 16 23&24	Prime Timers	10:00 AM
10	Foundation Gala	
13	Women's Committee - Smith House	9:30 AM
13	Marketing Club	6:00 PM
14	Legislative Meeting	7:30 AM
14	Premier Ladies Marketing	9:30 AM
15	Web Workshop	6:00 PM
16	Full Board	6:30 PM
23&24	OFFICE CLOSED - Happy Thanksgiving!	

December

2-5 IAA Annual Meeting

4 NO MARKETING MEETING

Estate Planning Seminar

14 Prime Timers 10:00 AM



November Report

President, Chris Murray

October flew by with the whirlwind of harvest in Champaign County. Overall, the majority of the county is wrapping up harvest 2017 and average yields were noteworthy. Aside from harvest, we have refeleted on our FB ACT contacts made from this past program year. A huge recognition to the Women's Committee and their efforts in challenging the Champaign County Farm Bureau Board of Directors, as they claimed victory again this year in the contest. November will be the month that meetings and events pick up for the Farm Bureau. The Illinois Farm Bureau Annual Meeting is the first weekend in December in Chicago, where we will be selecting a candidate for President and Vice President this year to lead our organization. I wish everyone a Happy Thanksgiving and a safe ending to the 2017 harvest season.

Sincerely, Chris Murray

Champaign County Farm Bureau Women's Committee

Prep/Freeze/Cook - December 14th at 6:30 PM

Remember last year around the holidays when it seemed impossible to cook during those long days and evenings of preparation, shopping and decorating to get in the Christmas spirit? Be stress-free this year, as the Women's Committee will be hosting a party at the Prep Freeze Cook facility at the Crossing! The cost is \$132/person and will give each participant 10 meals to take home. Each meal is prepared for 5. Join the Women's Committee for this fun evening of advanced holiday preparation and bring home delicious favorites to share with the family! Please call into the Champaign County Farm Bureau office to reserve your spot today, this is LIMITED TO 30!! (217) 352-5235 Christmas Potluck: Get acquainted with other CCFB ladies on December 11th and join the Women's Committee for their annual Christmas Potluck! RSVP required for the floral project with a \$15 material fee, project is *optional*

ILLINOIS FARM BUREAU, JOHN DEERE ANNOUNCE NEW DISCOUNT PARTNERSHIP

Illinois Farm Bureau and John Deere are excited to announce a new partnership which will give Farm Bureau members special access to the John Deere's <u>GreenFleetTM Loyalty Rewards program</u>, providing members with a free two-year Platinum 2 membership.

This new member discount program will strengthen the existing partnership between John Deere and Farm Bureau, and continue to grow John Deere's dedication to strengthening their support of America's farmers and ranchers.

"John Deere is committed to the success of customers whose work is linked to the land," said Steve Geick, director, John Deere Ag Industry Relations US/Canada. "Together with Farm Bureau, we are strengthening our agricultural communities and building for the future. The GreenFleet Loyalty Rewards program for Farm Bureau members is John Deere's way of rewarding those who cultivate, harvest, transform, enrich and build upon the land."

Along with valuable equipment discounts, GreenFleet Loyalty Rewards Platinum members are eligible for special parts savings, Home & Workshop Products discounts, and other members-only promotions.

Normally, a customer must initially purchase two pieces of qualifying equipment within 12 months to reach Platinum status. Farm Bureau members will automatically qualify by signing up through John Deere com/FarmBureau for these benefits:

- **Equipment Discounts** Savings on everything from mowers to tractors to Gator™ Utility Vehicles purchased at your authorized John Deere dealer
- **Special Parts Savings** Money-saving parts coupons and offers to help keep your equipment at its best
- Home & Workshop Product Discounts A 10 percent discount off MSRP on eligible John Deere tools and workshop equipment air compressors, generators, pressure washers and more
- **Exclusive Member Promotions** new exclusive offers and promotions delivered to your inbox along with insider tips and great ideas for enhancing your equipment experience

Farm Bureau members in participating states are eligible. To participate, Farm Bureau members can visit their state Farm Bureau website or JohnDeere.com/FarmBureau.

Once the registration is complete, the member will receive their GreenFleet member number and can instantly access program benefits. Members can simply purchase online at <u>JohnDeere.com/BuyOnline</u> or by visiting a local <u>John Deere dealer</u>.

To find out more about GreenFleet Loyalty Rewards, visit <u>JohnDeere.</u> <u>com/GreenFleet</u>.

Farm Field Directory

Carle Center for Rural Health and Farm Safety

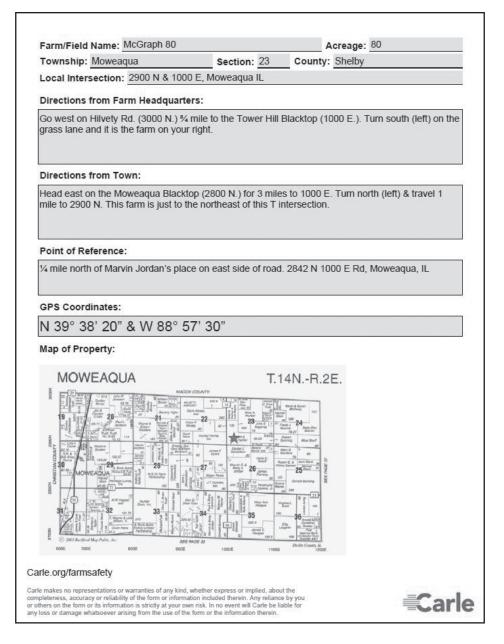
Carle's Center for Rural Health and Farm Safety is dedicated to the safety of farms and families. A new initiative, creating a farm field directory, is aiming to aid first responders in finding your farm in case of an emergency.

In order to create an accurate, up to date directory, we need your help! An easy template has been created at carle.org/farmsafety as well as a sample. This template is designed to help you create directions to each of your properties. Once created, reproduce those directions and disperse them in a number of locations for easy access. This can be done by anyone who knows your properties, perhaps even a teenager could take this on in your household. It's free and easy to use.

Planning ahead does take some time, but during an emergency time is of the essence. We all have names for our fields, but how can you get responders there as quickly as possible? Perhaps you know the turn by turn directions but when a loved one, employee or even yourself are injured or critically ill and you need to give directions the Farm Field Directory can help! Check it out today. You might need it tomorrow, you might never need it, but piece of mind is well worth it.

EXAMPLE

Farm Field Directory Form



CONSUMER CONNECTION TIPS & TOOLS TO HELP YOU SPREAD THE MESSAGE OF AGRICULTURE

Striking up a conversation with your neighbor at the grocery store about agriculture and you realize you have different opinions about food and farming? Don't fear the person, but the misinformation. No need to get defensive, it's just a conversation....consumers just want to know about their food.

Linda Olson, Illinois Farm Families, suggests when talking to consumers farmers/producers realize "the most important thing is that we are building relationships so that consumers build trust in farmers and their farming practices. We do that through conversations. And just as we build friendships by finding common ground or values, we try to find out what common values we (farmers or those in agriculture) have with consumers. They can be the whole gamut.... we're parents, we're grandparents, we like to run, we like to eat healthy, we like to EAT! We want our kids to eat healthy, we belong to the same church, our kids go to the same school, we are concerned about the environment, etc. And it's through conversations that we find out how we are alike, then we build on that."

Consumer Connection Tip #3: Because we have the same values – we want our families to have safe and healthy food. We do care about our animals and taking care of the environment not just for today, but for the long haul so our children and their children can have the opportunity to farm. But, we need to let our consumers know that we care.

Monday, November 13th 6:00PM CCFBAuditorium MARKETING CLUB

Dinner - 6:00 PM (free will donation)
Randy Boland, Illinois Commodities - 6:30 PM
-Providing a marketing update
Shelby Weckel Kaufman, Ehler Bros Seed- 7:00 PM
- Agronomy Update

There will not be a December Meeting

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

Join us to learn more from marketing experts



New Recipes For Thanksgiving! Submitted by the Women's Committee

Pumpkin pie dessert squares

Base

1 box yellow cake mix. Less 1 cup 1/2 cup melted butter

1 egg

Mix and press into 13X9 baking pan Filling:

1 30oz can pumpkin pie MIX

2 eggs

2/3 cup milk

Topping:

1 cup reserved cake mix

1/4 cup sugar

1 tsp cinnamon

1/4 cup soft butter

Grease a 9x13 pan. Mix base and press into pan. Mix ingredients until smooth and pour over crust. Mix topping ingredients until crumbly and sprinkle over filling. Bake in 350 degrees oven 45-50 minutes or until knife inserted comes out clean. Serve with whipped cream or ice cream

- Submitted By: Ronda Scott -

Little Pecan Pies

1 3 oz. package cream cheese 1/2 cup butter

Blend cream cheese and butter, add 1 cup flour. Use hands to blend. Shape into 24 balls. Pat mixture into miniature muffin pans. Chill 1 hour.

Filling:

1 egg beaten

3/4 cup brown sugar

1 t. vanilla

Dash salt

3/4 cup chopped pecans

1 T. melted butter

Beat until smooth. Pour into chilled miniature muffin cups.

Bake 325 degrees - approximately 25 minutes. Cool. Remove from pans and store in container.

- Submitted By: Diane Lecher -







CCFBFOUNDATION.COM





10th Annual Harvest Gala Sold Out

It's a first for the Foundation! A 400 person sellout of Pear Tree Estate in Champaign and the 10th Annual Harvest Gala.

The Foundation Board of Directors and staff are excited and ready to celebrate with our friends and corporate sponsors. The evening includes both live and silent auctions, dinner prepared by LA Gourmet, and of course the famous dessert auction featuring delectable homemade desserts.

Foundation Executive Director, Kirk Builta, wishes to thank

everyone who has purchased tickets, especially those who due to the sellout crowd have placed their names on the organization's waiting list. "We truly appreciate everyone who has registered and will do our best to accommodate as many people as we are able to" Builta said. "The response to this year's event has been incredible and we cannot thank our community enough for their support."

If you have questions about your registration status, or would like to add your name to our waiting list, call the CCFB Foundation office at 217-352-5235.



From Farm To Foundation

By: Susie Harbaugh

Editor's Note: The following article originally appeared as a feature article in the CCFB Foundation's 30th Anniversary Celebration book in the winter of 2017. With the authors permission we're proud to reprint "From Farm to Foundation" as we celebrate the life of longtime friend of the foundation, Mildred Luther who passed away on September 25, 2017

. If you ask CCFB Foundation Director Kirk Builta what he values most about his job, the response comes with a wide grin and a sparkle in his eye: "That's easy," he says. "The satisfaction is incredible when I can build relationships between donors and recipients who hold the future of our industry in the palm of their hand."

William T. Henderson, 87, Kathryn Luther Henderson, 93, and Mildred Luther, 90, of Urbana are prime examples of donors that Builta admires. Collectively, they bring a true historical perspective to the mission of the Foundation combined with sincere enthusiasm as they share their passion for their centennial farm and their desire to assist others in their career goals.

"We had always been Farm Bureau members," said Kathryn, but Dad had never held an office in the organization. (CCFB Manager) Bob Wendt helped us find the drainage people we needed to address the issues on our farm and while he had our attention, he introduced us to the goals of the Foundation."

Due to the fact that all three individuals had cultivated distinguished careers at the University of Illinois around students who were constantly seeking information, they were instantly intrigued.

"What sold us on the Foundation were the scholarship recipients themselves," explained Kathryn.
"We attended our first Farm Bureau annual meeting and listened as they gave speeches that were honest and sincere."

That was the defining moment for the trio and their decision was made to become a part of the scholarship effort.

In January of 2000, Kathryn would become a director on the Foundation board and would also become the first woman to give an invocation at the Champaign County Farm Bureau annual meeting. Her husband, Bill, would fill a board vacancy and become a director the following August.

Serving 13 years each, William T. and Kathryn Luther Henderson devoted countless hours to reading scholarship applications while serving on the Foundation scholarship review committee.

Moreover, the Hendersons and Mildred Luther catapulted the efforts of the CCFB Foundation forward by generously funding two named scholarships each. They expressed their joy over getting to know their recipients personally and corresponding with some of them by mail through the years.

"People like to know how their money is being used," said Kathryn. "There's just such a satisfaction at seeing our farm do so much good for students entering an ag related field."

The family takes great pride in their farm that was purchased in 1893 for \$1,000. "It became a centennial farm in 1993," smiled Kathryn, "and we're so happy that it has impacted children and the community in such a positive way."

Part of the personal satisfaction as donors comes from the fact that they have had a hand in "spreading the gospel" regarding the wide variety of career choices that are available in agriculture.

"It's very common for us to open a door to a conversation by asking others if they know what agriculture truly is," said Bill.

"If there's one thing we need to really work on, it's telling the story of agriculture," said Kathryn. "Our collective roots are so important; our soils, so rich; and we grow magnificent crops that feed the world!"

The family says they are inspired by the stories from recipients they have assisted through their work with the CCFB Foundation.

"These young people are excited," smiled Bill. "They're training others in areas such as crop science that is of particular interest to me. They're 'paying it forward' by teaching their peers and getting them engaged."

Kathryn says that it's a mistake to ever forget the pioneers that helped make agriculture what it is today. "Millie and I never had a scholarship," she said. "I can still see our dad writing out that check for \$40 for my tuition and believe me, it wasn't easy for him to do."

She thinks Farm Bureau members have a real treasure in their Foundation. "When I was young, it was most customary to become a teacher or a nurse," Kathryn said. "If I had it to do over, I'd get involved with agriculture."

It appears that she's already met that goal!

Thanks to our 2017 Gala Sponsors

PLATINUM

AgriGold
The Andersons
Champaign County Farm Bureau
COUNTRY Financial
DeKalb/Monsanto
Illini FS
Murray Seed & Pioneer
Hi-Bred International
Pear Tree Estate

GOLD

Farm Credit Illinois Kanfer Studios WYXY Classic

SILVER

Andersons AgVantage
The Atkins Group
Birkey's Farm Store
Crop Copter
Crop Production Services
D&B Trucking
Frito Lay
Longview Bank
Premier Cooperative

BRONZE

Arends & Sons Arends Hogan Walker **Bartell Powell LLP Carle Center for Rural Health & Farm Safety Centrec Consulting** Champaign Danville Grain Inspection Farmers Ag Service, Inc. Fertilizer Dealer Supply Fisher National Bank **Gifford State Bank** Gordyville, LLC Granular Jerry & Jackie Watson Martin, Hood, Friese & Associates **Meyer Farm Management** Monsanto

> Ryann Kesler Phtography Syngenta United Prairie Vaibel Farmland Services, Inc

Philo Exchange Bank

Pioneer Hi-Bred Int Inc

Waibel Farmland Services, Inc. Waypoint Analytical William T. & Kathryn Luther Henderson





MARK THORNSBROUGH, GENERAL MANAGER

a division of GROWMARK, Inc.

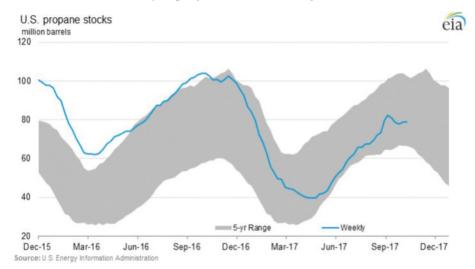
PROPANE MARKET UPDATE

U.S. propane exports by destination (first half of each year) eia thousand barrels per day 1,000 rest of world 800 700 Asia and Oceania 500 Western Europe 300 North America 200 Central and 100 South America 2013 2014 2015

Winter weather is on its way! Illini FS is ready to meet your propane needs. Contracts are still available for Illini FS customers. According to Dave Rich, Illini FS hauls approximately 4 million gallons of propane each year through its five county area. Dave encourages customers "to keep an eye on your propane tank and keep it full this winter." The propane market will be impacted by winter weather conditions and inventory could get tight if Central Illinois faces a cold winter.

The propane market overcame major hurdles in 2017, bouncing back from stalled production and exports due to hurricanes hitting the U.S. Propane reserve was at a low of 40 million barrels in April 2017, as of last week the reserve was back up to 80 million barrels. This is still well below the 102.7 million barrels on hand at this time last year.

The market has also seen an increase in exports to Asian markets, accounting for 74% of recent growth. U.S. propane exports reached a record high of 913,000 barrels per day in the first half of 2017, up from 790,000 barrels per day in the first half of 2016, according to a recent report from Mid-Co Commodities, Inc. Prices are also on the rise, jumping 30 cents from August 2017 to October 2017.



Illini FS Promoting Propane Safety



Illini FS has recently partnered with the Illinois Fire Service Institute to provide a training course to local fire departments promoting propane safety. Hindsboro, Tuscola, Rantoul, and Pesotum Fire Departments hosted these events which discussed the properties, fire behavior, and proper approach to propane emergencies. Each session begins with one hour of classroom training and then moves into hands on training. Dave Rich, Illini FS, says, "These events were attended by close to 20 different fire departments. We enjoy working with the volunteers as it helps educate those attending on how to handle fires where propane may be present. At the end of the day all of those involved with these events want the same thing – everyone that uses propane is safe!"



Fall Anhydrous Ammonia Applications

By: Dr. Howard Brown

We are now ready for Fall anhydrous ammonia applications. The calendar and temperature meet the management practices established to start applications. Applications are cleared once field conditions are fit for an application. Here are a few additional management practices that need to be considered with Fall N applications.

1. N-Serve needs to be added to all Fall-applied N. The risk of N loss can be minimized by inhibiting the conversion of ammonium to nitrate-N with a Nitrification Inhibitor, such as N-Serve. Keeping the applied N in an ammonium form prevents any loss by denitrification (saturated soil) and minimizes any movement downward with soil water (leaching).

2. Fall-applied N is still an accepted N management practice. Data collected from N Rate x Timing Studies (University of Illinois) the past plied anhydrous ammonia was equal to Spring applications of N. This does not suggest that no N is lost from Fall applications. It does not endorse Fall applications as the best time to apply N. However, it does suggest that over the past three years there was little-tono loss of harvest yield due to Fall applications of N that followed suggested management practices. Creating a N Management System that splits the crop's *N requirement into multiple applications* over time provides a producer the best hedge against loss of the 2nd greatest input cost to corn production, nitrogen.

The time is now to register for **2018 N-TRACKER Sites** where Fall N will be used. N-TRACKER is a new N Management Tool created and developed by Illini FS that allows a producer to track the behavior (dynamics) of corn's

three years (not including this fall yet) second greatest input cost, nitrogen. Nshow that harvest yield with Fall ap- TRACKER provides a window into the upper two feet of the soil profile providing a way to track the ups and downs of plant available N (ammonium and nitrate-N) from 2017 harvest to the beginning of peak nitrogen demand sometime in early June. There are several programs available that can minimize the cost of a N-TRACKER Site. Visit with your local Illini FS crop specialist for more information or to sign-up for a site. Visit www.n-tracker.com to learn

more about the tool and how it has been used. Leave us a comment about what you think to receive a complimentary gift as well as a discount for onyour first site. The best local publication for cover crop management is attached. It utilizes field experience to help with some of the common questions about

managing cover crops. Copies are avail-

able through the Nutrient Research and

Education Council. Simply visit their website to request a paper publication or download the file for review. A special Thank You goes out to the Nutrient Research and Education Council; Lowell Gentry, Natural Resources and Environmental Sciences, University of Illinois; and Dan Schaefer, Illinois Fertilizer and Chemical Association for making this publication possible.

There is still an opportunity to order Illini FS Soft Lime. There is no better lime source for quality (fineness of grind and purity) than Illini FS Soft Lime. It has a purity of close to 100% and a fineness of grind that makes it available the first year of application. Once cold weather sets-in for the winter, Soft Lime applications will stop until next Fall. Visit with your local Illini FS crop specialist if you have additional questions about Illini FS Soft Lime or to place an order.



Vann Parkin Country Financial Agency Manager





Dan Punkay 328-0023



Travis Heath 352-4555



Keith Garrett 485-3010



Jessie DeHaan 352-3466



Stan Ochs 352-3296



Terry Hill 469-9800



Bret Kroencke 359-9391



Nathan Hubbard 892-4479



Jim Nelson 892-4479

COUNTRY

FINANCIAL

AUTO | HOME | LIFE | BUSINESS | RETIREMENT

SPOTLIGHT

COUNTRY Financial Agent

Dan Punkay



Dan Punkay, a Champaign native, came to COUNTRY Financial 1.5 years ago bringing with him a wealth of business experience. A graduate of Centennial High School, Dan moved west after graduation attending The College of the Desert in Palm Desert, CA. After earning a degree in golf and business management, Dan completed the PGA apprentice program and earned his Class A PGA Golf Professional card. Prior to moving back to his hometown, Dan spent 5 years as the Head Golf Professional at Quail Creek Country Club and Resort in Robinson, IL.

Upon Dan's return to Champaign, he opened DWP Golf & Soccer World, owning and operating this business for 15 years. As the doors of DWP closed, Dan made a career change and moved into his current role as a COUNTRY Financial Representative serving Champaign, Urbana, and the surrounding communities. Dan's entire professional career has been, and still is, dedicated to serving and helping others. Dan received valuable career advice from his first boss and it still rings true today to "treat others how you want to be treated!"

Dan changed careers, but he is still doing what he loves! "I am continuing what I enjoy doing, which is helping people by listening, asking questions and giving recommendations based on each person's needs." You can find Dan in his office around 8:15 each morning, but no two days are the same. Dan spends time responding to client phone calls, emails, and meeting with clients to review policies and coverage.

Dan stresses the importance of meeting with clients to review their coverage. Dan says "Things are constantly changing in people's lives including new jobs, children, grandchildren, promotions, job loss, new homes and cars. It is important to know these things so our clients are properly protected."

When meeting with clients, questions quickly arise about road service coverage, including the value of a good student discount. Dan encourages clients not to overlook tough questions about life insurance. Life insurance is valuable to loved ones, often taking away the worry when it comes to expenses. Dan encourages clients to look into their life insurance options. Do you currently have a policy through your employer? Does the policy stay with you once you retire or leave for another job?

Visiting Dan's office will be the start of a long lasting relationship. Dan stresses "It is important to me that you and your family are protected for all of life's expected and unexpected events...We have so many things that we can offer a person to help them with their financial security and insurance needs."

Dan's wife, Timmie, is also a familiar face to many clients, working part-time at the COUNTRY Financial office located at 1717 Philo Road in Urbana. Dan and Timmie have been married since May of 1994 and have 3 children. Addison and Pryce are 15 year old twins and Bailey is 11 years old. In their spare time, Dan and Timmie enjoy family time and following their children's activities. Dan is also very active in the community serving as an elder at his church and previously serving on a school board for 6 years.

www.countryfinancial.com



Marcia Woolcott Administrative Assistant Champaign Agency



Chuck Rippy 586-5030



Chris Greenwold 355-8675



Dan Duitsman 469-2033



John May 352-3341



Austin Beaty 217-352-0012



Andrew Deedrich 359-3941



Steve Derry 352-2655



Scott Jackson 359-9335



Giving Thanks with the Prime Timers on November 9 starting at 10 a.m.

Program:
Lin Warfel - World War II,
Anniversary of Invasion of France

Music by:



Ken Roellig, Prime Timers Chairman

- Meetings are held on the second Thursday of each month - Cost is \$8 to attend
- Call 352-5235 ahead of each meeting to reserve your spot Mark your calendar - Don't miss a single Prime Timer date!

Prime Timers 2017: December 14

FOR SALE 1953 Farmall M Tractor \$1,995

- Power Steering
 - Hydraulics
 - M&W Gears
- Swinging Drawbar Call: (217) 485-8575

Landowner Meeting

December 13th 9:00 AM

The Champaign County Farm Bureau Auditorium

- Establishing and maintaining filter & buffer strips/pollinators
- Maintaining drainage ditches
- New University of Illinois Program, Shorebird Conservation Acreage via drainage water Runoff Control (SCARC)
 - Five Star Program *More Details to Follow*

Sponsored By:

Champaign County Farm Bureau, Champaign County Soil and Water Conservation District and Pheasants Forever

CHAMPAIGN COUNTY FARM BUREAU NEWS

(USPS 099-840)

801 N. Country Fair Drive, Ste. A, Champaign, IL 61821 Published Monthly by the Champaign County Farm Bureau

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

SUBSCRIPTION RATE -- \$3 PER YEAR

Periodicals Postage Paid at Champaign (ISSN 1078-2966)

POSTMASTER: Send address changes to "Farm Bureau News" 801 N. Country Fair Drive, Ste. A, Champaign IL 61821-2492

OFFICERS

Carl Smith, Ayers; Dale Tharp, Champaign; Frank Hardimon, Colfax; Kristi Pflugmacher, Condit; Mitchell Heap, East Bend; Trent Wolken, Harwood/Kerr; Bob Furtney, Hensley; Mike Briggs, Ludlow; Christi DeLaney, Newcomb; Brennon Breymeyer, Ogden; Andy Hughes, Philo; Justin Leerkamp, Raymond; Loretta Stoerger, Sadorus; Paul Berbaum, Scott; Darrell Rice, Sidney; Steve Hammel, Somer; Brian Krukewitt, South Homer; Derek Harms, Stanton; Tom Swigart, Tolono; Dale Franzen, Rantoul; Paul Routh, Urbana; Joe Burke, Marketing Committee Chairman; Paulette Brock, Women's Committee Chair; Ken Roellig, Prime Timers; Lynn Doran,

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 Foundation Director -- Kirk Builta

Contact us at (217) 352-5235



Estate/Succession Planning Workshop

November 28, 2017

at 5:00 p.m.

Dinner will be provided

RSVP to Champaign County Farm Bureau at 217-352-5235 by Wednesday, November 22

Where:

Champaign County Farm Bureau Auditorium, 801 N. Country Fair Dr.

Topics:

- Tax Update/Planning
- Estate and Succession Planning
- Retirement and Investment Planning

Sponsored by:







ised annulties issued by COUNTRY Investors Life Assurance Company*, Bloomington, IL. Medicare outpolement insurance policies issued by COUNTRY Life Insurance Company*, Bloomington, IL. Not affiliated with or endorsed by the U.S. insurance or the Federal Medical Program. Registered Broker, Orleaning securities products and services: COUNTRY* Capital Management Company, 1765 N. Towands Awenus, P.O. Box 2222, Bloomington, IL 61703-2222, hel [860] 551

COUNTRY Financial* It not affiliated with and does not endors or recommend the services of third party speakers or advisors. The products and services discussed in this informational presentatives can be affected by the COUNTRY Financial* and our representatives cannot give tax or legal advisor. Any information we provide reflects our understanding of current tax laws. Tax claws are subject to change and relimiterpertation. We recommend you consult legal and tax occursed of your choice before making any decisions regarding your personal planning needs. Will and Trusts are important legal documents. You are usged to consult an attorney for more information.

SAVINGS WHEREVER YOU GO

Illinois Farm Bureau members enjoy exclusive access to more than 302,000 discounts on everything from hotel rooms to theme parks, new Ford vehicles to prescriptions. Whether you are at home or traveling across the state ... you can find offers near you.

Access your FREE member-only offers at http://ilfb.abenity.com

ONE STOP SAVINGS

- Log in to our new membership benefit platform using your county Farm Bureau[®] membership number at https://ilfb.abenity.com
- Search offers using business names, locations, categories, and more
- Change your location to see deals near you
- . Show and save mobile coupons

 Provide instant, in-store discounts at nearby restaurants and retailers





FASHION SPORTING EVENTS

Farm, Family, Food,"

TRAVEL HEALTH

Show and save mobile coupons

RESTAURANTS CONCERTS ZOOS GIFTS O MILHOUS ACTICUSTIBLAL ASSOCIATION ILFB. ORG NE

2017 Citrus Sale

A member service of the Farm Bureau

FRESH CITRUS

Navel Oranges	4/5 bushel	\$35.00	2/5 bushel	\$22.00
Grapefruit	4/5 bushel	\$29.00	2/5 bushel	\$20.00
Trio Pack			2/5 bushel	\$31.00

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

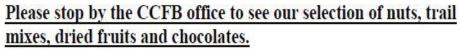
AVANTI CHEESE

AVAIVITUREESE		
Baby Swiss	2 1/2 1bs.	\$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, l	onghorn, calico)	
Gift Box C	124 B	\$20.00

OTHER PRODUCTS

OTHERTRODUCTS		
Yellow Popcorn	2 lb bag	\$ 3.25
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
Shelled Pecans Halves	11b bag	\$12.00

(Mild brick, mild cheddar, longhorn, 12 oz. sausage)



These make great gifts!









ALL PRICES INCLUDE SALES TAX

Member To Member 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.

2017 Citrus Sale Order Form

Order and Payment must be received by the CCFB Office by November 13



	У шаниту	
	Ordered	Price
Yellow Popcom	\$ 3.25	A 4
Pork Spice	\$ 8.00	
Riley's Seasoning	\$ 3.75	
Italian Beef Seasoning	\$ 2.00	
Mild Chili Seasoning	\$ 3.50	
Shelled Pecan Halves	\$12.00	

	Ordered Frice			
Navel Oranges 4/5	\$35.00			
Vavel Oranges 2/5	\$22.00			
Ruby Red Grapefruit 4/5	\$29.00	· 		
Ruby Red Grapefruit 2/5	\$20.00	(8 TO 89 4)		
Trio Pack	\$31.00			
Baby Swiss	\$16.50	VC 10 V0 V0		
armers Cheese	\$12.75			
Mild Cheddar	\$ 7.50	() 10 ()		
Sharp Cheddar	\$ 8.50			
Calico Cheese	\$ 7.00	20 12 20 40		
Mild Brick	\$ 7.00			
Mozzarella	\$11.75	1 2 13 24		
String Cheese	\$ 7.25			

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.
Day & TIME



Address_____

Phone ____

American Sliced Cheese Gift Box A Cheese Gift Box C

Please make checks payable to: CHAMPAIGN COUNTY FARM BUREAU

DUE BY NOVEMBER 13

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

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



Winter 2017-2018 Outlook

By: Eric Snodgrass

Cooperative winter weather is crucial to farming in Illinois as we move a lot of grain throughout the colder months. Cold season precipitation impacts soil moisture levels for spring and soil temperatures dictate insect pressures as well as the timing of spring applications/planting. The last two winters have been very mild with December – February average temperatures ranking as the 5^{th} warmest on the 123-year record for 2016-17 and 7^{th} warmest on record for 2015-16.

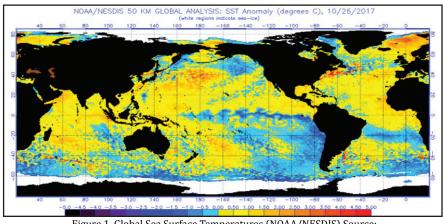


Figure 1. Global Sea Surface Temperatures (NOAA/NESDIS) Source: http://www.ospo.noaa.gov/Products/ocean/sst/anomaly/

The big "weather" players for winter 2017-18 begin with La Niña. Global sea surface temperatures in late October (Fig 1) show a pronounced region of cooler water temperatures that stretch from South America to the west across the equatorial Pacific Ocean. In the absence of other major drivers of our winter weather, La Niña events are correlated with cooler and wetter/snowier winters for Illinois. This winter's La Niña will be weak compared to winter 2010 – which dominated the flow of the jet stream – meaning that we will need to watch how La Niña works in concert with the North Atlantic Oscillation, the Arctic Oscillation (a.k.a. Polar Vortex), and the Pacific North American Pattern. The translation is that winter 2017-18 will likely feature a very active jet stream that resists long-term blocking. This will be unlike last year, when the Pacific branch of the jet stream soaked the west coast – ending drought there – before favoring a ridge over the southern and eastern states. Winter 2017-18 will likely feature a highly variable trough/ridge pattern which means an active freeze-thaw cycle, a preferred winter storm track through the mid-Mississippi and Ohio River Valley, and frequent Alberta Clippers.

This will tend to keep the northern states cooler than average on the whole, while southern states may have a dry and warm winter. For Illinois, the probability that this winter is cooler than 2016-17 is very high as is the probability of having more snowfall than last winter. See Figure 2 for December-February temperature and precipitation anomalies as forecast by the IRI Multi-Model Group. This forecast is echoed by the long range European Model (ECMWF) as well as several analog year forecasts.

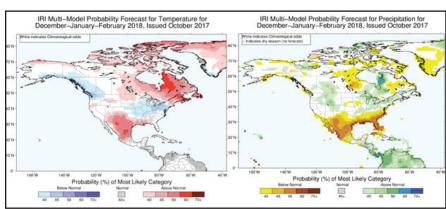
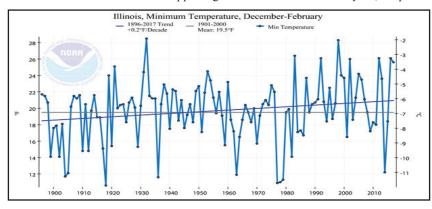


Figure 2. December-February 2017-18 temperature (left) and precipitation (right) anomalies. Source: http://iri.columbia.edu/our-expertise/climate/forecasts/seasonal-climate-forecasts/

When looking at this long-range weather outlook, take a moment to examine Figure 3, which shows the long-term (1895-2016) minimum temperature trend for December-February in Illinois. Over that time period, there has been a 3°F increase in minimum temperatures meaning that we are experiencing warmer overnight lows during winter. In addition to this, the length of frost-free season in Champaign County has increase by an average of 12 days since the late 19th century. This shows how our first and last frosts are happening later and earlier in the year, respectively.



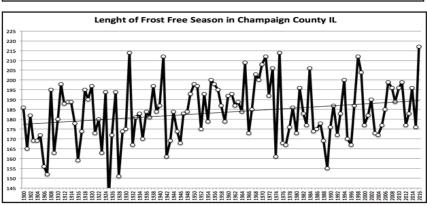


Figure 3: (Top) December-February minimum temperature 1895-2016. Source: https://www.ncdc.noaa.gov/ (Bottom) Champaign County, IL frost free season length Source: NOAA.

By March, keep a very close eye on the US Drought Monitor for regions across the cornbelt that might develop drought this winter, as pre-season drought can often grow if spring rains don't eliminate the deficits from winter. Also watch for regions with high spring flooding potential due to a lot of winter precipitation as this will lead to delayed planting and prevented planting - especially in the Dakotas. The northern cornbelt has been producing a lot more corn and beans over the last decade so early market movement in spring will be focused on how well they begin the 2018 growing season.