



# Co-Operator

official publication of the Cook County Farm Bureau®



Scan for more farm bureau info. & events

A "staple" in the Farm Bureau member's home since 1938

**Mission:** To serve all members of the Cook County Farm Bureau® with meaningful and beneficial programs that reflect our Agricultural Heritage.

Vol. 92 No. 10

Countryside, IL 60525

[www.cookcfb.org](http://www.cookcfb.org)

October 2018

## Area Microbrewery has Cook County Agricultural Roots



The front facade of the taproom and production facility in Dyer.



The beer production tanks for Windmill Brewery

Scott Vander Griend, a Cook County Farm Bureau member from the Southside, and his friend & business partner Justin Verburg began making batches of homebrew about 10 years ago, giving much of it to their friends. Those same friends encouraged the two to start their own brewery and after much thought and research, they decided to give it a try. Located in a remodeled former overhead door business in Dyer, Indiana (just across the Illinois border on Rt 30), Windmill Brewery was born a little over four years ago.

Purchasing a brewing system from One Trick Pony, a microbrewery in the Lansing area, Scott remembers vividly that first day of working at the farm stand

*Continued on page 12*

### Mark Your Calendar

#### NOVEMBER

- 7th Celebrate Illinois's 200th Birthday Page 6
- 17th Holiday Porch Pot at West End Florist & Garden Center Page 1

For participation details on these programs and activities, check out the related information in this publication, go to [www.cookcfb.org](http://www.cookcfb.org), or contact the office at 708-354-3276.

You can register for most programs using the member service center at [www.cookcfb.org](http://www.cookcfb.org).

### Question of the Month

What local Farm Bureau business was recently "caught" by photo with a Cook County Farm Bureau display on its check-out counter?

☆*Bonus*☆: What page of this publication is CCFB mascot Corny Calvin "hanging out" on this month?

Call the Farm Bureau at 708-354-3276 or fax your answer to 708-579-6056 for your chance to enter a drawing for a \$25 gas card. **If you will be emailing your entry, our email address has changed. Please email your answers to [FBCooperator@gmail.com](mailto:FBCooperator@gmail.com) (Please include Name, FB# and phone number)**

September winner is [Norman Martello](#).

#### Last Month's Question:

What is the amount of reward offered by Illinois Farm Bureau for info leading to felony conviction of a person(s) committing theft, arson, or vandalism to a member's Ag production-related property?

*Answer: \$1,000*

☆*Bonus*☆: The page number where Farm Bureau mascot, Corny Calvin, was hanging out in the August issue of the Co-Operator was... page 7.

## Slow Moving Vehicle Emblem is not a Driveway Marker

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

As we enter the Fall harvest season, Cook 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 (SMV) emblem. Illinois Vehicle Code requires certain vehicle types to display the



Proper SMV use



Improper SMV use

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, Cook County Farm Bureau asks residents to never use the Slow Moving Vehicle emblem to mark driveways, mailboxes, or other fixed objects. Please help keep everyone safe with proper SMV use to preserve its true meaning.

The Cook County Farm Bureau has a small supply of driveway marker signs (highly reflective) that we will trade with members that currently use the SMV sign to mark your driveway. Contact us at 708-354-3276 to set up trade.

### [www.cookcfb.org](http://www.cookcfb.org)



With the fall season upon us, be sure to visit our website highlighting the entire Chicagoland area to help you find local farm product marketers who specialize in fall plants, hay straw for Halloween, pumpkins and more! [www.cookcfb.org](http://www.cookcfb.org) offers everything "farm" from fresh food to

hay to green industry producers.

Do you need pumpkins, gourds, popcorn, flowers, soil, bedding plants, hay straw, or fresh vegetables? To locate an area farm producer to fill your need, visit [www.cookcfb.org](http://www.cookcfb.org) and click Discover local today!

The site features information about area farmers' markets; a variety of recipes using fresh, local products; how-to-guidance when it comes to canning and food preservations; Cook area agricultural statistics; meet local farmer videoettes, and local foodie news.

As the premier organization serving farmers of Cook County, we hope that farmers and consumers alike find this meaningful programming linking local consumers in a way that helps to fulfill our goal for financial strength amongst our producers.

Cook County Farm Bureau wants you to join us ...

## Winter Porch Pot Workshop

Make a  
**Winter Porch Pot**  
at  
**West End Florist & Garden Center**  
Evanston, IL

**Saturday, November 17**  
**10:00 AM**  
**\$45.00**

- ❖ Includes: 12" wide patio pot, premium mixture of winter greens, berries and curly willow
- ❖ Additional accessories available for purchase
- ❖ Hands-on fun and festivities



**WEST END GARDEN CENTER**  
3800 OLD GLENVIEW RD  
EVANSTON 60201  
847- 251-1943

West End Florist & Garden Center is a family-owned Ag business located in northern Cook and a proud Cook County Farm Bureau® member!

Members and guests register and pay prior to event at time of registering. Call Debbie at 708-354-3276 –credit card at no charge. Register: contact Debbie at 708-354-3276 or [membershipdebbie@cookcfb.org](mailto:membershipdebbie@cookcfb.org).

# Let's Talk About the Ag on Your Plate



Bona Heinsohn, Cook County Farm Bureau®

## "I want to visit a farm but haven't been able to. What would I see?"

Answered by Bona Heinsohn, Cook County farmer

Our farm is a third-generation family farm originally located in Lake County. In the mid-1940s we relocated to Kirkland. Since then we've grown. We milk 350 cows twice a day. And care for 400 young calves and 70 dry (non-milking) cows. We farm 2,500 -acres.

The first stop on our tour today is the calves. Our calves live in individual huts for approximately 10-weeks until they're moved into smaller groups. They'll stay with those animals the entire time they're in the herd. We like to compare the calves' small groups to preschool. And like preschool, they share things. Mainly germs. We clean and rotate the huts to ensure that the animals stay healthy. They'll move into larger groups, like middle school, before graduating into the milking herd.

Next, we'd like to welcome you to our milking barn. In 2001, we built and transitioned to a parallel-eight milking parlor. With the parlor, 16 cows are milked at the same time. Each animal gives approximately 80 pounds or 10 gallons of milk per day. Before milking, each animal's udder is cleaned with a gentle solution and then wiped dry before the milking unit is attached. In under a minute from the time the milk leaves the cow it is cooled and stored in the bulk tank. Every other day the milk is shipped to the processor before arriving in your local grocer's cooler. Each cow has a Radio-Frequency Identification (RFID) tag that helps us to track her production and health.

After every milking, everything that came in contact with the cows or the milk is cleaned and sanitized. The parlor, bulk tank, and cooling tank are cleaned twice a day. The farm is inspected three times a year, twice by the state and once by the federal government.

From the parlor, we'll walk to the freestall barn. Our animals are housed in groups of 90 depending on how long they've been giving milk. The barn is designed with over two feet of feed space per animal. Sprinklers and fans help keep the animals cool during the summer and heavy curtains help keep the animals warm in the winter. We choose to keep our animals indoors to protect them from the harsh Midwest weather.

Speaking of feed, we work with a feed consultant to develop a "recipe" for each group of animals depending on whether they're heifers, pregnant, milking, or dry. We input the recipe into our Totally Mixed Ration (TMR) and add the prescribed ingredients. Most rations are made up of corn silage, haylage or alfalfa, wheatlage, rylage, high moisture corn, corn gluten, soybean meal, distillers' grain, and a mineral/vitamin supplement. To make corn silage, haylage, wheatlage, and rylage, we chop the entire plant while it's still green and soft and essentially make the cows a "salad." Distillers' grain is the by-product of making ethanol and corn gluten is the by-product of making high fructose corn syrup. To ensure that our animals are getting the proper nutrition, we test each ingredient individually and the entire feed sample.

Have a question? Submit it to [bona@cookcfb.org](mailto:bona@cookcfb.org). We'll share questions with our farmers and publish their answers as space allows in upcoming issues of *The Co-Operator*.

# Gracias THANK YOU GratiGratified The Gratitude Box

Gratitude Appreciative Thanks GratiGratified

Each month, there are people that go out of their way to lend a hand to help with our cause in many ways, big and small. We appreciate it greatly!

The Cook County Farm Bureau thanks...

- Linda Bosey (and Peter Bosey) for participating in the August Farm Crawl and writing a great editorial with pictures. To see the editorial, go to our website!
- Schroeder's Landscape & Garden Center for opening their doors to our members and guests by hosting a Fall Planter Workshop!
- The Commodities & Marketing Team members for all they do to support the Team's programming!
- Kim Morton for presenting on GMOs to audiences through the Speakers Bureau.
- The many Board and Team members that recruited Voting and Professional Members to help Cook County Farm Bureau achieve voting member quota.
- The Ag in the Classroom Presenters for meeting the new Chicago Public School requirements and for the excitement gearing up for the 2018-19 school year of teaching kids and teachers about farming.
- Heidi Yunker for volunteering her time at the 12th Annual Member picnic at Goebbert's.



Thanks to Ludwig's Feedstore on 131st Street, Lemont for setting up a great Cook County Farm Bureau display on its checkout counter!



Cook County Farm Bureau® donated a lamb from the Lake County 4H Animal Auction to the families who utilize the Oak Park River Forest Food Pantry. The food pantry serves around 1,200 families monthly.

## Co-Operator

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Bob Rohrer

**Copy Analyst**  
Ashley Christensen

**Copy Development**  
CCFB Office Staff

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The Cook County Farm Bureau Foundation 2017-2018 Annual Report is now available on our website under Cook CFB Foundation at [www.cookcfb.org](http://www.cookcfb.org).



# Downwind

by Bob Rohrer, CCFB Manager  
"Keep all your parts, please"

It's 1973 and young Bobby Rohrer is on the edge of the couch ready for the show to begin.

Lee Majors (As Col. Steve Austin): "Flight down, I can't hold it. She's breaking up. She's breaking..."

Narrator: "Steve Austin, astronaut. A man barely alive".

Richard Anderson (As Oscar Goldman): "Gentlemen, we can rebuild him. We have the technology. We have the capability to make the world's first bionic man. Steve Austin will be that man. Better than he was before. Better... stronger... faster."

Yes, the opening to the 1970's TV show the Six Million Dollar Man. I loved that show as a kid. I wanted to be Steve Austin; I wanted to have his speed, strength and amazing eyesight. And especially his left arm!

I had a pretty good imagination as a kid but there was a practical yearning to it as well. You see, I lost my left arm in a farm accident at age 3. The TV show made it seem possible to be "rebuilt". Having a super strong arm with bionic abilities seemed a dream come true and I could imagine the possibilities. I would have put my super powers to "good use" by dominating area basketball, baseball, football and golf while serving as a kid secret agent on the side. When I was not saving the world from nuclear disaster following a 4-homer game, I would help Dad and Mom on the farm in my spare moments by throwing hay bales up to the loft, picking up tractors to change tires and straightening bent nails (because I could).

I was brought quickly back to my "Six Million Dollar" dreams when I saw this photo the other day in FarmWeek ... Yup, I'll take one of those arms!



Boston's Northeastern University mechanical engineering students demonstrate the "farm arm," an upper arm prosthetic they created. (Photo by Matthew MODOONO/ Northeastern University)

The photo accompanied an editorial by Robert Giblin that provided a glimpse into the high-tech world of engineering and technology prosthetics that are being developed for farmers and ranchers who have experienced major physical injuries or chronic illnesses that have resulted in the loss of a limb. Inspired by the Boston marathon bombing, many advances are being developed by Northeastern University students on research previously conducted by Northwestern University prosthetics and orthotics center in Evanston with a local organization AgrAbility (agrabilityunlimited.org). These prosthetics even have electronic skin with receptors to feel sensations!

That's incredible! Farming continues to be one of the most dangerous occupations every year along with construction, fishing, mining and logging. When you go to a gathering of farmers, inevitably there will be a farmer with missing body parts that came as a result of a farm accident. In the past, the loss of body parts had the potential of ending one's farming career. However, technology and engineering today is solving the effects of devastating, life changing farm accidents. And just think of the potential accessory arm farm attachments: impact wrench, sledge, tooth pick, drill, welding torch, mobile smart phone, etc!

Narrator: "We can rebuild them. We have the technology. We have the capability to make the world's first bionic farmers. Better... stronger... faster."

Amazing solutions are finally a reality and, from experience, it is certainly less painful, less expensive and less frustrating to keep your original parts by practicing farm safety, every day. Plus super strength is overrated.

**A Farm Bureau Fall Safety message to Farmers and Family:** Think about safety on roads, tractor and heavy equipment safety, kids in the area, confined spaces and physical/mental health. With harvest season underway, the topic is especially important as you work long hours using powerful equipment in dangerous situations. You are not replaceable, and your family, friends, and neighbors need you to be whole and healthy. Please be safe!

Bob can be reached at [brohrer@cookcfb.org](mailto:brohrer@cookcfb.org).



### Need a Notary?

For your convenience, we provide Notary Public services to our members FREE of charge. Come into the Cook County Farm Bureau office in Countryside to have your documents notarized. Note: We will not notarize documents related to residential real estate transactions.

### Translate to other Languages

We are very fortunate to have members that come from various backgrounds and countries. While we publish this publication in English, the Google Translate App can convert the publication text through your smart phone screen into Spanish, French, Polish, Russian, Chinese, Arabic and a host of other languages. Check it out. Enjoy and happy reading!

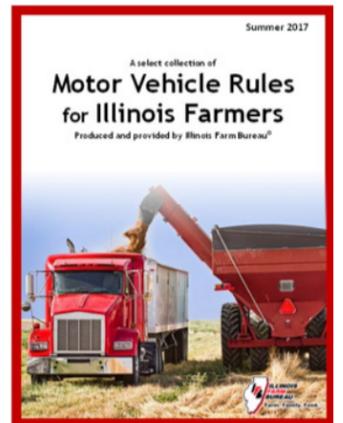
### The newest edition of Motor Vehicle Rules for Illinois Farmers is now available.

This publication—and individual topic pages—can be found by going to the FEATURED section of the home page of the Cook County Farm Bureau website [www.cookcfb.org](http://www.cookcfb.org).

This publication expands on the previous version and includes:

- FVD & CFB Exemptions
- Driver Qualifications & the FVD
- Driver Qualifications & the CFV
- CFV Designation Application with Form
- DOT Physical Certification
- USDOT Number & the UCR
- Size & Weight Limits
- ATV Use on Public Roads
- Implements of Husbandry
- SMV Emblem
- Supervisor and Driver Training (Drug & Alcohol Screening Program)
- Wide Loads of Farm Equipment
- License Plates for Trucks
- Driver's License Types & Classifications

Be sure to check for revisions from time to time. Due to ever-changing regulations, this publication is periodically updated.



### Recipe of the Month: Pumpkin Nut Chocolate Chip Cookies

2c flour  
 1 egg  
 1 c 100 % pure pumpkin  
 2 t cinnamon  
 1 t cardamom  
 1/2 c sugar  
 1/2 c brown sugar  
 2 t vanilla extract  
 1/2 t baking soda  
 2 c white, chocolate or dark choc morsels  
 2/3 c coarsely chopped nuts (we like macademia)

Pre-heat oven to 350°. Mix flour, cinnamon, cardamom, and baking soda. Beat in butter, sugar. Add brown sugar. Continue to add pumpkin, egg and vanilla until well mixed. Stir in nuts and morsels. Use spoon to drop onto baking sheets, flatten slightly. Bake in oven for 11-14 minutes or until centers are fully done. Let cool for 2 minutes on wire rack. Makes 4 dozen cookies. Enjoy!

Recipe reprinted with permission from member Jessica Miller from our 2018 Cookfresh Recipe Collection Brochure.

You can submit your recipes for the 2019 Cookfresh Recipe Brochure by mailing to the Farm Bureau or to [membershipdebbie@cookcfb.org](mailto:membershipdebbie@cookcfb.org).

AUTO | HOME | LIFE | BUSINESS | RETIREMENT



## Your South Holland Agency



**Jeff Orman**  
Agency Manager  
708-560-7777



**Andrew Carrell**  
South Holland  
708-596-3999



**Jim Verduin**  
South Holland  
708-596-0008



**Randall Cox**  
Matteson  
708-679-1870



**Elliot Day**  
Matteson  
708-679-1870



**Gary Molenhouse**  
Matteson  
708-679-1870



**Pat Hickey**  
Worth  
708-361-4081



**Tim Winters**  
Worth  
708-480-5094



**Josh Van Namen**  
Worth  
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**Jim Pathmore**  
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**Tim Perchinski**  
Steger  
708-754-7300



**Bob Smith**  
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Mokena  
708-478-0423



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Mokena  
708-478-5500



**Bob Deenik**  
Lansing  
708-474-5600



**Tim Van Zuidam**  
St. John, IN  
219-365-1781



**Mike Cerf**  
Oak Forest  
708-560-7777



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Oak Forest  
708-381-4010



**Mike Burton**  
Oak Forest  
708-560-7777

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## Helping you protect what matters most

# From the Farm Desk...

**LOTTERY FOR SOLAR POWER FACILITIES IN IL** (Peoria Journal Star) – Illinois’ Future Energy Jobs Act will divvy up tax credits to solar power facilities based on the size of their territory. As a result, facilities are quickly signing leases with landowners and connection agreements with power companies to be entered into a lottery for the tax credits.

**MAKING HAY: COLORADO FARMER SETS RECORD** (FarmWeek) - Tate Mesbergen, a custom hay farmer from Greeley, Colorado, didn’t just break a world record this summer, he literally chopped it down. Mesbergen cut a whopping 348 acres of hay in 8 hours on his family’s farm and neighboring fields in Colorado to set a world record in the Guinness Book of Record; that’s more than 100 acres better than previous world record!



Tate Mesbergen, second from right, poses with his family in front of the same tractor (Claas 880 Axion) and Disco 1100 triple disc mower he used to set the world record for hay cut (348 acres) in 8 hours in July. He and his family, including, from left, Harvey, Troy, Bev and Carly were honored for the feat by Claas at the Farm Progress Show. (Photo by Daniel Grant)

**B20 FUELS LOCAL AIRPORT SHUTTLES** (FarmWeek) - Passengers at Chicago Midway International Airport have cleaner air to breathe, thanks to shuttle buses fueled by biodiesel. The shuttle buses are operated by Cook – Illinois Corporation, a member of the B20 Club, which is a partnership between the Illinois Soybean Association checkoff program and the American Lung Association in Illinois.

**PROVING LMFA WORKS** (Prairie Farmer) – In an effort to prove the Livestock Management Facilities Act is working, a group of Illinois farmers and farm organizations worked together to roll out the first ever report outlining the true impact of livestock farms on Illinois. This report can be found at <http://www.ilfb.org/livestocktruth>.

**ILLINOIS FARMERS ALLOWED TO GROW HEMP** – Governor Bruce Rauner signed a law to allow Illinois farmers to grow hemp. It should be noted that the Illinois Department of Agriculture will be testing the hemp to ensure the levels of THC, the ingredient in marijuana that produces a high, is low.

**HEMP COMPETITIVE COMMODITY** – The U.S. Senate version of the farm bill passed June 28 and included a provision that would put hemp — marijuana’s non-psychoactive relative — on the same standing as any other commodity crop. With regulation handled by state agriculture departments, hemp researchers will be able to apply for USDA grants and hemp growers can be covered by crop insurance programs.

**PLANS TO REORGANIZE AG RESEARCH OFFICES** (Washington Post) – The Trump administration is planning to overhaul two federal offices involved with food and agriculture research. Secretary of Agriculture, Sonny Perdue, announced that the Economic Research Service and National Institute for Food and Agriculture would relocate into the Office of the Secretary and out of Washington by the end of 2019.

**WITH SOLAR AGREEMENTS, NO SUCH THING AS TOO MUCH INFORMATION** (FarmWeek) -



Solar opportunities continue to pop up around Illinois, and Clay Electric Cooperative Vice President Ed VanHoose recommends gathering plenty of information if you’re thinking about pursuing an agreement.

“There’s a lot of information out there and a lot of information that’s sort of half there,” he said on the “RFD Today” radio program. “Both from the farm and small business perspective and even the utility perspective, there’s quite a bit going on in the state and we just have a lot of people searching for answers.” He met recently with the Clay County Farm Bureau in southeast Illinois to share information on the Future Energy Jobs Act.

One of the big issues for farmers to be aware of involves land leasing. Before signing a contract, he recommends doing a thorough background check on the company or agent you’re working with and also retaining an attorney.

**YOU ARE TERMINATED** (FarmWeekNow.com) – Looking to save his wheat fields from herbicide-resistant weeds, an Australian farmer developed a tool to tow behind a combine and destroy weed seeds – literally. Now, scientists at the University of Illinois and other institutions are studying the Harrington Seed Destructor to see if it can be a part of U.S. farmers’ weed-management plans.

**TREASURER REMINDS FARMERS OF AG INVEST PROGRAM** (FarmWeekNow.com) - Illinois State Treasurer Michael Frerichs continues to promote the state’s Ag Invest program, which aims to give farmers better access to capital in order to put a crop in the ground. Under the program, the state works with lenders to provide qualified farmers below-market-rate loans to start or enhance farm operations.

**FEELING THE SQUEEZE** (FarmWeekNow.com) – USDA projects net farm income will decline by \$9.8 billion (13 percent) this year, compared to 2017, to the lowest level since 2009. And, while lower commodity prices are a key factor in the projections, another driver of the sobering economic outlook involves rising input costs and debt levels.

## Meet a “Face” of the Cook County Farm Bureau®

Each month we are highlighting a Cook County Farm Bureau Board Member. This month’s “Face of CCFB” is ...

### Gerry Kopping

- Gerry Kopping has been a member of the Cook County Farm Bureau Board of Directors since 2004.
- Gerry serves as the Chairman of Commodities and Marketing Team.
- Gerry, along with his family, operate Kopping farms where they board 110 horses, farm 600-acres, custom farm 100-acres and raise 35-head of cattle.
- Gerry has been married to his wife Linda for 25years .
- Gerry has 3 adult children, two twin boys Justin and Jarrod, and daughter Rebecca.



#### WHAT IS YOUR FAVORITE FARM MEMORY?

Meeting my wife... Linda brought her horse to our farm for boarding. The rest is history! 25 years later we are still together!

#### IF YOU COULD BE ANY TYPE OF FARMER, WHAT TYPE WOULD YOU BE ?

A Diversified Farmer: A little hay, livestock, a little bit of everything.

#### WHAT IS YOUR FAVORITE COMFORT FOOD AFTER A TOUGH DAY?

Cheetos

#### WHAT IS YOUR FAVORITE FARM ANIMAL?

Horses– But really all kind of farm animals.

#### WHAT IS YOUR BEST FOOD MEMORY?

Any Thanksgiving dinner

#### WHY DO YOU ENJOY BEING A PART OF THE CCFB?

Being a part of the Commodities Team and having experience with agriculture in the County.

#### WHY IS IT IMPORTANT FOR MEMBERS TO GET INVOLVED IN THE COOK COUNTY FARM BUREAU?

Since it’s a grass root organization, we can help our members with questions and problems regarding agriculture within the county.

#### WHAT IS YOUR FAVORITE FARM SMELL?

Fresh cut Alfalfa hay

#### WHAT IS YOUR FAVORITE TRACTOR?

John Deere 7420

# Harvest Season Emergency Permit Now Available

Earlier this fall, Governor Bruce Rauner declared an emergency harvest period until December 31. This permit is only applicable for the transportation of all agricultural commodities from “Illinois’ fields to market and also to and between storage or processing facilities.”

For farmers interested in obtaining a Harvest Season Emergency (HSE) permit they need to work with the highway jurisdiction on whose roads they intend to operate. If the route crosses several road jurisdictions- state, county, township, or municipalities- the farmer will need a permit for each jurisdiction. Please note that only local jurisdictions, not the state department of transportation, have the option of waiving the requirement for a written permit. Also, each jurisdiction will have the option of requiring periodic renewal of the permit.

The permit will allow a maximum of ten percent over the standard weight restrictions. All three common forms of weight restriction- gross, axle and registered are addressed by the permit.

To request an HSE permit or overweight/oversized haul permits for Cook County roads, farmers should visit: <https://www.cookcountyil.gov/service/transportation-and-highways>. The Highway Department is available at (312) 603-1670.

Additional information, including a copy of HSE Permit guidance is available on Farm Bureau’s website: <https://tinyurl.com/ybfennqr>.



You don’t see this every day... especially in Tinley Park. A John Deere tractor was used as the “chariot” for the bride and groom following the Rauch/McMahon wedding.

# “From the Country”

## One Third of Americans Still Feeling Pain of the Great Recession



Vicki Nygren,  
Country Financial  
Agency Manager  
Chicago North

The housing market crash that emerged in late 2007 and snowballed into the worldwide economic crisis now known as the Great Recession is still being felt today.

The COUNTRY Financial Security Index survey asked Americans about their personal financial recovery as we approach the decade mark of

the Great Recession. The study revealed that nearly one-in-three Americans (30 percent) believe they have yet to recover financially or never will, despite signals from the Federal Reserve that the U.S. economy is growing.

### A long road

Two-thirds of Americans (64 percent) report they have fully recovered financially from the Recession, but it has been a slow process for many. More than half of all Americans (57 percent) report they needed three years or more to fully financially recover, or have yet to recover.

The survey also revealed a gender gap between those whose finances have improved with the nation's economic recovery and those who have not.

**My personal finances are better now than before the recession.**

**Men: 61% yes**

**Women: 49% yes**

### Lessons learned

Regardless of demographic, Americans had similar go-to strategies to get through the recession.

This included:

- tightening their belts and cutting expenses (35 percent)
- getting a new job (17 percent)
- taking on credit card debt to cope with the effects of the recession (11 percent)

The survey revealed Americans have adopted a more prudent stance when making financial choices and a cautious attitude toward money. Only six percent of respondents said they have increased their spending in today's economy, compared to the 89 percent who cut back or kept daily spending levels the same.

### Self-security

If the fallout of the financial crisis forced Americans to change their financial practices, the lesson was one of personal engagement.

The study revealed an overwhelming sense of self-reliance as Americans believe their financial security and recovery is in their hands. The majority of

respondents believe they personally have the greatest impact on their financial security (63 percent), compared to their company (9 percent) or the president of the United States (7 percent).

### About 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.countryfinancial.com/newsroom](http://www.countryfinancial.com/newsroom) and on Twitter at @helloCOUNTRY.

The COUNTRY Financial Security Index was created by COUNTRY Financial. This survey was conducted by EMC Research, Inc., an independent research firm, commissioned by COUNTRY Financial. Surveys were conducted using a national online research panel designed to be representative of the general population and includes responses from 1,000 U.S. adults over the age of 18 for national surveys with additional interviews completed in Georgia, Illinois, Missouri and Oregon to bring the total in each of those states to 500 completed surveys.

Vicki may be reached at [vicki.nygren@countryfinancial.com](mailto:vicki.nygren@countryfinancial.com).



Recently appointed, State Representative Nick Smith received the 2018 Friend of Agriculture award during a district visit with his “adopted” county farm bureau in Vermillion County. Representative Smith is adopted through the Adopt-a-Legislator® program.



Congressman Peter Roskam (pictured left) discusses current federal issues with Cook County Farm Bureau® board member Tim Stuenkel (pictured right). Farm Bureau members reiterated that agriculture relies on trade.



The Fall issue of Illinois Farm Bureau Partners magazine should have arrived in your mailbox. Be sure to check out the various farm feel-good articles, fun facts about Illinois history, great places to see in Illinois, local food facts, recipes, nutritional information, gardening tips, financial information, and the special Cook County Farm Bureau Page. More information, articles, and past issues are available at [www.ilfbpartners.com](http://www.ilfbpartners.com)

## Your Orland Park Agency

 <b>Cary Tate</b> 708-226-1111 Agency Manager Orland Park, IL	 <b>Piero Setta</b> 708-226-0431 7601 W. 191st St Tinley Park, IL	 <b>Jim Andresen</b> 708-633-6490 17605 S Oak Park Ave Tinley Park, IL	 <b>Thomas Geraghty</b> 708-425-9700 5003 W 95th St Oak Lawn, IL	 <b>Mark Wright</b> 708-403-2416 7601 W. 191st St Tinley Park, IL
 <b>George Parthemore</b> 708-226-1896 9432 W 143rd St Orland Park, IL	 <b>Dean Reszel</b> 708-478-3136 11056 W 179th St Orland Park, IL	 <b>Mike Skrabis</b> 708-226-1666 9731 W 165th St Orland Park, IL	 <b>Tony Palumbo</b> 708-403-5708 7601 W. 191st St Tinley Park, IL	 <b>Mike Spadoni</b> 708-425-1825 3923 W. 95th St Evergreen Park, IL
 <b>Bob Johnson</b> 708-429-9422 17605 S Oak Park Ave Tinley Park, IL	 <b>Dan Stumpf</b> 708-614-1688 17605 S Oak Park Ave Tinley Park, IL	 <b>Bill Thompson</b> 708-361-1304 12130 S Harlem Ave Palos Heights, IL	 <b>Nora Beverly</b> 708-429-7789 17605 S Oak Park Ave Tinley Park, IL	 <b>Brian Zielinski</b> 630-257-6100 106 Stephen St Lemont, IL
 <b>Nick Burke</b> 708-425-1816 3923 W. 95th St Evergreen Park, IL	 <b>Mike Thauer</b> 708-425-1559 3923 W. 95th St Evergreen Park, IL	 <b>Erica Storrs-Gray</b> 708-671-1465 12130 S Harlem Ave Palos Heights, IL	 <b>Terry LaMastus</b> 708-754-5900 3308 Chicago Rd Steger, IL	 <b>Joe Voves</b> 708-425-1527 3923 W. 95th St Evergreen Park, IL



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0417-510HO



# Agricultural Literacy & Public Relations

## Ag Lit Bit: Maybe Next Year *By Diane Merrion*



*Diane Merrion, CCFB Director of Ag Literacy*

Corn and more corn, soybeans, wild turkeys, deer, cattle, a double rainbow and we hadn't even arrived yet. Our annual trek to Conover, Wisconsin proved to be a most interesting drive this year or maybe all of this was always out the window, but I wasn't as observant. Then came eagles, hawks, loons, varieties of fish and even a porcupine to complete the experience as the days passed. Another vacation where agriculture was present from beginning to end without looking very hard. One of my favorite ag moments involved a drive around a lake with my son in his new car, an invite to see how I could tolerate his acceleration abilities on back roads. To his surprise I urged him to stop and do a U-turn at one point as I saw an apple farm. He complied and around we went to pull into a small apple orchard where someone was picking apples farther back in the lot. With a prominent "do not enter" sign at the driveway, I decided it was best

not to go wandering back to chat with the farmer. Two days later we are at the farmer's market and one table was selling apples. There he was, the farmer from Phelps who had picked the apples he was now selling about 5 miles from his small farm. I loved the connection and so wished all the kids we see through our classroom programs could also see this perfect farm-to-table moment. No matter how much you explain where food comes from, it's hard to "get it" unless you can actually see it. We planted a garden this summer and I was determined to produce a pumpkin, but both my soil and my seed placement produced a pumpkin that never fully developed. My family, however, learned a great deal about pumpkins, despite the results. They gave me an A for effort as they even watched me attempt to hand pollinate the blossoms. They didn't know the difference between the male and female blossoms before, but now they do! Next year will be different I promised and they will see their locally grown pumpkin go from our yard to our doorstep.

*Diane can be reached at [aitc@cookcfb.org](mailto:aitc@cookcfb.org).*

## Students Grow Through Garden Grants

Flossmoor Hills School purchased 13 species of native plants and now are enjoying a special space to observe, question, respect and thrive in an outdoor habitat.

Wilkins Jr. High began their garden journey starting seedlings including tomatoes, peppers, carrots and pumpkins and used volunteers to tend the garden over the summer. Students were pleasantly surprised when they returned to have a spot to enjoy a healthy snack and bring home edibles. Lessons included research on Illinois agriculture, lifecycle of seedlings and healthy food choices. What a fun discussion to find one of their pumpkin seedlings moved by a squirrel to the opposite side of the courtyard!

Dawes Elementary School taught students the science of growing from seed to table.

Reavis Elementary School started an EARTH Program with their grant money where they began raised bed gardens of herbs, vegetables and pollinator plants. In addition to the CCFB grant monies, they invited Master Gardeners to help them plant, a speaker from a local bee association and even an expert mushroom hunter to talk with students. During their current discussion on caterpillars, they have four Swallow Tail Caterpillars in their garden.

A little seed money can go a long way with these and more outstanding teachers behind the garden grant effort. We thank them for growing their gardens and their students' abilities to understand the importance of horticulture in Cook County. Look for future garden grants after the New Year.



*Students at Komarek School in North Riverside participated in a 2017 Food Science Grant project developed by teacher Melissa Corlett where they studied the diets of different cultures and did research projects on foods from their native cultures. Many students were born in the country they chose to research, or their parents or grandparents had immigrated from those countries to the United States. Food demonstrations and labs were a large portion of the school grant project.*



### FREE Teacher Resources: Apple & Pumpkin Kits

This month many educators will focus lessons on pumpkins and apples. Illinois ranks #1 in pumpkin production with Morton, IL being the pumpkin capital of the world. The Illinois state fruit is the Goldrush Apple, one of hundreds of varieties of apples that are grown commercially in the United States. As you teach about our upcoming Illinois Bicentennial, be sure to check out two of our free learning kits: **Pumpkin Patch: A Vine Through Time** and **Getting to the Core: Apples & Orchards**. Geared

to primary level educators, they contain everything needed to discover bushels of facts about our favorite crops of the fall season. Let your classroom get crafty by making an Apple Chain or Pumpkin Pie in a Bag, as well as many other exciting activities. These two kits are among our most popular, so call our office early to schedule your two-week loan period! Ask for Jill at 708-354-3276 or email at [aitc2@cookcfb.org](mailto:aitc2@cookcfb.org).

## Food Science Grant (Grades 7-12)



The Food Science Grant was developed by the Cook County Farm Bureau® Foundation to promote the usage of high quality agricultural products that are locally produced. The purpose of this program is to offer \$300 grants for teachers to purchase dairy, meat and vegetable products for use in their classroom programming/curriculum. These foods will then be used to educate students about the importance of a well-balanced diet and

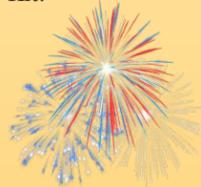
promotion of locally grown foods. Grant application can be accessed at: <http://www.cookcfb.org/ag-literacy-and-education/teacher-resources/profile/grants>.

Submit grant application to Diane Merrion, Ag Literacy Coordinator by October 15, 2018 via email to [aitc@cookcfb.org](mailto:aitc@cookcfb.org) or faxed to 708-579-6056. Recipients will be notified by October 31st.

## Celebrate Illinois' 200th Birthday in your Classroom

And Earn 2 Free Professional Development Credits

Join the Cook County Farm Bureau® as we investigate agriculture in Illinois related to the people, places and things that make Illinois great! We will focus on agriculture and the role it has played over the past 200 years not only in our state, but worldwide. Lessons will focus on crops, inventions and more. New activities such as JENGA and Jeopardy will be shared, along with lessons from our Illinois Kit.



Wednesday, November 7, 2018 4:30-6:30PM  
Cook County Farm Bureau  
6438 Joliet Rd  
Countryside, 60525



Call 708-354-3276 or email [aitc2@cookcfb.org](mailto:aitc2@cookcfb.org) to register

EVERY DAY IN ILLINOIS, AMAZING THINGS ARE BEING BORN, BUILT & GROWN.



### Educators Join the Farm Bureau

We are excited to see the growing number of teachers joining the farm bureau to have access to the wide variety of classes and materials that membership provides. Members are able to access discounts on travel/tourism, informational articles in Partners Magazine and a whole host of events and

activities such as gardening workshops, soil testing, painting classes and more which are easily transferable to their school curriculum. During the month of October, all Farm Bureau members who refer a teacher for membership will receive a movie ticket for themselves and an ag-related book for the teacher's classroom. Call our membership department 708-354-3276 and let us know you are a teacher and who referred you to us.



# AGRICULTURE ADVENTURES FOR FAMILIES

Fall is upon us and the harvest is in full swing around Cook County and Illinois. As you drive past large and small fields you will see the machinery harvesting corn, soybeans and even pumpkins throughout the state. It's also the time of the year for non-farmers to take advantage of visiting local farms to experience a fun fall fest and maybe even a corn maze. Take advantage of all this month has to offer just before our great state reaches it's 200 birthday!

## What is a combine and how does it harvest the crop?



**The Combine Harvester** A combine harvester, or combine, is the tool of choice for harvesting corn and other grains. The reason this piece of equipment is called a combine is simply because it combines several jobs into a single machine. Combines cut the crop and separate the grain from the plant while processing and spreading the remaining material over the field.

At the front of a combine is the head. Combines can switch between a variety of heads depending on the type of crop harvested. The inner workings of the combine itself don't require a swap like changing heads from corn to another crop like soybeans, but adjustments in speeds, spacings, and more are made accordingly. Technology also plays a part while using the combines. There are sensors that track the amount of grain being processed and even GPS technology to record the information back to a computer. Technology is a valuable tool to farmers today.

<https://thefarmerslife.com/farmers-harvest-corn/>



## PUMPKIN OR APPLE?

There are endless varieties of pumpkins and apples to pick from this year. See if you can tell the difference between the pumpkin and the apple names:



(Answers can be found below Word Search)



## Corn Mazes celebrating Bicentennial Illinois

Richardson Adventure Farm has a rectangular cornfield is sculpted with an intricate network of paths portraying Illinois symbols. The maze design is bordered on the west by the Mississippi River and on the east by Lake Michigan, Navy Pier and Chicago skyscrapers. The state capitol and Abraham Lincoln fill in the center, along with symbols



of Illinois agriculture: a barn, silo, tractor, row crops, apple trees and pumpkins. (Did you know that Illinois produces more pumpkins than any other state? And that America's first vertical silo was built near Spring Grove?)



## Pumpkin...It Does a Body Good

The bright orange color of pumpkins is your first clue that it is full of beta-carotene. Beta-carotene can be found in orange fruits and vegetables such as pumpkins, carrots and yams. It can also be found in leafy green vegetables like spinach. It is converted to vitamin A in the body, which helps with bone and cell development and also helps promote healthy eyesight. Current research shows that foods containing beta-carotene may help reduce that risk of developing certain types of cancer and may also help protect against heart disease and some aspects of aging.



You don't have to go far to get pumpkin in your daily diet. Visit your local farmer's market, or the over 500 pumpkin patches here in Illinois! Those healthy vitamins and minerals can even be found in your pumpkin pie at Thanksgiving, pumpkin muffins, and pumpkin bread. Remember, when looking for healthy fruits and vegetables, buy local and buy fresh!!



[www.tribstar.com/features/qi/qantic-corn-maze-celebrates-illinois-bicentennial/article\\_1d7043c8-9fcd-11e8-b7d5-33c3156daab6.html](http://www.tribstar.com/features/qi/qantic-corn-maze-celebrates-illinois-bicentennial/article_1d7043c8-9fcd-11e8-b7d5-33c3156daab6.html)

<http://www.aginthe classroom.org>

Choose your prize:  
 Choices include a \$25 Beggar's Pizza Gift Card, a \$25 Home Run Inn Gift Card, OR \*3 AMC Movie Tickets \*AMC Yellow tickets not valid in California, New York & New Jersey.  
 Complete the Word Search puzzle for your chance to win! Winners will be contacted by mail.  
 Mail to: Cook Co. Farm Bureau  
 Ag Adventures Word Search  
 6438 Joliet Rd  
 Countryside, IL 60525  
 Fax to: 708-579-6056  
 Email to: FBcooperator@gmail.com  
 Complete and submit an entry every month all in 2018 and your name is automatically entered into an "End of Year" drawing for a gift basket full of ag themed goodies. Good luck!

## October Word Search

E M W V L N E C C V H S I K Z  
 H I A L I N I A R A E T L V D  
 N B A C I T P A E S A S L X U  
 S F G B H P A E R Q L E I J Z  
 J H M C L I A M P G T V N C T  
 A O S E J V N U I L H R O M O  
 C S S U P R M E L N Y A I H P  
 Y Z N P R P U C B H A H S F Q  
 H D G H K D A E H N R O C G U  
 C P D I B S L S O Y B E A N R  
 O H N M T S E O E Z A L B K R  
 L S H O Z D O B G V R Z A Q N  
 I V J C W U Y G B R B R L P G  
 S N D H F C F O C M B H E P B  
 B I C E N T E N N I A L M I E

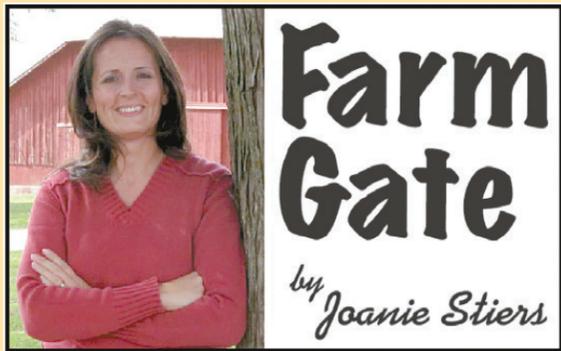
- |              |           |
|--------------|-----------|
| Apples       | Healthy   |
| Blaze        | Harvest   |
| Bicentennial | Illinois  |
| Combine      | Machine   |
| Cornhead     | Pumpkins  |
| Fall         | Soybean   |
| Goldrush     | Silo      |
| Grain        | Vitamin A |

Name: \_\_\_\_\_  
 Phone #: \_\_\_\_\_  
 Membership #: \_\_\_\_\_  
 (Membership # is located on front of paper)  
 If you were to win, check your preference:  
 \_\_\_ Beggar's Pizza GC \_\_\_ HRI GC \_\_\_ 3 Movie Tix  
 (If a choice is not made, movie tickets will be sent)

Deadline is the 20th of each month.

Last month's word search  
 winner is ...  
Kathleen Down  
Congratulations!

Apple: Ambrosia, Macoun, Goldrush, Fuji, Jonagold, Winesap, Empire, Cameo / Pumpkin: Apollo, Casperita, Blaze, Crystal Star, Warty Goblin



## Farmers Work to Put Harvest on the Done List

I vividly remember looking over the spiral-bound, wide-ruled notebook folded open on Grandpa's farm shop bench. On the paper, he scribed a list of things to do in thick pencil lead and all capital letters. His distinctive, slanted, all-caps handwriting emulated the feeling of authority and speed with its raw, yet refined, formation of words.

With that No. 2 pencil, Grandpa just as thickly crossed off items like "VACCINATE CALVES" or "SWEEP OUT THE BIN." That strike of the pencil feels so universally gratifying among us. It's like crossing the finish line of a 5K. Closing the door behind the last guest. Canning the last tomato of the season. Cutting the ribbon at our town's new farm-themed playground. It's done. Finished. Accomplished. Check.

This time of year, our family's daily list says HARVEST for about 60 days. Sure, the heifers need fed and the bills paid. But for days and weeks on end, some of the men on our farm see little more than their bed, the windshield of a machine and each other. They don't go to town. They rarely watch TV. Their hair grows until a rain-out allows a trip to the barber. And the social calendar is dead. They keep up on sports and news on the radio or smartphone. They see wives, kids and grandkids in the field, where they eat lunch and snacks out of a lunch box. We ladies make sure they have nightly hot meals, often with a side of kids and grandkids bearing baggies of treats.

If you need a crash-course in what it means to commit to a cause, just ride with a harvesting farmer or farm employee for an hour. Then, take that hour times 14 in a single average day. It doesn't matter whether that person operates the combine, grain truck or tractor with auger cart, the story and the to-do list match: HARVEST. And so does the goal: to cross it off the list.

We put that forceful, satisfying pencil line through the word HARVEST when the last corn stalk clears from the landscape. That moment re-energizes us, despite the drain of the previous weeks. On that last pass through the field, my dad usually calls Mom from the combine. He excitedly reports that the finish line is in sight. Mom warns him to "pay attention." She wants no breakdowns or the need to add "FETCH PARTS" to her to-do list.

*About the author: Joanie Stiers, a wife and mother of two farm kids, writes from west-central Illinois, where her family grows corn, soybeans and hay and raises beef cattle.*

## Family Food Bytes

**USDA TO PURCHASE \$50 MILLION OF MILK** (Ag Web) – USDA will purchase 12 to 15 million gallons of fat free, low-fat, reduced fat and whole milk to help shore up struggling dairy farmers and provide fluid milk to Americans in need. USDA will distribute it to food assistance programs and food banks across the U.S. The purchase is not part of USDA's recently announced tariff aid package.

**\$.16 BILLION DEAL BETWEEN KEYSTONE FOODS AND TYSON** (Wall Street Journal) – Tyson Foods announced it was buying Keystone Foods. The purchase will allow Tyson to expand its current business by selling meat to fast-food chains and adding processing plants to its network in the U.S. and Asia.

**FIRM CREATING WHEAT-BASED DRINKING STRAWS** (FarmWeek) - A startup company, HAY! Straws, is marketing drinking straws made from wheat stems to replace plastic straws that are being banned, according to Bloomberg. The company is working with farmers in the U.S., Southeast Asia and South America to obtain a supply of wheat stems. The company cuts and rinses the wheat stems in sterile water before shipping them.

**LAWMAKERS PUSH THE MILE DRIVING TAX** (Illinois Policy Institute) – Gubernatorial candidate J.B. Pritzker has introduced the idea of a vehicle miles traveled (VMT) tax in Illinois. Pritzker isn't the first lawmaker to suggest this tax, however. In 2016, Senate President John Cullerton introduced a VMT tax requiring drivers to install tracking devices to monitor mileage.

**VIRTUAL SCHOOL LAUNCHES ONLINE AG CLASSES** (FarmWeek) - The school year recently commenced for Illinois Virtual School agriculture students – a first in the online school's history. The online school for the Illinois State Board of Education has students enrolled in introduction to agriculture, agriscience and veterinary science this semester, said Kip Pygman, director of Illinois Virtual School. Virtual School also hired three online ag teachers, Mallary Jenness, Ben Alexander and Joseph Walker. All three are Illinois certified ag teachers. Pygman said online ag classes through Virtual High School give an opportunity to students whose districts don't offer agriculture classes as well as those whose districts do. For example, an agriculture student might enroll in online veterinary science, which isn't offered at his or her high school.

Virtual School works with about 550 public, private and home schools across the state. Students attending partner schools may create an account and request a course. Virtual School then sends that request to the local school's contact person who determines if the student may register for the online class. For more information or to enroll in an Illinois Virtual School online ag class, visit [ilvirtual.org](http://ilvirtual.org).

**COUNTRY CEO TO RETIRE** (FarmWeekNow.com) – Kurt Bock will retire as COUNTRY Financial's chief executive officer on Jan. 31 after serving in the leadership role for seven years. During his tenure, Bock led COUNTRY through many changes, including an increasing focus on analytics, strategy and its customers. He also led two mergers.

**RECORD NUMBER OF ILLINOIS STUDENTS STUDYING AG, JOINING FFA** (FarmWeek) - Illinois students boosted enrollment in high school and middle school agriculture classes to record levels during the 2017-18 school year. They also swelled state FFA membership rolls to a record number. Those records may be broken in the near future. This fall, 12 new or reopened agriculture programs joined existing ones around Illinois. During the most recently completed school year, districts reported 33,050 students studied ag, a 4.4 percent increase over the previous year. Mindy Bunselmeyer, executive director of the Illinois FFA Association, reported 18,453 students belonged to the Illinois FFA, a 5.2 percent increase.

**MEET A FARMER at MSI!** (FarmWeek) - Farmers from 10 states on an American Farm Bureau Federation panel (Promotion & Education Committee) recently shared farm experiences with exhibit guests at the Museum of Science & Industry. Illinois Farm Bureau and county Farm Bureaus in Illinois (including Cook CFB) helped create the Farm Tech exhibit at the Chicago museum that opened in October 2000. It includes modern farm machinery; a robotic milking simulator; a "soy shed," which offers visitors an opportunity to see just how many common-day products contain ingredients from soy; and other items that demonstrate the science behind today's agriculture. The MSI exhibit reaches hundreds of thousands of visitors each year with the museum attracting 1.5 million visitors last year, including 365,000 children visiting as part of a school group.



Matt Porth (black shirt), Museum of Science & Industry volunteer coordinator, helped AFBF Promotion & Education Committee members from 10 states participate in 'Meet-a-Farmer' event in Chicago (Photo courtesy of AFBF)

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# GOVERNMENTAL AFFAIRS UPDATE

## Cook County Farm Bureau® Advocating for a Change in Vehicle License Cost

Cook County Farm Bureau sent the following communication to the Cook County Department of Revenue and Cook County Commissioners:

Numerous farmers and farm vehicle owners have contacted the Cook County Farm Bureau® after receiving citations for overdue Cook County Wheel Tax. Members' concerns include the following:

### Fee Enforcement

After receiving the notices and the information concerning an administrative hearing, several members contacted the Department of Revenue to discuss the amount due. It's been brought to our attention that individuals have been told the following:

- To pay the total due (license cost, late penalty, and citation amount)
- To pay the wheel tax and late penalty
- To pay the wheel tax and the citation amount

In addition, those individuals who paid the total amount prior to the administrative hearing date have since been told to pay the administrative hearing cost.

When administering a program, the most important thing is consistency. What the above information demonstrates is that individuals receive a different answer depending on to whom in the department they speak regarding overdue wheel tax.

### Rationale Behind the License Cost

Funds from vehicle sticker purchases have long been used for roadway repairs. But despite the income, many municipalities have eliminated the program citing the cost of enforcement, staff time, and the printing of stickers. Vehicle stickers are also one of the most hated fees a unit of government can implement, which begs the question of why Cook County government still assesses motor vehicle licenses.

According to the Fiscal Year 2019 preliminary budget estimate, the county is facing a deficit of \$82 million. That same document provides that the wheel tax is estimated to raise a little more than \$4 million or less than five percent of the deficit. Given the limited revenue combined with unequal enforcement and the cost of enforcement, is the tax a necessary burden on the residents of unincorporated Cook County?

In addition, revenue from vehicle stickers are typically used to fund road improvement projects; bridge repairs or public safety in the areas the fees are being collected. Can Cook County demonstrate the projects that have been funded with revenue from this license cost?

### License Cost

An additional concern brought forward by members is the cost of the license. Individuals in unincorporated areas are subject to a license fee through the Secretary of State and a license fee through Cook County. Although the Cook County wheel tax is a two-year license, Cook County Farm Bureau® believes that the cost is excessive, especially for non-commercial recreational trailers, motorcycles, and passenger vehicles. Additionally, vehicles used on a limited basis such as a semi-tractor and trailer should not be taxed as heavily as vehicles driven on a daily basis.

License Classes & Fees	FEES Cook County	FEES Illinois
Smaller passenger vehicles with a curb weight under 4,500 pounds	\$80	\$101
Larger passenger vehicles with a curb weight of at least 4,500 pounds	\$100	\$101
Motorcycles	\$80	\$41
All commercial trailers regardless of gross weight	\$150	
All non-commercial recreational trailers	\$60	\$41
Motor trucks, tractors semi-trailers units up to 10,000 pounds	\$100	\$54- \$106

When examining the cost per mile, Illinois is home to 57,915 square miles. At a license renewal cost of \$101 it costs \$0.002 per mile to cruise the state. Granted that figure ignores gas, maintenance, insurance, etc. Cook County on the other hand is home to 1,635 square miles. At a Cook County license fee for larger vehicle of \$100, it costs a motorist \$0.06 to travel all of Cook County.

However, Cook County's license fee is only for residents living in unincorporated areas. There's 125.8 square miles in unincorporated Cook County. It costs \$0.80 to travel in the unincorporated areas.

### Potential Outcomes

According to the U.S. Census Bureau, Cook County lost over 20,000 people in 2017, continuing its three-year losing streak. Some loss can be attributed to an improve economy and individuals relocating due to a job change. Equally, it's entirely possible that a portion of the population can be attributed to extensive fees and unequal enforcement of said fees.

## CCFB Presents Friend of Agriculture Award



Cook and Champaign County Farm Bureaus presented State Representative Greg Harris (pictured center) with a 2018 Friend of Agriculture award. The Friend of Agriculture award recognizes legislators with an outstanding voting record on Farm Bureau's priority and small business issues.

## Farm Bureau Supports the Chicago Horse Carriage Industry

Cook County Farm Bureau® sent the following letter to the Chicago Committee on Licenses and Consumer Protection in support of the Chicago horse carriage industry:

Carriage horses are an iconic part of Chicago. For many families, carriage horses and their drivers may be the only contact they have with agriculture and livestock. Through scrupulous training and handling, carriage horses are comfortable in loud, urban areas.

Cook County Farm Bureau® disputes the unsubstantiated proposition that using horse-drawn carriages are a form of cruelty to the horses. There is simply no justification for this contention, aside from the views of the extreme animal rights activists that believe all animal use is cruel.

Chicago's carriage horses are among the most regulated horses in the country to ensure that they are well cared for in terms of stabling, access to appropriate food and water, grooming, horseshoeing, veterinary care and working conditions. Repeated inspections of the horses and their stables have yielded no humane issues. In addition, the safety record of horse drawn carriages in Chicago is

exemplary.

The proposed ordinance would not only eliminate a very popular and charismatic form of tourism for the city of Chicago, it would eliminate jobs and reduce tax revenue to the city and the state.

Cook County Farm Bureau® policy supports the growth and enhancement of animal agriculture in Cook County (Policy #1300 Animal Agriculture). The much beloved, carriage horse industry is a vital connection for many urban families to Cook County and Illinois agriculture.

As the county's largest general farm organization, Cook County Farm Bureau® is dedicated to bridging the gap between farmers and urban consumers. Through education programs targeting youth and their parents, as well as programs designed to connect farmers with potential consumers, Farm Bureau members are actively engaging in conversations about food and the shared values between farmers and consumers.

If you have any questions regarding this issue or would like any additional information, please do not hesitate to contact me at 708-354-3276 or via email at bona@cookcfb.org.



By Bona Heinsohn, CCFB Director of Gov. Affairs and P.R.

## Manifolds, Manolos, and Manure

As a young teen, I donned my Troxel helmet, grabbed my English saddle, and mounted a rotten, chubby pony. That beast is why I will never own a pony. Plutchie taught me the basics: grooming, tacking up, walk, trot, canter, and novice jumping. Later that year, I moved on an unwilling Appaloosa gelding. He was followed by a green broke Paint gelding with a major attitude problem. I spent a portion of my youth soaring over jumps and racing through trails. Like many youths, I gave up riding.

Over the years, I considered returning to the stable. I joined friends

at their horse shows or on trails, but I didn't return to a barn until my blue-eyed girl who can't ride a bike wanted to take riding lessons. As my blue-eyed girl learned to groom, tack up, walk, trot, and lope, I realized that although she can't ride a bike (and has no desire to learn how to) she will charter her own path from barrel one to two to three and from pole to pole.

As my blue-eyed girl learned to lope, I traded my English saddle for a blinged out HR Custom barrel saddle and my FES spurs for a pair of short shank western spurs. After years of not being in a saddle the return was less than glamorous.

My farmer taught me about animal care. I know that animals need proper

care, food, and water to be productive. This translates to horses. In Chicago, activist groups are labeling horse carriage operators and the entire industry as abusive, inhumane, and outdated. While individuals are entitled to different opinions, there is no evidence that carriage horses are mistreated. Chicago's carriage horses have access to food, water, and shelter. They work a six-hour workday in comfortable conditions. I can pull the carriages that the horses pull in Chicago. My closest friend and I can pull the carriages loaded. They're not heavy, they're made to be easily pulled.

Activist groups also argue that the city isn't the place for horses because of the traffic and noise. Through

scrupulous training and handling, carriage horses are comfortable in loud, urban areas. The horses' owners wouldn't bring an untrained and a poorly acclimated horse into the city.

Horses built Chicago. Horses have an inherent drive to work. Even my buckskin mare, has a drive to work. She loves every opportunity to take laps around the hay field, to traverse the woods, and to run a pole or barrel pattern.

Speaking of a pole pattern, my blue-eyed girl is set to run her first pole pattern this month. Look for a little blond, who can't ride a bike, kicking it on buckskin mare.

Bona can be reached at bona@cookcfb.org.



The Vogel family always looks forward to the CCFB picnic!

About 300 Farm Bureau members and their families came out to the 12th Annual Member Appreciation Picnic which took place at Goebbert's Farm & Garden Center on Saturday, September 22nd.

# HARVEST FEST

**Fall Into Family Fun**  
Weekends October 6 - 28



To purchase tickets call the Cook County Farm Bureau office or go to [www.cookcfb.org](http://www.cookcfb.org) to order tickets online.

Tickets are \$16.75 - Ages 2 and under are FREE

**HARVEST FEST**  
In the spirit of the season, the park is decorated throughout with pumpkins and colorful Autumn decor. Warm up with Chili, Soup, Caramel Apples, and lots of sweet treats and beverages. Every little ghost and goblin can enjoy a variety of activities including Trick-or-Treating, costume contests and much, much more.



# LAST CHANCE!



**You can still buy your Six Flags Great America tickets to Fright Fest from the CCFB.**

**We will be selling tickets in our office until October 10th (Ticket will be good through end of Fright Fest).**

**Ticket price is \$49 (already includes tax and fee).**

## Cook Country Financial Representatives of the Month

The Financial Representative of the Month program is designed by Country Financial Agency Managers of Cook County to recognize overall Insurance Leaders in Life, Disability, Auto, Home, and Health production during the month. The agent earns the award through efforts to provide quality service to existing and new clients. Listed below are the various agents honored by their agency manager with the Financial Representative of the Month designation.



**Maggie Lyczko**

*Chicago North Agency, Victoria Nygren, Agency Manager*  
Maggie Lyczko has been named Career Financial Representative of the month for August 2018. Her office is located at 3339 N. Harlem Ave. in Chicago, IL. Her phone number is 773-427-2964. Maggie has been a Financial Representative since February 2011.



**Kamila Rosinska**

*Chicago North Agency, Victoria Nygren, Agency Manager*  
Kamila Rosinska has been named Employee Financial Representative of the month for August 2018. Her office is located at 3339 N. Harlem Ave. in Chicago, IL. Her phone number is 773-427-4680. Kamila has been a Financial Representative since June 2015.



**Nader Mikhaeil**

*Chicago Northeast Agency, Sharon Stemke, Agency Manager*  
Nader Mikhaeil has been named Career Financial Representative of the month for August 2018. His office is located at 4200 W. Euclid Ave., Ste E in Rolling Meadows, IL. His phone number is 847-963-0714. Nader has been a Career Financial Representative since March 2006.



**Ibrahim Essa**

*Chicago Northeast Agency, Sharon Stemke, Agency Manager*  
Ibrahim Essa has been named Employee Financial Representative of the month for August 2018. His office is located at 25 NW Point Blvd., Ste. 850 in Elk Grove Village, IL. His phone number is 847-963-8851. Ibrahim has been a Financial Representative since January 2017.



**Brett Riekema**

*Chicago Northwest Agency, Jack Smith, Agency Manager*  
Brett Riekema has been named Career Financial Representative of the month for August 2018. His office is located at 23042 N. Main St., Prairie View, IL. His phone number is 847-415-2666. Brett has been a Financial Representative since May 2011.



**Almira Hodzic**

*Chicago Northwest Agency, Jack Smith, Agency Manager*  
Almira Hodzic has been named Employee Financial Representative of the month for August 2018. Her office is located at 1515 E. Woodfield Rd., Suite 930 in Schaumburg, IL. Her phone number is 847-891-6792. Almira has been a Financial Representative since December 2016.



**Gwen Shaw**

*Chicago South Agency, Marc Rogala, Agency Manager*  
Gwen Shaw has been named Chicago South Career Financial Representative of the month for August 2018. Her office is located at 820 E. 87th St., Ste 202 in Chicago, IL. Her phone number is 773-487-0919. Gwen has been a Career Financial Representative since October 2014.



**Edgar De Leon**

*Chicago South Agency, Marc Rogala, Agency Manager*  
Edgar De Leon has been named Chicago South Employee Financial Representative of the month for August 2018. His office is located at 6239 S. Archer Ave. in Chicago, IL. His phone number is 773-498-1184. Edgar has been a Financial Representative since November 2016.



**Tim Hartnelli**

*Orland Park Agency, Cary Tate, Agency Manager*  
Tim Hartnelli has been named Career Financial Rep of the Month for August 2018. His office is located at 1938 E. Lincoln Hwy., Unit 217 in New Lenox, IL. His phone number is 815-462-2003. Tim has been a Financial Representative since January 1993.



**Scott Vergara**

*Orland Park Agency, Cary Tate, Agency Manager*  
Scott Vergara has been named Employee Financial Rep of the Month for August 2018. His office is located at 9731 W. 165th St., Ste. 36 in Orland Park, IL. His phone is 708-226-0350. Scott has been a Financial Representative since May 2018.



**Jim Parthemore**

*South Holland Agency, Jeff Orman, Agency Manager*  
Jim Parthemore has been named Career Financial Rep of the Month for August 2018. His office is located 9432 W. 143rd St., in Orland Park, IL. His phone is 708-745-5151. Jim has been a Financial Representative since April 2000.



**Tim Winters**

*South Holland Agency, Jeff Orman, Agency Manager*  
Tim Winters has been named Employee Financial Rep of the Month for August 2018. His office is located at 10607 S. Harlem Ave., Unit 1A in Worth, IL. His phone number is 708-361-4330. Tim has been a Financial Representative since May 2016.

### Classifieds

All ads that we receive for the Co-Operator are also listed on our website at [cookcfb.org/membership/classifieds](http://cookcfb.org/membership/classifieds). If you have a photo of the item(s) that you are selling (Auto, Home, Furniture, etc.) you can email it to us to include it on our 'Classifieds' page on our website only along with your ad. Email your ad (and photo if you have one) to [FBcooperator@gmail.com](mailto:FBcooperator@gmail.com). Please be sure to include your full name, Farm Bureau number, and phone number. Deadline date for Classified ads is the 17th of each month. Any ads submitted after the 17th will appear in the following month's Co-Operator. Members may run up to four non-commercial classified ads annually for free. Any ads submitted after the fourth free, will be charged. If mailing

your ad, please mail to: Cook County Farm Bureau, Attention: Classified Ads, 6438 Joliet Rd, Countryside, IL 60525. You can also fax your ad to 708-579-6056.

### For Sale

4" Combo vending machine (RC800/RC850) cap.200 snacks,177 drinks each machine. \$3500 all 4. Call 630-665-9832 - leave message..

The last three available undeveloped lots on Cross Lake, Trevor WI, 3 blocks north of Illinois border near Antioch on Hwy 83. All lots adjacent. Lake has shelter house, fishing, beach, boat dock. Gas, sewer, electric, phone lines to property. Need own well for water. Can build house up to 100'x80'. \$104,900. Call Glenn at 715-424-1154.

Billy Goat leaf sweeper/ chipper model #TKV650SPH. Self propelled has Honda 6.5 HP motor. Bag ratio is 20 to 1. Chips branches up to 2" in diameter. Excellent condition. Price is \$749.00 OBO. Call Joseph at 708-349-3161

14 Strap on tree steps for deer hunting \$2.00 each. 3pc brass fireplace set \$3.00. Set of 4 1" pipe threading dies new ridged brand \$5.00. One instamatic lamp timer \$3.00 One brass table lamp and shade \$10.00. One set of brass candle stick holders and brass ashtray \$6.00. Call Allen at 708-614-8148

1980 Sears Men's Bike brand new never used \$75.00. Ethan Allen coffee table with glass top solid maple \$75.00. Ethan Allen end table with glass top solid maple \$50.00. Call Dale at 708-474-7757.

91pc. Mikasa china set. Twelve five pc. place setting plus misc. pcs. Lexington pattern (#L2808) never used in original packaging and box. Retail value \$1500, Asking \$550. Teeter EP 970 inversion table, used five times. Access teeter website for more detailed information. Retail value \$450 asking \$350. Tradesman! 28" commercial grade extension ladders type 1A, 300lb rating. Like new condition. Retail value \$350 asking \$275. Call Rich at 630-222-0257

Reese load-leveling trailer hitch with 500lb. and 1000lb. spring bars. Also, McKesh portable towing mirrors, Hitch helper, Ultimate tire chock, Hensley silver brake controller, and some miscellaneous small hitch parts. Retail value \$1008.00. \$500 or best offer. Will separate. Call Jim at 847-997-4743 or email at [jjfizz@aol.com](mailto:jjfizz@aol.com). Leave message.

### Vehicle

1976 M.G. Midget runs great no rust. New carb, gas tank and top. Moving to Florida garage kept. \$2900.00 Call Louis at 847-361-9292.

### Wanted

Wanting to buy your electric trains and slot cars, turn those unwanted Trains and Slot Cars into cash! Call Ron at 630-272-4433.

Old balloon tire bicycle with tool or horn box, also front spring fork models, Schwinn, Ranger, Elgin, Silver king, JC Higgins, Monark etc. 20" inch banana seat bikes, pedal cars and motor bikes. Also, older hot wheel diecast cars matchbox, and slot cars. Call Jim at 708-361-8230.

# Feeling the Squeeze: Input Costs, Farm Debt Continues to Climb

## Returns projected well below cash-rent rates again next year.

Daniel Grant, FarmWeekNow

USDA projects net farm income will decline by \$9.8 billion (13 percent) this year, compared to 2017, to the lowest level since 2009.

And, while lower commodity prices are a key factor in the projections (receipts are projected to drop by \$2.5 billion for milk and \$1.9 billion for cash corn), another driver of the sobering economic outlook involves rising input costs and debt levels.

USDA estimates farm-production expenses could grow by \$3.5 billion this year, to \$359.2 billion nationwide, led by a \$1.4 billion increase in fuel/oil costs, a \$1 billion rise in interest expenses and \$787 million more for hired labor.

"Since 2012, fertilizer costs on corn land have fallen on a per-acre basis but rose in the spring of 2018, especially urea and anhydrous ammonia," said Mike Doherty, Illinois Farm Bureau senior economist and policy analyst. "Overall, fertilizer prices may continue to rise in 2019, partly due to rising global energy prices.

"Another area for concern is rising gasoline and diesel (prices) since last year, with fuel returning to year 2015 levels," Doherty said.

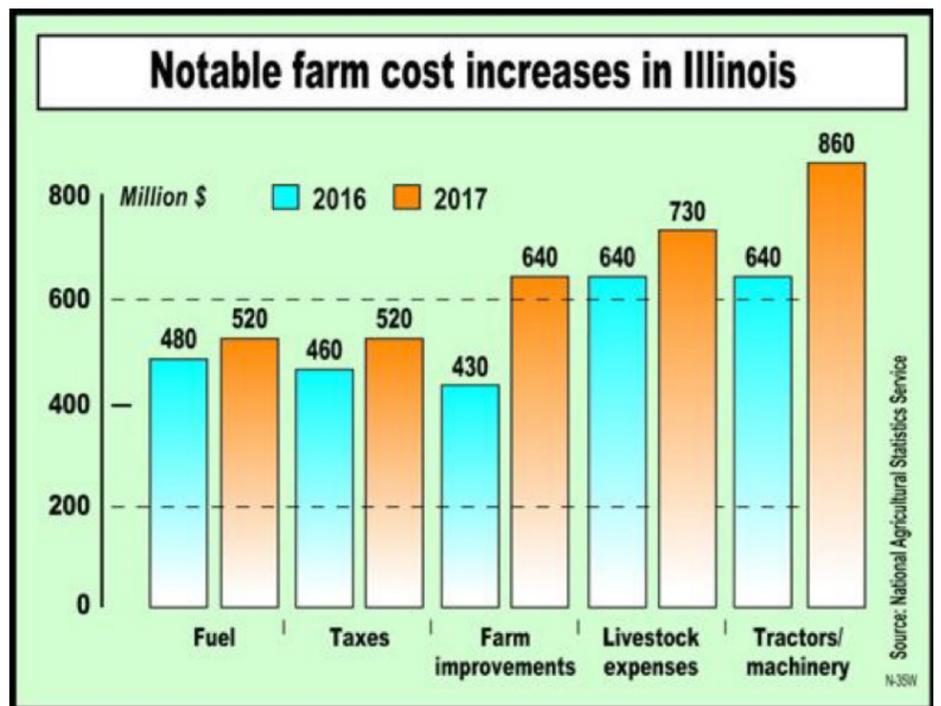
In Illinois, USDA reported farm-production expenditures jumped 6 percent from 2016 to 2017, to \$16.8 billion (see graphic for breakdown). On a per-farm basis, the largest expense in 2017 was rent, at slightly more than \$50,000 per farm.

Looking ahead, the University of Illinois estimates nonland costs on central Illinois farmland could grow from an average of \$563 per acre for corn to \$586 per acre next year, while soybean costs could increase \$15 per acre to an average of \$369 per acre.

If realized, operator and land returns for 2019 could total just \$201 per acre for corn and \$199 for beans, both well below the statewide average cash rent of around \$260 per acre.

"Returns for 2019 are projected at low levels, likely requiring large downward adjustments in cash-rental rates on farmland," Gary Schnitkey, U of I farm management specialist, noted.

The margin squeeze, along with higher interest rates, caused farm sector debt



to increase 1 percent this year to \$388.9 billion, with real estate debt up 1.2 percent, according to USDA.

A recent report on the farmdoc daily website noted debt per tillable acre in Illinois jumped from \$258 in 1991 to \$357 by 2003. Debt per tillable acre increased another \$300 per acre since 2003.

"The importance a farmer puts on monitoring their debt level is becoming increasingly important in this period of lower farm returns," U of I economists noted in the report. "With lower crop prices and higher inputs, we will continue to see the increase in debt per acre."

## Have a question for a Master Gardener?

The Master Gardeners are in the Farm Bureau office this fall season to answer questions from members and the general public related to gardening and horticulture.

The Master Gardeners are accessible by contacting the Cook County Farm Bureau at 708-354-3276 on Mondays and Thursdays from 9:00 am to 1:00 pm. You can also contact them by email at [mastergardener@cookcfb.org](mailto:mastergardener@cookcfb.org). Walk-ins are also welcome during Master Gardener office hours at the Cook

County Farm Bureau suite located at 6438 Joliet Rd. in Countryside. This service is expected to continue through November 8th.

General topic areas that can be addressed include soil test recommendations, plant disease issues and treatments, horticulture related questions, pest identification and treatment, and more. Commercial related questions will be forwarded to the University of Illinois Extension Professional Staff.

## Are You a Business Owner and A Member Of The Cook County Farm Bureau®?



A Member-to-Member discount program was created to provide members who own businesses the opportunity to promote goods and services offered through their business to the other members of CCFB.

Please visit [www.cookcfb.org/membermember.html](http://www.cookcfb.org/membermember.html) for details, to sign up for the program, and to view a list of current participating member-to-member businesses.

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**Growing To Serve You Better**



## Pumpkin Fun Facts

- Pumpkins are members of the Gourd family, which also includes cucumber, honeydew melons, cantaloupe, watermelons, and zucchini.
  - Illinois farmers grow more pumpkins than anywhere else in the world.
  - Pumpkins can range in size from less than one pound to more than 2,000 pounds, depending on the variety.
  - The heaviest pumpkin on record was grown in Belgium in 2016 and weighed 2,624 pounds.
  - It takes 110-120 days for a pumpkin vine to produce mature pumpkins.
  - Pumpkins grow on a vine that can grow up to 30 feet long.
  - The tap root of a pumpkin can grow 2-3 feet deep.
  - Pumpkin seeds are full of protein and iron and can be roasted as a snack. They are also known as pepitas.
  - In early colonial times, pumpkins were used as an ingredient in pie crusts, not for the filling!
  - The name Pumpkin originates from "pepon", the Greek word for "large melon".
  - The bright orange color of pumpkins is a strong clue that pumpkins are full of the antioxidant, beta-carotene.
  - Pumpkin is low in calories, fat and sodium, and high in fiber.
  - Morton, Illinois, where 80% of the world's canned pumpkin is processed, is considered the Pumpkin capital of the world.
- \*From the Illinois Agriculture in the ClassroomSM 2018-19 Calendar for Teachers



Cook County Farm Bureau® members and guests gathered on Sat. September 22nd to welcome Fall by making a Fall Planter at Schroeder's Garden Center & Landscaping in Worth. As part of our ongoing series, member businesses open their doors to our members. Candice and Angelica Carmen proudly display their planters (top). Thank you, Heidi, Julie, Diana, Brit (left to right, above) and the entire Schroeder's team for a wonderful morning!

## Area Microbrewery has Cook County Agricultural Roots

Continued from page 1

followed by a long night making their first batch of black toast milk stout. Since that time, Windmill Brewery has made a name for itself creating hazy IPAs through the original Memes and dreams, a milkshake IPA with mango. They have taken the Memes and dreams recipe to create variations using fresh ingredients such as Red Haven peaches, pineapple, strawberries and even gummy bears. Another creation came from the Yellow Dolly watermelon (grown in Lowell, Indiana) for a seasonal favorite, the Watermelon Smash.

Scott says, "Our beers use fresh fruits which is different than most breweries that use purée juices. It's like the our (Vander Griend) farm stand where we are willing to pay more money for a quality fresh product to provide to our customers... It's about the quality. Purées are much cheaper and easier to work with but the freshness from the fruits you can taste in our



Scott with a customer at his family's farm stand on Glenwood Lansing Rd, Lynwood, IL.

beer product!" Scott uses his relationships with local growers/farmers to source and purchase fresh fruits and vegetables.

Windmill Brewing can be found online at [www.windmillbrew.com](http://www.windmillbrew.com).

## It's Voting Member Renewal Time!

All Voting members (M and PM) recently were sent membership dues renewal notices. We encourage your prompt membership payment. Our renewal date for farmer members is November 1, 2018. Please also consider supporting the CCFB Foundation as well.

For Associate members who hold policies with COUNTRY Financial, your annual county/Illinois Farm Bureau membership dues will likely be included with your insurance premium in one billing for most personal lines policies. There are certain circumstances in which the membership does not combine on an insurance bill. Instead, a stand-alone dues notice will go out. We ask members not to ignore this stand-alone invoice. For those whose Farm Bureau dues payment is combined, you will only need to make one easy payment to COUNTRY Financial and we'll take care of the rest! Upon renewing your membership, we will send your membership

card as well as various membership related information on savings, discounts and services.

For those Associate members that do not have Country Mutual or Country Preferred Insurance, you will receive a standalone bill from the Illinois Farm Bureau/Cook County Farm Bureau. Your dues notice will have the latest membership brochure. In addition, your membership cards will be enclosed in the billing and can be activated upon your payment of your membership.

We want to thank all of our faithful and supportive members of this general farm organization in Cook County. Your membership renewal benefits you personally and provides great enhancement for Agriculture's presence in Cook County.

Should you have any questions, please feel free to contact the Cook County Farm Bureau's Member Service Center at 708-354-3276. We look forward to serving you!

Ford

**\$500**

BONUS CASH

Lincoln

**\$750**

BONUS CASH

Cook County Farm Bureau members get \$500 Bonus Cash toward the purchase or lease of any eligible 2017/2018 Ford vehicle or \$750 Bonus Cash toward the purchase or lease of any eligible intelligently designed 2017/2018 Lincoln vehicle.

Enjoy valuable savings on your choice of vehicles from our comfortable and capable lineup! Take advantage of this exclusive special offer today by visiting our home page at [www.cookcfb.org](http://www.cookcfb.org) and click on 'Member Benefits'.

\*Must be an eligible member for at least 30 consecutive days to take advantage of the Ford/Lincoln program.

## Want a free movie ticket?

Encourage your family, friends and neighbors to join the Cook County Farm Bureau as an associate, farmer or professional member. If they join, you will receive a free movie ticket! Call our office at 708-354-3276 to let us know that you referred a member.



Individuals can join the Cook County Farm Bureau by going to [www.cookcfb.org](http://www.cookcfb.org) and clicking on MEMBER CENTER.

Affiliated Country Financial reps or Staff members do not qualify. Valid only 6/1/2018 through 12/31/18.

Cook County Farm Bureau Members tickets priced at \$18 per race!  
(\$30 Value)

**K1 SPEED**

**LIVE FAST. RACE FAST.**

— 100% ELECTRIC

\*Call CCFB office to purchase tickets!!

Guests must be over the height of 48" to race. No one under the height of 48" will be permitted to race. Offer not valid with any other discounts, offer, or group events. Valid at all K1 Speed Locations Nationwide.