



# COOK COUNTY GO-OPERATOR

To serve all our members with meaningful and beneficial programs that reflect our agricultural heritage

## Mark Your Calendar



### March

- 13 Cheese 101 PG 12
- 17 Membership Monday PG 12

### April

- 14 DIY Soapmaking PG 12
- 15 Container Gardening 101 PG 12

### May

- 1 Make a Spring Planter Workshop PG 12
- 3 Shred Day PG 12
- 3 & 4 Conceal/Carry Class PG 12

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 by using the member service center at [www.cookcfb.org](http://www.cookcfb.org).

## Question of the Month



**How many Areas of Focus did the CCFB Board of Directors approve from the January board strategic planning day?**

Call the Farm Bureau at 708-354-3276, fax your answer to 708-579-6056, or email to [fbcooperator@gmail.com](mailto:fbcooperator@gmail.com) to enter the drawing for a \$25 gas card. (Please include name, FB number, and phone number)

### February Winner: Deming Sun

**Question: What year was the IAA Credit Union formed by the Illinois Farm Bureau?**

**Answer: 1951**



## Cook County Young Leaders Cruise Their Way into Leadership at this Year's Young Leaders Conference

Cook County Farm Bureau® Young Leaders (back row, left to right) Chair Blake Lanphier, Carmen Trotta, (front row, left to right) Jessica Biernacki, Rebecca Biernacki, and British Griffis cruised their way into leadership at this year's Young Leaders Conference in East Peoria. The group enjoyed keynote speakers, breakout sessions and connecting with others. They also were part of the table that finished fourth in 2000's trivia night. Cook County Farm Bureau's Young Leaders Committee is open to agricultural enthusiasts ages 18-35, if interested contact Bona Heinsohn at [bona@cookcfb.org](mailto:bona@cookcfb.org).

## WHY RETAIN YOUR ASSOCIATE MEMBERSHIP, VOTING MEMBERSHIP?

The Cook County Farm Bureau is an amazing value. At just \$20 annually for Associate Members and only \$45 for Voting Members, is it really a difficult decision?

During 2025, in his light hearted approach, Cook County Farm Bureau manager Bob Rohrer is writing Downwind, his monthly column, about the value proposition for Members following the announcement that COUNTRY Financial no longer requires a membership to access certain insurance policies.

**January Downwind message:** "Your Farm Bureau membership provides you and your family..."

- Access to local farm and food producers
- The opportunity to support Illinois farm families and food security
- Information about farming and your food
- Programs, education, events, and more
- Agriculture in the Classroom for local students, teachers, and parents
- 300,000+ discounts by using our Member Benefits Platform app/ Abenity, website
- And so much more!

### February Downwind message:

Check out the IAA Credit Union for great services, great service, great member benefits.

### Need more reasons Why?

- Where else will you hear Bob make fun of himself through Downwind each month in your mailbox (physical or electronic)?
- Where else will you hear/read about the latest in food and farm news?
- Where else will you receive access to the great experiences and events that have made us famous?
- Where else will you receive Ag Adventures for Families?
- Ag Literacy for you and your family...we bring it everyday!
- Humor...we have it. Serious topics...that's us too!
- ILFB Partners magazine – a great benefit on farming, facts and travel across the state
- Discounts and benefits – we offer access to over 300,000 local, state and national!



- Bonus, call the office and "we actually answer the phone". Yes, we are real people!
- But wait, there's more! [www.cookcfb.org](http://www.cookcfb.org)

The value proposition remains huge!

If you missed past issues of Downwind, check them out at: <https://cookcfb.org/membership/become-a-member/why-become-a-member>

If you are interested in renewing today: call 708-354-FARM (3276); use the QR code; or online at: <https://www.myifb.org> to pay using your FB member number (found on front page by your address). If you recently renewed in 2025, we sincerely thank you for your support!

**See page 3: Downwind – The CCFB Benefits App!**

## SAVE THE DATE!! MEMBER APPRECIATION WEEK APRIL 14 - APRIL 18

Watch the April edition of the Co-Operator for more details. As a teaser, each day, we will offer a grand prize gift for a lucky member with other opportunities for prizes and gifts throughout the week.

Must be a member paid in good standing to enter.

Entry form can be mailed to the office, faxed to 708-579-6056, emailed to [fbcooperator@gmail.com](mailto:fbcooperator@gmail.com).

com. One entry per member; entries received will be submitted for a chance at all drawings and will automatically rollover to the following day's drawings, if not selected.

**Questions?? Please call us at 708-354-3276!**

We wish all our members a prosperous and healthy 2025. We look forward to serving you!

### Member Appreciation Week Entry Form

Monday, April 14 – Friday, April 18, 2025

Name \_\_\_\_\_  
 Email \_\_\_\_\_  
 Phone # \_\_\_\_\_  
 Member # \_\_\_\_\_



## Ag Adventures Yearlong 2024 Winner

This year's winner, Ag Adventures word search yearlong Winner... Stephanie Oehmen, was drawn as the winner of the special group of members (31 members were eligible) who entered the Ag Adventures for Families word search every month in 2024. Her prize was a basket packed with agricultural related items with ties to Illinois, the Chicagoland area, and Cook County Farm Bureau. Stephanie lives in Chicago and has been a member since 2015. Manager Bob Rohrer stopped by her place to drop off the heaping basket and enjoyed a great conversation. Stephanie loves to bake (clipping out recipes in the Co-Operator), making her own stained-glass windows, planting pollinator plants, and seeing the latest movies.

## HOW FARM BUREAU SERVED YOU IN FEBRUARY

- ▶ **Raised non-perishable food and hygiene products for Cook County families in need during this year's Food Checkout Day and Young Leader Hygiene Drive.**
- ▶ **Hosted a Solar: Exploring Solar for Ag Operations - Lunch & Learn Webinar.**
- ▶ **Presented a Preparing Wills and Trusts workshop for members interested in preparing a will or trust.**
- ▶ **Hosted a Grow a Giant Pumpkin 101 webinar to help members begin their Giant Pumpkin journey with success.**



*We Even Answer the Phone!*

### TRY US!

Call the Cook County Farm Bureau for all your membership needs.



## Gratitude Journal

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

### The Cook County Farm Bureau thanks...

- Member Stephanie Oehman for allowing manager Bob Rohrer to stop in and present a gift basket to her for completing every Ag Adventures word search during the year 2024. (Thank you to the other 31 members who also completed the word search every time in 2024 as well!)
- President Janet McCabe, British Griffis, Kayla Biegel, Cindy Gustafson, Theresa Johnston, and staff members Katrina Milton and Bona Heinsohn for representing the Cook County Farm Bureau at the recent Governmental Affairs Leadership Conference and Legislative Reception in Springfield.
- Longtime member Janet Lence for her kind words about the Co-Operator (and her card with advice from a Sea Turtle).
- The COUNTRY Financial agents that achieved the top 10 membership recruiters for 2024. See the complete list on page 10. Thank you for your efforts to connect so many members with the services offered by the organization.
- The donors that have supported the Food Checkout Day food pantries this year and so many years in the past.
- The many members who have voluntarily renewed your memberships following notification from COUNTRY Financial that a membership is no longer necessary to maintain insurance coverage. Thank you for understanding our member value proposition!
- Young Leaders Committee members Blake Lanphier, Carmen Trotta, Jessica Biernacki, Rebecca Biernacki, and British Griffis for attending this year's Young Leaders Conference.
- The many members who are participating in the Ag Adventures Word Search and the Question of the Month, including the large number of members who participated for the first time last month..
- The many Cook County Farm Bureau volunteers who met February 12 during the Teams meeting, focusing on membership value.

## Co-Operator

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# Downwind

by **BOB ROHRER, CCFB MANAGER**



*“There’s an App for That”*

buffalo to take that crucial selfie photo.

I can see the Headline: *Family sues Apple for not warning of dangers of using a camera phone.*

My wife and I visited Zion National Park in Utah and hiked the iconic Angel Landing. At the summit, we observed this lady, back to the edge of the cliff, balancing while attempting to capture the perfect angle perspective for the 1500-foot drop for her selfie photo. Later, we saw her uploading her photographs onto social media because, we know the “like factor is everything”. Is there selfie safety app to help prevent a 1500-foot fall? Do we need one?

I can see the Headline: *Photography becomes the most lethal activity in Zion.*

For some reason, I’m reminded by Jeff Foxworthy’s phrase, “What are a redneck’s last words?... Hold my beer and watch this!” I’m not sure there’s a “redneck” safety app but I probably could use one.

Farmers certainly use a lot of apps to farm. Apps for weather, commodity markets, farmland for sale, weed identification, GPS tracking, farm labor, equipment sales, soil mapping, and more

decorate the screens of farmers’ phones!

Yes...even Farm Bureau has apps for members. ALL members will want to check out the Farm Bureau’s Member Benefit Platform Abenity App. (Details at [www.cookcfb.org](http://www.cookcfb.org))

All the App does is **save members** big bucks, moola, dough, bank (or Credit Union), greenbacks, coin, cash, bacon, loot, Benjamins, or whatever else you call your hard earned, sweat equity rewards.

Here’s a simple example: Debbie and I were chatting in the lunchroom the other day and we started talking about the rising costs to go see a movie at the movie theater. Debbie pulled out her phone and started comparing pricing at the ticket box, the movie ticket purchasing app, and your very own Cook County



Farm Bureau Abenity App. It was stunning to discover the dollars that our Farm Bureau Member Benefits Platform Abenity App can save members. (I asked Debbie to put together the example for you to see on page 10)

I do not want to disappoint any members as the Membership Benefit Platform App **does not:**

- watch the road for members when driving
- help members avoid bear wrestling
- assist members in staying vertical atop cliff faces

Your Cook County Farm Bureau membership really does mean value...

But, maybe moola is not important to you????

*PS: For my mom and for others that still prefer purchasing the physical hard copy discount tickets rather than purchasing online, we still sell “actual” discount movie tickets at the office (also on page 10)!*

**For directions on setting up the app on your phone, go to <http://bit.ly/4h48SPS>.**

Is your phone tethered to your hand?

Do you panic when you can’t find your phone in your pocket? (Because it is in your hand)

Have you counted the number of drivers on our highways driving with their head down texting?

We all know that 99% of us (my mother is one of the 1%) own a cell phone and have become addicted and dependent for nearly all of life’s needs”. Texting, emailing, social media, photography, games, schedules, weather, maps/directions. Even a wallet. As a frisbee, though not recommended.

Some people even use the phone to “call” someone else. Yep!

The app (short for application) has become a crucial aspect of most phones for users. The app provides simple navigation in a user-friendly manner for quick and convenient access to specific services, information, or functions.

There is an app for nearly anything imaginable. To the point that some people can barely function for themselves without accessing their phone.

I read that the Jackson Hole Travel and Tourism Board is trying to keep tourists visiting Yellowstone and the Grand Teton National Parks from being mauled or gored by wildlife. They created an app to tell the tourists (spelled i.d.i.o.t.s.) that they are too close to the grizzly bear or



## 2025 RECIPE COLLECTION

We need your recipes using fresh, local ingredients! Please submit by March 15th to be included in a raffle for CCFB Farm Funds to be used at a member Farm Stand to purchase your fresh, local produce, honey, and more!

Email: [membershipdebbie@cookcfb.org](mailto:membershipdebbie@cookcfb.org)  
or  
Mail: CCFB Recipes  
6438 Joliet Rd, Ste 101, Countryside, IL 60525

## Recipe of the Month



### INGREDIENTS:

- ½ c of room temperature salted butter
- ½ c firmly packed light brown sugar
- ½ c plus ¼ c granulated white cane sugar
- ½ t of Mexican vanilla (can use Madagascar, but different flavor)
- 1 large, fresh egg
- 2 c sifted all-purpose flour
- ¼ t baking soda
- Waxed paper
- 1/3 c water
- 7 ¼ oz of finely chopped dates (rough cut take a bit longer to melt)
- Dash salt
- 1 c finely chopped black walnuts\*

## Black Walnut Pinwheel Cookies

Sherryanne de la Boise, Northfield

### DIRECTIONS:

Cream butter until light and a bit fluffy. Add the brown sugar and ½ c of the white sugar, vanilla, and egg. Beat the mixture until light. Add the baking soda, then work in the flour. Halve the dough and spread between sheets of wax paper. Since you will be rolling the dough up the width of the waxed paper, any length will be fine. Chill the two flat sheet of dough until firm.

For the filling: Using very gentle heat or a double boiler, melt the dates into the water and the ¼ c sugar. Simmer for 5 minutes, stirring often. Add the nuts and allow to cool to room temperature.

Roll the dough between sheets of waxed paper until it is 1/8-1/4 inch thick. Smear half of the filling onto the dough so that there is a 1/2" of unfilled border along the top edge of the dough (that will keep the filling from oozing out). Start rolling from the side opposite the unfilled border, using the waxed paper to assist in getting the roll tight. Chill the resultant log overnight. Slice 1/8 inch thick and bake 350 degrees for 10 minutes. Makes 6 dozen.

\*Black walnuts are abundant in the Forest Preserves of Cook County. The recipe needs the meat from a dozen walnuts.

**Notes:** Making slices and baking cookies is really easy after you have done it once. If you add 1/4 cup cocoa powder to the dough, you will have a chocolate pinwheel.

**For more fresh recipes from our collections, go to: <https://cookcfb.org/discover-local/community/recipes>**

## 2024 Recipe Collection is Still Available!

To receive a copy of the 2024 Recipe Collection Booklet, email: [membershipdebbie@cookcfb.org](mailto:membershipdebbie@cookcfb.org), call 708-354-3276 or register from the MyIFB member center account.





# Long-Time Agency Manager Set to Retire

Cary Tate, COUNTRY Financial Agency Manager, Orland Park Agency is scheduled to retire April 1, 2025. We caught up with Cary on January 29 and asked him to reflect on his career and memorable moments.

**Where are you originally from?** East Peoria/Washington area. We lived at the edge of the country on 20 acres with the spring fed pond from fourth grade through age 17.

**How did you get into the insurance business?** After attending Illinois Central Junior College, I started working for American General collecting insurance premiums. After less than a year, I was moved into a manager position (age 23) with individuals with a great deal more experience and age reporting.

A few times a week, we would play pickup basketball over the lunch hour and that's where I met some of COUNTRY Financial folks. Clancy Janssen hired me as a part of the Peoria agency in March 1987.

**How did you "land" here in Cook County?** I interviewed for a new agency manager position in Cook County and was hired in late 1989. My wife Julie was pregnant, so we delayed our start date to March 1, 1990. I was hired to manage the newly created Countryside agency with the office in the Cook County Farm Bureau building which was not yet built. I was starting from scratch with no agents. No accounts. No contacts locally. My mission was to grow the insurance territory, recruit agents, cold call, and meet people to develop relationships.

In 1997, Bill Willis (district director of agency) came to me to build the Orland Park Agency. We have received a lot of accolades over the years as the agency grew in success. I can point to having top-notch people in the agency as the reason for that success. I've been very blessed at Orland Park by being supported by Marge Cantania and Liana Mierendorf as assistants during those years.

**What will you miss about being an agency manager?** I will miss the reps and their families. It has been so rewarding to hire a rep and see the impact that being hired has had on their careers and their lives.

I will truly miss the Country Manager Team. This group of individuals has meant everything to me and my family, and I want to continue being connected with the group and being a part of something bigger.

**Is there a trait that makes for a good agency manager?** This is difficult to put into words. I feel like I know more about friendship and life's issues than I do about selling insurance. It comes down to knowing and relating to people. I used to be more of a micromanager as a younger manager over the years and now I prefer to provide guidance and help with what works and allow the independent contractor



The 1990 Co-Operator article announcing Cary Tate was hired.



Cary represented Country Financial as the presenting sponsor during the CCFB Foundation 2022 Raffle for Ag Education Fundraiser.

relationship to govern work activities.

**How many All-Americans have you earned in your career?** I have earned 23.

**How many All-Americans agents have you produced in your career as an agency manager?** At one point, I kept a running total of the agents earning running All American recognition. Those numbers are well over 20 that have earned at least one all-American. Some of those agents have moved into management.

**What did it mean to you to be inducted into the "COUNTRY Financial Hall of Fame"?** I was inducted into the COUNTRY Financial Hall of Fame in 2012, being one of the youngest members inducted while I was still in my 40s. The criterium includes having a minimum of 20 All-Americans as well as some additional requirements as a relates to management. Being inducted into the Hall of Fame meant that I had been doing something right.

**What is your memory of the first time you met with the CCFB board?** In late 1989, I met with the Cook County Farm Bureau board and can remember talking about myself and being married in 1984. I answered the question

from Harry Stuenkel that I had been married for five or six years. I can still remember him asking me, "Well which is it?" Howard Paarlberg, who was president of the board at the time, was such a kind and pleasant man.

**Is there one CCFB leader that you most appreciated working with or knowing?** I would have to say Bob Rohrer and wife Jayne. I always appreciate him as a class act and have appreciated being neighbors in Lemont.

I had a great relationship with Alden Killian, sharing office space in the Farm Bureau building. The board meetings (and dinners prior) with Alden were something else! A true event.

**How many CCFB board meetings have you attended in your career?** Over 100

**Food has always been an important part of Farm Bureau and relationships. Are there any Farm Bureau dinners that you attended that stand out?**

A few years ago, my wife Julie won several hundred dollars at a Gala!

I recall being at an Annual Meeting on the far south side at the Villa De Bruno when I

received a phone call that my basement was flooding at home.

I can also remember a blowout dinner at the IAA annual meeting at the restaurant Smith and Wollensky when the shrimp appetizers and cocktails were flowing, and things got a little crazy.

**Favorite FB/COUNTRY partnering event/activity?** My favorite was always being included as a part of the IAA Annual Meeting and having the opportunity to get to know the board of directors and their spouses. I always especially appreciated the early-morning meetings that followed late night dinners!

**Family:** Spouse: Julie  
Kids: Nicole, Jamie, Kelsey  
Grandkids: six grandchildren

**What is your work legacy?** I believe strongly in integrity. Do what you say you're going to do. I believe that this is the definition of character and ends up serving clients well. This is what I hope will be a part of that lasting memory.

**Final message:** It has been a great run for me and my family. COUNTRY Financial as well as the Cook County Farm Bureau have been first-class to me throughout the years.

## Board of Directors Develops Implementation Strategy to Meet Goals, Objectives

The Cook County Farm Bureau Board of Directors, during their February board meeting, approved Areas of Focus and actions from the January board strategic planning day with a three-year time horizon. Specific attention was paid towards the voting member and the associate member value proposition for retention and recruitment.

The Board of Directors approved a three-year Strategic Plan that features five Areas of Focus:

- 1. Membership**
  - Member recruitment and retention
  - Member benefits, discounts, and programming
  - "All are welcome at our table" – expand membership appeal
  - Farmer direct to consumer marketing
- 2. Public outreach**
  - Agricultural information communications
  - Agricultural knowledge in consumers
  - Agriculture literacy in schools
- 3. Younger member engagement**
  - Leadership development
  - CCFB Foundation resources and support
- 4. Agricultural issues and support**
  - Lobbying and local affairs involvement
  - Urban and innovative agricultural issues and support
  - Political Action Committee outreach
- 5. Growing and developing strategic partners and stakeholders**
  - Outreach regarding consumer information
  - Membership development
  - Policy implementation

The plan also features internal board goals, ranking of ways to achieve the goals, concepts to further will develop, and future discussion topics.

The board reviewed its Goals and Objectives for the organization. Action items for each of the listed goals and objectives were identified and approved to help the organization achieve each.

Internal Board action items were also developed related to evaluating the effectiveness in achieving mission, goals and objectives, outreach to farmer members, partners and business to grow support programming, and delivery of services, increase involvement within the with vision, review leadership succession plan.

Actions from past strategic plans have moved the organization forward in terms of serve of member needs and organizational modernization including:

- Actions from the 2022 Strategic Plan include:
- ✓ An agriculture resolution approved by the Cook County Board
  - ✓ Member Appreciation Week
  - ✓ The Future Forward initiative
  - ✓ Direct marketing implementation
  - ✓ Urban Ag producer member newsletters and programming
  - ✓ Everything Local Conference support
  - ✓ Improve data collection
  - ✓ Farm Shadows program
  - ✓ Pollinators program
  - ✓ Improve farmland assessment process with assessor
  - ✓ Mental health programming support
  - ✓ Vocational scholarships



The Board of Directors held a spirited discussion when the group met for a strategic planning session on Jan. 8, 2025. During the day, the Board created a three-year pathway and a focus for the Cook County Farm Bureau organization to serve member needs and strengthen the future of agriculture. The Board spent considerable time analyzing the value proposition for members, considering innovative concepts, and adopted goals to help the organization deliver on its promises to supporters.

- Previous strategic plans resulted in:
- ✓ A Volunteer Management System based on a human resources approach to recruiting, onboarding, training, engaging, recognizing and rewarding, and providing feedback for volunteers.
  - ✓ Expansion of Public Relations Outreach and consumer information through social media, the website, and Ag in the Classroom.
  - ✓ Strong farmer member marketing support for improved business success.
  - ✓ Hiring of a Governmental Affairs staff member and creation of a political action committee to expand the organization's involvement in state and local government and policy development.

CONTINUE TO SUBSCRIBE TO COOK COUNTY FARM BUREAU

# Publications

As a Farm Bureau member, you have access to great publications at no extra cost!



## CCFB Co-Operator Newspaper is...

- A monthly publication for all CCFB Members.
- Communicates key messages to members including: membership benefits; farm and food information and facts; programming; and activities.

**The Co-Operator cost annually for non-members: \$36**  
**All CCFB members: Included in your cost of membership**

## Partners Magazine is...

- A quarterly publication for all CCFB Members.
- Connects Farm Bureau members with the food we eat, the Illinois farmers that grow it
- Focuses on farm, family and food-related places, events and people that make our state great.

**Partners cost annually for non-members: \$50**  
**All CCFB members: Included in your cost of membership**



## FarmWeek Newspaper is ...

- A weekly newspaper for MM or PM CCFB Members.
- Covers crop and weather updates, market analysis, and state and federal issues
- Helps farmers make informed decisions to run their farms successfully

**FarmWeek cost annually for non-members: \$120**  
**MM/PM members: Included in your cost of membership**

**Associate Membership - \$20 annually**  
**MM/PM (Ag/Farming Membership - \$45 annually**  
*(offers additional benefits and voting rights)*



Scan to renew your CCFB Membership today!!!



## FarmWeekNow.com Has a New Look

The refreshed website contains all the same trusted news and information you expect from the Illinois Farm Bureau team of writers and broadcasters, but in a more modern, user-friendly format. Plus, new features were added.

The new design allows more news to be displayed on the homepage

New sections were added to the site to feature Youth in Ag and Education (Both can be found in the drop-down menu under news)

From the Counties event listings, previously only available in the print edition, are now available online and updated.

RFD Radio – All three hours of original RFD broadcasting each day can be found on demand in one spot on the website, [farmweeknow.com/rfd\\_radio](http://farmweeknow.com/rfd_radio)

Podcast page – Your go-to location to find episodes of Taking Stalk with Illinois Farm Bureau, [farmweeknow.com/podcasts](http://farmweeknow.com/podcasts)

Auctions – New interactive page allows users to sort auctions by date, county and type.

Members can now change their FarmWeek mailing address, find out how to start or renew an IFB membership and subscribe to the Daily Update by visiting the Subscribe page.

**What do you think?** Email [dstroisch@ifb.org](mailto:dstroisch@ifb.org), with any feedback and/or suggestions.

# IAACU'S SAVINGS SOLUTIONS for a Stronger Financial Future

By Jennifer Killian, IAA Credit Union Marketing Manager



Jennifer Killian

Founded in 1951 to serve the Illinois Farm Bureau and its affiliated organizations—including GROWMARK and COUNTRY Financial—IAA Credit Union (IAACU) has grown from supporting employees and their immediate families into a trusted financial partner for all Illinois Farm Bureau County Members. Headquartered in Bloomington, IL, and operating nationwide, the not-for-profit, member-owned cooperative remains dedicated to delivering exceptional value through competitive rates, low fees, and personalized service.

With nearly 75 years of service built on a foundation of trust, IAACU has continually evolved to meet the changing financial needs of its members. Today, in addition to a comprehensive suite of products ranging from auto loans and mortgages to online banking and business services, the credit union proudly offers innovative savings solutions designed to empower every member—from seasoned savers to those just beginning their financial journey.

Committed to equipping members with the tools and knowledge to achieve their financial goals, IAACU provides a variety of savings accounts tailored to both short-term needs and long-term plans, ensuring financial success at every stage of life.

**CLUB ACCOUNTS: SAVING FOR SEASONAL GOALS**  
 Members looking to reserve funds for special occasions can choose between two Club Account options:

**Christmas Club:** Contribute either a lump sum or make regular deposits to earn a competitive rate throughout the year. Funds are automatically transferred to your Primary Share Savings account on the first Friday in October, making holiday preparations stress-free.

**Vacation Club:** Save for summer adventures with a similar structure, where contributions earn interest all year long and funds are transferred on the first Friday in April—ready to cover travel expenses, camps, and more.

### SHARE CERTIFICATES (CDS): SECURE, FIXED-RATE GROWTH

For savers who prefer a secure, fixed-rate option, IAACU offers Share Certificates with flexible terms from 6 to 60 months. With a minimum deposit of \$1,000 and dividends compounded daily, these certificates are an ideal choice for steady, predictable growth. Youth members can take advantage of specially designed Youth CDs, available with a minimum deposit of just \$500.

### MONEY MARKET ACCOUNTS: FLEXIBILITY MEETS HIGHER RETURNS

The Money Market Account provides higher interest rates than traditional savings accounts while still offering the flexibility of access when needed. With a starting deposit of \$1,000, members can enjoy this enhanced rate option—and those receiving direct deposits into their Platinum Checking can benefit from the even more attractive Platinum Money Market option.

### PREMIER SAVINGS: HIGH RETURNS WITH UNRESTRICTED ACCESS

For those who desire both profitable returns and the freedom to access funds, the Premier Savings account delivers competitive interest rates on balances up to \$20,000. With unlimited withdrawals, no minimum balance requirement, and quarterly interest payments, this account truly offers the best of both worlds.

### IRA: PLANNING TODAY FOR A SECURE TOMORROW

Planning for retirement is made easy with IAACU's Traditional and Roth IRA options. These accounts offer the flexibility to choose investments and contributions that align with long-term financial goals, ensuring a secure retirement future.

### YOUTH SAVINGS: NURTURING FINANCIAL LITERACY EARLY

Recognizing the importance of early financial education, IAACU offers Youth Savings accounts for members ages 0-23. These accounts introduce young savers to the benefits of regular deposits and growing funds over time. In addition, IAACU has partnered with Greenlight, a leading financial education app and debit card designed for kids and teens. This collaboration empowers families to teach budgeting, saving, and responsible spending, ensuring that even the youngest members are prepared for a financially secure future.

### A COMMITMENT TO MEMBER VALUE AND SECURITY

IAACU's unique structure and efficient operational model allow it to consistently rank in the top 7% of credit unions nationwide for the value returned to members, according to Callahan & Associates' "Return of Member (ROM)" metric. The cooperative's commitment to member security is also unwavering—with accounts insured up to \$250,000 by the National Credit Union Administration (NCUA) and an additional \$250,000 provided by Excess Share Insurance.

As IAACU continues to build on its nearly three-quarters-of-a-century legacy, its wide array of savings products reflects the credit union's commitment to financial education and member empowerment. Whether saving for a holiday, planning a vacation, preparing for retirement, or teaching the next generation about smart money management, IAACU remains a steadfast partner on the journey to financial well-being.



For more information on IAACU's savings solutions and other financial services, scan the QR code or visit their website at [www.iaacu.org/join](http://www.iaacu.org/join).

# Planting Seeds

## ALOT: A Lot of Self-Reflection and Introspection



**Katrina J.E. Milton**

During February and March, I am participating in Illinois Farm Bureau's 2025 Agricultural Leaders of Tomorrow (ALOT) leadership program.

The five main areas of study of ALOT include communication and engagement, political involvement, agriculture economics, current global issues, and professional

leadership development. ALOT is held at locations throughout northern Illinois this year, including Moline, Henry, Springfield, Rockford, Dixon, and Bloomington.

I eagerly awaited my first day of ALOT in February: I had my outfit picked out a week in advance, I bought a fancy new notebook and pens, and I was ready to meet new people, make new friends, and learn more about agriculture in Illinois.

I expected to make new friends (which I have), but what I didn't expect, and one of the most significant benefits that I have gained through the program experience so far, is learning more about myself.

The True Colors personality test explains what traits you have of four different colors: gold, green, blue, and orange. I am 100% blue: caring, emotional, people-orientated, interested in new ideas, and I desire peace. People with blue personality strengths tend to be enthusiastic, sympathetic, communicative, compassionate, idealistic, sincere, and imaginative. Take the test and learn more about your True Color at [www.idrlabs.com/true-colors/test.php](http://www.idrlabs.com/true-colors/test.php).

I also took the CliftonStrengths assessment, which told me my five leadership strengths. My strengths are:

**Learner** – I have a great desire to learn and want to continually improve. The process of learning, rather than the outcome, excites me.

**Empathy** – I can sense other people's feelings by imagining myself in their lives or situations.

**Achiever** – I work hard and possess a great deal of stamina. I take immense satisfaction in being busy and productive.

**Context** – I enjoy thinking about the past. I understand the present by researching its history.

**Belief** – I have certain unchanging core values. Out of these values emerges a defined purpose for my life.

By Katrina J.E. Milton, Director of Ag Literacy

When I told my family and friends my results, they told me that it fits me to a T, that my results capture my personality and who I really am. Learning my personality traits from ALOT surprised me, because I approached the program with the idea of being a sponge: soak it all in and learn everything I can. I did not expect to learn more about myself, my strengths and weaknesses, and learning how to apply them at work and in my personal life.

However, I think that it's important to know more about yourself before you can truly learn about others. A quote attributed to Aristotle is, "Knowing yourself is the beginning of all wisdom." I hope my new self-knowledge will help me become a stronger communicator that can better understand others.

I look forward to learning more about myself, my classmates, the Illinois Farm Bureau, and agriculture during the next month of ALOT.

If you are a farm bureau member interested in participating in ALOT, visit [www.ilfb.org/get-involved/agricultural-leaders-of-tomorrow/](http://www.ilfb.org/get-involved/agricultural-leaders-of-tomorrow/).

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



## Ag Ed Competition Seeking Future Ag Teachers

An agricultural education competition was held at the Cook County Farm Bureau in Countryside on Jan. 23. Four students competed in the contest. Congratulations to Kaden Ambers of Chicago High School for Agricultural Sciences and Tessa Knepper of Rolling Meadows High School, pictured, who advanced to the district competition at Joliet Junior College on Feb. 4.



**EDUCATORS:** Sign up for 2025 Summer Ag Institute, which will be held June 17 and July 9. Register online at <https://bit.ly/SAI2025RSVP> or email [aitc@cookcfb.org](mailto:aitc@cookcfb.org) for more information.

## Teacher Feature

Cook County Farm Bureau member Ronesha Bond recently brought ag to her classroom with "Investigating Illinois' Soil" presentations for her eighth grade students at McKinley Junior High School in South Holland. In appreciation for her farm bureau membership, Ms. Bond received a certificate and goodie bag from the Ag in the Classroom program. If you are a teacher interested in bringing ag education to your school, visit [bit.ly/AITCPlease](http://bit.ly/AITCPlease).

**MARCH**

**SAMAURI GREEN**



# COOK COUNTY FARM BUREAU FOUNDATION'S / OUTSTANDING IN THEIR FIELD Ag Student of the Month

**Grade:** 8

**School:** Michelle Obama School of Technology and the Arts

**Involvement in Agricultural Groups:** Samauri Green has been an FFA member and active participant in Career Development Events (CDEs) for the past two years. Her commitment to excellence and leadership within FFA highlights her passion for and early involvement in the field.

**Involvement in Ag:** As an exemplary FFA member for the past two years, Samauri has actively participated in Career Development Events (CDEs) such as Vet Science and Dairy Science. Recently, she competed in the Middle School Mania event with her classmates, and her team ranked among the high-scoring teams.

**Words from the Nominator:** "I am nominating Samauri Green for Ag Student of the Month because of her exceptional dedication and leadership in agriculture at such a young age. Her passion, teamwork, and commitment to excellence make her a deserving candidate for this recognition."

~ Malcolm Hawkins, Agriculture Teacher

**Plans for the Future:** While Samauri's specific plans for the future are still undecided, she is confident that the skills she has gained through agriculture, such as leadership, teamwork, and critical thinking, will play a vital role in her success. Her passion for agriculture and her active participation in FFA and CDEs have provided her with a strong foundation to excel in any path she chooses to pursue.

# AGRICULTURE ADVENTURES FOR FAMILIES



## MARCH AG ADVENTURE: *Sheep*

### FACTS *about Sheep*

Statistics from the 2025 Sheep and Goats Report from the U.S. Department of Agriculture's National Agricultural Statistics Service, released Jan. 31, 2025.

- Shorn wool production in the United States during 2024 was 22.5 million pounds.
- 3.04 million lambs were born in 2024.
- The states with the most sheep in the United States are Texas, California, Colorado, Wyoming, and Utah.



### Uses of Sheep



#### Food

Sheep meat is called lamb from young animals, typically less than 1 year old, and mutton from older animals.

Sheep's milk is often used to make cheese, including feta, ricotta, Pecorino Romano, Roquefort, and Manchego.

Sheep's milk yogurt is higher in protein, fat, and calcium than cow's milk yogurt, but has a lower lactose content, making it suitable for some people with lactose intolerance.

#### Fiber

Sheep are sheared annually to harvest their wool, which is used to make clothing, blankets, and carpets.

Wool can be white, black, or brown and is used to make yarns and felts.

Lanolin, a waxy substance that sheep naturally produce to protect their wool, is used in soaps, cosmetics, skin and hair care, lip balm, and medicine.

#### Landscape Management

Sheep can be used to manage weeds and increase sustainability in crop-livestock farming.

Since 2013, a herd of up to 150 goats and sheep have been used to clear dense scrub vegetation at O'Hare International Airport, removing the habitats of birds and other wildlife that could lead to safety hazards.



### ST. PATRICK'S DAY IS MARCH 17!

- Sheep are a vital part of Ireland's agriculture. Sheep are well-suited to Ireland's mountainous landscape and weather.
- Farmers in Ireland paint their sheep's wool in order to keep track of which sheep belongs to them or which field they graze in.
- Agriculture began in Ireland more than 6,000 years ago. Irish sheep often live on commonages, or shared grazing lands where multiple farmers hold grazing rights, a practice rooted in ancient tradition.



### March Word Search

Last Month's Winner:  
**Vanessa Martin**

Calcium	P	E	E	H	S	T	M	T	G	S	N	I	N	S	M
Fiber	E	S	O	T	C	A	L	U	H	U	R	M	I	L	K
Harvest	F	X	B	U	X	H	W	E	T	E	P	T	L	B	O
Ireland	O	I	C	B	W	R	A	M	L	T	R	U	O	B	Z
Lactose	O	S	B	N	M	R	M	A	L	U	O	G	N	A	F
Lamb	X	T	H	E	E	A	N	M	G	L	T	N	A	S	F
Lanolin	Z	N	A	D	R	D	L	O	U	B	E	R	L	E	O
Meat	A	W	R	E	W	T	Y	C	W	V	I	S	E	D	E
Milk	I	K	V	O	G	G	Z	W	Z	M	N	T	L	H	A
Mutton	H	V	E	J	H	H	L	F	D	Q	E	A	U	H	A
Protein	L	Z	S	C	T	S	O	U	C	A	K	M	M	V	K
Sheared	Q	W	T	H	Z	X	O	D	Z	U	K	V	E	T	O
Sheep	Y	Q	U	C	B	E	W	B	U	G	D	N	A	E	A
Shorn	C	A	L	C	I	U	M	N	V	V	W	E	C	X	Y
Wool	J	M	C	M	V	P	Y	Q	S	C	M	A	A	P	P
Yogurt															

Name \_\_\_\_\_  
Phone # \_\_\_\_\_  
Membership # \_\_\_\_\_

Choose Your Prize Preference for If You Win:  
*If a choice is not made, movie tickets will be sent*

Beggar's Pizza Gift Card     3 Movie Tickets  
 Delta Sonic Car Wash    *(Choose one option only)*

*Located on front of paper*

### Choose Your Prize: Word Search

Choices include a \$25 Beggar's Pizza Gift Card, Delta Sonic Car Wash (Basic Touchless and \*10-min Interior Cleaning) OR \*\*3 AMC Movie Tickets

\*Additional charge will apply when using Interior cleaning for Full-sized Vehicles

\*\*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 2025 and your name is automatically entered into an "End of Year" drawing for a gift basket full of ag themed goodies.

Deadline is the 20th of each month. **GOOD LUCK!**

# At The Farm Gate

by Joanie Stiers



## Farmers Name their Fields

We paused harvest to host our daughter's sixth birthday party at Norman North, a field along a winding gravel road. The dusty path contains just two houses and a hill you wouldn't want to attempt in slick conditions.

Whether remote or often seen, the fields we drive past on interstates, highways or rural routes have names. Farmers identify some by numbers, but most have names known only to

their keepers. Thank goodness for Google pins that I can text to navigate new employees to Dump Road, Big Top or Myrtice 33 that adjoins with Don 40 (and which side is which). Likewise, I would need directions to find The Y or Seldom Seen – field names that local farmers shared with me.

Field location, size, the owner or, most commonly, the surname of the previous owner, dictate field names.

My family owns Lievens Back Bottom, Beecher North and Haxton Homeplace but the previous owners' names still identify the field, a culturally influenced practice and a nod to the past.

The Big and Little Bottoms have everything to do with rivers and nothing with glutes. Doug's Southeast, Pat's North and Ostrom South of Lane indicate directions from that landowner's homestead. Sometimes, round numbers like 40 or 80 in the name represent the acreage but we do have anomalies like Donna 73. The add-ons of Cemetery and Railroad in the name reference local landmarks except for Sunoco, which alludes to the gas station that once was.

The labels carryover into vehicles, equipment and structures with most names preceded by "the," such as The Kodiak, The One Ton, Truck Six, The Lower Shed or The New Bin that turns 30 years old this year. We will forever remember Jaws, the 1974 steel-bodied, white and rusty farm car for

which the Secretary of State generated a random license plate with "JAW" plus some numbers. Dad put a hitch on that Chevelle, and Mom used it like a truck.

From a record-keeping standpoint, field names are associated with large amounts of data, such as acreage totals, government numbers, insurance identification, satellite images, guidance lines, crop nutrient information and production histories. The names also preserve stories. In the Big Bottom, my family learned of 9/11. At the Wataga Farm my husband asked permission for my hand, and during our farm's harvest at the State Ground, our daughter was born. Within those field boundaries, we live life and make a living.

*About the author: Joanie Stiers farms with her family in West Central Illinois, where they raise corn, soybeans, hay, beef cattle, backyard chickens and farmkids.*

## Family Farm and Food Bytes

### HPAI leaves Kakadoodle Farm looking for 'what's next'

BY RHIANNON BRANCH FarmWeek

Cook County Farm Bureau member Marty Thomas was scheduled to speak about "How to scale your egg business" at the 2025 Everything Local Conference, but an outbreak of avian influenza just two weeks prior changed what he chose to share with fellow producers. Last month, birds on their farm with little to no symptoms began dying and, despite the couple's best efforts, the entire flock was diminished within a week. The determined cause was highly pathogenic avian influenza. The outbreak resulted in significant financial losses, but the diversity of their business model will allow them to move forward.

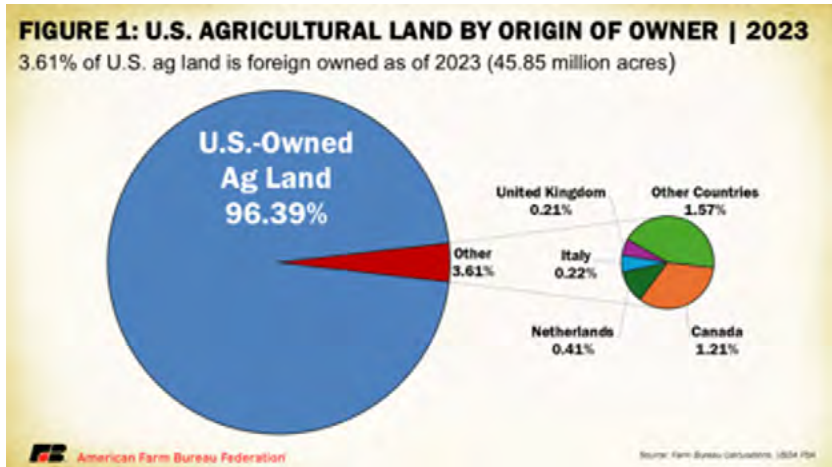
### The Illinois products branding program is relaunching with its newest label – Illinois Grown Product



This voluntary food label, developed by the Illinois Department of Agriculture (IDOA) supports food products with at least one ingredient grown in Illinois. Qualifying producers can choose to display the logo on their farms, at their businesses and more.

### Foreign-owned ag land up 3.6%

BY TAMMIE SLOUP FarmWeek



"The latest data highlights an increase in foreign-held acreage, driven largely by renewable energy investments from European entities, while also reflecting declines in ownership by investors from nations like China, Iran and Russia," wrote American Farm Bureau Federation Economist Daniel Munch in a recent Market Intel.

<https://www.fb.org/market-intel/foreign-footprints-trends-in-u-s-agricultural-land-ownership>. Read the full USDA report at [bit.ly/3PNrbxo](https://bit.ly/3PNrbxo).

### Farmdoc revises crop budget estimates – University of Illinois

Based on recent futures market activity, the 2025 average corn price increased to \$4.30 per bushel while the soybean price slipped to \$10.20. This marginally improves projected corn returns by \$10 to \$15 per acre, while projected soybean returns declined by \$3 to \$4 per acre. Overall return projections remain negative for corn and soybeans across all regions of Illinois for 2025. See <https://farmdoc.illinois.edu/> for more information

### Eagle population soars in Illinois – Illinois.gov

Illinois has a growing population of about 3100 bald eagles who spend the winter in at least 27 counties, mostly located along the Illinois and Mississippi rivers. In fact, the current population of overwintering bald eagles in Illinois is the largest concentration in the continental United States, which was celebrated with Illinois Eagle Day on January 25. For a list of "eagle – watching" activities, visit [eagles.illinois.gov](https://eagles.illinois.gov)



**About Family Farm and Food Bytes:** This is a collection of articles gathered from Illinois Farm Bureau FarmWeek, FarmWeekNow and other trusted media sources and is designed to keep you informed as a member and leader within the Cook County Farm Bureau® organization. We thank the FarmWeek staff for their reporting skills and talents. The articles summarized above are not intended to represent Cook County Farm Bureau policy or positions, but rather to provide members an idea of what is being reported regionally, nationally, and globally.

## SEASON EATINGS:

Spring will soon be in full bloom across the state which means it is almost time to start looking for locally grown, fresh produce. More than 40 different types of food crops commonly found in farmers markets, restaurants, and grocery store shelves are grown right here in Illinois. Learn when to find Illinois produce at the peak of freshness.

### SEASON'S EATINGS

Wondering when a certain type of produce will be making its way from the field to your local farmers market or grocery store? Save this graphic for quick reference of when your favorite fruits and vegetables will be in season!

PRODUCT	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Apples						J	J	A	S	O	N	
Artichokes							J	A				
Asparagus				A	M	J						
Beans						J	J	A				
Bell Peppers							J	A	S	O	N	
Berries						J	J	A	S			
Cabbage					M	J	J		S	O	N	
Carrots						J	J	A	S			
Cauliflower								A	S	O		
Cherries					M	J	J					
Corn							J	A	S	O		
Cucumbers								A	S	O		
Eggplant						J	J	A	S	O		
Garlic						J	J	A	S	O	N	
Grapes							J	A	S	O		
Greens					M					O	N	
Herbs								A	S	O		
Horseradish						J	J	A	S	O	N	
Leeks					M	J	J	A				
Lettuce				A	M	J	J	A	S	O		
Melons						J	J	A	S			
Nectarines						J	J	A	S			
Okra						J	J	A	S	O		
Onions				A	M	J	J	A	S	O	N	
Peaches						J	J	A	S			
Peas				A	M	J	J	A	S	O	N	
Plums						J	J	A	S	O		
Potatoes						J	J	A	S	O	N	
Pumpkins								A	S	O	N	
Radishes					M	J	J	A	S	O		
Rhubarb					M	J	J	A	S	O		
Spinach				A	M	J			S	O	N	
Sprouts					M							
Squash					M	J	J	A	S	O	N	
Strawberries					M	J						
Sweet Potatoes								A	S	O	N	
Tomatoes						J	J	A	S	O		
Turnips						J	J	A	S	O		

Source: Illinois Department of Agriculture

# Manifolds, Manolos, and Manure

By Bona Heinsohn, CAE  
CCFB Director of Gov. Affairs and Public Relations



**Bona Heinsohn**

How many times have you thought, "I just wish an elected official's name term would end." Believe it or not, 19 states including Illinois have recall provisions. Recall is a process by which voters can remove and replace an elected official before their term ends.

Recall is different from impeachment. Impeachment is a legal process. Recall is a political process.

Under Illinois law, only the Governor can be recalled at this time. The recall process requires that signatures are collected from 15 percent of the voters who cast a vote for governor in the preceding general election. Those signatures must be from at least 25 counties. Also, signatures are required from 20 members of the House of Representatives and 10 members of the Senate, with no more than half of the signatures coming from the same political party.

Illinois has perhaps the most limited recall provisions of any of the 20 states that allow the

process. Most of those states allow any statewide elected official, with the exception of judges, to be recalled.

Illinois was by no means the first state to adopt recall provisions; that honor goes to Michigan and Oregon (1908). More recently, Minnesota (1996) and New Jersey (1993) adopted recall procedures. Perhaps most interesting is that recall began with municipal recall in Los Angeles in 1903. So, it should come as no surprise that recall is far more common at the local level.

But not in the city of Chicago. However, House Bill 1084 introduced by Representatives La Shawn Ford of Chicago and Anthony DeLuca of Chicago Heights seeks to change that. The bill would create a procedure for a special recall election for the Mayor of Chicago and the election of a successor. The process set forth is remarkably similar to the process to recall the Governor. A petition must be signed by at least 15 percent of total votes cast for mayor in the preceding election, with at least 50 signatures from each ward. Additionally, the recall affidavit must be signed by the proponent of the recall petition and at least two aldermen.

Both Representative Ford and DeLuca are Democrats. It's important to note that

Representative Ford has introduced a recall provision in past General Assemblies.

On the other side of the aisle, Representatives Dan Ugaste of St. Charles and Tony McCombie of Savanna have introduced the Local Government Elected Officials Recall Act, which provides a process for local officeholders to be recalled. House 1304 has a much broader scope than Ford's bill, which is exclusive to the city of Chicago. Do note that House Bill 1304 limits home rule authority meaning that the recall provisions contained in it also applies to Chicago.

Recall elections at the state level are very difficult to accomplish. Historically, only two have been successful, including California Governor Gray Davis in 2003 and North Dakota Governor Lynn Frazier in 1921. Two other attempts garnered enough signatures to be placed on the ballot but were unsuccessful including California Governor Gavin Newsom in 2021 and Wisconsin Governor Scott Walker in 2012.

Despite recall procedures being somewhat infamous, Farm Bureau policy is silent on the issue. Members are encouraged to reach out to [bona@cookcfb.org](mailto:bona@cookcfb.org) with their opinions and comments.



## Cook County Farm Bureau® Approves 2025 County Legislative Priorities

Governmental Affairs Committee members approved the following priorities for 2025.

We will work to ensure that farmland in Cook County is assessed in a fair and reasonable manner. Additionally, we will work with the Cook County Assessor's Office to further streamline the farmland affidavit process.

We will work with the forest preserve district to ensure that hay and row crop farming opportunities remain available to local farmers interested in pursuing rental agreements with the district. If requested, Farm Bureau will provide assistance with advertising available parcels, the rental process, paperwork, and deadlines.

We will work to ensure that urban agriculture, which encompasses a wide range of activities involving the raising, cultivation, processing, marketing, and distribution of food in urban and suburban settings, remain permissible under municipal and county ordinances.

Farm Bureau will actively work to implement Farm Bureau's policies on urban agriculture and food access. Farm Bureau policies are developed and proposed by members through a grassroots process.

We will work the Cook County Department of Building and Zoning regarding local farms, farm buildings, and the farm exemption process in unincorporated Cook County.

We will actively work to ensure that modern farming practices are not deemed a nuisance under Cook County ordinances.

We will actively work to build relationships with Cook County elected officials and their staffs.

Farm Bureau will continue to work diligently on behalf of Cook County Farm Bureau members.



Photo by Catrina Rawson, Illinois Farm Bureau®

## Representative Harper Joins Attendees at Everything Local Conference

State Representative Sonya Harper, House Agriculture Committee Chair, joined conference attendees at this year's Everything Local Conference in Springfield, Illinois. The conference focused on providing relevant information on issues facing Illinois specialty crop growers. Harper is the executive director of Grow Greater Englewood and president of Sharper PR Communications. She has been a state representative since October of 2015 and maintains an office in Chicago.

## Farm Bureau Staff Advances Nonprofit Education

Cook County Farm Bureau® Director of Governmental Affairs and Public Relations staff, Bona Heinsohn completed the University of Chicago's Certificate in Nonprofit Management program at the end of last year. The program covers a variety of topics integral to nonprofit management. Heinsohn who is already a Certified Association Executive (CAE) by the American Society of Association Executives focused her coursework on financial management, change management, and strategic management and leadership.

# Cook County Property Taxes a Primer

TOTAL PAYMENT DUE		2023 Second Installment Property Tax Bill	
<b>\$ 3,664.05</b>		Property Index Number (PIN)	Volume
By 08/01/2024 (on time)		188 36013	2023 2024
IF PAYING LATE, 08/02/24-09/01/24 OR 09/02/24-10/01/24 OR 10/02/24-11/01/24 LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW		PLEASE PAY \$3,719.01 OR \$2,773.97 OR \$2,928.93	
YOUR TAXING DISTRICTS			
WHERE YOUR MONEY GOES			
Total 2023 Tax Bill \$7,880.90		<b>\$1,848.76 MORE than 2022</b>	
Taxing District	2023 Tax	2022 Tax	Difference
Lycara School District 903	\$2,933.97	\$2,037.48	\$896.49 More
Village of Stickney	\$1,727.36	\$1,404.37	\$322.91 More
J. Sterling Morton HS 201 Berwyn/Cicero	\$1,675.22	\$1,371.63	\$303.59 More
Morton Community College Dist 527 Cicero	\$250.14	\$250.10	\$100.04 More
Stickney Forest View Pub Library Dist	\$273.74	\$253.46	\$20.28 More
Metro Water Reclamation Dist of Chicago	\$223.69	\$181.86	\$41.83 More
Stickney Public Health District	\$183.83	\$149.29	\$34.54 More
Town of Stickney	\$139.57	\$129.73	\$9.84 More
County of Cook	\$142.90	\$115.18	\$26.72 More
Cook County Public Safety	68.43	355.63	\$12.80 More
Road & Bridge Stickney	\$48.99	\$39.63	\$8.16 More
Cook County Forest Preserve District	\$45.76	\$24.08	\$21.68 More
Cook County Health Facilities	45.17	\$36.72	\$8.45 More
General Assistance Stickney	32.31	\$1.68	\$9.43 More
Consolidated Elections	30.00	\$0.00	
<b>DO NOT PAY THESE TOTALS</b>		<b>\$7,880.90</b>	<b>\$6,032.26</b>
The above breakdown displays how much you pay in property taxes to each taxing district. Please see reverse side for a detailed breakdown by Taxing District.			

Property tax is an *ad valorem* tax. This type of tax is calculated based on the value of real estate or personal property. Units of government rely heavily on this type of tax to fund services since it's largely inelastic and tends not to fluctuate easily. In addition, property owners tend to pay this tax on time. Despite property owners' tendency to pay property taxes on time, this type of tax is one of taxpayers' least popular taxes since it's based off of the property value and not the homeowner's income or ability to pay. Cook County property tax bills are payable in two installments. The first installment is valued at 55 percent of the prior year's total tax bill. The second installment is the remaining amount. The

government extensions, which is the total amount of tax revenue a government can receive after applying extension and rate limits. The major governments on a Chicago property tax owner's bill include Chicago Public Schools, the City of Chicago, and Cook County. These three units account for over 80 percent of all property tax receipts. The smaller units of government: City Colleges of Chicago, Chicago Park District, Forest Preserve District of Cook County, and Metropolitan Water Reclamation District are the remaining larger units. Exceptions include Chicago residents who are also part of the South Cook Mosquito Abatement District or special service areas. Chicago and Cook County property taxpayers should expect their first installment tax bill this March.

# Cook County Farm Bureau Recognizes Local Country Financial Agent "Excellence" for 2024

The Cook County Farm Bureau has frequently partnered with COUNTRY Financial agents in membership recruitment and membership service efforts. The Cook County Farm Bureau remains committed to COUNTRY Financial as the company seeks to protect members and clients' most valuable assets: lives, farms, homes, autos, businesses, and future. CCFB recently recognized the top COUNTRY Financial recruiters from the Cook County area.

## Top Membership Recruiters in Cook County

1. Kirk Gregory, Jr., Chicago South Agency – 319 new members
2. Malgorzata (Margaret) Jura, Chicago North Agency – 143 new members
3. Arturo Salto, Chicago South Agency – 142 new members
4. Ilir Numani, Chicago North Agency – 126 new members
5. Joanna Kapica, Chicago South Agency – 122 new members
6. Audelio (Leo) Maldonado, Chicago South Agency – 118 new members
7. Nadia Abueid, Orland Park Agency – 94 new members
8. Martha Dominguez, Chicago South Agency – 83 new members
9. Troy Vidovic, Orland Park Agency – 76 new members



**1<sup>ST</sup>**  
Kirk Gregory, Jr. (Right) was recognized for being the number one recruiter of membership in Cook County by Farm Bureau manager Bob Rohrer (L). He recruited 319 new members in 2024!



**2<sup>ND</sup>** Malgorzata (Margaret) Jura (second from left) and Ilir Numani (right) were recognized for being the number two and number four recruiters of membership in Cook County by Farm Bureau manager Bob Rohrer (Left) and Chicago North Agency Manager Vicki Nygren (second from right).

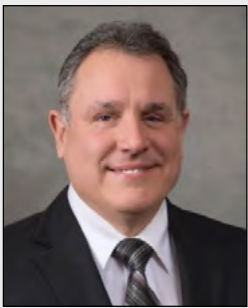


**3<sup>RD</sup>**  
Arturo Salto (R) was recognized for being the number three recruiter of Farm Bureau memberships in Cook County by Farm Bureau manager Bob Rohrer (L).

The Cook County Farm Bureau is connecting with the remaining top recruiting agents in appreciation for their efforts to serve members.

## COOK COUNTY Agents of the Month

The Agent 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 Agent of the Month designation.



### \*THOMAS GERAGHTY

has been named Agent of the Month January 2025 by Cary Tate, Agency Manager. Tom's office is located at 5003 W 95th St, Oak Lawn, IL. His phone number is 708-425-9700. Tom has been a Financial Representative with COUNTRY® Financial since December 1982.

Orland Park Agency, Cary Tate, Agency Manager



### \*MICHAEL BASILE

has been named Agent of the month for January 2025 by Vicki Nygren, Agency Manager. Michael's office is located at 5757 N Lincoln Ave #27, Chicago, IL. His phone number is 773-728-2957. Michael has been a Financial Representative with COUNTRY® Financial since 2007.

Chicago North Agency, Vicki Nygren, Agency Manager



### TIM HRANKA

has been named Agent of the Month January 2025 by Kevin Gomes, Agency Manager. Tim's office is located at 110 N Brockway Ste 230, Palatine IL. His phone number is 847-963-1540. Tim has been a Financial Representative with COUNTRY® Financial since January 2011.

Chicago Northwest Agency, Kevin Gomes, Agency Manager

\*Indicates that this Agent is a CCFB Financial Certified Agent. The Cook County Farm Bureau Certified Agent Program is designed to strengthen the partnership and relationship shared by COUNTRY® Financial.

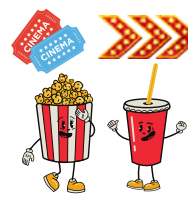
## Top Membership Recruiting Agency in Cook County

The top membership recruiting Agency of the Year in Cook County for 2024 was Chicago South. The agency averaged 41 new members per COUNTRY Financial Agent within the Agency. Cook County Farm Bureau recognized Sharon Stemke (Right) for leading the agency to this top honor. This is the third consecutive year that Sharon and Chicago South have earned this distinction.



**1<sup>ST</sup>**

## FACT: YOUR MEMBERSHIP CAN PAY FOR ITSELF AFTER JUST ONE USE!



Do you and your family like spending time at the movies? With your membership you can purchase discounted AMC, Marcus & Regal Theatre tickets two different ways...

Planning to see a new movie? Here's a look at your savings:

Example:



#### By Phone:

CCFB AMC Price: \$9.50  
Savings of \$5.99 per ticket or more!

CCFB Marcus Price: \$8.00  
Savings of \$6 per ticket or more!

CCFB Regal Price \$9.50  
Savings of \$6.50 per ticket or more!

**We don't charge taxes or fees and tickets are mailed to you.**

#### Abenity Online:

Abenity AMC Price: \$9.75 + tax  
Savings of \$5.75 per ticket or more!

**Convenient! You will receive your digital ticket right away.**

Abenity Regal Price \$9.75 + tax  
Savings of \$6 per ticket or more!

#### Theatre Pricing:

\*AMC Theatre Price:  
Adult: \$15.49  
Child: \$12.49 + taxes/fees  
Senior: \$13.99

\*Marcus Theatre Price:  
Adult: \$13.91  
Child: \$10.30 + taxes/fees  
Senior: \$11.85

\*Regal Theatre Price:  
Adult: \$15.99  
Child: \$13.49 + taxes/fees  
Senior: \$14.49

\*Price based on a 6pm showtime. Theatre ticket pricing will vary depending on location.

### Cook County Farm Bureau Member Pricing:

<u>AMC Tickets:</u> \$9.50 (hard tickets) \$9.75 (Abenity online)	<u>Regal Tickets:</u> \$9.50 (hard tickets) \$9.75 (Abenity online)	<u>Marcus Tickets:</u> \$8.00 (hard tickets)
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**Purchase tickets by phone at 708-354-3276. We pick up the phone!**

Tickets make great gifts! Hard tickets can be redeemed online using voucher # at checkout on theatre's website. Go to [ilfb.abenity.com](http://ilfb.abenity.com) and register using your Farm Bureau # to purchase tickets online.

## CLASSIFIED ADS

All ads that we receive for the Co-Operator are also listed on our website at [cookcfb.org/stay-updated/classified-ads](http://cookcfb.org/stay-updated/classified-ads). If you have a photo of the item(s) that you are selling 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 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, 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

4ft. rounded nail table with light. 4 slide drawers and 4 shelves. Like new, black marbled formica. Asking \$200.00. Call 708-654-2010. Picture available online.

18 position ladder, 16 ft, asking \$100. Call 708-654-2010. Picture available online.

I RIDE electric scooter new. Asking \$99, paid \$1,300. Weight 32 lbs. (base), length 38", width 19.25". Call 708-654-2010. Pictures available online.

Harley Davidson Motorcycle. 2017 excellent condition and extras. Well kept red. All extended warranties included. TriGlide Ultra 1750 engine. Must see. Call 847-297-6807 Mary - no texts.

Tools - many tools for every job. Excellent condition. \*Power\* \*Electrical\* \*Plumbing\*. Willing to sell at one price. Call for details. 847-297-6807. No texts. Ask for Mary.

Commercial New Hone Tru knife sharpener. Price negotiable. Please call for details. 847-297-6807. No texts. Ask for Mary.

2006 Ford F250 4X2 work truck. 135,000 miles. 8' bed with single cab and new tailgate. \$3,000. Ask for Michael 847-272-0448

Cover for F150 P/U 6 1/2' bed, blue. \$200. Call 708-579-5439

Coleman Powermate generator. 5000 running watts 6250 maximum watts. \$300. Call 708-579-5439

MDT snow blower 2 stage, 6 forward, 2 reverse 28". 277 CC OHC \$300. Call 708-579-5439.

### FOR RENT

Arlington Heights 4 bedroom, 2 bath house with two car garage. 8 rooms, 3 levels, new kitchen and finished basement. Near train and expressway. 312 N Reuter St, Arlington Heights. Must have good credit. No dogs. \$3,200 per month. Call Louis 847-361-9292.

### WANTED

Wanted 6 ft blow mold Santa, with or without light. Call 708-439-9770.

## ABC'S OF SPICES

We already gave you the ABC's of Food but the Cook County Farm Bureau also loves spices... All types of spices with all types of flavors. In this feature, we will be highlighting different types of spices, from A to Z. If you'd like a full list of the ABC's of Food, contact the CCFB office.

This month  
"J"

JUNIPER  
BERRIES



The variety of Juniper berries most often used in culinary applications grow on low sprawling bushes that open to an irregularly shaped crown.

**Juniper bushes are native to the northern latitudes of Europe, Asia and North America.**

Used in savory dishes, they may be added to the brine for corned beef and sauerkraut.

They offer a sharp flavor similar to rosemary but with sweet citrus undertones and a turpentine-like finish.



**ONCE RIPE, THEY ARE COLLECTED IN BASKETS AND LAID OUT TO DRY, LOSING SOME OF THE BLUISH BLOOM IN THE PROCESS AND TURNING A MORE BLACKISH COLOR.**

Store the dried berries in a jar of sugar to infuse flavor for later use in confections or as a beverage sweetener.

**Juniper berries are good source of vitamin C.**



**THEY GROW ON THE EVERGREEN SHRUB THAT IS A MEMBER OF THE CYPRESS FAMILY.**



Juniper berries are responsible for not just the flavor of gin, but also the name. Gin was originally known as jenever (juniper) in the Netherlands, where it was first produced.

Next month... Kefta

## ShopLocal this Spring

Prep & planting is happening! Visit Cook County Farm Bureau® member greenhouses, garden centers, and farms for all your outdoor needs this spring! Their vegetable and flower plantings, trees, shrubs, lawn, landscape materials, grills, and garden décor await you!

For a complete listing of member businesses and producers in the Cook County area, please visit: <https://cookcfb.org/discover-local/shop-local/online-directory>

Member businesses offering additional discounts to CCFB members include Goebbert's Farm and Garden Center in South Barrington, Ted's Greenhouse in Tinley Park, Teegan Compost, Grainger, John Deere, Harvard Products, and more. Check our website for details and restrictions at: <https://cookcfb.org/membership/member-resources/member-benefits/profile/home-business-and-agriculture>

## THIS MONTH in Cook County Agriculture

### VIRTUAL SCHOOL & COMMUNITY GARDEN TRAINING CONTINUES...

This free three-part training series will help you gain the knowledge and confidence to start your school or community garden! Join Illinois Extension in Cook County for the 2025 training series. Attendance at all three sessions is highly recommended for new gardens requesting on-site assistance from Illinois Extension in Cook County. To register, go to: <http://bit.ly/3PE8XOD>

- Tuesday, March 4, 2025, from 6 to 8 PM - Vegetable Gardening
- Tuesday, March 11, 2025, from 6 to 8 PM - Ornamental Gardens and Curriculum

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### SWCD SPRING 2025 TREE AND FISH SALE

The Will-South Cook Soil and Water Conservation District is now taking orders for the Spring 2025 Tree

and Fish Sale! Order forms are available on the district website ([will-scookswcd.org](http://will-scookswcd.org)) or can be picked up at the District office during business hours.

Fish orders must be received by Tuesday, March 18. Grass Carp orders require the permit information on the bottom of the form to be filled in completely. Tree orders are due by Friday, March 28. All orders are prepaid only.

Tree orders will be available for pick-up April 11 and 12 during business hours and April 13 from 11 a.m. - 2 p.m. Fish orders will be available for pick-up on Saturday, April 12 from 11 a.m. - 2 p.m. only. Pick-up is located at the Will-South Cook Soil and Water Conservation District Office, 1201 S. Gougar Road, New Lenox.

For more information or order forms, please call 815-462-3106, ext. 3 or email us at [info@will-scookswcd.org](mailto:info@will-scookswcd.org).

### NORTH BRANCH FARMERS' MARKET

North Branch Market is prepping for their next season and looking for more growers and local farmers to join them as they host bi-weekly farmers markets in the Edgebrook/Sauganash neighborhood on Chicago's Northwest side! Any members looking for ways to get more exposure and meet new community members can apply by April 1, 2025. For more information, visit <https://northbranchmarket.com/applications/>.

To promote your activity, email [ccfb@cookcfb.org](mailto:ccfb@cookcfb.org) or call 708-354-3276 by the 15th of the month. Please include your name, the event date/time, a one-sentence description of the event, and how a reader can obtain further information in the email. We will edit submissions based on space allowances in the publication.

Source: [https://specialtyproduce.com/produce/Juniper\\_Berries\\_9389.php#](https://specialtyproduce.com/produce/Juniper_Berries_9389.php#)

# Programs, Workshops and Webinars

For Members, Farmers, Teachers, Landowners, Foodies, Business Owners, and those that want new experiences and to have a great time!

**REGISTER TODAY** for the following great programs by calling the office at **708-354-3276** or at **www.cookcfb.org**

## Cheese 101 Presented by Meredith Meder, ACS CCP

We will talk, eat, and discuss different milk types, cheese styles, and how to buy, cut, and store cheeses. This class is ideal for a novice or if you just love cheese!



**LOCATION:** Cook County Farm Bureau, 6438 Joliet Rd. Countryside, Lower Level Conference Room

**DATE:** Thursday, March 13, 2025 **TIME:** 7:00 – 8:30 pm

**COST:** \$17.00 for CCFB members, \$20 for non-members

**REGISTRATION:** Registration is required in advance by calling the FB at 708-354-3276.

## Membership Mondays 2025

Are you a member or prospective member interested in learning more about the benefits and programs a CCFB membership provides? Then join us to hear from CCFB staff who will highlight member programs, member benefits, and the website. Staff will provide demonstrations to access membership benefit discounts so members can take full advantage. An open Q&A session will follow the short staff presentation.



**LOCATION:** Zoom; link will be emailed prior

**DATE:** Monday, March 17, 2025 **TIME:** 4:00-4:30 p.m. with Q & A

**REGISTRATION:** Registration is required by emailing [ccfb@cookcfb.org](mailto:ccfb@cookcfb.org) or call the Farm Bureau at 708-354-3276.

## Natural Soap Making 101 \*Date Change

Soapy Roads of Lombard will provide a beginner/introduction to natural soap-making program which includes a 'make your own melt & pour soap bar' and an educational soap presentation. Each participant will be provided with equipment and ingredients to craft their own natural soap with natural botanicals (clays and plants) for color and essential oils for fragrance.

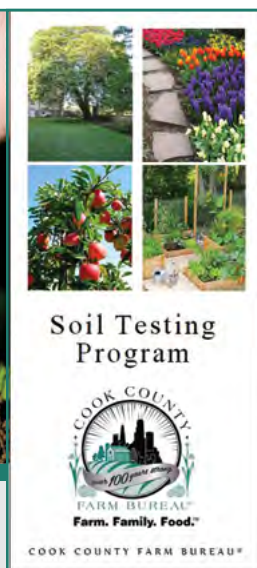


**LOCATION:** Cook County Farm Bureau, 6438 Joliet Rd., Countryside

**DATE:** Monday, April 14, 2025\* **TIME:** 6:00 – 7:30 p.m.

**COST:** \$15.00 for one soap or \$23.00 for two soaps

**REGISTRATION:** Call the Farm Bureau at 708-354-3276 or go online to the Member Center at [www.cookcfb.org](http://www.cookcfb.org).



Cook County Farm Bureau offers both members and non-members an opportunity to test their garden or lawn soil by purchasing a soil testing kit. Soil, in its natural state, is rarely fertile enough for the best growth of plants. Usually, it is necessary to supplement the earth's store of plant nutrients before we can obtain the most vigorous lawn, the most abundant and brilliant flowers, the most aesthetically satisfying trees/shrubs, and the greatest yield of tasty and nutritious vegetables or crops.

Soil Test includes soil pH, Potassium, Phosphorous, Calcium, Magnesium, Organic Matter, and Cat Ion Exchange Capacity.

Members will receive emailed test results and basic recommendations typically within two weeks, with more extensive test interpretation provided by the partnering volunteer Master Gardener Unit with the University of IL Extension South Suburban Horticulture Team.

## Container Gardening 101 | Soil Health | Master Gardener Q & A

(As part of celebrating Member Appreciation Week)

Whether you live in an apartment, condo, townhome, or single-family home, you probably have the space for the color and interest of container gardens, one of the hottest trends in gardening. The course covers container selection, plant selection, simple design considerations, the proper planting, and maintenance to help ensure success. Also hear about soil health and the soil test program available. There will also be an opportunity for Q & A with an Illinois Master Gardener. Maximum class size 40.



Program presented by Illinois Extension South Suburban Master Gardener, Cook County Farm Bureau volunteer, and staff.

**LOCATION:** Cook County Farm Bureau, 6438 Joliet Rd, Countryside

**DATE:** Tuesday, April 15, 2025 **TIME:** 10 a.m. – 12:00 p.m.

**REGISTRATION:** Registration is required call 708-354-3276 | email: [ccfb@cookcfb.org](mailto:ccfb@cookcfb.org) | online: [www.myifb.org](http://www.myifb.org) using FB member #

## Make a Spring Planter Workshop with Zeldenrust Farm Market

Zeldenrust Farm Market staff will lead us in creating our own Spring Flower planter filled with flowering annuals that will create a beautiful visual interest for any yard, patio, or porch. Join us for this must attend spring event by registering early. Class size is limited to 18. Spring inspired refreshments provided.



**LOCATION:** Zeldenrust Farm Market, 117 231st St, Steger, IL (Former Ray's Quality Greenhouse location)

**DATE:** Thursday, May 1, 2025 **TIME:** 6:00 p.m.

**COST:** \$45.00 for members and guests: includes pot, soil, and all planting materials

**REGISTRATION:** Call the Farm Bureau at 708-354-3276 or online for members accessing member account at: [www.myifb.org](http://www.myifb.org).

## Shred Day

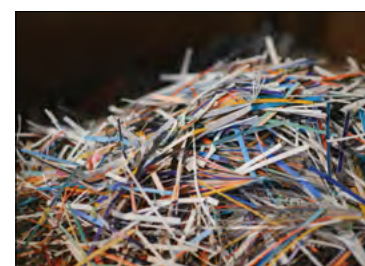
Bring any old documents (up to three bankers' boxes) that you would like to have shredded.

**LOCATION:** CCFB Parking Lot, 6438 Joliet Rd., Countryside

**DATE:** Saturday, May 3, 2025

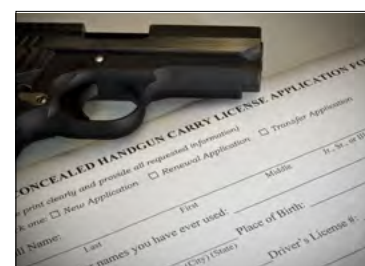
**TIME:** 10 a.m. – 12 p.m. **COST:** No Charge

**REGISTRATION:** Call the CCFB at 708-354-3276 to make a reservation.



## Conceal and Carry Class

The Illinois concealed carry permit certification consists of a minimum of 16 hours of training and range time. This class is a two-day class, broken into two 8-hour segments. The first eight hours consists of 7 hours classroom covering gun safety, basic firearm knowledge, and the basics of marksmanship, followed by two or more hours of actual live fire on the shooting range. The second 8 hours consists of eight hours of classroom covering Illinois laws pertaining to the "Concealed Carry Act" and the legal use of deadly force with a firearm.



**LOCATION:** Pelcher's Shooters Supply Classroom, 18200 Chicago Ave., Lansing, IL

**DATES/TIME:** Saturday, May 3, 2025 from 10 a.m. – 7 p.m. and Sunday, May 4, 2025 from 10 a.m. – 5 p.m.

**COST:** \$150 Members/\$200 Non-Members/\$125 for vets or active military (includes instructors, classroom, range fees, the use of .22 caliber firearms and eye & hearing protection, ammunition, targets, printed material, refreshments/lunch)

**REGISTRATION:** Call the Farm Bureau at 708-354-3276 or online at the Member Center at [www.cookcfb.org](http://www.cookcfb.org).

# Soil Testing Kits Available this Spring

### Complete kit includes:

- Step by step instructions on how to sample soil
- Sample bag and form
- Convenient pre-paid shipping box and label via USPS
- U of I Extension Master Gardener Info Form and pre-paid envelope

### Farm Bureau Soil Test Kit discounted member pricing:

- 1 sample Soil Test Kit: \$32 | 2 sample kit: \$42 | 3 sample kit: \$65
- 1 sample Soil plus Lead Test Kit: \$60 | 1 sample Lead Only Test Kit: \$49

\*Pricing subject to change \*\*Non-member pricing available

\*\*\* Additional kit pricing available online at <https://cookcfb.org/stay-updated-/events-and-programs/programs-and-events/profile/soil-testing>.

Soil Kits are available for purchase at the Cook County Farm Bureau by calling 708-354-3276, using a Visa, MasterCard, or Discover at no additional charge, or stop by the office to purchase, Mon-Fri 8:00 a.m. – 4:30 p.m.