



Co-Operator

official publication of the Cook County Farm Bureau®



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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.

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www.cookcfb.org

December 2017

2018 Foundation Scholarship Applications Now Being Accepted

The Cook County Farm Bureau Foundation is proud to announce the 20th Annual Agricultural Scholarship Program. The Cook County Farm Bureau Foundation is offering college students the opportunity to start or continue his/her higher education with a scholarship. Last year, the Foundation provided ten scholarships ranging from \$1,000 - \$3,000 each.

The Board will name the top applicant as the Howard Paarlberg Excellence in Agriculture Scholarship recipient. The Foundation will award a scholarship (s) to college students pursuing agriculturally related fields of study. The Conserv FS FFA Scholarship for \$1,000 will also be offered to a High School Senior in an approved FFA Program.

The Foundation Board has set the following criteria for the scholarship program:

- Applications must be completed and submitted to the CCFB Foundation by February 16th, 2018. Late applications will not be considered.
- All applicants must be members or dependents of members in good standing with the Cook County

Farm Bureau for at least one year. (Except for the Conserv FS FFA Award)

- All applicants must be high school graduates accepted for enrollment by, or currently enrolled at, an accredited college, university, or community college.
- All applicants must be pursuing a field of study in agriculture, agri-business, or an agriculturally related major with a focus on an ag-related career

(food or fiber).

- Scholarships will be awarded following application evaluation for exceptional academic ability, financial need, demonstrated interest in agriculture, evidence of self-help, and character. For more information or an application, please contact the Cook County Farm Bureau Foundation at 708-354-3276 or print an application out from our website at cookcfb.org/foundation/scholarships.

What is an agricultural career in addition to farming? The possibilities are endless...here are 3 examples!



Forestry Management



Nutritionist



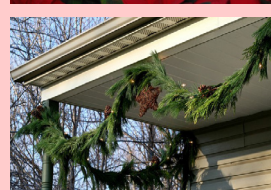
Large Animal Veterinarian

Happy Holidays
From the Cook County Farm Bureau Board & Staff

Standing from left to right: Mark Yunker, Jim Bloomstrand, Jim Gutzmer, Tim Stuenkel, Roger Freeman, Gerry Kopping, Mike Rauch, Elizabeth Christian. Front row from left to right: Bob Rohrer, Dan Biernacki, Ruth Zeldenrust, Janet McCabe & Pat Horcher.

Holiday Office Hours:

Our office will be closed on Monday, December 25th, Tuesday, December 26th and Monday, January 1st. We will be open from 8 am to noon on Friday, December 22nd & Friday, December 29th.



Deck your halls this *Holiday Season* with **Fresh Trees, Garland, Wreaths, Poinsettias and Décor!**

Purchase from a Farm Bureau Member Business. To locate one near you visit: localfarmproducts.org

- Big John's Farm Market Chicago Hts
- Clarke's Garden Center Chicago Hts
- Gorman Tree Farm Monee
- Horcher's Farm Wheeling
- Kolze's Corner Garden Woodstock
- McCarthy's Farm Orland Park
- Melka's Garden Center Mokena
- Puckerville Farms Lemont
- Ted's Greenhouse Tinley Park
- Wagner Farm Glenview
- West End Garden Center Evanston

Country Financial Announces Winter Crop Seminar Date

Country Financial, Illinois Farm Bureau affiliated company, has set up a number of winter crop seminar programs across the state.

The seminar provides a great opportunity for farmers to learn about new federal crop-insurance options. Doug Yoder, crop agency manager at Country Financial, said one of the brand-new features for federal crop insurance that will be available this year is UUF/Third Party Protection. "What it does is it basically allows us to identify damages to your crop caused by a third party." UUF stands for Uninsured Unavoidable Fire. Yoder continued, saying, "If

Continued on page 8



Upcoming Events

| | | |
|----------------------------------|------------------|---------|
| Scholarship Application Deadline | Feb. 16 | Page 1 |
| Crop Seminar | Jan. 31 | Page 8 |
| New Farming Training | Feb. 10 | Page 11 |
| Beekeeping Classes | Feb. 24, Mar. 10 | Page 12 |
| Food Checkout Day | Feb. 6 | Page 12 |
| Farming For Our Future Gala | Mar. 10 | Page 12 |

Question of the Month

Mr. Jim Gutzmer recently retired as President & Leader of the Cook County Farm Bureau. How many years did he serve in that position?

Call the Farm Bureau at 708-354-3276, fax your answer to 708-579-6056, or email your answer to membership@cookcfb.org (Please include Name, FB# and phone number) for your chance to enter a drawing for a \$25 gas card.

November's winner is **Henry Dill**.

Last Month's Question: What Hall of Fame was a Cook County Farm Bureau® Director inducted into?

Answer: Farm Toy Hall of Fame



CCFB Foundation Gala tickets are a great gift idea for the person who loves to have fun for a cause!

See page 12 for details

THE POWER OF (A)

AWARDS

Cook County Farm Bureau Winner of the Power of 'A' 2012 Summit Award

Let's Talk About the Ag on Your Plate "Are most farms today 'factory farms?'"

Answered by Bona Heinsohn, third generation family farmer

As a third-generation family farmer, I'm asked if our 400-cow dairy is a factory farm. We're a mid-size farm that's completely managed by family. "Factory farms" to me conveys that people are concerned about large farms. Since adding animals to our herd, we've been able to invest in animal care and comfort technologies like cooling sprinklers for the barns; ultrasound equipment and training to check on the health and safety of cows (and their calves) during pregnancy; automated cleaning systems for our milking parlor; and a totally mixed ration (TMR) feed mixer to ensure that our feed is being mixed properly to meet the nutritional needs of our animals. Essentially, the larger herd has made it easier for us to cash flow investments in our farm.

The second concern I think of when asked if we're a "factory farm" is who is on-site overseeing the farm. In our case, there's always a family member on the farm. A family member is on the farm on weekends and holidays, regardless of the weather.

Large farms aren't automatically bad, they just have more animals to take care of. For



Family members ensure that animals have shelter, food, and water.

us, caring for our animals is our number one priority. We want to ensure that there's a family farm for our next generation.

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

New Innovation Center, Network to Link Research Universities, Tech Industry



Mason County native Lucas Frye, center, speaks at a recent news conference about opportunities a new innovation center could bring to the state. Chicago Mayor Rahm Emanuel, left, and Gov. Bruce Rauner also spoke at the event.

By Kay Shipman, FarmWeek
Food and agriculture will be among the priorities for the new facility, to be built on the south side of Chicago.

Illinois plans to tap its technology talent at three state research universities and in Chicago by building a new innovation center and network.

The state's entrepreneurial tech potential became the engine for a proposed Discovery Partners Institute (DPI) to be built on the south side of Chicago, Gov. Bruce Rauner, Chicago Mayor Rahm Emanuel and University of Illinois President Tim Killeen announced at a news conference. Food and agriculture made DPI's top priorities, along with advanced materials, health and bioscience and computing and big data.

Representing ag tech innovators, Mason County native Lucas Frye described his fledgling company's journey from the Urbana campus to China to Silicon Valley and back to Illinois. "It's always been our intention to come back and build in Illinois," said Frye, a U of I alum.

Frye said he appreciates the effort "to look at a new model" to engage students, especially

early in their college education, with tech companies based in Illinois and Chicago.

By selecting agriculture as a priority, DPI also holds promise to build relationships between Chicago's food and ag industry, Illinois' farming "production force" and the U of I, Frye continued. Killeen projected DPI would result in "breakthroughs in agriculture" to help feed the world's ever-growing population.

Leading the academic collaboration, the U of I system will oversee DPI and be joined by the University of Chicago and Northwestern University. DPI is the first step to develop a new Illinois Innovation Network.

Plans include basing up to 90 U of I faculty and 1,800 students in the new center annually. In addition to collaborating with each other, they will also work with top industry researchers and Chicago-based companies to develop new technology and advances in priority focus areas. Such collaboration will work "to halt the outmigration" of Illinois talent, Killeen added.

Rauner said he anticipates other state universities will join the network over time.

"The world will come to Chicago to discover what's next," Emanuel said.

The "Co-Operator", the monthly publication of the Cook County Farm Bureau®, is available to members through mail delivery, email, or by viewing online at www.cookcfb.org. Members that wish to receive the publication solely by email can let us know by sending an email to membership@cookcfb.org with the subject: E-Cooperator.

Dear Farm Bureau Member,

Thank you for being a loyal reader of our monthly newsletter, The Co-Operator. This last issue of the year means we are planning for our 2018 publication and are seeking your input. Please drop me a note if you have any suggestions on how we can improve our communications with you, our members. Can we make any changes to this publication to better inform you on your benefits including discount programs, farm information, educational and family learning, and current events? We welcome all suggestions! Drop me a note at brohrer@cookcfb.org. Have a great holiday and New Year. We are looking forward to 2018 being another great year!

Bob Rohrer, CAE, FBCM
The Co-Operator Editor

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 this text through your smart phone screen into Spanish, French, Polish, Russian, Chinese, Arabic and a host of other languages. Enjoy and happy reading!

Gracias THANK YOU Gratiſied

The Gratitude Box

Each month we would like to give thanks to those who have helped us in some way.

This month, we would like to thank:

- The many Voting members and Associate members who have decided to renew their membership with the Cook County Farm Bureau.
- Jim Gutzmer for seven great years of leadership as president of the Cook County Farm Bureau.
- Omar Kamara for reclassifying from an associate member to a voting member... Congratulations on your growing farming ventures.

Gracias YOU THANK YOU Gratiſied

Recognition Appreciative Gratitude

Thanks Appreciative Gratitude

Co-Operator

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Downwind

by Bob Rohrer, CCFB Manager

Get Off My Lawn (please)

I am no Clint Eastwood in Gran Torino. No shotgun. No tough, crusty old bigot guy attitude. Clint and I don't have a lot in common, but there are a few similarities. I can be a bit crusty and I can spit. I don't really know nor hang out with my neighbors. Oh, and our characters have similar views on private property rights.

My wife and I live on a busy two-lane highway. Our house is set back from the road a bit and the frontage of the property features a grassy ditch and berm next to the highway. I left for work the other day around 7 AM, pulled out of my driveway onto the highway and glanced at the berm while I drove past it. I then did a gooseneck, double take.

Continuing towards the Farm Bureau office, I dialed my wife at work and asked her, "Did you see the new trees that have been planted on our property?" I was pretty sure she would have mentioned something that significant! I told her that I thought I saw a row of pine trees planted on top of our grassy berm. We spent the next 10 minutes over the phone trying to figure out where the trees might have come from and me explaining that I didn't think I was hallucinating.

Later, in the afternoon, I received a series of photos featuring 2-3-foot-tall trees. My wife had arrived home and discovered that I had not been hallucinating. In fact, not only was there a row of pine trees but there was also a row of newly planted crabapples and other assorted deciduous trees that had appeared as well.

As I drove home that evening, we chatted some more, trying to figure out who would've put trees on our property... the township? The county? Neighbors? Was it like pink flamingos when you hit a milestone birthday? Tree planting is not inexpensive.

It was then that I decided to swing by and stop in at our new neighbor's (neighbor A) house to see if I could get to the bottom of the mystery. It's always a good time to go up to someone's house in the dark and ring the doorbell, explain who you are, and then bring up a touchy subject. I was excited (not so much).

Here's where I received clarification and things grew more complicated. After introducing myself and explaining the mystery, neighbor A told me that she and another neighbor (neighbor B) had gone halves in planting some new trees to cut down on the highway traffic noise and improve the view from the highway. She told me that she did not realize that the trees had been planted on our property...hmmm.

Further, she told me that she would talk with neighbor B to try to figure out what to do about the dilemma. The next day, I received a visit from neighbor B. He was extremely apologetic about the tree mix up. He told me he thought that our property was neighbor A's property...hmmm. After the discussion, we came to a resolution.

Clint Eastwood would've said, "Get off my lawn and take your \$\$\$%& trees with you." I told neighbor B, "Those pine trees are really nice...you can leave them but the crabapple trees can go." I did not offer to pay any trees (leading to a little guilt). So, my question is this: Am I a pushover?

Farmers, as owners of property throughout the county, state, and country, worry about trespassing, liability, illegal access, property uses, and other private property rights issues. Private property rights are an important part of the Farm Bureau's foundation of beliefs.

The Illinois Farm Bureau policy on the topic begins: We believe in the sanctity of private property and individual rights as provided by the U.S. Constitution, as the basis of American freedom and progress. Private property should be defined to include all land, timber

or other valuable considerations associated with land ownership...

I agree, so let me make this offer to our other neighbors that would like to help us out with our property: I have numerous dead ash trees from the emerald ash borer I need removed, I dream of having another garage/shed, we could use a fence, and we would love for the muck and debris to be removed from our pond.

This time, though, feel free to let me know before you start improving our property.

AUTO | HOME | LIFE | BUSINESS | RETIREMENT

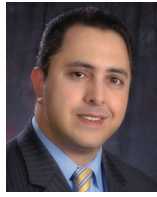


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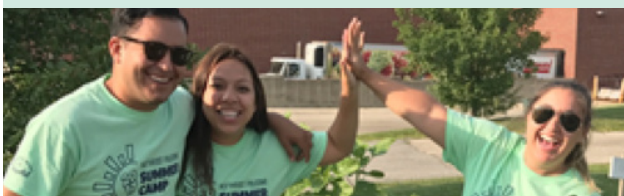
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2018 Community Urban Garden Grant Program Applications...



... Available January 3, 2018. All community based urban gardens in Cook County are encouraged to apply. Grant details and applications will be available on our website at: cookcfb.org/buy-local/programs or by calling 708-354-3276.

“Where Am I?”



If you can guess where in Cook County Calvin was when this photo was taken, you will be entered to win a \$25 gas gift card! To enter, call us at 708-354-3276 with your answer OR email your answer (please include name & member number) to membershplinda@cookcfb.org using the subject “Where Am I?” A name will be drawn at random.



In last month’s “Where Am I?”, Calvin was waiting for a CTA “L” train in Chicago, IL. Congratulations to Mari Kay Benes for being last month’s winner!

2017 Annual Meeting Highlights



Tim Stuenkel, Credentials Committee Chair



Jim Gutzmer, Pres., Cook County Farm Bureau



Janet McCabe, Sec.-Treas., Cook County Farm Bureau

The 97th Annual Meeting of the Cook County Farm Bureau was held November 8th, 2017 at the Cook County Farm Bureau.

Several items of business were transacted during the meeting as required by the by-laws. Actions included...

- A report and approval of the audited finances of the organization.
- Approval of four-appointed delegates and alternates to the upcoming IFB Annual Meeting, including

| | | |
|----------------|-------------------|---------------------|
| Delegates: | Alternates: | |
| James Gutzmer | Ruth Zeldenrust | Janet McCabe |
| Janet McCabe | Dan Biernacki | Roger Freeman |
| Gerald Kopping | Mike Rauch | Elizabeth Christian |
| Mark Yunker | James Bloomstrand | |
- Election of six board members to the Cook County Farm Bureau for a two-year term, including:

| | |
|-------------------|-----------------|
| James Bloomstrand | Mike Rauch |
| James Gutzmer | Mark Yunker |
| Janet McCabe | Ruth Zeldenrust |
- Approval of the Acts of Deeds of the Cook County Farm Bureau for the preceding year.



Can You Name This Antique Farm Tool?

Do you know what the name of this tool is or what it's used for? Each month we will post a photo of an antique farm tool until the end of the year. There will be a total of seven antique tools (one being featured each month in the Co-Operator until December). Try to name each tool each month, and once we post the final tool, you can submit to us your list with the name of all of the tools. If you name all seven tools correctly, you will be entered into a drawing for a \$50 gas card.

(If you miss a month, you can always go to cookcfb.org to view past issues of the Co-Operator).

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

Each month we highlight a volunteer, staff member, or ag partner of the Cook County Farm Bureau. This month’s “Face of CCFB” is ...

Heidi Yunker



WHAT IS YOUR FAVORITE FARM ANIMAL?

Dairy cows and horses.

- Serves on the Cook County Farm Bureau’s Member Relations Committee
- Her family is 3rd and 4th generation farmers
- Along with her daughter, they raise American Quarter Horses and compete in Barrel Racing
- Her son got married this summer and plans to continue their family’s farming tradition

WHAT IS YOUR BEST FOOD MEMORY?

Baking cookies with my mom and daughter every Christmas season

WHAT IS YOUR FAVORITE FARM MEMORY?

As a child, traveling to our cousins dairy farm in Janesville, WI to attend our family reunion.

WHAT IS YOUR FAVORITE TIME OF THE YEAR?

Fall/Harvest – the fall colors on the trees are so beautiful.

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

I should probably say grain and hay farmer since that is our family’s business but I have always been interested in the dairy farm operation.

WHAT IS YOUR FAVORITE TRACTOR?

The combine – all of the working parts are complex and always amazes me to see the end product.

Board Selects Leadership Team for Next Year



Janet McCabe

At the November meeting of the Cook County Farm Bureau, the Board of Directors elected its leadership team for the next year. Ms Janet McCabe, Orland Park, was elected by the Board to serve as the organization’s President, replacing Mr. Jim Gutzmer who indicated interest in stepping down after leading the organization since 2011. McCabe and her husband, Joe, farm in the southern Cook County area and northern Will County raising corn, soybeans, wheat and marketing hay/straw. She has served on the Cook County Farm Bureau Board since 2011 and has been a part of the organization’s Team structure since it was created in 2005. She has served in a variety of leadership roles including Secretary/Treasurer, Governmental Affairs Team, Political Action Committee, Public Relations Team, Audit Committee, and Building Committee. She has served as a director on the Cook County Farm Bureau Foundation Board. In addition to her on-farm role, Janet is a Registered Nurse and has been practicing for over 30 years. McCabe said, “I’m honored and am looking forward to increasing the recognition of the importance agriculture plays in all our lives, whether you are a producer or a consumer!”



Mike Rauch

Mr. Mike Rauch, Tinley Park, was re-elected to the Executive Committee as the Vice-President of the Board. Mike Rauch has been a member of the CCFB Board of Directors since 2003 and has served as Vice-President since 2011. Mike raises corn and soybeans in south Cook County and has been active in agriculture for the past 35-plus years. Mike has led a number of the Teams over the

years. Currently, Mike serves as Chairman of the Public Relations Team, is on the Ag Literacy Team and Building Committee and is on the Cook County Farm Bureau Foundation Board of Directors. He holds a Bachelor’s and Master’s degree from University of Illinois.



Ruth Zeldenrust

Ms. Ruth Zeldenrust, Chicago Heights, was elected to the post of Secretary-Treasurer by the Board. She will also Chair the Audit Committee. She has been a member of the CCFB Board of Directors since 2011 and has been a part of the organization’s Team structure since it was created in 2005. She owns and operates Zeldenrust Farm Market and Greenhouses, raising local fresh vegetables and flowers/bedding plants in south Cook County.



Jerry Kopping



Dan Biernacki

Joining these three leaders on the Executive Finance Committee for the next year will be board members Gerry Kopping, Lemont, and Dan Biernacki, Tinley Park. The Executive Finance Committee holds the responsibility of the budgeting, finance, personnel, and day-to-day oversight of the organization. From the Board of Directors, the following leaders will head up programming committees of the organization: Mike Rauch, Public Relations Team; Gerry Kopping, Commodities/Marketing Team; Jim Bloomstrand, Member Relations Team; Tim Stuenkel, Ag Literacy Team; and Pat Horcher, Public Policy Team.

Gutzmer Honored for 7 Years as President



Jim Gutzmer

The Cook County Farm Bureau Board of Directors, during their November Board of Directors meeting, approved a resolution recognizing Jim Gutzmer for 7 quality years as the 19th president of the organization. The resolution highlighted the key activities and areas of service provided by Mr Gutzmer as the organization’s leader during that timeframe.

Prior to the meeting, Mr. Gutzmer indicated interest in stepping down as President to open

the way for fresh ideas and new leadership momentum. The board expressed gratitude for the years of dedicated service and sacrifice as President of the Farm Bureau, Foundation, and Political Action Committee. During his tenure, the Cook County Farm Bureau received the ASAE Summit award, 2 Illinois Farm Bureau President’s awards, reached an all-time high in membership, and increased outreach through Ag in the Classroom, Public Relations,

Governmental Affairs, Political Action and Membership Service.

He cheerfully reminded the Board that he was re-elected to another 2 year term on the board and will continue to be involved in a number of ways including through the Member Relations Team, Gala Planning Committee and Audit Committee. Thank you Jim!

“From the Country”

A Third of Americans Fear the Ability to Retire -- But What Are They Doing About It?



Vicki Nygren,
Country Agency Manager
Chicago North Agency

Short-term worries might be keeping Americans from tending to long-term priorities.

The latest COUNTRY Financial Security Index® survey asked Americans about concerns regarding their financial future. Almost a third (32 percent) of those surveyed worry they either will not be able to retire or will need to delay retirement in the future.

But just under half aren't saving for retirement.

By a slim majority (51 percent), the number of Americans who responded they did not include retirement in their long-term financial goals outweighed those who did.

This finding is further supported by the Economic Policy Institute's (EPI), which finds “nearly half of families have no retirement savings accounts at all.”

So, if we know that retirement is at risk, why aren't we saving for it?

It might be because there are other, more immediate worries. Here's what the Index revealed about what Americans report as their top three financial concerns based on their current financial situation:

- Affording unexpected expenses (44 percent)
- Healthcare costs (41 percent)
- Taking desired vacations (36 percent)

Even with short-term concerns, turning a focus toward longer-term goals can just be a matter of perspective. Looking long-term can be a barrier for anyone, but it can be especially difficult when the long-term seems farther away.

The fear of the unknown
Early on in a working career, retirement might seem more like a concept than a real option.

The Index survey found that for Millennials retirement is a more frequent issue of concern than for subsequent generations. Forty-two percent of Millennial respondents reported they are concerned they will either have to delay retirement or will never be able to retire. Retirement is a concern for Millennials than Gen-Xers (40 percent) and Baby Boomers (21 percent).

Despite the pessimism over their retirement prospects, only 40 percent of Millennials say they include retirement in their long-term financial goals.

Retirement might seem a long way off for those in the 18-35 age group. But the traditional length of retirement age is also getting longer. The retirement plan of years past may no longer be viable by the time 2047 (or 2064) rolls around.

Getting started

Outliving one's assets is a real threat for those who are not including retirement in their long-term financial goals. For planning purposes, a good rule of thumb is to assume living to about age 90. Getting that plan in place might seem daunting, but getting started on the plan is the single most important action one can take. It might be easier than you think.

By taking some simple steps, at any stage of life, you can put a plan in place to secure your financial future. Step one is asking self-evaluation questions like:

- **How long will it be before I retire?**
- **What is my desired standard of living in retirement?**
- **Are there retirement benefits by employer offers, such as a 401(k) matching plan, that I can maximize?**
- **How much of what I am spending now can be turned into savings?**

Once these questions, and a few others, are taken into account, a trusted financial advisor can help with the rest.

If you have any questions, please contact Vicki Nygren at vicki.nygren@countryfinancial.com

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 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.

Farm and Family Food Bytes

SCIENTISTS CREATE LOW-FAT PIGS (NPR's The Salt) – Chinese scientists says they've created a new, low-fat pig using genetic engineering techniques. In a paper published Monday in the Proceedings of the National Academy of Sciences, researchers report they've created 12 healthy pigs with about 24 percent less body fat than normal pigs.

SHOPPERS CONFUSED ABOUT FOOD, GMOs (Forbes) – Two new surveys about food just came to the same conclusion: The average American shopper is clueless when it comes to GMOs. One survey from Michigan State University's College of Agriculture and Natural Resources found that 46 percent of Americans either don't know whether they consume GMOs or believe they rarely or never do. The second survey from University of Florida and Purdue University found that “consumers are also confused between food labeled as ‘organic’ and ‘non-genetically modified.’”

PRICE OF THANKSGIVING DINNER DROPS (USA Today) – According to AFBF, the price of an average Thanksgiving dinner for 10 dropped this year to \$49.12, a 75-cent decrease compared with last year and the lowest since 2013. While the price of the meal has steadily increased since 1986 when AFBF first conducted its survey, the average cost has been trending downward for the last two years.

Cover crops prove for the birds: Migrating fowl prefer covered fields for food and a safe place to rest (FarmWeekNow.com)- After harvesting a corn or soybean crop, farmers may plant a cover crop for a variety of reasons, such as reducing soil erosion and nutrient runoff, increasing organic matter in the soil and improving water quality. And now there's another reason. University of Illinois research shows migratory birds prefer to rest and refuel in fields with cover crops. Research showed cover crops, such as cereal rye, likely provide migrating birds with more vegetation and a safe area to escape from the elements and predators. Cover crops also increase insect abundance, another food source for birds. The increased number of insects allows migrants to fuel up faster and move on to their breeding grounds.

Grassland birds prefer large, open areas – the bigger, the better. Agricultural fields are huge, so the cover crops provide a large habitat where birds can rest, forage, and potentially even nest.

Tight supply helps maintain farmland values Most land purchases still being made by farmers (Dan Grant, FarmWeekNow) - Farmland values eased a bit, at least in the Midwest, in recent years as farm returns came crashing down from 2012-13 highs. But overall, the market remains resilient despite \$3 corn and shows no signs of a major crash any time soon, according to experts at the Agricultural Bankers Conference in Milwaukee. “We're still seeing strong values,” said Steve Bruere, president of Peoples Company in Clive, Iowa. “It almost defies logic.”

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Helping you protect what matters most



Agricultural Literacy & Public Relations

Ag Lit Bit: Give the Gift of STEM *By Diane Merrion*



What toys do you get a child this holiday? It's hard not to get caught up in the non-stop advertisements for toys and gifts. Television ads started the day after Halloween, newspaper pullouts blind us with toy ideas, December issues of magazines list the "Best Toys of the Year", and then there's the vast increase of catalogs found in our mailboxes every week.

Here are some top toy suggestions I've found. The Fingerlings Glitter Monkey (interactive finger toy that responds to sound, motion, and touch), Hatchimals (a revised version of last year's hot item), and Nintendo Switch (imagine not being able to bring your gaming console everywhere you go).

I reflected on what toys were used the most with my kids. Magnifying glasses (who knew you could start leaves on fire or burn bugs), yo-yo's, roller blades, beanie babies,

hockey sticks, Legos, play dough (the barbershop was a favorite), books (the kind where you turn the pages and keep in the special box until they have kids), puzzles, and Pokeman cards. These gifts didn't do anything. You did everything.

The education world is focused on STEM (Science, Technology, Engineering, and Mathematics) and STEAM. The toys from the past forced kids to use science, engineering, creativity and their imagination. The holidays provided a boost to creativity and opened up new outlets of play that lasted way longer than the life of a battery. STEM happened every day in backyards, basements, and playgrounds.

Of course, my kids moved onto Playstation and Nintendo, but the learning and interactive skills preceding them were invaluable. So this season consider giving a gift that will force a child into a STEM activity. They'll appreciate it down the road. Happy Holidays.

Foundation Awards Food Science Grants

The Cook County Farm Bureau Foundation®, supporting the CCFB Ag in the Classroom department, awarded six grants of \$300 each to middle and high schools who are committed to teaching their students about the use locally grown foods including meats, dairy products and specialty crops. The projects that were awarded include the following:

CCA Academy, Chicago – Students will visit local community gardens in North Lawndale while learning about the community's culinary history. They will use garden produce to create authentic dishes with cultural and generational significance.

Rolling Meadows High School - The Advanced Culinary Arts students will create an "Agriculture Interest Lunch" in an effort to showcase a potential future ag program at the school. The food will create awareness about the use of locally grown products and the nutritional benefits of healthy eating.

Westchester Middle School – Students will research and then prepare recipes using beef, dairy, pork, poultry as ingredients focusing on those grown/raised in the Midwest.

Komarek School, North Riverside – Students will compare and contrast the diets

of the United States versus those of other countries using the book, *The Hungry Planet* as part of the unit. Meals will be prepared at the culmination of the project using dairy, meats and produce.

Nathan Hale Middle School, Crestwood - The National Honor Society will focus on local hunger issues during their study of food during the Thanksgiving holiday. The culminating activity for their project will be to distribute baskets containing meat and produce to families in need during the holiday.

Schaumburg High School – Students in multiple curricular areas will combine efforts in their Farm Feast: Connecting Agriculture to the Kitchen and Giving Back project. The focus of this project is to study local farmers and understand the value of locally grown safe, healthy food that is available in the Midwest. A soup lunch will showcase the lessons learned and give back to the local community.



The Association for Kids' Sake invited us to do an AITC presentation teaching their providers how to include agriculture in their programming. Meeting at the Big Barn Preschool in Schaumburg, we spent two hours enjoying the wide variety of opportunities to introduce youth to the origins of the foods they eat. Teachers enjoyed lessons related to pollinators, fruits, vegetables and even dairy cows. Using a Farm Web activity as starting point in the evening, the participants quickly connected the farm to table process and gained new insights on how to share the lessons with their young learners.

Book and Project Grants Awarded

The Illinois Agriculture in the Classroom program and the IAA Foundation along with the Illinois Farm Bureau® have released the names of the 2017-2018 Teacher Grant Winners. Our congratulations to the following Cook County teachers who received grants.

- | | |
|---|--|
| <p>Dianne Fiedler Columbia Explorers Learning Garden Classroom Extensions</p> <p>Jason Hill Bryant Elementary School IAITC Soil and Water Book Grant</p> <p>Catherine Moy James Ward Elementary IAITC Pollinators Book Grant</p> <p>Lois Graham-McHugh Our Lady of the Snows School IAITC Soil and Water Book Grant</p> | <p>Tracy Woodson Chatham Academy Plant Tissue Culture</p> <p>Joanne Keilman Developmental Learning Program IAITC Soil and Water Book Grant</p> <p>Robin Rumsey Oakton Elementary School IAITC Soil and Water Book Grant</p> |
|---|--|

The mission of the Illinois Agriculture in the Classroom program is to bring accurate and authentic agricultural information to the student in grades PreK-12 across Illinois. "Each year our teacher grant program is very competitive, and our judging panel is amazed at the unique programs teachers use to infuse agriculture into their curriculum. Additionally, our book grant winners are ready to jump into units of study highlighting agriculture." said Kevin Daugherty, Education Director, Illinois Agriculture in the Classroom. Susan Moore, Director of the IAA Foundation added, "Supporting these unique teacher grants is a meaningful way for the IAA Foundation to fulfill our mission to support education and the future of agriculture. We take great pride in providing free and expanding resources for our Illinois teachers."



Coming in 2018.....

- ★
School Food Drive benefiting the Ronald McDonald Charities runs in mid-January.
- ★
Garden Grants – Continue to grow your school garden program with our \$300 grants!
- ★
Embryology Grants – Looking to bring science to your classroom with a unit on chicks? We'll supply the incubator and egg turners with these grants.
- ★
Embryology and Spring Ideas Workshop – February 27th
- ★
Contact Ag Literacy for more information on all programs at aitc@cookfb.org.

AGRICULTURE ADVENTURES FOR FAMILIES

How is the farm connected to gingerbread houses? We always enjoy making connections from the farm to the table and this month is no exception. We often cook and don't ponder where the ingredients really originate. Let's take a look at a favorite family activity during the cold winter month of December and see just how it connects to the farm.



Royal Icing

Icing is made with sugar. Did you know that sugar originates from sugar beets and sugar cane?



Gum Drops

Did you know that gum drops are made from gelatin & sugar? Do you know where gelatin comes from? The collagen in gelatin comes from boiling the bones and hides of animals who are processed for their meat (usually cows and pigs).

Royal Icing Recipe....

- 1 pound (3-3/4 cups) powdered sugar, sifted if lumpy
- 1 to 2 large egg whites, or substitute 4 teaspoons packaged egg whites and 1/4 cup water
- 1 teaspoon almond extract, vanilla or lemon juice

Mix all of the ingredients together using an electric hand mixer, until the icing is smooth and thin enough to be pressed through a pastry bag with a writing tip. Add more lemon juice, if necessary.



Candy Cane

Candy canes are also made of sugar along with peppermint that comes from a peppermint plant. Did you know that the original candy cane had a completely different shape different then the modern day design? It was straight and all white and was made over 350 years ago. The traditional candy cane flavor is peppermint, however, it is also made in a variety of other flavors and colored stripes like the one pictured here. Did you also know that there are over 1.76 billion candy canes made each year? That's a lot of sugar!

Source: CandyCaneFacts.com

Gingerbread House Fun Facts

- The tradition of making gingerbread and building gingerbread houses was brought to America by early German settlers.
- In Norway, the town of Bergen creates an entire city made from gingerbread houses each year.
- The world's largest gingerbread house was built at the Mall of America in Minnesota in 2001 and required 9 days to build. Once completed, it stood 67 feet tall and was decorated with 1,800 Hershey bars, 1,200 feet of Twizzlers, 100 pounds of tootsie rolls, 100 whirly pops and thousands of other pieces of candy.

Source: FillYourPlate.org

Gingerbread House Makeover (A Healthy Alternative)

Remove the slabs of gingerbread
And every candy cane!
Away with all gumdrop shrubs -
Let none of them remain!

And picture now a healthy house,
Admired from coast to coast,
Adorned with corn and carrot sticks
And built of whole wheat toast...

The radish roses near the walk,
The grove of broccoli trees,
The teeny-weeny doorknobs made
Of bright green peas...

The chimney built of garlic cloves
And pinto-bean cement,
The cauliflower stepping stones,
The fresh, inviting scent!



From "The Popcorn Astronauts: And Other Biteable Rhymes" by Deborah Ruddell

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: membership@cookcfb.org

Complete and submit an entry every month all in 2017 and your name is automatically entered into an "End of Year" drawing for a gift basket full of ag themed goodies. Good luck!



Sophia Hammes

Congratulations for being last month's word search winner!

December Word Search

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

- | | |
|-------------|------------|
| Broccoli | Holidays |
| Candy Cane | House |
| Carrots | Icing |
| Cauliflower | Peppermint |
| Cold | Snow |
| Gelatin | Sugar |
| Gingerbread | Sweets |
| Gumdrops | Winter |

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.



Gagging on Health Insurance Premiums Like a Horse Pill

When 2018 begins, the annual premium for my private health insurance plan will have increased by 121 percent in five years.

I have spreadsheets tracking health insurance costs like our farm's corn yield trends. And, as in corn production, the numbers can tell a story: Our health insurance system is in critical condition with no cure on the horizon. Our government leaders debate to no avail while self-providing citizens who are too young for Medicare hold their noses as they pay their health insurance premiums. We continue to feed money into the dilapidated system because if we don't, a single illness or injury could jeopardize our lives or the family businesses we've built.

We're gagging on monthly premium payments like a horse pill. Yet, rarely do I catch the mainstream media giving genuine attention to the affordability side of the healthcare debate for hard-working families. I went from shopping among six health insurance companies for a private insurance plan in 2016 to just three in 2017. For 2018, only two carriers offer coverage in my area. Thankfully, both include my general doctor this time, but only one allows the freedom of a PPO, or preferred provider organization plan.

I've purchased healthcare plans with deductibles as high as \$6,450. I've saved in a Health Savings Account when eligible. And my fury reached a climax on Nov. 1, 2016, the opening day of health plan enrollment for 2017. That day I learned that my insurance premium would rise

45 percent for the cheapest, most suitable, Affordable Care Act (ACA)-compliant plan that I could find. Still, I barely heard mention in the media that this theft of hard-earned income impacted the presidential election one week later. I bet my annual insurance premium it did.

I know a local farming couple who pays enough in premiums to buy a new car outright every year. A Stark County farm family of six was forced to find additional income this year to cover \$42,000 for insurance premiums, easily one-third of their income. That information comes from an article in Crain's Chicago Business, which this fall brought attention to health insurance costs for farmers. A northern Illinois farmer told the newspaper he pays \$10,200 per year in premiums for just himself – and then faces a \$7,000 deductible when he needs care.

I've heard it before: Just work for another employer to obtain health insurance. Keep in mind, those companies face soaring insurance expenses, too. Employers change plans and deductibles to reduce costs. They may absorb some or all of the rising expense, which can keep employees blind to the burden of the total bill. The tunnel we're in looks pitch-black at the end, and the crisis escalates while we wait for Congress to compromise. It's time to make health insurance costs bearable again for hard-working, law-abiding citizens who deserve better from their country.

About the author: Joanie Stiers' family grows corn, soybeans and hay and raises beef cattle in West-Central Illinois.

Master Gardeners Close Out 2017 Growing Season

The Master Gardener Resource Center located at the Cook County Farm Bureau wrapped up another successful growing season in November. Throughout the year, beginning in April, Master Gardener volunteers from the Cook County Unit of the University of Illinois Extension faithfully staffed the resource center office in the Farm Bureau building, responding to questions and information provided by members and the general public.

During the growing season, the master gardeners were on-site to provide expertise and assistance regarding various horticulture growing needs and to respond to questions regarding

interpretation of soil test results. In addition, plant disease issues and treatments as well as past identification and treatment were provided to members and nonmembers alike.

Over the course of the growing season, over 250 phone calls, stop in visits, and email inquiries were made of the Master Gardener Resource Center by individuals seeking more knowledge in the area of horticulture and soil testing.

The Cook County Farm Bureau would like to express thanks to all the volunteers who spent time in the service center office helping members and nonmembers improve their ability to grow in Cook County.

Country Financial Announces Winter Crop Seminar Date

Continued from page 1

a third-party damages your crop, Federal crop insurance can't pay a claim on the damage, but adjusters can identify and measure that loss and exclude those damaged acres from your actual production history. This is important as past yields go into a farmer's guarantee for future coverage. Country Financial remains committed to participating in the federal crop –

insurance program, and these winter seminars play an important role in the process."

The seminar nearest to Cook County will be held on Wednesday, January 31, 2018 at the Will County Farm Bureau, 100 Manhattan Rd., Joliet, IL 60433. The program will begin at 6:00 PM.

ILLINOIS SPECIALTY CROPS, AGRITOURISM, AND ORGANIC CONFERENCE TO FEATURE MORE THAN 160 SPEAKERS AND EXHIBITORS

FOR IMMEDIATE RELEASE

October 19, 2017

CONTACT: Jim Fraley, Manager
Illinois Specialty Growers Association
309-557-3107
fraley@iifb.org



BLOOMINGTON, IL. — The Illinois Specialty Crops, Agritourism, and Organic Conference (ISCAOC) will be held January 10-12, 2018, at the Crowne Plaza Hotel in Springfield. The conference, which features nearly 100 speakers and 60 trade show exhibitors, will again host four concurrent preconference workshops, general sessions, and breakout sessions aimed at helping Illinois specialty growers cultivate their operations.

Wednesday, January 10, participants may attend one of the pre-conference workshops, including: High Tunnels; Social Media and Marketing; Growing and Marketing Pumpkins; and Legal and Labor Issues for Specialty Crop Growers.

A special opportunity for farmers is scheduled for Wednesday, January 10, as The University of Illinois Extension will conduct a full Produce Safety Alliance Grower Training Workshop. This workshop will satisfy the Food Safety Modernization Act (FSMA) Produce Safety Rule requirement stating, "At least one supervisor or responsible party for your farm must have successfully completed food safety training at least equivalent to that received under standardized curriculum recognized as adequate by the Food and Drug Administration". Farms selling over \$500,000 in average annual produce sales must be in compliance by January 26, 2018. Deadline for registration for this event is December 21, 2017.

Thursday, January 11, the convention's keynote speaker, Simon Huntley, Small Farm Central, will provide insight into ways farmers can focus on their consumers and promote stronger ties to your marketing efforts.

Participants also are invited to attend breakout sessions on Thursday, January 11 and Friday, January 12 featuring:

- Agritourism and Marketing
- Fruits
- Vegetables
- Herbs
- Organic Foods
- Emerging Issues and Opportunities

Following Thursday's breakout sessions, the annual banquet will include a keynote speech titled, "What Works on Our Farm" by Marty and Will Travis, Spence Farm, Fairbury, Illinois. Their farm is the oldest family farm in Livingston County and was settled in 1830. It is a working small family farm managed today by the seventh and eighth generations.

The 29th annual Apple Cider Contest and 16th annual Hard Cider Contest will again be held in conjunction with the conference, with winners being announced during Thursday evening's banquet.

To receive registration materials or to obtain exhibitor information, please contact Charlene Blary at 309-557-2107 or cblary@iifb.org. Conference registration will be offered online. A detailed conference agenda, registration, and cider contest information can be viewed at specialtygrowers.org.

A block of rooms has been reserved at the Crowne Plaza Hotel at a rate of \$98 per night. Please call the hotel directly at 217-529-7777 and ask for the Illinois Specialty Crops, Agritourism, and Organic Conference room block to make reservations at the conference rate.

###

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GOVERNMENTAL AFFAIRS UPDATE

Harvest Season Emergency Declared, Overweight Permit Now Available

Gov. Bruce Rauner declared a state harvest season emergency in November, giving road jurisdictions authority to issue Harvest Season Emergency Permits.

Cook County farmers will need to seek a permit from the Cook County Transportation and Highway Department for Cook County roads. A Transportation and Highway Department official indicated the department would use an automated permit, available at <https://www.cookcountyil.gov/service/transportation-and-highways>.

Under a harvest season emergency, a farmer with a permit may haul up to a maximum of 10 percent more than the standard weight restriction of the gross, axle and registered weight restrictions.

Harvest season permits are not available for interstate highways.

With individual permits, local authorities may put restrictions, such as which roads are designated for the permits or times of day the permit is valid, or special conditions, such as not valid during a rainstorm.

In addition, farmers need to talk to township road commissioners for township roads and street departments for municipal streets.

When operating with a harvest season emergency permit, a farmer will need to carry a printed or electronic copy of each permit; copy of the form "OPER 993," a special vehicle movement provision; and a copy of the governor's declaration.

For more information, call Bona Heinsohn at (708) 354-3276.

Budget Reductions Continue Despite Recent Income Tax Increase

Despite an increase in the income tax rate, Illinois continues to operate with a budget deficit largely because the budget approved by the Illinois General Assembly did not address many of the lingering structural fiscal challenges. This fall, the Office of Management and Budget identified \$156 million in reductions in state spending, including funding for agriculture programs.

Extension, Soil and Water Conservation Districts (SWCDs) and county fairs were the most impacted. Funding for SWCDs remains at \$5 million, equal to the previous year. However, the \$2.5 million of cost-share funds

was reduced and an additional \$6 million in new appropriations will not be funded. SWCDs provide a viable function of encouraging conservation practice.

The budget will maintain base operations of the University of Illinois Extension, but Extension will not receive another \$5 million added by the General Assembly.

Farm Bureau remains in contact with the Governor's Office of Management and Budget expressing our disappointment that agricultural programs are a continual target for reductions.

Dicamba: Where We Started, Where We're At, and Where We Go From Here

Dicamba. It's been on the lips of farmers, scientists and consumers alike this year – and for good reason. Complaints of damage due to drift have piled up across the Midwest; the Illinois Department of Agriculture alone received hundreds of reports.

But the dicamba issues that hit the farm belt this summer weren't at all surprising to Illinois Farm Bureau (IFB) leaders and staff.

"We knew this could be a topic of discussion throughout the year," said Richard Guebert, Jr., president, IFB. "We've heard from farmers on both sides of this issue – those who want the technology and use it, and those who have been impacted as well. As the planting season progressed, we had members who alerted us they had challenges or issues, or saw affects."

"We heard from our grassroots farmer members," said Tamara Nelsen, senior director of commodities, IFB. "They said, 'You know, we think there's going to be some issues with this technology. We think folks really need to be trained, they need to keep communicating. Farmers need to talk to other farmers, neighbors need to talk to neighbors; we need to make sure everyone has a good understanding of what's required because the application

requirements are quite strict."

Under the direction of Strength With Advisory team members, IFB staff put together communications plans and strategies to help direct stewardship of the herbicide and keep members in the know.

"We developed a website and communication materials and had all kinds of articles and radio interviews," Nelsen said. "We had multiple meetings with other organizations and we intend to do the same throughout the winter."

Moving into the 2018 growing season, IFB plans to continue working with farmers and other agricultural organizations to increase stewardship and training, especially now that the U.S. Environmental Protection Agency has handed down additional regulations regarding the use of dicamba.

"Two big parts of the new label require more extensive training and more extensive record keeping," said Mark Gebhards, executive director, Governmental Affairs and Commodities, IFB. "So we're looking at trying to...make sure our membership has the access to the educations so, at the end of the day, we have the stewardship in place."

Coming to Your Mailboxes Soon: Viewpoint Surveys

Just as a reminder, voting members will soon be receiving the 2018 Viewpoint

Survey. This is an important tool in Cook County Farm Bureau's grassroots arsenal. Not only does this survey enable us to get a "pulse" on voting members' positions on local, state and federal issues but it provides the basis for future policy discussions, meetings and submittals. Survey topics include **property rights, local government consolidation, and county taxation.** Voting members are encouraged to return their surveys as soon as possible.



By Bona Heinsohn

This past October, voters experienced something truly incredible- the power of their collective voices.

After a rare tie-breaking vote by Cook County President Toni Preckwinkle last year, Cook County joined a growing chorus of jurisdictions implementing taxes and fees to control individuals' activities, consumption, hobbies, and perhaps most importantly, to raise funds. However, this October, the county became the largest jurisdiction to overturn a penny-an-ounce sweetened beverage tax.

Speaking of Preckwinkle's tie-breaking vote, she maintained that Cook County needed the \$200 million to prevent cuts to the Health and Hospitals System and public safety. Preckwinkle also built her Fiscal Year 2017-2018 budget recommendation on the assumption that the tax would withstand the public's outrage when all signs indicated that it wouldn't. Preckwinkle delivered her budget recommendation and the county board delivered the repeal.

After the repeal, Preckwinkle and her staff stepped away from the budget conversation. They choose to skip department and public hearings until former Chicago Alderman Bob Fioretti announced that he would be challenging Preckwinkle in March. Immediately after Fioretti's announcement leaked, Preckwinkle reinserted herself into discussions and offered cuts and reforms.

Following the repeal, county offices and agencies have been asked to cut an additional \$200 million from their budgets. Treasurer Maria Pappas embraced the challenge and offered a 25 percent cut to her office without impacting service delivery. Sheriff Tom Dart offered to close jail divisions and underused courthouses, such as Bridgeview to save money. Bridgeview Courthouse is one of five suburban courthouses.

Other officials offered additional service charges, to lay-off employees, and to stop prosecuting certain criminal cases. Some gave monologues about why their offices should be exempt from any cuts. In response, Commissioners argued that now was the time to make meaningful cuts and

to reform the county government. Cook County Farm Bureau policy calls for reform, including job descriptions, auditing services, and functions of county departments and agencies. Farm Bureau policy supported the consolidation of the Recorder of Deeds into the Clerk, a move that has been approved by voters and is in process.

To meet the budget restrictions commissioners have asked the Health and Hospital System to make additional efforts to collect on \$426 million in unpaid patient bills and pending insurance payments. The system's current proposal includes collection on \$90 million or 6 percent of the total, the rest will be written off as "bad debts." Many of these "bad debts" are the result of poor billing and inaccurate coding.

When pension costs are factored in, the system's budget is \$2.4 billion or 44 percent of the county's \$5.4 billion budget. Of the hospital system's budget, \$1.2 billion will likely be reimbursed by Affordable Care Act payments and an additional \$727 million will be reimbursed by the state. Taxpayers remain liable for \$110 million for the day-to-day operations of the hospital

system. This is a significant reduction from when Preckwinkle took office. In 2010, the county taxpayer subsidized portion of the hospital system's budget was \$389 million.

The hospital system is also considering closing the Oak Forest Health Center, negotiating with unions to allow job postings outside of the hospital system quicker, and working with community health clinics for tuberculosis care.

My point isn't to rehash the county's budget hearings but to remind voters of the power of their voice. This October you were able to repeal the sweetened beverage tax. Make sure your voice is heard again in the voting booth.

All county board members, Preckwinkle, Dart, and Assessor Joe Berrios are seeking an additional term and Recorder Karen Yarbrough is seeking the Clerk's seat. Tell them what you think, but remember by not voting on March 20, 2018 you're essentially saying, "I agree with how you're using may taxpayer dollars, carry on." Do you agree with how they're using your money?

Manifolds, Manolos, and Manure

MEMBER RELATIONS

Cook County Farm Bureau Member Health Benefits



Free hearing screening! Free annual electronic hearing evaluation and a 20% discount off the dispenser's regular list price on hearing aid purchases is provided. Visit www.beltone.com to find the nearest Beltone location near you or call Beltone Hearing Center at 800-235-8663. Members present their Cook County Farm Bureau Membership Card to receive the discount.



You can save at over 56,000 participating pharmacies including just about every major pharmacy chain from CVS to Wal-Mart. Visit www.cookcfb.org for more information and to print a card online OR contact our office at 708-354-3276 and request a prescription card. Once you receive it, you can take it to a pharmacy near you to receive your discount!



Laser eye surgery at a savings of more than 40-55% off the national average cost. Call Amerisight at 1-877-507-4448. Upon scheduling the initial appt., QualSight will collect a 100% refundable deposit of \$450. If for any reason you choose not to have the surgery, this deposit is refundable with a simple phone call. The deposit is not an additional charge, it is part of your total price for LASIK. For certain co-managed locations, there will be an additional \$150 doctor's office fee which is part of the total price for LASIK if you choose to have the procedure.



A Medical Alarm Protects Your Loved Ones At Home With Just The Push Of A Button!

- Manufactured, assembled, and made in America
- Price will never increase and no contract required
- Longest range from base unit on the market, 600 ft minimum
- 100% waterproof



Members receive one month free of monitoring and no initial fees!



New Member Benefit! Phone: 217-994-9015
Toll Free: 855-872-8404
www.peaceofmindalert.com

PRIDE Plus Pride in membership plus savings.

Keep Your Family Safe and Secure for Less

As an Illinois Farm Bureau member, you can take advantage of great discounts from ADT Security through its most tenured Dealer, PowerLink, LLC.



ADT Security
FREE Security System (\$850 Value)

- Up to \$5 off Monthly Monitoring (\$60 Yearly Savings)
- Free Monitored Smoke Detector • Homeowners Insurance Savings

To speak with a Representative call 1-877-289-4070



\$90.00 Customer Activation Fee. 30-Month Monitoring Agreement required at \$11.99 per month (\$1151.04). Form of payment must be by credit card or electronic charge to your checking or savings account. Offer applies to homeowners only. Local permit fees may be required. Satisfactory credit history required. Certain restrictions may apply. Offer valid for new ADT Authorized Dealer customers only and not on purchases from ADT, LLC. Other rate plans available. Cannot be combined with any other offer. Cert. # C-0302, C-1544.

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.



Ilir Numani
Chicago North Agency, Victoria Nygren, Agency Manager
Ilir Numani has been named Career Financial Representative of the month for October 2017. His office is located at 6650 N. Northwest Hwy, #200 in Chicago, IL. His phone number is 773-631-2909. Ilir has been a Career Financial Representative since April 2005.



Sylwia Grochowska
Chicago North Agency, Victoria Nygren, Agency Manager
Sylwia Grochowska has been named Employee Financial Representative of the month for October 2017. Her office is located at 3703 N. Harlem in Chicago, IL. Her phone number is 773-628-2502. Sylwia has been an Employee Financial Representative since February 2016.



Tim Hranka
Chicago Northeast Agency, Joe Youngman, Agency Manager
Tim Hranka has been named Career Financial Representative of the month for September 2017. His office is located at 4200 W. Euclid Ave, Ste A in Rolling Meadows, IL. His phone number is 847-963-1540. Tim has been a Financial Representative since January 2011.



Joe Munch
Chicago Northeast Agency, Joe Youngman, Agency Manager
Joe Munch has been named Employee Financial Representative of the month for October 2017. His office is located at 25 NW Point Blvd, Ste 850 in Elk Grove Village, IL. His phone number is 847-963-8835. Joe has been a Financial Representative since February 2015.



John Doherty
Chicago Northwest Agency, Jack Smith, Agency Manager
John Doherty has been named Career Financial Representative of the month for October 2017. His office is located at 10A W. Schaumburg Rd. in Schaumburg, IL. His phone number is 847-519-9922. John has been a Career Financial Representative since May 1992.



Andrea Ortiz
Chicago Northwest Agency, Jack Smith, Agency Manager
Andrea Ortiz has been named Employee Financial Representative of the month for October 2017. Her office is located at 2435 W. Schaumburg Rd. in Schaumburg, IL. Her phone number is 847-891-3072. Andrea has been a Financial Representative since June 2017.



Alonzo Nevarez
Chicago South Agency, Marc Rogala, Agency Manager
Alonzo Nevarez has been named Employee Financial Representative of the month for October 2017. His office is located at 6239 S. Archer Ave in Chicago, IL. His phone number is 773-284-5762. Alonzo has been a Financial Representative since July 2013.



Jim Andresen
Orland Park Agency, Cary Tate, Agency Manager
Jim Andresen has been named Career Financial Rep of the Month for October 2017. His office is located at 17605 S. Oak Park Ave., Ste C & D in Tinley Park, IL. His phone number is 708-633-6490. Jim has been a Career Financial Representative since January 2003.



Kevin Gardner
Orland Park Agency, Cary Tate, Agency Manager
Kevin Gardner has been named Employee Financial Rep of the Month for October 2017. His office is located at 3923 W. 95th St. in Evergreen Park, IL. His phone number is 708-425-2251. Kevin has been an Employee Financial Representative since July 2016.



Bob Smith
South Holland Agency, Jeff Orman, Agency Manager
Bob Smith has been named Career Financial Representative of the Month for October 2017. His office is located at 18159 Dixie Hwy in Homewood, IL. His phone number is 708-798-4844. Bob has been a Career Financial Representative since March 1980.



Tim Winters
South Holland Agency, Jeff Orman, Agency Manager
Tim Winters has been named Employee Financial Rep of the Month for October 2017. His office is located at 10607 S. Harlem Ave, Unit 1A in Worth, IL. His phone number is 708-361-4330. Tim has been an Employee Financial Representative since May 2016.

"546,000"
Co-Operators went to households in the last year!

Classifieds

All items listed are for the accommodation of the membership and without guarantee of the publisher.

Miscellaneous

Lawn Christmas "Toy Soldier" decorations, light up, 2 1/2 to 3 1/2 ft. tall: 5 with black hats, 2 with white hats and one major with white hat and mustache (taller too). Excellent condition, \$250 OBO. Please call 708-826-0000.

HealthMax weight bench, asking \$50 OBO. Pro-form 520i treadmill, asking \$50 OBO. Call 708-385-7234.

13 strap-on tree steps for deer hunting \$20 for all. Fireplace 3 piece brass set \$30. Paper shredder \$10. 4" hole sale for can lites \$3. Call 708-614-8148.

Parker compound bow/conversion - 40 lbs. 17 yr & under. Extra limbs for growth. Each set of limbs worth \$100 each. Rare hard case w/bow stabilizer, worth over \$135. Morrells target bag, thunderstorm arrows, trigger release & more. Great X-mas gift! \$400. Call 708-548-9294.

Nascar 50th anniversary black leather Jeff Hamilton racing jacket XXL. Very clean jacket, smoke-free home, no odors, minimal wear. This jacket is in very good condition, \$65. Also selling vintage aluminum pom-pom Christmas tree with ornaments, \$100. Call Jim at 708-361-8230.

6-Step all aluminum rolling ladder \$250 OBO. Call 815-485-3319.

60" Steiner zero turn mower. Runs great! Kohler motor, \$2,800 OBO. Call 630-532-7402.

Motorized Vehicles, Boats and Accessories

Mercury 9.8 outboard boat motor \$500 respectfully OBO. Also, Minn Kota 8.5 electric trolling motor \$150 respectfully OBO. Please call 708-826-0000.

Boat for sale: 2005 Sylvan 19' Profish (walk thru windshield), 2002 Shorelander trailer, 175 Opti Mercury outboard motor (approx.. 100 hrs), used 3-4 times a year, Minn Kota auto pilot trolling motor, 24 volt, 65 lb thrust on board charger, 2 live wells, bait well, 2 depth finders, rod lockers-rain top and sides, custom made cover. Asking \$17,500. Call Mike at 708-906-4997 or 708-906-6107.

4 rims for a 92' Mazda Miata \$125 OBO. Call 815-485-3319.

Two Mickey Thompson Sportsman tires 26 x 7.50 - is LT mounted on weld wheels, 10 hole lug fits late Ford or GM, \$50. Two Mickey Thompson ET drags 28.0 x 9.0 - is mounted on chrome American racing wheels, rims are screwed and tub is 5 hole log, will fit late GM. Call 708-323-6488.

Tractors, Farm Equipment, Snow Blowers

Electric start Toro CCR2000 4.5 HP Snowblower \$125 OBO. Call 815-485-3319.

Real Estate for Sale/Rent

Commercial building for sale: freestanding, 2,300 sq. ft, full basement, ideal location, 2 blocks from Arlington Park train station, zone B2. Also, home for sale in Dekalb, IL. 2 story, 3 bedroom, study, full basement, double garage, fenced yard, beautifully landscaped. Please call 847-259-9339.

Vacation Sales/Rentals

Timeshare, week 3 and 4 (in January) Marco Island, FL. Sleeps 6, faces gulf, beautiful! Call 847-259-9339.

5 star resort, 3 br/2 ba condo 2 miles from Disney World Orlando. Rental rates from \$80/night. Call 630-853-7669 or go to www.vrbo.com/218673.

Wanted

Wanting to buy your HO scale or N scale electric train engines, cars, buildings, or anything train related. Do you have electric trains in your

closet, basement, crawl space, attic or garage that you're not using? I buy train items from just a few pieces to hundreds of pieces at a time. Why sell them bit by bit, I'll offer you a price on all you have! I'm retired and just enjoy trains. I realize that some may need work from sitting for a long time, but I have the time to fix

them! TURN THOSE UNWANTED TRAIN ITEMS INTO CASH, and give me a call! I also buy slot cars. Call 630-272-4433 ask for Ron. Thanks!

Wanted to buy: older model kits, trains, automobiles, boats, ships, monsters, etc. Also, older, leaded stain glass shades, hanging lamps, chandeliers, etc. Call 708-361-8230.

Wanted Old MG TC/MG TD's/MG TF. Whole or in parts. Also, Model D Fords. Call Dan at 630-985-8895.

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 along with your ad. All ads that we receive for the Co-Operator are also listed on our website at cookcfb.org/membership/classifieds. Email your photo along with your ad to membershiplinda@cookcfb.org.

FREE Classified Ads
for Cook County Farm Bureau members

All Cook County Farm Bureau members may run four non-commercial classified ads annually free in the Cooperator. Only items of personal property will be accepted. **Ads must be in the office by the 15th of each month.**

Category: For Sale Misc. For Rent Wanted

Name _____

Farm Bureau # _____ Phone _____

Ad _____

*Please be sure to include a contact phone number where interested buyers can contact you. Ad can be typed or written. PRINT CLEARLY. (If not enough room, put on separate sheet)

Complete the above form and mail to:
Cook County Farm Bureau, 6438 Joliet Road, Countryside, IL 60525.
You can also fax your ad to (708) 579-6056 or email to membershiplinda@cookcfb.org
Non-member ad rate: \$.75 per word; \$15.00 minimum.

We Frequently Hear Members Say...

"Cook County Farm Bureau is great!"

"Thank you for all you have provided to me and my family."

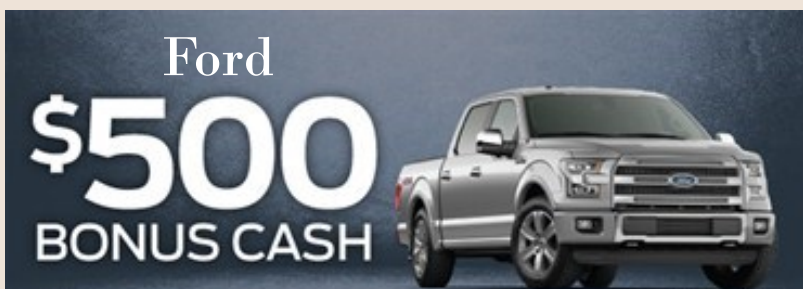
"Why don't more people belong to this organization?"

So we have a small request: tell your friends and neighbors that they should be part of this organization...

- **For the Discounts!**
- **For the Fun!**
- **For the Benefits!**
- **For the Relationship!**
- **For the Information!**
- **For Life!**

To join the Cook County Farm Bureau,

simply go to www.cookcfb.org and complete an application on-line or call **708-354-3276** and join over the phone. The price is just \$36 annually for Farmers, Landowners, or those in a farm-related occupation and just \$20 annually for Associate members!



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 and click on 'Member Benefits'.

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

Where's the Dollar in Your Yard?
New Farmer Training

When: Saturday, February 10, 2018
Time: 9:00 AM to Noon
Where: Cook County Farm Bureau Meeting Room
Fee: \$20.00 member fee; \$30 non-member

Registration: Early registration is recommended due to space limitations and material preparation. For more information and to register, call Cook County Farm Bureau at (708)354-3276 or on-line registration at the Member Center at cookcfb.org.

Join the growing agricultural community who are creating adventures in their backyard by growing food, producing honey, and finding natural resource opportunities on their property or for land they are looking to purchase. By looking outside the box and finding your niche enterprise you may be able to make a little or a lot of money.

Need ideas for putting your land to work for you? Or do you have an idea and need to know what to do next? Whether it is starting a backyard farm or keeping it simple by raising honey bees, this workshop will help you evaluate your options as you begin planning your enterprise. If you live in the country, suburbs, or an urban area, and are interested in earning additional revenue from your land consider joining us at the Cook County Farm Bureau in Countryside, IL on Saturday, February 10, 2018 from 9:00 AM to noon.

This workshop will provide practical, common-sense information to explore starting an ag enterprise including:

- **Evaluating Your Resource:** Land, soil, water, people
- **Accessing the Help You Need:** Training and educational opportunities
- **Marketing Your Products:** Finding a market
- **Cook County Do's and Don'ts for Ag:** Rules and regulations you need to know
- **Business Planning Tools:** Planning and analyzing the finances of the farm
- **Risk: Legal and Liability Considerations:** Risks to think about, insurance to consider
- **Moving Your Ag Enterprise from "Paper" to "Business":** Finding land and money
- **Realities from the Farm:** Producers share their experiences



Help us Celebrate Food Checkout Day by Partnering with us to Support Ronald McDonald House Charities®

With Food Checkout Day scheduled for February 6, 2018 Farm Bureau families and partners have joined together to assist families during the most difficult time of their lives, when a child is ill. Food Checkout Day highlights the safe and nutritious food that local farmers grow.

Through YOUR support we've been able to ensure that a healthy, nutritious meal is not a concern of theirs

during these times. Help us to collect non-perishable food, money, and pop tabs. Food, cash and pop tab donations can be dropped off or mailed to:

Cook County Farm Bureau®
6438 Joliet Road
Countryside, Illinois 60525
708-354-3276

In 2017, we were able to donate over \$10,000 to the five

area Ronald McDonald Houses. Due, in part, to your efforts, Ronald McDonald Houses remain open to all families regardless of an individual's ability to pay.

Please partner with us to raise much needed funds for the Ronald McDonald House Charities® of Chicagoland and Northwest Indiana in support of Food Checkout Day in Feb. 2018. All proceeds raised will benefit the charity.



Don't forget your stocking stuffers this holiday season!



Home Run Inn Gift Cards
\$25 gift cards sell for \$20
\$10 gift cards sell for \$8
(20% savings)



Delta Sonic Car Wash Tickets
• Super Kiss \$9.50 • Basic Touchless \$6
• Super Interior (larger vehicles) \$7.50
• Super Interior (smaller vehicles) \$6.50

AMC Theatres

Yellow Tickets \$9.50 each

Valid any day/time for new releases. Not valid in: CA, NY, and NJ



Regal Theatres

Premiere Movie Tickets \$9.00 each

Valid any day/time for new releases. Not valid for special events, private screenings, or online ticket purchases.



Marcus Theatres

Silver Tickets \$7 each

Ticket is void when "Extra Special Attention" OR "Movie Fun Coupons Not Accepted" appear in newspaper ads AND is not valid on shows that start after 5:30 pm on Saturdays.

Platinum Tickets \$8 each

Tickets valid any day week/time & can be used on new releases.



Tickets/gift cards can be purchased directly from our office located at 6438 Joliet Rd in Countryside, IL or you can order tickets over the phone using a Visa, MasterCard, or discover credit card and tickets will be mailed out to you free of charge.

Beekeeping Classes offered at the Farm Bureau

The Cook County Farm Bureau and the Cook Du Page Beekeepers Association have joined together to help get you started down the right path in the keeping and caring for bees, by offering beekeeping workshops at the Farm Bureau! Pete Soltesz and Kim Kulton of the CDBA will be conducting the classes.

• **Beginning Beekeeping**

Date: Saturday, February 24, 2018 & Sunday, February 25, 2018
Time: Sat: 8:00 AM – 4:00 PM (working lunch) and Sun: 12:30-3:30 pm
Cost: \$85.00 for CCFB & CDBA Members | \$105 for non-members

• **Advanced Beekeeping**

Date: Saturday, March 10, 2018
Time: 8:30 AM – 3:30 PM
Cost: \$40 for CCFB & CDBA Members | \$60 for non-members

Class Location: Cook County Farm Bureau Meeting Room
6438 Joliet Road, Countryside, IL 60525
Registration: Call Debbie (CCFB) at 708-354-3276 or mail: membershipdebbie@cookcfb.org or Online at Member Center at www.cookcfb.org
Payment: Credit card payment accepted by phone at no additional charge or mail in a check made out to the Cook County Farm Bureau

For Course outlines go to: www.cookcfb.org/Events or 708-354-3276



Buy Now for Early-Bird Pricing

Farming for our Future Gala

"Sowing the Seeds of Greatness"

Proceeds go to funding agriculturally related scholarships and the agricultural literacy programs sponsored by the Cook County Farm Bureau Foundation®

Saturday, March 10, 2018

6:00 to 11:30 PM

Ruffled Feathers Golf Club, Lemont, Illinois



• **Early bird registration: \$100 per person (Save 20% off regular price)** includes an evening complete with appetizers, filet mignon dinner, open bar all night, drawdown entry, silent auction, live auction, 50-50 raffle opportunities, and live entertainment/dancing.

• Price after January 31, 2018: \$125 per person

• Tables of 10: \$1,000 until the day of the event or until all 250 seats are sold.

* This event will feature the band *The Belvedere's* - an area favorite of many members!
* Several thousand dollars will be distributed to guests through the drawdown raffle during the evening. A maximum of 250 seats will be sold. Each purchase is also an entry into the Drawdown event.



To purchase, go to cookcfb.org/cook-cfb-foundation, call the Cook County Farm Bureau at 708-354-3276, or send payment with the order form below. Ask us about sponsorship opportunities.

We encourage our members to be a part of this effort to plant seeds of agricultural literacy in our area cities and communities.

We thank our members for your strong support of teaching youth and adults about farming and their food in this urban area!

Please join us for a night of fun and celebration of agriculture for a great cause!

Gala Order Form

Name: _____ Farm Bureau #: _____
Address: _____ Zip: _____
City: _____ Phone: _____
Number of People Attending: _____ **Early Bird Ticket Price \$100** x _____ **After Jan 31 \$125** Total = _____
Send to: Cook County Farm Bureau Foundation No Seating Preference
6438 Joliet Rd I would like to sit with another guest (Tables of 10)
Countryside, IL 60525
Attending Guest Name (s): _____

The Farm "Presenting" Sponsor

"Celebrating the lifestyle and values of farm families"

This sponsorship will include:

- 10 complimentary Gala tickets (\$1,250 value)
- Pre-event reception entry evening of the Gala
- Promotion throughout the event and on website
- Company logo on Facebook/Foundation website connected to Gala
- Company logo on all Gala promotional material
- Company logo on Gala event program and displays
- Stage recognition during the Gala event
- Sponsorship appreciation placard for company display/use
- Special feature article/appreciation in Farm Bureau publications (cir. 46,000)
- Recognition posts through Facebook/Twitter (5,500 followers)
- Complimentary Cook County Farm Bureau® membership

\$2,500

This sponsorship will be used by the Foundation to provide youth, young adults, and parents agricultural experiences and food/nutrition knowledge.

The Harvest "Rewards" Sponsor

"Reaping the bounty of agricultural dreams"

This sponsorship will include:

- 4 complimentary Gala tickets (\$500 value)
- Promotion throughout the event and on website connected to Gala
- Company logo on Facebook/Foundation website
- Company logo on all Gala promotional material
- Company logo on Gala event program and displays
- Appreciation through organization publications (cir. 46,000)
- Recognition posts through Facebook/Twitter (5,500 followers)

\$1,000

This sponsorship will be used for the Foundation's higher education efforts through the Agricultural Career Scholarship Program, the Ag Literacy Internship, and teacher education about agriculture.

The Planting "Dreams" Sponsor

"With spring planting, the hopes and dreams of farm bounty take root"

This sponsorship will include:

- 2 complimentary Gala tickets (\$250 value)
- Promotion throughout the event and on website
- Appreciation through organization publications (cir. 46,000)
- Recognition posts through Facebook/Twitter (5,500 followers)

\$500

This sponsorship will be used for the Foundation's efforts to enhance kid's education programming and events.

- \$2,500 Farm "Presenting" Sponsor**
- \$1,000 Harvest "Rewards" Sponsor**
- \$500 Planting "Dreams" Sponsor**

Business/Organization Name _____ Contact Name _____
Address _____ City/State/Zip _____
Phone _____ Email _____

If you are making a donation by check, please mail to:
CCFB Foundation, 6438 Joliet Road, Countryside, IL 60525

*The Cook County Farm Bureau® Foundation is a 501(c)(3) not-for-profit organization. Donations/contributions are tax-deductible under IRS guidelines. Please consult your tax advisor if you have any questions.