

HENRY COUNTY FARMER



Official Publication Of The Henry County Farm Bureau, Cambridge, IL 61238



HENRY COUNTY FARM BUREAU DATEBOOK

OCTOBER NATIONAL PORK MONTH

- 6** Henry County Pork Producers meeting, HCFB boardroom, 7:00pm
- 12** National "Thank a Farmer" Day
- 29** Henry County Agriculture Literacy Coalition Meeting (via Zoom), 4:00pm

NOVEMBER

- 3** Henry County Fair Annual Shareholders Meeting, HCFB Boardroom, 7:00pm
- 8** "Cram the Cab" Food Drive, Geneseo Fareway, 9:00am-2:00pm, Sponsored by HCFB Young Leaders
- 13** Market Outlook Seminar, Lavender Crest Winery, 6:15pm, Speaker – Naomi Blohm (RSVP due 11/6)

NOTICE OF COUNTY ANNUAL MEETING

Notice is hereby given of the 108th Annual Meeting of the Henry County Farm Bureau® to be held Tuesday, November 18, 2025, at the Henry County Farm Bureau Building in Cambridge, Illinois starting at 6:30 p.m. for the purpose of hearing business reports, election of directors and/or the transaction of business that may come before the meeting.

Henry County Farm Bureau®
Kevin Schwartzkopf, Secretary

IN D.C., ILLINOIS FARMERS SEEK LONG-TERM ECONOMIC SOLUTIONS

By Tammie Sloup, *FarmWeek*

Mercer County farmer Jeff Kirwan guesses he's been on at least five Illinois Farm Bureau Leaders to Washington trips. The topics have evolved, and the program remains one of the most important offered by IFB, he said.

Kirwan recently took part in his last Leaders trip as an IFB board director, as he's retiring from the board after 10 years in December. The District 3 director reflected on his previous trips that date back to the turn of the century.

"Back in the early 2000s we were coming off of some pretty rough years, and we talked a lot about renewable energy," he told FarmWeek between legislator visits in the Longworth Building. "Ethanol was the big buzz in the early 2000s, and we were always talking about ag incomes and farm programs, and the importance of crop insurance has always been a mainstay of the visits to Washington. Overall, there's a lot of similarities in the topics today."



The overarching issue covered by participants this time around revolved around the farm economy. While members typically cover the ag economy to some degree on every visit, the current state of commodity and input prices and trade conflicts has made the situation more dire.

Stephen Bowyer, who farms 800 acres of corn, soybeans, wheat, oats and milo grains in Edgar

County, expects a \$125 loss per acre for his 2025 crop. The ninth-generation farmer hoped to raise awareness among government officials about the agricultural community's struggles and the need for sustainable solutions for future farming.

"It's been challenging the last couple of years with the rise in interest rates, and input costs have been going up," Bowyer told

continued on page 6

PARTNERS AVAILABLE FOR ALL FARM BUREAU MEMBERS

Good news: All members will receive Partners magazine starting in November.

Illinois Farm Bureau's board of directors earlier this year approved a plan to expand the reach of the magazine beyond associate members, who have long enjoyed the quarterly publication.

"Expanding distribution to all members reflects IFB's commitment to providing greater value and deeper engagement across our entire membership," said IFB President Brian Duncan.

The glossy, 36-page publication has been produced by

IFB in partnership with Farm Flavor Media based in Franklin, Tennessee for more than two decades.

Through the magazine and associated website, ilfbpartners.com, Partners strives to connect Illinoisans with the food they eat, the Illinois farmers who grow it, and the places, events and issues that make our state great.

For more information, please contact your Henry County Farm Bureau office.

MEMBERSHIP Corner

HCFB EDUCATION COMMITTEE HOSTS COMMUNITY EVENTS AND CLASSES

The HCFB Education Committee holds fun, interactive, teaching programs that focus on consumer engagement and education. In the past few years, the committee has organized and held such events as "Farm to Fork" Dinners, Charcuterie Board Classes, Cooking Decorating Classes and

most recently "Beginning Artisan Sourdough" Bread Classes. The events and classes are designed to teach and educate those attending, along with having a fun experience! Watch the Henry County Farm Bureau Facebook page, website and this paper for more great events and classes!

GOLD STAR FS, INC.

RELIABLE SUPPLY. ALL. YEAR. LONG.

Diselex[®] Gold
Power • Efficiency • Protection

FINANCIAL PLANNING FOR FARMERS:

How Specialized Knowledge and Local Expertise Support the Future of Agriculture



By Katie Lorsbach, Manager, Advanced Markets, COUNTRY Trust Bank®

At the heart of every successful farm operation lies not just hard work and dedication, but also a sound financial plan tailored to the unique challenges of agriculture. COUNTRY Financial® is dedicated to helping farm clients protect and grow their farm operations, which is why its representatives must possess deep knowledge of the industry.

To meet this need, COUNTRY Trust Bank® partnered with Dr. Craig Lemoine, CFP®, MRFC®, director of the Financial Planning Program at the University of Illinois and board member of COUNTRY Trust Bank, to certify financial advisors and portfolio managers with the Agricultural Focus Financial Planning (AFFP®) designation.

Understanding Farmers' Unique Needs

Financial planning for farmers differs significantly from traditional approaches. "The farm is not just an income source, but also the family's largest asset and legacy. It's about something bigger than just themselves," says Dr. Lemoine.

Farmers face volatility from unpredictable weather, fluctuating market prices and shifting policies, all while navigating specialized tax laws and cash flow cycles that are unique to agriculture. Retirement is rarely a clean break; it often involves a gradual transition of both the operation and the books, requiring careful planning and deep trust as the next generation prepares to take the reins.

The Importance of Specialized Advisors

Andy Herman, Financial Advisor with COUNTRY Trust Bank® in Bloomington, IL, knows farmers need advisors who are deeply familiar with their world. That's where designations like Farm Certified Representative and AFFP® make a difference.

Herman, who holds both designations, earned them through rigorous education, hands-on experience, and ongoing training tailored to agriculture. "These credentials help us provide the deeper knowledge and customized solutions farmers deserve," he said. "We're helping them protect their legacy and plan for the future."

New Tools for a New Era: The AFFP® Designation

The AFFP® designation was developed by the University of Illinois' College of Agricultural, Consumer, and Environmental Sciences, in collaboration with experts in land management, risk management, and financial planning. Its purpose is to address the specific and evolving needs of farmers, ranchers, and rural families. This designation equips financial professionals with advanced knowledge in land ownership, farm family dynamics, taxes, income strategies, succession planning, and more.

"Education isn't just theory," he said. "It's built from real-life scenarios. I use this knowledge to help clients manage financial stress, prepare for generational transitions, and build long-term security. It's about being more than just an

advisor - it's about being a partner who truly understands their world and can help them think through their next best actions."

Today's Top Financial Issues for Farmers

Lemoine and Herman identified several pressing financial issues farmers face: income variability, rising costs, and risk management. COUNTRY Trust Bank® Financial Advisors work with clients to build cash reserves for tough years, create financial plans that account for inflation, and develop strategies to manage rising prices, debt, and market risks. Retirement planning also presents unique challenges as many farmers reinvest heavily in their operations, making the transition out of farming and succession planning especially complex.

Other important topics often discussed with clients include managing volatility due to weather and market shifts, financing land and equipment purchases, and collaborating with a team of experts like CPAs and attorneys to ensure a holistic approach.

Where to Find Help

Each farm and farmer's situation are unique. COUNTRY Trust Bank® Financial Advisors, including Farm Certified Reps like Andy Herman, have access to a team of specialists with the AFFP® designation. They can help you develop a plan to reach your goals and protect your legacy. To learn more or find a Farm Certified Rep near you, visit countryfinancial.com/farm.

Freezer Beef for Sale

50/50 Wagyu and
Angus Simmental

Halves & Quarters Available

Mitchell Vincent
(309) 489-6301

Make the Most of Your Farmland Investment

- Farmland Sales and Acquisitions
- Farmland Auctions
- Certified Farmland Appraisals
- Professional Farm Management



Caring for You and Your Farm®

309.944.2184 www.Hertz.ag



Miller Farm & Business, Inc.

Taxes • Accounting • Payroll

Individual • Farm • Corporate • Trust & Estate

1041 S Oakwood Ave • Geneseo, IL 61254

Ph. 309.944.3290 • Fax 309.857.0182 • Email: llmiller@millerfb.com

www.millerfb.com



GALESBURG LUMBER & CONSTRUCTION SUPPLY, LLC

161 N Academy St Lumber -Ardex
Galesburg, IL 61401 -Milwaukee Tools -W.R. Meadows

Phone: 309-342-5185
Email: sales@galesburglumber.com

Local Service Delivery Specialty

IMEL PUMP SERVICE

Business 937-5332 • Cell Phone 945-8533

Water Well Contracting • Water Systems Installed

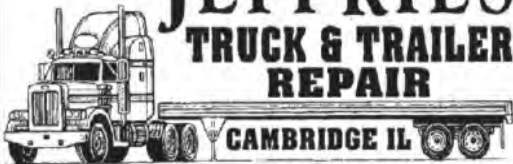
Red Jacket & Goulds Pumps

Submersible Pump & Jet Pump Repairs

Trenching/Backhoe Service

Iowa Hydrants & Water Conditioning

403 N. West St., Cambridge
Residence: 207 N. Poplar, Cambridge



JEFFRIES TRUCK & TRAILER REPAIR

CAMBRIDGE IL

309-937-2402

HYDRAULIC HOSE REPAIR

Henry & Stark County Health Departments and First Choice Healthcare Note Seasonal Flu Shots Now Available in Kewanee, Colona & Toulon

The Henry and Stark County Health Departments and First Choice Healthcare announce this year's Seasonal Flu Shots for Adults (18 yrs.+)

are now available at all First Choice Healthcare Clinics in Kewanee, Colona and Toulon.

Adult Flu shots will be available by appointment or on a "Walk-In" basis Monday-Friday 8am-4pm at all locations. Flu Shots are "No-Cost" for those with Medicare or Insurance Coverage. You must, however, bring your Medicare and/or Insurance card with you in order to receive the "no-cost" shot. The cost of this year's flu shot, for those paying cash, is \$60.

Remember, please bring your Medicare or insurance card, cash or check at time of vaccination.

This year the Health Department is pleased to announce that we will be administering the 4-component Quadrivalent Seasonal Flu shot through our First Choice Healthcare locations in Kewanee, Colona and Toulon. We believe this vaccine is going to give our area residents the most comprehensive protection from the Influenza this year.

For more information, call the First Choice Healthcare locations in Kewanee (309) 852-5272; Colona (309) 792-4011; and Toulon (309) 852-3115 or visit our website at www.henrystarkhealth.com or find us on Facebook at Henry and Stark County Health Departments, or Follow Us on Twitter or Instagram.

FARM
GATE

By Joanie Stiers



VOLUNTEERS
KEEP
VILLAGES
VIBRANT

In a display of small-town spirit difficult to match, about 150 volunteers from our community annually collaborate to deliver a service event that uses homemade, wholesome fun to celebrate agriculture. Children eagerly anticipate the arrival of the Ag Day Festival like Christmas morning, while generations of families gather to enjoy an event that radiates small-town charm and the spirit of service. Admission and ride tickets do not exist. All the activities are free, provided by FFA and 4-H families and supporting groups and donors – from the bale climb and beloved farm chore course to the corn maze, apple peeling and barnyard animal tent. Breakfast is complimentary, slices of homemade pie are offered for donation, and lunch sales help offset festival costs.

The vitality of a rural village is found in its people, and volunteerism gives our town its heartbeat. Unlike cities with quick access to resources and paid staff, our community relies on volunteers as firefighters and first responders. The church pianist, youth sports coaches, and the committee that dresses up downtown for the holidays all serve without pay. Lacking a taxpayer-funded park district, volunteers largely manage our three parks. Volunteers plan community events. And it was skilled volunteers who donated their time and equipment to build the only two playgrounds in town: the school and the park.

In fact, a sign at the entrance to town recognized the latter, a two-story barn playground that in recent years won the Governor’s Cup, the state’s top honor for volunteerism. That sign epitomizes our belief in instilling an ethic of service in the next generation and teaching them self-sufficiency, a quality often romanticized in media yet lived out daily in our rural life. Volunteers lead the local 4-H club and Girl Scout troop, the FFA Alumni, parent-teacher group and economic development interests. Our community’s Christians volunteer to serve 500 turkey dinners every fall to raise funds for the church’s mission projects. Philanthropists revived downtown buildings, bringing a food pantry and restaurant to town. And local leaders founded a community fund designed to build endowed wealth to provide ongoing financial support for area projects.

Many of us hold side gigs as part-time volunteers because we desire to make a difference. But, mentoring youth, reviving storefronts, planning community celebrations, fighting fires and filling the sanctuary with hymns on Sunday ensures that small towns can thrive.

About the author: Joanie Stiers farms with her brother and parents in West-Central Illinois, where they grow corn, soybeans and hay, raise beef cattle and operate side businesses related to the family operation.

ALOT

AGRICULTURAL LEADERS OF TOMORROW

APPLICATIONS NOW AVAILABLE
FOR 2026 AGRICULTURE LEADERS
OF TOMORROW

Are you, or someone you know, ready to take the next step in their leadership development? The Illinois Farm Bureau has a program to help with that. The Agricultural Leaders of Tomorrow (ALOT) provides participants with the tools they need to reach their full potential and emerge as leaders in agriculture. Whether you serve on your county Farm Bureau board, county Farm Bureau committee, or are a leader in agribusiness or your local community, you’ll benefit from ALOT just as the over 1,200 previous graduates have.

Classroom studies cover leadership, communication & professional skills, political process, agricultural economics, and global issues, and are taught by experts in a variety of fields. Classes will be conducted over a seven-week period in a different region of the state each year, so there’s sure to be one near you.

In 2026, there will be seven weekly sessions held across Central Illinois, Springfield, and Bloomington, Illinois. The seven-week program includes four overnight sessions, two single-day sessions, and one virtual session.

The ALOT program is limited to 25 participants, who are chosen following interviews conducted on December 2nd via Zoom by the ALOT advisory committee. There is an \$800 tuition fee, which includes meals, lodging, and instructional materials.

Applications are available online at <https://explore.ilfb.org/alot> and are due by November 14th. For more information about the program visit <https://explore.ilfb.org/alot> or contact Henry County Farm Bureau at 309-937-2411 or the IFB Training and Development Department at 309-557-2038.

13 Ways to Protect Yourself from Fraud

With scammers stealing a staggering \$10 billion from Americans in 2023 alone, staying alert is more important than ever. As International Fraud Awareness Week approaches November 17-23, it’s a great time to protect yourself by staying informed. Here are 13 ways to protect yourself from fraud.

1. Stop Mail Theft

Sign up for the U.S. Postal Service’s free Informed Delivery service, which emails photos of your incoming mail. This is a great way to ensure nothing is stolen from your mailbox. Quickly collect your mail and drop outgoing items directly at the post office to avoid theft, especially checks, which criminals alter to steal from your accounts.

2. Secure Your Front Door

Install a video doorbell camera to screen visitors. If you don’t recognize someone, don’t open the door. Use a simple refusal script for pushy salespeople or donation requests, like: “I don’t do business at the door. Please leave information.” Be cautious of anyone claiming to be a utility worker without an appointment.

3. Shred Sensitive Documents

To prevent identity theft, shred papers with personal information before discarding them like financial statements, bills, and shipping receipts. If you don’t own a shredder, check for community shredding events or drop-off sites. Every year in June, IAA Credit Union co-hosts a Shred Day where our members can drop off documents to be shredded.

4. Watch for Credit Card Skimming

Before using card readers at gas stations or stores, inspect them for tampering. If the device looks suspicious, inform the cashier and pay another way.

5. Monitor Your Credit Reports

Regularly check your credit report for unusual activity (free reports are available at AnnualCreditReport.com). If you find something suspicious, report it immediately and freeze your credit to prevent unauthorized access. IAA Credit Union is proud to offer My Credit Score to our members for free! My Credit Score can help you monitor your credit report daily and informs you of any big changes that are detected.

6. Protect Your Wallet

Carry only essential cards and documents. Remove sensitive items like your Social Security card and keep copies of important cards in a safe place. Check your wallet and purse frequently.

7. Safeguard Financial Accounts

Set up online access for your accounts and use strong, unique passwords. Review your statements regularly to catch any unusual activity early. If anything looks off, report it immediately.

8. Secure Your Smartphone

Enable biometric security features like fingerprint or facial recognition. Route unknown calls to voicemail and avoid responding to unsolicited texts. Always log out of financial apps when not in use.

9. Protect Your Computer

Activate two-factor authentication for sensitive

accounts and consider using antivirus software. This adds an extra layer of protection against malware and unauthorized access.

10. Lock Down Your Email

Flag unsolicited emails as spam, and never open attachments from unknown senders, as they may contain malware.

11. Be Cautious on Social Media

Adjust your privacy settings so only friends can view your profile, and never accept friend requests or respond to messages from strangers. Be on the lookout for imposters posing as friends.

12. Shop Safely Online

Double-check website URLs before making purchases to avoid look-alike scam sites. Use secure e-payment services instead of saving your credit card info on various retail sites.

13. Learn to Say No

You’re under no obligation to respond to unexpected calls, emails, or texts. Set up your phone to silence unknown callers and learn to confidently say, “I don’t do business over the phone. Goodbye.”

Trust your instincts—if something feels off, take a step back and consult someone you trust.

Originally published by AARP on April 01, 2024.
Adapted by IAA Credit Union.

IAA

credit unionSM



HONORING DISTRICT DIRECTOR KIRWAN

Representative Dan Swanson (left) congratulates Jeff Kirwan, IAA District 3 Director, as he will complete his term on the Illinois Farm Bureau (IFB) Board this December. Kirwan, from Mercer County, has represented Henry, Mercer, Rock Island, Stark and Whiteside counties for the past 10 years on the IFB board.



YOUNG LEADERS COMPETE IN DISCUSSION MEET

The District 3 Young Leader Discussion Meet was held on August 13 with six Young Leaders competing. Contestants from Henry County were (l to r) Austin Anderson, Makenna Walker, Logan Van Rheenen, Shane Asher, Justine Johnson and Emma Yerkey. Congratulations to Logan Van Rheenen, Shane Asher and Makenna Walker, they placed first, second and third, respectively, and will advance to the state Discussion Meet in Chicago in December.

HENRY COUNTY FAIR SHAREHOLDERS MEETING NOV. 3

The Henry County Fair Association will be holding its Annual Shareholders Meeting on Monday November 3rd at 7:00 p.m. This year's meeting will be held at the Henry County

Farm Bureau Office located at 128 N Prospect Street, Cambridge. If you would like more information about the meeting, please contact Jake Seys at 309-714-1100.



ADOPTED LEGISLATOR REPRESENTATIVE SYED

Henry County Farm Bureau enjoyed another informative visit to adopted State Rep. Nabeela Syed's (D-51, Inverness) suburban district. Their tour included a visit and trail walk at Citizens for Conservation to learn about environmental restoration efforts and local community programs. After lunch and legislative discussion at the Representative's district office, the group toured Harper College, a 2-year college serving over 26,000 students, 40 career degrees and over 90 certificate programs. The visit included a stop of their robotic hospital simulation wing where nursing students practice on lifelike robots.



Your car and your home matter to you. Get trusted insurance to help you protect them.

Mike Geuns Annawan 309-935-6697	Eric Henderson Geneseo 309-944-4618	Julie Hessler Orion 309-526-8024	Tom McKie Cambridge 309-937-3372	Jerry Samuelson Woodhull 309-334-3430	Erin Spivey Kewanee 309-852-2121
Katie Spivey Galva 309-932-3272	Cassie Stahler Geneseo 309-945-7108				

Auto and home insurance policies issued by COUNTRY Mutual Insurance Company®, COUNTRY Preferred Insurance Company® or COUNTRY Casualty Insurance Company®, Bloomington, IL. *COUNTRY Financial™ is the marketing name for the COUNTRY Financial family of affiliated companies (collectively, "COUNTRY"), which include COUNTRY Life Insurance Company®, COUNTRY Mutual Insurance Company®, and their respective subsidiaries, located in Bloomington, Illinois. 25512454

Streitmatter
Land Improvement, Inc.
110 S. Main • Wyoming, IL 61491
Drainage & Excavating • GPS Equipped
Water Table Management
Office 309-695-2800 Cell 309-696-9861

- GPS Mapping & Design
- Farm Drainage
- Waterways
- Commercial Tile Plow
- General Hauling
- Dry Dams
- Terraces
- Basement & Ponds
- Stabilization Structures

starktiler@gmail.com

In D.C., Illinois Farmers Seek Long-Term Economic Solutions

continued from page 1

FarmWeek as the group traveled to meet with USDA Deputy Secretary Stephen Vaden. "There's so much uncertainty with tariffs and trade wars and things of that nature. We've seen about a 13% decrease in grain prices on average, and about a 20% increase on fertilizer, and that's challenging. Plus, we've had inflation already in fertilizer, repairs and maintenance."

With no off-farm income, the 34-year-old Bowyer said his only option is to tighten his budget, which may include skimping a little on fertilizer for a year or two to help cut corners.

"Besides that, you've got to have a good relationship with your banker. That's going to be critical," he said.

Kate Huffman, a sixth-generation farmer from Henry County, works full time off the farm as a farm loan officer, with the majority of her portfolio involving working with beginning farmers. She emphasized the rising farm bankruptcies across the U.S. and concerns about the upcoming operation loan renewal season, which runs from about December to April.

"We are very worried about it, because in 2024 farmers depleted a lot of their working capital, and in 2025, we have an expected loss again. So where are we going to kind of shelter our farmers for the future when you're looking at a loss for not only 2025 but also for 2026, and large losses at that," Huffman said as a small group traveled to the Capitol to meet with U.S. Rep. Eric Sorensen, D-Moline.

With a stressed cash flow, farmers emphasized that trade and finding new demand for their production, including domestic demand, is necessary to get that income stream up for producers.

"This is my first Leaders to Washington trip, and it is such an eye-opener for me, as I would honestly say, I don't get into politics very often, but it's not just about politics. It's about legislation and meeting with the European Union, meeting with the FSA ... we're talking about things that are big priorities for me on my own farm, but also as a lender, and I've been able to talk to those people who are the ones in charge, they're the ones making decisions or influencing. I didn't think I was going to have that opportunity in my career as a farmer, and this has given me that opportunity, and I'm forever fortunate."

Participants welcomed the Congress-allocated Emergency Commodity Assistance Program payments, which provided up to \$10 billion in direct payments to eligible agricultural producers for the 2024 crop year, but advocated for longer-term solutions.

Signed free trade agreements, a finished farm bill and new and expanding markets could be part of the solution, IFB members said during meetings. The loss of China as a soybean customer also has Illinois farmers on edge.

At Kirwan's farm, he's trying to figure out ways to store soybeans on his property as harvest approaches.



"It is the 800-pound gorilla in the room — we know we export half our beans to China, and we have to replace those bushels," he said, adding it's essential to find other trading partners and also increase domestic demand.

As the trip wound down, Huffman said she felt the group's voices were heard.

"I think that we can all feel that ... A big part of this is not the technical side of what we're pushing for as Farm Bureau, but it's telling our story and (showing) how farming is a livelihood," she said.

The group met with a handful of legislators and/or their staff, including: U.S. Sens. Dick Durbin, D-Springfield, and Tammy Duckworth, D-Hoffman Estates; U.S. Reps Mary Miller, R-Oakland; Eric Sorensen, D-Moline; and Robin Kelly, D-Matteson; as well as staff from the offices of U.S. Reps Mike Bost, R-Murphysboro; Lauren Underwood, D-Naperville; and Darin LaHood, R-Dunlap.

IFB Director of National Legislation Ryan Whitehouse was impressed with the group's efforts.

"Illinois Farm Bureau members delivered once again," he said. "The trip's real value comes from the membership. Their stories are what the administration and our congressional delegation remember. Hearing the concerns about the farm economy and how it's causing stress to both younger and more experienced farmers is the takeaway.

"Our members reenergize IFB's national legislative team during a Leaders to Washington trip," Whitehouse said. "They come to D.C. not knowing exactly what to expect, and by the end of the trip, they are professional story tellers. They are the voice of Illinois Farm Bureau."



Sixth grade students at Orion Middle School learned about parts of a wheat plant and ground wheat kernels into flour. The Ag in the Classroom program was presented by Paula Janson, Henry County AITC Coordinator.



Now Open

Canine Boarding

Learn More





Mel-o-dLane
BOARDING
309-306-1776

mel-o-dlaneboarding.com

Owners
Melody Clementz-Koerner
& Seth Koerner

Coming Soon

Equine Boarding

Connect with us



Farm Bureau
Salutes the
COUNTRY
Financial
Membership
Recruiter of the
Month



Mike Geuns,
Annawan

MARKET OUTLOOK SEMINAR FEATURING Naomi Blohm, *Total Farm Marketing*

Naomi Blohm, Senior Market Advisor, Total Farm Marketing, will be the featured speaker on Thursday, November 13, 2025 at 6:15 p.m. at Lavender Crest Winery, 5401 US Highway 6, Colona. Dinner will be served, followed by the local grain market update from Tom Parchert of River Valley Cooperative. **Reservations are required and must be made by November 6 to guarantee your attendance.**

Naomi Blohm is a specialist at helping farmers understand how to manage their cash marketing needs. In addition, she helps them understand the importance of managing basis, delivery point considerations, cash flow needs and storage capacity. She also assists with explaining, implementing, and managing futures and options strategies for clients.

Naomi earned her Bachelor of Arts in Political Science with a minor in Agriculture Business at the University of Wisconsin in Platteville. She has a Master of Science in Adult Education with an emphasis in Ag Economics, University of Wisconsin, Platteville, and a Master Certificate in Global Education, University of Wisconsin, Oshkosh.

Additional dates and speakers for the 2025-2026 series include:

- March 12, 2026 – Darin Newsom, Darin Newsom Analysis
- June 30, 2026 – Kristi Van Ahn-Kjeseth, Van Ahn and Company, Inc.

Cost for the series is \$90.00 and a single session is \$35.00 (if not pre-registered, cost will be \$40.00). To make reservations, please contact the Henry County Farm Bureau at (309) 937-2411 or email manager@henrycofarmbureau.org.

The Market Outlook Series is sponsored by the Henry, Mercer and Rock Island County Farm Bureau Marketing Committees and the following: Gold Star FS, COUNTRY Financial, BankORION, Alan Davis - COUNTRY Crop Insurance Specialist, Central Bank, River Valley Cooperative, Wyffels Hybrids, Big River Resources, Hertz Farm Management, State Bank of Toulon, IAA Credit Union, Blackhawk Bank & Trust.



WE ALL NEED
SOMEONE WE
CAN TALK TO

FARM FAMILY RESOURCE INITIATIVE

CALL OR TEXT
1-833-FARMSOS
(833-327-6767)

EMAIL
FarmFamilyResourceHelpline@mhsil.com

The Southern Illinois University School of Medicine Center for Rural Health and Social Service Development (CRHSSD) is leading the effort to build a network of support and resources for Illinois farm families. The purpose of the initiative is to provide a range of resources including a helpline to assist with farmer and farm-related issues that include mental and physical health needs. Additionally, the initiative offers ongoing outreach, education and training to rural clients and partners working to improve the health and safety of farm families.

There is no charge to participate thanks to the generous financial support provided by the Illinois Department of Human Services, the Division of Mental Health.

What is the Farm Family Resource Initiative helpline?

The Farm Family Resource Initiative (FFRI) Helpline is available at no cost to Illinois farm families. It is a confidential crisis and support line that you can call or text 1-833-FARM-SOS (1-833-327-6767) or email FarmFamilyResourceHelpline@mhsil.com 24/7. Phone calls have interpretation available. The Helpline is answered by trained professionals who can offer support and help you find mental health and agriculture-related resources in your area. Agriculture needs are unique – that is why our crisis specialists have received training on the factors that impact people working in agriculture.

How is the FFRI Helpline different than 988?

Both the FFRI Helpline and 988 offer the same quality of suicide crisis services – but our crisis professionals have extra training to know the culture, values, stressors, and lived experiences of farm families.

Why do farm families need their own helpline?

Good mental health is good physical health. Social isolation, weather variability (such as extreme droughts or flash floods), limited access to health services, and fluctuating commodity prices have a direct impact on the mental health of farm families and farm workers. Stigma and privacy concerns associated with mental health may mean that many people do not seek out available behavioral health services. Knowing that the professionals who answer the FFRI Helpline understand the unique stressors and situations of agriculture can lower some of those barriers and might encourage farm families to reach out.

What happens when you call the FFRI Helpline?

When you call, or email the line, you will be connected with a professional who is ready to listen, provide emotional support, and provide you with resources.

Who can call the FFRI helpline?

Any Illinois farm family member, worker, or Ag industry person can call the Helpline. We will not turn any callers away.

Do you offer additional support?

Yes, The Farm Family Resource Initiative also offers telehealth counseling with SIU Medicine counselors for those in need of additional support. Up to 6 individual, couple or group sessions are available at no cost.

How do I sign up for telehealth counseling sessions?

Call the helpline at 1-833-FARM-SOS or email FarmFamilyResourceHelpline@mhsil.com.

Learn more

To learn more about the Farm Family Resource Initiative helpline, counseling services or resources email ffri@siumed.edu.



35TH YEAR OF BOOK DONATIONS

The Henry County Farm Bureau Women annually donate an agricultural book to all elementary schools and libraries in the county. This year marks the 35th donation of books to libraries throughout Henry County. The book presented this year, along with an Educator's Guide, is "Farm Boots" by Lisl H. Detlefsen (Author) and Renee Kurilla (Illustrator). Members of the Farm Bureau Women Leadership Team pictured are (front l to r) Deb Larson, Cathy Carlson, (back l to r) Brittany Witt, Karen Lyman, Kathy Dobbels, Carol Dobbels and Makenna Walker. Not pictured are Justine Johnson and Hilary Boelens.



APPLE CHARMS

Paula Janson, Ag in the Classroom Coordinator, presented an Apple lesson to students at Annawan Grade School. The second-grade students learned about apples and make an apple life cycle charm.

RECIPE OF THE MONTH

CHEESY RANCH CHICKEN

From the Kitchen of Carol Dobbels

Ingredients

- 2-4 chicken breasts (or tenderloins)
- ½ bottle Worchester sauce
- 1 bottle of Ranch Dressing
- 1 small bag of shredded cheddar cheese

Instructions

1. Line bottom of skillet with sauce, bake chicken on both sides (5-10 min/ea.)
2. Place chicken into baking dish
3. Pour ranch dressing over chicken
4. Sprinkle shredded cheese on top
5. Bake at 350* for 30-45 minutes (until chicken is fully cooked)

Henry County Farm Bureau

Women



FS

DEF

Diesel Exhaust Fluid

FS

DEF

TAKE YOUR FLEET FURTHER WITH DEF SUPPLY AND EQUIPMENT

FS

DEF

FS

GOLD STAR FS, INC.

CRAM THE CAB

FOOD DRIVE

SATURDAY, 8th

NOVEMBER 8

9:00 AM - 2:00 PM

Donations will go to a local food bank

FAREWAY

MEAT & GROCERY

540 Pritchard Drive | Geneseo, IL



Sponsored By:

Henry County Farm Bureau

Young Leaders

4-H

4-H

4-H

4-H

NATIONAL 4-H WEEK

OCTOBER 5-11, 2025



ILLINOIS FARM BUREAU

GETTING TO KNOW YOUR FARM BUREAU POLICY

115. TORT REFORM AND INSURANCE LIABILITY

We support:

1. Coordination of efforts between state and county Farm Bureaus, medical associations, insurance organizations, and other organizations for solving the increasing problems of cost and availability of liability insurance.

2. Efforts to reduce the costs of product liability insurance and other important classes of liability insurance.

3. Legislation to help protect landowners and tenants from liability claims made by trespassers, licensees, or invitees coming upon the landowners' property and legislation to ensure landowners and tenants owe no duty of care to trespassers, regardless of age.

4. Legislation that will protect the private landowner from liability claims arising from conditions or risks created by storms or other natural disasters.

5. Legislation that will protect businesses that make a reasonable effort to comply with applicable federal and state regulations from liability claims made by employees and customers related to the Coronavirus or other similar pandemics.

6. Limitations upon an attorney's contingency fee.

7. Modification of the law on joint and several liability and comparative negligence to prevent inequitable division of compensation from defendants.

8. Removal of the authority of local units of government to use profits generated from tax- created liability protection funds for other purposes.

9. Development of informational programs to educate our membership and the public regarding issues relating to tort reform and the insurance liability crisis.

10. Laws or regulations absolving farmers from liability claims of environmental pollution:

11. When complying with federal or state approved label instructions.

12. When building, managing, or operating livestock facilities according to federal or state guidelines such as the Livestock Management Facilities Act

(LMFA) and the Concentrated Animal Feeding Operation (CAFO) rules.

13. Legislation at the state and federal level to place reasonable limitations on attorney's fees generated by class action lawsuits.

14. Efforts to limit punitive damages in odor lawsuits

15. An amendment to the Recreational Use of Land and Water Areas Act in order to limit the liability of landowners who voluntarily open their land for educational and recreational activities at no charge while maintaining the landowner's ability to determine who to allow on their property.

16. Legislation that would encourage liability litigation to be filed and commenced in the jurisdiction where the medical service was provided.

17. The expansion of the restitution language that will allow the recovery of both out-of-pocket expenses and lost wages.

18. Requiring the cost of defense to be paid by the complaining or suing parties and their representatives in the event the defendant prevails.

19. Seeking to require the payments by the plaintiff or plaintiffs of costs and reasonable attorney fees incurred by a prevailing defendant in any nuisance action in which a proposed farm (as defined in the Farm Nuisance Suit Act) or expansion of an existing farm which is alleged to be a nuisance.

20. Legislation to minimize the liability of farm equipment drivers and/or owners when Illinois Department of Transportation design standards force their equipment to travel across the center line of a highway.

21. At the state level - and will urge the American Farm Bureau Federation to support at the federal level - a "Voluntarism Protection Act" to grant immunity from personal civil liability under certain circumstances to volunteers, officers and directors working on behalf of non- profits, charitable organizations or government.