

Local Link Slow Down, Share the Road with Farm Equipment



Following farm equipment may slow you down for a few minutes, but a collision would slow you down even more or could even be deadly.

"Patience is key," says Carl Neubauer, a McLean County corn and soybean farmer. "Even if you get stuck behind a tractor for two miles, it will only take about five to six minutes out of your day."

Neubauer brought a tractor and grain cart to Tri-Valley High School in Downs September 23 for Rural Route Safety Day, sponsored by McLean County Farm Bureau.

Students had the chance to climb up into the tractor cab to see what a farmer can see and what they can't see.



Slow down as soon as you see this sign! Slow Moving Vehicle signs designate equipment traveling at 25 mph or less.

"Most of the time, farmers will help you get around them," says Neubauer, who also serves as Tri-Valley School Board President. "We will move over if we can and slow down to help you pass."

Soft shoulders, steep ditches, mail boxes or street signs along the road may make it hazardous or impossible for a farmer to move over.

Students gained a better perspective on precautions for meeting, following and passing slow moving vehicles safely by seeing the size and scale of farm equipment up close.

McLean County Farm Bureau also offered a Rural Route Safety Day at Olympia High School near Stanford September 27 and plans to hold similar events in the future.

VIEW FROM THE CAB

Left - Emily Knox, Tri-Valley High School sophomore, checks out what a farmer can see and what they can't see from the tractor seat.

Right - McLean County Farmer, Carl Neubauer (red shirt), talks with students about sharing the road safely with farm equipment. Neubauer brought a tractor and grain cart to Tri-Valley to help students get a better perspective of safety precautions.

5 Tips for Sharing the Road Safely

- 1. Slow down** & avoid driving distracted
- 2. A No Passing Zone** means no passing, even for farm equipment
- 3. Wide Width** equipment is often wider than one lane, especially on rural roads or narrow bridges
- 4. Watch out for wide turns.** Farm equipment may need to swing to the right to make a left turn or swing to the left to turn right.
- 5. Be Visible.** If you can't see the driver's mirrors, they likely can't see you. Be sure to follow at a safe distance.

Mind the Gap!

5
seconds

It only takes 5 seconds to close a gap the length of a football field (approx. 120 yards) between a car traveling 55 mph and a tractor traveling 15 mph.



Local Link Crop Insurance: For When the Growing Gets Tough



WET SPRING DAMPENS PLANTING PLANS

Weeks of excessive rain in April and May prevented McLean County farmer, Austin O'Neill, from planting this field to corn as planned. With crop insurance to help cover expenses and some of the lost income, the field was planted to oats in late July.

For farmers, the weather can be a significant wild card and the 2019 growing season proved to be a wild ride. An extremely wet spring threw off the growing season game plan for many farmers.

"We had never faced a situation like this," says McLean County farmer, Austin O'Neill. "I had never taken prevented planting on a single acre and I don't think my dad had either since he started farming. In 2019, more than 10 percent of the acreage we farm was prevent plant."

Prevented planting is a provision of certain crop insurance policies that provides coverage if weather conditions do not allow a farmer to get the insured crop planted.

The prevented planting indemnity or payment for corn is 55 percent of the purchased coverage level on either yield or revenue, depending on the type of policy a farmer selects.

"It was a gut-wrenching decision," says O'Neill, who farms with his father in partnership with another father-son team. "As

a farmer, you want to get a crop in the ground no matter what, but at a certain point it no longer makes sense financially."

In central Illinois, the optimum time frame to plant corn is generally mid-April to about May 10. To receive full coverage under crop insurance, corn must be planted by June 5.

"Just like any insurance product, farmers purchase crop insurance with the hope that they won't have to use it," says Doug Yoder, Crop Agency Manager for COUNTRY Financial. "Most years, farmers pay their premiums to the insurance company and don't receive any payment back."

The prevented planting provision is meant to help cover fixed costs and input expenses so that a bad spring does not lead to a financial catastrophe.

"We knew our cost per acre, what we had already invested and what we would still have to invest in order to grow a corn crop," O'Neill says. "We had already applied fertilizer in the fall and purchased all of our seed by mid-winter."

2019 Growing Season = One for the Record Books

A record amount of rainfall lead to record amount of Prevented Planting acres

Land costs are also incurred regardless of whether a crop gets planted. Property taxes must still be paid on farmland that is owned or rent must still be paid to a landlord if the land is cash rented.

"Once you take prevented planting, you still have to think about weed control and how to keep your fields in good shape for the next year," O'Neill says. "So we planted oats on those acres in late July."

The oats help suppress weeds, retain nutrients and add organic matter to the soil.

Excessive spring rainfall affected more than just McLean County, leading to a record number of prevented planting acres.

"2019 was really unprecedented," Yoder says, "Across the U.S., we had 20 million acres of prevented planting, more than double the previous record."

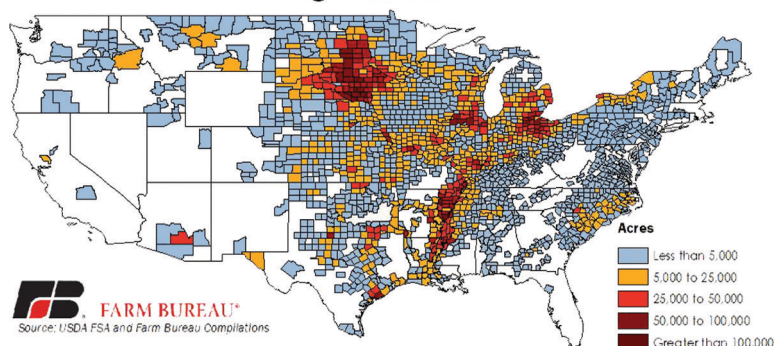
In McLean County, farmers filed prevented planting claims on 7,679 acres, which is equivalent to about 12 square miles. While that only represents about 1% of the total farmland in the county, most years that number is zero.

Due to the size and scale of the challenges in 2019, farmers were granted additional flexibility and coverage for 2019.

"Crop insurance is a federal program administered by USDA," Yoder says. "It is a shared partnership among farmers, private crop insurance companies and global reinsurance companies, including the federal government."

COUNTRY Financial is one of fifteen insurance companies nationwide authorized

All Acres Prevented From Being Planted, 2019
August 22 Release



to sell crop insurance to farmers.

Much like selecting car or home owner's insurance, farmers pick the type of coverage they want and pay premiums to participate in the program.

The federal government also participates in crop insurance in part to keep the premium costs affordable for farmers.

"Crop insurance is a relatively high premium and high deductible product," Yoder says. "The maximum level of insurance a farmer can purchase is 85 percent coverage, so they have a minimum of a 15 percent 'deductible' on any claim."

Crop insurance can cover losses from natural causes including drought, excessive moisture, frost and disease. Farmers can also purchase policies to protect against market fluctuations.

"For us crop insurance is an essential part of our farm's financial planning and how we manage our risk every year," O'Neill says. "We budget for the premiums and count on the coverage to be there if we need it."

UNPLANTED ACRES

In 2019, a record 20 million acres were prevented from being planted by abnormally high rainfall and flooding. Areas hardest hit include northern Illinois, eastern North and South Dakota as well as areas of Arkansas, Ohio and Michigan.

A Closer Look at Crop Insurance

Farmers may purchase crop insurance to protect against any or all of these risks:

- Hail
- Wind
- Excessive Moisture
- Drought
- Frost
- Plant disease
- Insects



Illinois farmers pay an average of \$21-24/acre on corn and \$14-16/acre for soybeans. For a 1200 acre farm, approximate cost could be:

\$22/acre x 600 acres
+ \$15/acre x 600 acres
\$22,200 annual premium

Source: University of Illinois Extension
2019 Crop Budgets



For every dollar paid in premiums, Illinois farmers received this much in claims

Year	
2014	40¢
2015	68¢
2016	15¢
2017	26¢
2018	16¢

Source: Federal Crop Insurance Summary of Business as of 9/30/2019.
Loss ratios averaged for all Illinois crops.

Local Link Partners in Play: 25 Years of Collaboration



As the Children's Discovery Museum in Normal celebrates its 25th Anniversary, McLean County Farm Bureau is also celebrating 25 years of partnership and collaboration in the museum's mission of learning through play.

"Agriculture has always been part of the Children's Discovery Museum from the very beginning," says Shelly Hanover, Director of Museum Experiences and Engagement. "McLean County Farm Bureau was one of the very first sponsors and partners."

As the idea for a children's museum began to take shape in the early 1990s, an agriculture exhibit seemed like a natural fit because of agriculture's importance to the local community and economy.

"Farm Bureau saw the museum as great opportunity to share the story of agriculture with our urban neighbors and to teach them about their food, farming and rural family life," says Michael Swartz, McLean County Farm Bureau manager.

When the museum first opened as a pilot project at College Hills Mall in 1994, a small agriculture exhibit included an erosion table and a station to make biodegradable plastic out of cornstarch.

One year later, when the museum moved and expanded into a bigger space, the

agriculture exhibit grew as well.

"As the museum has grown and changed, Farm Bureau has been with us every step of the way with financial support, volunteers, advocacy and ideas," Hanover says.

"Farm Bureau provided \$10,000 initially to establish the ag exhibit and \$1,500 annually for 8 years to help cover operating and maintenance costs," Swartz says.

The second generation ag exhibit included a barn with a reading loft; a tractor kids could tinker with and take apart; and a farm to home display.

In the early 2000s, the Children's Discovery Museum became part of the town of Normal and was integrated into

the plans for the Uptown redevelopment.

"As the agriculture exhibit scaled up, so did our partnership," Swartz says. "McLean County Farm Bureau contributed \$100,000 towards the \$1.5 million project."

The current AgMazing exhibit, opened in November 2006, features farm equipment, crops, dairy cows and a map that shows where McLean County grain goes.

"Agriculture is changing so quickly and we want our ag story to be current and accurate," Hanover says. "The AgMazing exhibit is very popular, so it's seen a lot of wear and tear."

The museum anticipates revamping and upgrading the exhibit in the next few years.



The current AgMazing Exhibit opened November 2006.

PLAYING WITH PLASTIC THEN & NOW

Left: A hands-on station for kids to make biodegradable plastic from cornstarch was part of the original agriculture exhibit when the Children's Discovery Museum first opened in 1994 at College Hills Mall.

Right: McLean County Ag in the Classroom coordinator, Bridget Caldwell (left), helped kids make cornstarch plastic at the museum's 25th Anniversary celebration Sept. 12, 2019.