Rock Island Co. Farm Bureau



PAGE EDITOR

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CNBC visits Rock Island County farmers

Frank Holland of CNBC spent time with area farmers and RICFB directors Phil Fuhr and Bill Onken on Oct. 6 to get an understanding of farmer sentiment as harvest is slow to start. Thank you for taking the time to listen to our stories!



Full press to pass USMCA

By Illinois Farm Bureau President RICHARD GUEBERT JR.

The success of the American agriculture industry is direct-The success of the American agriculture means, I ly linked to our ability to engage in free, fair and enforceable trade with partners from around the globe. To continue supporting Illinois agriculture, our farmers need trade agreements that align with the reality of modern agriculture and the 21st-century economy.

Illinois Farm Bureau supports the passage of such agreements that will open markets for our farmers and their agricultural products. We need signed and ratified agreements to ensure that American agriculture has a strong foothold within the global marketplace.

In this very moment, all hands are on deck to get the U.S. Congress to ratify the United States-Mexico-Canada Agreement (USMCA). The Illinois Farm Bureau has been working diligently towards its ratification - or as we say, "all hands on deck." Through our efforts, more than 1,600 Illinois Farm Bureau members have made more than 6,000 contacts to their congressman, both U.S. senators and House Speaker Nancy Pelosi.

Illinois Farm Bureau leadership, including our president, vice president and national legislative team, have participated in multiple fly-ins to D.C. to amplify the need for swift ratification of the USMCA. We've spoken face-to-face with lawmakers - including members of the Illinois General Assembly, U.S. Vice President Mike Pence, Agriculture Secretary Sonny Perdue, Pelosi and additional legislators to stress the need for trade with our closest neighbors.

Our communications team has fielded nonstop media interview requests from national media outlets in the spring and summer months. In fulfilling these requests from journalists at ABC, CBS, CNN, Fox Business News, Rolling Stone, Wall Street Journal and more, we have kept farmers' livelihoods on the minds of decision-makers in Washington, D.C., and Springfield.

Illinois has much to gain from USMCA ratification. Canada and Mexico are responsible for a 29 percent and a 14 percent market share of all Illinois exports, respectively.

For Illinois agriculture, Canada accounts for 18 percent of all Illinois agricultural exports and Mexico accounts for 10 percent. With Canada and Mexico alone, Illinois farmers export 40 percent of their corn, 13 percent of their beef and 34 percent of their pork to the two countries.

And not only will this agreement help businesses in each of its most important sectors - including agricultural expansion into new international markets - it invests heavily in the manufacturing sector, which has vast benefits for businesses and consumers statewide. USMCA preserves zero tariffs and includes strong provisions that would help level the playing field for farmers, manufacturers and workers, ensuring more products are made right here in Illinois and across America.

As combines continue to harvest the 2019 crop - concluding a season of extreme weather challenges - Illinois farmers need certainty. We need markets for our corn, soybeans, wheat, the list goes on.

Fortunately, in the past few weeks, several wins on the trade front have come to pass.

After 18 months in limbo, the latest news of a partial trade agreement with China was both significant and celebratory. This limited deal is a step in the right direction, though current tariffs remain in place. There is more work to be done as details of this mini deal come to light.

Additionally, a signed trade agreement with Japan, our fourth-largest export market, also holds promise for advantageous trade benefits between our two nations.

With progress being made on the U.S.-China trade war and other international relationships, the biggest priority on the table is USMCA ratification.

Distractions of the election year, party divisions and impeachment proceedings will not deter us from getting this

Generations of farmers and their livelihoods depend on the action we take now, together, to get this done.



Evaluate health options now

By JOANIE STIERS

Just as farmers book next year's seed, now marks the time to evaluate health coverage options that best meet medical needs and budgets in 2020.

The enrollment period for individual health insurance plans runs from Nov. 1 to Dec. 15 for coverage beginning Jan.

"Don't wait until the last minute," said Sara Sturgeon, Country Financial health brokerage lead. "Review your current plan that you have and also shop around different carriers and see what you can get with different options."

Illinois Farm Bureau understands the strain that rising health care costs have put on farm families. In response, the organization continues to research options to help members with healthrelated needs, from more affordable insurance and prescription assistance to accessible mental health support.

Most pressing right now, individual health insurance plans require application by Dec. 15 to secure coverage in calendar year 2020. While members

can purchase this type of plan directly with carriers or through Healthcare.gov, the latter offers potential cost-share assistance.

Sturgeon said more members may qualify for assistance than they realize based on income and household size. At a minimum, she suggested members use Healthcare.gov as an online pricecomparison tool when reviewing individual health plans.

This plan type represents just one of several coverage options available. Farms with employees could form a small group insurance plan. Short-term health plans can bridge the gap between insurance coverages, and healthcare sharing ministries provide a faith-based, non-insurance option that works for some members. IFB also explores formation of an association health plan, which allows people in a like industry to band together to establish a plan at a potentially lower cost.

In that spirit of savings, members seeking price relief at the pharmacy counter can try the ScriptSave

Prescription Drug Savings Card provided with their Farm Bureau membership. Benefits consultant Lisa Carlson of Lockton Cos. in Chicago also recommended GoodRx, a free online tool and mobile app that offers drug coupons.

Shopping around can save money. Some retailers have flat-rate deals on generic drugs. For brand drugs, some manufacturers offer discounted medications to patients via their websites.

IFB knows the rising cost of health care adds stress for families, particularly during this challenging year on the farm. Members mentally overwhelmed with daily stresses, anxiety or depression should seek support.

Carlson said telehealth assistance through programs like MDLIVE can put help just a virtual visit away. Meanwhile, IFB continues to expand its accessible mental wellness resources, including online at www.ilfb.org/ resources/mental-health-wellness. Members can use this site to identify stressors and find wellness tools for a healthier 2020.



Stratton visits East Moline farm

Lt. Gov. Juliana Stratton toured Shady Knoll Farm with Gene and Beri Dennhardt on Oct. 17. During her tour, she learned about different pumpkin varieties and the importance of soil health. We also discussed ag education and family farm legacy. Thank you, Lt. Gov. Stratton, for your interest in agriculture in Rock Island County!

Calendar of Events

NOVEMBER 2019

Region 1 Manager's Meeting 18

Farm Bureau/Country Financial Outing

Tentative RICFB Board of Director's Meeting; 7 p.m.

Market Outlook Seminar RSVPs due 14

RICFB Foundation Board Meeting; 5:30 p.m.

Market Outlook Seminar with Elaine Kub; 6:15 p.m.; Lavender Crest Winery, Colona

28-29 Office closed for Thanksgiving

DECEMBER 2019

District Resolutions Meeting

7-10 IAA Annual Meeting

RICFB Board of Director's Meeting; 7 p.m. 16

24-25 Office closed for Christmas Office closed for New Year's 31-Jan. 1

Don't forget to RSVP by Nov. 14 for our Market Outlook with Elaine Kub at Lavender Crest Winery on Nov. 21!