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WINTER HEALTH





The National Civics Bee® encourages young Americans in 6th, 7th, and 8th grade to engage in civics and contribute to their communities.

Marion Chamber of Commerce to

host Illinois Regional Competition for National Civics Bee®

Southern Illinois middle school students will test their civics knowledge and compete for a national title.

Marion, IL-The Marion Chamber of Commerce proudly announces the launch of the 2025 National Civics Bee®, an initiative aimed at encouraging more young Americans to engage in civics and contribute to their communities. Hosted in partnership with The Civic Trust® of the U.S. Chamber of Commerce Foundation, the competition in Southern Illinois will inspire middle schoolers to become better informed about American democracy, to engage respectfully and constructively in the community, and to build greater trust in others and institutions.

Middle school students in 6th, 7th, and 8th grade from public, private, charter, and home schools are invited to take part in the first-round civics essay competition. After a distinguished panel of judges review the essays, the top 20 students will be selected to advance to their local competition: an in

local competition: an in person live event featuring two rounds of civics questions followed by a Q&A round to test their civics knowledge. The Marion Chamber of Commerce will host its local competition at John A Logan College in the spring of 2025. The local finalists and top winners will receive various prizes, including prizes worth at least \$500 for the first-place student. Participants in the

National Civics Bee® will have the chance to gain recognition for their civics knowledge and skills and compete for prestigious prizes throughout the competition. The competition enables students to explore issues that matter to their communities, furthering their understanding of civic engagement and fostering responsible citizenship. Winners from each of the local competitions across Illinois will be invited to take part in the state finals. The first-place winner of the state finals will receive a trip to Washington, D.C. to compete for prizes worth at least \$50,000 during the national championship in the Fall of 2025.

see BEE, page 4

SIU Chamber Music Society concert set for Jan. 25

SIU faculty Michael Barta and Rossana Cauti will be joined by William Cernota, who has taught SIU students; Frank Lakatos, an SIU alumnus and visiting assistant professor of music at Bucknell University, and Lee, a visiting assistant professor in collaborative piano with the University of Iowa's School of Music.

The concert is at 7 p.m. at the SIU Old Baptist Foundation. The concert is free for SIU faculty, staff and students; general admission tickets for the public are \$15 for adults and \$5 for students. The performance is presented by the Southern Illinois Chamber Music Society and the SIU Strings Festival. Contact Cernota at bactocello@gmail.com to receive an advance PDF of

the program, notes and song texts.

The performance will include string quartet in A minor, Op. 29 D 804 "Rosamunde" by Austrian composer Franz Schubert and piano quintet in E-flat major, Op. 44 by German composer Robert Schumann.

Violinist Barta, a professor of violin and chamber music at SIU, has performed in 32 countries and regularly teaches master classes at conservatories throughout Europe. Co-founder of the Southern Illinois Chamber Music Society, Barta is assistant concertmaster with the Illinois Symphony and Chamber Orchestra and concertmaster with the

see CONCERT, page 5



Faculty string quartet to perform: Faculty members from SIU Carbondale and Bucknell University will perform Saturday, Jan. 25, at the SIU Old Baptist Foundation, along with pianist Doreen Lee. Performing are (from left) violinist Frank Lakatos, violist Rossana Cauti, violinist Michael Barta and cellist William Cernota.

Photo provided

FOODS FOR WINTER DAYS

- Rafferty's Potato Soup
- Mini Meatloaf Sheet Pan
 Meal
 - Skillet Mac & Cheese
- Peach Cobbler Made with Canned Peaches

Page 8





USDA announces final \$300 million in Automatic **Assistance for Distressed Farm Loan borrowers**

Thanks to President Biden's Inflation Reduction Act, more than 47,800 distressed borrowers have received \$2.5 billion in assistance to help keep them farming



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- Tractor

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- Grain Bins

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 Over Head Auger

 1,000 Bu Wet Bine

Farm Support

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The U.S. Department of Agriculture (USDA) announced the final approximately \$300 million in assistance to distressed direct and guaranteed farm loan borrowers under Section 22006 of the Inflation Reduction

WASHINGTON — The U.S. Department of Agriculture (USDA) announced the final approximately \$300 million in assistance to distressed direct and guaranteed farm loan borrowers under Section 22006 of the Inflation Reduction Act. Over the past two years, USDA acted swiftly to assist distressed borrowers in retaining their land and continuing their agricultural operations. Since President Biden signed the Inflation Reduction Act into law in August 2022, USDA has provided approximately \$2.5 billion in assistance to more than 47,800 distressed borrowers.

The assistance announced is expected to provide \$300 million in assistance to over 12,800 distressed direct and guaranteed Farm Loan Programs (FLP) borrowers.

"USDA has always been committed to standing by our nation's farmers and ranchers, especially in their most challenging times," said Agriculture Secretary Tom Vilsack. "The final round of payments announced under President Biden's **Inflation Reduction** Act provides muchneeded relief to more than 12,800 producers, helping them stay on their land and continue farming. At USDA, we are not only addressing immediate financial challenges but also working every day to build a stronger, more supportive loan system that ensures farmers have the tools they need to succeed now and into the future."

This round of automatic $assistance\ includes$ approximately:

\$168.5 million for payments in the amount of any outstanding delinquencies on qualifying direct loans as of Nov. 30, 2024, for direct borrowers one or more days delinquent as of that date, and in the amount of any outstanding delinquencies, as of Sept. 30, 2024, on qualifying guaranteed loans of guaranteed borrowers one or more days delinquent or flagged for liquidation on a qualifying loan as of that date (including those who received prior IRA 22006 assistance).

\$5 million for payments in the amount of any outstanding delinquencies on qualifying guaranteed loans as of Sept. 30, 2024, for guaranteed borrowers who were delinquent as of Sept. 30, 2024, on a qualifying loan but by fewer than 30 days and were therefore not eligible for the assistance announced on Oct. 7, 2024.

\$67.3 million for payment of the next installment due on all FLP direct loans for borrowers that received direct borrower delinquency assistance under IRA 22006 announced on Oct. 7, 2024, not to exceed the remaining balance.

\$35 million for payment in the amount of the next installment due on qualifying direct loans for borrowers that restructured or who have accepted an offer to restructure, a qualifying direct loan between March 27, 2023, and Oct. 2024 through primary loan servicing available through FSA. This assistance will be equal to the amount of the next installment (first applied toward any delinquency) for all qualifying direct loans held by the borrower, not to exceed the remaining balance. For any borrowers who have accepted an offer to restructure, payment will be equal to the

next installment for all qualifying direct loans post-restructure, not to exceed the remaining balance.

\$9 million for the payment of outstanding direct Emergency Loans as of Nov. 30, 2024.

\$4.1 million in assistance for borrowers of qualifying direct loans with protective advances outstanding as of Nov. 30, 2024, and borrowers of qualifying guaranteed loans with protective or emergency advances as of Sept. 30, 2024. Protective advances are defined in 7 C.F.R. 761.2 and are those made consistent with 7 C.F.R. 765.203 or 762.149; emergency advances are those made consistent with 7 C.F.R. 762.146(a) (3). For direct loan borrowers, payments will be in the amount of the outstanding protective advance as of Nov. 30, 2024, where possible based on the structure of the account. For guaranteed loan borrowers, payments will be in the amount of the outstanding protective or emergency advance balance as of Sept. 30, 2024, where possible based on the structure of the account.

\$3.9 million for payment of outstanding interest for direct borrowers whose interest exceeds their principal debt owed as of Nov. 30, 2024.

\$1.8 million for payment of outstanding Economic Emergency (EE) loans for borrowers who have both EE loans and qualifying Consolidated Farm and Rural Development Act loans as of Nov. 30, 2024.

\$109,000 for the payment of outstanding noncapitalized interest for all direct borrowers as of Nov. 30, 2024.

FLP payment eligibility is determined on a loan-by-loan basis. Distressed borrowers

see USDA, page 3

USDA, from page 2

may be able to receive assistance under multiple categories if they have multiple direct or guaranteed loans that qualify, however each qualifying loan may only receive one payment. FLP direct and guaranteed borrowers who have a loan that qualifies under multiple categories of assistance above will receive a payment on that loan based on the option that provides the greatest payment amount, except in cases where the loan is eligible for payment of non-capitalized interest, which can be applied to that loan along with another assistance category.

Any distressed direct and guaranteed borrowers who qualify for these forms of assistance and are currently in bankruptcy will be addressed using the same case-by-case review process announced in October 2022 for complex cases.

While FSA does not at this time anticipate having remaining funds available for additional assistance under IRA Section 22006 after each type of assistance above is issued, if any funds remain at that time, FSA will make a payment on a prorated basis by loan and subject to the availability of funds towards the next installment due on all FLP direct loans, not to exceed the remaining balance, for borrowers who both (i) have direct loans that qualified for assistance under the first bullet above; and (ii) have not received IRA 22006 assistance prior to this announcement. If full next installment payments are made to borrowers who meet (i) and (ii) above, and funds remain available, FSA will provide the same installment assistance on a prorated basis by loan and subject to the availability of funds to borrowers who meet (i) but have received prior IRA 22006 assistance.

Farm Loan Programs Improvements

FSA recently announced significant changes to Farm Loan

Programs through the Enhancing Program Access and Delivery for Farm Loans rule. Distressed FLP direct loan borrowers may benefit from the Distressed Borrower Set-Aside program included in the regulation update, which allows qualifying distressed borrowers to set aside up to a full loan installment on certain loans, at a reduced .125% interest rate. This policy change and many others included in the rule are designed to expand opportunities for borrowers to increase profitability and be better prepared to make strategic investments in the enhancement or expansion of their agricultural operations.

FSA also has a significant initiative underway to streamline and automate the Farm Loan Program customer-facing business process. FSA has made several impactful improvements including:

The Loan Assistance Tool that provides customers with an interactive online, step-by-step guide to identifying the direct loan products that may be a fit for their business needs and to understanding the application process.

The Online Loan
Application, an
interactive, guided
application that
is paperless and
provides helpful
features including an
electronic signature
option, the ability to
attach supporting
documents such as
tax returns, complete
a balance sheet and
build a farm operating
plan.

An online direct loan repayment feature that relieves borrowers from the necessity of calling, mailing, or visiting a local USDA Service Center to pay a loan installment.

A simplified direct loan paper application, reduced from 29 pages to 13 pages.

A new educational hub with farm loan resources and videos.

The Distressed Borrowers Assistance

CONSIGNMENT

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Network, a national initiative aimed at providing personalized support to financially distressed farmers and ranchers. The network connects borrowers with individualized assistance to help them regain financial stability.

USDA encourages producers to reach out to their local FSA farm loan staff to ensure they fully understand the wide range of loan and servicing options available to assist with starting, expanding, or maintaining their agricultural operation. To conduct business with FSA, producers should contact their local USDA Service Center.

FSA helps America's farmers, ranchers and forest landowners

invest in, improve, protect and expand their agricultural operations through the delivery of agricultural programs for all Americans. FSA implements agricultural policy, administers credit and loan programs, and manages conservation, commodity, disaster recovery and marketing programs through a national network of state and county offices and locally elected county committees. For more information, visit fsa. usda.gov.

lives of all Americans each day in so many positive ways. Under the Biden-Harris administration, USDA is transforming America's food system with a greater focus

USDA touches the

on more resilient local and regional food production, fairer markets for all producers, ensuring access to safe, healthy and nutritious food in all communities, building new markets and streams of income for farmers and producers using climate smart food and forestry practices, making historic investments in infrastructure and clean energy capabilities in rural America, and committing to equity across the Department by removing systemic barriers and building a workforce more representative of America. To learn more, visit usda.gov.

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Why handwashing is so important and effective

Winter is historically marked by an increase in people getting sick. That's because certain conditions common to winter can make it easier for infectious agents to spread. Handwashing becomes even more essential as winter rears its chilly head.

Northwestern Medicine says the body is not as effective at fighting a virus when cold air enters the nose and upper airways. That means the flu, common cold and even COVID-19 can spread more easily in the winter. Also, people tend to huddle indoors where it is warm when the mercury outside drops. That puts people in closer contact with others who may be harboring these viruses or other infectious diseases in their bodies. Individuals often get less exposure to sunlight during the winter, which can adversely affect their natural production of vitamin D. Low

levels of vitamin D have been linked to a weakened immune system, which can make fighting illnesses more difficult.

The Centers for Disease Control and Prevention says handwashing is an important step in staying healthy all year long, and especially during the winter when conditions are ripe for the spread of disease. Many diseases and conditions are spread by not washing hands with soap and clean running water. The CDC savs that. in addition to the viruses mentioned above, people can become ill from exposure to even small amounts of feces from people or animals, which can contain Salmonella, E. coli and norovirus. It also may spread some respiratory infections like adenovirus and hand-foot-mouth disease. These germs can get onto hands after people use the toilet or change a diaper, but also after



handling raw meats that have minute amounts of animal feces on them.

The Cleveland Clinic advises that a person can prevent one in three illnesses that cause diarrhea and one in five respiratory infections simply by keeping hands clean. Germs from unwashed hands can be transferred to objects like tabletops, door handles and even foods and beverages, which underscores the significance of handwashing.

The best way to wash hands involves some easy steps.

1. You should

wash your hands frequently, and especially after using the toilet; changing diapers; before, during and after preparing food; before eating; before touching your nose, eyes or mouth (including handling dentures or orthodontic aligners); after sneezing, coughing or blowing your nose; and when you arrive home from shopping or being in high-traffic public

areas.
2. Wet your hands with clean, running water and use soap if it is available.
Any soap will

do. Antibacterial products are not essential.

3. Lather up for about 20 seconds, says Nemours KidsHealth, and make sure to get in between fingers, on the back of hands and under the nails where germs like to linger. Don't forget to also wash the wrists.

4. If possible, remove rings and watches before washing hands, or try to at least move the rings to wash under them.

5. Rinse hands well under running water to remove all traces of soap.

6. Dry hands using a clean towel or air dry them. It is best to use paper towels or a single-use cloth towel.

7. Use a clean paper towel to turn off the faucet and open the door in public restrooms. People at home should routinely wipe down faucets and handles with cleansing products to remove germs from these high-touch points. Frequent laundering of towels also can be effective.

BEE, from page one

"We are thrilled to bring the National Civics Bee® to Southern Illinois, providing our middle school students with a unique opportunity to showcase their knowledge and passion for civics. This competition not only highlights the incredible talent and dedication of our young citizens but also places Southern Illinois on a national stage. We are immensely proud of our students and educators, and we look forward to seeing their hard work and civic engagement celebrated through this prestigious event." - Karen Mullins, Executive Director, Marion Chamber of Commerce

"Fostering a deep understanding of civics and government among our young students is critical to the vibrancy of democracy and civic life in America. The National Civics Bee® provides a unique platform for them to not only showcase their knowledge but also become active and engaged citizens of the future," said Hilary Crow, vice president of civics at the U.S. Chamber Foundation.

For more information on entering the National Civics Bee® in Illinois visit: https://marionillinois.com/nationalcivicsbee/ornationalcivicsbee.org.

For interview requests or additional information, please contact (director@ marionillinois.com).

About National Civics Bee®

The National Civics Bee®, a program of the U.S. Chamber of Commerce Foundation's The Civic Trust®, is an annual nonpartisan competition aimed at improving civics education and literacy among middle school students, their families, and communities. The National Civics Bee® helps elevate civics as a national priority through a network of state and local chambers across the country. The National Civics Bee® is made possible through the generous support of its founding partner, the Daniels Fund, Citizen Travelers, and other

funders.



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CONCERT, from page one

Sinfonia da Camera chamber orchestra at the Krannert Center for the Performing Arts at the University of Illinois.

Violist Cauti, upper strings faculty director of strings orchestras at SIU, is an active soloist, chamber musician and a dedicated and frequent orchestral performer, an assistant principal viola with the Pensacola Symphony and Northwest Florida Symphony orchestras. Chair of the Southern Illinois Chamber Music Society, Cauti, who was born in Italy, studied with Barta, primarily on viola, while earning a Master of Music from SIU. She has toured Europe, Asia and South America with several orchestras and is the executive and artistic director of Suoni d' Abruzzo, the **International Chamber** Music Festival in Italy.

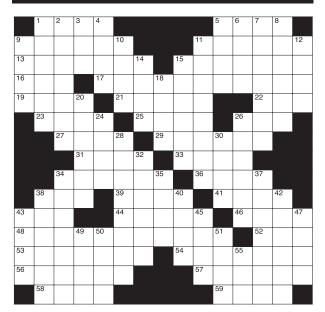
Cellist Cernota has been a member of the Lyric Opera of Chicago Orchestra since 1982. From 1982 to 1996, he was a substitute cellist with the Chicago Symphony Orchestra. He has held principal cello positions and appeared as soloist with several orchestras in Chicago and the Southern Illinois Music Festival and performed in annual Chicago-based WFMT broadcast recitals with pianist Eric Weimer since 2011

since 2011.

Lakatos studied with Barta from 2018 to 2022 and earned a Master of Music degree in violin performance from SIU. Both Lakatos and Barta are Hungarian by birth, and each immigrated to the United States in the 1980s. Lakatos also has extensive orchestral experience as a violinist and violist.

In addition to her work at the University of Iowa, Lee has performed in both the United States and internationally and is the pianist of the du Toit/Lee Duo, with flutist Cobus du Toit. She has also taught at Colorado State University and the University of Colorado Boulder.

CROSSWORD PUZZLE



CLUES ACROSS

- 1. "Loser" rocker
- 5. Partner to relaxation
- 9. Mixing
- 11. Winged nut
- 13. Expression of blame
- 15. Vast ocean
- 16. Comedienne Gasteyer
- 17. Multiply 19. Meat from a pig (French)
- 21. Related 22. Rocker Stewart
- 23. Surprise completely
- 25. Loon
- 26. Canister
- 27. Large, deep-bodied fish
- 29. Takes forcefully
- 31. Oil cartel

- 33. Palmer and Hepburn are two
- 34. More than one
- 36. Places down purposefully
- 38. Pitching statistic
- 39. Type of sword
- 41. Witnesses
- 43. Body part
- 44. Mixes slowly
- 46. Satisfy
- 48. Strong belief
- 52. One's physique (slang)
- 53. More frightening
- 54. Soup cracker
- 56. Teaches
- 57. One who carries something
- 58. Actor Sean
- 59. Changes

CLUES DOWN

- _ Aires, city
- 2. Coarse grass 3. Type of gene
- 4. Door handle
- 5. Competition
- 6. Muslim ruler title 7. Hunting expeditions
- 8. Large mollusk
- 9. Bind securely
- 10. Former U.S. presidential candidate
- 11. 2-point plays in football
- 12. Breezed through
- 14. Type setting
- 15. Felt for
- 18. Codified rules 20. Small dome
- 24. Chevrotain

- 26. Male reproductive gland
- 28. Controversial beliefs
- $30.\,Z\,Z\,Z$
- 32. One who confines another 34. Bishop
- 35. Garlands
- 37. Bird that flies by the coast
- 38. Optical device 40. Greek goddess of discord
- 42. Some are "Rolling"
- 43. Formerly (archaic)
- 45. Thrust a knife into
- 47. German river
- 49. Atomic #26
- 50. Make a grotesque face
- 51. Primordial matter of the universe

55. Chinese philosophical principle



Fun By The Numbers

Like puzzles? Then you'll love sudoku. This mind-bending puzzle will have vou hooked from the moment you square off, so sharpen your pencil and put your sudoku avvy to the test!

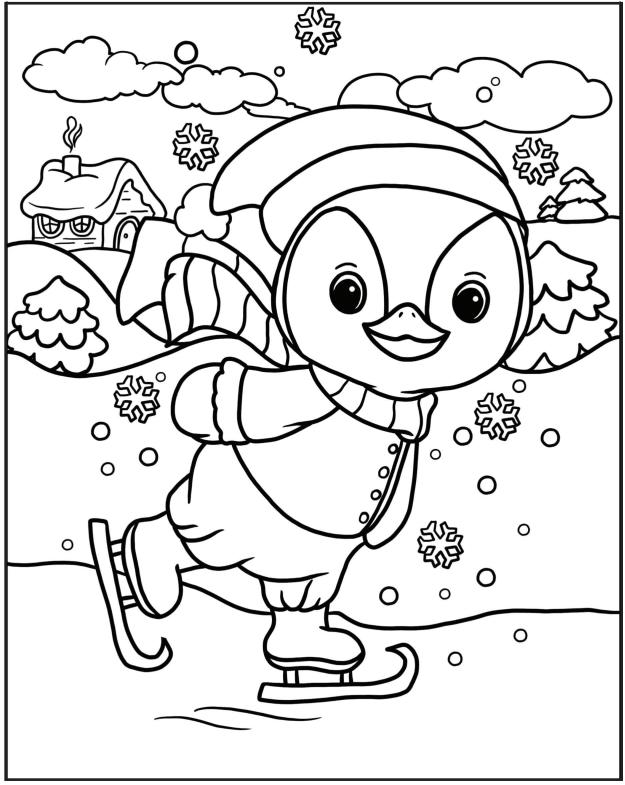
Level: Intermediate

Here's How It Works:

Sudoku puzzles are formatted as a 9x9 grid, broken down into nine 3x3 boxes. To solve a sudoku, the numbers 1 through 9 must fill each row, column and box. Each number can appear only once in each row, column and box. You can figure out the order in which the numbers will appear by using the numeric clues already provided in the boxes. The more numbers you name, the easier it gets to solve the puzzle!

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8								
6			8					
L	9	ε	6	Þ	mak	8	2	G
Ğ	6	9	Þ	S	8	2	mek	L
decen	Þ	Z	7	ç	6	ε	8	9
2	3	8	mak	9	Z	Þ	g	6
Þ	L	2	9	k	ç	6	ε	8
ε								
9	8	*	3	6	ħ	G	L	2

:A3WSNA



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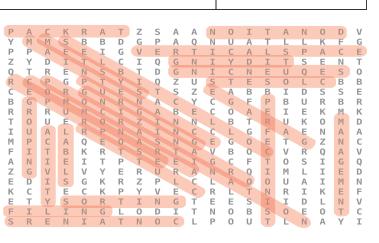
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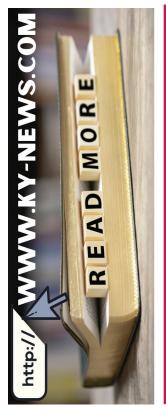
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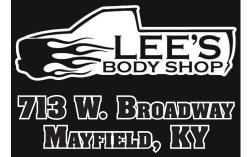
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Mini Meatloaf Sheet Pan Meal

Ingredients

- 2 large eggs, lightly beaten
- 1 cup tomato juice
- 3/4 cup quick-cooking oats
- 1/4 cup finely chopped onion
- 1/2 teaspoon salt
- 1-1/2 pounds lean ground beef (90% lean)
- 1/4 cup ketchup
- 3 tablespoons brown sugar
- 1 teaspoon prepared mustard
- 1/4 teaspoon ground nutmeg
- 3 large potatoes, peeled and cut into 1/2-inch
- 3 tablespoons olive oil, divided
- 1/2 teaspoon garlic salt, divided
- 1/4 teaspoon pepper, divided
- 1 pound fresh asparagus, trimmed and halved

Directions

Preheat oven to 425°. In a large bowl, combine eggs, tomato juice, oats, onion and salt. Add beef; mix lightly but thoroughly. Shape into six 4x2-1/2in. loaves; place on a sheet pan or in a large shallow roasting pan. Combine ketchup, brown sugar, mustard and nutmeg; brush over loaves.

Combine potatoes with 2 tablespoons oil, 1/4 teaspoon garlic salt and 1/8 teaspoon pepper; toss to coat. Add to pan in a single layer. Bake loaves and potatoes 25 minutes.

Combine asparagus with remaining 1 tablespoon oil, 1/4 teaspoon garlic salt and 1/8 teaspoon pepper; toss to coat. Add to pan. Bake until a thermometer inserted into meat loaves reads 160° and vegetables are tender, 15-20 minutes. Let stand 5 minutes before serving.

Skillet Mac & Cheese

Ingredients

- 2 cups uncooked pasta (about 8 ounces), i.e. elbow macaroni or shells
- 2 tablespoons butter
- 2 tablespoons all-purpose flour
- 1-1/2 cups half-and-half cream
- 3/4 pound process cheese (Velveeta), cubed

Directions

Cook pasta according to package directions; drain.

Meanwhile, in a large castiron or other heavy skillet, melt butter over medium

heat. Stir in flour until smooth; gradually whisk in cream. Bring to a boil, stirring constantly. Cook and stir until thickened, about 2 minutes. Reduce heat; stir in cheese until melted.

Add macaroni; cook and stir until heated through. Top as desired.

Rafferty's Potato Soup

Ingredients

- 6-7 medium potatoes, peeled and diced
- 1 medium finely chopped onion
- 1 8-oz. cream cheese (cubed) 1 1/2 c. milk
- 1/2-3/4 stick butter
- 1 c. cream of celery soup 1 c. cream of mushroom soup
- 1 tsp. garlic salt Salt and pepper to taste

In a large saucepan, cook potatoes and onion in enough water to cover them on medium heat until tender. Add cubes of cream cheese to potatoes and onions.

Remove from heat (do not drain) and stir until cheese is melted. Add milk, butter, soups and other spices. Stir and serve hot.

Top with bacon bits, cheese and green onions (sliced) on top of





Peach Cobbler with Canned Peaches

- 8 tablespoons unsalted butter (stick butter)
- 1 cup flour
- 1 cup sugar
- 1 cup milk 2 teaspoons baking powder
- ½ teaspoon salt

2 cups peaches without juice

Melt butter: In a microwave safe, 8×8 or 9×9 baking dish, melt the stick of butter in the microwave.

Mix batter: In a separate bowl, mix together flour, sugar, milk, baking powder & salt.

Pour in to dish: Pour batter on top of the melted butter in the baking pan. (Do not mix.)

Add peaches: Pour peaches (make sure it is drained!) on top of batter mixture. (Do not mix.)

Bake cobbler: Bake for 35-40 minutes, until top is almost a golden brown.

Shop Big John for all the ingredients to these recipes!



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