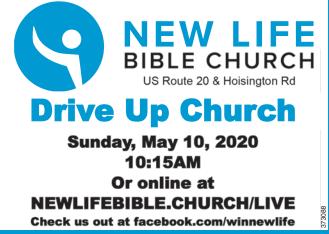


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VOL. 21 • ISSUE 20

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THURSDAY, MAY 7, 2020



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Slices of life

Foods of the alphabet

Fact one: Because of a stay-athome directive, we aren't supposed to venture out into public unless we are essential or in need of essential items – like milk or eggs. Sometimes the shelves are bare.

Fact two: Many of us have had some time on our hands lately. We can't do the things we'd normally do, so we fill in with substitutes. Fact three: I love words and

words are made up with letters of the alphabet. These three facts got me to

thinking. About food and doing without and making choices. At one point the shelves at my grocery store were all but empty. What if we didn't have easy access to all the foods of our choosing? What if we were limited to just a shortlist for the rest of our lives? What would we pick if we were limited to just one item starting with each letter of the alphabet?

Because this is my own made-up game, I get to make the rules. Water, salt and pepper are givens. No need to pick them. The same goes for your favorite beverage of choice, except for milk and dairy. You have to include those in your limited list, if you so desire.

You can combine foods to create something new. If you choose corn, no need to choose popcorn. Tomatoes can be used to make ketchup, flour for bread and so on.

The following is a fairly comprehensive list from A to Z. My husband and I had quite the time discussing which items we'd pick and why. I thought others with time on their hands during these dire days might enjoy doing the same. Some letters are much more difficult than others. "C" was a doozy for me. Chocolate, chicken, cheese and crab and I could only choose one. (Coffee didn't even make the short list.) Try it yourself. What would you pick if you could choose just item for each letter? Ready, set, go!

A – apple, almond, avocado, anchovies, apricot, artichoke, asparagus, allspice



B – beef, broccoli, butter, bread, banana, blackberries, blueberries, bacon, basil, beans, beets, Brussels sprouts, bell pepper, bay leaf

C – chocolate, cream, chicken, cheese, cauliflower, crab, cherries, cabbage, cashews, caviar, celery, coconut, coffee, corn, cucumber, curry, cantaloupe, cardamom, caraway, cayenne, chives, cilantro cinnamon, cloves, coriander, candy D – dill, donuts, duck, dates

E - eggs, eggplant (Easiest one ever.)

F – flour, figs, fish

G – garlic, ginger, green pepper, grapes, grapefruit, green beans, guava

H - ham, honey, honeydew, hot

Football and fences

dogs, horseradish,

I – ice cream. No choice here, but at least it's ice cream.

J – jalepeno, jellybeans, Jello, jerky, jicama

K – kiwi, kale, ketchup, kumquat L – lobster, lemon, lime, liver,

lettuce, lima beans, leeks, lettuce M – muskmelon, mayonnaise,

mango, milk, mushrooms, mustard

N – nutmeg, nectarine, noodles, O – onion, oranges, olives,

oatmeal

P – pork, pineapple, peanuts, peanut butter, pecans, potatoes, pickles, papaya, peaches, popcorn, pasta, pears, peas, peppercorn, plums, pomegranate, pumpkin

Q – quinoa. With such a limited choice, pick a previous letter for a bonus choice.

R – raspberries, rice, raisins, radish, rhubarb, rosemary

S – shrimp, strawberry, sugar, sweet potato, sausage, saffron,

sesame, soybean, squash, starfruit T – turkey, tofu, tomato, tarragon, thyme, turmeric, turnips

U – ugli fruit. Another bonus pick, if you so choose. Look to another letter.

V – veal, venison, vinegar, vanilla W – watermelon, walnut, water chestnut, wheat

X - You can't eat a xylophone, so pick a different letter and choose a bonus food (I'd recommend a look at letter C.)

Y – yams, yeast, yogurt

Z – zucchini. No bonus here. We all know you can never have too many zucchini.

How did you do? I hope this gave you something to think about and talk about with the people you are quarantined with. I hope it provided a respite/distraction to being immersed in a pandemic. Corny (no pun intended) but I hope it made you smile. Take care.

Jill Pertler is an award-winning syndicated columnist, published playwright and author. Don't miss a slice; follow the Slices of Life page on Facebook.

Weekly connection

When I was in high school, I loved playing football, especially on game nights. There was always something about the smell in the outside air on a Friday night in the fall that just made my senses come alive with fervor and passion. Our pre and postgame locker room music was always the Beach Boys. The only difference in the music between pregame and postgame was the volume. Before the game we kept it low and in the background. That was so that we could be thinking about the game and our responsibilities on the field. However, after winning the game, we cranked those tunes in the locker room just as high as the record player would go. If we lost, which was almost never, we didn't play any music whatsoever. It was dead quiet in the locker room and on the bus ride home too. Nobody said anything. We genuinely hurt that badly on the inside. We really, really cared deeply and felt that we had let down our coaches and the entire community.

It's so funny how I just love listening to the Beach Boys to this day, and every song takes me back to those locker rooms and the football Friday nights of high school days. Songs like, 'She's Real Fine,' 'My 409,' 'Little Deuce Coup,' 'Surfin USA,' 'California Girls,' 'Good Vibrations,' 'In My

Room,' 'Wouldn't It Be Nice' and, of course, my favorite, 'Be True to Your School.' These songs are some of my prime tunes to this day. They bring back so many memories.

I spent several days last week trimming a ton of tree branches along a couple of fencerows back on my heifer pasture. I followed that up with building and repairing the fence back there too. I'm telling you what - after a few days of that, my body began to feel like the morning after one of those big football games. I could hardly move because every joint and muscle ached so badly. It's how I remember feeling on Saturday mornings after a Friday night game, stiff and sore.

When I finished all the fencing, my sons and I loaded up a few heifers and drove them out to turn them loose on the pasture. Everything seemed to be working out fine, but the only problem was about an hour later they were back up at the barn. I guess they weren't too used to electric fences and decided to bust out. Since it was Saturday night and I didn't want to be chasing them around on Sunday, we locked them back up on the cow lot. I'm planning to try again this week.

It's funny how sometimes we as Christians, like my heifers, have



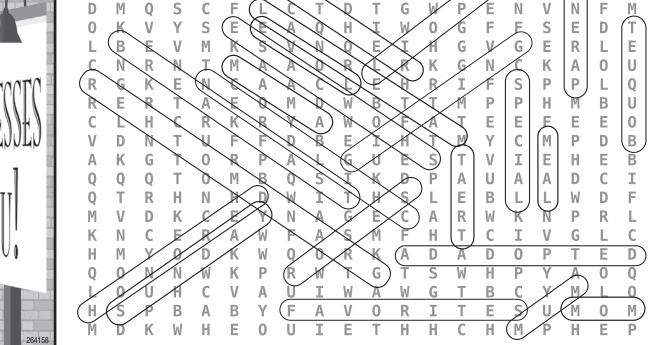
been given vast green pastures of God's goodness to feast on, but sometimes we will return to our former life because it's more familiar. We don't realize that the boundaries God has given us to follow in the Bible are there to help us enjoy our relationship with Him. If we will accept His boundaries, they bring tremendous security and freedom giving wonderful security in Christ. When we are living according to the word of God, we can enjoy the goodness and peace of God. He

wants us to know the riches of His grace and mercy for our lives, but only when we accept His truth.

The 23rd Psalm starts with these familiar words; The Lord is my shepherd. I shall not want. He makes me lie down in green pastures. He leads me beside the still waters. He restores my soul. I hope you will take the time to rest in the love of God this week. Until next week, God bless.

Page 6 puzzle answers

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The Shopper - Thursday, May 7, 2020 • 3 **Gen Xers and Millennials can** benefit from the CARES Act, too

Jakob Loescher, CFP, CHFC, AIF, CRPC, CRPS

SAVANT CAPITAL MANAGEMENT

Most of the articles I've seen offering advice on how to get through the pandemic and associated economic downturn have been geared toward retirees and business owners. But I want to concentrate on the approximately 137 million individuals making up Generation X and the Millennials. So let's dive into what specific relief and potential strategies apply to them.

Recovery Rebates will be going out to eligible individuals and couples, hopefully as soon as the next three weeks. Here is a very basic overview of who is going to receive these checks

How much a taxpayer receives is initially based on their filing status and how many eligible children they have. Those with a married filing joint status have a base credit of \$2,400, and all other filers have a base credit of \$1.200. They will receive an additional \$500 for every eligible child they have (under the age of 17). However, there will be income limits where these rebates begin to phase out. For those married filing joint it begins at \$150,000, for head of household filers it begins at \$112,500, and for all other filers it begins at \$75,000. Once a taxpayer hits these levels, the credit begins to phase out at a rate of \$5

for every \$100 of excess AGI. This means that these taxpayers (if they do not have children) will be completely phased out at an AGI of \$198,000 for married filing joint filers, \$136,500 for head of household filers, and \$99,000 for all other filers. However, if you have eligible children you essentially get an additional \$10,000 worth of AGI per child before you are completely phased out. Where does this AGI number come from? It comes from your latest filed tax return, be it 2018 or 2019.

Example #1:

Tax Filer: Married Filing Joint; No Eligible Children; \$205,000 AGI Base Credit: \$2,400

Meat supply chain begins to feel COVID-19 effects Packing, labor issues affect abundance and availability of products

By Ben Orner CAPITOL NEWS ILLINOIS and Jeff Brown

ILLINOIS FARM BUREAU

The meat supply chain, which was running at full capacity at the start of the COVID-19 pandemic, is now taking a hit as the disease infects plant workers and threatens the livestock industry's ability to keep up with high demand.

The spread of coronavirus through employees at some of the nation's largest meat plants could slow the flow of food, depending on how long plant closures last. At the same time, other plants that normally supply the food service industry with larger quantities of food are not equipped to distribute smaller packages suitable for grocery stores.

"When one section of the supply chain has a slowdown or complete shutdown, it bottlenecks the rest of the system," Illinois Farm Bureau President Richard Guebert, Jr. said. "With highly perishable products like milk or vegetables, the bottleneck is slowing down the process longer than the items have in shelf life."

One of the nation's largest pork processing plants, a Smithfield Foods facility in Sioux Falls, S.D., shut down earlier this month because of a COVID-19 outbreak, taking 130 million weekly servings of food out of the supply chain. The closure also idled plants in Missouri and Wisconsin that rely on the Sioux Falls plant's raw materials.

On April 20, food processing company JBS shut down a Minnesota processing plant that produces about 5 percent of the nation's pork. Tyson Foods has also shut down an Iowa facility that produces 2 percent of U.S. pork.

Those four closures represent 10 to 15 percent of U.S. pork processing, said Illinois Pork Producers Association Executive Director Jennifer Tirey. "That just creates a bottleneck for all the other packers, because they try to

kets should be attributed to consumers' heightened demand for meat.

Tirey also said that Illinois pork plants, including the one in Monmouth, have stepped up their safety protocols, including social distancing, daily temperature checks for employees and requiring workers to wear personal protective equipment (PPE).

Meanwhile, farms in some parts of the country have an oversupply of their products. The inability to bridge the gap between farmers growing produce, milk and meat with the growing number of needy consumers has not been from a lack of trying, Guebert said.

Illinois Farm Bureau and the Illinois Farm Bureau Young Leader Committee recently wrapped up a 16-day fundraising campaign that raised a total of \$26,000 for eight food banks that serve Illinoisans.

County Farm Bureaus in six northern Illinois counties donated \$5,000 worth of milk-nearly 2,000 gallonsto 30 food pantries in those counties.

And the American Farm Bureau Federation is working with the U.S. Department of Agriculture to purchase products from farmers who have lost other markets during the pandemic and redirect them to food banks.

"It isn't that the food isn't there," the Illinois Farm Bureau's associate director of food systems development, Raghela Scavuzzo, said. "What we are facing is a readjusting of the distribution system. That takes time. More time than any of us would like.

Guebert said farmers would prefer to donate their products to those who need them rather than dispose of them on the farm. But food pantries' capacity to store products with short shelf lives is limited.

"It's heartbreaking for farmers whenever they're forced to dispose of products," he said. "Many farmers do not know where their income is going to come from during this time, but believe me, they would rather find a home for these products."

Many food banks are based on re-

ly goes into the food service industryrestaurants, hotels, schools and cafeterias," Scavuzzo said. "The way in which these businesses purchase food is very different than what goes into a retail space or what the food banks are needing due to their labor barriers.'

Some relief is coming to farmers struggling from low demand, supply chain crises and low prices after the federal government on Friday announced a COVID-19 agricultural aid package. The USDA will provide \$16 billion in direct payments to farmers and ranchers, including \$9.6 billion for the livestock industry.

Producers will be compensated for 85 percent of price losses from Jan. 1 through April 15. Compensation will then decrease to 30 percent of prices losses through the next two quarters.

The USDA says another \$873 million will go toward purchasing agricultural products to be sent to food banks. This is on top of \$600 million of previous COVID-19 relief money set to food banks to purchase food.



Phase Out: -\$2,750 [(\$205,000 -\$150.000) x .05]

Payable Credit: \$0 (cannot be negative)

Example #2:

Tax Filer: Married Filing Joint; 2 Eligible Children; \$205,000 AGI

Base Credit: \$3,400 (\$2,400 + \$500 \$500)

Phase Out: -\$2,750 [(\$205,000 \$150,000) x .05]

Payable Credit: \$650

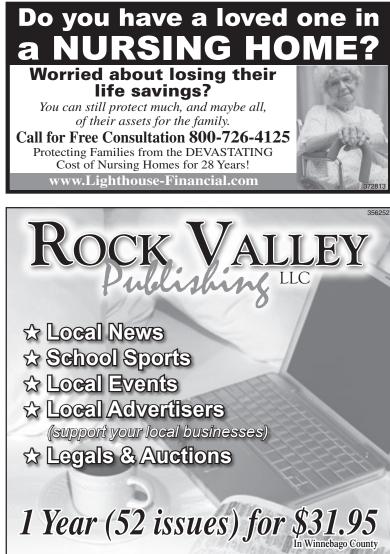
A major downfall of this system is that it does not take into account life changes that have occurred since your last return was filed. This potentially includes getting married, getting divorced, having children, and losing your job in 2020. Taxpayers who do not qualify for the recovery rebate based on their 2018 or 2019 tax return will receive credit on their 2020 tax return if their 2020 AGI allows for it. However, this is of little use to someone who needs the money now.

If you or your spouse is laid off right now, there are other benefits you can take advantage of. For example, unemployment benefits are expanded to now include self-employed individu-

als, extend the period of availability, and add an additional \$600 a week in benefits. There has also been an easing on the requirements for taking a loan or distribution from your retirement account. And, if you have outstanding federal student loans, you now have the ability to suspend your payments through Sept. 30.

My last piece of advice is for those young people who have been unaffected financially by this crisis. If you are confident with your current emergency fund, now is a great time to think about investing into your retirement fund. As of this writing, the global stock market is approximately 25 percent off of its all-time high. And while we do not know if we have hit the bottom, we do know that stocks are trading at significant discounts to where they were just two months ago. This means we could potentially be looking at increased rates of return moving forward.

We are grateful for the continued trust you have placed in us. Should you have any questions or concerns, feel free to reach out to your advisor. Together, we will all get through this



THE GAZETTE . THE HERALD THE POST JOURNAL

move those hogs to their other facilities," she said.

Of the three major pork facilities in Illinois, one is operated by JBS in Beardstown and another, in Monmouth, is operated by Smithfield Foods. The third major facility in the state is the Agar-operated Rantoul Foods in Rantoul.

While Tirey said the plants are experiencing disruptions, they remain in operation. There were, however, three employees at the Monmouth plant who tested positive for COVID-19.

Tirey said the bottlenecked supply chain dropped the number of pigs processed in the U.S. on April 20 to 370,000, down from 415,000 only a couple days before.

"Just losing those couple processing plants in neighboring states brings the overall total down," she said.

Tirey added, though, that she does not expect the amount of pork in supermarkets will decrease, for now. Instead, she said, shortages at supermar-

packaging bulk loads of products into smaller amounts to be distributed individually. But the volunteer base that performs that work has largely dried up because of social distancing guidelines.

Other barriers stand in the way of getting meat and dairy products from farm to fork.

The facilities that package eggs, milk and cheese, for example, are set up to distribute more than half of those products to food service sectors. Eggs are typically delivered in either liquid form or in 15-dozen quantities. Cheese might be delivered to a pizzeria in 10-pound bags, not the 8-ounce bags a shopper would buy at the grocery store.

And large amounts of milk would ordinarily be packaged in half-pint cartons for students eating lunch at school, not the gallon jugs that have been subject to rationing at many supermarkets.

"Approximately 60 percent to 65 percent of product from farms typical-

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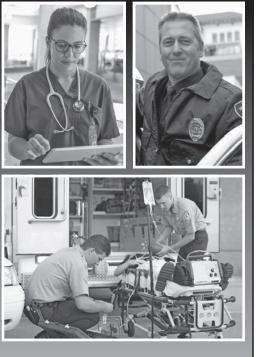
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Linda Symons

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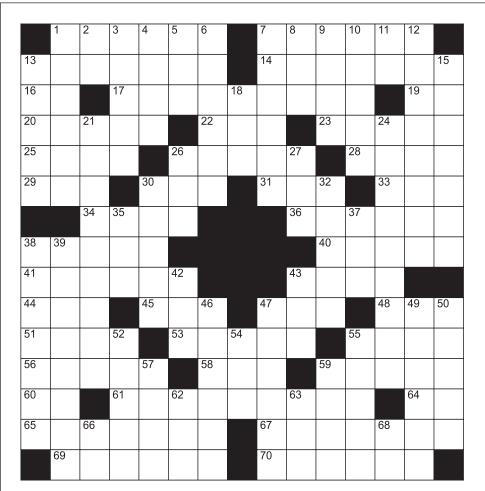
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GAME ON! All game answers on page 2!



CLUES ACROSS

- 1. Seed part
- 7. Productive
- 13. Popular cocktail
- 14. Sausages
- 16. Western state
- 17. Natural desires
- 19. Defunct British automaker
- 20. Early media tycoon
- 22. Move from one place to another
- 23. Letter of Semitic abjads
- 25. Female birds
- 26. Umbrella brand
- 28. Delinquent
- 29. Tax collector
- 30. Cooking tool
- 31. Female sibling 33. Flat-topped hat
- 34. Angolan currency
- 36. Boardwalk candy
- 38. European nation

CLUES DOWN

- 1. One or the other
- 2. Doc
- 3. Songs have them
- 4. Record of payment (abbr.)

- 40. Leaflike part of palm
- 41. Removed with solvent
- 43. Uttered words
- 44. Unfashionable person
- 45. Disappointed
- 47. Controversial device in soccer
- 48. 007's creator
- 51. Pain
- 53. UCLA mascot
- 55. Razorbill
- 56. Turkic people
- 58. Mimic
- 59. Crime involving fire
- 60. And, Latin
- 61. A saponaceous quality
- 64. Dorm employee
- 65. Estate lands

32. , so good

35. Cleverness

37. Protest yacht

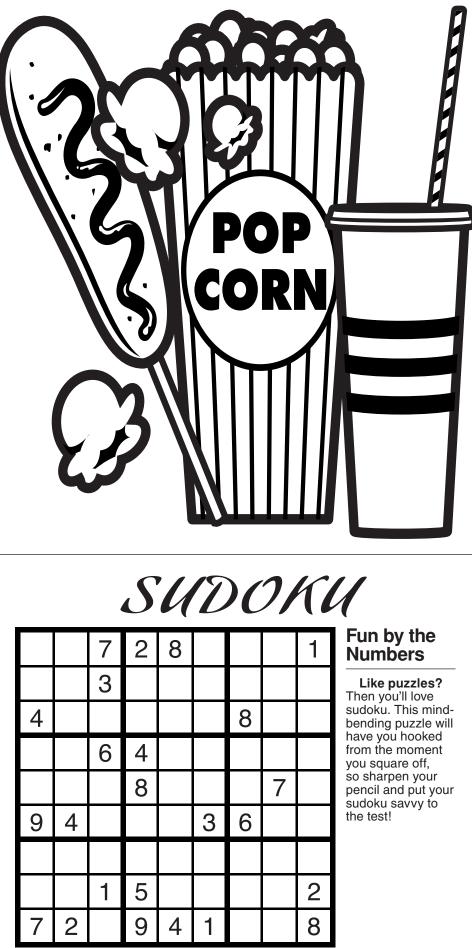
- 67. States
- 69. They slow you down
- 70. Gets up

N M D O L C R	B A M K B N G	L Y Q V E R K	N V S Y V N E	Y B C S M T N	B O F E K M C	M H L E S A A	P O C A V A A	R V T Q N O C	E V D H Q R L	S A T I E L E	E L G W I R H	N H W O H K R	T R P G G G I	S S E F V N F	L L N F G C S	B D V S E K P	S T N E R A P	R T F D L O L	C L M T E U Q	ADOPTED BOUQUET BREAKFAS CHILDREN FAVORITES GIFTING GRANDMC HONORED LOVE MAMA
RCVAQQMKHQLHM	ELDKQTVNM00SD	R H N G Q R D C Y N U P K	T C T T T H K E O N H B W	A R U O O N C R D W C A H	EKFRMHEAKKV BE	O R F B D Y W W P A Y O	M Y D A Q W N F Q R U F U F U	D A B L S I A A O W I A I A I A I A I	W E G I T G S R T W V E hor	BOIUKHEMKGAOT	T F H E D S C F A T W R H	T A T S P L A H D S G I H dia	M T M T A E R T A W T T C Jona	P E Y U B W C D H B E H	P E C I A L K I O P C S M and	H F M E A L N V P Y U P S D C M D	M E P H D W P G T A M H H	B E D E C D R L E O L O E d S.	U O B B I F L C D Q O M P	MATERNAI MAY MEAL MOM PARENT PRESENTS ROSES SHOWCAS SPECIAL SPOIL SUNDAY TREAT

BOUQUET BREAKFAST CHILDREN AVORITES GIFTING GRANDMOTHER HONORED OVE MAMA MATERNAL MAY MEAL MOM NOTHER MUM PARENT PRESENTS ROSES SHOWCASE SPECIAL SPOIL SUNDAY RFAT



Celebrate going to the carnival. Color in this picture to create your own masterpiece.



5. Speak endlessly 6. American state 7. Digressions 8. Tell on 9. Brews 10. Belongs to the bottom layer 11. American cigarette brand 12. Legal voting age in US 13. Dish

15. Expelled air from the nose 18. Body art

21. Fierce, destructive act 24. Bear bright yellow flowers 26. Japanese delicacy 27. Get off your feet 30. Male organs in some invertebrates

- 38. Anesthetized 39. Mollified 42. Touch lightly 43. Diego, Francisco, Anselmo 46. Some windows have them 47. National capital 49. Squirrels like them 50. Grandmothers 52. Painter's tool 54. News organization 55. and thesis: musical term 57. Famed activist Parks 59. Spumante (Italian wine) 62. A number or amount not
 - specified
 - 63. Body part

66. Of I 68. Old English

Level: Advanced

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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