



2013 Drought Outlook

eWeatherRisk[®] Contracts

Spring Crop Sales Closing Date-March 15th

CHANGES FOR 2013 CROP YEAR



President's Thoughts

FROM THE DESK OF JIM BALDONADO...

Twenty seven years ago on February 1st, I joined Deb Arends working at The Home Agency here in Elwood, NE. At the time all I had was a life insurance license, which is what brought me to Elwood in the first place. Being a life insurance agent for three years prior taught me a number of things that I still remember and use to this day.

One of those is, "you get what you pay for." And it was very obvious this past year with all the crop losses we had. This year the crop insurance companies we write for (RCIS, Pro Ag, and NAU) paid out over 30 million dollars in Multi Peril and Crop Hail losses to our customers, and if you count the offices we process for, they paid out over 45 million dollars in losses. That, my friends, is a lot of money! To pay out those kinds of losses, you, the producer, and we at The Home Agency must be doing something right.

Another thing I have learned over the years is, "you never know how good your insurance policy is until you have a loss." I am very comfortable our customers know how good their coverage is. In years when you are experiencing devastating losses, you just hope and pray all fall that everything was done correctly. And I am proud to say as far as I know it was! Good job to everyone and that includes our customers. It's worth noting, in the years after major losses we pick up more new business than most years, as again, you never know how good your policy is until you have losses. It's just too bad people have to have losses before they move their business to The Home Agency.

And the last one is, "the answer is always NO unless you ask." Over the years we have consistently been the ones bringing new products to the table. That may be how a number of you reading this article became customers of The Home Agency in the first place, because if we wouldn't have asked for your business with the new products we were offering at the time, you may not have become a good customer of ours.

This brings me to two products that in the next 2-3 years we will be asking ourselves how we did business without them.



WEATHER CONTRACTS

The first one is weather contracts from eWeatherRisk. As you know we have been marketing these contracts for the last two years and with all the drought in the Midwest it was a good thing a number of you bought these contracts. At the present time, producers are buying contracts for lack of precipitation for the months of March-April and May, and some continue with another precipitation contract for the months of June-July and August. Others may opt for a heat contract for June-July and August. Like I have said to a number of you, if you're happy with the precipitation that falls at the weather station you have chosen, then a precipitation contract is for you. If we don't see significant moisture this spring, what will our pastures look like and what will we do with our cattle? These are questions we hear every day when people call in looking for a quote on a weather contract. Although it's worth noting, I like precipitation contracts for the months of June-July and August as well. Just think back to last year around mid-June or so, how much would 4-6 inches of rain saved you in irrigation costs? Probably way more than a precipitation contract would have cost you! And the good thing is if it doesn't rain you get paid from your weather contract which helps you pay your energy costs, so you win either way!

If you have a problem as to where the weather station is located in regard to your place, a heat contract may be more to your liking. I have told hundreds of people, or in some cases they have told me, it always rains at the weather station five miles away, but it never rains at my place. But if it is 105 degrees at the weather station five miles away then more than likely it will be close to 105 degrees at your place too.

So whether it is a precipitation contract or a heat contract, we can design a weather contract for you. Just remember, you have to purchase these contracts 15 days in advance to when you want them to go into effect, and if you purchase them 45 days in advance you get a substantial savings in your premium. Also, you pick the weather station you want to use, and each station has a capacity limit of between \$200,000 and \$400,000. Once that station has reached its limit it is shut off. So if you want to use a specific station don't wait around. Give us a call now so we can get it booked for you today. Again, just another product brought to you first by The Home Agency!



PLAINS EQUIPMENT GROUP

The last item I want to talk about is our association with Plains Equipment Group. This will be a big deal as well in the future. The Home Agency is teaming up with what we feel is one of the most aggressive and most knowledgeable dealerships in the

country. Plus, with their 15 locations in two states they match up with our 17 locations perfectly.

A couple months ago I hired Shannon Poggendorf to help with this project and on January 1st Andrew Bellamy came to work for The Home Agency and will also be helping with this project. Andrew will cover the area east of Grand Island, NE and Shannon will cover the area west of Grand Island in working with all the Plains locations in their areas.

Both these young men will also be working with Plains Equipment Group learning as much as possible about precision farming. So look for both Shannon and Andrew to be of great assistance in the future on all of your precision farming questions. I want to welcome both these young men to The Home Agency family.

FAMILY

And as you can see we have a new member in our family. Axten Jerrod was born November 19, 2012 to our oldest daughter Sara



and her husband, Kevin Ross. His big brother, Hudson, also welcomed him home. As a lot of you know, being a grandparent is the best thing in the world!

Our whole family was home for Christmas and Santa even made a special appearance! Hudson wasn't too sure about him at first,



but after he saw the John Deere tractor and wagon he brought, he thought Santa was ok! I also got to take a nap or two with Axten in my recliner.

Hope you all had a great Christmas and New Year also! We will be

seeing many of you soon at our annual crop insurance update dinners! ■

Comments and Suggestions

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Crop Insurance Corner

CROP INSURANCE CORNER

By Cindy Davis

We hope your holidays were filled with blessings and the New Year is off to a great start for all of you. As I'm writing this article in mid-December we are currently seeing the first snow of the season, and although Mother Nature packed quite a punch into this first storm, the moisture is definitely a welcome site. Let's hope this winter is loaded with moisture so we can start replenishing the drought stricken ground.

Looking back at last year's article I mentioned 2011 was a year for the record books, as far as claims go. It sure didn't take long to break that record! The 2012 crop year brought continued drought and a tremendous number of claims, enough to keep adjusters busy long after the New Year. RMA requires insurance companies to perform audits on all high-dollar claims and in 2012 they doubled the figure triggering these audits, taking it from \$100,000 to \$200,000 per crop. Even with this higher limit, record harvest prices that were set for the 2012 crops – shown in the chart below – kept adjusters and companies swamped with these audits. In a year that could have been a crushing blow to American grain producers, crop insurance proved once again what an invaluable resource it is.

2012 Spring Crop Prices			
Crop	States	Projected Price Set-Yield Protection (YP) & Revenue Protection (RP)	Harvest Price-Revenue Protection (RP)
Corn	CO, IA, KS, NE, SD	\$5.68	\$7.50
Grain Sorghum	CO, IA, KS, NE, SD	\$5.53	\$7.31
Soybeans	CO, IA, KS, NE, SD	\$12.55	\$15.39
*Multiplied by the price percentage relationship between grain sorghum and corn as determined by RMA.			

SALES CLOSING DEADLINE – 2013 ROW-CROPS

The Sales Closing Deadline for the 2013 Row-Crop season is quickly approaching. This deadline is **March 15th, 2013**. All changes to your policy must be made by this date. This includes any change in plan, coverage level, price election, options, entity changes, crops, etc. If you have acquired additional land in a new county prior to the deadline, a new application must be written before this date. Cancellations must also be signed by this deadline. Take a few minutes before Sales Closing to visit with your agent and review your policy. It doesn't take long and could prove to be very valuable, especially if we have another year similar to 2012. The chart (below—to the right) shows when the 2013 row crop prices will be set.

Revenue Protection/Yield Protection	Projected Price Tracking Dates
Corn	Feb 1-Feb 28 Dec Corn-CBOT
Grain Sorghum (Multiplied by price percentage relationship between corn and grain sorghum, as determined by RMA)	Feb 1-Feb 28 Dec Corn-CBOT
Soybeans	Feb 1-Feb 28 Nov Soybeans-CBOT

Last year RMA implemented the new methodology to set crop insurance premiums, lowering rates for both corn and soybeans in some areas. William Murphy, who retired as the RMA Administrator at the end of 2012, said that the new approach to rates which is a reflection of risks, current yield trends, and improvements made through biotechnology, would see adjustments that recognize the latest technology, weather, and program performance information. Consistent with the approach they announced last year, RMA will continue to phase in the new rates limiting year-to-year premium changes in an effort to limit potential increases due to significant 2012 losses. Premium reductions will not be the same for every producer; they differ by state and county.

CHANGES FOR THE 2013 CROP YEAR

There are a few changes coming our way for the 2013 crop year. Some of the changes will not affect all producers, but they are

definitely worth mentioning.

- **Trend-Adjusted APH (TA)** – first introduced last year, and available on corn, soybeans and wheat in some of our areas. The TA option, which must be elected by Sales Closing Deadline, adjusts yields in qualifying APH databases to reflect increases in yields through time in the county. This option has expanded to additional states/counties, and for 2013 will be available on Grain Sorghum in certain areas. This option may not be available for all practices on a crop, and the factor may vary by practice. Please contact your agent to see if this option is available in your state/county on your crops.
- **New Break** – if you have broken out ground, the rules pertaining to insurability have changed once again. Requests for coverage are due by Sales Closing Deadline (March 15th) – let your agent know as soon as possible so they can explain your options.
- **T-Yields** for our region have changed in some counties – particularly for wheat and grain sorghum.
- Pilot programs begin in 2013 for some counties in our coverage area for **High Amylase Corn** and also **Blue Corn**. Contact your agent if you are interested in these programs.
- In efforts to provide relief to drought stricken areas, last fall RMA announced it would add language to special provisions in certain regions allowing the haying and grazing of a cover crop without impacting the insurability of planted 2013 spring crops. It should be noted that regional restrictions still apply:
 - In our coverage area, RMA split the region into West and East territories. The West territory (Note: some counties are not included and are different by crop) states that insurance shall not attach to planted non-irrigated crop from which in the same crop year a crop, **including a cover crop**, reached the headed or the budded stage prior to termination, regardless of the percentage of plants that reached the headed or budded stage.
 - The East territory (again, some counties are not included and are different by crop) states that insurance shall not attach to planted non-irrigated crop from which in the same crop year a crop, **other than a cover crop**, reached the headed or budded stage prior to termination, regardless of the percentage of plants that reach the headed or budded stage. **A cover crop is terminated after 50% of the cover crop has headed or budded.**
 - Also, posted in all counties for all spring planted crops:
 - In lieu of Section 17(f)(5)(ii) of the Common Crop Insurance Basic Provisions, haying or grazing a cover crop will not impact eligibility for a prevented planting payment provided such action did not contribute to the acreage being prevented from planting.

Producers have been struck by debilitating drought these past few years, and looking forward may be thinking about the Prevented Planting coverage included in their policy. If you are in this situation you need to be in close contact with your agent.

Prevented planting has strict rules and deadlines that need to be followed. RMA published a nice fact sheet back in April concerning common questions and misconceptions pertaining to prevented planting. It can be found at: <http://www.rma.usda.gov/pubs/rme/ppdrought.pdf> along with other helpful sources on RMA's website.

SHORT-RATING WHEAT FOR 2013

Falling right in line with the drought concerns could be the conditions of the planted 2013 wheat crop. The option to short rate wheat is still available, but must be requested by **March 15th**. This option provides a reduced premium rate for acreage intentionally destroyed before harvest by grazing or other means. To qualify for this reduced premium notify your agent prior to this deadline, and as always and with any crop, **always** give notice and check with your agent **prior to destroying any crop**.

Finally, if your 2012 row-crop production has not been turned in yet, your agent needs those figures as soon as possible to get your databases updated. If you have any questions concerning your crop coverage don't hesitate to give us a call.

****Please note that this article does not replace or supersede any procedures or modify any provisions contained in the complete insurance policies and actuarials. If you have any questions pertaining to cover crops and insurability please contact your agent.** ■

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LOOKING FORWARD TO SPRING

By Arlyn Rieker

Having ended the 2012 year and started into 2013, there are many factors that have affected agriculture. Whether it was the lack of precipitation or the excessive heat, this past year was a very trying year to say the least. With regard to crops, we had some extremely good yields reported on some of the irrigated ground that was harvested prior to the wind storm in October and some good/not so good yields on non-irrigated crops. As for the grass and pastures, the lack of moisture and heat has livestock producers scratching their heads to figure out what decisions will be the best for 2013 and beyond.

Over the weekend as I started to write this (mid/late-December), we just had a nice shower of rain followed by a light dusting of snow. But as I'm finishing this mid week, a blizzard is headed our way in Central NE and we are expecting 3-8 inches of snow. The moisture is a welcomed relief that sure freshened the air (and some mindsets), and also reminded us just how much we in agriculture depend on Mother Nature for our way of life.



Earlier I mentioned rain and how nice it was to see it again, but as I looked at the U.S. Drought Monitor for November 13, 2012, the majority of our area is in the Drought Extreme to Exceptional category. Of

course weather patterns can change, but our temperatures have continued warmer than normal and precipitation below normal.

How will this affect us for the 2013 livestock year? Visiting with producers, some have enough hay to get through the winter and to the middle of the summer if needed. Others have told me they don't have enough forage supply on hand and may have to reduce the herd. Hopefully we will get moisture to get some spring growth on the grass to carry us through the grazing sea-

son with either a reduction in stocking rates or with some hay or supplements. I personally don't know what I'm going to do with cows coming to grass until we see what the spring brings.

Speaking of spring time, some producers are already buying LRP on heavier calves going into the spring and summer as they feel if cows hit the market due to lack of grass and selling off early it may pressure the calf market also. Most of the coverage written for heavy steers is around \$149-\$154/cwt with a cost of \$25-\$28/head. Guys that are buying this say their break even is in the \$140-\$143 range, so the floor is well above the break even and at this time these coverages are in the 93-96% for coverage level of \$161. As we approach the calving season I anticipate producers will again want to write coverage on the newborns. Last year's coverage prices were in the \$178 range on the 5.99# steers. Most of these coverages were written in late February through April on the spring calves.

I want to let everyone know we will be at the Buffalo County Fairgrounds in Kearney for the 22nd Annual Nebraska Cattleman's Classic, February 18th-24th. This is a fun time for us as we get to see many of our producers and visit with them about their concerns or interests for the year. We look forward to visiting with you about LRP, Livestock Mortality and eWeather contracts. ■



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Homeowner's Insurance

“SIGNIFICANT OTHERS, SIGNIFICANT ISSUES”

Oh how times have changed. In 1950, eight in 10 households were occupied by married couples. According to the 2000 U.S. Census, that number declined to 51.7%; the balance being singles and couples living together who are not married. The former includes individuals who either live alone or with roommates; the latter encompasses both opposite and same-sex couples who consider themselves partners. It is the latter segment which now makes up approximately 10% of American households.

A benefit to marriage that is often overlooked is insurance. Married couples experience advantages that are not available to others living together. If you are not married and living with a significant other, there are some important things you should understand about your home insurance.

Standard home insurance is designed to cover damage to personal property like furniture, electronics and clothing that is owned by the named insured and those who are related to the person listed on the actual home policy (i.e., you). The term “related” is where your significant other’s problems begin.

Certainly the cost to replace that stolen television or incinerated clothing is essential. But home insurance has another important role: personal liability coverage. Personal liability is insurance that will cover expenses for which you are liable, like when a guest slips and falls on that loose step or your amateur attempt at controlled brush-burning set your neighbor’s house ablaze.

The following are some important limitations found in a standard home insurance policy that you and your significant other should know:

First, there is no personal liability insurance offered to individuals residing in the home who are not related to the named insured on the home insurance policy. For example, did your boyfriend move his dog in? Does your girlfriend’s son host

football games in the back yard? Examples like these (dogs can bite and children will hurt themselves) serve as a reminder of the unpredictable nature and expenses of a liability claim. The good news is that your personal liability is covered by your home insurance. The bad news is your significant other is not, which could be a potentially devastating expense that he/she will have to pay for out-of-pocket unless he/she has their own insurance.

Second, personal property of a non-relative is not covered by your home insurance. This means no coverage for claims like when your significant other’s laptop is stolen from home or school, or if that leather recliner is burned in a fire.

Not all hope is lost. In some cases it is possible to modify a standard home insurance policy to cover losses to your significant other’s personal property; however, this won’t fix everything. The best solution is for your partner to purchase a policy to cover their own personal contents – often called a Renter’s Insurance policy. A renter’s insurance policy will offer your significant other protection for expensive property losses and/or a significant liability expense. Please give us a call at 800-245-4241 if you have any questions or if we can assist you. ■

Information in this article is found at www.iiaba.net/vu.

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Health & Wellness

ALTERNATIVE MEDICINE

By Morgan Yardley

Many of us, once we get sick, always head straight to the doctor's office. We think because we are sick our bodies can't fight off the sickness itself. Yes, it is true if you are really sick you should seek medical attention. But in this health and wellness article I want to tell you about alternative medicine that can help you while you are sick and even prevent you from getting sick.

First is acupuncture. Many of my clients ask me about acupuncture, and to be honest I have never tried it. But I know for a fact it does work. The doctor I see offers it in his office in Lincoln. He truly believes that having acupuncture done will help rid the body of toxins. If the sickness is not severe, he prefers to do that over prescribing medicine. Again, he is a doctor so he does prescribe medicine to his patients if that is what they want, but he will also try acupuncture as another form of medicine. So what is acupuncture? National Center for Complementary and Alternative Medicine states that, "The term "acupuncture" describes a family of procedures involving the stimulation of points on the body using a variety of techniques. The acupuncture technique that has been most often studied scientifically involves penetrating the skin with thin, solid, metallic needles that are manipulated by the hands or by electrical stimulation."

Second is chiropractic. I do believe in chiropractors and that they do help the body in many ways. Once the body is out of line it does not function correctly, causing many problems now and in the long run. Many people go to chiropractors because they have headaches or backaches and chiropractors can help with this. But going to a chiropractor on a regular basis can help the body stay in correct alignment and work like it needs to work.

Third are herbs, sometimes referred to as botanicals. This is a whole new world. If you have ever done research on herbal treatments you may feel overwhelmed with the amount of

information there is. The Office of Dietary Supplements states, "A botanical is a plant or plant part valued for its medicinal or therapeutic properties, flavor, and/or scent. Herbs are a subset of botanicals. Products made from botanicals that are used to maintain or improve health may be called herbal products, botanical products or phytomedicines." Please check out this website for information on herbs and what they can help with: <http://nccam.nih.gov/health/herbsataglance.htm>. Also, there are many all-natural grocery stores that have herbal medicine or other herbal remedies. Please ask them if you have any questions about what herbs to purchase.

The fourth and last alternative medicine is massage therapy. Massage therapy has been shown to reduce blood pressure and heart rate, increase cytotoxic capacity (the body's natural "killer cells"), increase lymph flow and reduce edema, help with all types of aches and pains, reduce anxiety and most importantly reduce stress. Reducing stress is the most important because stress can affect the body in many different ways. When you are stressed, the body releases certain hormones. The longer you feel stressed the longer your physical reaction systems remain active. In the long run this can be dangerous to your health. Receiving massages on a regular basis is proven to help reduce stress and calm the body. Massage can also get the body flowing in the way it should be.

These four are just the basic alternative medicine methods you can use. You may ask your doctor and see if he/she will write a prescription for any of the above. If they do, your health insurance may cover it. All in all, I just want you to know there are other alternatives besides taking medicine to help you stay healthy! ■

Information for this article came from <http://nccam.nih.gov/health/acupuncture>, <http://ods.od.nih.gov/factsheets/BotanicalBackground-HealthProfessional> and http://www.amtamassage.org/infocenter/research_scientific-and-medical-research.html.



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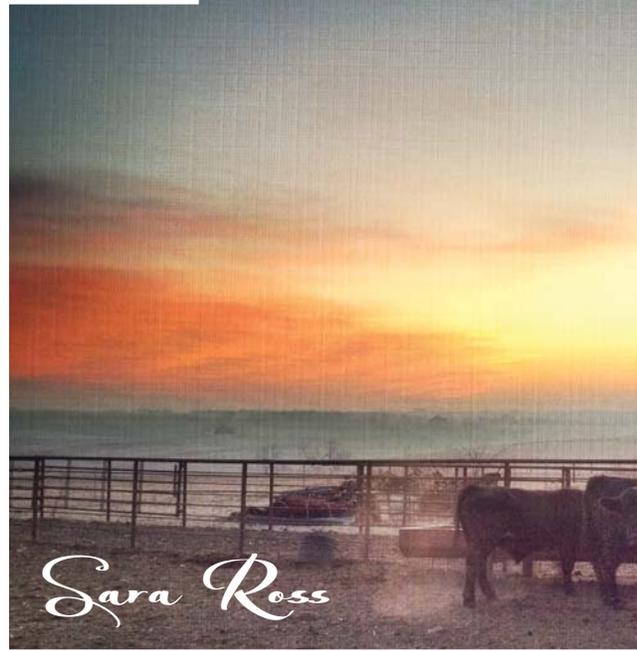
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Sara Ross

Winter Scenes

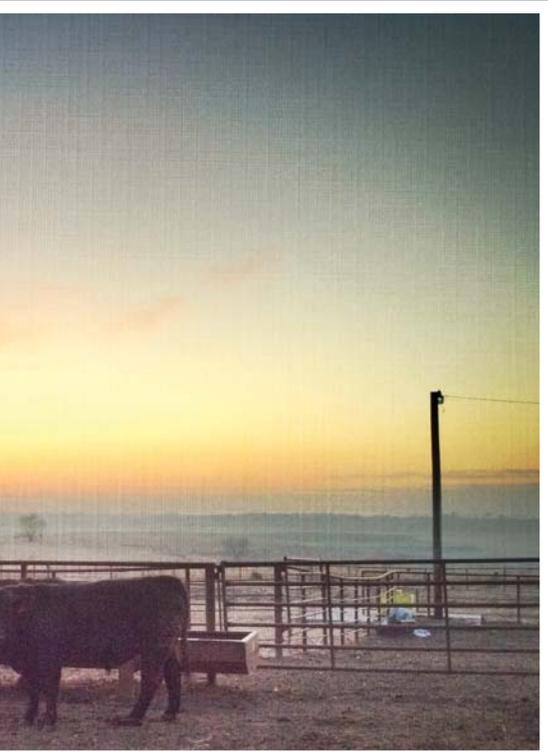
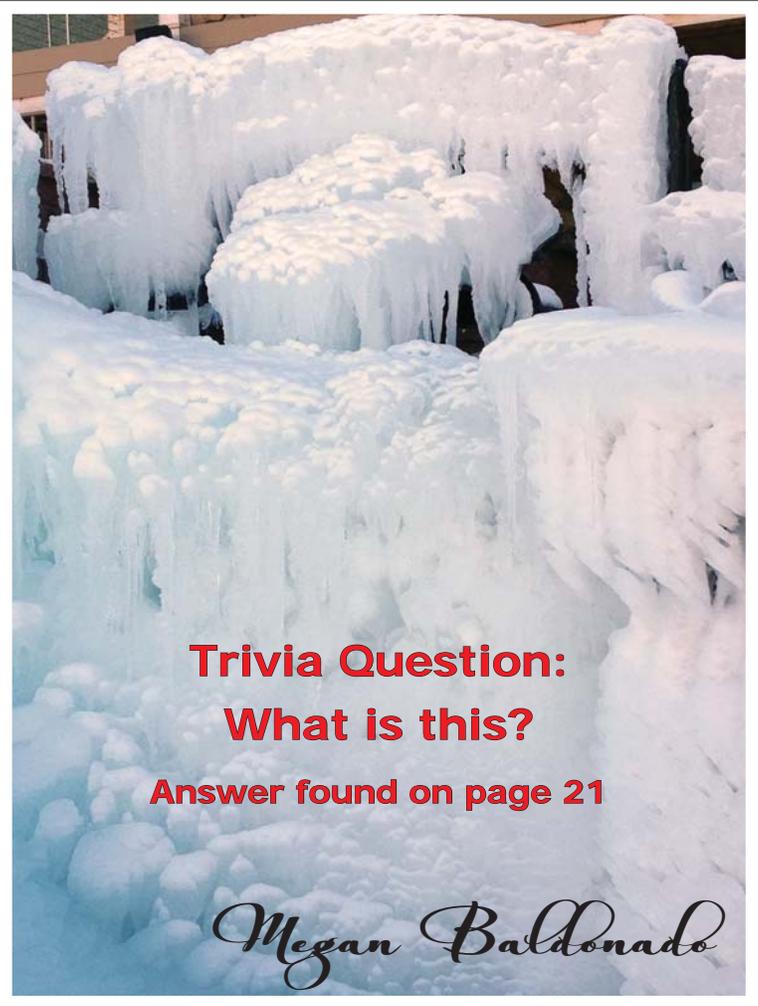


Sara Ross



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Winter enoes





Regional Office News

STRATTON, CO

By Penni Fox

Happy New Years Everyone! I trust all had wonderful celebrations with friends and loved ones. For me, the holidays seemed to hold a special kind of gratefulness with all the senseless devastation in our world. The school shooting in Connecticut just about did me in. I can't seem to wrap my mind around the type of people that feel no empathy or compassion for others. Being with my family was more than I could have asked for.

I have had many calls this year regarding increases in insurance premiums. Most companies have increased 10 to 15% due to natural disasters. It has nothing to do personally with your policy as this is the way to recoup the losses. I do appreciate you keeping an eye on your policies and welcome the questions you may have.

Colorado has seen its share of fire disasters the past couple of years. Last year hit close to home in Yuma County affecting homes and lots of land. Reading an article on fire prevention led me to the dangers of clothes dryers. A few suggestions include cleaning the lint from your dryer exhaust vent pipe to insure proper air flow, cleaning the lint filter after each load, not overloading your dryer and never leave it running after you have gone to bed or when you are not at home. Many ordinary household appliances can hold fire danger.

Health insurance has also become extremely expensive, yet necessary. With higher costs, people have increased their deductibles to make it more affordable. One way you can help with the out of pocket expense is with AFLAC. There are many products depending on your needs and family structure. I would love to sit down with you and explain how you really can have peace of mind without hurting your checkbook.

Thank you again to all my customers that make my job so enjoyable. Looking forward to making 2013 a great year in Colorado! ■

MCCLELLAND, IA

By Kevin & Sara Ross

Hello! We hope everyone had a good Christmas and a great start to the New Year! We've been busy with our new little addition to our family. Axten Jerrod Ross was born on November 19th. Hudson's been a great big brother and a big help...most of the time! It's definitely harder to get two kids out the door in the morning than it was with just one, but we are adapting!

As for the office, we are gearing up for another great crop insurance sales season. Our crop insurance update dinner is February 7th in McClelland, IA, so if you are in the area, let us know and stop on by. We also offer property and casualty insurance, which is handled by Sara. If you are interested in getting a farm, home, auto, umbrella or commercial quote, give Sara a call at the office (712-566-3603).

We hope everyone is having a successful calving season and I know it doesn't seem possible, but planting season is just a few months away. Hopefully we get some more moisture before then! ■

BELOIT, KS

By Enos & Jill Grauerholz

Wow! What a year 2012 was for Revenue Protection indemnities. The Beloit office has paid out record losses for 2012. We are glad to be starting a new year! Kansas is dry as we write this in December and we're hoping for some rain or snow soon!

Spring planted crop sign up is just around the corner. Decisions must be made and applications must be signed by March 15th.

We cannot stress enough, the importance of accurate and timely reporting. Accurate data makes audits and claims go much faster and smoother. The Risk Management Agency (RMA) is getting more and more strict. Please be sure your information is correct and verifiable.

We'd love to have a copy of your 578 form from FSA. This way we can double check your information before we turn it in. Missing a field on your acreage report can result in a costly claim reduction.

If you bin your crops, be sure to always mark your bins by field or unit. A truck log is needed, but is not sufficient. Any precision farming records must be backed up by bin markings and hard copy records. By keeping good records, you will increase the speed at which any claims or audits take place.

Climate and price volatility make claims much more likely. This makes purchasing RP an easy and wise business decision to limit risk. We were very thankful to have such great RP coverage for 2012. ■

CLAY CENTER, KS

By Chris Hauserman

New to The Home Agency-Clay Center location is Stacie Long. She started in November and has already been a great deal of help around the office. She has six years of crop insurance experience on the claims side of the business, as she was an adjuster with RCIS. Her knowledge of the claims side was a big help this fall with all of the losses we had and the amount of claims paid out that we reviewed. With her help our office hours are a lot more regular and the flow of paperwork is much more efficient. If you are out and about and have yet to meet Stacie, stop in and say hi! ■

HOME, KS

By Paula Brown

At the time of this writing we have just had our first snowfall of the winter and we are welcoming moisture of any kind. I just read an article yesterday stating \$8.7 billion has been paid out to farmers so far due to the record drought and that number will continue to rise. There were a lot of claims in our area, but for many producers the losses weren't as deep as we had feared. Many times adjusters working claims told us how much worse it was south of here; however, with the lack of subsoil moisture we now have, many farmers are even more concerned about the 2013 crop.

Once again most of the preseason talk is centered on drought and if it will continue to intensify. Most forecasting models are saying yes. These are serious concerns that affect planting decisions with crop insurance choices becoming even more critical as we strive to minimize risk. The 2013 crop insurance base prices will be set during the month of February and allow us to start running quotes. Corn and milo will track the December corn contract, and soybeans will track the November contract on the CBOT. The wheat base price set at \$8.78, so there is a good revenue guarantee on the insured wheat.

Soon it will be time to begin meeting with each of you to review your coverage. We will be having meetings to go over any changes and new options, and I hope you will be able to attend.

March 15 is the deadline to sign up 2013 row crops or make any changes to your existing policy. I look forward to working with you in 2013! ■

KIRWIN, KS

By Rhonda Jones

Wow! What a different year 2012 proved to be. I was looking back in our magazine to see what I wrote for February 2012 and I stated "Will we see the yields in 2012 we saw in 2011? We all know the answer to that!!"

This area received some much needed moisture the middle of December. It was the first moisture since wheat planting in September and we need a lot more.

The year has been a tough one for livestock producers as well. I have heard that preg checking results for open cows has been higher than normal. Calving season will soon be starting and remember you can insure those calves with Livestock Risk Protection insurance when they are born.

Even though this year will be remembered as the worst drought in history, I will have some wonderful memories with my family. Our first grandchild, Cooper, was born in June. Grandpa and I are spoiling him rotten. Isn't that what we are supposed to do? We also added a son-in-law in September who is a farmer and rancher and fits right in. Vincent's football team went to State,

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but came up short. He shot a white tail buck that scored 167. Number three for the wall!

Thank you for your business and I'm looking forward to working with you in 2013. ■

LARNED, KS
By Clark Redding

It's December 18, 2012 and my article for the magazine is due tomorrow. Again, I have waited until the last minute. I'm not lazy, well maybe a little, but I've been waiting for some good weather news to add to this report.

We are due a storm tonight and there could actually be some moisture with this one. They're talking six to eight inches in Colorado and it's moving East. Hallelujah!!! Now it's not here yet, but just the hint gets people excited. We are so dry again. Same ole, same ole. Wheat in Colorado and Kansas is looking pretty puny and going backwards in some areas. Whatever moisture we get out of this potential storm will be a God send.

We have been finishing up losses in Kansas and Colorado this week. Hope to have all the checks in hand prior to the 1st of January. We've had some high dollar reviews and those have held things up some. All in all, RCIS has done a great job for me and my insureds in a year from hell for losses. Lord let us all pray we don't have another just like it.

However, if we do, you can pray for the best, but you must continue to prepare for the worst. How do you do that? Continuing to work with your Home Agency representative. Review your coverages and look at the weather contracts The Home Agency offers as a hedge against excessive heat and drought issues that the Federal Crop Insurance doesn't cover. Those same weather contracts were very effective in 2012, and many of our clients are looking at them as a hedge again for 2013.

I want to thank my clients in Kansas and Colorado for their continued confidence in The Home Agency. Although, you will be reading this after the Christmas Holidays, I still want to wish everyone a very Merry Christmas and let's look forward to a very happy 2013. ■

BENKELMAN, NE
By Meghann Pursley

Snow, what a welcomed sight! This has been one dry year. With that being said, weather contracts have been a hit. Right now (in December) people are buying contracts to offset feed prices for

this coming summer and also for lower anticipated crop yields. Please contact me for a quote or with any questions you have concerning precipitation or heat contracts for 2013.

One thing to look forward to in 2013 is the higher projected crop prices. Wheat is set at \$8.79 and we'll soon know what corn and soybeans are as well. If you need help figuring the number of bushels available to forward market come see me. I hope you are all using your insurance policies to their full potential with prices being what they are. Remember, the sign up for spring planted crops is March 15th.

Please keep in mind that The Home Agency has all lines of insurance products available to you as well as Legal Shield and Identity Theft.

I hope you all had a Merry Christmas and Happy New Year. I will see you at our meeting February 5th and I look forward to working with you all this coming year. Thank you for your business! ■

RUSKIN, NE
By Dave Meyer

The good news is the weather this fall has been perfect for getting a lot of field work done for next year's planting season; unfortunately, that's also the bad news. The flurry of activity in the fields after harvest was completed has slowed considerably in South Central Nebraska. Most of the fertilizing and any type of tillage has been done and many of the farmers have turned their full attention to hauling grain. We were blessed with timely rains in our area in 2012, but there is no appreciable subsoil moisture left. Hopefully the weather cycle will change soon and we'll get back to average or above average rainfall.

I want to wish everyone a blessed Christmas and a happy New Year! ■



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THE DROUGHT OUTLOOK FOR 2013...

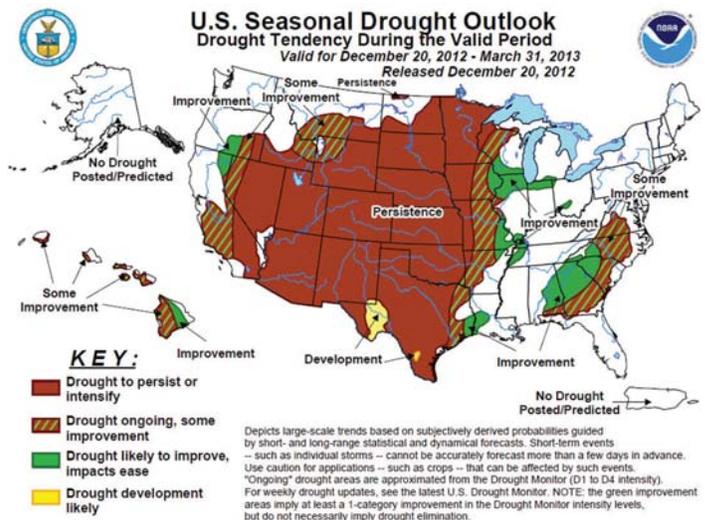
By Jim Jubb, eWeather

This edition, we discuss the drought situation and what you can do about it. All across the United States, the continuing drought caused tremendous losses due to weather. In fact, 62% of the United States is currently affected by drought conditions. The entire Home Agency service area is affected with some of the worst conditions in Kansas, Nebraska, Eastern Colorado and Iowa. Those who took advantage of heat and drought hedges received millions of dollars in payments that helped them protect their profits in 2012. Based on the forecasts for 2013, similar hedges will give you an edge in protecting your 2013 profitability.

WHAT THE FORECASTS SHOW FOR WINTER AND SPRING THIS COMING YEAR...

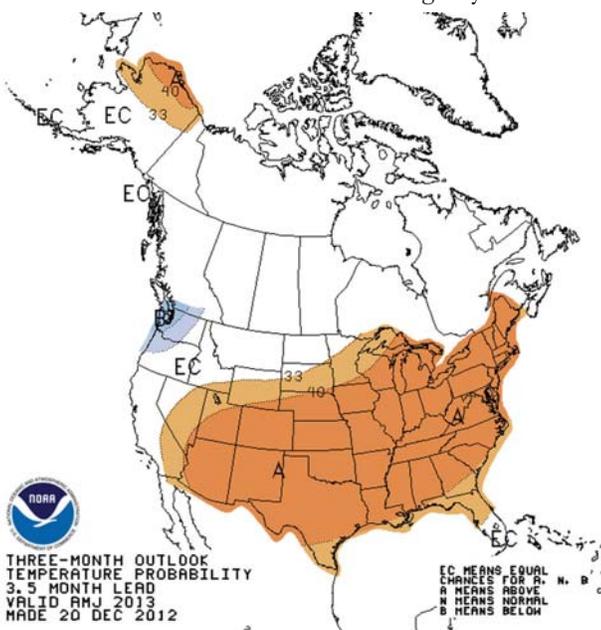
Producers throughout The Home Agency network want to know what weather may be in store for them.

This fall period, many growers bought drought and heat protection for both the spring and summer with a drought combination hedge. Others have opted for just drought or just heat. It is totally up to you. The spring drought outlook to the right shows continued persistence for almost the entire The Home Agency network through



March 31, 2013. This map shows where the drought is most severe, and by experience droughts tend to persist.

Spring conditions forecasted in the fall can be tricky. NOAA has been developing long range forecasts for decades now and to the left is their temperature outlook for April, May and June showing above normal temperatures. Throughout The Home Agency area, there is a heat concern much like what we saw in 2012 and with heat comes drought. You can watch The Home Agency website as we get closer to spring to see the new forecasts for drought. This year, you can “lock-in” both your drought and heat protection early and many have this year due to concern for continuing heat and dryness.



When you decide on a heat contract, you get a “double benefit” because when it is hot, it is generally dry. You are covering both heat and drought. Many, though, simply want drought protection by itself and in those cases we have a way to protect your profits that is affordable.

Your agent can give you the history for heat and drought and show you various levels of protection that are available to you. The Home Agency agent can also give you an idea where the best protection “degree-day range” might be or “number of inches” and from there you can find the best level to protect your profit range. Plus, your agent can build either a straight drought or an excessive heat hedge quite quickly and show you how affordable they are, or maybe you have a custom structure in mind. All you need to do is pick up the phone and give them a call at 800-245-4241.



WHAT TO EXPECT IN THE FORECAST FOR 2013?

The weekly Home Agency WeatherManager has both long range forecast trends and short to medium term forecasts that can be very beneficial in your financial decisions. You can't find these on television nor hear about the long range on the radio. You can find these forecasts on The Home Agency website (www.thehomeagency.com).

For a long term trend, it all depends on your location. We currently expect 2013 to see continued warmer temperatures and dryness in the Central Plains. To see the latest drought outlook, just type this address into any browser: http://www.cpc.ncep.noaa.gov/products/expert_assessment/seasonal_drought.html.

Every week we talk about the weather that is important to your operation and offer ideas on how to hedge your weather risk.

If you haven't received a copy of The Home Agency WeatherManager, simply go to <http://www.thehomeagency.com/insurance-programs/crop-coverages/eWeather-risk> and download the most recent one. Or you can call your agent and have them send one to you in the mail. ■



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-Creditreport.org



Life Insurance Beneficiary

DOT YOUR I'S AND CROSS YOUR T'S

By Alan E. Kuzma, CLU ChFC

He kicked for the Nebraska football team back in the 1970's. If I said his name, most of you would recognize it.

He was a friend of mine and a client. He worked for a very large financial institution in Lincoln. He never married, didn't have any children. He was extremely well respected in his profession and a friend to many. Just an overall laid back, great guy.

He also was suffering from cancer for over two years.

I had placed a couple of phone calls to his work with the idea of having lunch to get caught up. He never returned those calls to me.

In January 2012 he left us way too soon. The funeral was packed. It was a wonderful tribute to a great human being.

He had purchased a \$50,000 life insurance policy from me back in the 1970's.

I picked up the phone the week after the funeral to contact his father, the beneficiary.

That is when things got interesting.

AN INTERESTING DILEMMA

Since he had never married he named his parents as the beneficiary of the individual life insurance policy he purchased from me, his group life insurance at work and all of his retirement accounts. It seemed like the logical choice.

Here is where things get interesting. His mother had predeceased him. His father is almost 90 and has been very successful in agriculture. In fact the father has his own estate tax issues.

In short, Dad doesn't need the money. Dad doesn't want the money, because if he inherits the money, it only compounds his estate tax problem.

The numbers were impressive. The father was named beneficiary of \$400,000 of life insurance proceeds and \$800,000 of 401K money.

THE OSTRICH APPROACH

We've all heard the stories about ostriches where they stick their head in the sand at the first sign of danger thinking they are protected. Whether or not this is fact or fiction, most people understand the meaning of the phrase.

One of the amazing things about this case was the guy died without a will or any estate planning whatsoever! He had been battling cancer for over 2 years, understanding the graveness of his situation and chose to do no planning or even talk about it.

In fact, his father told me that the day before he passed away, they had a conversation regarding this very issue and my friend told his Dad, "You sort it out".

Sadly, that attitude opened the door for the IRS.

LESSONS TO BE LEARNED

The first comment I would make regarding this situation or anyone else's is; be proactive. The last time I checked folks, the mortality rate was still 100%. No one gets out alive and you can't take it with you.

So my friend died without a will or any type of distribution plan except a beneficiary designation on life insurance policies and retirement accounts.

In this particular situation one of the biggest oversights was not naming a contingent beneficiary on the life insurance or the retirement accounts.

Why was this a big deal? Because a beneficiary designation on an asset trumps a will. Your beneficiary designations are one of the most important decisions you will ever make. Make sure you designate not only a primary beneficiary but also a contingent beneficiary. Then you need to periodically review these designations and if things have changed revise them.

(Disclaimer: I am not an attorney, I cannot give legal advice. I am not a CPA, I cannot give tax advice. However, I am a professional life underwriter and Investment Adviser Representative with almost 40 years of experience. I know what works and what does not.)

Remember, Dad didn't need the money or really want the money. Dad's first choice would have been to disclaim the inheritance. Essentially, he would have filed documents stating, I don't want the cash, give it to the next in line.

Had there been a contingent beneficiary named, things would have fallen into place nicely.

The nature of the assets made it interesting also. Life insurance proceeds are paid to beneficiary's tax free, the best kind of money. Had a contingent beneficiary been named, Dad could have taken the life insurance proceeds or passed them on to the decedent's sibling which was optimal.

\$800,000 of pretax money had the IRS licking their chops. Under the IRC rules, Dad had two choices; 1) take the money in a lump sum and pay all the tax in the year received or 2) take the money based on his life expectancy, approximately 4.3 years.

Under both scenarios the biggest winner is Internal Revenue Service.

Had a contingent beneficiary been named, Dad could have disclaimed the money; my friend's brothers and sister could have inherited an IRA. The advantage to that is the money could have continued to compound in the IRA with only a Required Minimum Distribution due annually. The final payout total would have been two or three times the amount inherited.

BOTTOM LINE

Beneficiary designations are extremely important when passing assets at death. Make sure yours are current and name a contingent beneficiary.

Also, periodically review your estate plan and make the appropriate revisions.

If you have questions regarding this issue please contact the professionals at The Home Agency or feel free to give me a call.

Remember, no one gets out alive! ■

Answer to trivia question on page 13: A broken water pipe caused this massive "ice sculpture" at Jim and Sharri Baldonado's house in January.

Answers to November's Website Search

1. WWW.THEHOMEAGENCY.COM
2. Radio Ads
3. IdentityTheftShield
4. ZIPCODE
5. Cities
6. "Meet our team"
7. Lego
8. 888-785-3077
9. LivestockRiskProtection
10. 1986
11. LivestockRiskProtection
12. Yes
13. KANSAS
14. Medical, Disability, Long Term Care, Accident Coverage, Small Group Health, Medicare Supplement, Dental or Critical Illness
15. 7
16. "REQUESTAQUOTE"
17. Worker's Compensation
18. 1990
19. TRUE
20. 9
21. Gothenburg
22. 60
23. Deb Arends
24. COLORADO
25. Prepaid Legal or Legal Shield
26. YES
27. Umbrella Liability Insurance
28. Disability Insurance



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Winter Favorites

Red Cake *From: Darlene Haarberg*

- Step 1** Combine and set aside:
2-1 ounce red food colorings
2 teaspoons cocoa
- Step 2** Combine and set aside:
1 teaspoon baking soda
1 tablespoon vinegar
- Step 3** Cream the following:
1½ cups sugar
2 eggs
1 teaspoon vanilla
½ cup crisco oil
pinch of salt
- Add Step 1 to Step 3 slowly.
- Step 4** Add to Steps 1 and 3:
2¼ cup cake flour
1 cup buttermilk
- Fold in Step 2.
- Step 5** Line two round pans with wax paper.
Divide batter between the two pans.
Bake at 350° for 30 minutes or until



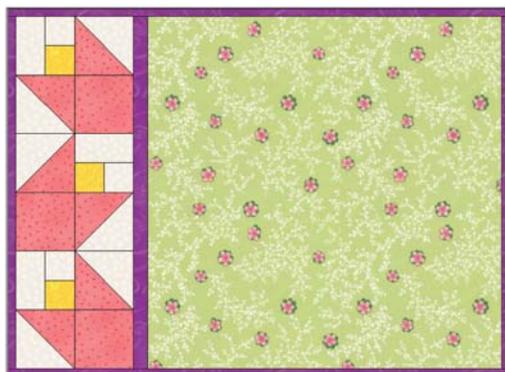
cakes are done. Let cool.

Frosting:

- Step 1** Cook in a double boiler until thick and coats spoon. Then let cool:
1 cup milk
3 tablespoons flour
- Step 2** Cream until fluffy:
1 cup sugar
1 cup Fleischman butter
1 teaspoon vanilla
- Step 3** Add Step 1 to Step 2 a little at a time, beating all the time until mixed. Frost cake and enjoy!

Darlene Haarberg is Jim's sister and this is his favorite dessert. Give it a try for Valentine's Day this year!

If you would like to share a recipe in this magazine, please e-mail it to me at : ross@thehomeagency.com.



Placemat Finished Size: 12 1/2" x 17"

Cutting: To Make 1 Placemat

White: (1/8 yard)

(3) 1 1/2" x 1 1/2", (3) 1 1/2" x 2 1/2",

(3) 2 7/8" x 2 7/8"

Pink: (1/8 yard)

(3) 2 7/8" x 2 7/8", (3) 2 1/2" x 2 1/2"

Yellow: (1/8 yard) (3) 1 1/2" x 1 1/2"

Purple: (1/4 yard) Sashing/Binding

(1) 1" x 12 1/2" strip for sashing

(2) 2 1/4" x 42" strips for binding

Green: (3/8 yard) Cut (1) 12 1/2" square

Backing: At least 14" x 18"

To Make 4 Placemats, you'll need:

White: 1/3 yard

Pink: 1/4 yard

Yellow: 1/8 yard

Purple: 2/3 yard

Green: 7/8 yard

Backing: 7/8 yard

Tulip Placemats

Construction: All seam allowances are 1/4"

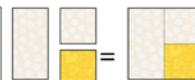
Directions are for ONE placemat.

Tulips:

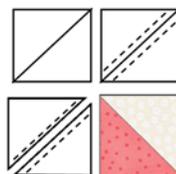
1. Sew the 1 1/2" yellow square, 1 1/2" white square, and 1 1/2" x 2 1/2" white rectangle together as shown. Unit should measure 2 1/2" x 2 1/2". Make 3.
2. Draw a diagonal line on the wrong side of the 2 7/8" white squares. Pair right sides together with the pink 2 7/8" squares. Sew 1/4" from each side of the drawn line. Cut apart on the drawn line. Press seam towards pink. Trim up half-square triangle unit to 2 1/2" x 2 1/2". Make 6.
3. Arrange units into a four-patch format as shown. Join units together to form a tulip block. Block measures 4 1/2" x 4 1/2".
4. Join 3 blocks together, alternating directions as shown.

Assembly:

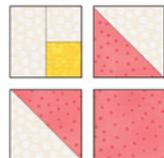
1. Sew the 1" x 12 1/2" sashing strip to right side of tulips, then sew the 12 1/2" x 12 1/2" green square to this unit.
2. Layer mat, batting, and backing. Quilt as desired. Bind using the 2 1/4" strips.



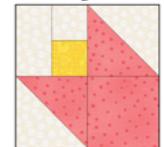
Step 1



Step 2



Step 3



Make 3



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Crossword Puzzle

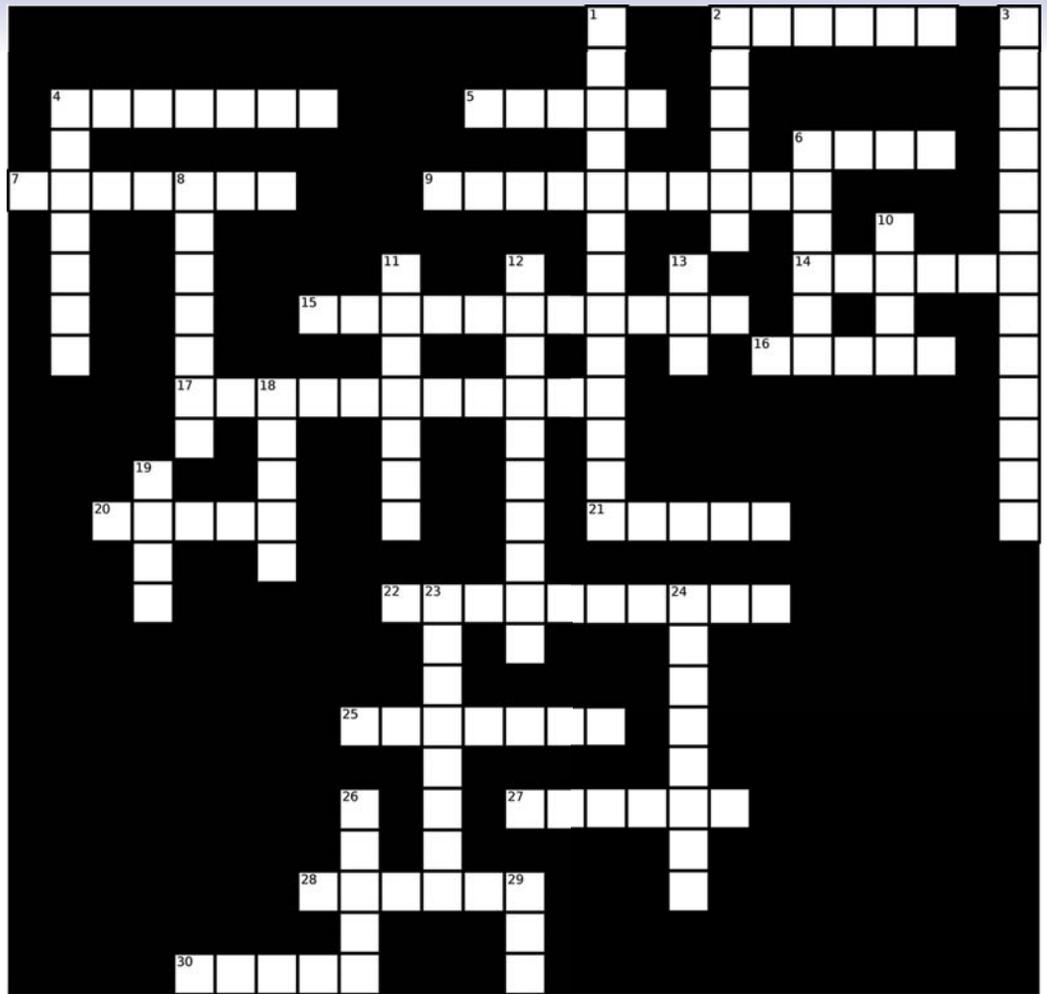
Please enjoy this crossword puzzle. You will find every answer somewhere in this magazine. The correct answers will be in the next issue.

ACROSS

- 2 Beneficiary designations are extremely important when passing ____ at death.
- 4 Lack of ____ moisture has many farmers in the Home, KS area even more concerned about the 2013 crop.
- 5 Jim's new grandson's name is ____ Jerrod Ross.
- 6 ____ was a welcomed sight in many locations in December.
- 7 ____ therapy helps reduce stress.
- 9 Make sure you designate not only a primary beneficiary but also a ____ beneficiary on your life insurance policies.
- 14 Rhonda Jones' first grandchild.
- 15 ____ is said to help rid the body of toxins.
- 16 Twenty-____ years ago, Jim Baldonado joined Deb Arends working at The Home Agency in Elwood, NE.
- 17 A renter's policy will offer your ____ other protection for expensive property losses and/or a significant liability expense.
- 20 If you have broken out new ground, requests for coverage are due by ____ Closing Deadline.
- 21 Standard home insurance is designed to cover damaged to personal property that is owned by the ____ insured and those who are related to the person listed on the actual home policy.
- 22 ____, IA is having their crop insurance update dinner on February 7th.
- 25 Sixty-two percent of the United States is currently affected by ____ conditions.
- 27 The crop insurance companies that The Home Agency writes for paid out over ____ million dollars in Multi Peril and Crop Hail losses to their customers in 2012.
- 28 One of the offices that paid out record losses for 2012 crop insurance.
- 30 ____ in Colorado and Kansas is looking pretty puny and going backwards in some areas.

DOWN

- 1 At the present time, producers are buying contracts for lack of ____ for the months of March-April and May.
- 2 ____ Bellamy is working with the Plains Equipment Group and The Home Agency's eastern locations.
- 3 ____ may be able to help with headaches or backaches.
- 4 ____ Poggendorf is working with the Plains Equipment Group and The Home Agency's western locations.



- 6 New to The Home Agency-Clay Center location is ____ Long.
- 8 In some counties in The Home Agency's area, there is a new pilot program for High ____ Corn.
- 10 Personal property of a non-relative is not covered by your ____ insurance.
- 11 The Home Agency will be the "Official Insurance Agency" at the Nebraska Cattlemen's Classic at the ____ County Fairgrounds February 18-24th.
- 12 In a year that could have been a crushing blow to American grain producers, crop insurance proved once again what an ____ resource it is.
- 13 When a producer decides on a heat contract with eWeatherRisk, you get a "double benefit" because when it is hot, it is generally ____.
- 18 Some producers are already buying LRP on heavier calves going into spring and summer because they feel if cows hit the market due to lack of ____ and selling off early it may pressure the calf market also.
- 19 The past ____ was perfect for getting a lot of field work done for next year's planting season.
- 23 Last year in the Yuma, ____ area, fires destroyed homes and lots of land.
- 24 The Trend-____ APH option adjusts yields in qualifying APH databases to reflect increases in yields through time in the county.
- 26 The option to short rate ____ is still available, but must be requested by March 15th.
- 29 Life insurance proceeds are paid to beneficiary's ____ free.

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*Photo on the front cover is by Sara Ross.
 Design and layout of The Home Agency Magazine
 by Sara Ross.*

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 888-537-3511 · 308-537-3511
 308-537-3647-Fax

Brady

120 North Main
 Brady, NE 69123
 888-537-3511 · 308-584-3044

Benkelman

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 Benkelman, NE 69021
 800-245-4241 · 308-423-2400
 308-423-2416-Fax

Broken Bow

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 308-785-2560-Fax

Lincoln

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 Lincoln, NE 68508
 800-245-4241 · 402-314-5338

Ruskin

1123 Road 4900
 Ruskin, NE 68974
 800-245-4241 · 402-984-9255

IOWA LOCATION

McClelland

91 Main Street
 McClelland, IA 51548
 712-566-3603 · 402-740-5624
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KANSAS LOCATIONS

Larned

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Beloit

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