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AGENCY 
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President's Thoughts



FROM THE DESK OF JIM BALDONADO...

Greetings! Now that the 15th of March is past, we at The Home Agency are shifting gears from getting crop insurance renewals done to getting geared up to take your acreage reports and writing your hail.

As always, we enjoyed traveling around four states putting on our appreciation lunches and dinners. We have been going to some locations for over 20 years, and I want to thank my wife Sharri for fixing over 360 meals in four states. People tell me her prime rib just keeps getting better and better. Great job, Sharri!

We actually put on meetings in 14 locations, and it takes a lot more than Sharri and I to make this happen. The staff in Elwood puts together all the handouts for all the different locations which take a lot of time. Thank you and great job to all the staff that helped with all the meetings.

Something a little different some of you may have seen is The Home Agency at some of the bull sales in your area. We have been doing this for a few years now and we just keep adding more and more every year. When we are at these sales we are writing Livestock Mortality Insurance on the cattle you are buying. This covers death of the animal, regardless of the cause. Visit with us and let us show you why you may want to purchase a Mortality policy versus adding them to your farm policy.

eWEATHER

On March 15th as I was traveling in western Nebraska and eastern Colorado the temperature was 79 degrees. If it's 79 degrees on the 15th of March, what's it going to be in 90 days on June 15th or even 90 days after that around September 15th? As you may recall, we started marketing eWeather contracts two years ago and I believe we picked a good time to do it. Two years ago this drought we are in was mainly south of I-70, last year it was south of I-80 and it just seems to be moving north. Two years ago we wrote around 30 contracts, last year we wrote over 70 with most contracts sold in June. For these 100 contracts

customers were paid over 2.2 million dollars. In fact a number of contracts paid 100% of their value last year. You may have heard some crop insurance agents or other people say these types of products don't work, but boy are they missing out.

A number of you reading this article are very happy you bought contracts in the past and it shows as most of you have already bought your 2013 contract early. Remember, you must purchase these contracts 15 days prior to when you want them to go into effect. Also, in most cases there is a limit of 400 thousand dollars per weather station. Once a station fills up we can try to get more liability, but more often than not we can't, so this is one reason we highly recommend buying early. If someone had good luck with the station they had last year they want back on that station.

People are really starting to understand weather contracts, and bottom line is you don't want to collect on these contracts; it would be better for you to have the best growing conditions and a great crop. You clearly don't want it to be as hot as it has been the past two years, and if you purchased a lack of precipitation contract you would rather have plentiful rain. Same with Hail and LRP you really don't want it to hail, and with LRP you really want the price to keep going up so you won't collect on your LRP contract. What you are doing when purchasing an eWeather contract is protecting areas your Multi-Peril policy does not protect for the perils you choose and if it is hot or dry you get a substantial payout on the weather contract. Again, these have really worked great and are square in the forecast for this summer.

People have asked if eWeather works well in irrigated areas and the answer is yes. Last year, once the irrigation motors were started; they never stopped. I picked a weather station in the Seward area and it shows we can lock in 8.27 inches for the months of June, July and August. And if you don't get the 8.27 inches you will be paid for every one tenth of an inch you are short. Think of it this way; let's say you get two inches the middle of June and it delays starting your irrigation for another week or so. Then you get some more rain the first of July and it's delayed again. Just think how much money you have saved by getting the rains, more than enough to pay for your eWeather contract. Give us a call for contract quotes on too much heat or lack of precipitation and let us show you how they will work for you and your operation.

PRODUCTION HAIL

Over the last 3-4 years Production Hail has been the hail policy of choice. And it looks to be the choice again this year. One thing I want to make sure we are all on the same page on is the Green Snap Coverage offered with these hail policies. There have been a lot of ads this spring talking about the wind storm last October 17th and 18th, and how companies are extending their ending date to November 1st or so. The date may have been extended, but no one ever said they would have paid for that wind loss under their Green Snap policy. It may have sounded like they might have, but most of those losses were not Green Snap losses, they were Multi-Peril losses and were paid as such.

County	Twp	Range	Crop	Rate	NEBRASKA HPP Calculator 2013										
DAWSON	12N	24W	CORN	10.50											
MPCI	APH	MPCI COV %	BASE PRICE	% OF BASE \$											
DATA	200	75%	\$5.65	100%											
Production Plan Leve					110	115	120	125							
HPP Bushel Guarantee/Acre					220	230	240	250							
MPCI + Hail \$ Coverage/Acre					\$1,243.00	\$1,299.50	\$1,356.00	\$1,412.50							
Hail \$ Coverage / Acre					\$395.50	\$452.00	\$508.50	\$565.00							
HPP Rate/\$100					\$11.03	\$10.50	\$10.71	\$11.66							
HPP Premium/Acre					\$43.62	\$47.46	\$54.46	\$65.88							
HPP + Green Snap End Premium/Acre					\$53.71	\$58.99	\$67.43	\$80.29							
HPP + Green Snap End w/ EHE Premium/Acre					\$56.87	\$62.60	\$71.50	\$84.81							
% Loss Required To Get Your Hail Premium Back					3.5%	3.7%	4.0%	4.7%							
% Loss Required To Get Your Hail+Green Snap End Premium Back					4.3%	4.5%	5.0%	5.7%							
% Loss Required To Get Your Hail+Green Snap w/ EHE Prem. Back					4.6%	4.8%	5.3%	6.0%							
					% LOSS	YIELD LOSS	CLAIM LOSS	YIELD LOSS	CLAIM LOSS	YIELD LOSS	CLAIM LOSS	YIELD LOSS	CLAIM LOSS	YIELD LOSS	CLAIM LOSS
					5%	209.0	\$62.15	218.5	\$64.98	228.0	\$67.80	237.5	\$70.63		
					10%	198.0	\$124.30	207.0	\$129.95	216.0	\$135.60	225.0	\$141.25		
					15%	187.0	\$186.45	195.5	\$194.93	204.0	\$203.40	212.5	\$211.88		
					20%	176.0	\$248.60	184.0	\$259.90	192.0	\$271.20	200.0	\$282.50		
					25%	165.0	\$310.75	172.5	\$324.88	180.0	\$339.00	187.5	\$353.13		
					30%	154.0	\$372.90	161.0	\$389.85	168.0	\$406.80	175.0	\$423.75		
					35%	143.0	\$395.50	149.5	\$452.00	156.0	\$474.60	162.5	\$494.38		
					40%	132.0	\$395.50	138.0	\$452.00	144.0	\$508.50	150.0	\$565.00		
					45%	121.0	\$395.50	126.5	\$452.00	132.0	\$508.50	137.5	\$565.00		
					50%	110.0	\$395.50	115.0	\$452.00	120.0	\$508.50	125.0	\$565.00		

As we all know most stocks were still standing, the ear just fell out of the shuck. So don't be misled when looking at Green Snap coverage, because that is exactly what it is, it's for Green Snap coverage only. Sure, we have extra coverage for leaners, but not severed stocks and we call that Extra Harvest Expense. We feel we have some of the best Green Snap coverages on the market, and I also feel that most of you know us well enough, if we felt we didn't have the coverage producers need, we would go out find it.

Take a look at the payout chart above, the 120 plan seems to be the plan most people like. Using a 200 APH times the 120 plan equals 240 bushel. The 120 plan covers for Hail and Green Snap from 240 bushel down to 150 bushel where your Multi-Peril kicks in. That's 90 bushel times \$5.65 per bushel for total Hail and Green Snap coverage. This chart shows that if you purchase Hail plus Green Snap plus Extra Harvest Expense you would need a 5.3% Hail or Green Snap loss to cover all your Hail and Green Snap premiums. 5.3% of 240 bushel is 7.2 bushel, which means you could still harvest 232.8 bushel and have all your hail premiums paid. And remember if you produce more than 240 bushel you have grown yourself out of a loss, but who cares you have the bushels. Production Hail really works; give us a chance to show you.



FAMILY

After spring sales season was over on March 15th, and after traveling throughout four states putting on meetings, I was ready for a break. As most of you know, I love to snow ski and I love the mountains. So on the 15th my family and some friends headed to the mountains to

hit the slopes. One of the pictures shows Grandson Axten in his little snowsuit. He is great to have around and I always know where he is, as he's such a talker already. Also, there is a picture of Hudson in ski school. This was his first year for ski school and it went ok for a three year old. He is well on his way to heading down the slopes with his Papa in the next couple years.



The other picture is a very special picture to me and it shows my three daughters, (from left to right) Morgan, Sara and Megan, and the young men on the ends are Brian Taylor on the left and Robert Taylor on the right. Their dad, David Taylor, was one of my very best friends and these kids started skiing together 20+ years ago. The two families have not skied together for over 10 years. David passed away about nine years ago and all five of the kids had not been together skiing since well before that. After this trip, we have decided this needs to be an annual event again. Can't wait till next year! There is also some talk about the kids getting together at the lake this summer, which will be a lot of fun. Some of you may not know, but David was from Elwood and in the late 70's when we were in college and we were working in Lincoln, David would take me to his hometown to do some hunting and fishing. It did not take us long to figure out Elwood is where we wanted to raise our family.

Ski season and the mountains were great, but it's also nice to be back home and taking Hudson fishing for a few crappie. It's now planting time, so take your time and be careful as there is always another day and we all want to be in it. ■



Crop Insurance Corner

CROP INSURANCE UPDATES
By Cindy Davis

It's the first day of spring and it is sure a nice one here in Nebraska, as I begin a new article. It was once again a very mild winter and unfortunately not what the drought ravaged soil needed. Winter is not my favorite season, but I was definitely hoping for more snow to begin what may be a long process of replenishment to the cropland in our surrounding areas. Let's hope this spring brings with it an abundance of moisture as producers continue to make tough choices regarding their farming operations.

The 2012 crop year was another trying one, for producers and crop insurance companies alike. With a record number of claims filed, crop insurance companies were put to the test for a second straight year. We are pleased to say that all of the companies we write business with passed with flying colors. According to RMA, as of March 18th over \$5 billion had been paid in crop indemnities in Iowa, Colorado, Kansas and Nebraska.

There was a recent article published in the Omaha World-Herald pertaining to a new study done on the effects of crop insurance this past year. University of Nebraska-Lincoln economists Brad Lubben and Eric Thompson conducted the study, underwritten by Omaha-based farm lender Farm Credit Services of America. The team looked to put numbers to the impact of crop insurance and how it helped to offset crop and revenue losses during the severe drought. The researchers found that after premium expenses and the dollars set back into savings, crop insurance last year generated a nearly \$2.2 billion economic impact off farms and on main streets in the states of Iowa, Nebraska and South Dakota and saved over 20,000 jobs in these states as well. "That translates into a lot of additional

farm income that helped to offset what was by all accounts a historically disastrous year production-wise," said Lubben, who specializes in agricultural economics. "Crop insurance filled that void. It filled the exact role crop insurance is designed to serve." Crop insurance is, no doubt, the safety net no producer should be without, and I know the agents at The Home Agency were proud to have delivered a tremendous number of claim checks to the producers they insure.

The coverage for your 2013 Row Crops should have been set back in March. Prices for the new crop year tracked during the month of February and ended in really good shape to provide some great coverage for the upcoming year. The Base Prices, along with the Harvest Price tracking dates can be found in the chart below.

2013 Spring Crop Prices & Harvest Tracking Dates			
Crop	States	Projected Price Set-Yield Protection (YP) & Revenue Protection (RP)	Harvest Price Tracking Dates-Revenue Protection (RP)
Corn	NE, IA, KS, CO, SD	\$5.65	Dec Corn CBOT Oct 1-Oct 31
Grain Sorghum	NE, IA, KS, CO, SD	\$5.53	*Dec Corn CBOT Oct 1-Oct 31
Soybeans	NE, IA, KS, CO, SD	\$12.87	Nov Sbean CBOT Oct 1-Oct 31
*Multiplied by the price percentage relationship between grain sorghum and corn as determined by RMA.			

Planting will be in full swing before long, and we hope you all have a safe and productive season. I have a couple of reminders for you to think about while you put in the long hours in the tractor cabs. Planting a crop prior to the initial plant date will surrender any possible replant payment, unless you have purchased a supplemental Replant Coverage policy. Initial plant dates vary by crop/state, check with your agent for the correct date for your crops and counties. If any of your acres do need to be replanted, let your agent know prior to actually replanting. They will need to turn in a claim and get an adjuster in contact

with you in a timely manner. The same procedures should be followed this fall, should you need to chop any acres for silage.... give your agent a call **prior** to chopping. We hope you are not prevented from planting any acres this spring, but if you are, you need to give notice to your agent **within 72 hours after the final planting date in your county**. Don't wait until acreage reporting time to let them know, it could be too late then.

HAIL

It will soon be the time of year where the sky turns black, the clouds roll and the air is thick enough to cut – the severe weather season here in the plains. That means it is time to get your hail coverage in place as well, if you have not already done so. Depending on the plan you purchased in the past, your coverage could soon be expiring. Get in to see your agent soon to put these Hail plans to work for you, not to mention the peace of mind when those storm clouds pop up out of nowhere!

ACREAGE REPORTING

Acreage reporting will be right around the corner. The deadline for Iowa, Colorado, Nebraska, Kansas and South Dakota for corn, grain sorghum and soybeans is **July 15th**. Be sure to get your acres reported prior to this date. We can't stress enough how important it is to get all the information correct on your acreage report. With prices where they are, a simple mistake or failure to report any acres could be very costly. Double-check your acreage report for yourself - it should match what you certify at FSA. Report all acres, whether they are insurable or uninsurable, planted or prevented from planting. If you have acquired new ground, be sure to let your agent know, it may not show on your pre-printed forms. Bring your map books along when reporting acres; this will help in identifying all fields within a legal location. Your agent will also need sharing parties, share percents and plant dates for all acres.

PRECISION FARMING

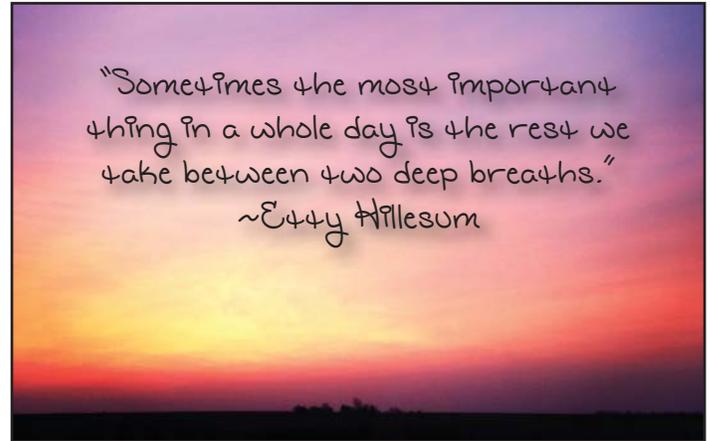
Precision farming has gained popularity among producers over the last few years. In some of my prior articles I have gone into more detail about the rules regarding the use of these systems with your crop insurance policy. These rules and regulations definitely apply to the planting season, so if you are planning on using these new technologies and want to incorporate them with crop insurance, contact your agent today to get the specific guidelines.

2013 WHEAT

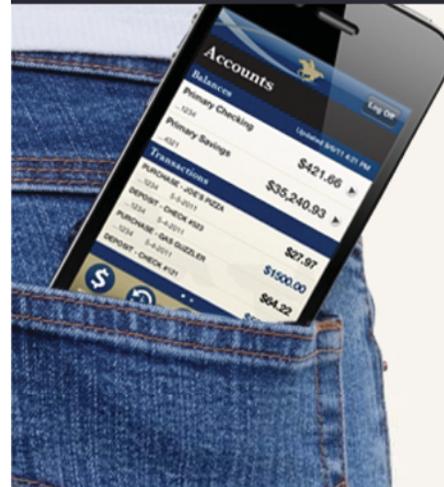
I will conclude this article with a couple reminders on the 2013 planted winter wheat. If we continue with the same weather pattern, we could see a lot of wheat claims. RMA has reported for 2013 there are 8.3 million acres of wheat planted in Kansas (26% of all winter wheat planted) and 1.3 million acres planted in Nebraska, in other words, a lot of potential claims if we don't see more moisture. If your acres were short-rated back in March, you must have these acres destroyed prior to harvest. If you will be taking your acres to harvest, or you have an appraisal done and the adjuster releases the acres, you have a couple different options. (In these scenarios, we will assume the producer does NOT qualify for double-cropping status in his farming opera-

tion.) First and foremost, never destroy the crop before you contact your agent and have been in touch with an adjuster. Take 35% of the wheat payment and insure the second crop (If the second crop qualifies for coverage – in some cases it may not, particularly NI acreage), pay 35% of premium. If there is a loss on the second insurable crop, collect that loss or collect the remainder of the wheat loss and re-pay the 65% of wheat premium. Take 100% of the wheat payment and the second crop is not insured.

Finally, I will leave you with one last comment. As the days get longer and nights shorter, and you are racing to fit everything into the day, slow down and enjoy the "moments", for who knows what tomorrow will bring! ■



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Cattle News



We have had numerous calls on new born calves and the possibility of putting coverage on them for this fall. Also, producers who are buying light weight calves now and planning on selling them late summer or early fall are looking at coverages and prices. Remember, the shortest time frame we can write coverage for is 13 weeks from the day of the quote, so if we get into a short grass situation in the summer, make

MANAGING THE DROUGHT

By Arlyn Rieker

“Thank you” to all the people in production agriculture. As I started to write this, I realized today (March 19) is National Ag Day. Past and present generations of the agriculture sector put in countless hours, day after day to provide food for our nation and around the world, and a heartfelt thank you is in order.

As the drought continues, our cattle producers are facing a great deal of risk in the upcoming years. Lack of moisture, short feed supplies, and pondering the proper decisions for managing the grass and cow herds is on the mind of every producer. But despite the drought, hard working farmers and ranchers have still managed to be resilient and find the resources to provide us, the consumer, with a safe and reliable food supply. As we get deeper into the cow/calf year, more and more producers are looking at protecting the bottom line using Livestock Risk Protection (LRP), one of the tools to protect their income.

LRP is the product cattle producers use for this risk and it is exactly what the names implies, “Risk Protection.” LRP provides protection against a decline in prices below the established coverage price for fed cattle, feeder cattle, swine, and lambs.

Here is a recent actual quote for a Steer Type 1 weighing 5.99# with an effective date of 2/7/13 and a 39 week endorsement, thus an ending date of 11/7/13. The coverage price was \$177.79 providing the producer \$1,064.96 of coverage per head (\$177.79 X 5.99#) with a premium of \$43.07 per head. If the ending price on 11/7/13 falls below this coverage price, then an indemnity will be paid. If not, the cash market stayed good and the producer received a good price at the sale barn.

An example of a payout for coverage written on 12/11/12 that expired on 3/12/13 for 750# steers, the producer’s loss payment was \$123.38 per head. So, as you are getting your final head counts for cattle headed to grass or a dry lot feeding of the pairs, give us a call and we will run a quote for you.

sure you have visited with one of our agents prior to this about coverage and having an application in place. With the uncertainty and volatility in the markets, LRP is a risk management tool to aid livestock producers on their bottom line. Give us a call; we look forward to visiting with you more about LRP.

On another note, we would like to thank those of you who stopped in to visit our booth at the Nebraska Cattlemen’s Classic and also to Randy Lempke, Hueftle Cattle Company, Spring Valley Farms and Plateau Red Angus for allowing us to offer livestock mortality coverage at their production sales. ■



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Automobile Insurance

RENTING MOTOR HOMES, U-HAUL TRUCKS & TRAILERS

By Deb Arends

As an insurance agent, one of the most common questions from my clients involves rental cars or motorcycles. Less common, but just as important are questions about renting vehicles other than private passenger autos, such as motor homes and U-Haul type trucks.

Let's take a look at the standard personal auto policy and common auto policy coverages to see how they would apply for motor homes and commercial type vehicles.

Liability: Liability coverage is provided for the named insured, resident spouse, and resident family members for "...the ownership, maintenance, or use of any auto or trailer." So, you are covered for liability claims when using the motor home/U-Haul truck. Even though "auto" may seem to imply a private passenger type car, several court cases hold that a moving truck is an auto, thus coverage applies. One caution though, the use of the motor home/truck must be for personal use, since business use is not covered by the personal auto policy.

Medical Payments: Medical payments coverage is provided since the policy states coverage applies "while occupying ... a motor vehicle designed mainly for use on public roads..." The same business use exclusion found in liability coverage applies for medical payments coverage.

PIP: Personal Injury Protection (PIP) no-fault benefits are provided under the Personal Auto Policy (PAP) just as if the insured were in any other motorized vehicle. There are no unique exclusions concerning PIP coverage and a motor home or moving truck. (Not all states offer PIP benefits.)

Uninsured Motorists/Underinsured Motorists: Uninsured motorists (UM) and Underinsured motorists (UIM) coverage benefits will apply with no unique exclusions. This holds true

whether the UM/UIM is personal or business use, in or out of state.

Physical Damage: Physical damage coverage is NOT provided by the personal auto policy since the policy states coverage for a non-owned auto applies only for a "...private passenger auto, van, or trailer..." This means the insured will be best served to purchase the collision damage waiver from the rental company. If the vehicle rented is a trailer, the standard personal auto policy only provides \$500 of physical damage coverage...some campers are valued at five figures so purchase of the collision damage waiver is a must! Most companies do not cover loss of rent charges, diminished value, and administrative expenses imposed by the rental company. There is no endorsement to remedy this coverage gap.

Please note the information above applies to most standard personal auto policies. Be sure to check with your agent to determine if coverage is afforded by your particular auto policy.

Call The Home Agency with any questions you may have concerning rental autos, motorcycles, motor homes, trucks or trailers. ■

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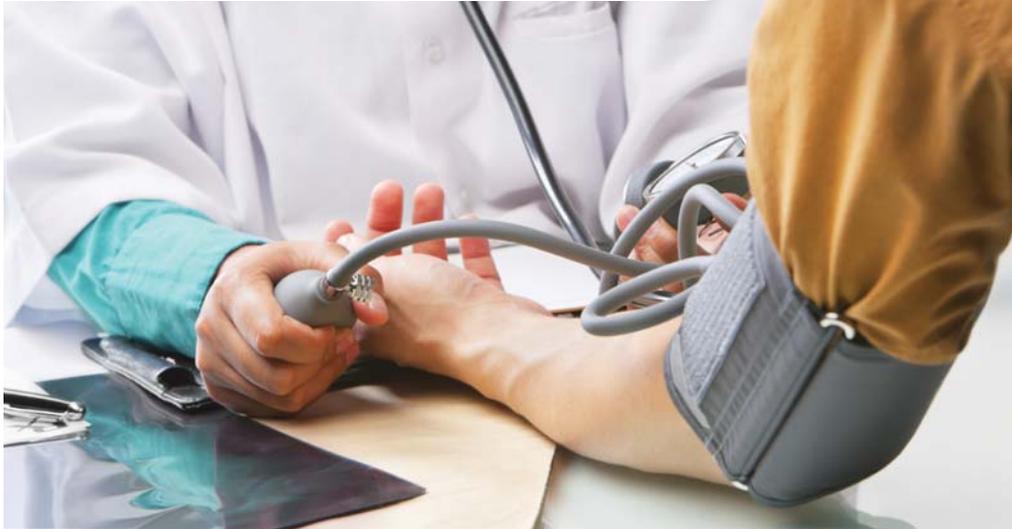
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Health & Wellness



DO YOU KNOW YOUR NUMBERS?

By Morgan Yardley

Does this question sound familiar? It seems every time you go to a doctor's office they ask if you know your numbers. If you don't, they may request you have some blood work done to find them out. These numbers can help you in the long run and give you an understanding of where you are health-wise.

One thing I have learned this past year when I went to the doctor for a checkup is that adults age 20 years and older should have their blood tested every five years. Well I'm 27, and I have not had my blood tested at all. Let's just say the doctor was not too pleased with me and had me set up an appointment the following week to get my blood checked.

So what numbers do you need to know? The numbers most doctors would like you to know are your blood pressure, cholesterol, blood sugar and your body mass index.

Let's start with your blood pressure. Most of us know what our general range is since you always have that done when you have a doctor's appointment. Even chiropractors are starting to take your blood pressure before they work on you. The range where doctors would like your blood pressure to be is around 120/80. The top number (systolic) is the pressure when the heart beats and the bottom number (diastolic) is the pressure when the heart rests between beats. Anything above this, doctors will be talking to you about your diet and possibly medication.

Your cholesterol is another important number that you need to know. There are several numbers that make up your cholesterol. Let's look at these individually. Your total cholesterol number should be around 200 or lower. The lower the better! HDL which is considered your good cholesterol should be 50 or higher for a woman and 40 or higher for a man. The higher the HDL the better. LDL which is the bad cholesterol number is

the number most doctors focus on and should be 100 or lower. Your triglycerides should be less than 150. For the results to be accurate, you need to fast eight hours prior to having your blood drawn. Only one small tube of blood is taken and you are out and on with your day in a matter of minutes.

Blood sugar is also an important number to know because if you have high blood sugar in the long run it can lead to diabetes and then on to much more complicated things. Your optimal blood sugar level should be around 100. If your blood sugar is 100-125 you will be considered pre-diabetic. This can be tested the same time you get your cholesterol checked.

Now on to one last important number, your BMI (body mass index). This number is a calculation of your weight in relation to your height. This can let you know about how healthy or unhealthy you are regardless of your body frame. Everyone should be at 25 or less to be considered at a healthy weight. A BMI of fewer than 18.5 is considered underweight. A BMI of 25 to 29.9 is considered overweight. A BMI of 30 or higher indicates obesity. An easy way to figure your BMI is to find a BMI calculator. The one I used is located here <http://nhlbisupport.com/bmi/>. If you would like to calculate it yourself follow this simple equation.

$$\text{BMI} = \left(\frac{\text{Weight in Pounds}}{(\text{Height in Inches}) \times (\text{Height in Inches})} \right) \times 703$$

Now that you know what your numbers should be it's probably time to get your blood checked. Remember, if you are 20 years or older you should have your blood checked every five years. It also never hurts to have it checked more often than that. It is better to know where your health is now than to wait five to 10 years down the road. If I would have known how easy it is I probably would have done it seven years ago! ■



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There you will find up-to-the-minute information about:

- Commodity Markets
- Stock Markets
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You can also request a quote, find the office nearest you and check out all the product lines that The Home Agency has to offer you!



Directors & Officers Liability Policies

DO YOU VOLUNTEER YOUR TIME AND INSURANCE?

By Diane O'Donnell

Millions of Americans donate time- their most valuable asset- to serve on non-profits, booster clubs, church boards, PTAs and civic organizations, just to name a few. The decisions these folks make can have a dramatic impact on their respective organization – and not always for the better. If a volunteer endeavor goes bad, would a volunteer board member have coverage against a lawsuit under his or her homeowners policy?

HOMEOWNERS' INSURANCE

The last thing volunteers want to consider is what would happen if their favored organization filed suit against them as a result of their efforts. But it happens and not infrequently! This happens, especially when volunteers make decisions that directly influence the finances of an organization. Often, the only insurance these volunteers have to back their efforts is a homeowners policy. Unfortunately, this policy may be of little assistance.

The reason homeowners policies do not usually cover liability stemming from actions as a volunteer is the nature of the claim. The policy is designed to cover claims of “bodily injury”, such as someone slipping on cracked pavement in your driveway and/

or “property damage”, such as accidentally setting your neighbor’s house on fire when burning some brush on a windy day.

Claims against board members do not usually involve bodily injury or property damage. Rather, they generally involve bad decision-making that results in financial loss to the organization, such as the decision to invest in an IT system that turns out to be a debacle, costing the organization tremendous time and money.

There is another problem. Homeowners policies do not cover “professional services.” This is important to note, because board members are often asked to serve in a capacity consistent with their profession. For example, a church member who is a CPA may be asked to serve on the church’s board as finance chairman. Even though he is not paid for his services, the “professional services” exclusion under his homeowner’s policy would still apply.

In addition to the above, homeowners policies do not cover claims of personal injury unless this coverage is specifically added. Personal injury insurance is added to the homeowners policy to cover claims such as libel, slander, wrongful eviction and false advertising.

WHAT TO DO

Events causing claims are unpredictable. While the reasons shown above prove it is unlikely, not all claims against volunteer board members are excluded by a homeowner’s policy. Decisions to purchase personal injury coverage and a personal umbrella policy will increase your ability to find coverage for a suit against you.

The best method for insuring the actions of board members is for the organization to purchase a directors and officers (D&O) liability policy. These policies are relatively inexpensive for most non-profits. Before volunteering, request information on the organization’s D&O policy. The absence of this insurance leaves you at risk of having no personal insurance to defend a suit brought against you by the organization and should influence your decision to serve.

Please call The Home Agency to determine if your volunteer activities are covered and let us answer any other questions you may have. ■

Information on this article provided by Independent Insurance Agents & Brokers of America, Inc. ILABA Virtual University at <http://www.iiaba.net/vu>.

Comments and Suggestions
Email us at
cross@thehomeagency.com.

Plains Equipment Group



THE PRECISION ACRE

By Lorin Krieger, ISG Manager

Recently Plains Equipment Group® completed an extensive training program for our customers. These regional training sessions were aimed at giving our customers hands on instruction on AMS products, allowing education on the proper setup and operation to optimize their technology investment.

Another way to maximize a customer's equipment investment is to update that equipment to the latest software version. We at Plains Equipment Group® encourage the updating of all AMS equipment before each season starts. As you prepare to enter the fields, remember recording your operations become more important each year.

Documenting your inputs can have a significant impact for your operation's bottom line. This information can be used by your crop insurance agent, crop input supplier and others to streamline information flow. To truly unlock this potential, you must make sure you collect quality data.

Plains Equipment Group® has Value Added Services that address the data you collect to make it work for you. Here is a list of the mapping packages we offer:

Plains Equipment Group® Precision Ag Data Management Facilitation- This service helps bridge the gap between the grower and their trusted input providers. We facilitate a smooth data flow from the machine to growers designated recipients. This includes Ag Service Providers or Insurance Agencies. \$1.00/Acre/Calendar Year

Plains Equipment Group® Precision Ag Data Management Insurance Certified-This service is created to make the growers insurance mapping an efficient process. We handle the 3 major links in the crop insurance chain that require planting prescrip-

tions, as-applied planting documentation and harvest documentation. This data is then prepared and organized for submission to the insurance agency for reporting. This service also includes secure storage of this data for future uses by the grower. \$3.25/Acre/Calendar Year

Plains Equipment Group® Precision Ag Data Management Full Analysis-This is the premier package of data management. It includes both the facilitation and insurance packages for data and much more. Additionally, it includes unlimited prescription rates per field and unlimited prescription writes. True analysis is the hallmark of this package as it lets the grower analyze current trends on yields based on current year factors. It also allows analysis on yield data by seed variety, soil type, soil nutrient, planting speed, harvest speed, or even by operator! Over time it also analyzes historic trends in yields and helps with management decisions for seed placement and seed population. \$6.00/Acre/Calendar Year

We hope your planting season starts smoothly and ends the same way. Have a safe spring and let us know how we can help! ■

REAL-TIME SOLUTIONS

By Eric Foster, Technical Support Center Manager

Plains Equipment Group's® Technical Support Center is a great resource to support our customers when they need it the most. Our Technical Support staff has the expertise and knowledge to get you up and going in no time at all, saving you money and valuable time.

Now, with the Plains Equipment Group® Premiere 3-3-3 AMS Product Support Program, support is included in all new S Series Combines, 7, 8 and 9 R Series Tractors and Sprayers purchased from Plains Equipment Group®. This support is tied to the machine and is transferable. Therefore, it adds value to your machine when it's time to upgrade.

With this support you receive unlimited toll-free phone support with our Technical Support Center, escalated support to our highly trained ISG/AMS Consultants, free in-store AMS updates on all of your John Deere AMS equipment, and access to our customer training events. This package is valued at over \$6000 and included with approved equipment purchases from Plains Equipment Group®.

We have helped customers with challenges ranging from AMS setup, documentation and AutoTrac issues; up to issues that require much more research. We provide solutions that save our producers invaluable time and money, as well as, provide a quicker return to the field in season.

Our customers have commented on how readily available our Technical Support Center staff is compared to our AMS Consultants and service departments, who can become over loaded during busy seasons. The Technical Support Center is available extended hours (7 AM – 8 PM) seven days a week, with highly trained staff waiting to help you - give us a call! ■

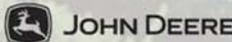
**We understand that
you have a lot on your mind in the field...**



Technology support from your dealer shouldn't be.

Plains Equipment Group's® Premiere 3-3-3 AMS Product Support Program is now built into every new Combine, 7, 8, & 9 R Series Tractor and Sprayer you purchase from us.

This **3-3-3 AMS Product Support Program** includes: *(all transferable with the machine)*

- ◆ 3 Year Extended John Deere PowerGard Warranty
- ◆ 3 Year JD Link Ultimate
- ◆ 3 Year Plains Equipment Group exclusive Tech Support Center Package
 - ◇ Unlimited, toll-free and real-time phone support provided by our highly trained staff
 - ◇ **Call 1-888-486-0131**
 - ◇ Tier 2 escalation to our highly trained ISG/AMS Consultants 
 - ◇ Access to our in-house customer training events
 - ◇ Free updates to your AMS components. (Some locations may complete these during annual update day and/or post season annual inspection programs)

Additional Plains Equipment Group® Value Added Services we offer:

- ◆ Field Connect Remote Soil Moisture Monitoring
- ◆ Precision Ag Data Management Facilitation
- ◆ Precision Ag Data Management Insurance Certified
- ◆ Precision Ag Data Management Comprehensive Analysis
- ◆ **AMS/Sprayer Support Agreements** for all other products that do not qualify for the 3-3-3 Program.
- ◆ RTK Corrections
- ◆ JD Link Support
- ◆ Remote Display Access

Contact any of our 15 convenient locations for more information:

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Broken Bow, NE (308) 872-2497	Elkhorn, NE (402) 238-2211	McCook, NE (308) 345-2730	O'Neill, NE (402) 336-1800	Seward, NE (402) 643-3616
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www.plainsequipmentgroup.com

Tech Support Center 888-486-0131

Spring



Sharri Baldonado

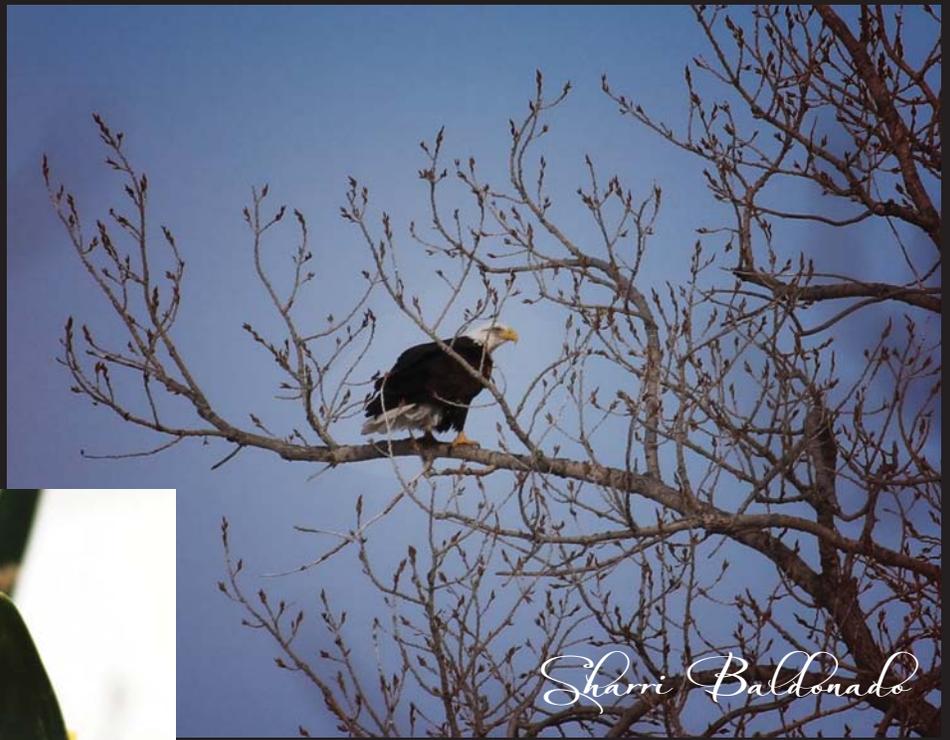


Sharri Baldonado



Diane O'Donnell

ing Scenes



Sharri Ballonado



Sharri Ballonado



Sara Ross

Regional Office News



STRATTON, CO By Penni Fox

Spring is just around the corner and we are still facing desperately dry conditions. My husband told me last night that south of us in Prowers County farmers are returning seed corn because there is a water shortage for irrigated fields. I just had to bow my head and say a small prayer. The first thing that pops in my mind is ...when, where and why. When will there be relief? Where are the pastures the livestock will eat and the hay that will replace the barren land? Why am I paying more for the food put on my table? It's all something shared whether in the country or city as it impacts every one of us. If asked today if I had one wish, it would be for RAIN.

I am sure you have all seen Flo on TV promoting the Snapshot program from Progressive. Well I'm certainly not Flo, but I have jumped on her bandwagon. I have managed to get quite a few of my customers to try it and the savings are definitely worth plugging in a device for a few months. The criteria are for those who don't drive from 12:00 am to 5 am, who drive 15,000 to 20,000 miles a year and don't have a habit of hard breaking. It seems to work in the rural areas where stoplights are few and not many drive during the night. You can save up to 30% on the vehicle the device is plugged in to. You will receive the credit after the first 30 days; however, the device stays in your vehicle for six months. At that time the discount will reflect on your future terms. Honestly, I have only had one customer that didn't like it. Most of my customers have gotten the full 30% and are thrilled with the reduced premium. I personally signed up since I didn't think it was right to promote something I wouldn't try. To my surprise I received a \$155 refund.....a \$310 per year discount is not bad. I will be signing up another vehicle when my daughter returns from college.

Hope you all have a wonderful summer and remember, do not publish on social media when you are going on vacation. Perfect information for potential break-ins! ■

MCCLELLAND, IA By Sara & Kevin Ross

Hello! We sure are loving this warm weather we have been seeing off and on again in our area. It's nice to get outdoors and start prepping for field work. The ground temperatures are still pretty cool, but in the next few weeks (mid-April), we'll be seeing a lot of planters rolling in our area.

Calving season has been going well, but it seems each year always brings new challenges. The weather has cooperated for the most part and now that it's warming up outside, it's great to see all the little calves running around and playing! Hudson (who just turned three) likes to ride along to go check on all the calves and cows. It's great to see him so excited about the cattle!

Spring sales season came and went quickly again this year. We appreciate everyone that came to our crop update meeting in February and a big thank you to all of our customers! Hope everyone has a great planting season. We'll be talking to everyone soon about hail insurance and also to get your acres.

Just a reminder, we also offer weather contracts and Livestock Risk Protection. Home, auto, farm, umbrella and commercial insurance are also available. For a quote, please give us a call at the office (712-566-3603). ■

BENKELMAN, NE By Meghann Pursley

Looks like another great year to invest in heat contracts! 81 degrees on the bank clock and it's only the middle of March! Unfortunately, drought forecasts for this year are looking to be as bad as or worse than last. Many stations are already maxed out of liability, so if you have any questions about contracts or just want a quote, please contact us soon! On a better note, most of the wheat's looking pretty good right now. Bring on the rain!

*Initial and Final plant dates for Spring Crops in Dundy, Chase, Hitchcock, Hayes and Red Willow counties, NE are:

Corn-April 10 and May 25th
Milo-April 16th and June 15th
Soybeans-April 25th and June 10th

Cheyenne, KS are all the same with the exception of Milo being April 26th- June 25th.

Did you know we sell Aflac? Our popular Accident Policy is perfect for employees with no workers' compensation, typical in Ag related jobs and for the self-employed. Consider how much just one accident can affect your operation. Everything, from hurting your back while changing a pivot tire to getting metal in your eye while welding is covered. Wouldn't it be nice to have supplemental income to help pay hospital expenses and other bills after the fact? Injury benefits are paid directly to you and you decide how to spend them. We also have Cancer, Dental and Hospital policies available as well.

Have a great planting season and I will see you all before the acreage reporting deadline of July 15th. Thank you all so much for your business! ■

RUSKIN, NE
By Dave Meyer

It's hard for me to believe the whole cycle is beginning again. It's a fact that an hour is still an hour and it's the same amount of time it was 40 years ago, but my perception of it has certainly changed. I hope everyone has a safe, healthy, and prosperous growing season.

I just want to take this opportunity to thank all of my farmer clients for trusting me again with your crop insurance needs. I truly enjoy working with each and every one of you. ■

BELOIT, KS
By Enos & Jill Grauerholz

Living in Kansas, here's what we know for sure. It will rain, it will snow, it can be 70 degrees one day and 25 degrees and snowing the next. What we don't know for sure is when the rain and heat and crazy weather will hit. Luckily, we have many types of protection to give us peace of mind so we can sleep at night.

You must start with a good revenue protection plan on your crops. This is your base to insure your costs are covered no matter the circumstance.

2012 proved to most insureds that it is a great policy to have.

After your revenue protection is in place, you can add to that using eWeatherRisk contracts or hail products. We recommend covering the value of the top 15-20% of your crop. With these products, the sooner you buy them, the better. It is not fun to wait until you see the hail storm on the horizon and hope you can get coverage in time. It costs the same today as it will the day before harvest. With eWeather, the sooner you buy a contract, the better the rate may be. Remember, weather contracts must be written at least 15 days prior to taking effect.

Harvest will be here before we know it. Just remember to keep all fields logged separately. Each scale ticket must be attached to one field and only one. Let us know as soon as possible if you think you might have a loss. The early bird gets paid much quicker!

Contact us anytime for quotes or questions. We are always available. Hopefully by the time this gets into your hands, we will have received that much needed pond filler! Enjoy the Kansas weather! ■

HOME, KS
By Paula Brown

Everyone in our area has been so anxious for spring. During the spring sales season many producers seemed concerned about our lack of subsoil moisture along with a dry extended forecast predicted. Many increased row crop Multi-Peril coverage levels and/or added the Trend Adjustment option to their policies. Having the Trend Adjustment available on milo was a bonus as predicted drought plays into planting decisions.

As we look toward the severe weather season we will be comparing hail production plan coverage to a traditional hail policy. With the high projected/base price on wheat, HPP may be a good risk management tool for wheat growers with high APH's.



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America Counts on CPAs®

However, the rate has increased this year in our area, so we will want to run the numbers.

The condition of the wheat crop has been a topic of much discussion and we are hoping for timely rainfall to bring it along. The next crop insurance deadline will be acreage reporting which is July 15. As soon as I have your acres, I can generate marketable bushels for those who may want to contract grain. If you have questions about your Multi-Peril or hail coverage give me a call, I am always available! ■

KIRWIN, KS

By Rhonda Jones

Go KU Jayhawks!!

My daughter, Rachel and I went to Kansas City for first rounds of March Madness and cheered on the Jayhawks. They didn't play their best, but made it to the Sweet 16.

That same weekend our third snowstorm moved through the Kirwin area. We have had over 20 inches of snow this winter. The moisture was very encouraging as the farmers were more optimistic at top dressing the wheat.

Calving season started in late January on the Jones Farm and was pretty well finished the first of March. We had a couple of abnormal calves due to the harsh conditions the cows went through this summer and fall. Early predictions have us in for another drought this year.

The Home Agency has several resources to help protect your investments. Call me anytime, day or night, and we can visit about them.

Also, thank you to everyone that attended the appreciation meal! ■

LARNED, KS

By Clark Redding

Well, here we go again. Seems like every time I prepare to write this article I'm waiting for something good to happen so I can talk about it. It's the first day of spring and the wind is howling and it's dry as hell. That's bad, but there is some good, just not enough of it.

First the good. Pawnee County, Kansas is surrounded by a sea of bad, so it looks pretty good. We have been blessed by some moisture that has been sporadic, but timely. Our wheat looks, comparatively speaking, pretty darn good. The snow this winter was a blessing. There was good cover that melted slowly into the soil. With a little help this spring, we just may have a crop! We're in decent shape for spring planting and after that, Mother Nature is going to have to come through for us. One old-timer told me, "On the first day of spring with the wind blowing like it is, we'll have a wet year." Well, bring it on!!!!

Now for the not so good. Eastern Colorado is terribly dry again. The wheat is going to have to have some help to make it to harvest. Moisture has been spotty at best and with no subsoil moisture the wheat hasn't much to go on. Water availability will be a factor in 2013. Some farmers will be cut back for over-pumping in 2012 and some will just be cut back, due to lack of ditch water. Preventive planting may also be an issue.

The heat in 2012 was a killer. Devastating to the dryland producers, it even affected the yields on the farmers who irrigated. Let's hope we get some relief from that this year.

The Home Agency wrote a lot of weather contracts on heat and most of them paid out. We have written a lot of drought contracts this spring to hedge against lack of early moisture and lack of spring pasture. Many farmers who irrigate are looking at drought contracts to hedge against lack of supplemental rainfall or having to pump water 24-7, especially if we see a fall in corn prices this year.

There is a lot to be concerned about. Weather, corn prices, costs of production, you name it; the farmer is up against it. It takes tough-minded people to keep this going. It just ain't easy is it? Someone asked me a while back if I still peddled crop insurance. That upset me because I pedal my bicycle, but I sell and service Crop Insurance which the farmers count on me for. That's how we do it at The Home Agency. ■



Protect your corn and soybeans with RCIS.

Our regional teams of claims, sales and underwriting specialists are knowledgeable about your crops, growing conditions and marketing concerns. We work with your RCIS® agent to provide you with the best products and services to help protect your operation.

We grow stronger every day—togetherSM

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This is a general description of selected coverage provisions. The insurance policy should be consulted for detailed coverage provisions, restrictions and exclusions. Rural Community Insurance Agency, Inc., is a managing general agency representing the risk-bearing insurance company, Rural Community Insurance Company, 3501 Thurston Avenue, Anoka, MN 55303. Rural Community Insurance Agency, Inc., D/B/A RCIS. RCIS is an equal opportunity provider. © 2013 Rural Community Insurance Agency, Inc. All rights reserved.



Health Insurance

WILL HEALTH INSURANCE PREMIUMS JUMP OR NOT?

By Kristy Diefenbaugh

Will the new Affordable Care Act cause health insurance premiums to skyrocket or will it slow costs down? This is the major question that remains at the center of the health care overhaul's ultimate success or failure. Democrats and Republicans each swear they know the answer. But for now, neither side has concrete evidence.

We'll soon find out when insurers announce 2014 premiums later this year. Insurance companies must roll out plans by early fall, in time to bid the new insurance exchanges. (Exchanges definition: being the set of government-regulated and standardized health care plans from which individuals may purchase health insurance for federal subsidies.) These exchanges must be open for shopping by October 1.

The new batch of plans will be the first to overlap with the major insurance regulations going into effect in January, providing a more solid link between the price of premiums and the Affordable Care Act. Until then, it's still a guessing game, with advocates and opponents of the law each clinging to data they say proves their case.

A House panel gathered on March 15th with each party forecasting its own version of the law's effects. Republicans highlighted evidence presented by Douglas Holz-Eakin, president of the American Action Forum, who said his recent survey of major health insurance companies shows that for younger Americans, premium will increase by an average of 149% in the small-group market and 189% in the individual market. This is due to the range of new regulations – including mandatory coverage for habilitative services, oral and vision care along with limitations on cost-sharing.

Rep. Lois Capps (D-Calif.) is quoted “Your fellow witnesses today have produced faulty studies that ignore specific and key policies in the Affordable Care Act, which actually do help lower costs for all Americans, young and old.”

The Democrats’ referred to Wendell Potter, analyst for the Center for Public Integrity, who presented a different picture. He acknowledges that insurance costs could rise for a small segment of the population – “people younger than 30 who purchase their health insurance on the individual market and who don’t qualify for subsidies. But the new markets are designed to have some younger and healthier people share the risk – and the cost – of covering older and sicker Americans.”

And because that group of young unsubsidized people is relatively small, Democrats say Republicans are making the problem seem bigger than it is.

Insurers themselves have warned their rates will go up this year because of the health care law. But their projections are still just that: projections. ■

Written by Paige Winfield Cunningham of Politico.

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Weather Contracts



WHAT'S IN STORE FOR THE 2013 SEASON

By Jim Jubb

In February, we talked about the 2013 drought outlook, how the 2012 Outlook verified in 2012 and what is forecast for 2013. This edition, we discuss what this year's forecast is and weather risk strategies you should consider.

WHAT THE FORECASTS SHOW FOR SUMMER THIS COMING YEAR...

Producers throughout The Home Agency network want to know what weather may be in store for them. Drought is a major concern.

The spring drought outlook below shows continued persistence for almost the entire Home Agency network through June 30, 2013. What this basically means is the drought will continue, though some areas might have some slight improvement. This map shows

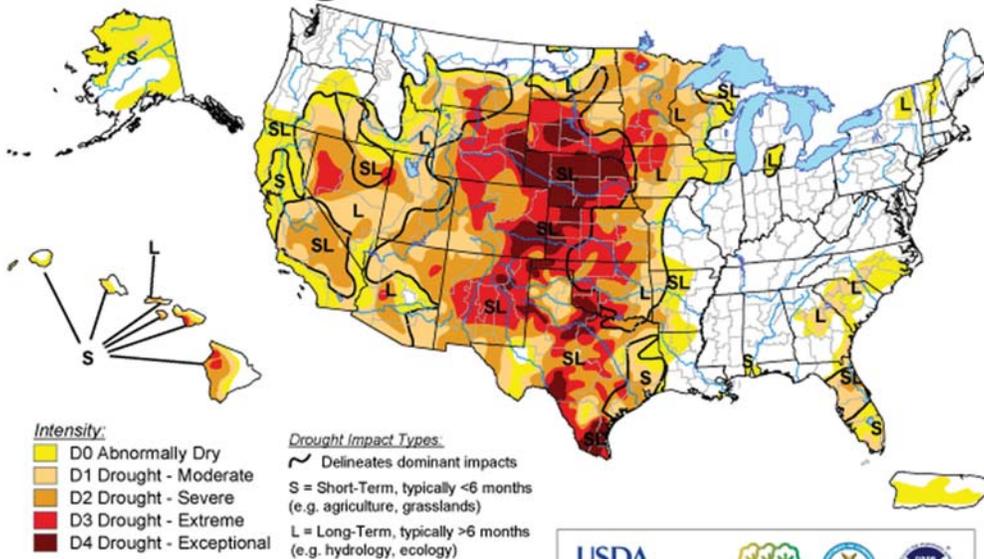
where the drought is most severe and through reinforcement by excess heat should persist. As with all weather hedges, you can purchase these ahead of time and "lock-in" your rate, term and rainfall guarantees. Talk to your Home Agency agent about how you can get the best guarantee now.

NOAA has been developing long range forecasts for decades now and to the right is their temperature outlook for May, June and July showing above normal summer temperatures affecting much of the country. Throughout The Home Agency area, there is a heat concern much like what we saw in 2012, and with heat comes drought. By looking at both heat and drought outlooks, you can develop a weather risk strategy to compliment your

U.S. Drought Monitor

March 26, 2013

Valid 7 a.m. EDT



The Drought Monitor focuses on broad-scale conditions. Local conditions may vary. See accompanying text summary for forecast statements.

<http://droughtmonitor.unl.edu/>



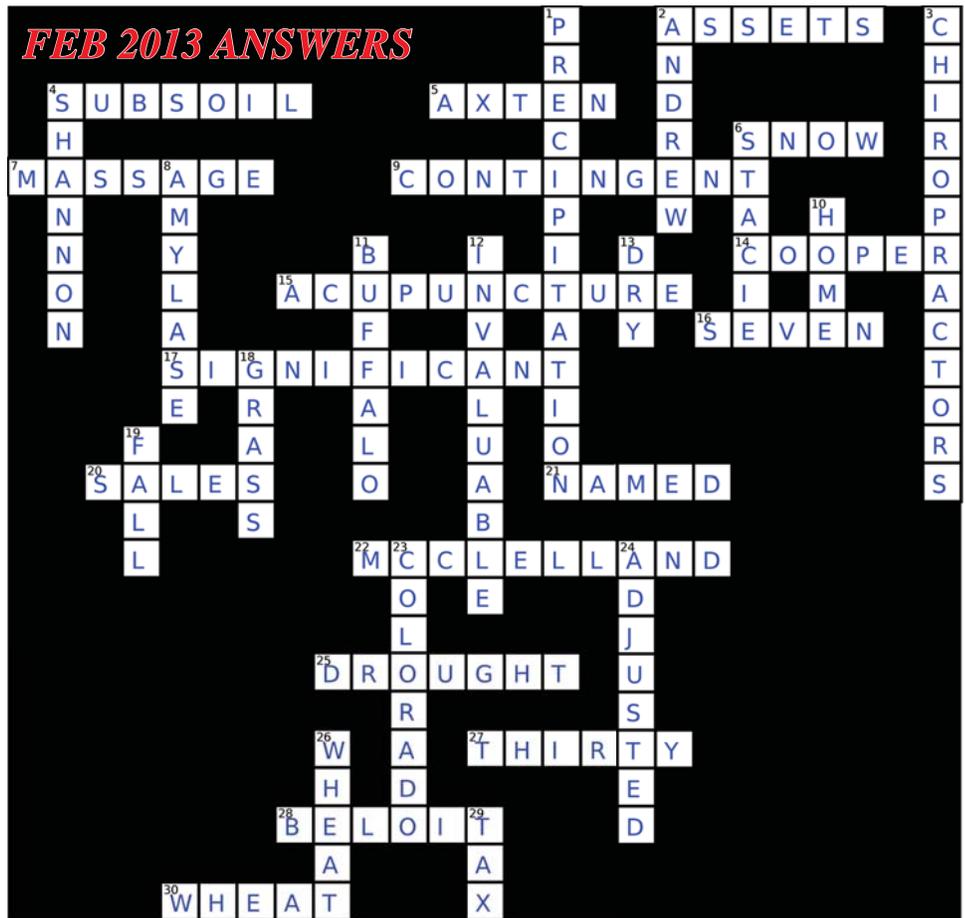
Released Thursday, March 28, 2013
Author: Anthony Artusa, NOAA/NWS/NCEP/CPC

crop insurance or if you are thinking about second cropping or have grass, this shows you what to expect this season and how to protect it. This year you can “lock-in” both your drought and heat protection early and many have, with a concern on the 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 simply want drought protection by itself and in those cases we have an affordable way to protect your profits.

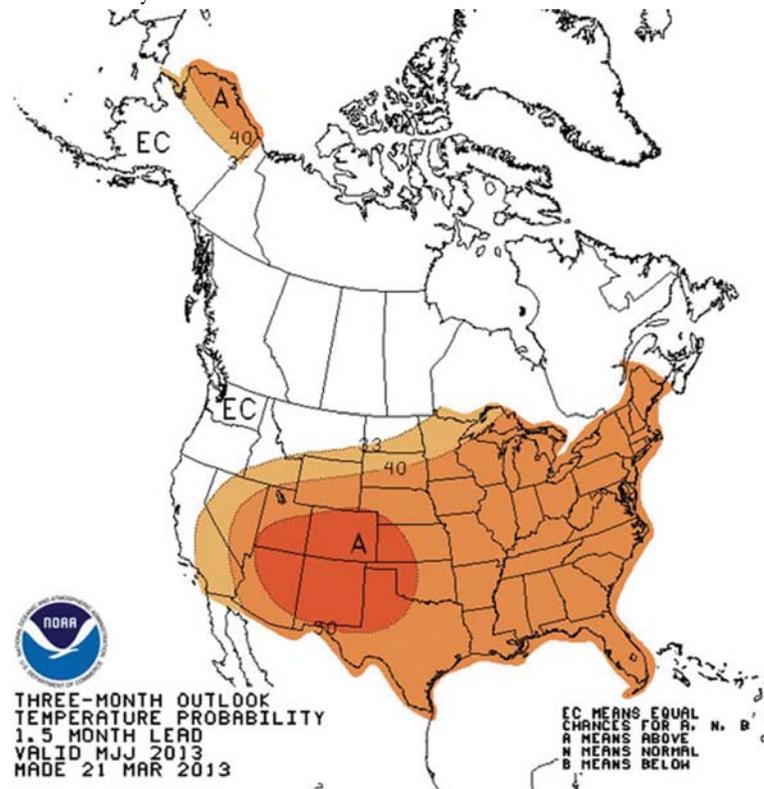
Your agent can give you the history for heat and drought in your specific area plus show you various levels of protection that are available. The Home Agency agents can also give you an idea where the best protection “degree-day range” might be or what the “inch guarantee” might be. Then you can decide the best level to protect for your profit range. Plus, they 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.

FEB 2013 ANSWERS



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, though.



For a long term trend, it all depends where you are. 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 thehomeagency.com and download the most recent one. Or, call your agent and have them send one to you in the mail. ■





Are You Covered?

WATERCRAFT INSURANCE

By Corbett Hahn

One of the great things about where we live is we have access to some of the best water in the country. Most of us live within minutes of a lake or a river that provides the opportunity to enjoy some great boating. With spring about gone and summer fast approaching, it's a good time to talk about the responsibilities involved in operating a boat, like insurance and rules and regulations.

Operating a boat or personal watercraft is not unlike operating a car. You still have a huge liability exposure. We recommend that everyone carry liability coverage on their boat or personal watercraft. Some insurance companies allow you to add boat liability directly to your homeowner's policy through the use of a boat liability endorsement. Boat liability is not that expensive. The cost is usually based on the size of the boat or personal watercraft, and the type and horse power of the motor. I personally recommend at least a \$500,000 liability limit and I typically recommend going to \$1,000,000 and maybe even adding a \$1,000,000 liability umbrella. The cost to increase your liability to these higher limits is usually minimal.

Physical damage coverage is also something that is offered. The values of many boats and personal watercraft warrant adding coverage for physical damage. You probably won't find many companies offering replacement cost coverage on boats. This is similar to automobiles, where the loss is settled at actual cash value. This simply means the market value of the boat at the

time of the loss, if it were a total loss. If the damage does not constitute a total loss, the repairs are usually done without depreciation. Since many boats are often outfitted with additional aftermarket items, like fish finders or trolling motors, you will want to make sure you add additional coverage for these items.

Most states boating rules and regulations are probably similar, but please check with your state's Games and Parks Commission to see what they are. I am going to go over a few of the rules and regulations that apply in Nebraska. The information below is taken from the Nebraska Games and Parks Commission website.

DEFINITIONS

Motorboat—shall mean any vessel propelled by any form of mechanical power, including electric trolling motors.

Personal Watercraft—shall mean a class of inboard vessel less than sixteen feet in length which uses an internal combustion engine powering a jet pump as its primary source of motive propulsion and is designed to be operated by a person sitting, standing, or kneeling on the vessel rather than in the conventional manner of boat operation.

Sailboard—shall mean a surfboard-type vessel with no freeboard and using a free-sail system with a swivel-mounted mast not secured to a hull by guys or stays.

Vessel—shall mean anything used or capable of being used as a means of transportation on water.

POINTS TO REMEMBER

All vessels are responsible for any discomfort or injury to other persons or damage to vessels caused by their wake.

Swimmers have the right of way at all times over all vessels.

Any vessel not operating under mechanical power and any anchored vessel shall have the right of way over any vessel operating under mechanical power. Motorboat operators shall give such vessels clearance, so the wash and wake does not unnecessarily disturb said boats.

Only authorized emergency-rescue or law enforcement vessels may be equipped with or use flashing red/blue lights or sirens.

Any operator observing flashing red/blue lights on an approaching vessel shall immediately stop.

Those navigating or attempting to navigate any stream or river with non-powered vessels may portage or otherwise transport their vessel around any fence or obstruction in such stream or river.

Wear your life jacket!

Unlawful Practices

- It is unlawful to operate or give permission for the operation of a vessel which is not equipped as required.
- It is unlawful for any operator to exceed the speed posted or charted in any specific zone or area. Under all other circumstances speed must be reasonable and proper in consideration of the prevailing conditions.
- Speeds exceeding 5 mph are illegal at all times in or within 30 yards of any vessel, harbor, marina, landing pier, fishing pier, anchorage or bathing beach.
- It is unlawful to wake jump with a motorized vessel within 50 yards of another craft.
- Operating a motorboat with a blood alcohol content of .08% or greater constitutes Boating Under the Influence (BUI) and carries a penalty of up to \$1,000 fine, up to six months in jail and the loss of boating privileges for six months. Refusal to submit to a chemical blood alcohol test will result in the same penalties as BUI.
- Personal watercraft cannot under any circumstances be operated from sunset to sunrise.
- Operation of vessels is prohibited within an area marked off or set aside as a prohibited area.
- Swimming or bathing is prohibited in any marinas or within 20 yards of launching, mooring or docking areas.
- No vessel may be tied off or attached to any buoy, marker or navigational aid on any waters in this state.
- It is unlawful to place or leave, in any public waters, any vessel not safe for operation.
- No child **under 13** is allowed aboard any vessel when not wearing a Coast Guard-approved life preserver except when hunting waterfowl in an anchored boat. Operators shall be held responsible.
- No one **under 14** shall operate motorboats of any class at

any time. Owners shall be held responsible.

- Each personal watercraft operator must wear a lanyard-type engine cutoff switch if the personal watercraft is equipped by the manufacturer.
- Nebraska law requires any motorboat operator (including personal watercraft) born after 12/31/1985 to complete a Boating Safety Course and be in possession of a course certificate when operating the boat.

I hope this information was helpful. We wish everyone a safe and fun summer on the water. ■

United States. State of Nebraska. Game and Parks Commission. Nebraska Game and Parks Commission. N.p., n.d. Web. 21 Mar. 2013.



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This Ain't Your Daddy's Social Security

By Alan E. Kuzma, CLU ChFC

For some of you this will be extremely interesting and timely.

If you are in the 61-66 age group, you especially will want to pay attention. You have a big decision to make shortly and if you choose incorrectly it could cost you \$100,000 or more.

What is this decision? When you elect your Social Security Benefits.

Due to the complexity of this decision this is a two part series:

PART ONE

IT STILL AMAZES ME

I was born in 1951. I turned 61 in November last year. I will be eligible for Social Security benefits this November.

Wasn't Woodstock just last summer? It amazes me how fast time flies.

So the question is when to elect benefits?

GENESIS

With America mired in the grip of The Great Depression, senior poverty was in excess of 50%. Many seniors saw their retirement funds wiped out in the Stock Market Crash of 1929. To compound the issue banks failed at an alarming rate leaving Americans feeling betrayed.

Modeled after Germany's version, President Franklin D. Roosevelt was instrumental in the implementation of Social Security. Social Security became law August 14, 1935.

Benefits were to begin when a person reached age 65, which in some instances was kind of a trick considering average life expectancy was 62!

As a financial product, Social Security has five unique characteristics:

- 1) It is inflation adjusted
- 2) It is longevity protected-you cannot outlive it
- 3) It is backed by a Government guarantee
- 4) It is tax advantaged-at worst only 85% is taxable
- 5) It is 40% cheaper than purchasing a commercial annuity

THE BIG QUESTION

The big question Baby Boomers have as they march toward retirement is, "will Social Security be there for me?"

Every year the Social Security Trustees publish a Solvency Report. In their latest report, their contention is Social Security is fully funded through 2036.

So how can that be? In 2009 these same Trustees were spelling gloom and doom for the system. Why is the system considered to be fully funded through 2036?

And the envelope please; the answer is Obama Care! The Health Reform Act due to be implemented in 2014 is the reason that Social Security is considered to fully funded through 2036.

It's an interesting story. Most Americans work for an employer that sponsors a group health insurance plan. The employer pays the premium directly to the insurance company and deducts it as a business expense. The covered employee does not declare any of the premiums the employer paid on his/her behalf as compensation.

Starting with Health Care Reform in 2014 benefit rich group health insurance will be levied an excise tax that will make it economically unfeasible to have a group health insurance program. As a result, it is estimated that employers will abandon their group health insurance programs. Health Care reform mandates everyone in America be covered by health insurance.

It is surmised the employers will take the money they were paying in premiums and pay it directly to the employee; who will be



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able to purchase their own health insurance without pre-existing conditions under Health Care Reform.

Here is the juicy part. When the employer gives the employee additional compensation with the idea he/she will purchase an individual policy that former premium is now income. It is subject to payroll tax and FICA (Social Security). That is how Social Security is now considered to be solvent for the next 23 years.

QUALIFICATION AND BENEFIT DETERMINATION

To qualify for benefits you must have 40 credits or 10 years of work. You get one credit for \$1,130 of earned income. In other words if you make more than \$4,520/year you have earned 4 credits.

There is a three step process to determine benefits.

Step one is computing your Average Indexed Monthly Earnings. On your statement you will see every year you have paid into Social Security. We all know that \$5,000 earned in 1975 had more purchasing power than \$5,000 earned in 2012. So the formula brings all past earnings to the present value of the year in which you turned 60. They then select the 35 highest years; add them up, divide by 12 and that is your Average Indexed Monthly Earnings.

Step 2 calculating the Primary Insurance Amount. If your Average Indexed Earnings are \$761 or less your benefits are 90% of that figure. For every dollar from \$761-\$4,586 you earn \$.32 and for every dollar over \$4,586 you are credited \$.15.

Step 3 is applying either an actuarial reduction or earning a delayed credit. (See Chart 1)

Notice the delayed credits. You get a guaranteed 8% increase for each year you delay. Where do you go in today's economic environment to safely earn 8% on your money? So now the question becomes, if you want to retire at 66 do you use your money and let your Social Security grow or vice versa?

COST OF LIVING ADJUSTMENTS

If you were receiving \$1.00 in Social Security Benefits in 1975 with cost of living adjustments you are now receiving \$4.25. Cost of living adjustments are huge.

In other words, if you were withdrawing \$2,000 from an investment portfolio in 1975 to pay expenses you now

have to withdraw \$8,500 to have the same purchasing power!

YOUR STATEMENT

The numbers you see on your statement do not reflect any cost of living adjustments. In addition, they do not have any average wage increases factored in. They assume you work until the date you collect benefits and finally are for your benefits only.

SO WHEN IS THE BEST AGE TO CLAIM SOCIAL SECURITY BENEFITS?

I hate to do this to you, but there is no single best age. Your lifetime benefit amount will be determined by three factors:

- 1) Earnings record
- 2) Longevity potential
- 3) When you elect

Many people use a break even analysis to determine when the "best time" is to claim benefits. (See Graph 1)

As you can see by the graph, if you elect at 62 you get more checks but they are smaller. By waiting till full retirement age (FRA), you get a bigger check but fewer of them. Finally, if you delay taking benefits till 70, you will get maximum checks from Social Security but there will be fewer years you collect.

Over 50% of people applying for Social Security elect at age 62.

Is this the correct election?

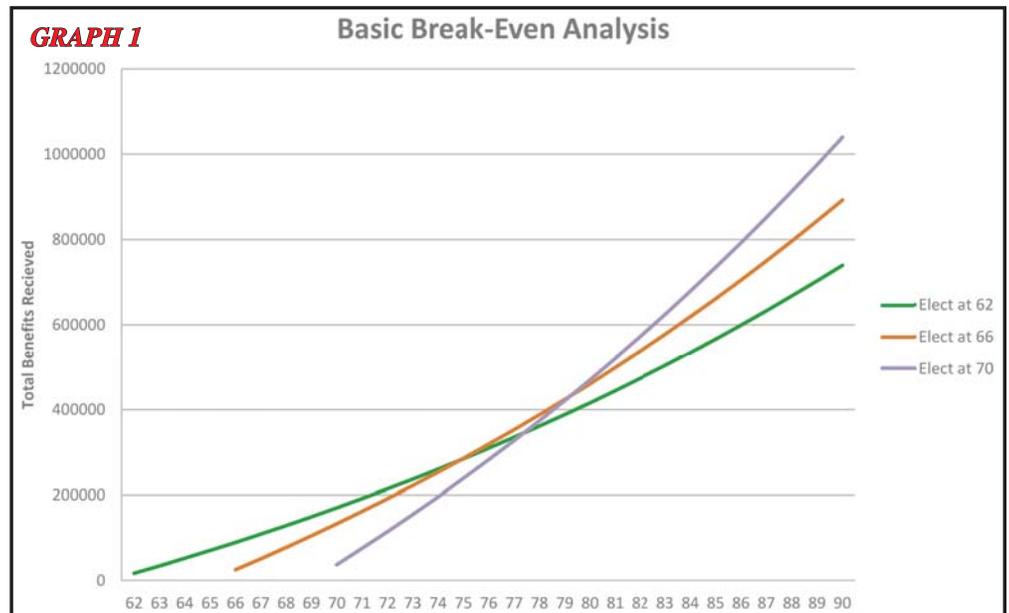
If you are single, a break even analysis makes sense; however, if you are married, it breaks down.

For those of you that are married and face this decision, be sure to see part 2. This could easily put an additional \$20 - \$100,000 in your pocket!

If you need to make this election in next three months and would like a no cost/no obligation Social Security Timing Analysis, please call my office at 402-438-4200. Till next time..... ■

CHART 1

Age 62	75% FRA
Age 63	80% FRA
Age 64	86 2/3% FRA
Age 65	93 1/3% FRA
Age 66	100% FRA
Age 67	108% FRA
Age 68	116% FRA
Age 69	124% FRA
Age 70	132% FRA
FRA (Full Retirement Amount)	



Summer Favorites

Homemade Vanilla Ice Cream

From: Sharri Baldonado

This recipe can be made in any type of ice cream maker. Please refer to your user manual for specific directions.

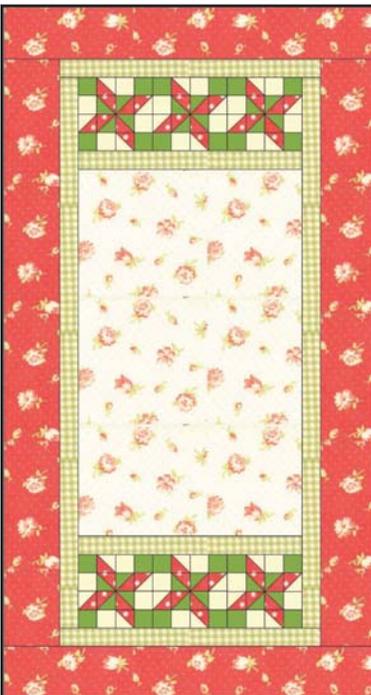


2 Quarts	4 Quarts	5 Quarts	6 Quarts	
1 c.	2 c.	2 1/2 c.	3 c.	Milk
1 c.	1 3/4 c.	2 1/4 c.	2 3/4 c.	Sugar
Dash	1/2 t.	1/2 t.	3/4 t.	Salt
1 c.	2 c.	2 1/2 c.	3 c.	Half and Half
1 1/2 t.	1 T.	1 1/2 T.	2 T.	Vanilla Extract
2 c.	4 c.	5 c.	6 c.	Whipping Cream

Scald milk until bubbles form around edge. Remove from heat. Add sugar and salt. Stir until dissolved. Stir in half and half, vanilla and whipping cream. Cover and refrigerate 30 minutes. Freeze as directed. Enjoy!

Give this homemade ice cream recipe a try on a hot summer day! It makes enough to share with family and friends. It's quick, easy and delicious of course!

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



Runner Finished Size: 20" x 38"

Cutting:

Cream: Center (3/8 yard)

(1) 12 1/2" x 20 1/2"

Light Green: Sashing (1/8 yard)

Cut (4) 1 1/2" strips, sub-cut into:
(2) 1 1/2" x 12 1/2", (2) 1 1/2" x 14 1/2", (2) 1 1/2" x 30 1/2"

Dark Green: Pinwheels (1/8 yard)

(12) 1 7/8" x 1 7/8"

(24) 1 1/2" x 1 1/2"

Red: Pinwheels (1/8 yard)

(24) 1 7/8" x 1 7/8"

Cream: Pinwheels (1/8 yard)

(12) 1 7/8" x 1 7/8"

(24) 1 1/2" x 1 1/2"

Red: Border (1/2 yard)

Cut (3) 3 1/2" strips

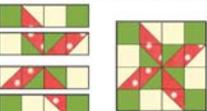
Red: Binding (1/3 yard)

Cut (4) 2 1/2" strips

Backing: 3/4 yard



Make 24 Pink/Cream and 24 Pink/Green



Make 6 Blocks.

Pinwheel Tablerunner

Construction: All seam allowances are 1/4"

Half-Square Triangles:

1. Draw a diagonal line across the wrong side of the 1 7/8" pink squares. Pair right sides together with the cream 1 7/8" squares. Sew 1/4" from both sides of the drawn line. Cut apart on drawn line. Press towards pink. Unit should measure 1 1/2" x 1 1/2". Make 24 pink/cream squares. Repeat using pink/green 1 7/8" squares. Make 24 pink/green squares.
2. Arrange the half-square triangles and the cream and green 1 1/2" squares as shown in the block diagram. Sew units into rows, then join rows together. Block should measure 4 1/2" x 4 1/2". Make 6 blocks.
3. Sew three blocks together side by side. Make 2 sets.
4. Sew a 1 1/2" x 12 1/2" sashing strip to the top of each block set. Sew to both ends of the 12 1/2" x 20 1/2" cream rectangle.
5. Sew a 1 1/2" x 30 1/2" sashing strip to each side of the runner. Sew a 1 1/2" x 14 1/2" sashing strip to each end of the runner.
6. Cut two border sections to 3 1/2" x 32 1/2", sew to sides of runner. Cut two border sections to 3 1/2" x 20 1/2", sew to ends of runner.
7. Layer runner, batting, and backing. Quilt as desired.
8. Bind using the 2 1/2" strips.

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Crossword Puzzle

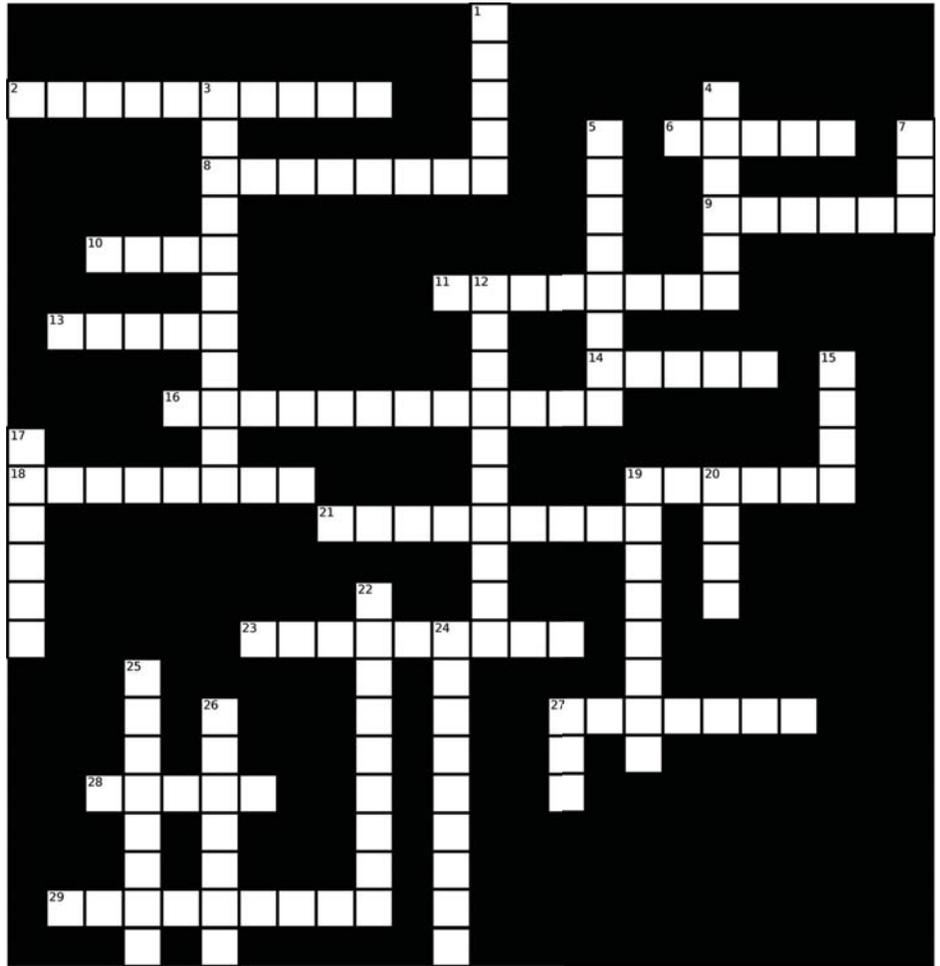
Please enjoy this crossword puzzle. You will find every answer somewhere in this magazine. The correct answers will be in the next issue.

ACROSS

- 2 Over the last 3-4 years, ____ Hail has been the hail policy of choice for farmers.
- 6 Your optimal ____ sugar level should be around 100.
- 8 The best method for insuring the actions of board members is for the organization to purchase a directors and ____ liability policy.
- 9 Homeowners policies do not cover claims of personal ____ unless this coverage is specifically added.
- 10 As of March 18th, over ____ billion dollars have been paid in crop indemnities in Iowa, Colorado, Kansas and Nebraska.
- 11 Your Social Security lifetime benefit amount will be determined by three factors, one being your ____ record.
- 13 26% of all winter ____ in the country is planted in Kansas.
- 14 ____ pays cash directly to you, unless otherwise assigned, to help with daily expenses due to an illness or accident.
- 16 Homeowners policies do not cover ____ services.
- 18 Decisions to purchase personal injury coverage and a personal ____ policy will increase your ability to find coverage for a suit against you.
- 19 Crop insurance is, no doubt, the ____ net no producer should be without.
- 21 A unique characteristic of Social Security as a financial product is that it is ____ adjusted.
- 23 Plains Equipment Group® encourages the updating of all AMS ____ before the start of each season.
- 27 The spring ____ outlook shows continued persistence for almost the entire Home Agency network through June 30, 2013.
- 28 If you are prevented from planting any acres this spring, you need to give notice to your agent within 72 hours after the ____ planting date in your county.
- 29 Your Social Security lifetime benefit amount will be determined by three factors, one being your ____ potential.

DOWN

- 1 Since many ____ are often outfitted with additional aftermarket items, you will want to make sure you add additional coverage for these items.
- 3 Your total ____ number should be around 200 or lower.
- 4 With a record number of ____ filed last year, crop insurance companies were put to the test for the second year in a row.
- 5 The values of many boats and watercraft warrant adding coverage for ____ damages.
- 7 ____ is beef month.



- 12 The new batch of health insurance plans will be the first to overlap with the major insurance regulations going into effect in January, providing a more solid link between the price of premiums and the ____ Care Act.
- 15 Acreage reporting deadline for Iowa, Colorado, Nebraska, Kansas and South Dakota is ____ 15th.
- 17 In the Social Security Trustees latest report, their contention is Social Security will be fully ____ through 2036.
- 19 The new ____ program from Progressive can save drivers up to 30% off of insurance on a vehicle that it is plugged in to.
- 20 Short ____ supplies are on the minds of cattle producers going into the summer months.
- 22 It is recommended that everyone carries ____ coverage on their boat or personal watercraft.
- 24 The Home Agency has been writing a lot of Livestock ____ Insurance at bull sales this year.
- 25 Aflac's ____ policy is perfect for employees with no worker's compensation, typical in Ag related jobs and for the self-employed.
- 26 Liability coverage is provided for the named insured, resident spouse and resident family members for "...the ownership, maintenance or use of any auto or ____."
- 27 When you decide on a heat contract, you get a "double benefit" because when it is hot, it is usually ____.

ADDRESS SERVICE REQUESTED

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

The Home Agency is an equal opportunity provider.

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