

# THE HOME AGENCY

thehomeagency.com





fun for anyone and I have been opposed to this from the beginning, but it looks to me that I am fighting a losing battle. On top of that, if you don't turn them in that way, you can't buy Multi-Peril crop insurance for 2017.

We have been building maps with the CLU information on them for the last couple of years and are way ahead of our competition, but still have a ways to go. As you can see, we are willing to help, but we will need your help on this as well. There will be more to come on this issue down the road, but we wanted to give you the "heads-up."

## FAMILY

On Saturday, September 12<sup>th</sup>, Sharri and I drove to Council Bluffs, IA to watch our oldest grandson, Hudson, play flag football, which was a blast! Then we loaded up Axten and Hudson and hurried back to Lincoln so

Grandma and Aunt Megan could take them to the Nebraska women's volleyball game and then we all went to the Nebraska football game that evening. What a great time we had! Although I don't know who was more tired by 11:00 that night, Axten and Hudson or Grandpa and Grandma.

Well, its harvest time – please slow down and take your time, as there is always another day! ■

## FROM THE DESK OF JIM BALDONADO...

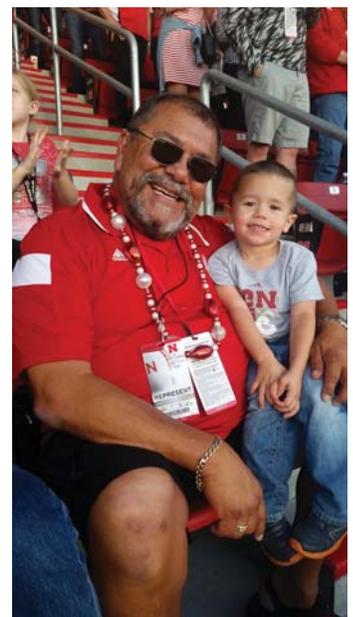
**G**reetings! Some of you may wonder why you are getting the November Issue of The Home Agency Magazine two to three weeks early. Well, my daughter Sara, who is in charge of the Magazine, will be having twin boys the first week of October and felt it would be best to get the magazine wrapped up before they arrive. I guess I just don't understand what the problem is; she will only have four boys, ages five and under!

## ARC PAYMENTS

As most of you know, we spent a lot of time putting on Farm Bill meetings with Dr. Art Barnaby last winter. And it looks like if you are going to get a payment at all, it will come from ARC, but it all depends on where your county average was set at for 2014. In some areas where the 5-year average was average or lower and 2014 came in way above the 5-year average, there may not be a payment, or at best, a small one. On the other hand, where the 2014 county average came in close to average with the falling prices, I have seen some estimated corn payments in the \$100 range. Bottom line...choosing the ARC program was by far the best way to go, as I have not seen anything payable for PLC.

## HEADS UP

Just a "heads-up" on what's coming down the road... Starting in 2017 we are told that a producer, when turning in their acres and plant dates will have to report this information to us by Common Land Unit (CLU) data, which is Farm Number, Tract Number, and Field Number, noting the number of acres planted for each field, together with the plant date(s). This will not be





## MIDWEST FARM MOM OF THE YEAR

By Jim Baldonado

**T**his past spring my daughter, Sara Ross, was nominated for the Monsanto Farm Mom of the Year award. This is the sixth year Monsanto has recognized farm moms that go above and beyond for their families, farms, communities, and agriculture in general.

Sara was nominated for this award by her cousin, Angela. In order to nominate her, Angela had to submit an essay describing the ways that Sara contributes to her family, farm, community, and agriculture. Monsanto Farm Mom of the Year had a record number of applicants this year. They received 1,400 nominations and only five were selected to be regional winners.

After the nominations are submitted they are judged on the following by the American Agri-Women Association:  
 Supporting her family- What makes this mom really special to her family? What attributes are especially appreciated above and beyond all the daily tasks and responsibilities moms perform?  
 Supporting her farm-Whether it's keeping the books or driving a combine, how does the mom play an important role in the success of the family farm?  
 Support her community-How does this mom contribute to her community through involvement in agriculture organizations or support for other community activities?  
 Supporting agriculture- How does she share her passion for agriculture with others and how does she help educate consumers about agriculture?

Angela's nomination letter earned Sara the title of Midwest Farm Mom of the Year. The Midwest region includes the states of Iowa, Illinois, Minnesota, Missouri, and Wisconsin. Those top five regional winners went on to compete for the top prize of

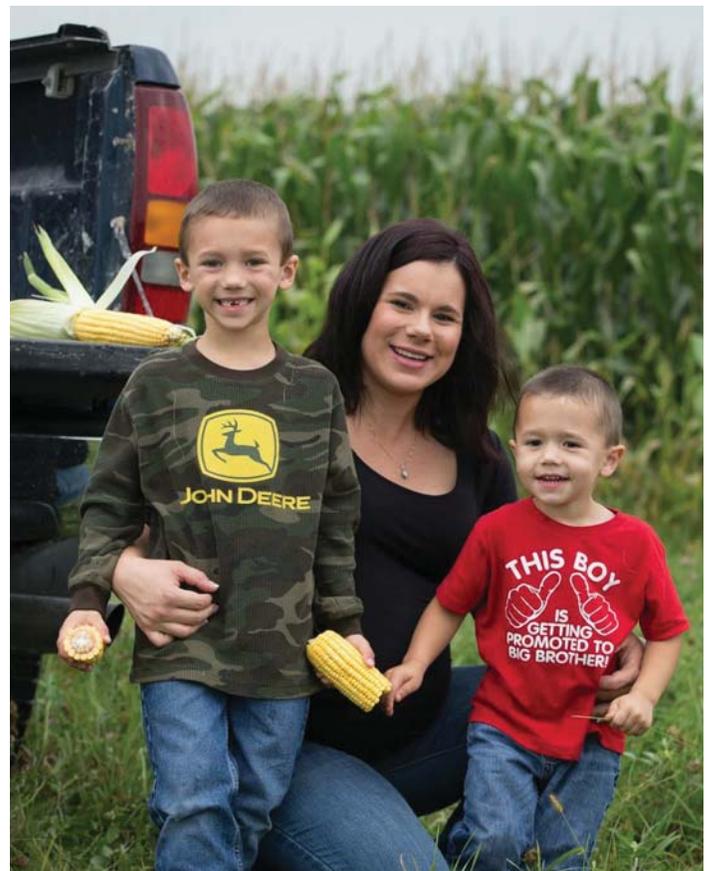
Farm Mom of the Year; although she did not win the top award we are still very proud of her!

Sara is involved with many aspects pertaining to her family, farm, community, and agriculture. For starters, Sara and her husband, Kevin, are raising their family on their sixth generation family farm in southwest Iowa. Their sons are Hudson (5), Axten (2) and by the time you read this they will have had their identical twin boys also! She has also been working full-time for the past seven years here at The Home Agency where she is an insurance agent and our Marketing Manager who puts this magazine together every quarter.

Off the farm, Sara has been involved with CommonGround for the past five years. CommonGround is a grassroots organization of farm women and mothers who want to help reach out to their urban counterparts to talk to them about agriculture, where their food is coming from, and how it is grown and raised. She has had the opportunity to speak to consumers locally, nationally, and has also been to China twice in the past year with the U.S. Soybean Export Council where she spoke to Chinese women about family farms in the United States and the benefits of genetically modified crops.

Sara is also very active on social media and in her blog ([www.saras-house.com](http://www.saras-house.com)), she talks about farm life, her family, and shares some great recipes. Here you can keep up-to-date with what is going on in Sara's life and what is happening on their family farm.

Congratulations again, Sara! We are all very proud of you! ■





# Crop Insurance Update

CROP INSURANCE CORNER

By Cindy Davis

Unlike the last couple of years, this past summer brought some welcome moisture, and for the most part, in our area, a lot less hail. The row crops were looking really good, at least in mid-September, at the time this article was written. Harvest will be in full swing and possibly complete by the time the magazine reaches you. We certainly hope you all have a safe and abundant harvest.

It's hard to believe the 2016 crop year is already here. In September you should have met with your agent to review your coverage for 2016 winter wheat. It seems every year there is more information, more changes, and more options that agents will discuss with producers. Change is inevitable, right? Whether you are one to embrace change or run from it, we can probably all agree, when it comes to crop insurance there has certainly been a fair amount of it. The biggest source of recent change in the crop insurance industry has come from the 2014 Farm Bill (Agricultural Act of 2014), which was signed on February 7, 2014. In addition to the crop insurance changes, the Farm Bill has brought change in commodity programs, conservation programs, and the Supplemental Nutrition Assistance Program (SNAP) as well. It will also expand programs for specialty crops, organic farmers, bioenergy, rural development, and beginning farmers and ranchers. The USDA is continually working to implement these changes and bring all the provisions of the 2014 Farm Bill into action.

## 2016 WINTER WHEAT – ACREAGE REPORTING

The next deadline for the new wheat crop year will soon be upon us. The acreage reporting deadline for 2016 winter wheat for Nebraska, Colorado, and South Dakota is November 15<sup>th</sup>. The deadline for Kansas and Iowa is December 15<sup>th</sup>. Your agent will need your acres, plant dates, and the share parties involved. Below are a few reminders to keep in mind when you meet with

your agent:

- Be sure to report **all** acres, whether they are insurable or uninsurable. Uninsurable acres must be reported and, at harvest time, the production from those acres needs to be reported as well. Failing to report uninsurable acres could lead to problems at loss time. Uninsurable acres are not charged premium and are not considered in the calculation of your approved production history, **if** they are reported correctly.
- Verify all plant dates, sharing parties, and share percent's listed on your acreage report.
- Acres should be reported by Common Land Units (CLU's). A CLU includes the farm number, tract number, and field number, with the number of acres in each. The information given to your agent should match the data you certify at FSA.
- RMA is still actively data mining for inconsistencies on crop insurance policies. Be sure to verify all information on your policy and turn

in your acres as soon as possible. Once you receive your confirmation of coverage from your agent, double check all the information on it. Corrections are much harder and sometimes impossible to make at loss time and could prove to be very costly.

- Make sure to report all added land to your agent as soon as possible. If you have added over 640 acres of cropland to your operation, a request to RMA may be needed to get you the highest yield possible on these new units.
- Acres prevented from planting should have already been reported to your agent so they could turn in those losses for you. Any prevented planting acres also need to be reported on your acreage report.
- In order to use precision farming records and/or automated crop reporting for your crop insurance policy, the requirements begin at planting. If you will be utilizing precision farming equipment in your operation, be sure to contact your agent for specific rules regarding these systems.

The chart below details the 2016 Winter Wheat prices for Nebraska, Kansas, Colorado, Iowa, and South Dakota, along with the tracking dates for Harvest Prices.

## PASTURE, RANGELAND AND FORAGE

There have been several changes to the Pasture, Rangeland, and

2016 WINTER WHEAT PRICES & HARVEST TRACKING DATES		
States	Projected Price - Yield Protection (YP) & Revenue Protection (RP)	Harvest Price Tracking Dates - Revenue Price (RP)
NE, CO, SD	\$5.34	Sept KCBOT July 1-July 31
KS	\$5.20	July KCBOT June 1-June 30
IA	\$5.13	Sept CBOT July 1-July 31

Forage (PRF) pilot program that is again available in 2016. PRF is now available in the 48 contiguous states with the exception of a few grids that cross international borders. The Vegetation Index has been removed and the Rainfall Index will be the only index available in all areas available for coverage. The Rainfall Index is insurance coverage based on a single peril, lack of precipitation. The program is designed to give you the ability to buy insurance protection for losses of forage produced for grazing or harvested for hay. This index uses National Oceanic and Atmospheric Administration Climate Prediction Center (NOAA CPC) data for a grid which is approximately 17 x 17 miles. You must select at least two, 2-month periods where precipitation is important to your operation. These periods are called index intervals. Insurance payments are determined by using NOAA CPC data for the grid(s) and index interval(s) you have chosen to insure. When the final grid index falls below your “trigger grid index,” you may receive an indemnity. It is important to note that coverage is based on the experience of the entire grid, not on individual farms or ranches or specific weather stations in the area. The Rainfall Index plan still utilizes a productivity factor that allows the insured to individualize their coverage based on the productivity of the acreage insured. Insureds may elect a productivity factor between 60 and 150, in one percent increments. RMA has also added an irrigated hay practice to the program in some states. You are not required to insure all your acres in this program, but you cannot exceed the total number of grazing or haying acres that you operate. The Sales Closing Deadline and also the Acreage Reporting Deadline for this program is November 15<sup>th</sup>. If you have any questions regarding this insurance program, contact your agent today.

### 2015 ROW CROP HARVEST

We hope you all experienced bumper crops this year. The Harvest Prices for row crops in our area with Revenue Protection (RP) policies are set during the month of October. If these prices come in lower than the Projected Prices set in February, you could be entitled to a price loss indemnity even if you harvested above your guarantee. There is a limited time period to get losses submitted, so it is very important to get your production turned in to your agent as soon as possible. As you complete harvest and record this year’s data, keep in mind the following reminders:

- If you have grain from last year’s harvest still stored in bins, do not add this year’s grain to it until an adjuster has been out to measure your storage facilities. If this is the case on your farm, contact your agent today to request an adjuster be sent out.
- Production should be kept separate by unit. Do not commingle grain between units. This could jeopardize coverage and be very costly for you.
- Contact your agent at the first sign of loss. Don’t wait until harvest is complete to turn in losses.
- If you are in a loss situation, gather all records needed for your claim...tickets, ledgers, load sheets, etc., and have them

ready for your adjuster.

- If you purchased a production hail policy this year, those claims will also be finalized after production has been submitted. In some cases, with production hail policies, losses can be worked by field. If you have more than one field in a unit, we recommend keeping your production separate by field.

The chart below will give you the 2015 Projected Prices for corn, grain sorghum, and soybeans, and also the tracking dates for the Harvest Prices of Revenue Protection (RP) policies.

Finally, as harvest concludes and the end of the year draws near, we hope you all take the time to reflect on the past, to prepare for the future, to enjoy family and friends, and to have a very blessed holiday season! ■

2015 ROW CROP PRICES & HARVEST TRACKING DATES			
Crop	States	Projected Price Set - Yield Protection (YP) & Revenue Protection (RP)	Harvest Price Tracking Dates - Revenue Price (RP)
Corn	NE, KS, IA, CO, SD	\$4.15	Dec Corn CBOT Oct 1-Oct 31
Grain Sorghum	NE, KS, IA, CO, SD	\$3.99	*Dec Corn CBOT Oct 1-Oct 31
Soybeans	NE, KS, IA, CO, SD	\$9.73	Nov Sbean CBOT Oct 1-Oct 31
<i>*Multiplied by the price percentage relationship between grain sorghum and corn as determined by RMA.</i>			



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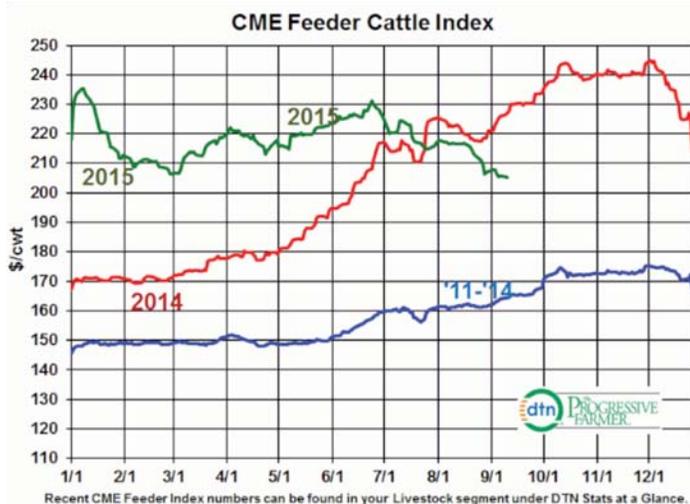


## LIVESTOCK RISK PROTECTION

By Arlyn Rieker

**F**all is a great time of year, as we begin to harvest and reap the benefits of the years' labor. Whether it is crops or livestock, this time of the year gives great opportunity to see the results and accomplishments of the hard work put in by the producers. Farmers I have visited with mentioned the corn ears have filled to the tips and some livestock producers have weaned and said the weaning weights are good while others have mentioned treating some hoof rot in some pastures. Producers have finalized their wheat coverages and the wheat has been drilled.

As I look back on the past two years in the cattle market, it has been quite the ride. If you look at the feeder cattle index chart, we started off 2014 at approximately \$167 in January and climbed up to \$245 late in the year then nose dived at the end of the year and currently settling in the \$205 range. The feeder cattle index is a weighted average of the cash price for steers ranging from 650# to 849# reported to USDA for the sales that day.



LRP has paid some very small losses recently, but the coverage levels we can write are based off of the puts, and both have been significantly below the cash price now and have made it difficult for the producer to put a floor on for the cattle. I have received a number of calls from producers who have used puts for many years asking about the LRP product to see how the price floors compare. From what these producers have said, the price floors are very similar.

Here is just a little refresher on LRP and how it works. Using LRP (Livestock Risk Protection), a very simple mechanism, producers can protect the downside on the markets. LRP is a flexible product, with no sales closing date which means it can be purchased almost every day cattle are trading on the Chicago Mercantile Exchange (CME). The coverage is based on the estimated ending weight of the animal for the time the animal is intended for market. Coverage prices and rates are established from the Mercantile and the actual ending value for feeder cattle is established from the CME feeder cattle index. These prices and rates change from day to day. If the index falls below your coverage price on the day it expires, you may be paid a loss.



I don't know what these prices are going to do, but I know heifer retention is up and guys are trying to increase the herds. As you all know in the cattle sector, it is a lengthy process to rebuild the cattle numbers.

Please give us a call if you have any questions regarding LRP and the protection it provides. ■



read, by losing yourself in a thoroughly engrossing book you can escape from the worries and stresses of the everyday world and spend a while exploring the domain of the author's imagination," study researcher Dr. David Lewis stated.

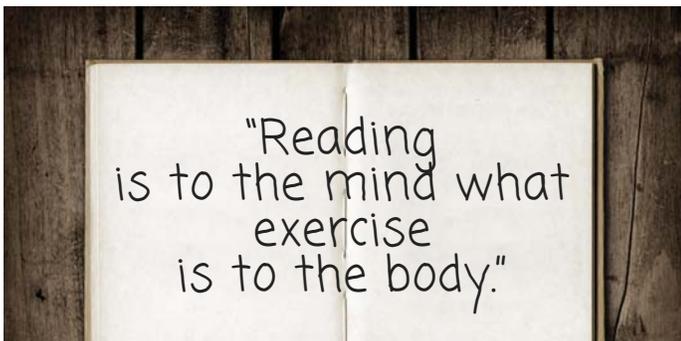
**2. Reading helps improve your memory as it enhances brain function.**

Every time you read, you create a new memory of what you have just read. You are exercising your memory muscles. With each new memory you record from reading, your brain is strengthened and this in the long run keeps your memory sharp. "Studies suggest that exercising your brain by taking part in reading across a person's lifetime, from childhood through old age, is important for brain health in old age," author Robert S. Wilson of Rush University Medical Center in Chicago said in a statement.

## HOW READING HELPS WITH HEALTH

By Morgan Yardley

**C**an reading really help with your health? Health isn't just how healthy your body is, but it is how healthy your mind is also. Many of us worry about our blood pressure, weight, etc., but we don't really focus on our mind's health.



How many of us can say we have actually read a full book this year? I can't say that I have. I seem to always start one and then never finish it, but times are changing. I have found some books lying around the house and I am determined to get a few of them finished! As I was looking at the books I got curious as to how reading can help with your mental health. There have been studies performed and here are a few key benefits as to how reading helps your health:

**1. Reading helps with stress reduction.** Reading puts you in a better mood when you lose yourself in a great story. When your mind is focused on what you are reading your mind eases and forgets about the daily tasks at hand or, for example, the stressful meeting you just had that day. Research conducted at the University of Sussex showed reading is the most effective way to overcome stress. They evaluated the heart rate and muscle tension it took participants to relax and it only took them six minutes to fully relax once they started reading. "It doesn't really matter what book you

- 3. Reading can help prevent Alzheimer's.** A study in the Proceedings of the National Academy of Sciences, found that older people who read regularly are two-and-a-half times less likely to have Alzheimer's. "The brain is an organ just like every other organ in the body. It ages in regard to how it is used," lead author Dr. Robert P. Friedland told USA today. "Just as physical activity strengthens the heart, muscles and bones; intellectual activity strengthens the brain against disease."
- 4. Reading helps improve focus and concentration.** When you read a book all of your focus is on the story. In our day and age we cannot focus on one thing. We are good at multi-tasking. Studies have shown that if you read you will become more focused on the task at hand after you are done reading. So need to be prepared for a meeting? Read a book before for about 15 minutes and you will be more prepared and focused than if you were worrying about the meeting.
- 5. Reading before bed can help you sleep better.** Sleep experts say creating a regular routine before bed can help calm your mind and cue your body for sleep. Reading is a great way to do this. Light from our electronics, signals our brain that it is time to wake up because they tend to be bright. So when you go to read your book before bed make sure you have a dim light. Also make sure it's not a page turner that will keep you up all night.

Those are the top five reasons I found that state why reading is good for your mental health. If you have a healthy brain your body will follow the trend. So pick up a book and start reading again! ■

*Resources: Buzzfeed, Huffington Post, and Life Hack*



## IS YOUR HOME OR CABIN READY FOR THE WINTER?

By Kristy Diefenbaugh

**T**he winter season is quickly approaching and soon the snow will be flying. Whether you are a cabin-owner at the lake or a snowbird getting ready to leave for Arizona, it's time to think about winterizing these properties.

Preparation is key to preventing unwelcome home damage and unexpected repair expenses. The Big "T" and The Home Agency would like to offer some tips that can help families prepare for risks and hazards that may come during the winter months.

*"Snow or ice is the fifth leading cause of homeowners' insurance claims. Also, according to the Insurance Information Institute, the average homeowners' claim for water damage and freezing is \$5531."* This figure is from 2009, the average claim is even higher today. If you have a seasonal cabin or leaving your home for the winter, we suggest these steps to protect your home from serious financial liability:

### Frozen or broken pipes:

- If you're leaving your home for several weeks or months, turn off the water completely and drain the pipes.
- Wrap heating tape and/or standard insulation around pipes whenever possible
- Look for pipes with cracks or leaks – they freeze first
- If you can, install a low-heat thermostat. By doing this your home could be maintained at about 40 F without a freeze-up.
- If you are only leaving your home for a few days, you may want to keep water dripping through one or two pipes as moving water prevents freezing. Keep cabinet doors open during cold spells to allow warm air to circulate around pipes, particularly in the kitchen and bathroom.

### Roof Care and repair:

- Check the structural ability of the roof to sustain unusually heavy weight from the accumulation of snow and ice. Check for water stains in the attic and on any overhangs after a heavy storm.
- Prevent ice dams which are build ups of ice that block water drainage from the roof and the gutters. These ice dams can cause leaks from ceilings and walls that can lead to mold and other problems. To prevent ice dams, remove leaves, sticks and debris from gutters or install gutter guards.
- Trees and branches weakened by snow, ice and wind can snap and can do serious damage to your roof and gutters. Trimming trees and removing dead branches can prevent costly repairs.

A few other items to think of if you are leaving your home or cabin for several months is the clothes washer and dishwasher. Shut off water supply to these washers. Remove and drain inlet hoses and drain any remaining water from hoses. It is also recommended to disconnect electrical supply. It is also a good idea to take action on keeping animals from sneaking into your home. Cover chimneys tightly so that raccoons cannot enter the house or so birds cannot fall down the chimney. Stop up any places in the foundation or around eaves where squirrels, mice or other small animals can enter.

It is always best to have someone look after your home when you are gone. A neighbor or relative can regularly check your home and notify you if your property is damaged. The sooner you are notified, the sooner you can prevent further loss from happening. You can rest easy and enjoy your winter months knowing that you have done everything you can to protect your home when you are gone. ■

*Resources: ILABA or the Big "T" – [www.independentagent.com](http://www.independentagent.com) and [www.HomePro-NY.com](http://www.HomePro-NY.com).*

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 (SE) 2013 JD S680 #153605 740 hrs  
 2WD, C/B, Spreader, YM... \$265,000



**ah15qm**  
 (NP) 2012 JD S680 #160719 1121hrs  
 2WD, chpr, YM, lat tilt FH... \$215,000



**ah91vp**  
 (OR) 2013 JD S680 #160628 520 hrs  
 ProDrive pwr tailbrd SH perf \$298,000



**ae37qw**  
 (MC) '13 JD S670 Stk#:158734, 414  
 Hrs, PRWD, Premium Cab... \$279,000



**af67ux**  
 (AI) 2014 JD 7980 #161025 343 hrs  
 Kernel Processor, no PRWD\$380,000



**ag35cq**  
 (OS) 2010 JD 7950 #162752 1362hrs  
 PRWD, KP, ProDrive, Hr Lab\$269,900



**ah73pv**  
 (GE) '13 JD S660 Stk#:160328, 644  
 Hrs, 2WD, CM, 3 spd Trans... \$229,000



**ah99hn**  
 (ON) 2013 JD S660 #154532 220 hrs  
 Chopper, YM, Lat Tilt FH... \$255,000



**ag91ko**  
 (MC) '14 JD 4830 Stk#:162467, 216  
 Hrs, 120' Alum Booms... \$240,000



**ag83ao**  
 (EL) '13 JD 4940 Stk#:159652, 794  
 Hrs, 120', 20" Spacing... \$229,000



**ag67dx**  
 (BB) 2014 JD 4830 #162345 333 hrs  
 120' bms, 15" noz, 5 section\$240,000



**ah73qo**  
 (MC) '05 JD 4720 Stk#:164094, 2150  
 Hrs, 90', Auto Air, 15"spacing \$105,000



**ah99hs**  
 (GE) 2009 JD 1720 #163950 16R30  
 VRD, seedstar, pro shaft... \$39,500



**af67hq**  
 (EL) '12 JD 1770NT Stk#:159555,  
 16R30, flex fold, vac... \$75,000



**ag42td**  
 (ON) '14 JD 1770NT Stk#:160840,  
 CCS, 24R30, LOADED!... \$175,000



**af93vx**  
 (DC) 2012 JD 1770NT CCS #161896  
 12R30, ProDrive, no markers \$74,500



**af67le**  
 (BB) '14 JD 8370R Stk#:160343, 450  
 Hrs, IVT, Premium Cab... \$288,000



**ae24bc**  
 (CR) '13 JD 8335R Stk#:158256, 523  
 Hrs, 335hp, LEASE RETURNS\$217,000



**ag40qu**  
 (GR) '10 JD 8320R Stk#:157437, 2613  
 Hrs, PS, Guidance-ready... \$157,000



**ah73rn**  
 (AI) '12 JD 8335R Stk#:153251, 1533  
 Hrs, IVT, Financing Avail!... \$208,000



**ac03dy**  
 (EL) 2010 JD 9630 #150940 1737 hrs  
 530 hp, PS, Lg Hyd Pump... \$199,000



**af67tz**  
 (NP) 2014 JD 9560R #160716 944hrs  
 560hp, PS, 5 SCVs, PTO... \$277,600



**ah29fx**  
 (YO) '12 JD 9560R Stk#:161005, 992  
 Hrs, 560hp, 4WD, PS... \$245,000



**ah48cd**  
 (MC) 2008 JD 9330 #161848 1210 hr  
 375 hp, PS, PTO, 4 SCVs... \$189,000



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**ah39lk**  
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2WD C/B, chpr, lat tilt FH. . \$258,900



**af18rt**  
(MC) 2009 JD 4930 #160340 4507 hr  
90" bm, 15" spac, ss tank . . . \$79,000



**af89hz**  
(OS) '11 JD 4830 Stk#:161365, 715  
Hrs, 120' Aluminum Booms, SS Tank,  
Hyd Tread Adjust . . . . . \$195,000



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(EL) '08 JD 9230 Stk#:159556, 1070  
Hrs, 325hp, 4WD, C/A/H, Radio, PS,  
Diff Lock, Quick Hitch, 3pt. . \$195,000



**ah24ea**  
(AI) '13 JD 9560R Stk#:154530, 76  
Hrs, 560hp, 4WD, 18 Spd PS, Com-  
mand View Cab II, 5 SCVs . \$275,000



**ah91uy**  
(ON) 2013 JD 8335R #154536 183hrs  
335 hp, susp, power shift . . \$237,500



**ah91vf**  
(YO) 2010 JD 8320R #159820 3188hr  
320 hp, ILS, PS, Leather . . \$149,500



## INSURANCE COVERAGE YOU DIDN'T KNOW YOU NEEDED

By Corbett Hahn

Insurance policies aren't the most interesting documents to read. It can be difficult to sift through all the legal mumbo jumbo with a clear understanding of what is covered and what isn't. Some of the topics we'll talk about are things we may have discussed in earlier articles and some of it might be brand new.

### ORDINANCE OR LAW

When I started in the insurance business, I had to take a few exams. I remember learning about Ordinance or Law coverage during my studying. Other than that, I didn't give it much thought. The insurance companies made it so I didn't have to think about it. That's because the company I worked for and pretty much all others, offered Ordinance or Law coverage in every homeowner's policy, automatically. That's right, every policy automatically gave you 10% of your home's insured value for Ordinance or Law. So what exactly is Ordinance or Law coverage and why do you need it?

No matter where you live, you are probably subject to an ordinance or law. If you have a rural property it might be the county that enforces the ordinance or law. If you live in town, most likely it's the city that enforces the ordinance or law. We are talking about an ordinance or law that regulates the construction, repair, or demolition of buildings or other structures. When your home or a covered other structure is damaged and has to be repaired or replaced, it is subject to current building ordinance or building code. Sometimes putting a home back together subject to current code can add costs that weren't anticipated. This is what happened to me personally.

Remember I said that I didn't give it much thought because ordinance or law was included in every policy? In 2007 we had a big hail storm and some bad tornados. My home needed a new roof. The contractor started tearing off shingles and realized my roof had skip sheeting. That is basically rows of boards with about a 1 inch gap in between each row. This is how they used to build shake shingle roofs. The only problem was my roof had

an asphalt roof. My contractor said that city code required a solid surface sheeting underneath the asphalt shingles; however, since I didn't have this sheeting already, my insurance company didn't owe for it, except that I had ordinance or law coverage. This coverage should pay for the additional cost because it is a city ordinance that is requiring me to put this additional material on. This was a good thing because the additional cost was about \$3,000; however, about two years earlier, my company took out the automatic coverage for ordinance or law and really didn't make a big announcement about it. So I got stuck with the additional \$3000 of added expense. Pretty embarrassing for an agent to not know what coverage he had, but it was also a good lesson. Thankfully most all of the companies we work with still include this at no extra cost.

### MOTORIZED "TOYS"

When I talk about motorized toys, I'm talking about 'big boy' toys like ATV's, motorcycles, golf carts, air craft, jet skis, and boats. For the most part, none of these items are covered for liability or physical damage by your homeowner's policy. If you do have liability coverage included, it usually only applies to your owned premises. Once the item leaves your property, the liability coverage ends. So let's say you want to ride your ATV in the town's parade. Your homeowner's policy will not provide any liability coverage and you do not have any liability coverage provided by your auto insurance policy either. You must purchase a recreational vehicle policy in order to have liability coverage off premises. For boats and jet skis, you must have watercraft liability coverage. Aircraft also require their own liability policy. The only exception is for golf carts. Most homeowner's policies provide liability for your golf cart, while using it at a golf course; however, some people who live near a golf course and store their golf carts at their home, may need off premises liability to get from their home to the golf course. It is always best to talk to your insurance agent about your specific circumstances.

### HOME BASED BUSINESS

Home based businesses are an area that most people don't usually talk to their insurance agent about until they have an issue. Unfortunately, there is very little coverage provided by your homeowner's policy for a home based business. Some business personal property is covered by the homeowner's policy. This includes business personal property on the insured's premises and off and can include merchandise held as samples or for sale or for delivery after sale. The limit for this coverage is \$2500 on premises and is \$250 for coverage off premises. As far as liability, there is no liability for any business operated by an insured person. For certain types of home based business or business pursuits, we are able to add liability by endorsement, but the classes are very limited and very specific. Usually you cannot be the sole owner or a partner of the business. The best thing to do is to talk to your agent. In most cases you will probably need a separate business liability and business property policy to make sure you are properly covered.

If you have any questions about any of these topics, please contact your nearest Home Agency agent to discuss your insurance options! ■



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# TEAM JACK

## ANNUAL FUNDRAISER

This year The Home Agency had the opportunity to be the presenting sponsor for the 3<sup>rd</sup> Annual Team Jack Radiothon. As you may know, The Home Agency teamed up with Team Jack for the Git-R-Done for Team Jack Foundation Larry the Cable Guy event last year. So when contacted about working together for the Radiothon this year, Jim Baldonado was happy to say yes. "We were honored and excited to be the presenting sponsor for this event for the Team Jack Foundation. This is a cause that is close to our family's hearts and funding research for this disease is vital for our children's future. These kids need our help," stated Jim.

The Team Jack Foundation's primary mission is to raise funds for pediatric brain cancer research. You may remember a few years ago when little Jack Hoffman ran for a touchdown during the 2013 Nebraska Spring Game while wearing the #22 Rex Burkhead jersey. His run made national news and brought awareness to pediatric brain cancer. Jack was diagnosed with a brain tumor in April 2011 and has been fighting it ever since. Today he's a very active, funny boy who has grown a lot since we last saw him in person about a year-and-a-half ago. His parents started the Team Jack Foundation to help bring awareness and raise funds to help advance pediatric brain cancer research and this Radiothon is a very important part of that fundraising.

The Radiothon was held on Thursday, September 3<sup>rd</sup> from 7am to 6pm on the University of Nebraska-Lincoln Student Union Plaza. There were a number of radio stations doing live broadcasts from the event together with over 20 other stations across the state and into South Dakota, Kansas, and Colorado that were encouraging listeners to tune in and donate to the Team Jack Foundation. The Baldonado family and The Home Agency employees helped answer phones, helped sell apparel and posted shout-outs on social media throughout the event; and Jim did radio and television interviews to help raise awareness and encourage donations. It was a very rewarding day for everyone as the Team Jack



# JACK RADIOTHON

SPONSOR FOR PEDIATRIC BRAIN CANCER RESEARCH

Foundation was able to raise over \$75,000!

Even though the Radiothon is over with for this year, if you would like to donate to the Team Jack Foundation, please visit their website, [www.teamjackfoundation.org](http://www.teamjackfoundation.org). We look forward to working with Team Jack again in the future and raising awareness for their cause! ■



*Pictures clockwise from top left: banner promoting the Team Jack Foundation, Jack Hoffman doing one of his many radio interviews at the Radiothon, Jim and Sharri Baldonado and family along with The Home Agency presenting the Hoffman family and Team Jack Foundation their donation of \$25,000 for pediatric brain cancer research, Jim Baldonado interviewing with KOLN/KLIN news in Lincoln, Home Agency employees and others answering phones during the radiothon.*

*Congratulations Megan & Andrew!*

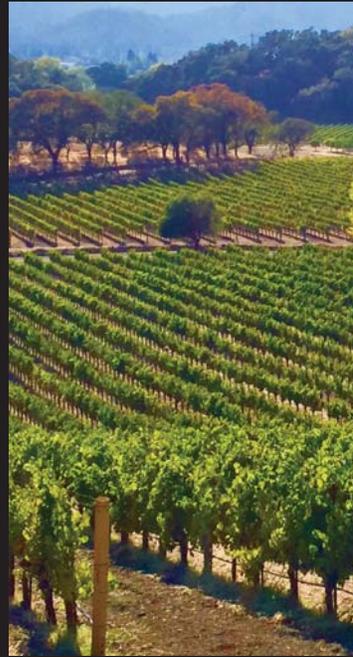


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Sara Ross



Sharri Baldonado



Diane O'Donnell

# Blood Moon Lunar Eclipse

September 27, 2015





## STRATTON, CO By Penni Fox

**H**ope this finds everyone had a great summer. I honestly don't know where the time went, but am ready for fall. We are in the middle of September and still feels like summer with just a few tease days of cooler temperatures. Feel blessed that we had a much calmer summer overall. Last year we were turning in hail/wind losses left and right. Still had a few this year, but the damage was spotty and not hitting large areas.

This year finds both my daughters stepping into teaching careers. Sara is teaching Ag at Colby High School and Morgan is teaching 1<sup>st</sup> grade in Hutchinson KS. I'm so proud these two are following their passions. They are both finding teaching is not for sissies! LOL!

I have been working AFLAC Wellness benefits. Several of you turn in your own claims so I want to make sure you are collecting your benefit yearly. Accident policies have a \$60 a year benefit for preventive wellness such as teeth cleanings, eye exams, annual physicals, blood screening, and mammograms. When you log in to your AFLAC site look on the left hand side for wellness and it will list all treatments covered. You do not have to submit an invoice with the claim form. The best part with submitting it online a lot of personal information is already filled in. There is confusion thinking that everyone on the policy gets the benefit, however, it's only for one person on the policy per year. You can list policyholder, spouse, or dependent.

Certain cancer policies have the yearly wellness benefit as well. When viewing the cancer policy it will tell you if that benefit is available to you. If you have any questions trying to find it, please give me a call and I will help you through it.

If you have had AFLAC for a few years and never put in for your benefit, it doesn't mean you can't collect for the years you were

eligible. There have been a few times we've went back four years. Who wouldn't want an extra \$180 in their pocket? I would be happy to help you in any way I can.

For those of you that haven't looked into AFLAC or just been thinking about it I encourage you to view products available. These are policies that are owned by the policy holder and have nothing to do with health care. When you have a claim it's paid directly to you giving you control where best to use the dollars. For farmers and business owners with two or more employees

it's a benefit you can give your employees without impacting your pocket. I would love to explain it to you in person! ■

## MCCLELLAND, IA By Kevin Ross

Here in southwest Iowa we are looking forward to a bountiful harvest in the vast majority of our region. As I have traveled across parts of Iowa and Nebraska, it seems to be the case for a lot of lucky farmers in these two states. We have had plenty of rain all summer long and really very little severe weather in our area which was a welcome change from last year. The beans have been filling pods nicely and the corn, aside from some more disease than I think was anticipated, should have some big yields. The other concern I have seen in some corn across Iowa has been the loss of nitrogen. With all the moisture, it seems like some corn has had a difficult time getting down to where some of the nitrogen moved to. It's not in the bin yet, but coming awful quick so here's to a safe harvest for everyone! I know we all want to push and get the crop out as fast as possible, but don't do it at the expense of safety. Between harvest, a set of twin boys coming, and all the other business to conduct around here, I think this might be one awful busy fall. Good luck to everyone this fall 2015! ■

## BELOIT, KS By Enos & Jill Grauerholz

Hail, wind, rain, drought! We have had it all in the last few months. Our crazy weather is a reminder of why crop insurance is so important to your bottom line. As I write this, we have just endured another round of wind and hail storms. We needed the rain, but instead got wind. Others just a few miles away were even worse off with big hail and wind. So again, our adjusters are working super hard to get your claims worked timely. We were hoping to finally have a harvest with little or few claims. We hope the rest of the fall goes smoothly so harvest and drilling can get done in a timely manner.

As you read this, it is time to be reporting your acres planted to wheat. This year RMA is requiring to include all tract and field numbers as reported to FSA. This means we will either need your Producer Summary from FSA or get together and do a mapped based acreage report. We are confident we will have a smooth transition into this type of reporting.

As always we are busy with fall crops, wheat drilling, our kids' sporting events, and KSU football. Time sure does fly by! We remind ourselves that these are the good 'ole days and we will miss them someday! So please enjoy the season and everything it brings! ■

**KIRWIN, KS**  
By Rhonda Jones

**DRY** – Pretty well sums up the summer. Some areas in the region received some heavy down pours filling the ponds and a hail storm the 10<sup>th</sup> of September. The grasshoppers were terrible and won't be good for the newly planted wheat.

This article was written the middle of September when I was getting ready to leave on a vacation with my three sisters to Holmes County, Ohio to visit the Amish country. We've been wanting to go on a "sisterly outing" for a long time and have been waiting until the empty nest hit all of us. I'll share with you in the next magazine how the trip goes!

This year I entered a baking contest sponsored by King Arthur Flour at the county fair and won first place with my Caramel Apple Streusel Pie. It is an easy pie crust and a yummy desert for your Thanksgiving Dinner. Hope you enjoy! ■

**LARNED, KS**  
By Clark Redding

Fall is upon us and I am glad. Good gravy, it has been a long, hot, muggy summer. As we approach the middle of September, the temps are just now dropping out of the triple digits.

Kansas milo is looking great. In our area, the yields could be in the triple digits. All that moisture in the spring has been a godsend to the growers. Corn is okay in some places and not so good in others. Depends on how hot it got. We will need some really good yields as the price of corn is way below where it needs to be at this time to make for a successful harvest. It's been way too hot for too long. We've had some rain, along with some gnarly hail, in some areas and it will make for good wheat planting, which is getting ready to start any day now. The price of wheat as we go into 2016 is not too whippy, closing in on \$5.00/ bu. as we speak.

Colorado is looking at another good corn harvest. With the early rains, some of it looked like record yields were in the offing, but as it got dryer and hotter it tapered off some. Still, the yields should be good to very good. The price is not what we need to make for a successful harvest, but the "I" states aren't out of the woods yet, and that could make for some opportunity if they have a problem. Wheat growers are just waiting for rain to make for better planting conditions.

All in all it could be worse, meaning the prices could be worse, but God I hope not. Conditions being what they are, we will get the crops in, and with the proper coverages we can hedge our risk. The markets are sort of out of our hands, and we can

only take advantage of what they give us when they do. Successful marketing may be the toughest part of 2016. Let's all pay attention. ■

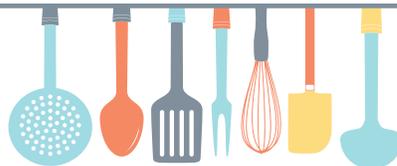
**BENKELMAN, NE**  
By Dana Mullanix

My name is Dana Mullanix and I began working for The Home Agency June 20<sup>th</sup> so that officially makes me the "new kid on the block"! Though I am anything but a kid and the block has been my home forever. I was born and raised in Benkelman. My dad had a barber shop here nearly his entire

**RECIPE** *Caramel Apple Streusel Pie*

FROM THE KITCHEN OF *Rhonda Jones*

SERVINGS *10-12* PREHEAT *350°*



**INGREDIENTS**

- 2 CUPS KING ARTHUR ALL-PURPOSE FLOUR
- 1 CUP BROWN SUGAR, PACKED
- ½ CUP QUICK-COOKING OATS
- ¾ CUP BUTTER, MELTED
- ⅔ CUP SUGAR
- 3 TABLESPOONS CORNSTARCH
- 1 ¼ CUPS COLD WATER
- 3 CUPS TART APPLES, PEELED AND DICED
- 1 TEASPOON VANILLA EXTRACT
- CARAMEL ICE CREAM TOPPING

FOR THE FILLING, COMBINE THE SUGAR, CORNSTARCH, AND WATER IN A LARGE GLASS MICROWAVE BOWL. STIR IN APPLES. MICROWAVE ON HIGH FOR FOUR MINUTES AND THEN STIR. MICROWAVE ANOTHER THREE MINUTES. STIR AND THEN ADD THE VANILLA. POUR FILLING INTO THE CRUST AND TOP WITH THE RESERVED CRUMB MIXTURE.

BAKE AT 350° FOR 35-40 MINUTES OR UNTIL CRUST IS GOLDEN BROWN. COOL ON A WIRE RACK. DRIZZLE WITH CARAMEL ICE CREAM TOPPING. ENJOY!

**DIRECTIONS**

IN A LARGE BOWL, COMBINE THE FLOUR, BROWN SUGAR, OATS, AND BUTTER; SET ASIDE 1 CUP FOR TOPPING. PRESS REMAINING CRUMB MIXTURE INTO AN UNGREASED 9-INCH PIE PLATE; SET ASIDE.

career, and I spent many hours sitting in his shop listening to his clientele, most of whom were farmers, talk about the weather, crops, markets, and livestock. Who knew 25 years after his death I would be sitting in the same building listening to my clientele talking about the same things!

I am married to a hometown boy, Jim Mullanix. We have four grown children. Jessica, who married a local boy as well, Tyson Kier. They have two of our favorite grandchildren, Tayven and Cobie. They live in Gibbon, NE. Our oldest son, Nick, also married a local girl, Valerie Lutz, and has a chiropractic practice in Verdigre and Creighton, NE. They are parents to another of our favorites, granddaughter Tatum. Our youngest son, Blake, lives on the North Shore of Hawaii. Blake is involved in the solar business and recently asked the love of his life to marry him. We will be traveling to Hawaii in April to witness Blake and Marisa wed. Our youngest, Gabby, just graduated from Nebraska Wesleyan and is employed with a recruiting company in Lincoln, NE.

I have been friends with Jim Baldonado since we were kids in high school. I have watched him grow his business and have admired his work ethic. I was excited to have the opportunity to work for a company that puts their clients' needs first and be a part of a team that accomplishes that together.

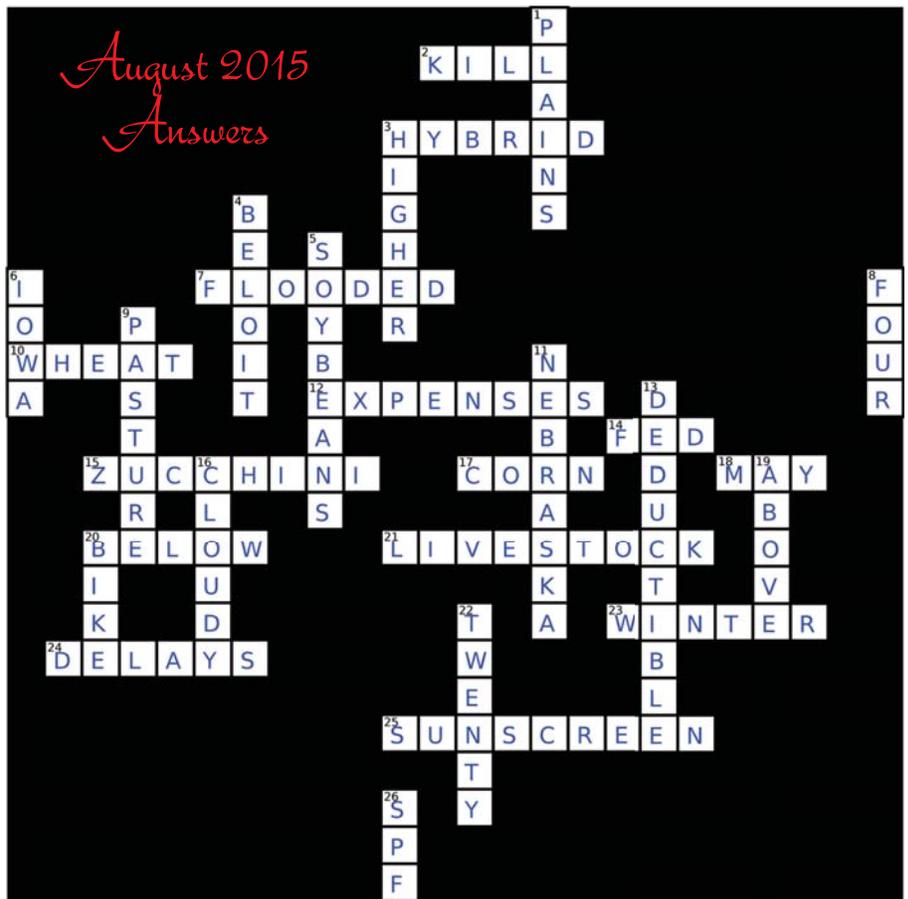
The September 30<sup>th</sup> deadline for wheat sales has come and gone, and I really enjoyed visiting with the area farmers about their insurance options! ■

RUSKIN, NE  
By Dave Meyer

It is September 16<sup>th</sup> and fall harvest has begun in south central Nebraska. With strong south winds and high temps in the low 90's the last few days and a couple more coming, the crops are drying down quickly. Two separate hail events in the past week have adjusters out in full force trying to get claims worked ahead of the combines.

Dryland corn yields, on average, look to be down a little from last year. Irrigated corn looks to be very good again. Most of the soybeans that have been cut have been hailed on, so it is hard to project a yield trend.

I hope and pray everyone has a safe harvest and a strong finish to another growing season. ■



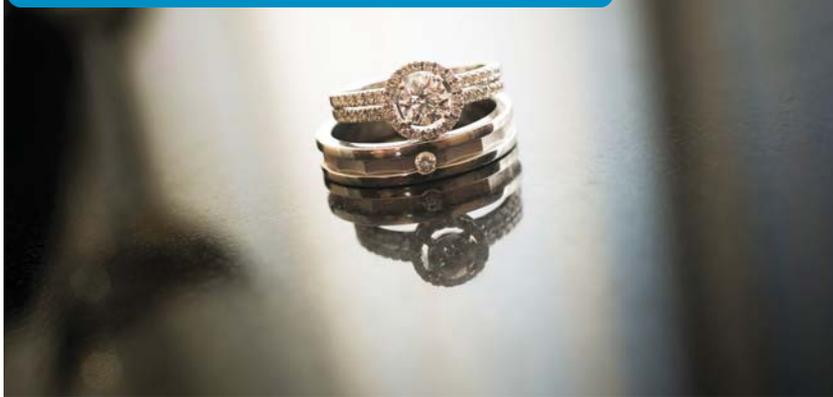
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worth what you say it is. A recent receipt or appraisal is usually acceptable proof.

Scheduling personal property does require additional premium. Each company charges a different amount to add belongings onto the policy, with the premium being so much per \$100 of scheduled value.

Scheduling personal property definitely has its benefits. First of all, most companies will offer to schedule items at no deductible. With companies increasing their minimum deductibles lately, it's nice to have coverage on cherished items without paying a deductible in the event of a loss. Since the insurance company required an appraisal or receipt when the property was scheduled, you are guaranteed to get the amount the item is scheduled for if you file a claim and the claim is approved. For example: If you have a \$1,000 deductible on your homeowner's policy and your cherished grandmother's \$800 ring comes up missing, you will get up to \$800 to replace it. If the ring is not scheduled, you would get nothing because the value of the loss would be under your deductible of \$1,000.

Call your agent today to ask about scheduling your personal property. We would be happy to visit with you regarding premium and the choices you have. ■

Resource: Insurance Education Group

## SCHEDULING YOUR PERSONAL PROPERTY

By Julie Dornhoff

Every homeowner's policy comes with at least a small amount of personal property insurance coverage, and nearly all homeowner's policies come with blanket coverage for personal property. The coverage is very broad; however, it doesn't specifically list any of your belongings. As a result, most insurance companies give the option to specifically list items. Once listed on the policy, these items are considered scheduled personal property.

Your home insurance policy may have \$100,000 in personal property coverage, but that entire amount is blanket coverage. The insurance company does not ask you to describe each and every item you own and how much it's worth. If items in your home get damaged and you file a claim, your insurance company will only give you an amount of money considered reasonable for the property you are trying to get replaced. See the following example:

*A small fire breaks out in your living room, destroying a couch. The couch was a leather couch that would normally cost \$1,000. The particular couch was custom made with gold feet and various engravings that was actually worth \$10,000. You file a claim for your couch, but because it was not scheduled, the company will only pay you \$1,000, which is a reasonable replacement cost for a leather couch.*

This example is quite extreme (who pays \$10,000 for a couch?!), but it shows why scheduled personal property insurance is important for items that may exceed the normal cost of goods.

Homeowners can schedule almost any item on their homeowner policy; however, they most commonly schedule property that has an extraordinary value. Examples of regularly scheduled items include: wedding rings, engagement rings, family heirlooms, bullion, gold, guns, and other expensive items. Other items that can be scheduled include, but are not limited to, cameras, cell phones and communication devices, eye glasses, hearing aids and medical devices, personal computers, guns, and golfer's equipment.

Every insurance company handles scheduled personal property differently. Nearly all companies will require proof the item is

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**KAWL 1370 AM/ KTMX 104.9 FM** York

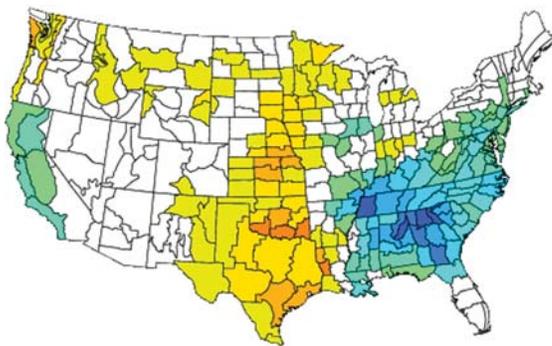
**NRRA Affiliates**  
**KCSR 610 AM** Chadron  
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WHAT WEATHER IS AHEAD IN 2015 AND INTO 2016...  
By Brian O'Hearne

In this edition, we are going to talk about the rest of 2015 and into 2016. This summer was right about average in The Home Agency country for temperature and wetter than normal for precipitation with a lot of discussion around the developing El Niño, its potential record strength, and what happens next year. This fall we suggest you explore drought hedges on your winter wheat and pasture where the El Niño may produce drier conditions. The Home Agency team has the tools you need to cover seasonal issues and the important thing to remember is that using a weather hedge to offset weather risk is an effective way to keep your overall return on investment protected and an essential component of your annual risk management program.

NOAA/NCDC Climate Division Composite Precipitation Anomalies (in)  
Apr to May 1998,1983,1973,1988,2003,1966,2010  
Versus 1981-2010 Longterm Average

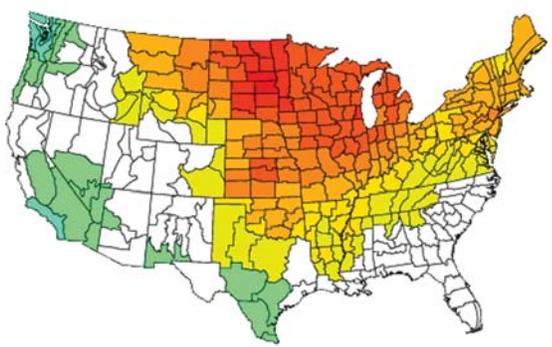


NOAA/ESRL PSD and CIRES-CU  
-4.0 -3.0 -2.0 -1.0 0.0 1.0 2.0 3.0 4.0

average which shows summer temperatures average 1 to 2 degrees above normal for most of The Home Agency territory, supporting the idea that we might be going back to 2012 conditions where many THA customers hedged heat and/or drought risk and were paid very well. Consider buying early for next spring and summer where you can take advantage of advance purchase discounts.

A fascinating fact about an El Niño is that while it may produce very good crops in the year it starts, the following year tends to produce difficult growing conditions—1982 and 1987 were years when an El Niño started and 1983 and 1988 were the years following which produced very difficult growing conditions with hot and dry springs and summers. The map to the left takes the last seven years after the start of an El Niño and shows departures from average. You can see most of the plains are drier than normal April to May.

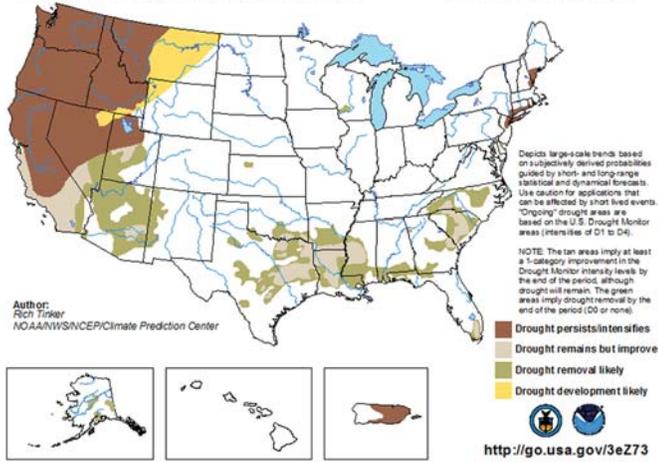
NOAA/NCDC Climate Division Composite Temperature Anomalies (F)  
Jun to Aug 1998,1983,1973,1988,2003,1966,2010  
Versus 1981-2010 Longterm Average



NOAA/ESRL PSD and CIRES-CU  
-2.00 -1.50 -1.00 -0.50 0.00 0.50 1.00 1.50 2.00

The Seasonal Drought Outlook for the rest of 2015 is at the top of the next page. The Ridge and Drought remain and intensifies in the West and consistent with

**U.S. Seasonal Drought Outlook** valid for September 17 - December 31, 2015  
Drought Tendency During the Valid Period  
Released September 17, 2015



the El Niño, the Pacific Northwest stays very dry while the moisture pushes into Southern California and through the Southern U.S. Remember, if it is wet somewhere (the South) it is likely to be dry farther north supporting the idea of hedging drought on winter wheat and pasture this fall and next spring.

Your agent can pull together a weather risk quote for you that can address these upcoming weather issues. A Home Agency agent can also give you an idea what the best type of weather protection might be and from there you can evaluate risk options for your production cost offset. They can build drought, excess heat, or any type of weather hedge you would like quite quickly and show you how affordable they are. All you need to do is pick up the phone and give them a call!

**WHAT TO EXPECT IN THE FORECAST FOR THE REST OF THE YEAR AND INTO 2016**

The weekly Home Agency WeatherManager has both long range forecast trends and medium (up to 14 day) forecasts that can be very beneficial in your financial decisions. For a long-term trend, it all depends where you are. The long range forecast updates each month and to get the latest one, ask for the WeatherManager from your agent.

Mother Nature has no timetable, so a dry and warm fall and winter can cause added costs and damage your wheat and pasture. A hot and dry summer will damage whatever you are growing, crops or livestock. All of these can be hedged with eWeatherRisk.

Every week we talk about the weather that is important to your production and give you some ideas on how to hedge against it.

If you haven't received a copy of the WeatherManager, simply go to [www.thehomeagency.com](http://www.thehomeagency.com) and download the most recent one. Or call your agent and have them send one to you in the mail. ■

Issue 247  
September 17, 2015

**WeatherManager Weekly**

**THE HOME AGENCY**  
thehomeagency.com

Welcome to this week's WeatherManager, your weekly journal for ideas and developments in the weather risk market, brought to you by eWeatherRisk and The Home Agency.

The articles talk about the volatile weather with too much rain early and now crops in need of rain and fears about fall wheat being droughted out. Remember strongest El Nino impacts are in the winter and this El Nino is one of the strongest in years and suggests wetter and cooler conditions in the Southern Plains and South and dry and warm conditions out West along with drought in the Northern Plains into Canada for this Fall and Winter and a difficult 2016 growing season.

**Recommendation.** With late planted crops, focus is on protecting against an early freeze where crops were planted late or are behind from the cool summer. Consider the caveat about the flip to a La Nina and buy heat and/or drought hedges for the 2016 growing season this fall and not wait until the forecasts tilt that way and prices increase for next summer in the Belt to protect against 2012 conditions as well as lost energy, snow removal and salt sales this winter.

Mother Nature isn't always helpful to those in the agriculture industry; in fact, sometimes she can be downright cruel. Even though we haven't yet learned how to manage Mother Nature, The Home Agency, with the help of eWeatherRisk, can help you manage the financial impact of nearly ANY weather condition.

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# TRUST IS EARNED AND INTEGRITY PROVEN.



ProAg is dedicated to building strong and secure relationships. We believe our long-term business partnerships with farmers, agents, and even our re-insurers allow us to deliver a consistency of service unmatched in the industry.

We stand committed to continuing the principles that ProAg was founded on more than 80 years ago: **Integrity, Loyalty, and Customer Service.**

Come experience the ProAg difference today.





## HOW'S BUSINESS?

By Alan E. Kuzma, CLU ChFC

Investment Advisory Services offered through Global Financial Private Capital, LLC

An SEC Registered Investment Advisor

**T**his is a common phrase I hear often. Almost everyone that knows me knows I have been in the financial services business for over 42 years.

This article is the first of two parts directed toward those of you out there who are self-employed. You could be a sole proprietor, in a partnership, or an owner/shareholder of a corporation.

If you're like me you wear multiple hats. You might be in charge of production, marketing, sales, and distribution. You're the CEO, the bookkeeper, and the janitor. In short, you probably do it all or have done it all.

You spend so much time in the day-to-day operations that oftentimes you don't stop and think about "what if" until someone like myself comes along and asks you questions.

So this installment will touch on three insurance areas you may or may not have given any thought to or done anything about.

## DEATH AND TAXES

We've all heard this common phrase. One of the things you as the business owner must address is what happens to your life's work at your death? Who buys the business and at what price? Do the buyers have the money?

Do you have the answers to those questions? Some of you do, some don't. For those that do not, may I offer some guidance?

A plan to purchase your business in the event of death or long

term disability is called a Buy/Sell Agreement.

Why do you need it? In short, a fully funded entity buy/sell agreement does the following:

1. Predetermines the price at which the business agrees to buy, and the business owners agree to sell, their interests in the business
2. Creates a market for each owner's business interest
3. Establish the value of each owner's business interest for federal estate tax purposes
4. Assures creditors and employees of the continuation of the business in the event of an owner's death or disability
5. Provides the money to fund the plan at the exact time it is needed

How does it work?

1. All business principals agree in writing that the business shall apply for, own, hold, and be the beneficiary of insurance on the life of each principal, in an amount equal to each principals' share of the business.
2. In the event of death or disability the business receives the cash and then purchases the deceased/disabled business owner's interest in the business.
3. The defendant's heirs or the disabled owner receives cash in exchange for the shares.
4. Each surviving principal's percentage will be adjusted to reflect the proportionate increase in each survivor's share of the business.

## THE GOLDEN RULE

We all heard growing up, "treat others the way you would like to be treated". Great advice, but in business the Golden Rule is "those that have the gold make the rules!"

The financial crisis of 2008 changed many things in how business is done. One of the results is that it is much more difficult

to borrow money.

This next concept, business loan insurance, should make the bank feel better about loaning money.

Business loan insurance is a plan to indemnify a creditor if a business owner dies while a commercial loan is outstanding.

A commercial loan to a small business is much like a personal loan to an individual. Its approval depends on how much confidence the creditor has in the skills and talents of the business owner.

But sometimes all the confidence in the world is not enough. A creditor may want some assurance the loan will be repaid in full even if the business owner dies suddenly.

And that's where business loan insurance comes in. Without such insurance, you might be unable to obtain a commercial loan. Even if you get the loan, you and any other principal in your business—or other members of your family—might have to guarantee its repayment.

With business loan insurance, however, the loan obligation will not fall on your business, your associates or your family. Instead, it will be paid off automatically by the life insurance company—with discounted life insurance dollars.

How it works:

1. The business owner or entity takes out a policy on the life of the business owner in an amount equal to the loan or either collaterally assigns the policy to the creditor or names the creditor the beneficiary.
2. The business pays the premiums to the life insurance company.
3. Upon the insured's death, the proceeds are paid to the creditor.

### THE BIG CHEESE

I was driving down the interstate last week when I passed a semi with these words painted on the trailer, "our greatest asset sits here"; with an arrow pointed to the cab which implies the driver is the most valuable asset on the truck.

The same applies to all the businesses out there. The greatest asset any business has is the people that staff them.

As a business owner, you probably have your business insured in the event of loss of buildings or equipment. But what about your firm's most valuable assets—your key executives and employees?

Their talents and experience account for much of the success of your business. If one such individual were to die unexpectedly, profits would suffer. And you would also find the financial strain of recruiting, hiring and training a suitable replacement.

Key person insurance can help. More specifically, it can guarantee a flow of tax free dollars you can use to:

1. Help replace lost profits
2. Provide the funds to recruit, hire and train a suitable replacement for only pennies on the insurance dollar
3. Assure customers, creditors and employees of the business continuation
4. Pay a tax deductible death benefit to the key person's family

How it works is the business purchases and retains all ownership rights to a policy on the life of each key person. At the death of the key person the proceeds are payable to the business.

Thank you for staying with me this far. Let me say once again, I am not an attorney, I cannot give legal advice nor am I an accountant—I cannot give tax planning advice. If any of these subjects has resonated with you, please consult your attorney/accountant for advice.

If you would like more specific information on these subjects, please call the good folks at The Home Agency or feel free to contact me at 402-438-4200.

Next time we will look at three more business insurance concepts: Section 303 redemption, executive bonus plans, and split dollar insurance.

'Til then, be well. ■



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## INSURANCE CONSIDERATION FOR A MOVE—CALL YOUR AGENT

By Diane O'Donnell

**N**ot all insurance companies or agents are licensed to write in all states, so moving out of state could mean big changes in your homeowners or renters insurance policy. Talk with your agent to see if a current policy can be transferred to the new home, or if it is time to start checking out new companies or agents.

Even just moving across town can affect the cost of a policy. Your agent will need to know details about the new home such as its age, construction material, type of roof, square footage, and interior finishes, as well as details of your mortgage lender. Provide the agent with a timeline for the move so coverage is transferred to the new home in a timely manner. Also, confirm that household belongings will be covered during the move.

### HIRING MOVERS

If you hire a moving company, expect to be asked about insurance. Homeowners and renters insurance will likely provide limited coverage for household belongings in transit. The policy deductible will apply to any claim made for a loss on these items, so check your deductible amount and how it is applied before the move.

Moving companies generally offer basic insurance coverage. Carefully review the moving contract for the value in your move.

The moving company may offer additional coverage for a fee. Coverage for a lump sum value may be one option. This coverage is typically based on the value of items rather than the weight. You must know the value of the shipment and make a declaration in writing on your receipt—often referred to as a “bill of lading.” Coverage for full value protection may also be offered. This coverage will pay for the replacement or repair of lost, damaged or destroyed property.

Be aware that securing a settlement from the moving company or its insurance company may take quite some time. It is a good idea to inspect your personal property immediately upon delivery at the new home. Note any damages immediately to the moving company and ensure they sign off on a list of the damaged property before the moving truck drives away.

### BECOMING A LANDLORD

In this economy, people are often having difficulty selling their home. In this case, renting out a home is becoming a more popular option; however, keep in mind that when the house becomes a rental property, it has gone from being a residence to a place of business, so it is important to understand how this changes the insurance requirements.

A landlord insurance policy—sometimes called a “dwelling fire policy” or a “special perils policy”—covers the house itself, other structures on the property, the owners’ possessions (like washer and dryer left for tenants’ use), lost rental income if the house becomes uninhabitable and some liability protection. Tenant possessions are NOT covered in landlord insurance policies.

Contact your insurance agent to discuss your situation on your vacant home. Vacant or unoccupied homes can expose you to loss and liability that may not be covered by your homeowners insurance policy.

Please call The Home Agency with any questions or concerns and what is or is not covered by your policy in these types of situations. We will be glad to help! ■

*Information provided by Nebraska Department of Insurance, [www.doi.ne.gov](http://www.doi.ne.gov).*

**Visit The Home Agency online at [www.thehomeagency.com](http://www.thehomeagency.com)!**  
There you will find up-to-the-minute information about:

- Commodity Markets
- Stock Markets
- Local Forecast and Radar
- And much more!

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!



## **INSURANCE FEATURES AND BENEFITS FOR IRRIGATION EQUIPMENT**

**REPLACEMENT COST COVERAGE** - pays the cost of repair or replacement (whichever is less) up to the policy limit. *(Available on units less than 34 years old.)*

**MULTI-PERIL** - covers most perils from an external cause, including fire, lightning, wind, tornado, theft, vandalism, hail, flood and even collision. We know of no broader coverage. *(Available on units less than 34 years old.)*



*Following is a list of the most common insurance perils encountered.  
Most claims can be adjusted through your local dealer.*

<b>DIVERSIFIED AG</b>	<b>PERIL/LOSS</b>	<b>STANDARD FARM &amp; RANCH POLICY</b>
Yes	THEFT	Yes
Yes	VANDALISM/MALICIOUS MISCHIEF	No
Yes	WIND/TORNADO	Yes
Yes	REPLACEMENT COST COVERAGE <i>(On units less than 34 years old)</i>	Varies
Yes	HAIL	Yes
Yes	FIRE	Yes
Yes	LIGHTNING	Most
Yes	FLOOD	No
Yes	COLLISION WITH FARM IMPLEMENTS	No
Yes	RODENT DAMAGE	No
Yes*	MECHANICAL/ELECTRICAL FAILURE	No

\*Added by Endorsement

**Call The Home Agency for more information about  
irrigation equipment coverage through Diversified Ag!**

**800-245-4241**

# Fall Favorites

## RECIPE *Pumpkin Pie Squares*

FROM THE KITCHEN OF *Deb Killion*

SERVINGS *12-15*      PREHEAT *350°*



### INGREDIENTS

#### "CRUST"

- 1 CUP FLOUR
- ½ CUP BROWN SUGAR
- ½ CUP OATMEAL
- ½ CUP BUTTER

#### "FILLING"

- 1 LB CAN OF PUMPKIN
- 13 OZ CAN OF EVAPORATED MILK
- 2 EGGS
- ½ TEASPOON SALT
- 1 TEASPOON CINNAMON
- ½ TEASPOON GINGER
- ¼ TEASPOON CLOVES
- ½ TEASPOON VANILLA

#### "TOPPING"

- ½ CUP PECANS OR WALNUTS, CHOPPED
- ½ CUP BROWN SUGAR
- 2 TABLESPOONS BUTTER

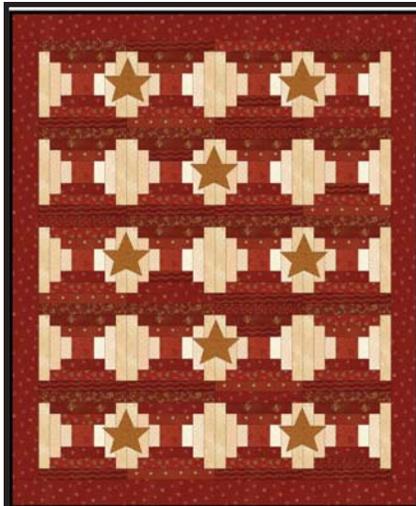
### DIRECTIONS

MIX "CRUST" INGREDIENTS TOGETHER AND PLACE IN AN UNGREASED 8X10 PAN. BAKE FOR 15 MINUTES AT 350°.

MIX "FILLING" INGREDIENTS TOGETHER AND BEAT WELL. POUR ON THE CRUST AND BAKE FOR 20 MINUTES AT 350°.

MIX "TOPPING" INGREDIENTS TOGETHER AND SPRINKLE OVER THE BAKED FILLING. BAKE FOR AN ADDITIONAL 15-20 MINUTES OR MORE UNTIL FILLING IS SET. ENJOY!

*The temperatures are cooler, the days are shorter, harvest is in full swing, and the holidays are right around the corner! These pumpkin pie squares will make a perfect addition to any of your family gatherings! Happy holidays!*



Finished Size: 28" x 34"

#### Cutting:

- \*Cream: 10 assorted 1/8 yard cuts Cut into 1 1/4" strips
- \*Red: 11 assorted 1/8 yard cuts From ONE fabric, cut (20) 2" x 2" Cut 10 reds into 1 1/4" strips
- \*Red: Border/Binding (2/3 yard) Cut (8) 2 1/2" strips
- \*Gold: 1/4 yard fabric or wool felt
- \*Backing: 1 yard

## Courthouse Stars

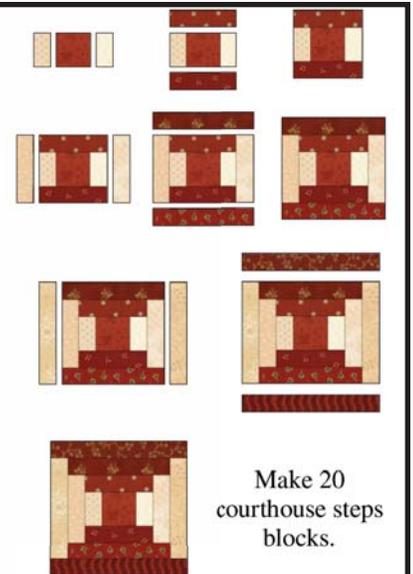
\*All seam allowances are 1/4".

#### Courthouse Steps Blocks:

1. Cut the assorted cream 1 1/4" strips into a TOTAL of:
  - (40) 1 1/4" x 2"
  - (40) 1 1/4" x 3 1/2"
  - (40) 1 1/4" x 5"
2. Cut the assorted red 1 1/4" strips into a TOTAL of:
  - (40) 1 1/4" x 3 1/2"
  - (40) 1 1/4" x 5"
  - (40) 1 1/4" x 6 1/2"
3. Sew a cream 2" strip to opposite sides of a red 2" square. Seams are pressed towards outside of block.
4. Sew a red 3 1/2" strip to opposite sides of this unit.
5. Continue adding strips, alternating cream and red strips as shown in diagrams at right.
6. Make a total of 20 blocks. Blocks should measure 6 1/2" x 6 1/2".

#### Assembly:

1. Arrange blocks into 5 rows of 4 blocks each as shown at left. Sew blocks into rows, then sew rows together. Quilt center should measure 24 1/2" x 30 1/2".
2. Add borders to the sides, then top and bottom.
3. Applique stars to quilt as shown using a blanket stitch either by hand or by machine.
4. Quilt as desired. Bind using 2 1/2" strips of red.



Make 20 courthouse steps blocks.



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Quilt Shop

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prairiepointjunction@yahoo.com

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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

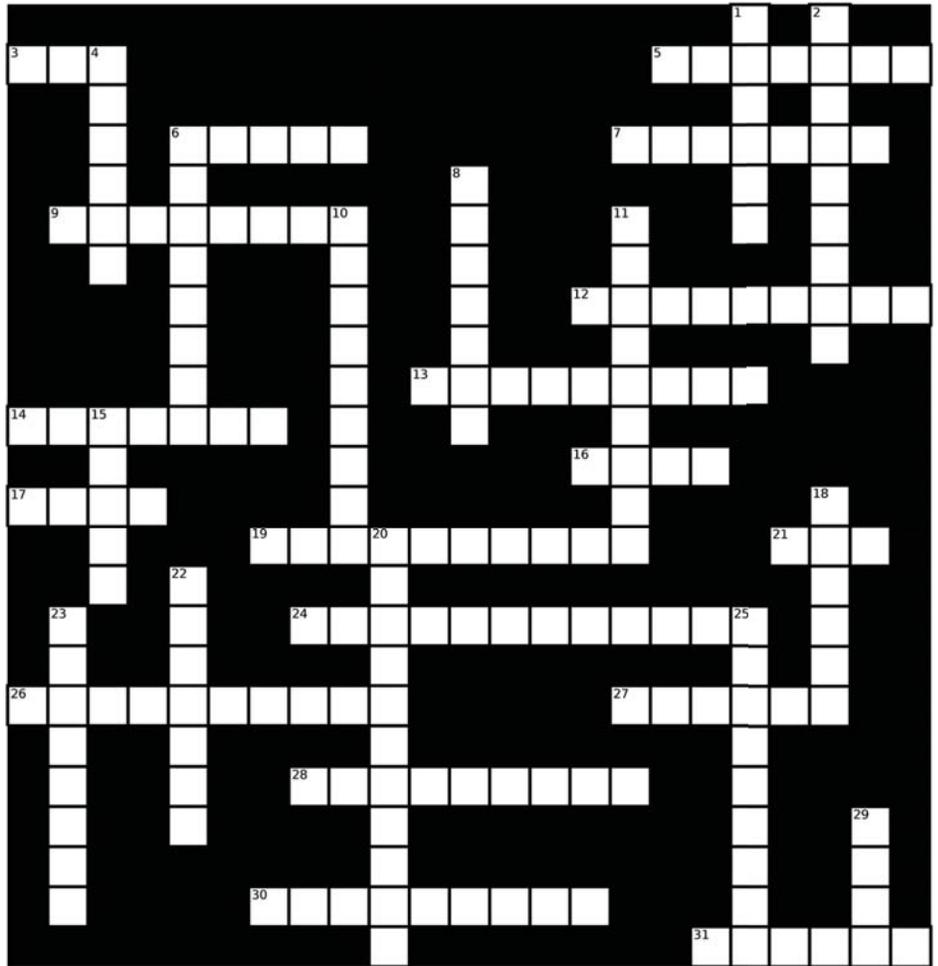
- 3 The \_\_\_\_ program in the new Farm Bill looks to be the only one that is making some payments to farmers this year.
- 5 Reading can help \_\_\_\_ Alzheimer's.
- 6 Snow or ice is the \_\_\_\_ leading cause of homeowners' insurance claims.
- 7 The 2014 Farm Bill expands programs for \_\_\_\_ farmers.
- 9 Acreage reporting deadline for the 2016 winter wheat in Nebraska is \_\_\_\_ 15<sup>th</sup>.
- 12 Once an ATV leaves your property, \_\_\_\_ coverage ends unless you have a recreational vehicle policy.
- 13 Employment Practices Liability can also protect the business owner from \_\_\_\_ claims brought by disgruntled employees.
- 14 Sara Ross recently won the Monsanto \_\_\_\_ Farm Mom of the Year award.
- 16 There is very little coverage provided by your homeowner's policy for a \_\_\_\_ based business.
- 17 Business \_\_\_\_ insurance is a plan to indemnify a creditor if a business owner dies while a commercial loan is outstanding.
- 19 The Pasture, Rangeland, and Forage pilot program is not available in the 48 \_\_\_\_ states.
- 21 \_\_\_\_ person insurance can guarantee a flow of tax free dollars that can be used to help replace lost profits in a business.
- 24 Sara Ross has been involved with \_\_\_\_ where she helps consumers understand where their food comes from.
- 26 Most insurance companies will offer to schedule items at no \_\_\_\_.
- 27 \_\_\_\_ retention is up as farmers are trying to increase their herds.
- 28 Employment \_\_\_\_ Liability Insurance covers discrimination and sexual harassment among other "wrongful employment acts".
- 30 In order to schedule an item on a homeowner's policy, a recent receipt or \_\_\_\_ is usually needed to confirm the price.
- 31 Reading helps with \_\_\_\_ reduction.

## DOWN

- 1 \_\_\_\_ possessions are NOT covered in landlord insurance policies.
- 2 The Team Jack Foundation and The Home Agency were recently able to raise over \$75,000 for \_\_\_\_ brain cancer research.
- 4 Starting in 2017, when turning in their acres and plant dates, producers will need to report this information to their crop insurance agent by \_\_\_\_ Land Unit.
- 6 Livestock Risk Protection is a \_\_\_\_ product.
- 8 Homeowners and renters insurance will likely provide \_\_\_\_ cover-

age for household belongings in transit.

- 10 The Home Agency was recently the Presenting Sponsor for the 3<sup>rd</sup> Annual Team Jack \_\_\_\_.
- 11 An example of regularly scheduled item on a homeowner's policy is a family \_\_\_\_.
- 15 A plan to purchase your business in the event of \_\_\_\_ or long term disability is called a Buy/Sell Agreement.
- 18 This summer was \_\_\_\_ than normal for precipitation in The Home Agency area.
- 20 This summer was right about average in The Home Agency country for \_\_\_\_.
- 22 Keep cabinet doors open during cold spells to allow warm air to circulate around pipes, particularly in the \_\_\_\_ and bathroom.
- 23 A landlord insurance policy, sometimes called a \_\_\_\_ fire policy, covers the house itself, other structures on the property, the owners' possessions, etc.
- 25 A fact about an El Niño is that while it may produce a very good crop in the year it starts, the following year tends to produce \_\_\_\_ growing conditions.
- 29 If farmers have grain from last year's harvest still stored in \_\_\_\_, they should not add this year's grain to it until an adjuster has been out to measure the storage facilities. ■



ADDRESS SERVICE REQUESTED

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

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