

THE

# HOME AGENCY

MAGAZINE

**President's Thoughts**

FROM THE DESK OF  
JIM BALDONADO

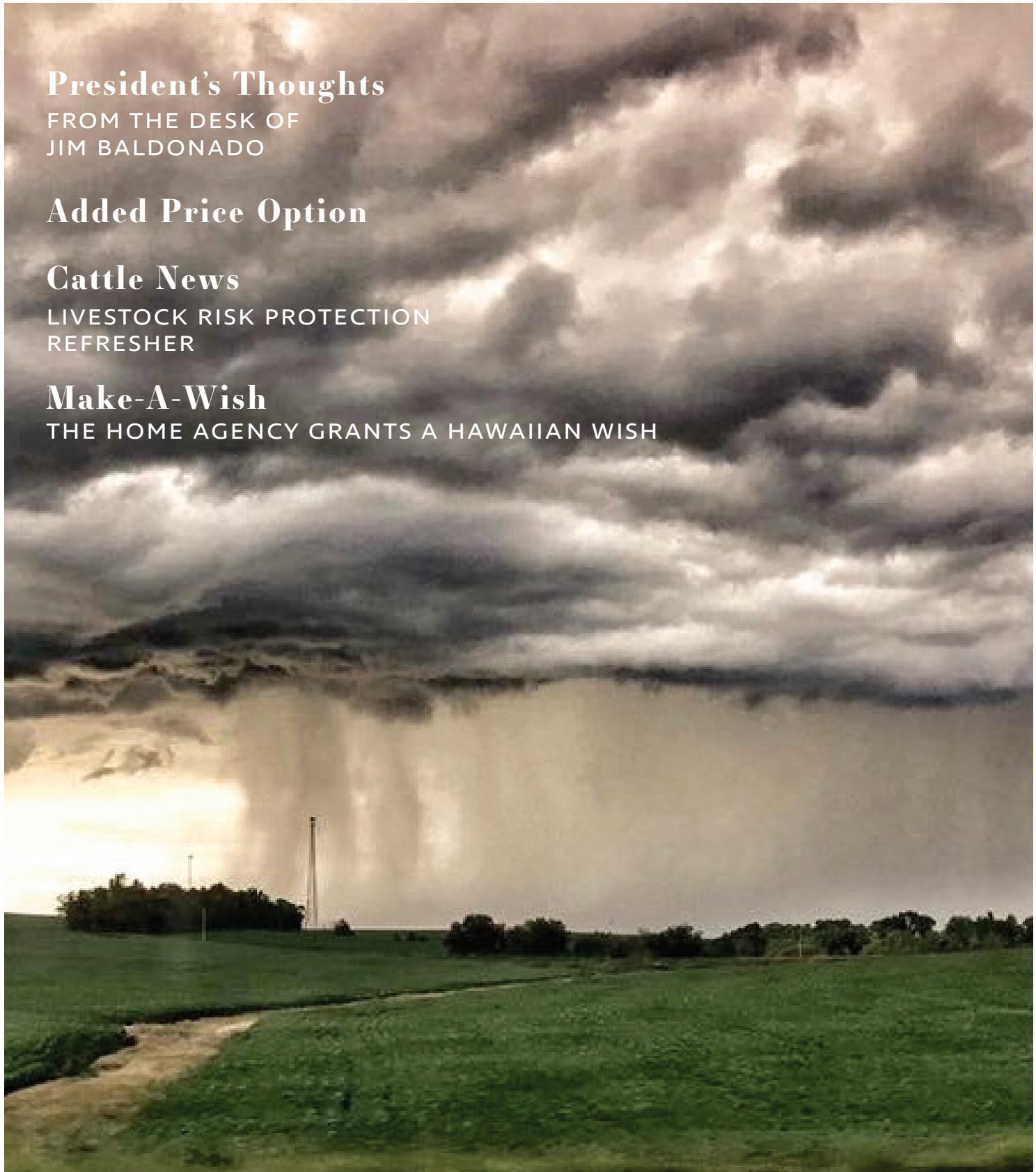
**Added Price Option**

**Cattle News**

LIVESTOCK RISK PROTECTION  
REFRESHER

**Make-A-Wish**

THE HOME AGENCY GRANTS A HAWAIIAN WISH



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## FROM THE DESK OF JIM BALDONADO

Over the last ten years of writing this article I usually talk about some type of crop insurance. I will at the end of the magazine, but each month and each year we are writing more and more Property and Casualty insurance including farm, auto, home and other coverages related to your farming operation, so I wanted to touch on these this time.

### ATV's

On the farm, almost everyone has one or more ATV's that are used for all types of things. Your standard farm policy states liability is covered when used for farm use only and on premises only. So ask yourself, when the kids or grandkids want to take them and ride them around with their friends, do you have coverage? It also states on premises only, so when

you, your kids or grandkids use the county road to get from one field to another they are not on your farm. If an accident occurs, there is no coverage. Before too long, someone may want to take the 4-wheeler to ride in the parade; that is not farm use and it's not on premises, so do you have coverage? Recreational use on and off premises coverage can be endorsed onto most farm policies.

Instead of endorsing them onto the farm policy, we suggest you put them on a stand-alone ATV policy. This will give you coverage for farm use, recreational use on or off the farm, and will also give you medical pay for anyone hurt while on those 4-wheelers. It's just not worth the risk of not having them on a stand-alone policy.

### Umbrellas

Most farm policies these days come with a minimum of \$1,000,000 underlying liability limit. We suggest adding an additional 2-3 million dollars of liability coverage over and above that on an umbrella policy. And make sure when we say an umbrella we are talking about the same thing. Sometimes people will tell us they have an umbrella that covers all their machinery; that is considered a farm blanket, not umbrella. A farm umbrella is additional liability coverage that can be used in case you are sued and are proven negligent for over the \$1,000,000 liability limit on your farm policy. We would hate to think of someone getting seriously hurt on your farm and three years down the road bring a suit against you. If they are unable to work and need help with daily living, is your farm policy enough? Having an umbrella policy with liability over and above your farm policy, for an additional one, two, or three million dollars would protect your assets. Make sure to look into the cost of an umbrella. We hope and pray we

never have to use them, but if we do, they are money well spent.

### Livestock

You can have your livestock listed under your farm blanket, and some people do. Others may want to schedule their high value livestock, for example their bulls only. But remember, if you DO NOT want coverage on all your cattle, you must exclude them from your blanket and this is why. Let's say you have a bad combine fire. Your combine is listed on your farm blanket. The adjuster will verify the blanket is insured to a minimum of 80% of actual cash value; but since you did not exclude the 150 head of cows and calves you have, they and their value will be considered part of the farm blanket. This means you may only be insured to 50% of value now. You will probably not like what you are going to be paid for your burned up combine. Bottom line: just make sure you exclude your livestock if you do not want to insure them. Things like these may seem trivial, but we don't like surprises or problems at loss time.

### Grain in Bags

We are seeing grain in bags more and more all the time. Do you know if you have coverage for that grain? Grain can also be scheduled or included on a blanket inventory, but the same thing applies as on the livestock. Grain stored in a bin or grain in a bag needs to be excluded if you DO NOT want coverage. We had calls earlier this spring concerning coverage for golf ball size hail driven by 60 mph winds. Hail can be a covered peril depending upon the company.

### Hay

Usually companies have maximum limits of \$10,000 to \$30,000 for

stacks of hay stored in the open. The policy also states that the stacks must be a minimum of 100 feet apart if more than one stack. Hay is the same as grain and livestock and must be excluded if you DO NOT want coverage on it.

## Pivots

You hear me talk a lot about pivots, and I say a 30-year-old pivot is just as valuable as a 10-year-old one when working. Why some companies want to put actual cash value on them is something I don't understand. When the wind blows, which ones are going to blow over first? It's not always the old ones. So when insuring your pivots, make sure to consider putting them on a standalone policy so if you lose two or three over a three year time frame your farm policy won't get re-rated, surcharged or even cancelled. No matter the age of your pivots, visit with us about a stand-alone pivot policy.

## LRP

The first part of May and the first part of June we had some really good LRP numbers and quite a few of you took advantage and locked in those prices for later this year and into January. We are hoping for another bounce in the Feeder and Fed market for those that did not get in.

I hope when you are reading this August issue of The Home Agency magazine, some of you are sharing some rain as we have areas that could really use a good soaking. So far so good on any really bad hail storms through the end of June. I hope and pray that luck continues.

Slow down and stay safe. ■

fin



# CROP INSURANCE UPDATE

BY CINDY DAVIS

“Typical” is what comes to mind thinking back to the spring months that led up to the 2017 row crop planting season; but only “typical” in the sense of the old adage: “if you don’t like the weather here in Nebraska, wait five minutes and it will change.” We saw a little of everything the past spring. The mild winter brought back some uneasy feelings as forecasters once again were referencing the drought monitors, even though the maps looked much better than past years. The April showers were good in many areas, but the precipitation in May had a number of producers wondering if they would get the crops in the ground. Numerous storms dumped plenty of moisture in south central Nebraska and north central Kansas, as well as parts of Iowa and some of them brought early season hail as well. To top it all off, Winter Storm “Ursa” greeted the Plains the last week of April and first day of May! It was a record breaker for sure, given the time of year and amount of snow it left behind. Colby, Kansas, reported 14 – 20 inches of snow in the area, roads were closed in Kansas and Nebraska, power outages were common and the power companies were busy for months replacing power poles. Regardless of the weather event, crop insurance has remained a back bone of risk management for producers to rely on.

## 2017 Wheat Production

Hopefully the weather cooperated during harvest and a plentiful wheat crop was brought in. If you haven’t reported your wheat production to your agent, now is the time. They need your production to finalize claims and update your databases. The harvest prices for winter wheat

should all be set by the time this article reaches you. The projected prices for 2017 Winter Wheat and tracking dates for the harvest prices are detailed in the chart below.

### 2017 Winter Wheat Prices and Harvest Tracking Dates

States	Projected Price - Yield Protection (YP) & Revenue Protection (RP)	Harvest Price Tracking Dates* Revenue Protection (RP)
NE, CO, SD	\$4.74	Sept. KCBOT July 1 - July 31
KS	\$4.59	July KCBOT June 1 - June 30
IA	\$4.74	Sept. CBOT July 1 - July 31

\*Harvest prices do not apply to Yield Protection Plans.

### 2017 Row Crop Harvest

The 2017 wheat harvest may be in the books, but row crop harvest is right around the corner. Soon the combines will be rolling, the days will get shorter and the nights longer. We know this time of year gets hectic and first and foremost, we want you all to have a safe harvest! Below are a few reminders to keep in mind before harvest starts that can save you time and frustration at claim time.

- First of all, never destroy a crop without giving notice to your agent and allowing time for an adjuster to release the acres. Destroying acres without consent could result in an uninsured cause of loss and a very negative impact on your APH.
- The prior statement also pertains to chopping silage – always give your agent notice prior to chopping. The adjuster may need to appraise these acres, so the sooner you can give notice to your agent the better.
- New crop grain should not be stored in the same bin/storage location as old crop grain until you have been in contact with your agent and an adjuster has measured the old crop in each storage location.
- Your production should be kept separate by unit, even if you have elected enterprise units on your policy. Commingling grain could be very detrimental and even take you completely out of a loss payment situation.
- Mark your scale tickets by unit or farm name for easy reference later.
- Keep track of any production that is being fed.
- Be sure to get your losses turned in timely. Don't wait until the end of harvest to report a loss to your agent. The policy provisions are very clear about loss reporting. The provisions state that in the event of damage or loss, it is the insured's duty to give us notification within 72 hours of the initial discovery of damage, but not later than 15 days after the end of the insurance period. For most crops, the end of the insurance period is the earlier of: 1) harvest of the crop 2) destruction of the crop, or 3) the calendar date for the end of insurance as listed in the Crop Provisions. Don't wait until the end of harvest to turn losses in.
- Report production to your agent as soon as harvest is complete.
- If you purchased a Production Hail policy for 2017 crops, those losses cannot be finalized until your produc-

tion has been reported. It is recommended to keep your production separate by field and/or pivot for these hail policies.

The Projected Prices for the 2017 row crops were set back in February for the Yield Protection (YP) and Revenue Protection (RP) plans. They are shown in the chart below, along with the tracking dates for the Harvest Prices for the Revenue Protection plan.

### 2017 Spring Crop Prices and Harvest Price Tracking Dates

Crop	States	Projected Price Set - Yield Protection (YP) and Revenue Protection (RP)	Harvest Price Tracking Dates – Revenue Protection (RP)
Corn	NE, KS, IA, CO, SD	\$3.96	Dec. Corn CBOT Oct. 1 – Oct. 31
Grain Sorghum	NE, KS, IA, CO, SD	\$3.83	*Dec. Corn CBOT Oct. 1 – Oct. 31
Soybeans	NE, KS, IA, CO, SD	\$10.19	Nov. Sbean CBOT Oct. 1 – Oct. 31

\*Multiplied by the price percentage relationship between grain sorghum and corn as determined by RMA.

### 2018 Winter Wheat

It's hard to believe, but soon we will be focusing on coverage for 2018 Winter Wheat. As harvest winds down the drills will soon be seen in the fields. The Sales Closing Deadline for 2018 Winter Wheat is September 30, 2017. All new policies must be written by this date, as well as changes to existing policies and cancellations. There are a number of options, as well as supplemental coverages available for winter wheat in most areas. It is very important that you get in to meet with your agent prior to the deadline so they can work with you to customize the coverage that works best for your farming operation. RMA is continually making changes and additions to the crop policies, in addition they are persistent in data mining, making sure the policies set up for producers are in compliance with all rules and regulations of the crop insurance industry. It's hard to keep up on all the changes and additions, so let your agent help with all the details! Below are a few more reminders and helpful hints to keep in mind when you meet with your agent to go over your coverage:

- ✓ Review all plans of insurance, coverage levels and options on your crop(s).
- ✓ Verify all social security numbers and EIN's on your policy, as well as the entity type shown. (Make sure the entity has not changed...was there a new trust or corporation formed? Has anyone listed on the policy passed away?) RMA is still data mining on this information and finding deceased persons still listed on policies. In some cases, the crop companies will have no choice but to cancel the policy if not corrected timely. \*\*Tenants, if you have POA for landlords, double check this same information with them.\*\*
- ✓ Do you have a policy for all counties in which you will plant and insure wheat?
- ✓ Will you be breaking out any ground to drill to wheat? In some cases this would require a written agreement to be submitted to request coverage. These agreements are due by September 30th. If you know you will be breaking new ground get in to see your agent soon.
- ✓ If you will be insuring for a landlord or tenant on your policy, this type of agreement needs to be made by Sales Closing Deadline as well and must be documented on your policy.

- ✓ If you have High Risk Land in your operation, there are several options available - they need to be elected prior to Sales Closing also.
- ✓ Sales Closing is the time to visit with your agent about coverage for hay land or pasture. PRF (Pasture, Rangeland and Forage) policies and/or forage plans are available in some counties.

Remember, Sales Closing Deadline is September 30, 2017, for the 2018 winter wheat crop year. There are numerous options to consider and visit about, and it is the best time to get all your questions answered. We are here to help in any way we can!

## 2018 Farm Bill

I will close with a couple final thoughts. Congress and the new administration have already begun working toward a completed 2018 Farm Bill. Crop insurance, once again, may face some serious cuts. Among the suggested changes is a reduction in the overall subsidy rate or capping premium subsidies to producers at some total subsidy or basing subsidy on income levels. Another proposed change is to reduce or eliminate the premium subsidy related to the harvest price component of the Revenue Protection (RP) policy that so many producers rely on. Revenue Protection provides replacement coverage for lost bushels when widespread yield losses contribute to higher prices. It is this coverage that actually provides producers the ability to confidently hedge their production in the market with futures, options or cash contracts, knowing their crop insurance will provide indemnity to cover their losses if they do not harvest enough grain to deliver on a contract. Finally, the federal government also supports the crop insurance industry delivery costs through payments for companies' administrative and operating costs. This is another proposed cut and could also have detrimental effects on the crop insurance industry and the private delivery of the program. Federal crop insurance is a critical part of the farm safety net and possibly the best risk management tool for producers. We urge you, as the 2018 Farm Bill negotiations continue, to contact your legislators and let them know how important crop insurance is to your operation and ask them to vote against any cuts to this program! ■





# Added Price Option

Increase the insured value on your winter wheat  
with supplemental insurance coverage



We grow stronger every day — together<sup>SM</sup>

Add to the insured value per bushel on your winter wheat, in case of a yield loss, with Added Price Option (APO) through RCIS. APO allows you to buy up the projected price of a bushel on your winter wheat. An APO policy through RCIS can help simplify your crop insurance decision making, because it's easy to increase your bushel price without the guesswork of determining a specific price projection month. Talk to your RCIS agent today.

## How APO works

An APO policy through RCIS can offer these advantages:

- Select a price election within a range over your current federal crop insurance projected price and get paid when bushels fall short of your yield guarantee.
- You have the option of locking in a bushel per acre price election higher than the federal crop insurance projected price.
- Losses are paid on an optional or basic unit, depending on how units are structured under the federal coverage.
- Losses can be paid on an optional/basic unit basis even if you choose the enterprise unit option on your federal crop insurance policy. There is no limit on the number of optional/basic units on APO.
- APO allows you to get a yield loss indemnity payment even if harvest price is higher than projected price.
- Supplement federal crop insurance coverage to help cover input costs in the event of a yield loss.

## APO details

- APO is available on winter wheat in Arkansas, Colorado, Idaho, Illinois, Indiana, Kansas, Kentucky, Michigan, Missouri, Montana, Nebraska, North Carolina, Oregon, Washington and Wyoming.
- APO will not pay when there is a revenue loss only on the underlying federal crop insurance policy unit.
- The APO price election will not increase regardless of the price fluctuation under the revenue protection policies.

## Important date

Sales Closing Date (SCD): September 30

## APO insured value per bushel price

Multiply federal crop insurance projected price by the following factors to calculate the maximum APO price.

2018 APO maximum % price election	Corresponding federal crop insurance coverage level
53.8%	65% coverage level
42.9%	70% coverage level
33.3%	75% coverage level
25.0%	80% coverage level
17.6%	85% coverage level

Any price election between 1% and the maximum indicated above is available for bushel price selection.

## APO loss calculation example

Subtract harvested bushels from guaranteed bushels by APO unit and multiply the result by the APO price election.

Unit guarantee: 40 bushels  
Actual unit yield: 10 bushels  
Unit bushel loss:  $40 - 10 = 30$  bushels

\$5.00	Projected price
x 30	Bushels
\$150	Federal crop insurance indemnity
\$ .50	APO bushel price election
x 30	Bushels
\$15	APO indemnity
\$150	Federal crop insurance indemnity
+ 15	APO indemnity
<b>\$165</b>	<b>Indemnity per acre</b>

The example provided above is for information purposes only. Please refer to your policy for coverage terms. Contact a crop insurance agent for additional information.

Not available in all states. This is intended as a general description of certain types of insurance and services available to qualified customers provided solely for informational purposes. Coverage is underwritten in all states by Rural Community Insurance Company, Anoka, MN except in Montana where hail coverage is underwritten by Tri-County Farmers Mutual Insurance Company, Malta, MT. Rural Community Insurance Agency, Inc., D/B/A RCIS. Nothing herein should be construed as a solicitation, offer, advice, recommendation, or any other service with regard to any type of insurance product or services. Your policy is the contract that specifically and fully describes your coverage, terms and conditions. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Coverage type may vary by state. Coverages and rates are subject to individual insured meeting our underwriting qualifications and product availability in applicable states. Rural Community Insurance Agency, Inc., is a managing general agency representing two risk-bearing insurance companies. RCIS is an equal opportunity provider. 2017 Rural Community Insurance Agency, Inc. All rights reserved. 2017RC-039, July 2017



## LIVESTOCK RISK PROTECTION REFRESHER

BY ARLYN RIEKER

Summer is upon us as I write this, and we have had abundant spring moisture and the grass looks good in many areas. We are approaching record heat for this time of year and the markets are showing it. The grain and cattle markets have a great deal of volatility at this time and this is where an LRP policy can assist in the profitability of your herd.

For those of you who haven't written LRP, or a quick 'refresher' for those who have, here is a brief description of the policy.

LRP (Livestock Risk Protection) is exactly what the name says, "Risk Protection". LRP provides protection against a decline in prices below the established coverage price for fed cattle and feeder cattle. It is a continuous policy and may be purchased at any time throughout the year, which makes it easy to ensure your coverage will correspond with the time of year when you market your livestock. The coverage prices and rates fluctuate daily and are based on the Chicago Mercantile Exchange (CME). Premium rates, coverage prices and levels, and actual ending values are posted daily. Unlike crop insurance where we know when and how the base prices are set to establish the rates and premiums, unfortunately with LRP we don't have that formula. We run quotes daily

Cattle Type	Target Weight	Policy Life	Coverage Price	Cost/Head
Steer I	599#	04/28/17 - 09/22/17	\$169.40	\$44.93
Steer I	599#	05/04/17 - 09/28/17	\$171.60	\$57.51
Steer I	599#	06/02/17 - 10/27/17	\$170.24	\$55.27
Steer I	599#	06/07/17 - 11/01/17	\$165.84	\$54.06
Steer II	725#	06/08/17 - 09/07/17	\$152.39	\$44.35
Steer II	650#	04/28/17 - 09/22/17	\$154.00	\$44.35

to access the coverage prices, levels offered, and the premiums. There might be coverage one day and not the next, we just don't know until the quotes are established at the end of each trading day at 3:30 p.m. If coverage is available, it can be written from that time until 9:00 a.m. the following morning. This is why we run the quotes daily and stay in contact with producers, to keep them up-to-date on the coverage prices. All these quotes and Actual Ending values can be found on our website, [www.thehomeagency.com](http://www.thehomeagency.com).

One thing we want to remind producers is not to sell any livestock they have insured on an LRP contract more than 30 days prior to the contract end date. Throughout the spring and early summer, we had timely rains to aid in the recovery of the grass in the area. The rain will help extend the grazing period for cattle on grass; and how does this effect LRP you might ask? It is important for all producers interested in LRP and those with LRP contracts to be aware of and understand the policy provision that you must have the cattle in your possession at least 30 days prior to the end date of the contract. And with the spring moisture we've received, this will help in the timing of writing LRP for your marketing time frame.

For example: if the coverage ending date is November 30th, the producer is required to have possession of the cattle as of November 1st in order for the coverage to stay in effect. After this date, with feeder cattle, the producer can sell or retain ownership and it has no bearing on the coverage. However, if he sells more than 30 days prior to the end date, the coverage is voided.

The flexibility of the LRP policy is one of the things I like about it. LRP allows the producer to choose a contract ending date anytime throughout the year to coincide with their time of marketing; so we can personalize the coverage for each producer's unique situation.

The chart to the left show some of the coverages we have written with late summer-early fall ending dates.

If you have questions or would like more information on a LRP quote or policy, please give us a call. We are happy to answer your questions and show you how a Livestock Risk Protection policy will provide a price floor for your cattle. ■

**To Do:**  
Talk to GSB about  
a Home Loan  
Refinance ASAP...  
rates are on the rise!

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Still Pioneering.  
  
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P: 308-584-3311 | F: 308-584-3310



## Worried dry weather will result in extra feed costs?

Get a simple plan to help cover your risk  
Pasture, Rangeland, Forage (PRF) Rainfall Index is designed to provide insurance protection for losses, due to lack of precipitation, of forage produced for grazing or harvested for hay.



**RCIS**

**Sales Closing Date: November 15**  
Talk to your RCIS agent today

This is intended as a general description of certain types of insurance and services available to qualified customers provided solely for informational purposes. Coverage type may vary by state. Coverages and rates are subject to individual insured meeting our underwriting qualifications and product availability in applicable states. Rural Community Insurance Agency, Inc., is a managing general agency representing two risk-bearing insurance companies. Coverage is underwritten in all states by Rural Community Insurance Company, Anoka, MN except in Montana where hail coverage is underwritten by Tri-County Farmers Mutual Insurance Company, Malta, MT. Rural Community Insurance Agency, Inc., D/B/A RCIS. RCIS is an equal opportunity provider.

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Kevin Keller  
Leroy Wendland  
Diane O'Donnell  
Marty Hughes  
Sara Ross  
Megan Bellamy

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Jeri Schultheiss  
Sharri Baldonado  
Jim Baldonado  
Arlyn Rieker  
Karen Kloeppling

\*If you would like to have a photo featured in upcoming editions of the magazine, please send submissions to jedson@thehomeagency.com.



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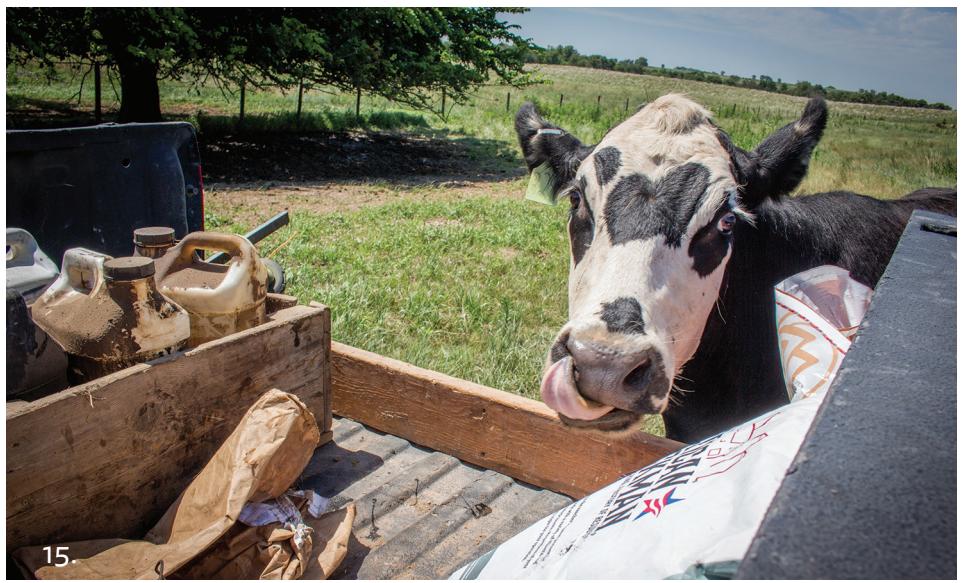
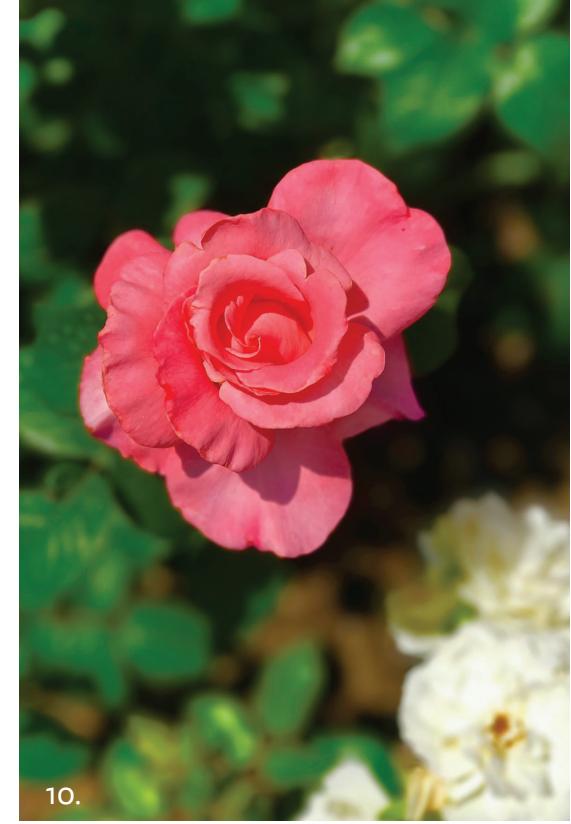


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# summer



# REGIONAL

## NEBRASKA

### RUSKIN, NE

• DAVE MEYER

As I am writing this, it is the middle of June and aside from some pockets of hail, the crops in south central Nebraska and north central Kansas look great. There are sure to be some weather scares and hopefully some pricing opportunities will arise.

I hope everyone has a safe summer and a profitable year. ■

### BENKELMAN, NE

• DANA MULLANIX

Hello from Southwest Nebraska! I hope this finds you all well and fighting the good fight. Since we live in the heart of farming country, I will begin there. The planting season was a long one this year and it has turned dry since planting was completed, making all of us a bit nervous. Hopefully by the time this article reaches you, that will have changed. We do have products that can help take some of the worry out of farming and ranching such as pivot, eWeather, LRP, hail and fire coverages to mention a few, so if you would like to visit about those, please contact my office or any of the other offices in the area. We are here to help!

With hot weather and chances for severe storms upon us as well, now might be a good time to review your homeowners insurance. We work with a number of reputable companies and would be happy to go over your policies with you. We also offer boat and jet ski insurance along

with auto insurance.

I'm not sure if people are aware of this, but we also sell commercial and small business insurance to cap off our list of products. We are always happy to quote!

"Keep your face always toward the sunshine – and shadows will fall behind you." Walt Whitman ■

## KANSAS

### BELOIT, KS

• ENOS & JILL GRAUERHOLZ

As we write this, we just had a close call with our son. He was driving our service truck when the front right tire split, causing the truck to lose control and roll over. We are so thankful our son came out of it with a few minor cuts and bruises. God was looking over him in that moment. His small frame and quick thinking to slide down and hold on to the steering wheel as hard as he could, saved his life. So the subject of this article is safety first! We think of ourselves as proactive and check our vehicles and tires often. This one passed us by because we don't put many miles on this truck. So please take a day to go around ALL of your vehicles and equipment. It's not worth the risk.

On another note, we hope you had a great, safe summer. Hopefully any wheat claims are paid by the time this comes out. We had a few with flood and freeze damage. We will be getting together with you in a few weeks with wheat renewal information. Renewals are due by

the end of September. We know it is a busy time to do paperwork and we thank you for making it a priority.

As we look forward to fall harvest, we pray it goes well and safely for everyone. If you see a possible loss, let us know and we will turn it in. It's always good to be early on the list.

Thank you for your continued business. Please let us know what we can do for you! Be safe and check those tires! ■

### KIRWIN, KS

• RHONDA JONES

The first load of wheat arrived at Glade on June 17th. Harvest should be in full swing for most of the area by mid-week. The wheat looks pretty good and record yields are possible again this year.

Rain started in the middle of May and delayed spring planting. Grain prices are starting to see some upward movement from the wet planting conditions. We know not to complain as Mother Nature can shut it off and then we are praying for rain!

The Agra community has been fixing up the buildings and doing some improvements at the Agra Lake the last few years. The lake finally filled up this spring. The Kirwin Lake is full also! I haven't seen a lot of boats on it, so fishing must not be that good right now.

Enjoy your summer and stay safe! ■

# NEWS

## LARNED, KS

• CLARK REDDING

Right now, if you're a farmer, you feel a little like the White Rabbit in Alice in Wonderland. You're late, you're late!! Everyone and everything is late this spring planting season.

The rains were a welcome relief from the dryness we experienced in early spring, but come on already, enough is enough. It's June 13 as I write this and we are still planting corn in Eastern Colorado. Are you kidding me? It's the same in Central Kansas where I come from. It seems like it's never just enough. It's either not enough, or way too much.

Wheat harvest is almost upon us in Kansas and it's about to get even busier. Everything happening at once, kind of. The excess moisture was a Godsend to the wheat, and although it has been a hellacious planting season, moisture is never a bad thing in this part of the world. It will be a blessing in the end.

Markets are looking up at this time and I hope a few took advantage this past week. Let's hope it holds, as it has not been too good up to now.

Well, that's how it was and that's how it is. I just wish I could figure out how it's going to be. I guess that's what optimism is all about. ■

## IOWA

## MCCLELLAND, IA

• KEVIN & SARA ROSS

The report from SW Iowa recently is that of extremes. Planting started off with nice early weather, then cool and wet, a good window in May, followed by very hot and dry, and seemingly back to a more normal pattern of rain and severe storms. All farmers must have a part of them that enjoys weather and weather patterns, I have decided. Not that every pattern is favorable, but it seems to me many farmers have a meteorological record in their head and can tell you most days what the clouds they see around their farm are going to do. Also, I think the weather guys on TV could very easily lose their jobs to most farmers. Could be an interesting occupational swap for a week or so, although I fear not much would get accomplished on the farm.

The hot and dry period that encompassed late May and early June had corn showing some stress here and the beans were slow to emerge and grow. Recent rains should get most things back on track and we hope the early heat was not a sign of things to come this summer.

At home on our own farm the spring was very good for calving; grass in the pastures grew fast, and early hay crops yielded well. One good thing about the dryness was that first cutting somehow got put up without a drop on it (seldom seems to happen for me). We have seen a few small opportunities to put some sales on for the '17 crop, so slowly legging into that. With

the large carryover and projected acres, the opportunities could be scarce. Good luck on your sales, and keep doing the rain dance! ■

## COLORADO

## STRATTON, CO

• PENNI FOX

I can't believe summer is right around the corner. Seriously, where does the time go? I am happy to announce that our grandson made it into the world in April. That makes three grandsons (no pink yet). I'm sure I am speaking for all grandparents when I say there is nothing more precious than grandchildren. The only fall back is that I still cry when they leave.

The other great news is we managed to get some moisture this spring in the form of rain, which was much needed moisture in time for planting corn and green pastures. I can't remember a warmer winter than this year. While it was nice not to freeze, the moisture was needed.

I have spoken to several of you regarding pivot insurance. There are so many reasons to get your pivots off your farm policies and onto a stand-alone policy. You get replacement cost on pivots less than 34-years-old, and mechanical and electrical coverage on pivots less than 20 years (some farm policies don't even offer M & E coverage). In most cases your local dealer is the adjuster and you reduce your loss ratio on the farm policy. If for some reason we haven't had this conversation, please get a hold me and I will go through the options with you.

Hope you all had a safe and wonderful summer with friends and family. Thank you so much for your business. ■

# THE HOME AGENCY GRANTS A HAWAIIAN WISH

MAKE-A-WISH FOUNDATION



Fourteen-year-old Brin is your typical teenage girl; she loves listening to music by Shawn Mendez, painting, watching Grey's Anatomy and jumping on the trampoline. But unlike most teenagers, Brin is battling a life-threatening medical condition. In May of 2016, Brin was diagnosed with chronic kidney failure. Brin's medical journey began on Mother's Day, 2016. Just two days prior, she was a typical healthy teenager. When she returned home after a weekend away on Sunday afternoon, she was not. Her mother noticed swelling in her lower extremities that afternoon, and later that evening during dinner, more swelling in her upper extremities and face, enough for a trip to the emergency room. At a follow up appointment in Lincoln two days later, Brin's family learned just how serious her condition was. Instantly her life changed. Instead of a summer filled with pool days and barbeques, Brin and her family were spending days and many nights at UNMC in Omaha. Brin's treatment has consisted of ultrasounds, a kidney biopsy, central line placement, plasmapheresis, several infusions and tests as well as a blood transfusion. In between treatments, Brin continues to make several trips to Omaha for labs, infusions and shots.

While in the hospital, Brin dreamed of the days when she could go back to being a normal teenager and enjoy her summertime. In late 2016, Brin learned that she qualified for Make-A-Wish and she knew exactly what she'd wish for; a chance to take back her summer and create new memories on a wish to go to the Hawaiian Island of Kauai. She chose this island because of the "laid back feel" to it.

In April of 2017, Brin's wish to go to Kauai came true, thanks in part to The Home Agency and the Jim and Sharri Baldonado family, who sponsored her wish. Brin and her family, including her twin brothers, Jarrett and Jagger, spent a week in the sun and the sand. She was able to go kayaking, snorkeling and relax on the beach. Brin and her family attended a luau and spent an afternoon zip-lining. "This was a dream come true – more than our family could believe. It was an awesome experience filled with fun and many new experiences and opportunities to try something new." - Brin's family.

Thank you Home Agency and the Baldonado Family for making wishes like Brin's come true. You are the hero to our wish kids! ■

*UPDATE: On Monday, July 10, Brin received a kidney transplant from a live donor. The surgery was successful and Brin is starting her recovery journey. She is in pain but doing very well.*

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## TIRE SAFETY AND MAINTENANCE

BY MELISSA HARRIS

So often, in our spring and fall issues we make brief notes to open or close our articles by reminding our farmers to “be safe” or “take care” around harvest time.

For one of our agents, this spring brought a stark reminder that these are not just casual comments. (See the article by Enos and Jill Grauerholz on page 13 of this issue.) While we may think of those cautionary words in regards to driving or operating machinery, the need extends beyond just our time on the roads or in the fields. It starts before we ever sit down at the wheel.

Most of us are diligent about paying attention to wear and tear on our equipment that gets used a lot. We even track mileage and schedule maintenance around that. But it's important to remember that vehicles that sit much of the time or aren't used regularly are subject to the elements, causing decay and degradation that can create a situation as dangerous as excessive use without proper maintenance.

The National Highway Traffic Safety Administration offers the following Safety Checklist for protection against avoidable breakdowns and crashes. Thank you to Travis Wright from Nebraskaland Tire for providing us this resource.

### Safety Checklist

- Check tire pressure regularly (at least once a month), including the spare.
- Inspect tires for uneven wear patterns on the tread, cracks, foreign objects or other signs of wear or trauma. Remove bits of glass and other foreign objects wedged in the tread.
- Make sure your tire valves have valve caps.
- Check tire pressure before going on a long trip.
- Do not overload your vehicle. Check the tire information placard or owner's manual for the maximum recommended load for the vehicle.
- If you are towing a trailer, remember that some of the weight of the loaded trailer is transferred to the towing vehicle.

### Safety Tips

- Slow down if you have to go over a pothole or other object in the road.
- Do not run over curbs, and try not to strike the curb when parking.

### There's Safety In Numbers

You can find the numbers for recommended tire pressure and vehicle load limit on the tire information placard and in the vehicle owner's manual. Tire placards are permanent labels attached to the vehicle door edge, doorpost, glove-box door or inside of the trunk lid. Once you've located this information, use it to check your tire pressure and to make sure your vehicle is not overloaded—especially when you head out for vacation.

### Checking Tire Pressure

Because tires may naturally lose air over time, it is important to check your tire pressure at least once a month. For convenience, purchase a tire pressure gauge to keep in your vehicle. Gauges can be purchased at tire dealerships, auto supply stores and other retail outlets. Remember, the tire inflation number that vehicle manufacturers provide reflects the proper pounds per

# 2017 WEATHER OUTLOOK

BY BRIAN O'HEARNE

square inch (psi) when a tire is cold. To get an accurate tire pressure reading, measure tire pressure when the car has been unused for at least three hours.

**Step 1:** Locate the correct tire pressure on the tire information placard or in the owner's manual.

**Step 2:** Record the tire pressure of all tires.

**Step 3:** If the tire pressure is too high in any of the tires, slowly release air by gently pressing on the tire valve with the edge of your tire gauge until you get to the correct pressure.

**Step 4:** If the tire pressure is too low, note the difference between the measured tire pressure and the correct tire pressure. These "missing" pounds of pressure are what you will need to add.

**Step 5:** At a service station, add the missing pounds of air pressure to each tire that is underinflated.

**Step 6:** Check all the tires to make sure they have the same air pressure (except in cases in which the front and rear tires are supposed to have different amounts of pressure). ■

## Checking Tire Tread

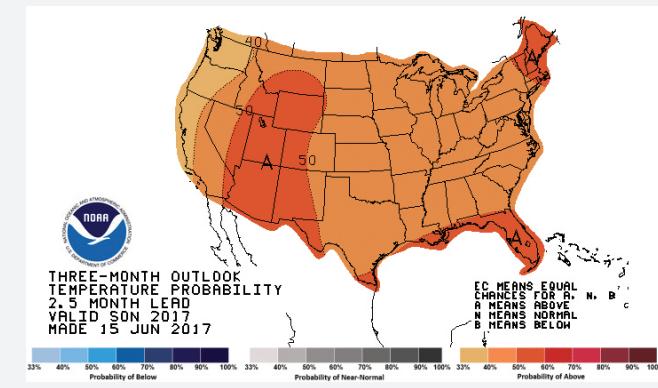
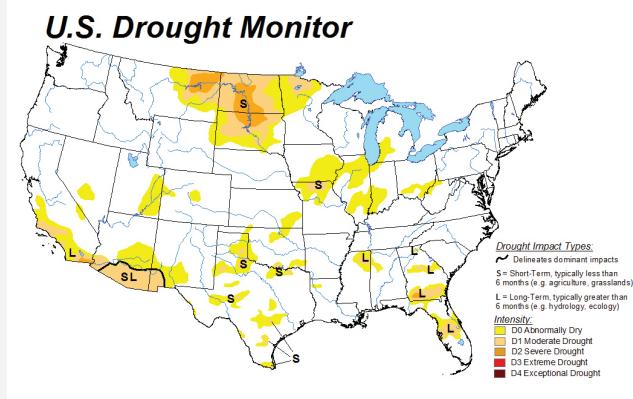
Tires have built-in tread wear indicators that let you know when it is time to replace your tires. These indicators are raised sections spaced intermittently in the bottom of the tread grooves. When they appear even with the outside of the tread, it is time to replace your tires. You can also test your tread with a Lincoln penny. Simply turn the penny so Lincoln's head is pointing down and insert it into the tread. If the tread doesn't cover Lincoln's head, it's time to replace your tires. ■

## How to Protect Yourself

This edition, we talk about this coming fall. Spring 2017 was remarkably wet and erased much of the drought in the US through the end of May, but then a hot and largely dry June through the middle of the month with some record-breaking temperatures in early June sparked quite a nice rally in grain prices. By the time this article is published two months from when it was written, much of the summer 2017 weather story will have been written, but the important point to know is that The Home Agency team has the tools you need to cover seasonal issues. Using a weather hedge to offset weather risk is an effective way to keep your overall return on investment protected and should be an essential component of your annual risk management program.

The top map is the US Drought Monitor as of June 13, 2017, with developing drought in the Northern Plains as well as parts of the Central Corn Belt, and then isolated parts throughout the rest of the country. The lower map is the long lead temperature outlook for September, October and November which suggests a warm finish to summer and start of Fall. eWeather has many new programs including critical day structures such as if the heat tops out above 95 when corn is pollinating. We also now have gridded precipitation data if you want to pinpoint coverage for extra irrigation expense or to complement your PRF.

You can also use an eWeather drought or a heat hedge to protect pasture and crop yields, assure you have an adequate stand of wheat going into the winter as well as to protect any livestock. THA customers that bought heat or drought contracts in 2012 were paid very well and should be thinking about buying heat and drought hedges for 2018 when you discuss your crop insurance programs this winter with your THA agent. ■



# A NEW LAW IN EFFECT

BY ALAN KUZMA

**W**ebster dictionary defines fiduciary as, “a person to whom property or power is entrusted for the benefit of another.” Think of a fiduciary as a curator, guardian or trustee.

Why do I bring this up at this time? Because on Friday, June 9, the US Department of Labor Fiduciary Rule went into effect. The intention of this article is to explain the impact of the new law on the investing public.

## Prior to June 9, 2017

If you have any money in the stock market you have two different ways you can acquire those assets. The first being through a “retail” distribution channel. By retail I am referring to a Broker-Dealer. A Broker-Dealer is a person, company or other organization that engages in the business of trading securities for its own account or on behalf of its customers. Examples of companies that are Broker-Dealers are Edward Jones, Ameriprise, Merrill Lynch, Waddell and Reed, etc. Broker-Dealers are regulated under the Securities Exchange Act of 1934 by the Securities and Exchange Commission (SEC). They are required to be members of the Securities Investor Protection Corporation (SIPC). Additional regulatory authority is further delegated to the Financial Industry Regulatory Authority (FINRA), a self-regulatory organization. So if you see SIPC or FINRA anywhere on your statements, you are accessing Wall Street on the retail side.

I am licensed to deal in securities so I will tell you right up front Wall Street is all about commissions and fees. Commissions and fees take away from your bottom line. Prior to June 9, 2017, many of those fees were hidden, or not transparent.

Let’s say that you want to make an investment in mutual funds. You walk into your local Broker-Dealer shop and write out a check for \$100,000. In most cases there will be a commission of say 3.5% or \$3,500 charged to acquire the mutual funds. That commission comes off the top of your investment and your account opens with \$96,500.

At the time of purchase, prior to June 9, a “suitability” standard was used. Meaning, does the investment match up with your investment philosophy? Once it has been determined there is a match, the deal is done.

I am many things, one of those being a capitalist. We all need to be compensated for our work. Laws don’t get changed until someone cries foul. Remember I stated earlier Wall Street is all about commissions and fees? I work there.

Let’s say you’re on the selling side. Two products would be appropriate for your client. Product A pays you a commission of 3.5%; Product B pays you a commission of 0.75%.

Human nature being what it is, sometimes the presentation is slanted toward Product A. That is at the very heart of the new law.

In addition, some products charge fees that are not recognizable. For example, I recently worked with a gentleman who had mutual funds. The prospectus stated his management fees were .89%. Digging a little deeper, we learned that the fund manager had a turnover ratio of 73% (meaning, out of 100 stocks in the account, 73 were bought/sold in a 12 month period). This added another .85% in fees. On top of that, the firm holding the account was charging him another .72% for a total of 2.52%. To put that in real numbers, his account was valued at \$350,000 and his total fees were \$9,000/year. He wasn’t planning on accessing those funds for another 10 years; that’s a potential of \$90,000 in fees leaving his account before he used a dime! He had no idea he was paying that much.

## The Second Channel

I mentioned there were two ways to access Wall Street. The second is through a Registered Investment Advisor (RIA). Let me state right up front, to utilize the services of a RIA you have to have a minimum amount to start with. It could be \$50,000 or \$100,000 or even more. So this channel is not available to everyone. Under a Registered Investment Advisor, there are no commissions paid. So if you take them \$100,000, your account opens with \$100,000. An RIA is held to a fiduciary standard. In other words, they must put your interest in front of theirs. And if you think of it, with no commissions being involved product bias is eliminated. Registered Investment Advisors do charge fees. Typically, they will range between 1.0-1.5% of assets under management. They are required to line item the fees so everything is transparent.

The intent of the new law is to bring transparency to the public, letting them know exactly what they are paying for.

## A Surprise to Me

Two of the best books on finances I have read in the past couple of years have been by a highly unlikely financial authority, motivational guru Tony Robbins! Yes, that Tony Robbins we have all seen on infomercials. In both of Tony's books, Money-Master the Game and his latest, Unshakeable- Your Financial Freedom Playbook, he rips off all the masks of the financial industry and is dead on.

Here are seven questions Tony recommends asking an advisor before placing your financial future in their hands, and his suggestions:

1. Are you a Registered Investment Advisor? Tony says "If the answer is no, this advisor is a broker. Smile sweetly and say goodbye. If the answer is yes, he or she is required by law to be a fiduciary. But you still need to figure out if this fiduciary is wearing one or two hats."
2. Are You (or Your Firm) Affiliated with a Broker-Dealer? "If the answer is yes, you're dealing with someone who can act as a broker and usually has the incentive to steer you to specific investments. One easy way to figure this out is to glance at the bottom of the advisor's website or business card and see if there is sentence like this 'Securities offered through (advisor's company name), member FINRA and SIPC. If you see these words, it means he or she can act as a broker. If so, run! Run for your life!"
3. Does Your Firm Offer Proprietary Mutual Funds or Separately Managed Accounts? "You want that to be an emphatic no. If the answer is yes, then watch your wallet like a hawk!"
4. Do You or Your Firm Receive Any Third Party Compensation for Recommending Particular Investments? "This is the ultimate question you want answered. Why? Because you need to know your advisor has no incentive to recommend products that will shower him or her with commissions, kickbacks, consulting fees, trips or other goodies."
5. What's Your Philosophy When it comes to Investing? "This will help you to understand whether or not the advisor believes he or she can beat the market by picking individual stocks or actively managed funds. Over time, that's a losing game unless the person is a total superstar like Ray Dalio

or Warren Buffett. Between you and me, they're probably not."

6. What Financial Planning Services Do You Offer Beyond Investment Strategy and Portfolio Management? "Investment help may be all you need, depending on your stage of life. But as you grow older and/or you become wealthier with various holdings to manage, things often become more complex financially. For example, you may need to deal with saving for a child's college education, retirement planning, handling your vested stock options or estate planning. Most advisors have limited capabilities once they venture beyond investing. As mentioned, most aren't legally allowed to offer tax advice due to their broker status. Ideally you want an advisor who can bring tools for tax efficiency in all aspects of your planning-from your investment planning to your business planning to your estate planning."
7. Where Will My Money Be Held? "A fiduciary advisor should always use a third party custodian to hold your funds. For example, Fidelity, Schwab and TD Ameritrade all have custodial arms that will keep you money in a secure environment. You then sign a limited power of attorney that gives the advisor the right to manage the money, but never make withdrawals. The good news about this arrangement is that if you ever want to fire your advisor, you don't have to move your accounts. You can simply hire a new advisor who can take over managing your accounts without missing a beat. This custodial system also protects you from the danger of getting fleeced by a con man like Bernie Madoff."

So there you have it. Now you know what the skinny is and what to do.

Until next time, God Bless. ■



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# BALDONADO

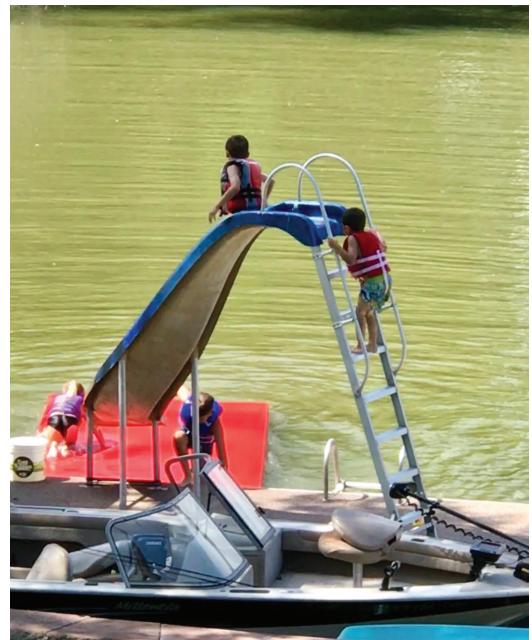
## Personals

Sharri and I would like to congratulate our daughter Megan and her husband Andrew on the new addition to their family coming the first part of November. Having four grandsons now, I keep telling them I know it's a girl. The bottom line is I really don't care as long as it is a healthy baby, and we will not know the sex until it is born, which I like. Everyone is very excited about the new addition other than maybe Oreo, Megan's Boston Terrier. Oreo has been with Megan since he was a puppy almost 13 years ago, so we will see how he takes having to share Megan with the new baby.

The third week of June, Sharri and I had the pleasure of watching all four grandsons for the week. As you can see from the pictures they kept us on our toes. Activities included Axtен and his buried treasure, Grandpa keeping up with both Hudson and Axtен fishing, going down the slide and swimming, sitting in the hot tub and camping in the front yard (which is sleeping in the 5th wheel). I had a blast. With the twins being 20 months old, they kept Grandma running. They love to be outside riding their trikes, playing on the playground or playing on the deck in the water. They are at the age where they can tell you what they want or need and come next year they will be doing the same things the big boys will be doing, which is playing in the lake. I'm sure everyone with grandkids wishes they lived closer, and we sure do. So we treasure every moment they get to come stay with us.

I would like to introduce to you the newest female member to our family, Mattie Mae. I have had a Labrador for over 20 years, and since losing Tank last October I have been waiting patiently for another one. Mattie Mae will be coming home the end of September at 16 weeks old. She is an English Lab which will only get to 50-60 pounds, which will be a change from Duke and Tank that were in the 120 pound range. The grandsons got a male from the same kennel for Christmas and his name is John Wayne. For those my age or older, in the movie True Grit, starring John Wayne, the young lady in the movie was named Mattie, so I thought Mattie Mae would work. I look forward to spending a lot of time with her this fall at the farm. ■

fin



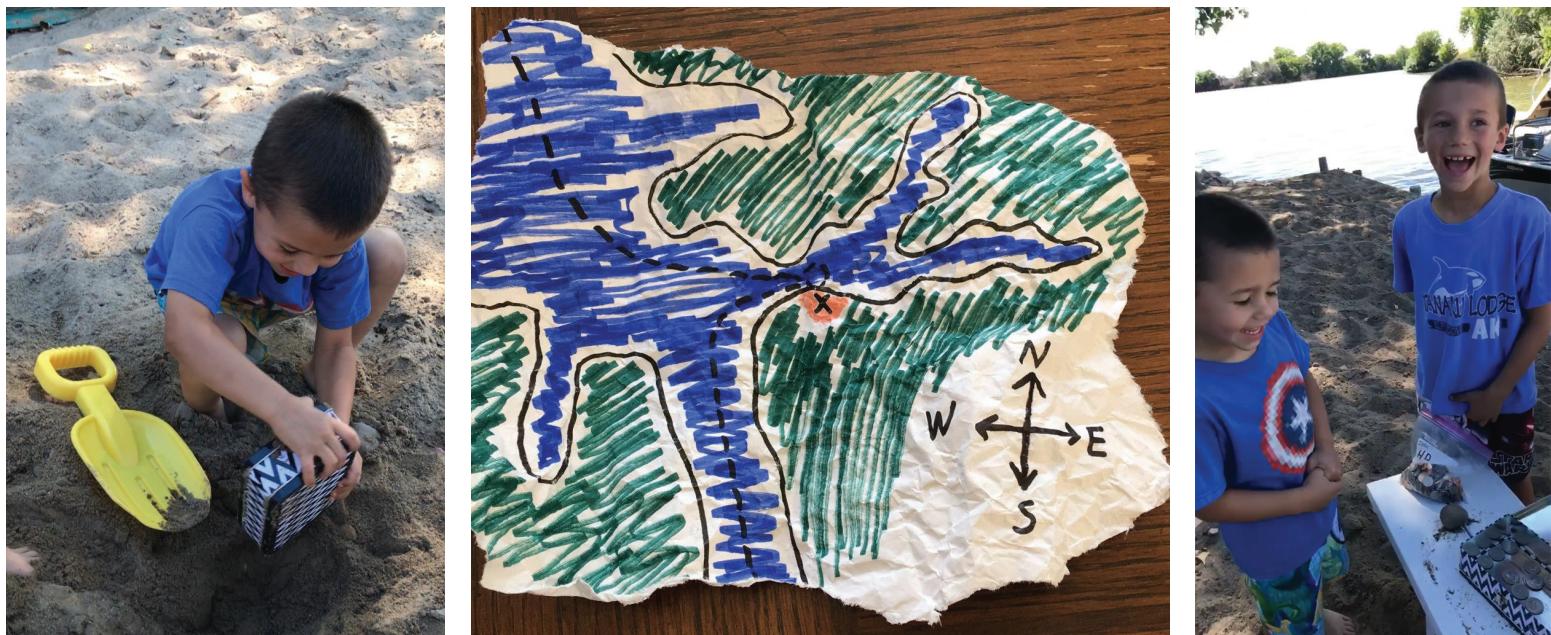
# A Pirate's Buried Treasure

One day I received a letter in the mail from my nephew Axten. In it was a map, so I was told, that had hidden treasure marked on it. I asked Axten about the hidden treasure one day when I saw him and he went into this long spiel about where the treasure was and how to get to it. I just nodded and said, "oh, really?!" He was so excited about it. I remember my parents telling me they were going to bury toys in the sand at their house to keep the kids busy while they had them for a week coming up. So Andrew and I thought it would be fun to draw a "real" treasure map and write Axten a letter telling him that we had heard there was treasure at Grandpa and Grandma's house! We delivered the letter to him and he was SO excited. He would be leaving the next day to head out there and couldn't wait to find the buried treasure. We told him he had to keep the map and letter close so no one else stole the treasure.

I called Grandpa and Grandma and told them they better bury "treasure" now in the sand instead of toys because Axten and Hudson would be expecting something more than plastic toys. Grandpa and Grandma, the pirates, got to work on this task. They decided to fill a baggy full of change for each boy and put their initials on the bag. Axten's was a little more like treasure in that he got his placed in a tin box with some 50 cent coins! Grandpa and Grandma got the treasure buried...now it was just remembering where they buried it. Ha!

The boys arrived at Grandpa and Grandma's house and had to look for the treasure right away. Pirate Grandpa directed them in the right direction and they started digging. Eventually they found their treasure. How the pirates knew what their names were is unbeknownst to me, but Axten didn't think twice about it. Hudson still thinks someone had something to do with it, but so long as Axten still believes the pirates buried treasure a long, long time ago on Grandpa and Grandma's property we accomplished what we wanted to! ■

-Megan



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