

THE

HOME AGENCY

MAGAZINE

President's Thoughts

FROM THE DESK OF
JIM BALDONADO

P&C

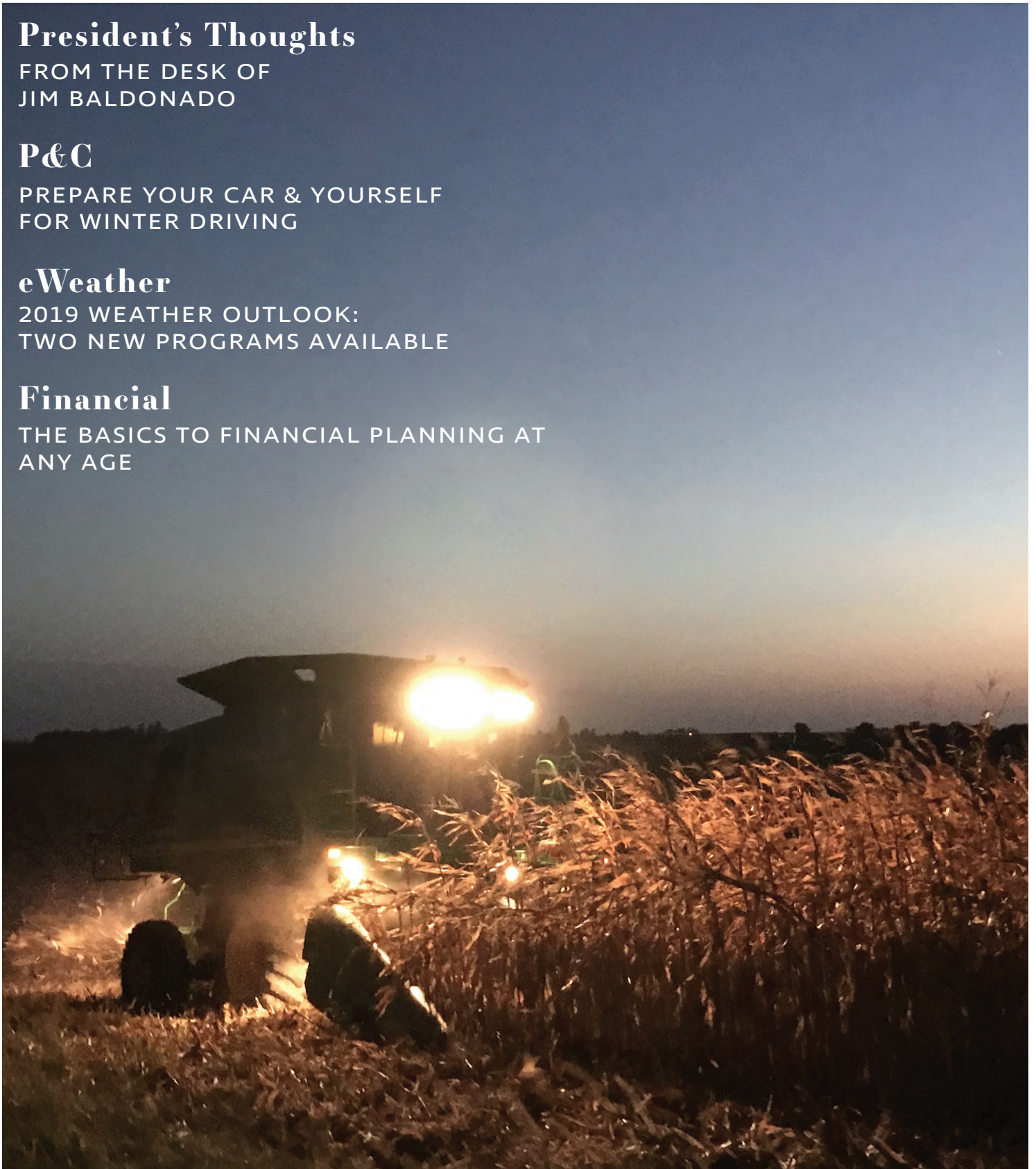
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PRESIDENT'S THOUGHTS

FROM THE DESK OF
JIM BALDONADO



Greetings,

In the last few issues of this magazine I have been sharing with you the property and casualty insurance services we offer here at The Home Agency. Yes, over the years we have been known as crop insurance people and yes, we are still known as crop insurance people. Furthermore, when I am introduced to someone new, I'm often, "That guy on the radio!"

Well, the other day I had a gentleman contact me about his property and casualty insurance. The Home Agency has had the privilege of writing his crop insurance for a few years now. I set up the appointment and went to his house where he handed me a folder with all his insurance information and said, "Jim, all I want is for someone to take care of me." Isn't that what we all want? For over 30 years I have heard that same line hundreds of times on the crop side, "Just take care of us". That's what we do at The Home Agency!

A few years ago, I had decided to give up some of my day-to-day responsibilities which tied me to the desk and instead I hit the road. That is exactly what I did the first 20 years in business—I worked hard. I loved it then and I still love it now. I really enjoy visiting with people that just want someone to take care of them. We also hear, "You will drive 300 miles to take care of us? Our agent is only a 10-mile drive away and we have to go see them". There are some readers that know from experience this is a fact. They know if they want me at 6:30 AM, I'll be there. Without people like you, I don't have the business I have today.

So, moving forward if there's anything we can do for you, please call any of our locations—I have surrounded myself with some of the best agents you can find. If you want to talk to me

personally, call my cell at (308) 325-0398 anytime—evenings, weekends, you name it as I would like to help in any way I can.

Lastly, harvest is moving along very well in our area and if we can continue moving along at this pace, by the time you read the article the first part of November, harvest will be on the downhill side. Slow down and stay safe as there is always tomorrow.

A handwritten signature in black ink, appearing to read "Jim".

**This is what happens when we write our articles a month before it is printed. I think as soon as I wrote this, it started raining and we haven't harvested since. Hopefully soon.



Maverick's first Husker football game, and Hollis and Carver's first Husker volleyball game with Grandma and Grandpa!



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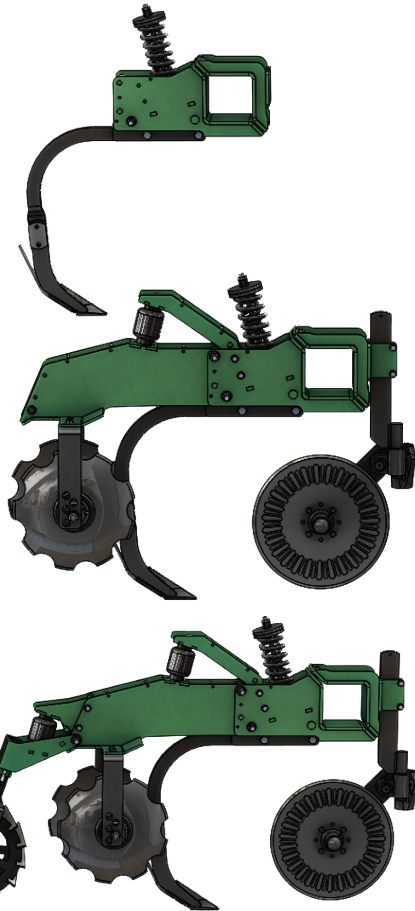
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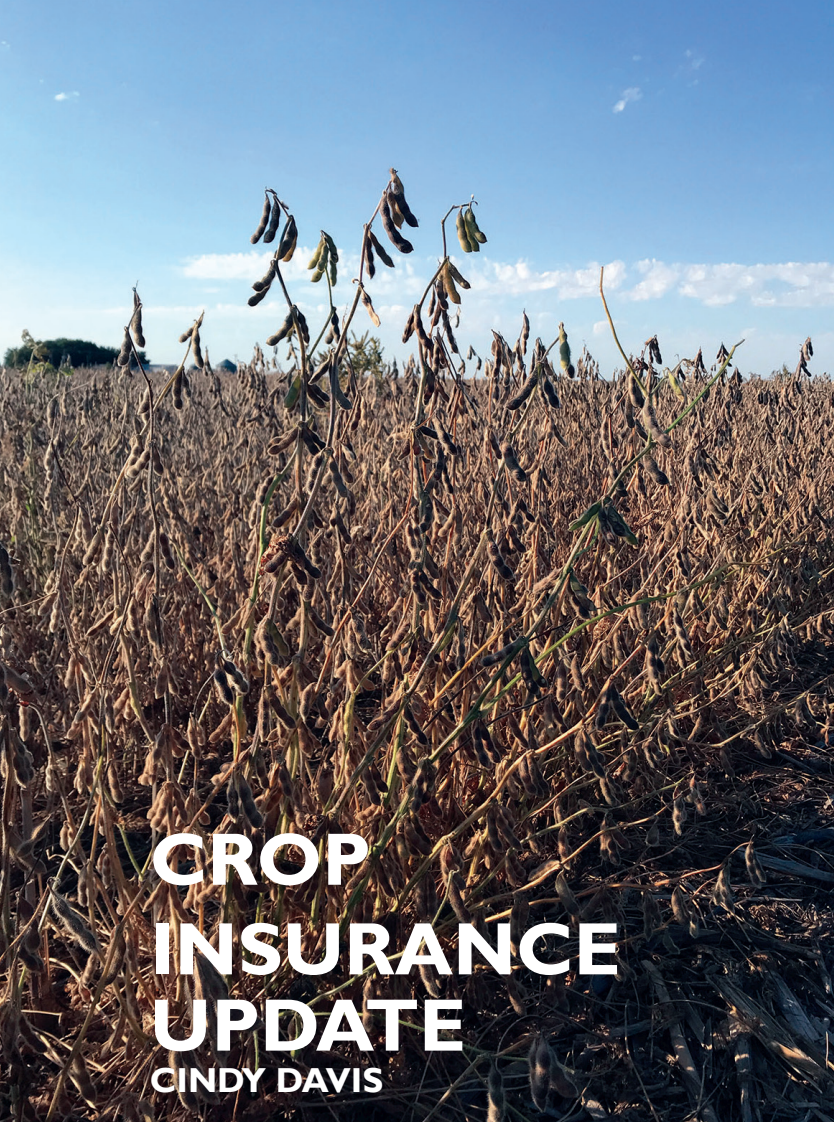
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CROP INSURANCE UPDATE

CINDY DAVIS

We are heading into fall, my favorite time of year, but you sure wouldn't know it based on the weather conditions this past week. I began writing this article in mid-September, but the climate these past few days has felt more like a week in July! Temperatures soared into the 90's and crops began to dry down very quickly. This past summer welcomed numerous rain showers and storms, some coming at very convenient times for the row crops. Other storms may have even been a little too generous, as Omaha and the western Iowa area received over 7" of rain in a couple of days in August. They weren't all without hail, but for the most part we have had a very good row crop growing season in 2018. I will keep my fingers crossed we don't receive any late season storms and the number of claims remains small.

About this same time last year, four very strong hurricanes wreaked havoc on southern Texas and the northeastern Caribbean. Wouldn't you know it, just a few days ago the Carolinas were pummeled by Hurricane Florence. Just as it is hail season for the Plains, it's hurricane season for those along the southeast coast of the U.S. and Caribbean. It's never easy to see that kind of destruction (I can't imagine going through it) and my heart goes out to everyone affected. You don't hear or see too many stories about all the farmers and ranchers affected by these hurricanes. In writing about row crop harvest, my thoughts turn to those producers and hope for the best for them and their crops and livestock. As harvest in our area is just getting started (mid-September), the hurricane put a huge rush

on harvest for producers in those areas. Hopefully the long days and nights paid off and they were able to bring in the harvest and safeguard their livestock prior to the arrival of those awful storms.

2018 Row Crop Harvest

We hope the long days and nights have paid off for you as well, and most of the hectic days are behind you now. As harvest comes to an end, I will pass along just a few reminders to keep in mind as you finish up:

- If you had grain remaining from last year stored on the farm, it has to be measured before adding any new crop grain to the same location. When storing grain on the farm, be sure to mark each bin or storage structure clearly for each separate unit added to the same location.
- Never destroy any portion of a crop until you have been in contact with your agent and an adjuster has given consent to do so. Destroying a crop without consent could jeopardize a loss and have a very negative affect on your approved production history.
- Production should be kept separate by unit, even if you elected Enterprise Units on the crop. Commingling grain will be very detrimental and could even take you completely out of a loss.
- If not already listed on your scale tickets and ledger sheets, it is a good idea to mark the production records with unit number and legal location.
- When utilizing precision farming techniques and records at loss time, your planting records will also be needed, as well as your written calibration report for each crop.
- Native Sod acres/production must be kept separate from other acreage within the field. Contact your agent with any questions concerning Native Sod.

Report your production to your agent as soon as possible, once harvest is complete; but do not wait until this time to report a loss. It is very important to report losses timely. As soon as you are aware, or even have a suspicion there will be a loss on a field, give your agent a call. The Risk Management Agency (RMA) has put very strict guidelines in place on loss reporting. We would much rather withdraw a claim than to find out a company has denied it!

If you purchased a production hail policy this year, those claims cannot be finalized until your production has been submitted. Keep in mind, with a production hail policy, some companies will work your claim by field. If you have more than one field within a unit, we strongly suggest you keep the production separate for all fields.

Beginning with the 2019 crop year, RMA will require that production reported includes a "record type". This will consist of a code indicating the type of acceptable records maintained for the last year. The requirement begins with the crops harvested in 2018. Some of the more common record types are: production sold/commercial storage, farm-stored measured by insured, automated yield monitoring system, farm-stored measured by the company, livestock feeding records, claim for indemnity, and non-loss appraisals. Your agent will be asking which record type you maintained and will mark these codes on your production reporting forms.

During October the harvest prices were set for the 2018

row crops for Revenue Protection plans (RP). With RP plans, if the harvest prices are set lower than the base (projected) prices which were set in February, you could have a price loss indemnity coming to you even if you harvested over your guaranteed bushels. This is another reason to get your production turned in quickly. Your agent will check your policy for losses and update the production to your databases at that time. The chart below will detail the 2018 row crop prices.

2018 Spring Crop Prices & Harvest Tracking Dates

Crop	States	Projected Price Set - Yield Protection and Revenue Protection	Harvest Price Tracking Dates - Revenue Protection
Corn	NE, KS, IA, CO	\$3.96	Dec. Corn CBOT Oct. 1 - Oct. 31
Grain Sorghum	NE, KS, IA, CO	\$3.83	*Dec. Corn CBOT Oct. 1 - Oct. 31
Soybeans	NE, KS, IA, CO	\$10.16	Dec. Corn CBOT Oct. 1 - Oct. 31

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

2019 Winter Wheat – Acreage Reporting Deadline

Coverage for 2019 Winter Wheat was elected back in September, and the next deadlines are quickly approaching. Production from last year’s wheat, harvested this summer, should have already been turned in, but can still be turned in until November 14th. The very next day – **November 15th, 2018** – will be the deadline to report acres to your agent. This is the deadline for wheat acres in Nebraska and Colorado. The deadline in Kansas and Iowa is **December 15th, 2018**. Be sure to get in to report your wheat acres prior to these dates. Remember, all acres must be reported whether or not they will be insurable. If you have a wheat policy, but did not drill any acres this fall, your agent will still need your signature on the acreage report reporting zero acres. If you will be electing prevented planting (PP) on your policy, there are very stern guidelines. Any PP acres should have already been turned in to your agent, but they also need reported on your acreage report. Acres will need to be reported down to the CLU (common land unit) level, showing farm number, tract number and field number. Your map books will assist you if you bring them along, or if you have already certified with FSA, your maps and reports from them are a big help as well. The 2019 base (projected) prices for Winter Wheat were set in mid-September and the good news is they were up! The chart to the right shows those prices, as well as the tracking dates for the harvest prices, for RP plans.

Pasture, Rangeland and Forage Program

Once again, the Pasture, Rangeland and Forage (PRF) program is available for the 2019 crop year. This program utilizes a rainfall index to determine precipitation for coverage purposes, and does not measure production or loss of products them-

selves. The Rainfall Index uses National Oceanic and Atmospheric Administration Climate Prediction Center (NOAA CPC) data, and a grid system to determine precipitation amounts within an area. This program was designed to help protect a producer’s operation from the risks of forage loss due to the lack of precipitation. It is not intended to insure against ongoing or severe drought since the coverage is based on expected precipitation during specific intervals only.

PRF coverage is available in the 48 contiguous states with the exception of a few grids that cross international borders. Producers are given several coverage options to be able to tailor the coverage to their farming operation. They will need to choose between haying or grazing production (or both), coverage levels, index intervals, irrigated practice, productivity factor and the number of acres insured. The deadline to purchase a PRF policy is **November 15th** in our area. As you can see, there are several choices to be made when purchasing a PRF policy. Give your agent a call today to inquire about this type of coverage.

The crop insurance program seems to be ever changing. Whether they are clarifying rules or adding new coverages and supplements, RMA definitely keeps us on our toes. In doing so, they have also kept the program strong for today’s producers, and for that we are thankful. With so many different plans and options it does get a little confusing though. The Home Agency agents take pride in staying up to date and current, despite the constant change. If you have any questions, regardless of the time of year, give your agent a call—we are always here to help! We hope you all find time to relax, take in what’s most important to you, and enjoy the upcoming holidays.

2018 Winter Wheat Prices & Harvest Tracking Dates

States	Projected Price - Yield Protection and Revenue Protection	Harvest Price Tracking Dates - Revenue Protection
NE, CO, SD	\$5.84	Sept. KCBOT July 1 - July 31
KS	\$5.74	July KCBOT June 1 - June 30
IA	\$5.72	Sept. CBOT July 1 - July 31

A background image of a sunset over a field with silhouettes of cows. The sun is a large, bright yellow circle in the center, and the sky is a gradient of orange and yellow. Three cows are silhouetted against the sunset: one on the left, one in the center, and one on the right.

HELPING YOU GROW

ProAg provides innovative insurance solutions for today's complex farming and ranching operations. Our product line includes the full range of Multi-Peril Crop Insurance (MPCI) and Federal Crop backed plans including: Whole-Farm Revenue Protection, Margin Protection, Livestock, the new Dairy Revenue Protection plan, Pasture, Rangeland and Forage (PRF), Apiculture and many named peril insurance products. We have a solution for every acre. **ProAg, committed to helping you grow.**

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LIVESTOCK RISK PROTECTION UPDATE

ARLYN RIEKER

Fall is a great time of the year as we gather the harvest and reap the benefits of the years labor. Whether it be 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. Producers are busy chopping silage, drilling wheat and getting ready to harvest. Those I have visited with have mentioned the corn looks good and the soybeans have matured quickly, and those livestock producers who have weaned calves said the weaning weights are good and the calves are healthy.

With the high volatility in cattle prices and increasing expenses many cow-calf producers have seen margins tighten and profits decrease. Tight profit margins mean many producers are looking at LRP to protect their profits. Looking at the Feeder Cattle Index chart (daily weighted average of 700-899# steers) in 2017, we saw a span of \$23/cwt. as prices were \$127 in March to \$160 in November. So far in 2018 we have seen the span of \$22/cwt. ranging from \$134 to \$156. If you are selling 800# steers, that is a loss in value of \$176 to \$184. Currently the LRP cost for an 800# steer is about \$38 per head (\$4.75/cwt.) for protection we are writing for next spring. None of us knows what the future market will be, but we are nearing the highs similar to those from 2017, and we then had a steep drop in the prices at the end of the year. If you have \$15 drop in the market on an 800# animal, the result is a loss in value of \$120/head.



In case you aren't familiar with how LRP works, here is just a brief explanation. Using LRP (Livestock Risk Protection), a very simple mechanism, producers can protect the down side 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 Mercantile. 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 your policy expires, you may be paid a loss.

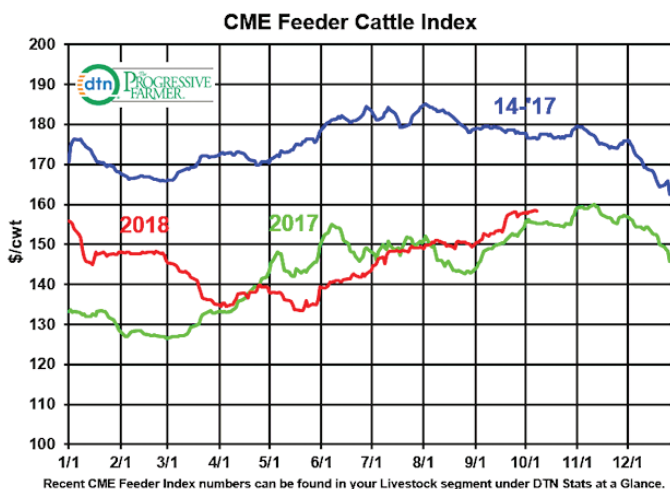
One question we are often asked is, "Does it matter what the cattle weigh or what I sold them for?" The answer to both of these questions is no. It doesn't matter what they weighed on sale day, what you sell your cattle for, or even if you retain ownership. What determines whether or not you have a loss is if the Actual Ending Value on your coverage ending date is below your Coverage Price. It is worth noting that if you sell your cattle more than 30 days prior to your LRP contract ending date, your coverage will be voided. Also, this is not a mortality policy; however, if animals die, we need to be notified of the death and document the death loss. If you have an indemnity you will still be paid the LRP loss on the dead animal.

A couple extra notes:

I would like to say a "Thank You" to Livestock Feeders Service in Holdrege and Mark Kreutzer for allowing us to do an LRP presentation at their 45th Year Anniversary Open House. Congratulations to Mark and his parents on 45 years of service to the area.

As some of you may know Kirk Winheim is now in the office in Bertrand with office hours Monday and Thursday 8:00-5:00. Kirk and I will be working together to provide you with your LRP and crop insurance needs.

I hope all of you have a good fall and safe harvest. Please give us a call if you have any questions regarding LRP and the protection it provides.



We have been writing coverage on all types of cattle ranging from light weights up to 900# calves. Currently, the heavier steer and heifer weights seem to be the types most producers are interested in, whether it is for their own cattle herd or for cattle they are purchasing to background into the spring months. Coverage we are writing for 800# steers is \$154 with ending dates from December to February at a cost of \$38 per head. And coverage for 599# steers is \$170 with the same ending dates at a cost of \$29 per head.



LIVESTOCK MORTALITY INSURANCE

JULIE DORNHOFF

It is once again that time of the year for Production Bull Sales. Considering the price many of the bulls bring, they will not be covered on your farm policy for the investment you have made. This is the time to consider Livestock Mortality Insurance.

The Home Agency writes Livestock Mortality Insurance through American Live Stock Insurance Company, a division of Markel Service. A commitment to quality service, dependability, industry support and high underwriting standards has earned American Livestock the respect and trust of the livestock community and within the veterinary community for over 60 years.

Unlike Livestock Risk Protection (LRP), Livestock Mortality Insurance is a Property/Casualty Product written for the purpose of protecting the actual investment of the livestock owner, not potential gain or profit. Indemnity is payable only as a result of death of an insured animal. Mortality coverage does not indemnify an insured against loss of an animal's ability to perform the functions for which it is kept.

Registered cattle may be insured for terms of coverage ranging from 30 days to 12 months. Cattle from age three months to seven years are eligible for coverage.

The Full Mortality policy provides the highest level of mortality coverage. It covers death as a result of all-natural causes including accident, sickness or disease, or euthanasia if recommended by your veterinarian. The Specified Perils policy covers death as a result of fire, lightning, and accident while in transit. Theft is also covered for additional premium.

Livestock Mortality is sometimes offered at Bull Sales; however, as long as you have a Veterinarian Certificate no more than 14 days old, you may still get coverage for your investment. It is also available for calves, cows, and horses.

So, if you would like more information on Livestock Mortality Insurance or if you would be interested in having this available at your next production sale, please contact The Home Agency for more information.

WHY CROP INSURANCE MATTERS TO YOU



Economic Security

We all want healthy, fresh food for our families. America's farmers and ranchers provide that and more, for your family and families all over the world. Crop insurance provides the access to capital and security farmers need to increase crop yields, improve efficiencies and stay competitive in world markets. A healthy farm economy is essential to the economic stability of America's economy.



American-Made Materials

Farmers and ranchers don't just grow food; they grow the plants that provide the fiber for our baby blankets, cozy sweaters, wedding gowns, and the feed for livestock that provides the raw materials for hundreds of essential products.



Assurance Through Insurance

In 2016, the crop insurance program paid out almost \$4 billion in indemnities to producers across the U.S. who purchased crop insurance. Crop insurance provides a safety net against perils such as frost, drought, flooding and hail. Without a strong crop insurance program, uncontrollable changes in weather could undermine the financial security of individual farmers and place the entire farm economy in jeopardy.



Ensuring Affordability

Every day we depend on the goods and products made by America's farmers and ranchers. They depend on crop insurance as an essential business tool in today's difficult agricultural economy. In an increasingly volatile business environment, crop insurance provides an important measure of stability for America's agricultural producers. Access to affordable crop insurance allows American farmers to continue to provide affordable food for America and the world.

**Information from <https://cropinsuranceinamerica.org>*

REGIONAL NEWS

Hear from our
agents in your area!

Dave Meyer *Ruskin, NE*

It's September 21st and harvest in south central Nebraska is getting underway. This year, it looks like we are at the epicenter of a small area of extreme drought. We don't have to travel very far in any direction to find much better dryland crops than what we have. Some corn on lighter soil was appraised at 6 bushels an acre. I had one farmer tell me his corn has varied from 8 bushels an acre to 150 bushel an acre, in the same field. As all of you know, soil type is key in drought conditions.

Irrigated corn and bean yields look to be good to very good again this year. I won't be surprised if I have some whole unit corn yields in excess of 300 bushels an acre and bean yields over 100 bushels an acre this year.

I hope everyone has a safe harvest.

Andrew Bellamy *Ansley, NE*

As I write this, combines have started to move with silage appraisals coming in and wet corn going out. The summer has again flown by as we welcome fall and the cooler temperatures and hopefully a bountiful harvest for all. So far, this growing season we have made it without too much hail or wind...knock on wood! Hopefully we see some bumper yields and smooth sailing until the harvest is out of the fields.

Another reason the last year has flown by is Megan and I are about to have a 1 year old on our hands. November 1st will mark a year with Maverick. At the time of writing this he isn't walking on his own yet, but by the time you read this, he likely will be. Even without walking,

he has no problem getting around and has provided his mother and me (mainly me) with some added exercise, chasing him from one end of the house to the other. He loves to help Megan and I out, whether it be reorganizing the tupperware cupboard in the kitchen or checking how fresh Oreos water dish is! If it's not fresh enough for his big brother, he will make sure to empty it on the floor so we know to refill it.

Remember to keep safety in mind this busy harvest season. Wishing you and your families a safe and bountiful harvest, followed by a joyous holiday season and a Happy New Year.

Enos & Jill Grauerholz *Beloit, KS*

What a summer! We had a good amount of rain and seasonably low temperatures. But the rain was spotty, so we had areas that were too dry while other areas were too wet. As we begin fall harvest, we are noticing huge variability in yields. We have heard reports of milo making 40 bushels to 100 bushels in fields across the road from each other. This is another reason your crop insurance is an important tool to use. By using Optional Unit coverage, your fields left out of the rain or the ones hit by hail, may still have a paid claim that could help you increase your bottom line. While Enterprise units save you some money up front, you now have your risk in one basket. You are gambling a bit more. It is always a question of how much risk you want to absorb for yourself.

Early marketing plans are also shining as the market collapse came a month early this year. Be sure you are using your policy to make your marketing plans.

We hope you are having or have had a great fall harvest. Please let us know ASAP if you believe you have any losses.

Rhonda Jones *Kirwin, KS*

Wheat drilling is just getting started in the area. Rain events and cool weather have slowed down soybean harvest. I'm predicting record breaking yields for the fall crops. People passing through the area have commented that the crops look like what you typically see in Eastern Kansas.

As the saying goes, "Don't count it until it's in the bin."

The rain has also been good for the pastures and feed crops as you can see from the picture below. Unfortunately, getting the feed baled up before getting rained on has been difficult.



I will be hosting Thanksgiving this year and wanted to share my most requested family recipe -Sweet Potato Casserole below. Enjoy!

Sweet Potato Casserole

- 3 cups cooked Sweet Potatoes
- 1 cup evaporated milk
- 2 eggs
- 1 cup sugar
- 1 tsp vanilla
- 6 tbsp melted butter
- ½ tsp nutmeg
- ½ tsp cinnamon

Mash sweet potatoes and add the other ingredients and mix well. Place in a greased oblong glass casserole dish and bake 20 minutes at 400 degrees.

Topping

- 6 tbsp melted butter
- 1 cup brown sugar
- ½ cup flour
- 1 cup chopped pecans

Mix together and sprinkle over top of casserole after it has baked for 20 minutes and bake another 15 minutes.

Please be safe while harvesting and find time for your family and friends this holiday season.

Clark Redding,

Larned, KS

I was in Stratton, Colorado on September 18th and I think it was 100 degrees. Now that is HOT in that place at that time of year. I read a news article yesterday and it stated 2018 was the 4th hottest year in our nation's history. Well, in my lifetime it felt like the hottest overall. Heat and hail, we had a ton of both.

My Colorado farmers are hot and heavy into a harvest that for some is not so hot. No pun intended. Those were the guys that were hailed on, some of them four times. So, what started out as a potential record crop year, ended up for some as a mess. They had to baby-sit that crap all summer and for what? Thank

God for RP and especially HPP hail (production hail) coverage. Yes, it is expensive and yes, it does work. When you need the coverage, it delivers.

Kansas had some hail, but not like Colorado. However, I do have one producer who farms in Pawnee, Barton, Edwards, & Kiowa counties that would disagree. He got his share this year. In most areas though, the corn looks phenomenal and the milo is as good as it gets. We had the moisture this year for sure.

Right now, the temperatures have come way down and this part of the world at 45 to 70 degrees feels just right. In Kansas we get about two weeks in the spring and about two to three weeks in the fall where this is the perfect place to be. The rest of the year it can be either hot or cold as all get out. If it were perfect, then everyone would like to live here, and it would get too crowded and too expensive. We've seen that happen in other places, haven't we?

I want all my clients to know I'm getting a new hip in November. So, I won't be limping into your offices pretty soon. I will be out of pocket for a couple of weeks, but back on the road shortly thereafter. Hope this finds all, healthy, happy and prosperous.

Kevin & Sara Ross

McClelland, IA

Greetings from SW Iowa! Fall is here again! The excitement of another big harvest has arrived! Yes, there have been challenges in 2018 with greensnap, some heat, dryness, and the all too often flooding on the Missouri River...again. The bean yields across our state appear, so far, to be exceptional which, sorry to say, won't help out our prices any. The overall corn average for Iowa looks to be a bit below some other big midwestern states, but the Iowa state total will still be very large and keep pressure on basis and bids as well. Assuming prices don't make a jump in October, all signs currently point

toward lower fall Dec board averages than spring and it will be another year that will highlight high levels of revenue coverage paying out. The greensnap policy will make a big difference for the farmers in our area as well. I probably don't highlight it enough, but the (production hail) HPP-120 plan with the wind endorsement has been an absolute rock star for keeping guys whole in rough times around here.

Silage is chopped, we are going to plant some cover crop on that ground today, wean calves soon, and get harvest started here this week as well. I can't wait to get the combine rolling again, but I believe our twins are far more excited than I am. Speaking of little ones on the farm, please be safe out there folks. Remember to try to get rest, do your best to take your time and not rush, explain safety to everyone, experienced or not. Be extra careful around augers, pto shafts, and when climbing on grain bins or equipment, especially on those wet mornings. Everyone at the Home Agency wishes you a bountiful harvest and bring on the autumn weather!



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- | | | | |
|--------|------------------|-------------|---------------------|
| 1. | Brent Gengenbach | 6. | Jeri Schultheiss |
| 2., 9. | Melissa Harris | 10., 11. | Diane O'Donnell |
| 4. | Sara Ross | 3., 8., 12. | Jordan Namuth Media |
| 5., 7. | Kyle Yardley | | (Western Nebraska) |



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FALL FAVORITES



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GRADUATED DRIVER'S LICENSING: WHAT YOU NEED TO KNOW

KRISTY DIEFENBAUGH

Back when I was 15 years old, I went to the DMV, took an eye exam and was given a learner's permit. I got my driving experience with either my mom or dad in the passenger seat holding on for dear life. Then when I turned 16, I got a driver's license and was off on my own to go wherever, whenever and would take as many people that would fit in my little Chevy Beretta.

Today there are stricter standards for our youthful drivers, but there are also more options for driving permits and what age you can go get a driving permit. In recent years, the State of Nebraska has changed to what is called a "Graduated Driver's Licensing" (GDL) program. For parents with teenagers and soon-to-be drivers, this information can be helpful to you. Here is a summary of the permits in the GDL program and how it may affect your auto insurance:

School Learner's Permit (LPE)

Age: Younger than 16 but at least 14 years of age. For the purpose of preparing for a School Permit.

Driving: Must be accompanied by a licensed driver who is at least 21 years old.

License: Valid 3 months and can be renewed.

Tests: Pass written and vision test.

Insurance: Since they have to be accompanied by an adult, you most likely will not have to list them as a rated driver.

School Permit (SCP)

Age: At least 14 years and two months. Expires 3 months after 16th birthday

Driving: Drive to and from school over the most direct route unsupervised OR anytime when accompanied by a licensed driver who is at least 21 years old.

License: Held LPE for 2 months

Tests: Driver's Education OR documentation of 50 hours of lawful driving. Pass driving test.

Insurance: Since he/she will be able to drive unsupervised, you will most likely need to list them as a rated driver on your auto policy.

Learner's Permit (LPD)

Age: 15 years of age

Driving: Must be accompanied by a licensed adult at least 21 years of age.

License: Valid for 1 year. Can be renewed.

Tests: Pass written and vision test

Insurance: You will probably will not need to list this driver since they must be accompanied by an adult when driving.

Provisional Operator's Permit (POP)

Age: 16 years of age.

Driving: Drive unsupervised from 6 a.m. to midnight. No driving from 12:00 a.m. to 6:00 a.m. unless from school activities or work. No more than one passenger younger than 19 who is not a family member for the first 6 months of having this permit. Drive anytime with a licensed driver who is at least 21 years old.

License: Must have held a LPE, LPD, or SCP for at least 6 months.

Tests: Driver's Education OR documentation of 50 hours of lawful driving or held a School Permit.

Insurance: They will need to be added as a rated driver on parent's auto policy even if they don't actually have a car to drive. They are now licensed and have access to the parent's/guardian's vehicles.

Unrestricted Driver's License:

Age: Must be 17 years of age and have held a POP for 1 year. He or she must have not accumulated 3 or more points on their driving record in the last 12 months.

Insurance: Again, he or she will need to be added as a rated driver on parent's auto policy even if they don't actually have a car to drive. They are now licensed and have access to the parent's/guardian's vehicles. If this youthful driver does have their own vehicle, you have the option to get them their own policy. However, that is usually much more expensive.

Every insurance company has their own rules and rates regarding youthful drivers in the household. If you have a teenager who will soon get a permit to drive, be sure to call your agent to see how it will affect your insurance policy.

**Information from <https://dmv.nebraska.gov>*



ENROLLMENT FOR 2019

CORBETT HAHN

It's that time of year again. As we move closer to the open enrollment window, I wanted to give everyone some reminders about what to expect and some updates on what we are seeing in the market. The good news is we seem to be seeing a stabilization of rates. Our current lone insurance provider, Medica, has requested a rate increase of about 3.7% from last year. This is a big difference from the double digit increases we have seen over the last couple of years. I think last year was over 30%. The bad news is that we still only have one provider. Even though I think Medica has been a good company and I have had very few complaints, it would be nice to have more choices and competition.

Enrollment Period

The health care open enrollment period for 2019 begins on November 1, 2018, and continues until December 15, 2018. This is a very short window to enroll. Because of the short window, it will be very important for everyone to make an appointment to review their plan options for 2019. Here is a list of things that will make your appointment go smoothly:

1. Dates of Birth for all people applying for coverage, including children
2. Social Security Numbers for all applicants, including children
3. Need to know what your adjusted gross income will be for 2019, or your best estimate. Most recent tax return is a good starting place.
4. Need to be able to access an email account. If you don't have email, go to Yahoo, Google, or Hotmail and set one up, it's free.

Sign up, On Exchange or Off Exchange?

Last year, Nebraska only had one company on the individual health exchange. It looks like that will be the case again this year, as Medica is the only one currently listed. I encourage everyone to sign up through the exchange rather than off the exchange directly with Medica. The reason is simple, if you don't sign up through the exchange, you are not eligible for the advanced premium tax credit. I have had a few people that either did it themselves or with another agent and signed up direct only to find out from their tax advisor they would have

been entitled to a tax credit if they had gone through the exchange. The rates are exactly the same either way, so there is no savings to sign up direct. Even if you think you make too much to qualify, circumstances change and you may end up qualifying for a tax credit. It's always better to have options, so keep your options open and sign up through the exchange.

Premium Tax Credit

Just like in 2018, we will need to know what your anticipated adjusted gross income will be for 2019, in order to see if you qualify for a tax credit to use toward your premium. If you qualify and you want to take the tax credit, you must sign up through the exchange. I assisted many people with this last year and will be doing the same this year. If you signed up for a plan through the exchange and received a premium tax credit, you must file a tax return for 2018. You will receive documentation that shows the amount of the tax credit that you received in 2018. You will need to utilize Form 8962 with your tax return. Remember that you used an estimate of your 2018 adjusted gross income to determine your premium tax credit. Form 8962 will help you calculate what the tax credit should have been based on your actual adjusted gross income. In some cases, you may owe some money back if you under-estimated your income. Or, you may be entitled to some extra tax credit if you over-estimated your income.

Start Early

Please don't wait until the last minute to discuss your health insurance options. Last year we had some phone calls from individuals after the open enrollment expired. They were really surprised we couldn't get them enrolled in a plan, even though they didn't want to sign up through the exchange. When the open enrollment period is up, you can't buy coverage without a special enrollment period. Examples of a special enrollment period are: losing a job, getting divorced or married, or losing Medicaid coverage.

I am expecting this year's open enrollment to be a pretty easy process with my current clients. Please call with any questions you might have. You can call Corbett Hahn in Gothenburg at 308-537-3511.

THE TEAM JACK RADIOTHON 2018

SARA ROSS

The Home Agency and Jim and Sharri Baldonado, as well as their family, partnered with Team Jack for the 6th Annual Team Jack Radiothon on September 27th in Lincoln, NE. They have done this for the past five years and love supporting this very important cause.

The Team Jack Foundation's mission is to raise money to fund impactful pediatric brain cancer research and work to create national awareness for the disease. With an overall survival rate of just around 70%, there is a lot of work that needs to be done in this area. The diseases that we, as a society, spend resources on ultimately see improved treatments and survival rates.

The Team Jack Foundation was formed out of a grassroots movement which started in Atkinson, Nebraska. The predecessors to the Team Jack Foundation were the family and friends of Jack Hoffman. Now buoyed by a state and nation's overwhelming support, Team Jack is committed to raising substantial money for the sole purpose of funding relevant pediatric brain cancer research.

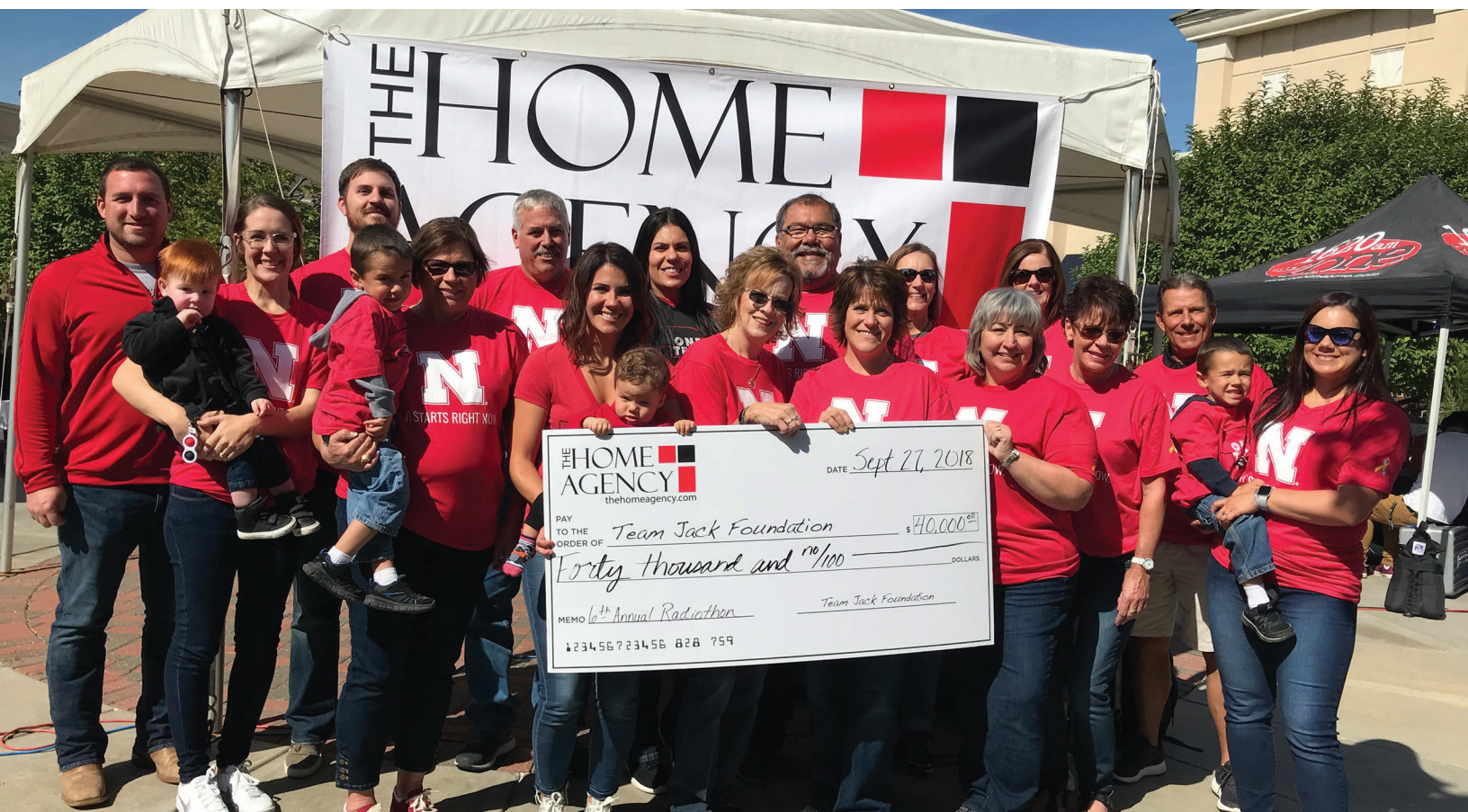
Throughout the day listeners across the state heard stories from families in the region that have been affected by pediatric brain cancer, as well as a great line-up of special guests who are passionate about the cause. The Home Agency staff was answering the phones from 7am-6pm and over \$65,000 was raised, which brings the six-year total to over \$410,000!

When asked about the day, Jim said, "It was a perfect day at our new Radiothon location at Southpointe Pavilion. The

phones were ringing, and I was able to chat with a number of donors who wanted to support this cause also. Our family is honored to help raise money for pediatric brain cancer. There are so many kids that are diagnosed each year with this disease and we want to help in any way we can. We appreciate our customer's support in helping raise over \$40,000 that we gave to Team Jack today. It's not much in the grand scheme of things, but every dollar helps bring awareness and fund research for these kids. We look forward to continuing to help Team Jack fund research and clinical trials to improve treatment for kids with brain cancer, and one day soon find a cure for this deadly disease."

"We are so grateful for The Home Agency and their continued support. While the sponsorship support means so much, we love that the whole Home Agency team and the Baldonado family just rolls up their sleeves and jumps right in with us. The 6th Annual Radiothon was a success in raising funds for pediatric brain cancer research as well as raising much needed awareness for the disease. This would not have been possible without the event sponsors, the radio stations, our radio host, the families and special guests and, last but not least, the very generous businesses and individuals that donated!" stated Lindsey Nemetz, Event Coordinator with the Team Jack Foundation.

Even though the Radiothon is over, you can still donate! Go to teamjackfoundation.org and click on Donate. Or you can also mail in a check to Team Jack Foundation, PO Box 607, Atkinson, NE 68713.



EMPLOYEE SPOTLIGHT

MEGHANN PURSLEY

INSURANCE AGENT - BENKLEMAN, NE

Hello, again! As some of you may already know, I worked for The Home Agency from 2009-2015. Since then I've continued my career as an agent writing not only crop insurance, but home, auto and farm policies as well. The time away has given me some perspective on the "insurance world" and an appreciation for the standards to which The Home Agency operates. I've come to realize there are many things that set us apart from the rest, but the most important of these is that we treat our customers like family. That's why Jim's always telling everyone to call "home"! We understand it is our job to give you the peace of mind to do yours, and we will be here for you every step of the way. It's great to work for a company that is continually evolving and understands the importance of new ideas and different perspectives when it comes to insurance and our current economy.

For those of you who may not know me, I graduated from Dundy County High School in 2001. After that, I attended the University of Nebraska-Lincoln and graduated with a major in Business Administration. I met my husband, Drew, in 2008 and together we decided to move back home to Southwest Nebraska and start our family. We've been lucky enough to be a part of both family farms, a dream we've shared since the beginning. We have two children, Ashlynn (6) and Isaiah (4). They keep us busy and we enjoy watching them grow up doing the same things we loved as children. Our home is centrally located between Benkelman, Imperial and Wauneta so we are blessed to have the help of not just one village, but three in raising them. From sports to music lessons, it seems like we're always on the go. When we have a free minute, you can usually catch us at Enders Lake!

I am so glad to be back in the Benkelman office working with my friends and family again. Please stop by and say, "Hi!" I'm in the office on Mondays and Fridays and always available by phone.



HOMEOWNER INSURANCE 101: IS YOU

DEB ARENDS



Whether you are a first-time home buyer or a seasoned homeowner, knowing how to insure your investment is very important. What coverages are included in a standard homeowner's policy? How much coverage do I need to purchase? Are there different types of policies? Do I have all the coverages I need? Let's explore these questions and maybe a few others along the way.

OUR HOME COVERED?

What coverages are included in a standard homeowner policy? A standard homeowner policy provides four basic coverages: property coverage for the structure of the home, property coverage for your personal belongings, the cost of additional living expense in the event you have a loss requiring you to move out of your home while repairs are being made, and liability coverage.

How much coverage do you need to purchase? Exploring the standard coverages will help answer this question. Let's start with the structure of your home. The amount of coverage an agent will recommend depends on a Replacement Cost Estimate. The agent prepares this, which takes into account the major features of your home, square footage, roof type, exterior wall type, number of bathrooms, etc. and calculates an approximate cost to rebuild your home in your geographical area with materials of like kind and quality should you have a total loss. This value often differs from both the assessed value as well as the price you paid. Remember, this is what the insurance company estimates the cost to be to completely rebuild your home.

We recommend insuring your home for 100% of the replacement cost amount. This will give you the best coverage and often the best premium. Choosing a lower amount is possible, but may result in a surcharge and thus a higher premium for less coverage.

Most standard homeowner's policies also provide coverage for other structures, such as a detached garage, tool shed, or even a gazebo. This coverage is usually 10% of the value of the home and is generally included at no extra premium. Additional coverage may be purchased for these buildings if the value exceeds the allowed limit.

Next is personal property coverage. The premium charged for the amount of coverage on your dwelling automatically includes a limit for your personal property. This limit is a percentage of the dwelling value. This percentage varies from company to company but generally ranges from 50-75% of the home value. For example, if your home is insured for \$150,000 personal property coverage could be \$75,000 to \$112,500, depending on the company's limits. Additional coverage may be purchased to give you a higher limit if you determine your personal belongings are worth more than allowed, however an additional premium will apply.

In addition, the limit of personal property coverage normally given is on an "actual cash value" or ACV basis. This means that in the event of a loss, depreciation applies. For an additional charge, you may choose "replacement cost" coverage for your belongings and no depreciation applies if a covered loss occurs.

Keep in mind: Within the personal property limit, a homeowner policy will have limits on certain types of property; guns, jewelry, fine arts, etc. If you have these types of property, it is

important to discuss them with your agent to decide whether or not you want to schedule these types of property. Although an additional premium will apply for scheduling these items, you may want to do so in order to have the coverage you desire.

Loss of Use or Additional Living Expense coverage is also included in the base premium you pay for the amount of coverage on your dwelling. This covers the reasonable increase in your living expenses such as hotel bills, food, and other living expenses you may have if you suffer a covered loss that requires you to temporarily move out of your home while repairs are being made. This limit may either be a percentage of the amount of coverage on the dwelling (normally 20%) or the actual expenses incurred during a 12 month period.

The last coverage on a standard homeowner policy is liability. Liability coverage insures you against lawsuits for bodily injury or property damage that you or your family members (including pets) cause to others. It pays for both the cost of defending you in the event a lawsuit is filed, as well as for any court awards, up to the limit on your policy. Normally, the level of coverage begins at \$100,000, however \$300,000 is most common. Levels vary from company to company and you may purchase a higher level than what is included with the base policy. Also, an Umbrella policy is a reasonably priced option for purchasing even more liability coverage, over and above the homeowner policy limit.

So, to answer the question of how much coverage you need, we recommend: Enough coverage to rebuild your home and replace your belongings if you were to suffer a total loss, and enough liability coverage to protect you and your assets in the event a lawsuit is filed against you for a loss you or a family member are responsible for.

Are there different types of homeowner policies? Yes, there are several different options. The most common policy forms used for homeowners are an HO2 and HO3. As long as your house is insured to 80% of its value at the time of loss, both of these forms insure your home on a replacement cost basis. The main difference in the two forms is what perils are covered.

The HO2 policy gives you coverage for the following perils: fire, lightning, explosion, wind or hail, riot or civil commotion, aircraft, vehicles, smoke, vandalism and malicious mischief, theft, falling objects, weight of ice and snow, accidental discharge or overflow of water or steam, sudden and accidental damage from artificially generated electrical current, sudden and accidental tearing apart, cracking, burning or bulging, breakage of glass, and freezing. It is known as a "named peril" policy because it insures against the perils named in the policy.

The HO3 or "special" policy is the most popular and gives the broadest coverage available. This policy insures against all perils unless specifically excluded in the policy. Policy exclusions vary by company. Examples of excluded perils include: flood, ordinance of law, earth movement, water damage, neglect of insured, war, intentional loss, etc.

To answer the question of which policy type is right for you there needs to be communication between you and your agent. Every situation is unique and the agents at The Home Agency are trained to help you customize your insurance to your specific needs. Companies have numerous endorsements an insured may 'buy back' to cover some of those excluded risks. They vary greatly and working with your agent is the best way to make sure you are adequately insured.

PREPARE YOUR CAR & YOURSELF FOR WINTER DRIVING

DIANE O'DONNELL

During winter driving conditions, safety depends on driver performance, good vehicle maintenance and some common sense. Here are some suggestions to help you weather the winter.

Be sure to keep your gas tank full.

Besides helping to prevent your gas line from freezing, if you are delayed on the roads because of slow moving traffic or having to take a longer route to avoid weather or accidents, it is a good idea to keep the tank as full as possible.

Make sure your battery is charged.

Cold weather has an adverse effect on battery performance. Check it before the temperature drops.

Have your oil and oil filter changed.

The oil in a car thickens in cold weather and depending on the manufacturer's recommendations on your vehicle, a thinner grade of oil will help your vehicle run smoother in the winter.

Make sure your wiper fluid contains de-icer

This will allow the spray to not freeze up in cold weather. Make sure your windshield wipers are in good condition. Keep the windshield and windows clear with a scraper in your vehicle at all times.

Check your tires.

Make sure your tires have good tread and are properly inflated. If the tread is not good, it may be time to replace them before winter weather arrives.

Keep a winter driving survival kit in your vehicle.

A snow shovel, sand or salt are a good idea to have in case you get stuck. Some people keep kitty litter in the car for this reason too. Always have a blanket, extra jackets, gloves, bottles of water and snacks. Almost everyone these days has a cell phone. Make sure it is fully charged and you have a charger with you before you leave the house if you are headed out in bad weather. But please avoid using the phone while driving.

Monitor Weather Conditions

Check the weather before going out with local radio, tv stations, etc. Allow extra time to your destination so you can arrive safely.

Slow Down!

It takes longer to stop, turn and accelerate in snow and icy conditions. Leave extra space between you and the car ahead of you. Give yourself at least 10 seconds to come to a complete stop if the car ahead of you should stop suddenly. Be cautious on overpasses and bridges. They are usually the first places to become slick. Do not use your cruise control on snow or ice-covered roads. You need to be in control of your vehicle as much as possible.

Winter driving can be challenging. Remember to slow down, wear your seat belt, pay attention to changing weather conditions and give your full attention to the road.

It is always a good idea to talk to your insurance agent and do a review of your auto insurance policy, especially before winter weather arrives. If the unforeseen happens and you are involved in an accident, you want to make sure you have the best coverage available on your vehicle. Please give us a call at The Home Agency with any questions or concerns about your insurance. We will gladly go over your policy with you.





2019 WEATHER OUTLOOK: TWO NEW PROGRAMS AVAILABLE

BRIAN O'HEARNE

This edition, we bring a new and improved eWeatherRisk quarterly review to talk about our new weather hedging program business that covers the entire U.S. with pin point weather hedges. eWeather has developed compelling weather hedge programs that should be deployed every year for extra irrigation expense for irrigated crops and water requirements for dryland crops as well as a heat at pollination hedge that combines high overnight low temperatures as well as high daytime temperatures into a Damage Degree Unit (DDU™) concept. With these new programs, 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 to help you market your crops when prices are at their highest which is early in the season when there is the greatest weather uncertainty.

Excess Irrigation Costs/Dryland Rainfall Guarantees

eWeather has the entire country priced for rainfall guarantees for four different 3-month coverage periods: 1) March-May; 2) April-June; 3) May-July; and 4) June-August, and can do any other coverage period you ask your Home Agency agent for. These rainfall guarantees are priced from 100% of normal rainfall down in 10% increments to 50% of normal rainfall. All of them pay 100% in the driest year using the PRF grid points with a daily rainfall cap of 2.5" so that any rainfall above 2.5" is not counted against the precipitation totals. The design of these rainfall guarantees is based on the premise that if you can guarantee 90 or even 100% of your normal rainfall you can produce at or above your expected APH for dryland crops and save substantially on irrigation expense for irrigated crops. To see the grid locator, please see <http://maps.agforceusa.com/af/ri?#>.

Damage Degree Units (DDU™)

This new program continues eWeather's quest for embedding more and more science into our programs. Research shows crop stress begins when daytime high temperatures exceed 95F and/or when daily overnight lows exceed 70F and our research found very strong correlations between yields and DDU™ which are the excess degree units above a Daily Tmax threshold of 95F plus the excess above a daily Tmin threshold of 70F. Then, based on when the crop is planted and the actual heat units accumulated post planting, the DDU™ hedge starts when that particular seed type begins pollination and completes when that seed type completes pollination. These are at the money hedges that start paying if there are any more DDU™'s than average and pay 100% in the hottest pollination window over the last 60 years. Contact your Home Agency agent to see quotes for next year for your area and make sure to tell them the seed variety you are planning to plant and The Home Agency and eWeather will do the rest!

You can also use an eWeather drought or a heat hedge to protect pasture and crop yields as well as to protect livestock from extreme cold this winter. The Home Agency customers that bought heat or drought contracts in 2012 were paid very well. Be thinking about buying heat and drought hedges for 2019 when you discuss your crop insurance programs with your Home Agency agent.

THE BASICS TO FINANCIAL PLANNING AT ANY AGE

AL KUZMA

I received an email in mid-August with a suggestion. In essence it said, “Your past articles have been directed toward Baby Boomers and people entering retirement. There are a lot of us out here that are either just starting our financial lives or are still quite early in the accumulation phase. What are some good financial planning fundamentals for us?”

It was a really good suggestion and made me realize how narrow my focus has been. Remember Letterman’s Top 10 List? Here’s mine.



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10 Basic Financial Planning Steps

1. Make a budget. I must admit, I've never much liked accounting. But knowing how much comes in and goes out is paramount to a solid financial plan. It's been my experience that only 30-40% of the people I talk to have a budget. If you have no idea how much you are spending, it's time to do some research. Review your pay check stub to see what is coming in. Then look at what is going out. These will be either fixed or discretionary expenses. To get a handle on what you spend, review checking accounts and credit cards. This will give you a good handle on what you are spending your money on. If you need a really good detailed budget, email me and I will send you one.
2. Save at least 10% of your income. A number of years ago I read the book *The Richest Man in Babylon: Six Laws of Wealth* by Charles Conrad, a UNL graduate. If you have never read this I highly recommend it. In the book it is recommended your paycheck be split up this way; save 10% of your gross—this can be in savings, investments, 401 k, IRA. If you have debt, allocate 20% of your gross to eliminate this albatross and live on the remaining 70%.
3. Establish an emergency fund of 4-6 months of expenses. One of the main reasons for credit card debt is a lack of liquid cash that can be used for life's financial surprises. One of the very best pieces of advice I have ever heard came from Jim Baldonado. We were in a meeting and Jim made the statement, "I can tell you how to make 18% on your money—pay off your credit cards!" I have quoted Jim on numerous occasions.
4. Own basic insurance coverages. Insurance delivers money to us at the time when we need it most. I would highly suggest sitting down with the good folks at The Home Agency and review your auto, homeowners/renters, health and liability coverage. Your biggest single asset is your ability to earn a paycheck. Review and update your disability income insurance. Along those same lines, let's pretend you have a money machine in the basement that will crank out \$60,000 per year for the next 20 years. Would you insure that against loss? Well, you are that machine! Whatever your earnings are until your retirement is called your Human Life Value. Protect that with life insurance.
5. Become your own banker. When you borrow money from the bank you pay rent on that money, it's called interest. When you pay interest, do you ever get to use that money again? No, it's gone forever. Think of all the purchases you make where you borrow money and pay interest; cars, homes, college costs, starting your own business, etc. R. Nelson Nash authored a book entitled *Becoming Your Own Banker*. In this publication Mr. Nash outlines how to establish your own banking system by using life insurance cash values. It's a fascinating read.
6. Participate in your employer's retirement program. Retirement used to be funded by your employer. It was called a pension. Today saving for your retirement is your responsibility. If your employer offers a retirement plan, you need to participate in it. If your employer offers a match you need to participate at least up to the percentage offered. Let the power of compound interest work for you.
7. Set financial goals. Once you have the basics covered, this is where the fun begins. Do you want to own a 10,000 square foot home? Retire at 55? Have a winter home someplace warm? Put your kids through college? Set goals and if you are stumped as to how to accomplish them, consider hiring a financial planner.
8. Invest in the stock market. There are essentially three places to put money—banks, insurance companies and the stock market. Over the years the stock market has returned higher than either banks or insurance companies. Have there been ups and downs? Certainly. If you are just starting off, putting a few bucks away monthly in a low-cost index fund is a great way to get your investing feet wet. Once you have established a base you could think about using a personal money manager with a Registered Investment Advisor.
9. Make sure your legal documents are up to date. I'm no attorney and I cannot give legal advice, but you need basic legal documents: A) Power of Attorney documents for both business and medical. These documents allow a trusted person to act on your behalf in the event you cannot represent yourself. B) Last Will and Testament. Your instructions as to who gets your "stuff". If you don't have one, the State has one for you. You will like yours better. C) A Living Will. If you are at "trails end" and you will not get better, do you want to be kept alive by artificial means?
10. Become a lifelong learner. Stay "financially literate". We live in a fast-paced, ever-changing world. Do you know the impact of the new tax laws have on you? What happens if the market tanks again like 2008? There are lots of really good publications out there, one of my favorites is Kiplinger.

So, there you have it. These are good solid basic ideas for any stage of your financial life. Thank you for time and attention. May God Bless you and yours until next time.

Grandma's Holiday Stuffing

Sara Ross

www.saras-house.com | Instagram: @the_mrssaraross

Ingredients

- 1 medium onion, chopped
- 1 cup celery, chopped
- 1/2 cup margarine
- 2 apples, chopped
- 3/4 cup raisins
- 1 cup brown sugar
- 2 eggs
- 8 cups dry bread cubes
- 2-3 cups chicken broth
- 1 tsp poultry seasoning
- 1 tsp salt
- 1 tsp pepper
- Cooked giblets

Instructions

Cook giblets until tender and chop finely. Sauté onion and celery in butter. Combine all ingredients and place in a 9x14 pan or casserole dish. Bake at 350 degrees for 1 hour. Enjoy!



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RETIREMENT TRIP: NANCY SCHUTZ

Nancy Schutz came to work for me in June of 2005 and retired December 31, 2017. It was a great honor to have Nancy, a CPA, on staff at The Home Agency. Not only did she keep our books in line for The Home Agency, but also brought to my attention many things that she thought I should be aware of within the business to keep everything running smoothly. Her hard work, dedication and wisdom was invaluable from day one.

Early in 2017, when Nancy decided that it was time she started preparing for retirement, I thought that we needed to plan to celebrate her retirement in some way. I suggested to Nancy that she should pick somewhere fun to travel to and Sharri and I would take her and her husband, Steve, for a few days as part of a retirement celebration. Nancy chose New York City!

As promised, on October 1 of this year, the four of us flew to New York City for a week of fun. We took in all the sights we could in the five days we stayed—Ground Zero, the 9/11 Memorial and Museum, a trip through Central Park in a horse-drawn buggy, the Statue of Liberty and Ellis Island. In addition to that we attended two Broadway plays—Come from Away and Wicked, both must-sees for anyone visiting New York City in my opinion! Another highlight was watching the Yankees play baseball. We went to the American League wild card game against the Oakland A's to see who would advance to the Division Series. The Yankees won! To say the least, it was a memorable trip for all involved.

Not only was Nancy a great employee, but her and Steve, as well as the whole Schutz family, have been great friends for a long time.

Nancy, thank you for the compassion, guidance and outstanding leadership you provided to all of us at The Home Agency over the last 12 years. Have fun and enjoy the years that lie ahead.

HAPPY BIRTHDAY, GRANDMA KRAUSNICK!

Growing up in Wauneta, Nebraska, there was a very special couple by the names of Elwyn and Viola Krausnick. They farmed and ranched along the Frenchman River west of Wauneta all their lives. Around 1965 through 1975, I spent a lot of time with the family going to the farm and working alongside Elwyn. When I was not helping on the farm, I was mowing their yard in town with the nicest Lawn-Boy mower around. I have so many great memories of the time I spent with both Viola and Elwyn during my childhood—somewhere along the way I started calling Viola Grandma and it just stuck.

Viola was born October 14th, 1918 and celebrated her 100th birthday on Sunday, October 14, 2018. For anyone that might know Viola, they will know that she is a skilled quilt maker and needle crafter. Viola has created countless quilts in her lifetime. Her talent is undeniable! When my girls were young, Viola gave them a number of quilts. Quilts were gifted to the twins when they were born and she also made each of my girls a lap quilt as their high school graduation gift. All the quilts and crocheted afghans that we received from Viola are very special to us and will be cherished items in our homes forever.

A few other memories I have with them from my childhood is that Elwyn was a very good ping-pong player. We spent a number of winter evenings in their basement playing ping-pong. Man, was he hard to beat. When my mom would join us, we played 4-point pitch, but who doesn't know how to play pitch? They also taught me how to play canasta the card game. Now, how many of you can say you know how to play that?

Sharri and I were not able to spend the 14th celebrating her birthday with her, but we went to Wauneta a few days early to spend a few hours and take a couple pictures with Grandma Krausnick. It was time well spent. Happy birthday, Viola!



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