

THE

HOME AGENCY

MAGAZINE

President's Thoughts

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ETHANOL RALLY

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PRESIDENT'S THOUGHTS

FROM THE DESK OF
JIM BALDONADO



On June 11th, Sharri and I had the privilege to join my daughter Sara and son-in-law Kevin Ross and their four boys in Council Bluffs for an ethanol rally at Southwest Iowa Renewable Energy where President Donald Trump spoke. We had VIP access because Kevin was one of the guest speakers at the rally. Kevin and our oldest two grandsons, Hudson and Axten, were able to meet the President when he first arrived and went on a quick tour of the ethanol plant where the President helped unload a load of corn. While they were on the tour, Sara introduced the twins to their Iowa Governor Kim Reynolds. We then all took our seats and Senator Joni Ernst from Iowa introduced President Trump.

I'd like to share with you some pictures from that day along with Kevin's speech that he gave after President Trump introduced him and welcomed him to the stage.



“Thank you and welcome Mr. President to the great state of Iowa! Also, a warm welcome to Governor Reynolds, Governor Ricketts, Senator Ernst, Senator Fischer, Administrator Wheeler, and Secretary of Ag Perdue. It is my privilege to help host you near my home and represent farmers all across the Midwest today. I am Kevin Ross, 6th generation farmer and First Vice President of the National Corn Growers Association. My wife, Sara, and I grow corn, soybeans, hay, cattle, and are raising our four boys, Hudson, Axten, Carver, and Hollis. Also, in this large crowd are family and a few hundred friends and neighbors. We farm just 20 miles up the road near Underwood, but are steps away from land that my great grandfather cleared on this very Missouri River bottom.

Mr. President, Secretary Perdue, and Administrator Wheeler, I want to sincerely thank you for sending direction to the EPA and making 15% ethanol blends available year-round, bridging a gap to higher blends. You see folks, I am well aware of the conversations the President held at the White House with colleagues, farmers, and my Iowa Senators almost a year ago. I especially want to thank you, Senator Ernst. In those conversations sir, you heard about the benefits of E15 and best of all, you listened. Just a couple of months later, you gave EPA direction to finalize E15 rules, and here we are today, done. Thank you!

Mr. President, you delivered on E15, but we have more work

to do. EPA's oil refinery waivers threaten to undue your good works. I ask that you listen again, because the pain that the ethanol and biodiesel industries have endured is holding back a farm economy that has further capacity to produce more clean air and clean liquid fuel for this country. Mr. President, around here we have acres of clean air growing in rows 30,000 plants at a time. This is the Corn State and here in the greater Midwest, well, this is corn country.

I also know you have long term goals for a bill to get on your desk on infrastructure. The needs for this were evident before, but with the destructive spring that this area and so many other places endured as well...this need is more glaring. I implore you to next tackle this with the same tenacity and vigor as you have with border security and other issues.

I work in the greatest industry we have in this country - agriculture. We are blessed by God to have soils and the science that have let us achieve new heights in production. Whether that is yield of corn, the efficiency of this ethanol plant, or gains of my cattle, agriculture continues to do more, with less.

Sir, I was just a 4-Her and an FFA farm kid that grew up with a dream to farm. My background is not unique in rural America, because every one of these proud Americans out here could have gotten up here and told their own similar story. These boys of mine may grow up to farm or possibly be a future President, and an economically healthy rural America is what will give them opportunity. Agriculture gives back more than its weight in food, fuel, fiber, and in people that love this country. The economic benefits and the clean air delivered through biofuels are wins for the 7th generation on my family farm and wins for ALL U.S. citizens. President Trump, keep winning with stronger support for these policies and the agriculture sector in the great United States of America! Thank you, Mr. President!"

Needless to say, it was a very proud day for the Ross and Baldonado families. Having your two oldest grandsons get to meet, and shake hands, with the President is something none of us will ever forget.

I would like to thank Kevin and Sara for the invite, and I know Kevin will make an outstanding President of the National Corn Growers starting October 1st, 2019.



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CROP INSURANCE UPDATE

CINDY DAVIS

It was another frustrating spring planting season for producers. After the flooding in March, some producers knew there was no hope for a crop, while many others were optimistic their fields would dry out and they would be able to plant. In the meantime, Mother Nature did not cooperate. In fact, according to NOAA's National Center for Environmental Information, the 12 months ending in April 2019 were the wettest year-long period in U.S. records going back to 1895. That pattern continued as frequent rains bombarded the Midwest during the planting period and farmers were in difficult situations, trying desperately to get into the fields. Toward the end of planting season, the questions began: "Should I plant this late? Will I raise a decent crop? Will I be penalized for late planting? Should I elect prevent plant?" We took many calls from producers with these questions and more, and I hope the information provided helped ease some worries and gave producers the information they needed to make those tough decisions. There will probably be a very large number of prevent plant claims across the Midwest for 2019, keeping adjusters extremely busy; but we are also thankful that the coverage is available for producers.

2019 Wheat Production

As I write this article in mid-June, looking forward to the August issue date, I certainly hope wheat harvest went much better than row crop planting! Before long we will start the 2020 crop year and be thinking about drilling next year's wheat crop, so if you haven't already done so, your agent is in need of your 2019 wheat production. They will need to update your databases with the '19 production to get you the most accurate quotes possible for the next year. Another quick reminder - last year was the initial year where record types were also a requirement for RMA. When reporting production to your agent, they will also need the record type. Some of the most common types are: production sold/commercial storage, farm stored - measured by the producer, automated yield monitoring systems, farm stored - measured by an authorized representative of the company, livestock feeding records, claim for indemnity, appraisals in non-loss situations, as well as a couple other types. Below are the 2019 projected wheat prices, as well as tracking dates for the harvest prices.

2019 Winter Wheat Prices & Harvest Tracking Dates

State	Projected Price - Yeild Protection (YP) and Revenue Protection (RP)	Harvest Price Tracking Dates Revenue Protection (RP)
NE, CO	\$5.84	Sept. KCBOT July 1 - July 31
KS	\$5.74	July KCBOT June - June 30
IA	\$5.72	Sept. CBOT July 1 - July 31

2019 Row Crop Harvest

The 2019 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 longer and the nights shorter. 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 2019 crops, those losses cannot be finalized until your production 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 2019 row crops were set back in February for the Yield Protection (YP) and Revenue Protection (RP) plans. They are shown in the chart on the top of the next page, along with the tracking dates for the Harvest Prices for the Revenue Protection plan.

2019 Spring Crop Prices & Harvest Price Tracking Dates

Crop	States	Projected Price Set - Yield Protection and Revenue Protection	Harvest Price Tracking Dates-Revenue Protection (RP)
Corn	NE, KS, IA, CO	\$4.00	Dec. Corn CBOT Oct. 1 - Oct. 31
Grain Sorghum	NE, KS, IA, CO	\$3.94	*Dec. Corn CBOT Oct. 1 - Oct. 31
Soybeans	NE, KS, IA, CO	\$9.54	Nov. Sbean CBOT Oct. 1 - Oct. 31

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

2020 Winter Wheat

As row crop harvest winds down, the drills will gear up for next year's wheat. It will soon be time to elect your coverage for the 2020 winter wheat also. Wow...it feels a little different to type 2020, but it will be here before we know it! The Sales Closing Deadline for 2020 Winter Wheat will be September 30, 2019. All changes, new policies and cancellations need to be completed prior to this date. The Risk Management Agency (RMA) has been busy implementing new procedures and additions since the signing of the 2018 Farm Bill on December 20, 2018. Many of the changes were added with the 2019 row crops, however, there are still more changes coming. I will highlight a couple of the additions further down in this article. The crop insurance industry seems to be ever changing, and your policy is too important to your farming operation to omit any imperative options or endorsements! Let your agent help you with all the details. Below are a few more reminders and helpful hints to keep in mind when you meet with your agent:

- Be sure to verify all social security numbers (SSN's) and EIN's on your policy. Also, it is very important to let your agent know if your entity has changed. Have you incorporated or formed an LLC? Has someone on the policy passed away? Has a marriage or divorce occurred? Maybe you have set up a trust and your policy needs to be in the trusts name.
- Review your plan of insurance with your agent as well as your coverage level and options.
- Do you have a policy in place for every county you will have wheat and intend to insure it? If you are thinking about purchasing ground in another county, be sure to let your agent know.
- If you are aware of any High-Risk Ground or think there could be high-risk land in your operation be sure to ask about other options for this land. Premiums in high-risk land could be rated much higher.
- If you plan on breaking out any new ground, it is very important to let your agent know prior to the Sales Closing Deadline. This ground may not be insurable unless a request is sent in to the company. Native Sod that is broke out has some very strict rules and, in some cases, could only be insured at a decreased yield for 4 years.
- If you will be insuring for a landlord or tenant on your policy, this also needs to be disclosed at Sales Closing Deadline.
- If you need coverage for hay land or pasture, now is the time to discuss this with your agent as well. PRF (Pasture, Rangeland, and Forage) policies are available in most counties.

Once again, the deadline for 2020 Winter Wheat is September 30, 2019. Be sure to get in and visit with your agent about your coverage before this deadline. This is the time to get all of your questions answered, your policy reviewed, and to have peace of mind that your coverage is the best it can be, customized to your farming operation.

2018 Farm Bill

Several changes have already been put into place from the 2018 Farm Bill. Multi-County Enterprise Units was a new addition to the 2019 row crops. This pilot endorsement allowed producers with small amounts of acreage in a county contiguous to their primary county to incorporate those into one enterprise unit. The counties must both be in the same state and insured with the same Approved Insurance Provider. Beginning in 2020 a new program called Veteran Farmer or Rancher will be offered. This program is very similar to the Beginning Farmer or Rancher program offered through the 2014 Farm Bill. The benefits of these two program are the same - exemption of administration fees, an additional 10 percentage points of premium subsidy, use of another person's production history (if you were previously involved in the decision making or physical activities on the acreage), and an increase in the substitute yield adjustment; however, the qualifications of Veteran Farmer or Rancher are a little different. Give your agent a call if you are interested in any of the new additions to the crop policy. Also included in the 2018 Farm Bill will be more emphasis on specialty crops, clarifications on cover crops, and improved actuarial operations, like determining price elections and yields using more internal USDA data, including data from the National Agricultural Statistics Service (NASS) and Farm Service Agency (FSA). The Risk Management Agency - RMA - has an outline of the 2018 Farm Bill as it relates to crop insurance, on their website: https://www.farmers.gov/sites/default/files/documents/RMA-FarmBill2018_WhatsNew-19.pdf.

On a final note, in late May U.S. Secretary of Agriculture Sonny Perdue announced an aid package for U.S. farmers suffering financial damages due to trade disputes. Although details have not been announced at the time of writing, it seems the package will include direct payments to farmers under the Market Facilitation Program (MFP). The 2018 MFP payments were based on crop production and paid as a set amount per bushel or UOM harvested; it is rumored that the 2019 MFP payment assistance is based on a single county payment rate multiplied by a farm's total plantings of an MFP-eligible crop. We are hopeful that before long the specifics of this new package will be available and we will get them to you as soon as possible.

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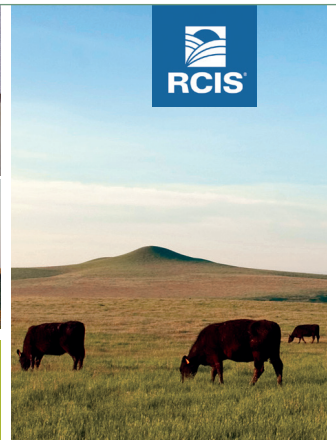


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POSITIVE CHANGES TO THE LRP POLICY EFFECTIVE JULY 1, 2020

ARLYN RIEKER



Here we are, the first day of summer. As I write this, the abundance of spring moisture we have had is quite amazing. Of course, we need moisture for the crops and livestock, but some areas have gotten just a little more than desirable, causing flooding and devastation for many families. These families are still recovering, so please keep them in your prayers. One good thing about rain and sun is the grass looks good in many areas, and the livestock should be well fed throughout the year.

On April 22, Risk Management Agency (RMA) issued a management bulletin stating: The Federal Crop Insurance Corporation's (FCIC) Board of Directors approved revisions to the Livestock Risk Protection plans of insurance for Feeder Cattle, Fed Cattle, and Swine. The revisions were requested by Applied Analytics Group, the owners of the LRP plans of insurance. The Board approved the following revisions for the 2020 crop year starting July 1, 2019:

- **Expansion:** LRP for Feeder Cattle, Fed Cattle and Swine will be expanded to all remaining states.
- **Increased Premium subsidy rate:** The subsidy will increase from the current 13% for all coverage levels to a range from 20% to 35%, based on the coverage level selected.
- **Adjustment to Price Adjustment Factor for LRP Feeder Cattle:** Modify the Price Adjustment Factor for Predominately Dairy to 50% for both weight ranges.
- **Per Endorsement Head and Annual Head Limit Modification:** Fed Cattle and Feeder Cattle: increased to 3,000 head per endorsement and 6,000 head annually.
- **Swine:** 20,000 head per endorsement and 75,000 head annually.
- **Trading Requirements:** Updated the trade requirements on when offers can be made. Currently, LRP endorsements can only be offered if there was a daily volume of five traded contracts.
- **Other Changes:** RMA made some minor corrections and clarifications in the LRP Basic Provisions.

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If you are a livestock producer, you might ask, “How do these changes affect me?”

- **Expansion:** The LRP for Feeder Cattle, Fed Cattle and Swine will be expanded to all remaining states. Previously we were limited on the number of states we could write coverage in. Now coverage is available in all the states.
- **Increased Premium subsidy rate:** The subsidy will increase from the current 13% for all coverage levels to a range from 20% to 35% based on the coverage level selected. We are excited about this change! If you are buying coverage for a 599# steer with a \$6.00 cost/cwt this will reduce your cost per head from \$31.27 to \$28.75 with a \$2.52 saving per head. On a 900# steer with a \$6.00 cost/cwt this will reduce it from \$46.98 to \$43.20 resulting in a \$3.78 per head reduction in cost to the producer.
- **Adjustment to Price Adjustment Factor (PAF) for LRP Feeder Cattle:** PAFs for dairy was previously reduced from 85% for <600 cwt and 80% for 6.0-9.0 cwt weight range cattle and now it is 50% for both weight ranges.
- **Per Endorsement Head and Annual Head Limit Modification:** Fed Cattle and Feeder Cattle: 3,000 head per endorsement and 6,000 head annually; Previously, limits were: Fed Cattle 2,000 head per endorsement / 4,000 head per year; Feeder Cattle 1,000 head per endorsement / 2,000 head per year.
- **Swine:** Increased coverage limits to 20,000 head per endorsement and 75,000 head annually. Previous limits were 10,000 head per endorsement / 32,000 head annually.

One thing we can count on is volatility in the livestock market. Back in April we were writing LRP coverage with ending dates in Oct/Nov for 599# steers at \$178 and now the coverage for the same period is \$147, both costing in the \$30 per head range. This was a \$31 drop in coverage in a 60-day period. With all this volatility in the market, and the increased subsidy on the premium, I think this makes LRP an even more attractive option as a market risk protection tool to have in your tool box to protect your bottom line. Give us a call if you have any questions regarding these changes or how the LRP program can be a fit for you.

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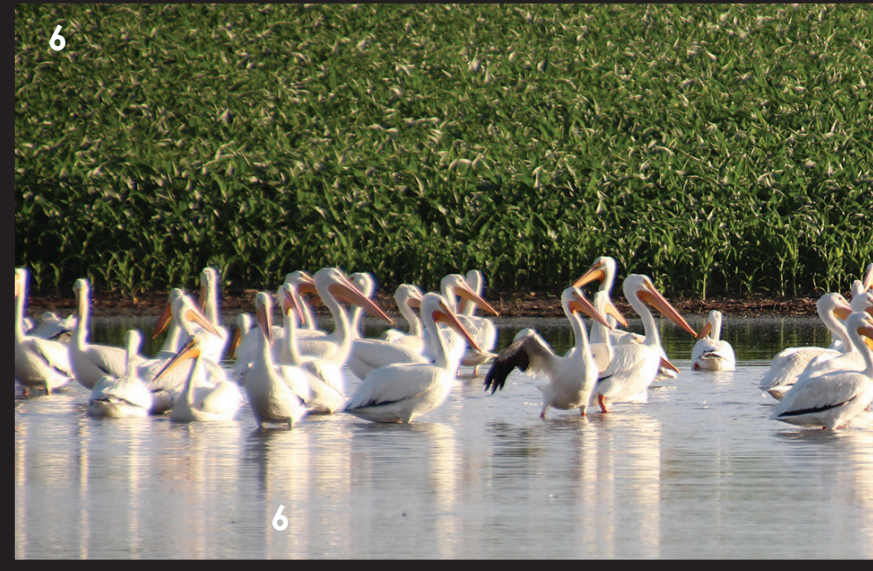
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- 1., 2., 8. Diane O'Donnell
- 3., 9. Jeri Schultheiss
- 6. Tony Schultheiss
- 7., 4., 11. Sara Ross
- 5. THA Team: Elwood Chambers Scramble
- 10. THA Team: Adrian Fiala Memorial Golf Tournament



REGIONAL NEWS

Hear from our
agents in your area!

Dave Meyer *Ruskin, NE*

Rain, rain and more rain—that has certainly been the narrative for the spring. The bad news is the planting and other fieldwork issues; the good news is the grain prices have responded accordingly.

Here in South Central Nebraska as of this writing, the corn and beans are finally starting to get a good color to them. Hopefully the extended wet and cool period hasn't taken the top off of the yield. I hope everyone will take advantage of some of the pricing opportunities that are available to lock in some profits.

Meghann Pursley *Benkelman, NE*

Rain, rain and more rain! As of mid-June, we've managed to soak up over five inches of rain and somehow dodge most of the hail. Let's hope that continues throughout the rest of the summer! Commodity prices have taken a turn for the better compared to preceding months, and life seems pretty good here in Southwest Nebraska for the time being. I hope you were all able to use your multi-peril guarantees to take advantage of these higher prices and market some grain these past few weeks. Remember to keep good records of where you're storing grain (elevator, bins, etc.) during and after harvest, as I will need this information come production reporting time.

With so many things to be grateful for, I'd like to add to the list all of your thoughts, prayers and words of encouragement after Drew's accident. Every single customer in the Benkelman area, and many from other locations have reached out to Drew, our families and me during this trying time. There are no words for the love and support we have been shown from you all—we truly appreciate it. All of

us here at The Home Agency know we are blessed to work with the best customers in the business.

I'd like to write a shout out to the hosts, and thousands of volunteers, from around the state that made the 2019 Cattlemen's Ball such a successful event to "Round Up a Cure" for cancer research. This was the first year the event was held in Southwest Nebraska, and no amount of wind, rain, heat or lack-there-of was able to slow them down. They did a fantastic job showcasing our little corner of the state. With great attendance and generous donations, UNMC's cancer research department will benefit greatly from this event.

I hope you all had a bountiful harvest as the prospects look good at this time. Let me know if there is anything I can assist you with. Whether it's crop insurance, pivots, home and auto insurance or commercial ventures we've got you covered!

Andrew Bellamy *Ansley, NE*

Well, I hate to say it, but Punxsutawney Phil might have been on to something when he saw his shadow this year! As I'm writing this, it's getting towards the end of June and it's been almost impossible to get a sunburn, but not hard to find standing water. Those that are having problems with this moisture have experienced a lot of frustration waiting for this spring to turn around and give a little more sunshine—hopefully that's right around the corner. Those who were able to get all of their crops in are likely wishing it was two to three times farther along. A little sun would go a long way in making that happen.

For those that aren't aware, Megan and I are excited to announce that our little family is going to be growing with Maverick becoming a big brother in late

October! Megan and I are both looking forward to this new addition and can't wait to have two little ones around. I also think Maverick is excited to have someone else he can boss around!

Stay safe and as always, let me know if there is anything I can do for you!

Enos & Jill Grauerholz *Beloit, KS*

Hopefully you are enjoying August before the rush of drilling, weaning cattle, and fall harvest. If you haven't gotten your wheat harvest production to us, please do so as soon as possible. Our most busy time of the year awaits, and we hope to get your wheat renewals in early so you can get going about your business.

The new farm bill will bring a few changes this coming year. The LRP subsidy will increase July first and recently active military may qualify for multi-peril discounts in 2020. Contact our agents early to pre-qualify.

Please have a safe summer. Don't neglect the age of your truck tires. I have had a couple blow out at seven and nine years old. Never hesitate to call with yield data or questions. We appreciate your trust and business.

Rhonda Jones *Kirwin, KS*

It's the last week of June, and the 2019 wheat harvest has not yet begun. Cool temperatures and rain have slowed down the ripening. Warmer weather is predicted this week, so maybe by July 1st the combines will be rolling. My 4th of July celebration looks to be in the harvest field. I have fond memories of helping my Grandma Loree prepare the harvest lunches. She always had a Tupperware container full of red rind cheese cut into chunks that went to every meal. We would wrap frozen cups of ice cream in

several layers of newspapers in hopes it would stay frozen to go with the chocolate cake with peanut butter frosting. The pickup was loaded with the food, card table and chore buckets to sit on -- and don't forget the wash tub!

Prevent planting was a hot topic this spring. Thankfully, the fields dried out enough in our area to let the farmers get their crops planted in a timely manner. This topic also created a rally in the markets. Did you take advantage to price some of your guaranteed bushels? Give me a call if you need help figuring them.

2020 Wheat sign up will be coming up in September. If you haven't turned in your 2019 wheat production yet, please do so soon.

I went to Manhattan earlier this month to the National Bread Festival. The top 8 finalists prepared their recipes to compete for the national championship. I tasted beets, purple sweet potatoes, loaded baked potatoes, blackberries, apples with anise flavoring, and peanut butter. My second choice, a braid with the blackberries won. My favorite was the beet pulp with almond paste bread. The King Arthur Flour contest at the county fair this year will feature cinnamon rolls. I better get to practicing. Maybe I'll try some blackberries!!

Enjoy the rest of summer and try my Grandma's recipe below!

Grandma Loree's Chocolate Cake with Peanut Butter frosting

MIX: 2 C sugar

1/2 C Crisco shortening

1/2 C Hershey's Cocoa

1/2 C cold water

2 eggs

2 C flour

Dash salt

ADD: 1 t Baking Soda

1 C boiling water

1 t vanilla

Beat until smooth.

Bake 350 degrees in a 9x13 greased pan for 30 -35 minutes or until toothpick in center comes out clean.

Peanut Butter Frosting:

2 C powdered sugar

2 T Peanut Butter

Add enough milk for spreading.

Clark Redding,

Larned, KS

Remember the expression, "when it rains it pours". Well, that describes Kansas these past couple of months. In a state that normally gets 17 to 21 inches for rainfall per year, we are now at somewhere around 19 to 20 inches in the first six months. We are wet to say the least. The wheat that hasn't been hailed on or drowned out looks great, but getting the spring crops planted has been another matter. Prevented planting, late planting, no planting...we've got it all. In what was once described as part of the Great American Desert, we look more like the Garden of Eden. It is so green here! Our rain gauge has overflowed twice now in the past month, just because we can't get out to dump it soon enough. It's always raining.

Now Colorado is another matter. While Kansas is being drowned, my Colorado farmers can't buy a good rain. They're planting corn in the dust and saying a prayer. There have been some showers here and there, but not the steady rain we've had in Kansas. Usually, in Colorado, it won't rain until it does and then when it does, it hails. Typical, right?

One of my insureds from Central Kansas drove to Maine in May to see his grandkids, and said he didn't see one planter running in Iowa, Illinois or Indiana while driving east. That's how wet it has been.

As I write this article, it has just started to rain again. Enough already!

Kevin & Sara Ross

McClelland, IA

Hey everyone! It's been a crazy few months since our last update from South-west Iowa. Continued flooding in the Missouri River bottoms is certainly still one of the top concerns. An all-around wet spring, but that's just broken record for many of you reading this. Hopefully all the difficulties will at least help continue the price uptrend we are currently seeing.

Of other note, I did have the extremely rare privilege of meeting and speaking to the President of the United States. Whether you agree or disagree with him and current politics, I believe it to be an extreme honor to meet and chat with a current sitting president. Representing agriculture and farmers like myself at the SIRE ethanol plant was humbling, and writing the speech was a fun challenge as well. I outlined the speech while raking hay late the Sunday before. I was then in some meetings on Monday, so the first draft wasn't completed until late the night before. Luckily tractor time is usually good thinking time. There were so many things I would like to have said in the speech, but they gave me 60-90 seconds... we took a little longer than that...oops! I needed to give credit where credit is due on E15, but had to make sure we talked about the small refinery exemptions that are choking our internal markets. After all the flooding and destruction of infrastructure, I also wanted to make sure he heard that there is much support for infrastructure dollars. Here is a link to see the speech if you'd like to take a listen:

<https://youtu.be/jZQ7L9kJyhQ>

Here's to a profitable year with some yields that make us all smile!

FARMS REVIEWS

CORBETT HAHN

Hopefully by now the fruits of your labor are out in the field and everyone is looking forward to a successful harvest. This period, prior to fall harvest, is a great time of year to sit down with your agent and do a farm review. The Home Agency is really trying to make a concerted effort to review everyone's farm policy on a yearly basis. People are busy and it's not easy to get to everyone. We know there really isn't much downtime in the farming business anymore, and it can be hard to find the time to sit down and look over your policy coverage. However, we also know claim time is the wrong time to find out you don't have things covered the right way. Here are some things to think about since you last reviewed your policy.

Have you added or sold any equipment?

Most, but not all of our farmers and ranchers have their equipment covered under a blanket policy. This will cover you even if you forgot to call and add it. However, depending on the dollar amount of the item, you may incur a co-insurance penalty if the total value of insurance on your policy is less than 80% of the actual value of all your equipment. So it's still important to review your coverage.

If you don't have a blanket policy, and you schedule your equipment, it's even more important to make sure all of your equipment is listed on your policy. If it's not listed, it's not covered under a scheduled policy.

Are all of your owned and rented land legal descriptions listed on your policy?

If you rented different ground, you will want to make sure all of your acres and legal descriptions are listed for liability coverage.

Do you have coverage for Extra Expense?

Extra Expense coverage can be very important during harvest. Let's say you have a covered cause of loss, like a combine fire. In order to keep harvesting, you'll need to rent a combine for the remainder of harvest. Extra expense coverage provides the extra expense incurred to continue normal farming operations.

Do you hire extra help for Harvest?

Most farm policies provide for employer liability and employer medical under the liability section of the farm policy. However, we have to make sure we have enough coverage to account for all of your farm employees. This is usually done by figuring how many man months of labor you hire. As an example, if you have a year-round employee, that would be 12-man months. If you hire two people for two months at harvest, we would need to add an additional 4-man months to your liability.

Will you be doing any custom harvesting?

We can endorse your farm policy for liability coverage for any custom farming or harvesting you might do. Premium is based on your annual gross receipts for custom farming or harvesting.

These are just a few of the things to consider, but only a thorough farm review can identify all of the things that you might need to update. If we haven't reviewed your farm recently, please give your agent a call and schedule your review.

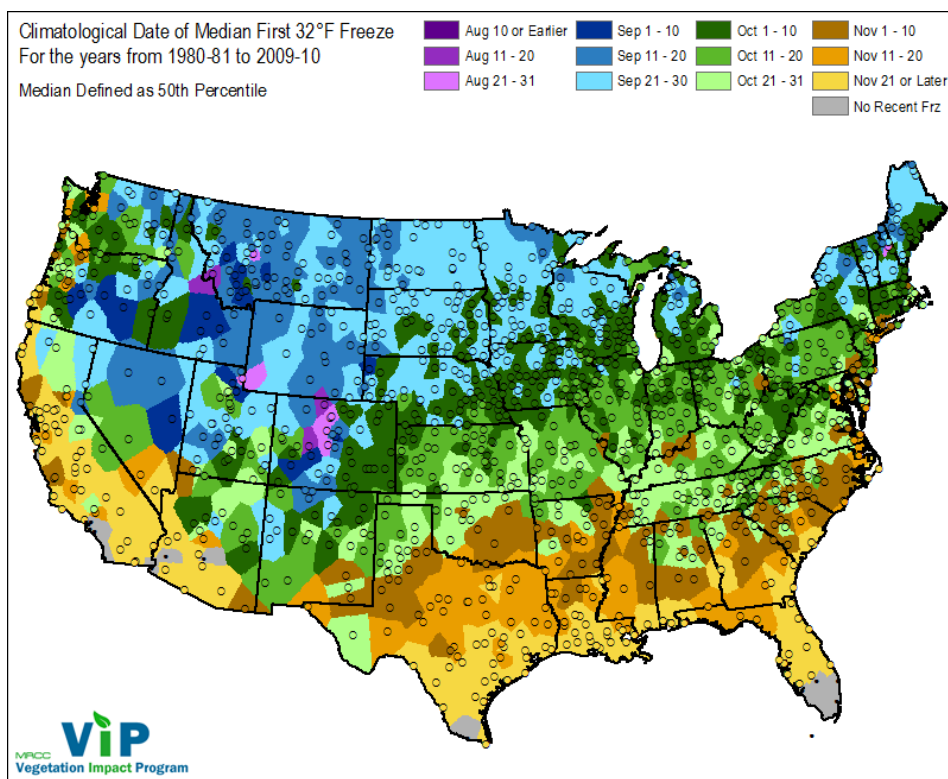


2019 WEATHER OUTLOOK & HOW TO PROTECT YOURSELF

BRIAN O'HEARNE

In this edition we continue the discussion of our 2019 Weather Programs that cover the entire US east of the Rockies. 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 combination Growing Degree guaranty combined with an early Fall freeze, but the sales closing date on that program will have already passed by the time this issue comes out. Be sure to look into it for 2020.

The last issue we talked about conditions that may be too wet and delay or prevent planting, and boy, did we end up with prevented and late planting with the wettest year, winter and spring on record for the lower 48 states. In this issue we talk about how to protect late planted crops, which will be in a race with early and even average freeze dates across much of THA's territory. The early freeze date for locations like Dodge, Nebraska is as soon as September 3rd, and even a location like Grand Island is September 8th. The Home Agency, through eWeatherRisk, has cost effective freeze protection programs to get you well past your early freeze date out to close to the average freeze date where those 20-30 days between early and average can make a huge difference in your corn or bean crop maturity, yield and moisture content. 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.



The map to the left is the Midwest Regional Climate Center's median date of the first 32F freeze. The light blues are September 21-30 for the average freeze date and early freeze dates can be 20 or 30 days earlier.

Early Freeze Protection. eWeather and The Home Agency can protect against early freeze at any location near a weather station that reports temperature where there are hundreds in each state. Our Freeze Program starts to pay if the temperature drops below 30 degrees and pays 25% of the coverage for every degree below 30 and 100% at or below 26F which approximates 3 hours at or below 28F which is where both corn and soybeans start to be damaged. An example for Dodge, NE is shown below where West Point is the closest weather station, and getting to October 1 should do wonders for your crop compared to a killer freeze in early September.

The Freeze Protection Program is simple and objective:

- Choose the acres, pick your coverage period and elect your dollars of coverage
- Get paid when the weather event happens-no proof of loss, no claims process and timely payments

Contact your The Home Agency contact for more information and a quote for freeze coverage or any weather risk you are concerned with.

DOUBLE DUTY

AL KUZMA

Have you ever wondered why when you drive into a city the tallest buildings belong to either a bank or an insurance company? Why do they have people to mow their lawns and fountains out in front? The answer is: the velocity of money. The velocity of money? How does that work?

Here's an example: You bank at Good Old Reliable Bank (of course this is fictional). We will refer to it going forward as GORB. Your parents always told you to save, save, save, and so that's what you do. One Friday you walk into GORB to deposit money to savings and on the way out you run into your neighbor. "Hey neighbor, what are you doing here?" you say. Neighbor 1 replies, "The truck is on its last leg and I need to replace it. I need a truck loan." The neighbor talks to the banker and the banker says, "Yes we can make a loan to you; we just had a number of people deposit money today." So, your neighbor gets a truck loan. The banker loans your deposit out for a truck loan and earns 4.5%.

Thirty days later, neighbor 1 walks into GORB to make a truck payment and sees his other neighbor (neighbor 2), who is walking in to borrow money for a home improvement loan. Home improvement neighbor 2 asks the banker about borrowing money and the banker replies, "Your timing is good, I just got some vehicle payments in today, I can loan you those." So, your dollar is loaned out for a second time at 5%.

Thirty days after that, the neighbor across the street (neighbor 3) walks into GORB to apply for a credit card because he read about what a great deal they are. The banker approves the application and neighbor 3 walks out with a brand new, shiny credit card that has an awesome rate of 7.5%. Guess what funded the credit card? Yep, you guessed it, the payments on loans 1 and 2.

So, your one deposit has been loaned out three times and the bank earns 17% (4.5%+5%+7.5%) and pays you 1.5% on your savings account. Financial institutions have learned the trick of making \$1 do multiple tasks by never letting the money rest. That is how the velocity of money works.

What Would You Do?

If you knew that you had a 70% chance of your house burning down in the next 30 years what would you do? Does the thought of insurance come to mind? I guessed it would. The reason I mention that is www.LTC.gov states someone turning 65 today will have a 70% chance of needing some type of skilled nursing care. The care can range between home health care to full blown nursing home care and it's expensive! Average monthly costs in Nebraska for nursing home care is approaching \$7,000. That's \$84,000 per year. Home health care is less, but still costly.

Tell Me More

Here's where I am going with this. One of the more popular options to guard against squandering a bunch of money on skilled nursing care is to purchase a combination life insurance and long-term care policy.

Let me give you an example of a case I just completed. John, age 59, and Deb, age 56, are extremely concerned about what happens if one has a chronic illness. I presented several options for them and the combination life insurance/long term care policy made sense for them. The plan they liked paid \$160,000 at the death of the second insured and/or a \$6,500/month in long term care benefits with an unlimited lifetime benefit amount in the event they got sick. What appealed to them is that the money will be paid out someday—either as a life insurance benefit or long-term care benefits. The premium is \$6,300/year. They agreed the insurance made sense as they didn't want to add another \$525/month to their budget. So, we looked in a couple unconventional places.

Here are three techniques you can use to make your dollars do multiple tasks:

1. John and Deb have a very nice whole life policy they pay \$4,500/year in premium and the policy is 15 years old. It has a cash value of \$113,000 and every year going forward the cash value increase was at least \$6,000! For them, it made sense to make use of the cash value increase in their life insurance to pay for the new hybrid life/LTC. By leveraging the policy value, they increase the overall strength of their financial plan. Kind of what the banks do—use \$1 to do multiple things.
2. If you are over 70 ½ and have money in a 401k, IRA, 403b, SEP IRA, etc. you know you have to take Required Minimum Distributions. It has been my experience that most people once the RMD is taken, pay the taxes and then the money goes right back into the bank where it earns interest and guess what? You pay more taxes on the interest earned! The thought is you have it in the bank, "just in case". What if instead of putting the money in the bank you redirected it to a hybrid life/LTC policy...just in case?
3. I just met with a gentleman this morning who is concerned about providing for chronic health issues and the hybrid life/LTC policy appealed to him, but he didn't want to pay for it. His investments kick off about \$9,500 annually in dividends which he is putting back into the account. I suggested he redirect the dividends from buying more shares to providing benefits. He loved the idea!

There you have it---three great ways thinking outside the box can make your dollars do multiple tasks, just like the banks do!

If you have questions please reach out to the good folks at The Home Agency or feel free to contact me. until next time, God Bless You.



*Alan E. Kuzma, CLU ChFC,
of Kuzma Financial Services (established 1973)
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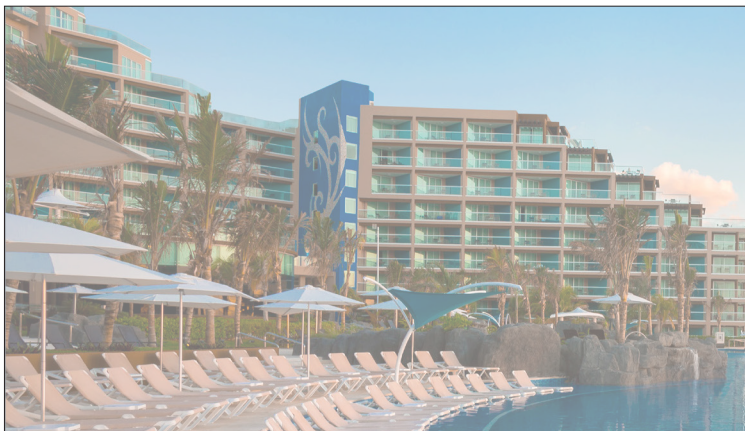
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BALDONADO PERSONALS

Oh, what a day we had on Tuesday the 11th of June! I have never seen a President of the United States live and in person like I did that day. To have our two oldest grandsons get to meet President Trump and shake hands with him was truly outstanding. You can see by the picture that the President gave both of the boys an autographed pen which they were showing off and were very proud of. Not to be outdone, the twins, Carver and Hollis, met Governor Kim Reynolds of Iowa—she is also a very special lady.

A few weeks later, Sharri and I were lucky enough to watch Maverick for a week, and what a treat that was. Having a 20-month-old running around the house for a week will keep you on your toes, but we wouldn't have it any other way. One of our favorite things to do is roast marshmallows on the deck—I don't know who enjoys it more, the grandkids or grandpa!

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MY AFRICAN ADVENTURE!

SHARRI BALDONADO

My sister Kay and I started our adventure by flying from Omaha, Nebraska to Newark, New Jersey, to Frankfurt, Germany, to Johannesburg, South Africa, and 44 hours later landed in Livingston, Zambia. We stayed at the Waterbury Zambezi Lodge, right on the Zambezi rivers edge.

Every afternoon, we took a river cruise to see the wildlife. We saw elephants, hippos, Cape buffalo, Nile crocodiles, baboons, and many birds. The cruises always ended with a beautiful sunset.

We visited Victoria Falls one day, and it is so unbelievable how much water fell over the falls! You have to see it in person to really appreciate the force and beauty of the falls.

We spent one day in Botswana visiting the Chobe National Park. We saw hippos, giraffes, warthogs, impala, kudu antelope, bush bucks, Cape buffalo, elephants, and African wild spotted dogs (it is rare to see them during the day). After lunch we went on a Chobe river cruise and saw many of the same animals, and also got up close and personal with a 15-foot Nile crocodile!

We next visited Cape Town, South Africa, where we visited Kirstenbosch National Botanical Gardens and saw many beautiful trees and flowers like the Protea (national flower of South Africa) and the Bird of Paradise plant that comes in three colors-yellow, orange and blue. It is a very beautiful garden with the mountains as a backdrop.

On our way to Cape of Good Hope Nature Reserve, we saw baboons and our first sighting of ostrich on the beach. We took a cable car and then stairs to the top to see the light house, and to see where the Atlantic Ocean and the Indian Ocean meet, but don't mix.

We visited Simonstown to see the African penguins (jackass penguins) on Boulder Beach. There were so many and they were so cute!

Another day we took an Eats tour, which is eating and drinking your way around Cape Town. Ryan, our guide for the day, took us all around town and we had some wonderful food and some not so wonderful drinks! We stopped in a historic Muslim district where there were some very colorful homes. We met Wardia, a street vendor, who gave us samples of Indian food that was truly delicious. We did a gin tasting, then headed to Honest Chocolate Café, where we tasted several desserts and drinks. We headed to the roof of the train station where we met Chef Sandile of the Xhosa tribe. We had a traditional Xhosa meal, which included pap, samp and beans, beef stew, spinach/cabbage salad and vetkoek. I loved the food! At another café, we sampled Malay curry sweet-and-mild bobtie pie. Our last stop of the tour was a coffee shop and we had a chocolate éclair and some delicious hot chocolate (not a coffee drinker). Needless to say, we didn't need any dinner that night!

We spent a couple of days in the Franschhoek Wine Valley, touring the wineries, doing some wine tasting, and walking around town. I was surprised how good some of the wine was! The next day we headed to the airport in Cape Town for our flight to Durban, which is on the east coast of South Africa. We spent the night in Durban and were picked up the next morning for the drive to the Zulu Nyala Heritage Safari Lodge where we would spend the last 6 days of our adventure.

When checking in we learned that we would have 2 safaris a day. Most mornings, safaris began at 6 a.m. We met Mikayla, who would be our guide for the week. We would see beautiful sunrises every morning. Every day we would see warthogs, vervet monkeys, impala and rhinos, nyala, giraffes of various ages, and wildebeest. We also saw small herds of zebra, hippos, Cape buffalo and more warthogs. On our afternoon safaris, we saw more of the same animals we had in the morning, plus a family of white rhinos, zebras, a kudu and more wildebeest. Just like at the Zambezi rivers edge earlier on our trip, we ended every night with a gorgeous sunset.

The next morning, we had our safari at the Zika Game Reserve. Our driver and tracker were taking us to see where some lions were when they got a call that a leopard had been sighted. We quickly headed in that direction and found her. We were only 25 to 30 feet from the tree she was in and got some great pictures of. We also found two lionesses and five cubs, and then came across a large herd of Cape buffalo. It was a GREAT morning!

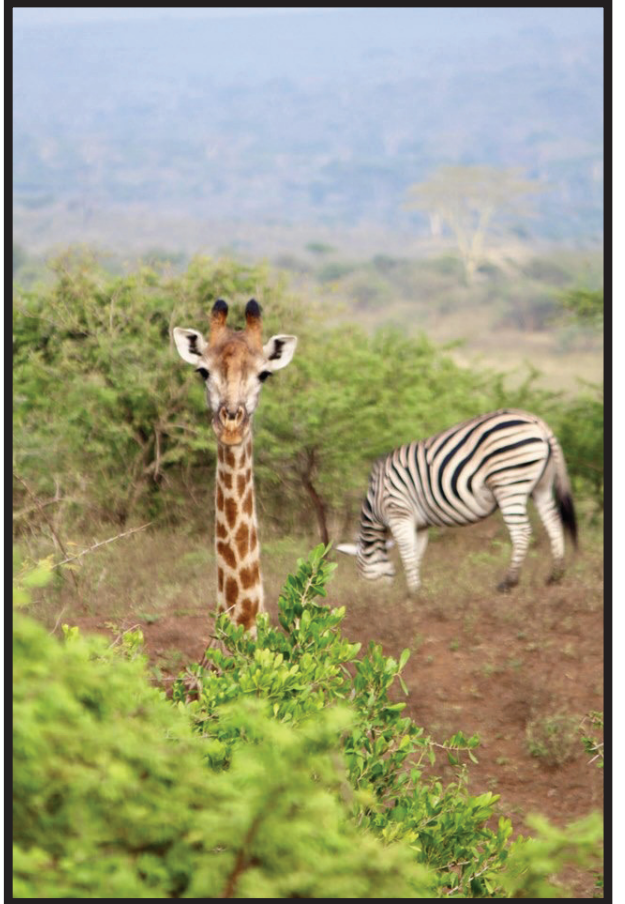
We visited a mock village of the Zulu tribe and learned a great deal about their traditions and daily life. As we left our tour, we were greeted by four zebras in the parking lot. We got some close-up pictures of them and one actually looked like it was laughing at us!

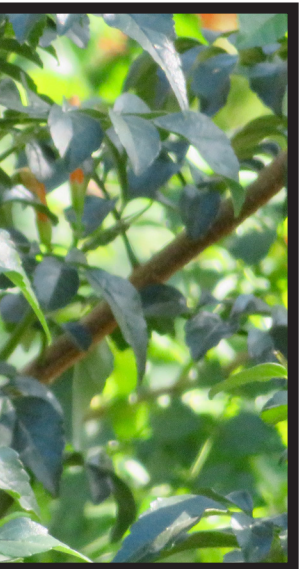
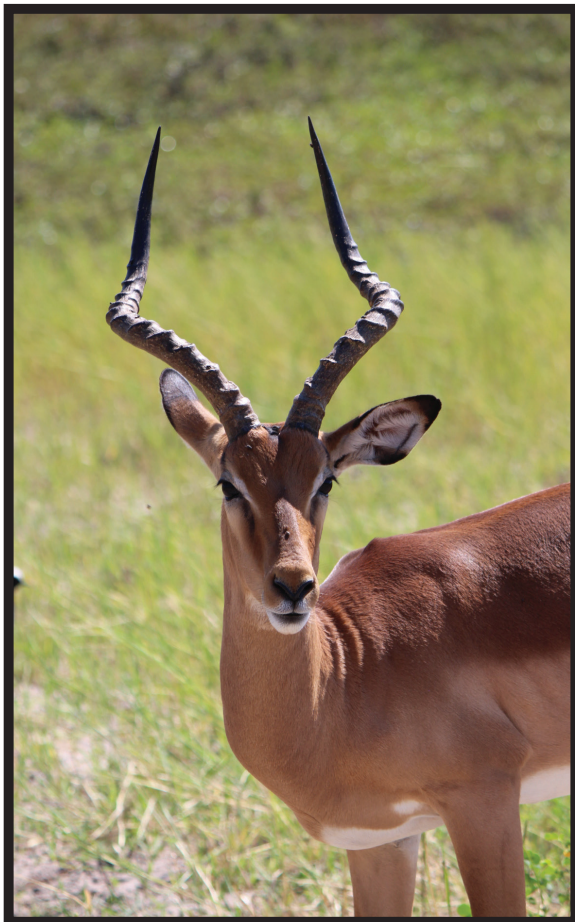
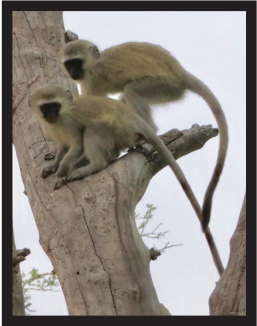
One day we visited St. Lucia and took a cruise on the lake and then went to the beach and walked in the Indian Ocean, it was beautiful. That evening we did a night safari and saw a few zebras, a rhino and a duiker (very small antelope).

We also visited Hlluhluwe Imofolozzi Park, which is the 2nd oldest national park in the world (Yellowstone in the USA is the oldest) and the oldest park in Africa. We saw numerous animals on our drive, and came upon a rather large herd of elephant (50 plus). At one point, we were surrounded on three sides by elephants! This was a great way to end our adventure.

If anyone ever has a chance to visit Africa, do it! I will never forget all of the wonderful animals we saw, as well as the great people we met!

(Please enjoy some of my photos from the trip on the following pages.)





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Jacey Edson

COVER PHOTOGRAPHY

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