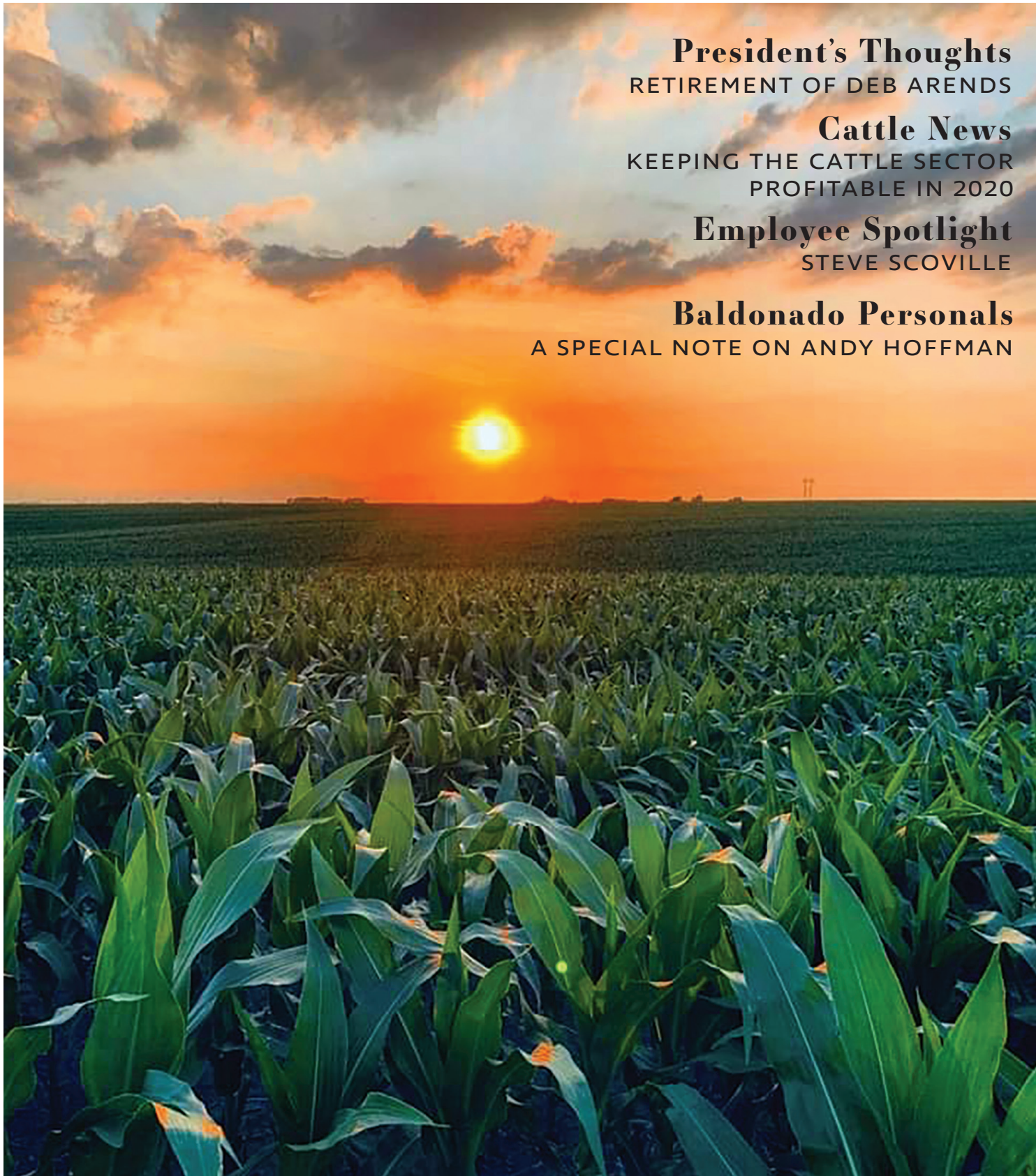


THE

HOME AGENCY

MAGAZINE



President's Thoughts

RETIREMENT OF DEB ARENDS

Cattle News

KEEPING THE CATTLE SECTOR
PROFITABLE IN 2020

Employee Spotlight

STEVE SCOVILLE

Baldonado Personals

A SPECIAL NOTE ON ANDY HOFFMAN



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36 YEARS OF SERVICE **DEB ARENDS** RETIRES IN AUGUST

All good things must come to an end, or so they say. August 31st will be Deb Arends' last day working as a full-time insurance agent at The Home Agency. It is hard to imagine coming to work in September and not seeing Deb in her office first thing every morning. Heck, over the last 34 years, other than my wife Sharri, Deb would be the person that I have spent the most time with. As you will read below, Deb was here before I was hired. Man am I very thankful she let me come to work here! Deb and Ed have been great family friends for all these years and we have some great stories to tell from back in the day. Sharri and I are looking forward to at least one more big adventure with Deb and Ed in the next 6 months.

Deb, I wish you the very best in your retirement. I'm sure going to miss you Deb—I really am.

Deb's last week here at the office will be the week of August 24th through the 28th. If you would like to send a card please mail to The Home Agency, PO Box 326, Elwood, Ne 68937, or give her a call at the office at 800-245-4241.



ABOUT DEB & NOTEWORTHY MEMORIES

I was raised on a ranch north of Mullen, Nebraska. I worked on our ranch during the summers mostly in the hay field, and doing anything else my dad told me to do. In the summer of my sixth-grade year I also worked for a neighboring ranch. After graduation, my husband Ed and I lived in Rapid City and then moved to Anchorage, Alaska where I worked in the BX stereo/camera equipment department at Elmendorf Air Force Base from 1974 to 1976. We moved to Kearney, NE in 1977 where our daughter Cori and son Brant were born. I worked at ESU 10 during that time in Kearney prior to moving to Elwood in 1981.

In Elwood, I was with West Grain Elevator and K&B Grocery for a short time before I was hired by Barney Owens at The Home Agency as a receptionist/bookkeeper in September 1984. Within a month I had taken my licensing exams and began to sell insurance. We didn't have computers and the quoting was done manually. Each company had their own manuals and everything was completed by hand and mailed back and forth.

Jim Baldonado came to the agency in 1986 when Barney left. Still doing the books and accounts receivables by hand, we asked Nancy Schutz to teach me how to do the General Ledger. I'm sure she had a good laugh about that when she came to work for the agency many years later. Jim and I were the only employees for several years, so we did it all. Customer service, accounting, claims, selling, etc. When the agency started selling crop insurance, we finally got computers for quoting and accounting. Jim started traveling for crop insurance and at that time I gravitated toward the property

casualty personal and commercial lines. Jim and I didn't really worry about who did what, we just did what needed to be done when it was needed.

The past thirty-six years has been very challenging and rewarding. During that time, the agency added several branch offices and employees. With that came traveling to our other offices to train and fill in for agents, etc. Janet Haas from our Gothenburg office and I worked together doing that, setting up our customer database, and working to make sure our offices were consistent.

Being an independent agency means working with several different companies and having to keep up with each company and their coverages, rules, etc. Educational classes were necessary not only for the required hours, but to keep on top of all the changes in the industry. I'm sure when I leave it won't be long and the agency will be paperless!

I am looking forward to spending more time with Ed, my kids and grandchildren, family, and friends. I'm not one that really has a bucket list. Let's just say I am excited to be able to get up in the morning and have coffee on my deck, and not be on the phone and computer all day! When people ask me what I'm going to do my answer is "Anything I want!"

I feel very blessed to have been a part of The Home Agency family. This has been my identity for thirty-six years and my co-workers are family. Jim and I have been together for thirty-four of those years and have gone through a lot together. I consider my customers, company reps, underwriters, and fellow agents my friends. Leaving is bittersweet. I am excited, but I will miss you all.



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CROP INSURANCE UPDATE

CINDY DAVIS

There is no doubting that the last couple of years have been trying for farmers and ranchers. A good portion of 2018 saw drought-like conditions, leaving the winter wheat in dire conditions in Kansas and surrounding states. The end of 2018 and the early part of 2019 brought drastic changes. Late winter storms pounded the region, and in March of 2019, the Central Plains experienced a once in a lifetime (at least we hope a once in a lifetime) bomb cyclone. As spring wrestled with winter, this storm rivaled that of a land hurricane and devastated areas of the region. It was considered Nebraska’s worst flooding in 50 years, and according to The Associated Press, the cost of the damages neared \$1.3 billion.

Earlier this year, just as things were drying up and spring planting was on the horizon. Covid 19 revealed its ugly self. A world pandemic was knocking at the door of the U.S., and boy, did things change then. Many businesses shut down, some had employees working remotely, and the health care industries in major cities were hit hard. Health care providers, along with other “essential” businesses and workers, did their best to provide care to the sick and supply the U.S. with crucial provisions. “Stay home and stay well” was the popular statement, as each state developed a plan for dealing with this Coronavirus. The second week into July of 2020, the total cases of Covid-19 surpassed 3 million, with over 130,000 deaths recorded in the U.S. Earlier I spoke of “essential” businesses and workers, I’d be foolish not to mention the essential workers. They don’t always get the credit they deserve. The American farmers and ranchers! Like I said at the beginning of this article, the last few years have not been easy for any of them.

I will say the U.S. legislators, President Donald J Trump, and Secretary of Agriculture, Sonny Perdue, have shown their commitment to America’s farmers and ranchers over the last few years with numerous programs and support packages. A few of the programs are listed below, although there were many others. Some of these programs/ assistance packages are now expired, but if you have ques-

tions on any of the following, give us a call or contact your local Farm Service Agency.

- Prevented Planting – top up payments – 2019
- Market Facilitation Program (MFP) 2018 and 2019
- Livestock Indemnity Program (LIP)
- Wildfire & Hurricane Indemnity Program-Plus (WHIP+) – adding coverage for natural disasters such as floods, snow-storms, and tornadoes in 2019
- Coronavirus Aid, Relief, and Economic Securities (CARES) Act

More information can be found at www.farmers.gov/recover

2020 Wheat Harvest

Hopefully, wheat harvest went well for everyone. The harvest prices (for Revenue Protection plans) for 2020 winter wheat should be set by the time this article reaches you. The base prices and tracking dates are listed in the chart below. If you haven’t turned your production in to your agent, now is the time to do that. Your agent must have your information timely to double-check for losses and update your databases. The next crop year is right around the corner, and for your

2020 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	\$4.48	Sept. KCBOT July 1 - July 31
KS	\$4.35	July KCBOT June 1 - June 30
IA	\$4.94	Sept. CBOT July 1 - July 31



agent to get you the most accurate information for the 2021 wheat crop, they will need your databases updated.

2020 Row Crop Harvest

As most of the nation is trying to figure out what our new “normal” will be during this stage of Covid-19 and forward, farmers are focused on one of their busiest times of the year as they gear up for harvest. Our harvest reminders are below, and we wish you all a very safe and abundant harvest this year.

- If you still have last year’s grain stored in bins, it is very important to call your agent and get an adjuster out to measure the old crop. New crop grain should not be stored in the same location until this is done.
- Never destroy a crop until you have called your agent, and an adjuster has given consent to do so. This could not only jeopardize a loss, but could also have a very negative impact on your approved production history – APH.
- The same holds true if you will be chopping silage. Let your agent know as soon as possible to give the adjuster time to contact you and get the acres appraised, if necessary.
- Keep your production separate by unit, even if you have elected Enterprise Units (EU) on the crop. Native Sod and new break production should also be kept separate from the rest of the unit. Commingling grain could be very detrimental and even take you completely out of a loss.
- Mark your scale tickets by unit number or farm name, and keep track of any grain that is being fed. This will make for a quicker claim and/or audit process.
- Production Hail policies with losses on them cannot be finalized until production is turned in. It is essential if you have a production hail policy, to keep your production separate by field or pivot, also.

Be sure to get your losses turned in timely. Don’t wait until the end of the 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 the 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 your production to your agent as soon as possible, after harvest is complete.

The Projected Prices for the 2020 row crops were set back in February for the Yield Protection (YP) and Revenue Protection (RP) plans. They are shown in the chart below, along with the tracking dates for the Harvest Prices for the Revenue Protection plan.

2020 Spring Crop Prices & Harvest Price Tracking Dates

Crop	States	Projected Price Set - Yield Protection and Revenue Protection	Harvest Price-Tracking Dates - Revenue Protection
Corn	NE, KS, IA, CO	\$3.88	Dec. Corn CBOT Oct. 1 - Oct. 31
Grain Sorghum	NE, KS, IA, CO	\$3.69	Dec. Corn CBOT Oct. 1 - Oct. 31
Soybeans	NE, KS, IA, CO	\$9.17	Nov. Sbean CBOT Oct. 1 - Oct. 31

Article continued on next page...

2021 Winter Wheat

Our next crop insurance deadline will be September 30, 2020. This is the deadline to add, change or remove coverage for the 2021 Winter Wheat. Give your agent a call or make an appointment prior to this date to review your policy. Not only will they review your current policy information with you, but they will go over your quotes and coverage options with you as well. 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! Speaking of endorsements, the Risk Management Agency (RMA) has been busy working on a couple more. The Quality Loss Option (QL) is a new crop insurance option that you can elect starting with the 2021 crop year. RMA implemented the QL in response to the 2018 Farm Bill to carry out research and development that establishes an alternative method for adjusting quality losses that will not impact your Actual Production History (APH). The QL allows exclusion of quality loss from an APH database (similar to Yield Exclusion-YE) in circumstances where a quality loss occurs. The QL will be offered at an actuarially sound premium, and like YE, the QL must be elected by the sales closing deadline. When elected, the QL will replace post-quality adjusted production with the pre-QA production for any year an insured filed a notice of loss, regardless of whether or not the insured received an indemnity for that crop year. RMA also has made some changes to the MCEU endorsement, which became available last year, and the unit structure assignment options for Enterprise Units.

Below are a few more reminders to keep in mind when you are reviewing your 2021 coverage:

- Do you have a policy for all counties you will plant and insure wheat in?
- Have you reviewed all plans, coverage levels, and options for your crop(s)?
- Verify all social security numbers and EIN's on your policy, as well as whether the entity type is shown. (Make sure the entity has not changed. Was there a new trust or corporation formed? Has anyone listed on the policy passed away?) RMA is still data-mining on this information and finding deceased persons still listed on the policy. In some cases, the crop companies will have no choice but to cancel the policy if not corrected timely. **Tenants, if you have POA for landlords, double check this same information with them. **
- If you have high risk land in your operation, there are several options available for coverage – these need to be elected by Sales Closing Deadline.
- Will you be breaking out any ground? In some cases this would require an approved written agreement for coverage – these agreements are due by September 30 as well. New conservation compliance rules have been in effect for Native Sod – and include decreased coverage and subsidies in some cases, for certain states. Check with your agent before the Sales Closing Deadline for the rules on Native Sod.
- If you will be insuring for a landlord or tenant, these

arrangements need to be made prior to September 30 and must be documented on your policy.

- Are you a POA for a landlord? Your agent will need a copy of this document.
- Sales Closing is also time to visit with your agent about coverage for hay land and/or pasture. PRF (Pasture, Rangeland, and Forage) policies are available in some counties.

As you can see, in the crop insurance world, it seems there is always something new or changes being made, not to mention the acronym nightmare! Let your agent help take the chaos out of the coverage, give them a call soon to visit about the risk management tools you have available through crop insurance. Have a Safe Harvest!

Don't judge each day by the harvest you reap but by the seeds that you plant.

-Robert Louis Stevenson



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KEEPING THE CATTLE SECTOR PROFITABLE IN 2020

ARLYN RIEKER

As we enter into the heat of the summer, we are all aware of what is going on with the Covid-19 situation. To say the least it has affected all of us in one way or another, and the livestock industry is not immune. As you are all aware, the government came out with the direct payments to Ag producers under the Coronavirus Food Assistance Program (CFAP). This is being administered through the FSA offices. They are accepting applications until August 28th, 2020. Whether you are a crop or livestock producer, please look into this program if you haven't already. Below are some of the categories available for livestock that you may be eligible for assistance.

Eligible Livestock

- Hogs
 - Pigs < 120 lbs.
 - Hogs > 120 lbs.
- Cattle (excluding beefalo, bison, and animals used for dairy production or intended for dairy production)
 - Feeder Cattle 600 lbs.
 - Slaughter Cattle: Fed Cattle (cattle > 1,200 lbs. intended for slaughter)
 - Slaughter Cattle: Mature Cattle (cullled breeding cattle intended for slaughter)
 - All Other Cattle (cattle not meeting the definition of another category)
- Sheep
- Lambs and yearlings (less than 2 years of age)

CFAP payments for eligible livestock are based on:

- The actual sales between January 15, 2020, and April 15, 2020, of owned, unpriced inventory as of January 15, 2020, including sales of any offspring from that inventory.
- The highest owned inventory on a date selected by the producer between April 16, 2020, and May 14, 2020.

Producers must provide the following information for CFAP:

- Total owned, unpriced inventory as of January 15, 2020, that was sold between January 15, 2020, and April 15, 2020. These sales must be separated by species and class, and can include any offspring from inventory that were sold
- Highest owned inventory of eligible livestock, by species and class, on a date selected by the producer between April 16, 2020, and May 14, 2020.

If you have any questions please call your FSA office or myself and I will be available to get you in contact with the proper people to assist you in this process.

Doing a little gear shifting....July 1st was the start of a new crop year for LRP and I want to make you aware of the major changes to Livestock Risk Protection (LRP) for Feeder Cattle, Fed Cattle, and Swine, effective for the 2021 and succeeding crop years. The Federal Crop Insurance Corporation's Board of Directors approved changes to the Livestock Risk Protection (LRP) plan of insurance for Feeder Cattle, Fed Cattle, and Swine, under section 508(h) of the Federal Crop Insurance Act, on May 21, 2020. The Board approved the following changes requested by Applied Analytics Group. Here are the nuts and bolts of the 2 updates:

- Allow premium to be paid at the end of the endorsement period, no longer requiring payment at the time of writing the coverage. As you know, we had to date the check the same date the coverage was written. I'm excited about this and I know you will be also, no more cancelled coverage due to incorrect information (date) of the payments. You now will be billed by the company.
- Increase premium subsidy: the premium subsidy will increase based on the coverage selected by the livestock producer as outlined on the next page.



WHIP+ REMINDER

JIM BALDONADO

Have you contacted your local FSA office and asked to sign up for WHIP+ yet? If you have, GREAT! If not, you need to do this!

WHIP+ is part of the Natural Disaster Relief Act of 2019. WHIP+ pays for shallow losses that you suffered in 2019 due to flooding and excessive precipitation. I know a number of you were late in planting because of flooding and excessive rain, because I can see by your plant dates. I was told years ago that for each day during the month of May that your corn wasn't in the ground, you lost 1.5 bushels per day. That's what this pays for, shallow losses where your multi-peril does not. Sure, you may have hail and wind later, but it all started with flooding and excess precipitation.

What FSA does is take your 2019 production against your 2018 APH. Depending on what level of crop insurance you carry, you may start collecting in some cases with a 5% loss.

It all starts with you calling the FSA, telling them you want to sign up for WHIP+, and that you had flooding and excessive rain on all your acres. You must call your FSA office and request for them to sign you up for WHIP+ and have them run a *WHIPIR* report to determine if you qualify or not. So call the FSA now, as I have heard of some payments hitting the limit of \$125,000.

As a note, I know some FSA offices have been busy and not the easiest to work with, but stay on them. If you need help with any of this, call me. I have contacts within FSA, and we can try to get some help from them. Don't give up! Also, if your neighbors that may not be insureds of ours are having troubles, I want to help them as well.

Remember, this has nothing to do with CFAP (Coronavirus Food Assistance Program) at the FSA office. WHIP+ is a completely different program.

Feeder cattle, Fed cattle, and Swine

Premium Subsidy Factors:

Coverage Level	2021 Subsidy	2020 Subsidy
1.000000 - 0.950000	25% (0.25)	20% (0.20)
0.949999 - 0.900000	30% (0.30)	25% (0.25)
0.899999 - 0.800000	35% (0.35)	30% (0.30)
0.799999 - 0.700000	35% (0.35)	35% (0.35)

Lamb

Endorsement Length	Subsidy Factor
13 Weeks	20% (0.20)
20 Weeks	30% (0.30)
26 Weeks	35% (0.35)
39 Weeks	38% (0.38)

In summary, most of you buy the highest coverage price available (100-95% coverage levels). So for you, the premium subsidy will increase from 20% to 25%, resulting in 5% less out of pocket cost to insure your animals. This is a great change to the LRP policy. The premium subsidy in the past was 13%, then 20%, and now 25%. A lot of the producers I visited were waiting until after July 1st to see what their cost per head would be once these new subsidy levels were implemented.

As I mentioned earlier, if you have any questions regarding the CFAP program, please contact your local FSA office or myself and I will assist you in any way I can. If you have any questions about the new changes to the LRP program, give me a call and I will be glad to discuss them with you.

The one thing I really appreciate about agriculture and the clients I work with is this: growing up on a farm, we were all raised to adapt to the situations presented to us and I know that we will all come out of this with a positive outcome.



- | | |
|---------------------|-----------------|
| 1. Blake Gengenbach | 6. Axten Ross |
| 2. Jim Baldonado | 7. Mark Alberts |
| 3. Megan Bellamy | 8. Sara Ross |
| 4. Karen Kloeping | 9. Jacey Edson |
| 5. Trista Koch | |



REGIONAL NEWS

Hear from our
agents in your area!

Dave Meyer

Ruskin, NE

The calendar has turned to July as of this writing, and for the most part, the crops in south-central Nebraska and north-central Kansas look extremely good. Rainfall totals over the last four days in this area have ranged from 1½ to 4½ inches with only small areas of wind and hail damage. The timing was great to help break the oppressive heat and terribly windy conditions we had been having. With a recent pop in the grain prices, everything looks a little better than in the recent past. Hopefully, there will be some pricing opportunities for everyone to take advantage of.

I hope everyone has a safe, enjoyable, and profitable summer and fall.

Meghann Pursley

Benkelman, NE

Hello, what a year this has turned out to be so far. I think the weather must have taken a tip from politicians when it decided to be extremely heated and windy! When I write these articles, I try not to sound like a broken record as the same things that were important last year at this time are still relevant. I predict that by the time you're receiving a copy of this magazine, we will be working through your wheat claims together. I'm sure there will be a lot of them due to the 10-day-straight wind we had at the beginning of June, followed by little rain this spring, or snow last winter.

Something I want to mention is the WHIP+ program through the FSA that Jim helped Dundy County qualify for. Thank you, Jim, for advocating for us producers and for your time and effort as there was a lot of research to be done and hoops to jump through. WHIP+ is based on 2019 production vs. 2018's APH on corn. You can also go to our website

www.thehomeagency.com under "Radio Ads" for more information. To get started, if you haven't already done so you should contact the FSA and request they run a WHIPIR report for you, based on flooding and excess precipitation on all units you think it could apply to. This report will tell you if you qualify for a loss and need to fill out an application for payment. I know excess moisture in Dundy County seems unusual, but if you remember last spring we had an abundance of rain, even double the norm in some areas, which delayed planting and therefore potentially shorted bushel production.

I hope wheat harvest went well and if anything, you caught a little breather this year, since most of us were done in record time with the low bushel counts. Lets pray for moisture and hope that corn harvest requires a grain cart driver!

Andrew Bellamy

Ansley, NE

Well, the calendar has already turned to July with a lot of great looking crops in the fields. Last year at this time we couldn't buy a ray of sunshine and now at the time of writing this, we have plenty of it. Over the last couple of months, the sun has been paired with a lot of wind. However, at the moment, the wind seems to have largely exhausted itself and just the heat remains. No one would turn down some rain though! As was the case with the last article that I wrote three months ago, we are still battling COVID-19 and trying to put this in our rearview. Hopefully, by the time you're reading this we will have made even more headway to getting closer to normal, or whatever that new definition is going to be. With harvest approaching before the next article, I want to wish everyone a great and prosperous harvest.

Megan and both boys are really enjoying the summer heat and escaping out of the house to check on our garden and the chickens. One of our new chickens laid the first egg the other day, and I'm guessing it won't be long until Maverick has to check the coop daily. Maverick has also turned into a fish, with his favorite summer activity being going to one of the grandparents to go down a slide or jump off a dock. He is fearless! Lincoln has mastered crawling on his knees (and fast!) and decided if Oreos aren't going to eat his dog food then he will, which leads to Oreos having to go to a little extra work than normal to let us to know he wants his food back down on the floor, instead of hidden from Lincoln on the counter.

I hope everyone is enjoying the summer and staying safe. As always, thank you for your business, and let me know if there is anything that we can do for you in the future.

Enos & Jill Grauerholz

Beloit, KS

July 2020 started off with a grain price rally and a mandatory mask order in the state of Kansas. We will take the grain price rally. Hoping by August, COVID has calmed back down again so students can attend school. This will be our youngest son's senior year! Where has time gone? What a year this has been!

Wheat was all over the chart with freeze, wind, and flood damage. Some good yields and many claims too. The late June 6-9 inch rain was damaging to many low lying acres in our area.

Fall crops are looking good from that big rain if they aren't under water. Hoping we continue to get nice rains and markets keep rising. We are due!

Reach out to us anytime. We love to hear from you!

Rhonda Jones

Kirwin, KS

Today is the last day of June and the first day of wheat harvest on the Jones Farm. It will be the shortest wheat harvest on record for us! The Miller grandsons couldn't wait to ride the combine with Papa. We are hoping to get done before we leave on an all-family vacation to the Black Hills of South Dakota.

Rain fell in the area last weekend, and the spring crops are thankful. Today it was 100+ degrees, and more of the same for the next several days. The markets had a rally today, ahead of a quarterly acreage stock report revealing fewer acres of corn and soybeans. The rallies are good times to forward contract your guarantee bushels.

The wheat harvest looks to be average in the area. If you haven't turned your production in by now, please do so. I'm sure there will be some losses, and timely notification is essential. Soon it will be time to sign up for 2021 wheat coverage. Contact your The Home Agency agent if you have any changes on your farm or with landlords. This includes name changes, marital status, and deaths. September 30th is the deadline to make changes to your wheat policies.

Fall harvest is fast approaching and that means to us farmwives preparing meals for the field. This Crumb-Topped Apple Slab Pie I'm sharing is a quicker version than making a two-crust pie. My family especially enjoys it with a big scoop of homemade vanilla ice cream!

Wishing everyone a safe and bountiful harvest.

Clark Redding,

Larned, KS

Hey friends! Check out my write up on page 16!

Kevin & Sara Ross

McClelland, IA

Southwest Iowa Regional News! Well, what a difference a few months can make? This unpredictable time in the world and the world of agriculture is unprecedented in most of our lives. Continued shutdowns and perils to our economy keep spilling over into our world of grains and livestock. Here at home, we have been especially dry with heat and high humidity. Tough to dry any 2nd cutting hay and we are starting to see stress in many places of fields. You don't have to go too far and the moisture situation is slightly better, but at home we are living on a subsistence basis. On the bright side, we went into the spring with good moisture, but I saw the nearby town of Oakland, Iowa, is over 4 inches short since April 1st through the end of June. We have been able to stay away from the severe weather so far for the most part, and corn has been a little slower growing than the speed at which it took off the last couple of years. It seems similar with the beans so far, but things are moving along and getting close to tassel. The USDA acreage drop in corn was helpful to the markets, along with some solid export sales. Praying for rain here at home and hoping these markets throw some weather premiums as well!

Crumb-Topped Apple Slab Pie

Rhonda Jones

Crust

Homemade pie crust or 1 box (14.1) refrigerated pie crusts

Topping

1/2 cup granulated sugar
 1/2 cup packed light-brown sugar
 1 cup quick oats
 1/2 cup all- purpose flour
 1/4 tsp salt
 1/2 cup unsalted butter, chilled and diced into small cubes

Filling

6 cups peeled, cored, and thin sliced baking apples
 3/4 cup apple juice
 3/4 cup granulated sugar
 3 Tbsp all-purpose flour
 1 tsp apple pie spice or 1 tsp ground cinnamon and 1/4 tsp ground nutmeg
 1/4 tsp salt
 1 1/2 Tbsp lemon juice

Glaze

1 cup powdered sugar and enough milk or water to make it thin but not runny.

Directions

Roll out box crust on a lightly floured surface stacking on top of each other into a 17x12 inch rectangle. Gently press crust in 15 x 10 x 1 inch jelly roll pan. Fold crust under even with the edges of pan and crimp.

In a large microwave proof bowl stir together the filling ingredients and microwave for 4 minutes. Stir and microwave another 3 minutes. This step starts cooking the apples and speeds up time in the oven. Spread over the pie crust.

For the topping: In a medium mixing bowl stir together sugars mixing up clumps. Mix in quick oats, flour, and salt and then add butter and cut butter into mixture using a pastry cutter until crumbly. Sprinkle topping evenly over apples. Bake in a preheated 400 degree oven for 35 minutes or until apples are tender. Remove from oven and drizzle glaze over top.

Recipe!





COVID-19 UPDATE

CORBETT HAHN

I wanted to provide a follow up to the article I wrote in our last magazine. At the time, we were in the middle of the shutdown, and a lot of questions were coming out about business interruption insurance. As you might recall, it became clear that business interruption insurance was not going to provide help to businesses, due to the policy language that specifically excluded coverage for viruses. Unfortunately, this was not good news for business owners affected by the shutdown. Our society and industries are most often reactionary. It took the events of 9/11 for the country to enact the Terrorism Risk Protection Act (TRIA), which created a pool of insurance dollars that can be used if we ever see another large-scale terrorism event like 9/11. The Covid-19 pandemic is no different. The government and insurance companies did not have a safety net in place to provide the money that our businesses needed to weather the storm, and that is a problem that needs to be addressed. Attached is an article written by Joseph Cortina. Joseph is the Big “I” director of federal government affairs. The article talks about legislation that was introduced to address the pandemic insurance problem. Rather than having me summarize the article, I thought it might be best just to reprint the article, if you have any interest in reading it.

Pandemic Risk Insurance Act Introduced in House

By Joseph Cortina, Big “I” director, federal government affairs

Last Friday, Rep. Carolyn Maloney (D-New York) introduced legislation to create a federal backstop to prevent economic losses from future pandemics. The bill, H.R. 7011, and known as the Pandemic Risk Insurance Act (PRIA), is based on the Terrorism Risk Insurance Act (TRIA), which was created in the aftermath of the 9/11 terrorist attacks.

In a press conference on Tuesday, Rep. Maloney noted that “millions of small businesses, nonprofits, mom-and-pop shops, retailers, and other businesses are being left out in cold and will never be able to financially recover from the coronavirus crisis because their businesses interruption insurance excludes pandemics.”

“We cannot allow this to happen again,” she said. “These employers and their employees need to know that they will be protected from future pandemics, which is why I am introducing the Pandemic Risk Insurance Act.”

Like the TRIA program, this new PRIA legislation would be a public-private solution where the federal government would serve as a backstop in an effort to maintain marketplace stability and share the burden alongside the insurance industry for future pandemics.

The bill would not be retroactive, and participation would be voluntary for insurance carriers. Participating insurers would be required to provide business interruption insurance policies that would include coverage for pandemics and the deductible for these participating insurers would be equal to 5% of their direct earned premium for all lines of property-casualty insurance in the previous year. The federal share of compensation above a company’s individual deductible would be 95% while the insurer would be responsible for

the remaining 5% up to the program cap of \$750 billion. The program would be “triggered” after \$250 million in aggregate industry losses and following the declaration of a covered public health emergency.

The Big “I” believes there is merit in including the PRIA model in public policy discussions on how to cover future pandemics and considering its pros and cons, but there are questions being raised by some in the insurance market regarding the effectiveness of the TRIA approach in this new context. Insurers in particular are noting concerns and opining that the TRIA model does not recognize that pandemics are uninsurable risks and that the exposures are fundamentally different in nature and scope.

As a result, last week, the Big “I” joined the American Property Casualty Insurance Association and the National Association of Mutual Insurance Companies in announcing its support for a different approach: the Business Continuity Protection Program (BCPP).

The BCPP is designed to bolster the country’s economic resilience by providing timely and efficient financial protection and payroll support to the private sector in the event of a future declared public health emergency.

The program would allow businesses to purchase revenue replacement assistance through state-regulated insurance entities, including independent insurance agents and brokers, that voluntarily participate with the BCPP. The BCPP would be run by FEMA with limited administrative assistance from private contractors. Businesses would be able to purchase revenue replacement assistance up to 80% of payroll and other expenses through the BCPP. Relief would be automatically triggered and immediately paid following a presidential viral emergency declaration and local closures.

THE HOME AGENCY GOES THE EXTRA MILE

CLARK REDDING

I'm going to go in another direction for this magazine article. Typically, we all talk about the current weather conditions, the status of the crops in the field, and what we are looking forward to as far as market conditions, etc. Pretty much the same old, same old. Not this time. This time I'm going to write about The Home Agency specifically.

I just received another call from one of my insureds concerning the WHIP+ program. They were thanking The Home Agency for informing them of the potential for a WHIP+ payment. As it turned out, they did not qualify but wanted to thank The Home Agency for at least letting them know of the possibility. The postcard Jim sent out was the only written information they had received on the WHIP program.

Now, who does this? Who goes the extra mile to work for our insureds on an issue that doesn't really affect them? We sell crop insurance, right? It is my opinion that The Home Agency has been all about going the extra mile for a very long time.

When I used to work for a crop insurance company as a field representative, my father, who was still in the business, pointed Jim Baldonado out to me at a meeting in Kearney. He said, "Keep your eye on that guy. He will be our biggest agent in five years." No way. I asked him why he thought that, and he said, "He's smart, focused, and goal-oriented." Well, my dad was wrong. It only took The Home Agency three years to achieve that goal.



"I chose The Home Agency to work with. Cindy Davis, Brenda Mahlberg, Lori Rajhes and the rest of the underwriting staff are the best I have ever been associated with."

We've always been in the front of most issues. The Home Agency was the most aggressive in spending time with our insureds to teach them about the benefits of using that revenue policy to back stop a marketing plan. Many producers used it to change their normal strategies to be more aggressive when there was opportunity.

When I worked for the company, we had good people, good programs, and good leadership. This is why, when I decided to become an agent, I chose The Home Agency to work with. Cindy Davis, Brenda Mahlberg, Lori Rajhes and the rest of the underwriting staff are the best I have ever been associated with. They save my butt at least once a week. There are no mistakes when they underwrite a policy. Arlyn Rieker knows more about Livestock Risk Protection than anyone I know, and he works day and night on this. Who else does this? Our P&C department under Deb Arends has no peer.

People keep asking me when am I going to retire? All I can say is, I'm playing on a very good team and I want to stay in the game.

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EMPLOYEE SPOTLIGHT

STEVE SCOVILLE

ACCOUNTANT | ELWOOD, NE

Hello! My name is Steve Scoville. I work in the accounting department, paying the bills, preparing crop accounting and reports, and doing general maintenance around the office. I just completed my 22nd year with The Home Agency. My wife Kim and I just celebrated our 45th anniversary (alone together at home, of course). We have three kids, whom all live in the eastern part of the state, and seven grandchildren ranging in age from 18 years to 7 months. Most of our weekends are spent on the road going to visit them or to watch ball games.

Have you ever heard of road racing? I just finished up my 41st year of road racing, something I can do most anytime during the year if I have the time to get it done before the ball games. Because of the pandemic, in the first half of this year, almost all races have gone virtual. While I'm missing out on the social aspect, it has allowed me to do a few races all at the same time. This is much easier than doing three races in one day (which I have tried a few times with moderate success).

This year, I found one virtual race that was being put on by the director of the Barkley Marathons. It was a race across Tennessee, southwest corner to the northeast corner, 635 miles, to be completed between May 1st and August 31st. Just over 5 miles a day. No problem. They thought they might get 200 entries...they ended up with over 19,500 entries from ALL 50 states and 77 countries. How awesome is that!?! All of these entries put a printing shop back to work with all the shirts needing to be made, and a tracking sheet to account for all the different time zones, etc. I feel like the best part is all the Facebook pictures from around the world. It kind of takes care of the social aspect that has been missing this year.

I had some momentum heading into May after a good month in April mileage wise, but that was nothing compared to a few of the entries. Three people finished the distance in 12 days and also made it back to the start in 27 days! I felt pretty good finishing the distance in 47 days; 13.5 miles per day average. Of course, I headed back to the start since I left my car there and I'm not sure there was enough money in the parking meter.

All of this for a shirt and a belt buckle...

I've completed several short distance races, along with a couple 100 mile races that I most likely would never have taken part in if they hadn't gone virtual. Looking forward to things getting back to normal (whatever that may be) so we can see the kids and actually run a few races before the year is up.

Thanks for listening. Hopefully you gained some new knowledge about a hobby you may not have even known about! Stay safe!



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COVID-19 LESSONS LEARNED

AL KUZMA

Wow! What a wild 90 days we have had. No one saw this coming, and candidly there are probably more lingering questions than we have answers. I referenced this in my last article, "Good Old Days". Good old days, you ask? Yes, like the day the Chiefs won the 2020 Super Bowl! Doesn't that seem like ages ago?

Takeaways from All of This

- Take nothing for granted! As we have seen, things can change very quickly. Think back to Thanksgiving 2019 - who would have ever guessed what the New Year would bring.
- News drives the stock market and impacts your net worth. The March stock market plunge was the most precipitous in history. Since then we have seen wild swings; mostly driven by news. I listened to an analyst a couple of days ago, and his message was: Get used to volatility, especially for the next two years. He expected the market to move in a range of -20% to +10% for the remainder of 2020 and 2021.
- Speaking of stock market volatility, is the asset allocation you have consistent with your risk tolerance? It's important to know if you are invested correctly. How do you know for sure? There are several good software programs on the market that can give you a real good idea. One of the best ones out there is a program called Riskalyze. If you need more information about how it works, feel free to reach out to me. I'll help.
- Once you do learn what your risk tolerance is, diversify!
- Continue to invest. If you are more than 3-5 years away from retirement, continue to invest. If you are dollar-cost averaging, your monthly contributions are now purchasing more shares that should eventually appreciate.
- If you are within 3-5 years of retirement, do your planning and see how much of your retirement savings you will need to produce income. If it's 65% of your nest egg, move that money to a safe place and continue to invest the rest.
- An emergency fund is more important than ever! How much should you have in one? A good rule of thumb is 3-6 months. You want it in a safe liquid place; money market, savings account, etc. Don't sweat that you will earn less than 1% on your money; the important thing is that it is there.
- Revisit your family budget. With all the social distancing going on and many events being canceled, you should have some free time. It would be a perfect time to revisit the family budget. Do you really need \$183/month cable bill? What about that second car you're making payments on? Could you get rid of that and purchase, for cash, one that can get you to and from work?
- Debt can really drag you down. If you are like some Americans, your income may have dropped during the Pandemic. Have you noticed that your bills/debt haven't been reduced? Debt can be a real killer. Google debt reduction snowball. It's a great way to eliminate it quickly.
- Review all of your insurances. I hate financial surprises. Now is an excellent time to review ALL of your insurance policies from auto/homeowners to life insurance. It might wind up

being a Zoom meeting with your agent, but take the time to do it. Don't forget to add a Personal Umbrella Liability Policy if you don't have one.

- Take care of yourself. Exercise - are you walking, hiking, biking? Are you getting enough sleep? What about water? Are you drinking enough water? (And no Diet Coke doesn't count.)
- Reflection: As things have slowed down, I don't know about you, but I've had some time to reflect and access what is truly important. Have you ever journaled? If you haven't, I would highly recommend you explore it. If you have, go back to it. We all have all the answers inside of us for a wonderful, successful life. Journaling is an avenue to those answers.

One More and I'm out of Here

Everything changes. I mentioned reviewing your insurance policies. If you have old life insurance policies that you don't think you need and are going to cancel or cash them in, have you ever considered selling those to a third party? These are called viatical settlements. Allow me to illustrate.

I met a gentleman in the past 90 days that owned a \$1,400,000 life insurance policy he had purchased years ago when the estate tax laws were radically different. The policy had \$126,000 of cash value in it. His situation had changed, and he was convinced he didn't need life insurance. He asked what I thought about cashing the policy in. I suggested we shop the viatical marketplace to see if he could get more for the policy than what the cash value was.

The result? We found a company that paid him \$312,000 for his policy! Almost three times what he would have gotten had he cashed the policy in.

So before you cancel those old life insurance policies, you might want to check this avenue out.

In Conclusion

It appears that the virus is not going away quietly or quickly. I'm afraid it will alter our lives until a vaccine is found. Worry does no good. Focus on what you can control. If you have questions about anything mentioned in this article, reach out to the good folks at The Home Agency or contact me. Until next time, God Bless



*Alan E. Kuzma, CLU ChFC,
of Kuzma Financial Services (established 1973)
focuses on financial-planning, consulting, estate
planning, insurance, insurance-senior products,
and retirement planning service.*

1630 S. 70th St., Lincoln, NE 68506

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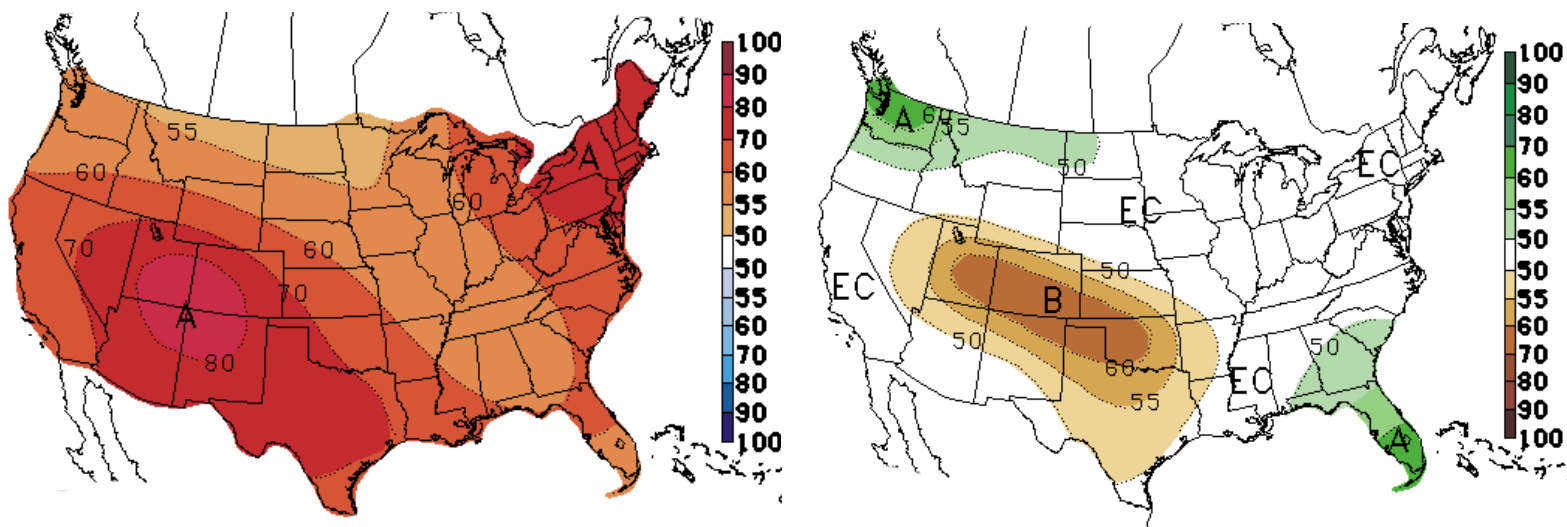
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2020 FALL WEATHER OUTLOOK AND NEW YIELD PROTECTION PROGRAMS

BRIAN O'HEARNE

This edition, we remind folks of the collaboration between The Home Agency and Arbol, which acquired the team and technology from The Home Agency's long time weather partner, eWeatherRisk just this February. Together THA and Arbol have the leading tools to protect you from adverse weather.

2019 was the wettest year on record for the continental U.S., and 2020 through the first five months of the year was even wetter. Since June, however, the rain tap has turned off, and as of this writing, the heat is on! The latest long-lead outlooks from June 18th for September, October, and November show a developing La Nina with above-normal precipitation in the Pacific Northwest, robbing the Plains of moisture with below to much below normal precipitation forecast from the Rockies through the Plains to the Mississippi. The temperature forecast on the left is forecasting the entire continental U.S. with above normal temperatures, with the most above normal centered and emanating from the 4 Corners.



Arbol and The Home Agency are experts in minimizing risk for your crops as well as livestock. Rainfall guarantees to complement your PRF as well as to help your winter wheat are recommended with this forecast. Also, this summer, Arbol is developing shallow loss yield protection programs for winter wheat for the 2020/2021 season and corn and soybeans for 2020. The winter wheat program will be available by the time this issue is released in August, and the 2021 corn and bean program likely by December.

With these new programs, The Home Agency team has the tools you need to cover seasonal issues. Using a weather hedge, and now a yield hedge, to offset weather risk is an effective way to keep your overall return on investment protected. This should be an essential component of your annual risk management program, as well as help you market your traditional crops when prices are at their highest, early in the season when there is the greatest weather uncertainty.

All of Arbol's Programs are 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 Home Agency contact for more information and a quote for any weather risk you are concerned with, as well as to discuss the new Yield protection programs!

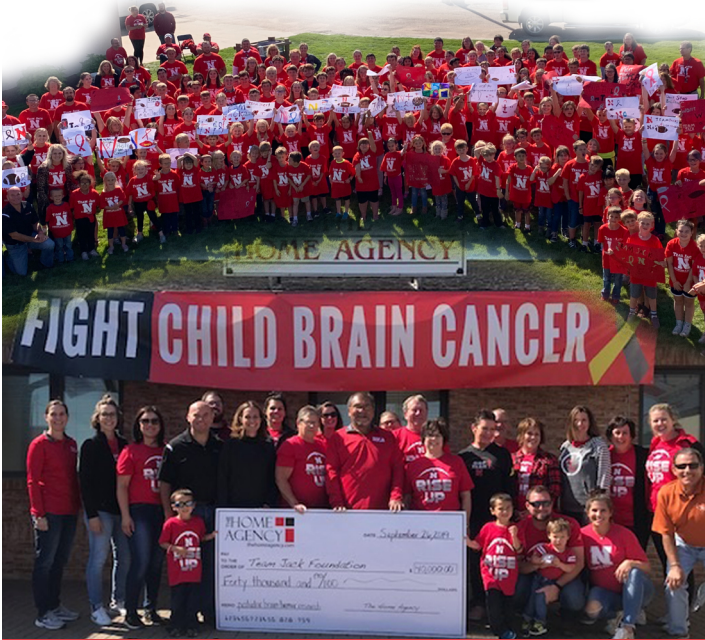
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Friends and Family!

Here is the special design JUST created for the t-shirts this year. If you would like to purchase one,

call the office at:
(308) 785-2803

or email your information to:
jedson@thehomeagency.com

and we will send one out to you or deliver it. The cost is \$20.00 and all proceeds are going straight to the Team Jack Foundation!



A SPECIAL NOTE AND REQUEST FROM JIM BALDONADO



Andy's Facebook post read, "After spending the last 9 years helping my son with his fight with brain cancer, and many others, I have now learned first hand what these people have gone through. On Sunday, July 19th, I had a seizure while running on the cowboy trail in Atkinson. A subsequent MRI revealed a massive brain tumor."

I just don't understand. It's just not fair. Why is this happening? Just a few of the questions I found myself asking when I heard the news of Andy Hoffman and his brain tumor. We all know the story of Jack Hoffman, the name behind the Team Jack Foundation and Andy's son, who has battled his own brain tumor. Jack was diagnosed with his brain tumor April 22, 2011, now, 9 years later, Andy has one.

As most of you know, Sharri and I, as well as our family and The Home Agency are very close to the Hoffman family and work year around with the Team Jack Foundation to fight pediatric brain cancer, raise awareness, and improve treatment options. With our upcoming radiothon on the 27th of August, it will have an even greater meaning this year.

Please keep Andy Hoffman and his family in your thoughts and prayers during this stressful time, and also please consider supporting the Team Jack Radiothon later this month through monetary donations or by raising awareness by purchasing and wearing one of the t-shirt options shown below--this year it's twice the fight. More information can be found in the ad on the previous page about the event and how to get involved.



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MANAGING EDITOR & GRAPHIC DESIGNER

Jacey Edson

COVER PHOTOGRAPHY

Haley Gebers



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