

THE

# HOME AGENCY

MAGAZINE

## President's Thoughts

PRECISION FARMING &  
HEMP INSURANCE

## Livestock Risk Protection

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TEEN DRIVERS

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# PRESIDENT'S THOUGHTS

FROM THE DESK OF  
JIM BALDONADO



Greetings,

In this issue of The Home Agency magazine, I am going to share with you all two separate topics that I am excited about for the future of The Home Agency—Precision Farming and Hemp Insurance. Let's start with Precision Farming!

## **Precision Farming**

For the last two or three years, I have wanted to jump into precision farming technology and use it to better serve our current and future customers. Using the information that precision farming provides to your personal farming operation, will lead to much more accurate information than is provided by the local FSA offices currently. With precision farming, your planter knows exactly how many acres you planted and the date that you planted them on. These may not match up to FSA, but we do not have to match FSA on your planted acres. Something that I have been asking for years is why do you want to pay additional premium when your planted acres are less than FSA? When it comes to harvest time, you want to divide your production by what you actually planted, again, not by what FSA says you planted. Why? Because that only drives your APH down. Come spring, you will hear The Home Agency talking about precision farming a lot. If you are interested in utilizing it, or if you want to get more information on precision farming, please reach out to us.

## **Advantages of Precision Farming**

- **Faster claim Settlement:** Your adjuster utilizes records directly from your precision equipment, reducing the settlement time of claims.
- **Convenient:** Claims utilize planting maps, harvest maps, and calibration reports directly from your precision equipment.

It also eliminates the need for settlement sheets, load records, or weight tickets to settle claims.

- **Efficient:** Acreage Reporting and Production Reporting made more efficient. Precision farming technology systems (PFTS) allow the submission of electronic data to your agent without having to leave your home or office. Reports will automatically be created for you and your agent to review, approve, and sign.
- **Precision Accuracy:** Claims and/or review information is considered accurate, consistent, and verified for Crop Insurance Records when they follow the prescribed PFTS procedures.
- **Actual Acreage/Production:** Precision Crop Reporting uses the accurate data you are already collecting to simplify crop insurance reporting by using data from your precision farming equipment, making your acreage and production reporting easier, and claim settlement faster and more accurate. Manual records and maps might include FSA non-farmland acres such as ditches and waterways, potentially reducing your APH, which can affect a field's coverage level, per-acre guarantee, loss payment, and premiums paid for coverage.
- **Upload Files with Ease:** Easily upload your files from various planter monitor companies! Upload via a cloud connection or from a flash drive directly to your agent. These companies include but are not limited to Climate FieldView™, Trimble Ag Software (Formerly Farm Works), AgFinity® by Ag Leader®, and MyJohnDeere.

## **Hemp**

Let's switch up the direction here and talk about hemp. Boy, this will be something different to insure! Being in the crop insurance business now for 34 years, there is always something changing. When things change, The Home Agency wants to



be the leader of that change, the experts. It shouldn't be a surprise to anyone that we are going to be doing our best to write all the Hemp we possibly can throughout the Midwest.

The 2018 Farm Bill legalized hemp, subject to state authorization. The USDA authorized the development of crop insurance but, due to the lack of production history, the introduction of subsidized crop insurance has just begun. At the end of October, the USDA released a rule establishing the U.S. Domestic Hemp Production Program, with provisions regarding THC testing and the disposal of plants with THC levels > 0.3%. The USDA opined that this rule would make hemp farmers eligible for USDA loan programs, disaster assistance, crop insurance and conservation, beginning with the 2020 season. However, significant questions remain regarding testing (what, when, how) under the program.

### Weather is the Biggest Risk to Growing Hemp

According to the 2019 U.S. License Report from Vote Hemp, 230,000 acres of hemp were planted this year, with as much as 40%-50% (115,000 - 138,000 acres) not harvested, due to crop failure, non-compliant crop, and other factors. Most of that lost production was due to adverse weather!

### Whole Farm Revenue Protection (WFRP)

The WFRP program allows coverage of all revenue of commodity crops produced on a farm, up to a total insured revenue limit of \$8.5 million. WFRP is popular for specialty crops and organic commodities and is available for the 2020 hemp crop grown for fiber, flower, or seeds.

#### WFRP has several limitations:

- Growers must comply with applicable state, tribal or federal regulation for hemp production and have a contract
- Forced destruction of hemp containing > 0.3% THC on a dry weight basis will not be an insurable WFRP loss (adverse weather tends to increase THC levels)
- Hemp will not qualify for replant payments under WFRP, making excess precipitation protection essential for risk management purposes
- WFRP insured revenue limitation of \$8.5M is inadequate for many prospective insureds
- Must provide five consecutive years of Schedule F's or other farm tax forms
- Must grow at least three commodities to qualify for 80% and 85% coverage levels, leaving a significant retained coverage gap
- WFRP claims are settled only after taxes are filed for the policy year

### Pilot Crop Insurance Program

A pilot program is currently under development for 2020. On December 23, 2019, USDA's Risk Management Agency (RMA) announced a new crop insurance option for hemp growers in select counties of 21 states in 2020. The pilot insurance program will provide Actual Production History (APH) coverage under 508(h) Multi-Peril Crop Insurance

(MPCI) for eligible producers in certain counties in Alabama, California, Colorado, Illinois, Indiana, Kansas, Kentucky, Maine, Michigan, Minnesota, Montana, New Mexico, New York, North Carolina, North Dakota, Oklahoma, Oregon, Pennsylvania, Tennessee, Virginia, and Wisconsin.

Early indications are that limitations under the pilot will be similar to WFRP, with no protection for prevented planting, quality/prevented harvest issues, or if THC > 0.3%. It appears likely that only a portion of production costs will be covered.

In closing, we talked about Precision Farming Technology Systems and insuring Hemp; two things that we have not dealt with in the past. Like I have always said, we invite change and we look forward to the challenge. So, if you have any questions on either of the above topics, please give me a call!

Have a good spring and stay safe friends.

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# CROP INSURANCE UPDATE

CINDY DAVIS

It was another tough crop year for producers in 2019 and a tough year for agriculture as a whole. In March of 2019, Nebraska experienced historic spring flooding while Iowa faced threats of flooding along the Missouri River late into the year. Numerous spring rains wreaked havoc on planting and the number of acres reported as prevented from planting was astonishing. Nearly 20 million acres were reported as PP in 2019, crushing the prior record of 11 million acres of PP reported in the 2011 crop year. The U.S.-China trade war also continued to cause unrest in the markets during 2019, sparking a statement by U.S. Secretary of Agriculture, Sonny Perdue, announcing a second Market Facilitation Program payment (MFP) broken into three tranches. The first and second tranches of the 2019 MFP have been paid and the third tranche will be evaluated as market conditions and trade opportunities dictate. By the time this article reaches you, the payment or non-payment of the third tranche should be declared. During the 2019 MFP announcement, Secretary Perdue added, “President Trump has shown time and again that he is fighting for America’s farmers and ranchers. While we continue to have confidence in the President’s negotiations with China, this money shows President Trump following through on his promise to help and support farmers as he continues to fight for fair market access.”

In addition to the MFP payments the last couple of years, several other programs were enacted to help provide relief, some for the short term, with others focused on the future. President Trump and his administration have been working on the United States-Mexico-Canada Agreement (USMCA) as a replacement for NAFTA. USDA also assisted with “Top-Up” payments which were additional funds to those who had an approved non-drought-related PP indemnity from flood or excessive moisture, wildfire and hurricane indemnity program plus payments (WHIP+), deferral of accrued interest on crop insurance policies, targeted assistance to plant cover crops and also allowing earlier haying and grazing of those cover crops. 2018 and 2019 were trying years for farmers and ranchers. Let’s hope these programs have and will continue to be beneficial to those in need.

## 2020 Row Crop Sales Closing Deadline

The next crop insurance deadline for our area will be **March 15th, 2020** – Sales Closing Deadline for row crops. All changes in coverage, added coverage, new policies, supplemental

policies, and cancellations must be completed by this deadline. Below are some items to consider and review before you meet with your agent to customize the coverage for your farming operation:

- New for 2020: Veteran Farmer and Rancher. This benefit is very similar to Beginning Farmer and Rancher (BFR), except for the qualifying criteria. Check with your agent if you are a veteran, recently discharged, and beginning to farm.
- New in 2019 was the Multi-County Enterprise Unit (MCEU) endorsement. This pilot endorsement could be useful for producers who have small amounts of acreage in a county contiguous to their primary county and want to incorporate those acres into an enterprise unit. The contiguous counties must be in the same state and both counties must be insured with the same Approved Insurance Provider. To qualify for an MCEU, one county must individually qualify for the EU election the producer chooses, and the other county does not. Also, both county crop policies must have the same elections for MCEU, insurance plan, coverage level, by irrigation practice, if applicable, and enterprise unit by practice.
- Make sure you have a policy for every county you need coverage in, and you have all the crops on the policy you want to insure! If you have acquired new ground or intend to, a new application will be needed before Sales Closing Deadline.
- Verify all the information on your policy like coverage plans, coverage levels, and options. Also, double-check the entity name and EIN for the primary insured and all the people listed under that entity.
- Has there been an entity change? (A recent marriage, divorce, a new trust or partnership set up, has someone on the policy passed away.) If an entity, such as a corporation, partnership, or joint venture, has had someone pass away, the crop companies may require legal documentation to verify whether or not the entity lawfully continues.
- Trend Adjustment (TA). Although this is not a new option, it could prove very beneficial to your yields. The TA option adjusts yields in qualifying databases to reflect increases in yields through time in the county. If you haven’t already looked at this option, it would be one to look at with your agent, if it is available for your county/crops/practices. This option must be elected by Sales Closing as well.
- In addition to TA, there are many options available for row crops. Yield Adjustment (YA), Yield Exclusion (YE), Yield Cup



(YC), contract pricing and seed corn endorsements to name just a few. Check your policy and visit with your agent to make sure your coverage is optimized.

- Have you broke out new ground or Native Sod? If so, a written agreement may be needed to request coverage on this acreage. These requests are also due by the Sales Closing Deadline. Native Sod acreage comes with very strict regulations. It would be a good idea to check with your agent before you break Native Sod acreage to go over the rules and coverage available. In some cases there is a significant decrease in coverage for up to four years and also a loss of premium subsidy.
- Do you want to insure by practice or with separate enterprise units? Separate Enterprise Units for Irrigated and Non-Irrigated acreage (if qualified) and separate coverage levels for Irrigated and Non-Irrigated acreage may be available in your county.
- Are you an organic producer? There is coverage available in most areas for organic crops. Let your agent know if you will be farming organically. On the date your acres are reported, your agent will need a current organic plan, a written organic certificate, or documentation from a certifying agency indicating an organic plan is in place.
- Contract Pricing is available in certain counties for certain specialty crops and also for some organic crops. Ask your agent about this option if you are considering a contract price for some of these types of crops.
- If you are using **Precision Farming** techniques in your farming operation, be sure to check with your agent for the crop insurance rules regarding this method of reporting. There are several requirements that must be met with Precision Farming, and they begin with planting.
- Conservation Compliance was among many of the changes added with the 2014 Farm Bill. All producers should have an AD1026 on file with FSA. For some of you, this is nothing new, but where we run into issues with crop insurance is with new farmers. If someone new begins farming, they will need to have the AD1026 on file with FSA before June 1 to receive subsidy on their policies for the next crop year. Many new producers are not aware of this rule. Keep in mind a new entity also has to have the AD1026 signed. For example, if you have been farming as a married entity but then decide to farm as an LLC or different type of entity, that new entity must sign the AD1026 as well. To help new farmers with this, RMA has a “First Time Farmer Certification” which is a one-time exception form that may help them keep subsidy the first year of farming. If you are a new farmer, it is very important that you check with FSA and complete Conservation Compliance paperwork there in addition to the crop insurance forms.

If that wasn't enough information to review, there are also several private supplemental policies to consider at Sales Closing Deadline. From Added Price Option (APO), Late Plant Option (LPO), Replant Option (RO), Added Revenue Price Option (ARPO), Revenue Protection Policy (RPP), Base Price Modifier (BPM) among others. If commodity prices don't rebound, these policies could make a big difference on the bottom line. It's a lot of information to soak in; let your agent help explain and tailor a package that will fit your individual farming operation. Below

you will find the chart detailing when prices are set for the 2020 row crops.

### 2020 Row Crop Prices

Revenue Protection/Yield Protection	Projected Price Tracking Dates
Corn	February 1 - February 28 December Corn - CBOT
Grain Sorghum*	February 1 - February 28 December Corn - CBOT
Soybeans	February 1 - February 28 November Soybeans - CBOT

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

### Hemp

Industrial hemp has been a hot topic lately in crop insurance. The 2018 Farm Bill amended the Controlled Substance Act to address how industrial hemp is to be defined and regulated at the federal level. Those modifications paved the way for the Federal Crop Insurance Corporation to offer policies for it. Hemp is defined in the Farm Bill as containing 0.3 percent or less tetrahydrocannabinol (THC) on a dry-weight basis. The first notice of coverage came back in August of 2019 when RMA announced that certain industrial hemp growers could be able to obtain insurance under the Whole-Farm Revenue Protection (WFRP) program for crop year 2020. Coverage would be for hemp grown for fiber, flower, or seeds, for producers who are in areas covered by USDA-approved hemp plans or who are part of approved state or university research pilot programs. The next insurance notice was on December 23, 2019, when RMA announced a pilot insurance program that would provide Actual Production History (APH) coverage under 508(h) Multi-Peril Crop Insurance (MPCI) for eligible producers in certain counties in 21 states in 2020. Those states were: Alabama, California, Colorado, Illinois, Indiana, Kansas, Kentucky, Maine, Michigan, Minnesota, Montana, New Mexico, New York, North Carolina, North Dakota, Oklahoma, Oregon, Pennsylvania, Tennessee, Virginia, and Wisconsin. Again, the coverage is for hemp grown for fiber, grain or CBD oil for the 2020 crop year. To be eligible, among other requirements, a hemp producer must comply with applicable state, tribal or federal regulations for hemp production and have a contract for the purchase of the insured industrial hemp. For the APH plan of coverage, a producer must also have at least one year of history producing the crop. Producers also must be a part of a Section 7606 state or university research pilot, as authorized by the 2014 Farm Bill or be licensed under a state, tribal or federal program approved under the USDA Agricultural Marketing Service (AMS) interim final rule issued in October 2019. The MPCI provisions state that hemp having THC above the federal statutory compliance level will not constitute an insurable cause of loss. Additionally, hemp



will not qualify for replant payments or prevented plant payments under MPCI. I'm sure there are many rules and details that will be incorporated and finalized in the next few months.

At The Home Agency, we are excited about a different coverage option for hemp. A weather hedge contract, available through eWeatherRisk, is an effective way to keep overall return on investment protected. Depending on the type of contract you choose, there could be coverage for too much moisture at planting or harvesting. Coverage wouldn't be completely denied for crop tests > .3 THC, a sales contract is not mandatory for an eWeatherRisk contract, and the dollar amount of coverage could likely be much higher than any crop insurance policy would afford. If hemp production is in your future, give us a call today and let us help you protect your investment.

**2020 Wheat – Short Rate Deadline**

March 15th, 2020, is also the deadline to short-rate any wheat acres. This option is available in most counties. If you would like to short rate your 2020 wheat and pay a reduced premium (normally 35% of the original premium), you must submit a written notice to your agent **on or before March 15th, 2020**. Short rating wheat gives producers the option to pay the reduced premium and inten-

tionally destroy the crop before harvest, by grazing or other means. Short rating wheat will not have any impact on the approved production history (APH).

**2019 Row Crop Production**

One final reminder, if you haven't turned in your 2019 row crop production, please get it to your agent as soon as possible. Your agent will update your crop databases (APH's) and be able to get you the most accurate quotes for your 2020 coverage once your production is in. The chart below will show you where the 2019 harvest prices were set.

**2019 Spring Crop Prices & Harvest Price Tracking Dates**

Crop	States	Projected Price Set - Yield Protection and Revenue Protection	Harvest Price-Revenue Protection
Corn	NE, KS, IA, CO	\$4.00	\$3.90
Grain Sorghum	NE, KS, IA, CO	\$3.94	\$3.84
Soybeans	NE, KS, IA, CO	\$9.54	\$9.25

We hope as the year wrapped up you were able to enjoy some time off with family and friends! We look forward to another year of assisting farmers and ranchers with their risk management in 2020.



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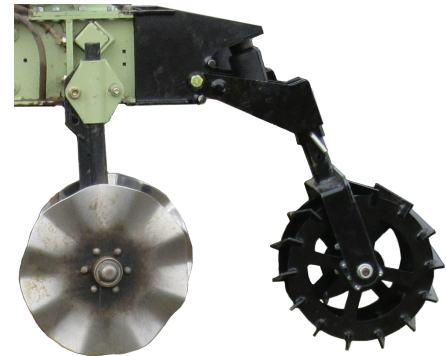
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# LIVESTOCK RISK PROTECTION

ARLYN RIEKER

Here at The Home Agency, we strive to provide you, the producer, with all available products to aid in the profitability of your operation. Whether it is Crop, Property and Casualty, Farm, or Auto insurance, we feel our knowledge of the products is our strong point. A product used for price protection by livestock producers is Livestock Risk Protection or LRP.

Livestock Risk Protection is a tool to protect the livelihoods of cattlemen and ranchers against the financial risk they face and downward turns in market prices that exist for them.

Beef producers have a limited number of tools to manage the price risk associated with marketing cattle. Some of the tools available include futures contracts, options, forward contracting, and livestock risk protection insurance. Futures contracts and options are structured that a feeder cattle contract is 50,000 pounds of feeder cattle, while one contract of fed cattle is 40,000 pounds. These contracts tend to fit the larger cattle producers the best. However, many cow-calf producers across the nation do not produce a sufficient quantity to manage price risk using futures contracts or options. The focus here will be on LRP because a producer can insure as few as one head.

LRP is one of the risk management tools that can be used as a price floor for cattle producers. LRP is exactly what the names says, "Risk Protection." LRP provides protection against a decline in prices below the established coverage price for fed and feeder cattle. It does not guarantee a price for your cattle. For those of you who have purchased LRP in the past, this will be a little refresher course. For the people interested in the protection against a downturn in the cattle market, this will help answer some of your questions.

LRP may be purchased at any time throughout the year, which makes it easy to ensure your coverage will correspond with the marketing of your livestock. The coverage prices and rates fluctuate daily and are based on the Chicago Mercantile Exchange (CME). Premium rates, coverage prices and levels as well as actual ending values are posted daily. Price Adjustment Factors (PAFs) are applied, which are used to establish the coverage prices for the different weights and sexes of cattle. Unlike crop insurance where we know when and how the base prices are set to establish the rates and premiums, unfortunately with LRP we don't have that formula. We run quotes daily to access the coverage prices, levels offered, and premiums. There might be coverage one day and not the next; we just don't know until the quotes are established at the end of each trading day at 3:30 pm. If coverage is available, it can be written from that time

until 9:00 am the following morning. This is why we run the quotes daily and stay in contact with producers to keep them up to date on the coverage prices. All these quotes and Actual Ending values can be found on our website, [www.thehomeagency.com](http://www.thehomeagency.com).

A frequent question we get is, "Does it matter what the cattle weigh or what I sold them for?" It doesn't matter what they weigh on sale day, what you sell your cattle for, or even if you retain ownership (feeder cattle). What determines whether or not you have a loss is if the Actual Ending Value on your coverage ending date is below your Coverage Price. It is worth noting that if you sell your cattle more than 30 days before your LRP contract ending date, your coverage will be voided. Also, LRP is not a mortality policy; however, if animals die, we need to be notified of the death and document the death loss. If you have an indemnity, you may still be paid the LRP loss on the dead animal.

LRP has several benefits, such as providing the policyholder with flexibility in the timing of purchase, length of coverage, number of head covered, estimated weight of livestock at the end of coverage, and the coverage price level. The benefits of purchasing LRP compared to futures and options are there are no margin calls with LRP and the premium is paid upfront with no additional fees. An additional benefit is that lenders generally understand insurance, and LRP insurance may be viewed more favorably as a price risk management tool over futures and options.

There are a couple of points I would like to touch on. If you are a beginning farmer, you may qualify for a premium reduction for the LRP, which is definitely to your advantage in keeping your costs down. Also, to qualify for the premium subsidy for LRP, even if you don't farm but have livestock, you need to complete the AD-1026 Highly Erodible Land Conservation (HELIC) and Wetland conservation (WC) certification form at your local FSA.

Many of you are calving now, and it would be a good time to give us a call. I am happy to visit with you about the LRP policy and how it may help you to manage your bottom line for your livestock operation.

Julie and I are looking forward to seeing many of you at the Nebraska Cattlemen's Classic in Kearney February 18th-23rd and the Hueftle Cattle Company annual bull sale in March. If you have any questions regarding the mortality coverage, Julie is available to answer any questions you may have.





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- 1., 9., 10. Diane O'Donnell
- 2. Jacey Edson
- 3., 4., Jeri Schultheiss
- 5., 6., 8., Sara Ross
- 7. Jim Baldonado
- 11. Sharri Baldonado





## WINTER FAVORITES





# REGIONAL NEWS

Hear from our  
agents in your area!

## **Dave Meyer**

*Ruskin, NE*

Another year is in the books and a brand new decade is upon us! The last ten years have certainly been eventful for the ag sector. Wild swings in grain prices, crazy weather patterns, tariffs and all the other challenges that go along with agri-business. Come to think of it, that sounds a lot like the previous four or five decades and it will probably be that way for the next few decades also. As the numbers for everything get bigger and bigger, I hope that I can continue to help mitigate a portion of the risk for my insureds through the use of crop insurance.

To all of my insureds, thank you for your past business and I look forward to working with you in the future.

## **Meghann Pursley**

*Benkelman, NE*

Welcome 2020, we prevailed! I'm sure I'm not the only one excited for the start of a new year and another chance at "farm life." 2019 was filled with many challenges for producers and our country as a whole.

With all the uncertainty associated with farming, one thing you can always count on is your guaranteed bushels. I talked to several producers last year, both our customers and those soon-to-be, who were surprised that they didn't have a production loss on their multi-peril policies after the wind and hail we experienced. Let's talk about that for a second. Most of these people were insuring around the 60%-70% level. A lot of them were on track to harvest record-setting bushels before Mother Nature decided otherwise. Let's say your harvest projection is 235 bushels on irrigated corn. The first thing to keep in mind is that you are insuring a percentage of your 10-year average (APH), NOT your current

year projected bushels. The other thing to remember is 60% of your APH (let's use the county t-yield of 182 bushels) is only 109 bushels. That's less than half of what's in the field! If that same farmer were to bump their level up to even 80% that would give them almost 37 more bushels per acre, and most of you have higher APH's than 182 on irrigated corn. By raising your Multi-Peril level, not only are you protecting more bushels, but it also gives you a bigger safety net to forward market. This is something to keep in mind this February and March during corn sign up. There are more options than ever to insure your crops; let us at The Home Agency show you these options.

Precision Farming is all the buzz and something that every industry in crop production is moving towards. As we advance in our farming practices, the use of technology will no doubt be a major tool in doing so. We want to hear your thoughts on this topic and answer any questions you have about Precision Farming record-setting crop insurance. Does turning in a thumb drive after planting and harvest seem like a practical and efficient reporting method? You tell us.

March 15th is the final day to sign up for spring-planted crops and to short rate wheat. Mark this day on your calendar. Please do not destroy wheat before consulting with your agent first as this results in a "destroyed without consent" scenario and a 0 in your APH database. Short rating gives you an option to destroy the wheat before harvest and only pay a partial premium. If it's earlier enough, the next planted crop could qualify for summer fallow guarantees.

I sincerely appreciate your business and look forward to being a part of your 2020 risk management plan. Here's to a safe and successful year!

## **Andrew Bellamy**

*Ansley, NE*

Well, as far as unpredictability goes, last year set a record. Moisture and wind were the big stories with not enough sunshine mixed in and too much time and diesel burned during harvest. I'll close out last year with good riddance and look forward to a better 2020!

As you're reading this, we have started to talk about coverage for the upcoming year and the changes you may be considering. One thing I want to point out is the importance that your MP Crop Insurance has on marketing your crops with little risk. Looking back at last year's prices at the time of writing this SBean prices in Jan-Feb were some of the best prices we saw. Did you take advantage of those prices? With Corn that wasn't true, but June-July stands out as months that I know a lot of guys took advantage of; however, what if you had gotten hailed out during the first of June? Would you have still been able to capitalize on the market gains? Contact me to talk about how MP Crop Insurance can help to prepare you to react to market changes with little risk. Marketing early and marketing often is an old phrase that still holds true today.

Megan and my year came to a close with a lot of new beginnings. We moved to an acreage in September south of Cozad, and a month later, we welcomed our second son, Lincoln. Maverick just turned 2 (Nov 1st) and he's adjusted from being a little jealous of Lincoln, to only slightly jealous and slightly helpful! Lincoln joined us on October 14th, which gave us just enough time to finish up his bedroom before his arrival. In his short time with us, we've had a lot of fun becoming a family of 4. Since he has started giving us a lot of smiles we think he has been enjoying it, too!



**Enos & Jill Grauerholz**

**Beloit, KS**

How can it be February of 2020 already? We hope you are having a good winter so far. We are calving, feeding, and getting ready for a busy spring.

As we write this, grain prices are steadily increasing. We hope they have continued to do so in 2020 and the price-setting season. We will be getting with you soon to be sure your coverage is at the level you need.

Additionally, be sure to contact us about an LRP (Livestock Risk Protection) quote as you get calves this year. Make sure you reviewed Arlyn's LRP article at the beginning of this issue of the magazine for more information on the topic.

A reminder that March 15th is the deadline to short rate any wheat you would like to graze out or tear up.

Please call anytime with questions.

**Rhonda Jones**

**Kirwin, KS**

HAPPY NEW YEAR!!

This year will be my 15th year with The Home Agency. Many of you have been with me from day one, and I sincerely appreciate everyone's business over the years and look forward to working with all of you in the future.

What challenges will the New Year bring to the farmers and ranchers of the Midwest? Maybe this will be the year for higher grain and cattle prices. I heard we struck a deal with China. We've heard that before many times only to be let down. I certainly hope POTUS keeps fighting for all of us.

I enjoy watching all the blue jays, cardinals, goldfinches, northern flickers, and many other birds at my feeders. The bald eagles have been hanging out near a pond just north of where we live, feasting on the many snow geese. There are tens of thousands of snow geese invading our corn and wheat fields!

Winter is a time for comfort food and

lots of soup. One of my family-favorites is Cheddar Chowder, served with cornbread. This recipe is one I created to fit my family's liking. You can easily cut in half. Find it on page 21 of the magazine!

**Clark Redding,**

**Larned, KS**

Well, winter has arrived. I guess it's about time. It's Dec. 15th as I write this and I saw guys playing golf last weekend. The snow last night wasn't a lot, but it's a start. It's been so dry, and the wheat does not look too good. It needs about 4 to 6 inches of insulation. Regardless of the state, the wheat looks about the same wherever you are.

As I finish up claims in Kansas, it doesn't look like a bad year. The wheat was better than expected and the fall harvest was good. The markets were not where we wanted them and still aren't. With 80-bushel wheat and 120-bushel corn, a guy might survive, but much less than that makes it hard to make ends meet. How about some help here!

Colorado was a hail nightmare. Some were hit four and five times. Because of it, the 240-bushel corn became 150-bushel corn. Then the wind hit, and they were left with 40-bushel corn. Some of my producers in Colorado said it was the worst overall year, yields, weather, markets that they could remember.

On a positive note, we have all the claims paid before Christmas! The production hail product again proved to be the best hail coverage in the industry. Expensive? Yes, but it does deliver. Our adjusters and claims supervisors did an outstanding job of getting the work done and the claims paid. I couldn't ask for better.

Lastly, I want to wish all my insureds and colleagues a Happy New Year in 2020!

**Kevin & Sara Ross**

**McClelland, IA**

Happy New Year from southwest Iowa! Where does the time go, folks? Everyone is a year older, has more experience under their belts, a few more gray hairs for some, and another harvest in the books. All I can say is that it has been shocking to see that, with all the challenges of late planting around here, the yields were surprisingly very good. It seems the early planted beans were the best, and the corn seemed to yield well regardless of plant date. Very few hail or wind issues throughout the year helped make up for a shortened growing season. It was another late start to harvest, but all in all, adequate time in our area to get this crop out of the field. We were fortunate on our farm to have minimal breakdowns which helped as well.

There was continued travel throughout the fall season for me on behalf of the National Corn Grower's Association as we continue to elevate the importance of corn in the nation's economy. I am lucky to represent rural America, and I can't wait to continue the efforts to improve your bottom line in 2020. Economies, detractors, and new challenges are always changing or rising so the efforts to defend our industry must be sustained.

I am looking forward to the next year on the farm as well as addressing the issues we face together! Checkmark the 2019 season and let's build demand in 2020! Thank you for being a part of the great agriculture industry that we are all in together.





# TEEN DRIVERS

## CORBETT HAHN

This might be a topic we've touched on in the past, but I think it's one that we should probably talk about every year. I've witnessed the joy and trepidation of many parents over the years. On the one hand, you're excited that you don't have to shuttle your son or daughter to all of the school activities. On the other hand, you hope that they drive safely and make it home ok. Let's not forget that insurance thing. From the looks I've received, I think the insurance part scares parents the most. Let's take a look at some of the factors that make insuring a teen so expensive.

According to the Centers for Disease Control and Prevention, the risk of motor vehicle crashes is higher among 16 to 19-year-olds than among any other age group. The rate of crashes for male drivers exceeds that of female drivers. This is why insurance rates for male teens are higher than their female counterparts. Other factors that increase the risk of a crash among teen drivers are cell phone use, texting and driving, the number of passengers in the car, and unfortunately, drinking and driving. So, the statistics prove that teen drivers deserve to have higher insurance rates. However, there are some things that you, and your child, can do to lower the cost.

So what can you do to lower your insurance costs? The first thing, talk to your agent. I recommend that everyone start their teen out with a car that they can afford to just carry liability on. Liability premiums are based primarily on the driver and not on the vehicle, so your agent can give you a good idea of what the cost of the liability insurance will be without knowing what kind of car your child will be driving. This will allow you to shop for a car without worry, as long as you know you're only going to need liability coverage. Adding physical damage coverage will usually double the cost of the insurance and, depending on the type and age of the car, could make the premiums triple or more. So if the cost is an issue, driving an inexpensive car that you only need liability coverage on is the way to go. If you have to borrow money to buy a car, the bank will require you to carry physical damage coverage.

The second thing, get your teens involved. Kids need to know that they play a big part in this. Insurance discounts can be added for teens having good grades, usually a "B" average or better. So, if you have a child that will be driving soon, let them know they need to attain or maintain a "B" average so that they can get a discount on insurance. Also, if it is offered, they should take driver's education. Some companies will give a discount for driver's education and some will offer a good student discount. Some companies may even do both, so it's good to have both.

Lastly, let your teen know what the consequences of getting a ticket or getting in an accident will be. Your child starts with a clean slate when they turn 16. So if you think the rates are high with a clean slate, what are they if they get a speeding ticket or if they are involved in an at-fault accident? Speeding tickets and accidents will cause the rates on teen drivers to go up substantially. I have had parents ask me to work up a premium without a speeding ticket and with a speeding ticket so that they can show their child what the difference will be. I assume that the threat is that the child will be the one paying the difference. Either way, it's good that everyone knows what will happen before it actually happens.

I hope that this information has been helpful. Please call us if you have any questions about your insurance. We'd be glad to help.



# FREQUENTLY ASKED PERSONAL UMBRELLA QUESTIONS

DIANE O'DONNELL

You insure your home and your automobiles, but have you ever considered purchasing a personal umbrella policy as a way to protect your assets and future earnings?

A personal umbrella policy, offers additional limits of liability – the maximum amount your insurance company will cover – and is a great low-cost investment to protect your assets from a substantial third-party lawsuit.

Let's look at a few questions you may have about an umbrella policy:

**Q:** Who needs a personal umbrella policy?

**A:** Do you own a home, car, boat or recreational vehicles? Do you have children or pets? Do you entertain guests? Do you have a swimming pool or playground? If you answered yes to any of these, you may need an umbrella policy. An umbrella policy is an affordable way to protect your assets from an unexpected catastrophic loss.

**Q:** I already have an auto policy and homeowners policy, why do I need a personal umbrella policy?

**A:** A personal umbrella policy will provide additional limits of liability coverage for those policies at a low cost. In addition, it may provide coverage not available on your auto or homeowners policy, such as coverage for traveling abroad.

**Q:** How much does a personal umbrella policy cost?

**A:** If you have one home and one auto, you may pay only \$150-\$200 annually for \$1 million in coverage. As the exposure increases for items such as additional autos, recreational vehicles or watercraft, the premium will increase.

**Q:** Do I need an auto policy and a homeowners policy if I have a personal umbrella policy?

**A:** Yes, an umbrella policy will only provide liability coverage, where your auto and homeowners policies will provide physical damage coverage for events such as a deer claim or fire, in addition to providing limited liability coverage.

**Q:** What are some personal umbrella claim examples?

**A:**

- Your friend was driving your snowmobile and it flipped, ejecting them. Your friend sues for \$1 million in medical bills.
- Your teenager posts a discriminating photo of a schoolmate on social media. The other teen's parents sue for \$2 million for mental anguish damages.
- You host a holiday party at your home. A guest is involved in an accident after having too much alcohol. Your guest sues for \$3 million in property damage and medical bills.

Please contact The Home Agency for more information regarding an umbrella policy and how it can help protect you and your family.





# A SPECIAL TIE BETWEEN THE HOME AGENCY AND DEWEY NELSON



For over 25 years, The Home Agency has partnered with KRVN to assist in spreading information on products and services we provide. Dewey Nelson has been my personal radio ad man for that entire time frame. Over the years we have formed a strong bond both on a professional level and in friendship. I was lucky enough to sit down with Dewey one last time just a few days before he retired from the industry. Together we reminisced about our time spent together and how the products have changed over the years. Here is the transcription from that interview.

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

**DEWEY:** KRVN time is now 8:48 a.m. with a special announcement from yours truly as I will be retiring at the end of this year. That means the days are very short now for Dewey after 49 years in the business and 35 years with the Nebraska Rural Radio Association. I've enjoyed all my years in radio, and I'm going to miss it, of course, but I want to recap a little bit about my career.

In the course of these 49 years, I've spent many, many of those years in market reporting. In fact, in the past about 46 years, I've accumulated probably 100,000 market updates as well as about 13,000 interviews with the commodity brokers. But on top of that, something that's even more interesting is during this time from 1995 to the present, Jim Baldonado of The Home Agency and I have done a number of interviews, including probably 10,000. That's an enormous figure when you consider it.

Well, Jim's with us in the studio today. We go back a long way in Elwood, Nebraska, of course the headquarters of The Home Agency, as we raised our families there. And what's really intriguing is Jim's oldest daughter, Sara, was a classmate of my second daughter, Angela. Jim's twins, twin daughters, Megan and Morgan, were classmates of my son Michael. So we have a lot to reminisce about, Jim, over these past 29 years that

I've been in Elwood and you probably 35 or 36 years; is that correct?

**JIM:** We've been there since 1983, so, yes.

**DEWEY:** 1983. A lot has happened at The Home Agency, too. I remember information like CRC, all these abbreviations, ARC, PRC, CRC Plus, and LRP. That's just a few. Let's go back in history when we started this program.

**JIM:** Well, Dewey, it was about 1994 when we started them, and there were those products. And those products were to help producers learn how to use their crop insurance as a tool to market their grain with very little risk. And it worked so well with KRVN, and of course, you, because you knew the markets, we knew how to explain how to use these products to the producer.

I can remember back in 1995 (a gentleman told me yesterday it was the year), I think of Freedom to Farm. He heard you talking about Freedom to Farm or the new farm bill, and then we started talking about crop insurance. He called me and his name is Enos Grauerholz from Beloit. He said I need to visit with these guys. So, Enos became a customer, and not too long after that, he became an agent. When I was putting on a meeting down in Beloit, Deb got a call in Elwood saying, "Hey, if this guy down here in Beloit wants to stop by on his way home,



stop at the scale house.” So I stopped and saw Kent Stones in Lebanon, Kansas.

A lot of things have happened, but we picked up a lot of customers 25 years ago and still today we pick up customers because of what we do on the radio. It’s really neat and we’re going to miss doing this.

**DEWEY:** Well, if you look at it, it was quite a marriage. Our listeners are your customers, really, or the farming ranch community.

**JIM:** Oh, absolutely! I mean, if it weren’t for the farmers out there, we wouldn’t have a radio station here and we wouldn’t have the business that we have. We have to cater to those farmers in every way that we possibly can. You know, people hear me on the radio or hear us on the radio, and other insurance companies actually like me to be on the radio talking about those products; It not only helps The Home Agency, but it helps other agents out there and their customers come in and talk to them about it.

**DEWEY:** Now, let’s go back again with some of the products that were offered through The Home Agency and RCIS.

**JIM:** RCIS, back in the day it was American Agrisurance. That was the time frame when MVP (Market Value Protection) protected you if the market went up. Then came CRC, CRC Plus, VIP, and all of those. What we wanted to do and we continue to do today is to bring those products to the market before anybody else did. It was our way of trying to get a head start on everyone. We used KRVN as a platform to do that and it worked, and it still works.

**DEWEY:** Now we have something called weather contracts. They’ve been around for a while and at certain times of the year they are enormously popular, aren’t they?

**JIM:** Absolutely! Everybody remembers those weather contracts back in 2010 when it was so hot we sold all of those heat contracts. Now a new product that’s going to be out there, or not a product, but a commodity is Hemp.

**DEWEY:** Yes.

**JIM:** Hemp is going to be very popular. Right now there’s not a good Federal crop insurance policy on them. There is one, but it’s not that good. So, we’re going to write weather contracts on Hemp. To switch gears a bit, thinking back to our time together, remember when we used to do this and it was five minutes long?

**DEWEY:** Oh, yes!

**JIM:** That was a long time to talk about something and we did it twice a day!

**DEWEY:** We did that twice a day for a number of years. We shortened that because people’s attention spans changed. So we went down to three minutes and then we went to one and a half minutes, but the difference was we did it more often during the day as well. It alerts listeners to what crop insurance has to offer or some of the other products that The Home Agency has to offer.

**JIM:** It isn’t just crop insurance, even though we are known for our crop insurance business. It’s a full-line insurance agency, so it’s farm, auto, home, etc. We write a lot of farms.

You know, we have grown into four different states that we have offices in Nebraska, Kansas, Colorado, and Iowa. And I think there are 21 locations now. It’s not just a little ma and pa shop in Elwood. Again, a lot of that is because of KRVN and Dewey.

**DEWEY:** Well, I want to thank you for that too.

Another thing you have been associated with and we are very proud of in Elwood, Nebraska was the hosting the Team Jack Radiothon. Have people heard this? Team Jack Radiothon is once a year on a number of stations in Nebraska to raise money for pediatric brain cancer research. We were impressed with having the Team Jack Foundation right in Elwood at The Home Agency.

**JIM:** Well, the community did such a great job of welcoming them to town. Team Jack was just in our office the day before yesterday, actually, and they came and brought us lunch and wanted to thank us again for the radiothon. They gave us an update; we raised over \$130,000 for the radiothon that day. We’ve been doing this for seven years with them when it’s been in Lincoln and we haven’t raised more than \$90,000 in a given year. So, we’ve already made plans on what we’re going to be doing next year because it is coming back to Elwood.

**DEWEY:** That was going to be my next question. So it will be back

**JIM:** It will be back in Elwood next year. You know, the Elwood Public Schools did such a great job. We’re going to get some other communities involved with it next year and we’re really looking forward to that.

**DEWEY:** Okay. Livestock Risk Protection is another one, LRP. Tell us more about that product.

**JIM:** LRP is similar to crop insurance except that we can write it every day except Sundays and Mondays. As you know, we can’t write it until after the close of the market that day. At about 3:30 we’ll get our numbers. So that’s what makes us different than everybody else out there or a lot of people; nobody likes to work at 10:00 at night, but that’s when we have to write LRP. When that producer gets in and he sees what the numbers are, and he needs to write it, we have to have that written before 9:00 the next morning. Arlyn Rieker has done an outstanding job for us promoting LRP and working with our other agents.

Again, I believe that’s what makes The Home Agency different from everybody else. We want to write that LRP, we want to write these weather contracts, we want to write things that are different that nobody else wants to write because once we write those products, that allows us to write other products that those other producers have.

**DEWEY:** And don’t forget P&C.

**JIM:** And of course, P&C. Because once we write the livestock and the crop, we’re always going to want to write their farm business as well.

**DEWEY:** Jim, it’s been great working for 25 years with The Home Agency.

**JIM:** Dewey, in closing, I want to say thank you very much. You have been a big part of The Home Agency. You’re not on the payroll, but if it weren’t for Dewey and KRVN helping us grow our business, we would not have the business we have today.

**DEWEY:** Thank you very much. Best of luck to you and The Home Agency in the future. We’re always going to see each other since we don’t live far apart.

**JIM:** You’re in town, and I’m always in town working in the office, so I guess we will see each other.

**DEWEY:** Thank you very much, Jim Baldonado of The Home Agency.





# 2020 WEATHER OUTLOOK: PROTECTION WITH EWEATHER BRIAN O'HEARNE

In this edition, we focus on high-value specialty crops such as hemp that will have subsidized crop insurance in The Home Agency's territory in 2020. However, Whole Farm and any 508(h) program will be severely limited in coverage. It is eWeather's understanding that any government program will not cover too wet at planting and too wet at harvest, the two most critical weather risks for hemp. Also, any government program, as well as private crop hail other than from eWeather, will completely deny coverage if the hemp crop tests >.3% THC. Finally, the dollars of coverage for hemp will likely only cover a portion of your expenses and require that the hemp is under a sales contract.

2019 was the wettest year on record for the continental U.S. Close to 400,000 acres of hemp were licensed in 2019 and estimates are that only 230,000 acres were actually planted and only 50-60% of that was harvested due to crop failure, non-compliant crops and other factors resulting in 115,000-138,000 acres of harvested hemp. **Most of that lost production was due to adverse weather!**

The long lead outlooks from January 16th show a cold and wet northern U.S. where flood warnings are already out if there is even normal precipitation over the winter. Soil Moisture levels in much of Nebraska, Kansas, and the Dakota's are close to record highs.

eWeather has compelling weather hedge programs that should be deployed every year to protect against wet spring conditions that not only protect against pre-

vented planting and lost agronomy sales, but reduced yield and extra expense for late planting. If you bought PRF, eWeather has excess precipitation programs to cover and complement your PRF premium if your PRF windows are too wet in a fascinating new program.

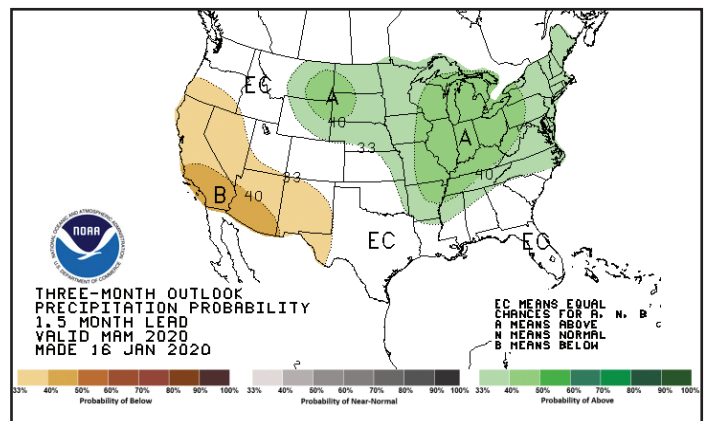
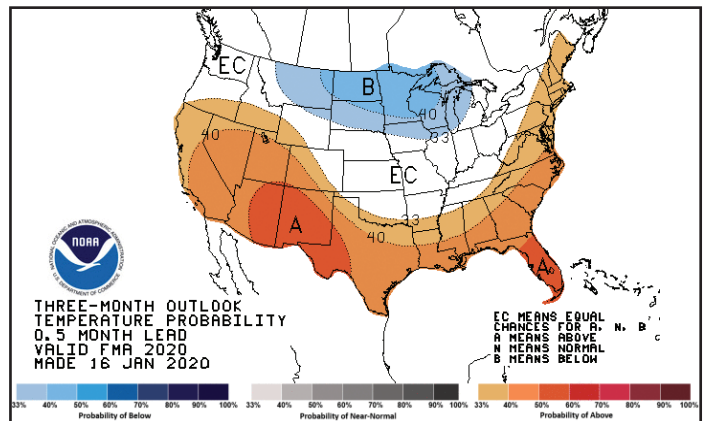
eWeatherRisk and The Home Agency are experts in minimizing your risk for high-value Industrial Hemp programs such as prevented planting, weather conditions that could elevate the THC content to unacceptable levels, brand new private hail programs tied to the size and intensity of the hail, and prevented/too wet at harvest.

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. They 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 eWeather'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 The Home Agency agent for more information and a quote for any weather risk that has you concerned.







# PROACTIVE

## AL KUZMA

Proactive-Adjective. Serving to prepare for, intervene in, or control an expected occurrence or situation, especially a negative or difficult one; anticipatory

It's December 18, 2019, as I write this. Husker football ended about three weeks ago, the Husker volleyball season is over, and Scott Frost is announcing his 2020 early signing class.

I know when you pick this up, it's probably February 2020. New Year's resolutions? Forgotten. The new workout clothes? They might be really comfortable to shop in. In other words, the best-laid plans of mice and men go awry.

Ok, so I'm 45 days or so late; but we are heading not just into a new year, but rather a new decade. So with that in mind, here are 20 proactive actions that you can take.

1. Reassess your life: On a scale of 1-10, with ten being the best, how would you rate the quality of your health? Spiritual life? Personal? Financial? Relationships? Career/business? Recreation? Personal development? Be brutally honest with yourself. Of the ones that need work, start with the one that resonates loudest.
2. Budget. Make one and start tracking it.
3. Check your credit report with Experian, Equifax, and Transunion for any incorrect entries.
4. Commit to a "no-spend day or weekend." Instead of eating out, dig down in the bottom of the freezer and cook in. Watch an old movie, Netflix, or Hulu.
5. Get healthy without joining a gym. Walk, drink one gallon of water per day, take advantage of some great apps out there like Fitbit, Johnson and Johnson 7-minute workout, and Nike Training Club, to name a few.
6. Boost retirement contributions. Try increasing \$50, \$100 or \$150 month. In the long run, it will make a huge difference.
7. Fast track debt payoff. I have written about this before. I call it the debt snowball where you pay off the smallest debt first, then take the payment for that and apply to the second smallest, etc. It's incredible how well this works.
8. Cut back on "bad money habits." Impulse buying is a huge one. Try delaying your purchase an hour, two hours, or overnight. A lot of people are amazed at how much they spend eating out. Splurging on your pet is another one. I know they are family, but really?
9. Automate good habits. Have money automatically transferred from checking to savings. When more money comes in or you pay off debt, this is "found money." You can either
  - 1) spend it, 2) save it, or 3) a combination. I recommend at least a portion of the found money to be automatically transferred to savings.
10. 70/20/10 Rule. This is an awesome financial management tool. Save 10% of gross; 20% toward debt reduction and live on 70%. You will thank me at this time next year.
11. Do home maintenance. Change air filters, patch leaks, have routine preventative maintenance of heating/cooling. These are a great way to stay ahead of costly repairs.
12. Cut the cable cord. Replace the cable with a digital antenna for local broadcasts. Try Netflix, Hulu, or HBO for movies.
13. Go to the doctor or dentist. Just like home maintenance, your body needs preventative maintenance.
14. Evaluate last year's biggest financial mistakes. No harm in making mistakes, but you want to learn from them.
15. Rebalance your investment portfolio. As you age, your appetite for stock market risk may go down. There is an awesome program out called Riskalyze that will nail this. I highly recommend it.
16. Assemble your financial team. You need an insurance agent (hint: think The Home Agency), a financial planner, a tax preparer, and an estate planning attorney. Schedule an appointment to either set up a plan or review an existing plan.
17. Review your employee benefits. Life, health, and don't forget to look at protecting your biggest asset, disability income insurance.
18. Contact credit card companies to ask for a credit limit increase.
19. Read a financial book. My favorites are The Slight Edge, The Richest Man in Babylon, Think and Grow Rich, 21 Secrets of Self Made Millionaires.
20. Fund your Health Savings Accounts. Why pay eligible expenses with after-tax dollars when you can use pretax dollars? 2020 limits are \$3,550 for individuals and \$7,100 for families.

So there you have it, 20 practical straight forward suggestions to be proactive in 2020. I would be interested in hearing from you if you have suggestions that are not on this list. Let me know if you have any questions.

Until next time, God Bless.





# Cheddar Chowder

**Rhonda Jones**

The Home Agency Insurance Agent

Kirwin, Kansas

## INGREDIENTS

4 cups chicken broth  
4 cups chopped, peeled potatoes  
1 cup sliced carrots  
1 cup sliced celery  
1/4 cup chopped onion (or 1/2 tsp onion powder)  
1 stick butter  
1/2 cup All-Purpose Flour  
2 tsp salt  
1/2 tsp pepper  
1 tsp basil  
4 cups milk  
4 cups shredded cheddar cheese  
1 (14oz) can corn  
2 cups diced ham

## ADDITIONAL TOPPINGS

bacon bits  
crackers

## DIRECTIONS

Bring chicken broth to a boil in a large pot. Add the vegetables. Simmer covered for 10 minutes.

Melt butter in a saucepan. Stir in flour, salt, pepper, and basil. Continue stirring until thickened. Gently stir into vegetables in broth.

Add the milk, cheese, corn, and ham. Heat just to serving temperature, stirring occasionally; do not boil.

Top with the bacon bits and crackers.

Serve hot.

Enjoy!



A man and a woman are standing in a field of dry grass, looking at a tablet together. The man is wearing a blue and white checkered shirt, blue jeans, and a green cap. The woman is wearing a black jacket and blue jeans. In the background, there is a large red metal structure, possibly a piece of farm equipment, under a bright sky.

# CROP INSURANCE FOR WHAT MATTERS MOST. WE'VE GOT THIS.

Fresh off the challenges of 2019 – and with similar anticipated planting conditions in some areas in 2020 – it's smart to review additional crop insurance options. The RCIS Revenue Protection Policy with the Harvest Price Option, a private coverage, works in addition to your federal crop insurance to increase protection from a drop in yield or price.

*Ask your RCIS crop insurance agent about a  
Revenue Protection Policy today.*

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## NEBRASKA

### ELWOOD

210 SMITH AVENUE, 68937  
800.245.4241 | 308.785.2803

### GOTHENBURG

515 10TH STREET, 69138  
888.537.3511 | 308.537.3511

### BRADY

120 NORTH MAIN, 69123  
888.537.3511 | 308.584.3044

### BENKELMAN

619 CHIEF STREET, 69021  
800.245.4241 | 308.423.2400

### RUSKIN

1123 ROAD 4900, 68974  
800.245.4241 | 402.984.9255

### ALMA

1004 SEVENTH ST., 68920  
308.928.8919 | 308.928.2744

### ANSLEY

615 MAIN STREET, 68814  
800.245.4241 | 308.325.7105

### BROKEN BOW

800.245.4241

### LOOP CITY

609 'O' STREET, 68853  
402.525.5249

### BERTRAND

406 MINOR AVE, 68927  
308.474.8044 | 308.991.1906

### LOOMIS

307 COMMERCIAL ST, 68958  
308.991.1906

## KANSAS

### BELOIT

3873 K ROAD, 67420  
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### LARNED

519 WEST 4TH, 67550  
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### KIRWIN

1934 EAST 1100 ROAD, 67644  
800.245.4241 | 785.543.7104

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### KIRK

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### STRATTON

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### YUMA

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### MCCLELLAND

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