

# ■ The ■ Home ■ Agency



## *HEADING FOR HIGHER GROUND*

WHEAT HARVEST

INSURING YOUR FARM EQUIPMENT

RADIO RELATIONS

THE MOST IMPORTANT FARM ASSET



## President's Thoughts

FROM THE DESK OF JIM BALDONADO

**G**reetings! Oh, what a spring/summer it has been...cool and wet with some areas getting up to 11 inches of rain over Memorial weekend. And it didn't stop there with the month of June bringing more rain, lots of hail, and way too many tornadoes.

Here at The Home Agency we do not like storms of any kind, but they are bound to happen. When they do, we hope that we can be there for you with the best product and coverage possible.

With all the bad weather this spring, one good thing did happen; there were all-time high commodity (grain) prices. Some will say high prices won't do me any good after being hailed out when I have nothing to sell. And that's true—you don't make money by having a loss. But with the use of higher levels of RA (Revenue Assurance), people feel comfortable marketing more bushels at the higher prices. One thing has changed for wheat producers looking at types of coverage and levels for 2009. The time frames for setting the base price and harvest price will stay the same; however there will be a 200 percent upward price change limit and there will no longer be any downward

price change limit between the base and harvest prices for either plan. In the past CRC had a maximum of \$2.00 movement up for wheat and RA was unlimited up. Now both CRC and RA are the same.

We need to try to figure out which product to buy as they have different ending dates when they set the harvest price. Please look over the chart below. The federal government has been telling us for a year or two that we will only have one policy to choose from; that sure would be nice.

2009 Wheat Prices with Revenue Plans & Tracking Dates			
Plan	States	Base Price	Harvest Price
<b>CRC</b>	CO, KS	Aug 15-Sept 14 July Hard Red Wheat KCBOT	June 1-June 30 July Hard Red Wheat KCBOT
<b>CRC</b>	IA, NE, SD	Aug 15-Sept 14 July Hard Red Wheat KCBOT	July 15-Aug 14 Sept Hard Red Wheat KCBOT
<b>RA</b>	CO, KS, IA, NE, SD	Aug 15-Sept 14 July Hard Red Wheat KCBOT	July 1-July 14 July Hard Red Wheat KCBOT

When reviewing your 2009 wheat coverage, look at higher levels of coverage vs. buying hail insurance next May or June, like a number of people did. We sold a lot more hail insurance this year than we have ever in the past and that was because grain prices were so high.

Changing gears a little, as you all know we are one of the largest writers of crop

insurance in the nation, but did you know that we are becoming one of the larger writers of Property & Casualty as well? We have a number of companies to choose from in the 5 states we write in, so when any type of farm coverage comes up, please give us a call. I think you will like what you will see.

On the lighter side, my buddy that is with me in the picture, and will be in the ones to come, is Duke, an 8-year old chocolate lab. When possible, he is with me and would come to work with me if I would let him. This picture is of us fishing on Johnson Lake in the evening after work. We spend hours out there catching fish (or not) and I will tell you that when I have a bite, he will beat me to the fishing pole. I wish I could teach him to either reel the fish in or drive the boat, as sometimes it's hard to do both. I've left him home from time to time when fishing with friends and he will sit at the door and whine to the extent that Sharri will call and say "come and get this dog, he is driving me nuts". Sharri opens the door and Duke will be sitting on the dock waiting to get picked up.

I'm writing this article the third week of June for the August issue and hoping things are going the very best for all of you. I have been in the insurance business for 22 years and could not do it without customers like you. If there is anything I can do, or maybe something we may be

able to do better, here is how to get in touch with me. Good luck with drilling wheat and fall harvest, and Thank You for your business. ■

*-Jim*

Elwood office: 800-245-4241  
Jim's home office: 308-785-3378  
Jim's cell: 308-325-0398  
Jim's e-mail: jbaldonado@thehomeagency.com

## Crop Insurance Corner

### CROP INSURANCE REMINDERS By Cindy Davis

#### 2008 Wheat Production

Many of you experienced abundant rainfall in May and June. We hope your wheat harvest reaped the benefit of those nice rains and you avoided the severe storms that also seemed to find their way to the central plains on several different occasions. If you haven't already reported your 2008 wheat production, now is the time to do so. Give your agent a call and set up a time to report production so they can make sure to get all possible losses turned in and get your APH's updated.

#### 2008 Row-Crop Harvest Reminders

Harvest of row crops will be beginning soon. If you will be chopping any acres for silage be sure to give your agent a call prior to chopping. If at all possible, please call a few days before chopping so your agent can get an adjuster out to do an appraisal. Also remember, production must be kept separate by unit! Units will be combined if the production has been co-mingled between units. For loss situations, contact our office immediately so we can get an adjuster notified. Agents cannot authorize any specific loss requirements for the company, so it is imperative that we contact the company as soon as possible so they can get an adjuster in contact with you. The policy provisions provide that in the event of damage or loss it is the insured's duty to give the company notification within 72 hours of the initial discovery of damage, but not later than 15 days after the end of the insurance period. The insurance period is the earlier of: (1) total destruction of the crop on the unit, (2) harvest of the unit or (3) the date contained in the Crop Provisions. The Home Agency wishes you a plentiful and safe harvest!

#### 2009 Wheat – Sales Closing Deadline

With the 2008 Wheat crop year in the books it's time to start thinking about your 2009 Wheat coverage. The sales closing deadline for 2009 Fall Wheat is September 30<sup>th</sup>, 2008. All changes to your policy must be made by this date. A couple of things to remember when you are reviewing your policy with your agent are:

- Verify that your name and address is listed correctly on your policy.
- It is very important that your social security number or EIN (Employer Identification Number) is listed correctly on the policy. All other people and/or entities with a 10% or more interest in the policy (this would include a spouse) must also be listed on the policy along with their SSN or EIN. Please verify that your agent has these numbers listed correctly.
- Has there been a change in entity from last year? (New partnership or corporation formed, new marriage, divorce, or has a death of someone listed on your policy occurred?) These changes must also be made by sales closing deadline.
- Have you acquired ground in a new county, or do you have ground in a county that you did not have a policy for in prior years? If you intend to insure wheat in those situations a new policy will need to be written.
- Verify plan, level, and options for each crop.
- If you are going to elect Prevented Planting for any eligible crop on your policy it is very important to notify us as soon as you make that decision. Prevented planting losses have a very strict 72 hour window from final plant date or the late planting period (if applicable) to be turned in.
- Is any portion of your land in High-Risk Areas? Acres planted in high risk areas are subject to additional premium and possibly a different t-yield. If you are aware of any high risk land in your farming operation it is extremely important you let us know before sales closing date! High risk land can be excluded from coverage on your

MPCI/RA/CRC policy but only before the sales closing deadline. Those acres can also be written on a CAT policy or, if given proper time before this deadline; we could apply for a high-risk land written agreement.

- If you hold a power of attorney for another insured, or if you have appointed someone to hold power of attorney for you, your agent will need a copy of the POA form.
- If you have any questions concerning your crop insurance be sure to ask. Now is the time to get all changes made. It is very difficult and sometimes impossible to make changes after the Sales Closing Deadline! ■

#### Comments and Suggestions

Email us at  
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## Livestock Risk Protection

### VOLATILITY & UNCERTAINTY

By Arlyn Rieker

**V**olatility and uncertainty are the words that describe our markets today and the upcoming months.

Questions that we are asking ourselves are: Will corn hit \$8? What will cattle buyers and feedlots be willing to pay for the feeders if this happens?

With adverse weather conditions continuing and possibly low ending grain stocks, what limits will these markets exceed or when will they bottom out? I have heard numerous clients say "If we hit \$7-\$8 on corn, what will my calves be worth this fall?"

Well, we have already hit \$7 on corn and the weather market plays a role every day.

What will cattle buyers and feedlots be willing to pay for calves this fall? That is one of the questions cattle producers face. Just like most people, we don't know the answers to these questions, but we have knowledge of the products that can help you manage some of these risks.

As stated before, LRP (Livestock Risk Protection) has been designed to protect against the decline in prices in the cattle market. Recently, we had our agent

update training meeting in Elwood. During the meeting I was looking at all the agents here who are or have been, directly involved in the livestock sector of agriculture. I know The Home Agency is unique in that our agents not only know the products, but in many cases are ag-producers just like you.

Earlier I mentioned risk management. I recently received a call from a banker referring us to one of their clients to

making the decision of whether or not the coverage price offered on a specific day is a good price. Over the past weeks, we have seen the coverage fluctuate up and down, depending on the grain markets and its volatility. One improvement we have seen this past year is LRP offered at up to 100% coverage price, compared to 92-94% in prior years. This has improved the product and given the producers better coverage when comparing this to a put. For the producers who purchased this more than a year ago, you might want to take a second look at LRP, due to this change. Also, for producers who sell on the video, you can put LRP coverage on those animals up to the time the purchaser takes possession. All you have to do is have ownership within 30 days of your ending date, and you are still eligible for LRP coverage.

One question I get while discussing LRP is "Does it pay?" Over the past couple of years we have sold 317 endorsements and have paid over \$321,000 in losses. As you can see, if coverage is in place and the markets declines, LRP works. If the cash market doesn't decline, and you have LRP in place, you sell for more on the cash market and probably don't collect on the LRP. Even so, this is the situation you want; sell the calves for a good cash

price, with a price protection on the bottom side.

The more people we visit with, the more we feel LRP is a viable risk management tool for cattle producers. We have had meetings with banks, sale barn workers and

farmers and have had a growing interest in LRP. Today more than ever there is a great deal of volatility in the market place. We feel LRP is a tool to manage that risk. Let us be your leader in Livestock Risk Protection. ■



discuss LRP with them. This is something we have seen more and more over the last couple of years. LRP offers to protect

against the downside in the markets for the time you sell your livestock. We are working with bankers to help them understand how LRP works by protecting livestock

against market risk, just like we have been explaining crop insurance protection for many years.

We have been tracking LRP prices since 2004 and use spreadsheets to breakdown the different types of LRP purchased. Through this we have seen our top coverage price was at \$129.82/cwt. for Steers Type 1, but most of the contracts sold have been between \$121 and \$125/cwt. for the highest level of coverage. We use this as a baseline to assist in



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## New Agent

### SHANE ERICKSON

First I want to wish the best to Andy Fye, whom I am replacing at the Stratton, Yuma and Kirk offices. From what I understand, she was a great asset to The Home Agency and I can only hope to offer the same great service she provided during the years she was employed with The Home Agency.

My name is Shane Erickson and I was born and raised in south central Nebraska. I grew up on a farm about 8 miles south of

secondary education at Doane College in Crete, Nebraska where I majored in Mass Communication with an emphasis in Electronic Media.

After graduating from Doane with a Bachelor of Arts Degree in the spring of 2006, I moved to Denver, Colorado where I was employed by Austin Domsch State Farm Insurance



Campbell, Nebraska with four brothers. I attended Campbell Public Schools until it closed and then transferred to Silver Lake Public Schools. I graduated from Silver Lake Public Schools in the spring of 2002. In the fall of 2002, I began my post

Agency. During that time, I acquired my insurance licenses and became the primary producer for this office. After two years living in Denver, I realized the fast-paced, look out for number 1 philosophy was a lifestyle I was not suited for long term.

When I'm not working, I enjoy any type of physical activity, such as league basketball, skiing, or playing nine holes whenever I get the chance. I also enjoy hunting and fishing. I look forward to joining The Home Agency team and hope to meet you all real soon. ■

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## Farm Risk Management

### INSURING YOUR PIVOTS & ATVS By Deb Arends & Lori Rahjes

With such an active storm season underway, it's important to make sure you have adequate insurance coverage in place. In this issue we'll focus on pivot and ATV coverage issues.

We have a couple different ways to insure pivots. We have one company that will write them on their own without your supporting farm insurance.

The minimum premium is \$750 with a \$1,000 deductible. There is no age restriction and pivots can be insured on a replacement cost basis. On older pivots,



verification of the replacement cost value is required from a pivot repair dealership prior to the policy being issued. Each pivot must be described separately with all ancillary equipment (motor, underground wiring, panels, etc.) for each system itemized. The premium will depend on the number of prior losses.

Pivots can also be included on a policy with all of the farm coverage. Replacement cost is available if the system is ten years old or less and in good repair.

A pivot system includes the pivot, panel box, wiring, control panel and a standard electric

motor. Typical replacement cost values range from \$65,000 for a 7 tower system to \$71,000 for a 10 tower system. If there are additional features such as a cornering

system, diesel power unit or generator, the value should be increased accordingly.

Another pivot consideration arises when a farmer rents ground with a pivot on it. Do you know what the landlord's insurance covers and what the renter's insurance covers in the event of a loss? Let us give you a no-obligation quote and answer any questions you may have.

Many farmers use ATVs in their everyday farming

operations. It's important to know what coverages you have in the course of that use. For example, do you know if you have coverage for off-premise use? If you are using your 4-wheeler to go from field to field and have to cross a public roadway, do you know if you're covered should something happen while crossing that roadway? Some companies include coverage for this; however, many companies require an endorsement in order to have this coverage. If you are off-premise or if your 4-wheeler is being used for recreational purposes, you may or may not have coverage on your farm policy should a claim occur. Depending how you use your 4-wheeler, it may be wise to write it separately on a Recreational Vehicle policy. Again, we can answer any questions you may have.

We would like to write your farm coverage, call your local Home Agency for a no-obligation quote today! ■



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## Radio Relations

MORNING ADS WITH JIM & DEWEY  
By Jeri Schultheiss

**K**RVN 880 Rural Radio and Dewey Nelson are practically synonymous in an agricultural community spanning parts of 4 Midwest states. Listeners in Nebraska, Colorado, Kansas and Iowa wake up to Dewey's unique voice in the early morning hours. He pulls overnight markets and commodity reports into the new morning with updates throughout the day. Likewise, Jim Baldonado, owner of The Home Agency can be heard midmorning talking about the importance of crop insurance and marketing to producers near and far. This great union between KRVN and The Home Agency has increased in strength over the past 12 years. The reasons are threefold. Both The Home Agency and KRVN are committed to helping and informing agricultural producers. Secondly, both businesses target the same geographical areas. Finally, Jim Baldonado and Dewey Nelson work well together, delivering a thought provoking program to producers as well as other listeners. It's a win-win situation not only for the farmers and the insurance business but also for KRVN.

As many of us know, the main interests of farmers and ranchers each morning are weather and markets. Just checking the temperature and rain gauge is not enough. They turn on their radios and listen to Dewey Nelson report on how the weather and markets have, are, or will be changing. Listeners rely on this information to help manage their operations. Likewise, at 10:15 AM and, depending on the time of year, 12:30 PM, Jim is greeted by Dewey on the air of KRVN to reach this same audience. Jim brings information about crop insurance programs, deadlines, changes and new products.

"One of the most effective attention grabbers is stating numbers," says Dewey. "Giving the prices when visiting about Livestock Protection Insurance or deadline dates seems to get the farmer to consider taking action and calling your business to find out more."



The two visit like old friends about these topics. They easily tie their expertise together because, like the weather, grain prices and production change. Because of this Jim encourages farmers to keep an eye on the markets. You can hear Jim repeatedly tell his insureds "Use your crop

insurance as a tool to forward market your guarantee with very little risk."

Dewey and Jim started this routine back in 1996 with a pre-recorded program that lasted 5 minutes. It was repeated 3 times a week until a new recording was made. It was soon apparent that changes were needed when listeners were able to repeat the conversation word for word. A 5 minute radio spot was too long to hold their attention and listeners would often change stations. Today, a short 1½ minute program each weekday on various crop insurance subjects is all it takes to make the phone start ringing. With the farmer's interests always first in mind, the 10:15 spot which follows Dewey's market update and the 12:30 spot during the lunch hour are good times to inform and educate them on insurance issues.

Timing of communication is only one important element in reaching out to producers. The coverage area is also very significant. KRVN and The Home Agency could almost be running off the same map when it comes to serving a client base. Coverage for both businesses encompasses a large part of Nebraska and Kansas as well as the North Eastern corner of Colorado and the South Western part of Iowa. KRVN has proved to be a fantastic tool for Jim to be heard by a large number of farmers and ranchers. Ag Media Research (a surveying company)



further confirmed KRVN's CUME Rating was well above their competition when it came to the share of farm population who tuned in at least once during the day. KRVN couldn't be a more natural fit for The Home Agency because of its listening audience and broad range.

"70% of The Home Agency's business comes from areas in excess of 100 miles away", stated Jim. "We saw instant results when we started doing the program in 1996."

What started out as, "Good morning, Dewey Nelsen here, speaking with Jim Baldonado from The Home Agency", has been through some changes. Now other agents from the Gothenburg, Cozad and Elwood offices, speak on various topics as well.

Although some choose not to speak on-air, others take a deep breath and pick up the phone at 10:15 to report on Livestock Risk Protection, Hail, and Property and Casualty Insurance.

"Dewey is very easy to work with. He asks what you would like to speak about and asks a few questions that help direct the conversation a few seconds before you go on the air", says Jeri Schultheiss. "He's very intuitive and knowledgeable so he seems to know just what to ask to help us get the most effective message to the audience."

Dewey admits that working with The Home Agency opened up

a learning opportunity in Crop Insurance. He feels that Jim Baldonado started a revolution with the "live program" concept that has influenced other advertisers.

Dewey's agricultural interests began on a northwestern Minnesota farm near Oslo. From there he attended school for radio in Thief River Falls, Minnesota. After working for 12 years in Willmar, MN,



Scottsbluff, NE became his home in 1984. He was employed by KNEB, (a sister station of KRVN) as a Farm Director there. KRVN in Lexington handed him a microphone in 1989 and he has lived

in Elwood since 1990. Jim was raised in Wauneta and worked in Eastern Nebraska before coming to Elwood in 1983. Jim and Dewey share this home community and have also raised children there who are close in age.

Jim's girls used to tease their dad by saying, "Dad we counted about 10 times that you said, 'Yes Dewey, uhhhh' on the radio today." Jim smiles when he tells that. Everyone knows that only **his** kids could get away with harassing him about it.

While listening to Jim and Dewey you sense the friendship that comes from mutual respect and years of broadcasting together. You hear two familiar voices reaching out to country folks for miles around in the morning hours, giving them useful and helpful information. "Good morning, Dewey Nelsen here talking to Jim Baldonado..." ■

**Trivia Question:**  
*"Name two other people, besides Jim Baldonado, who are on KRVN every day (usually before noon) who have Wauneta, NE ties."*  
*(Answers on back cover.)*

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## LongTerm Care

### YOUR MOST IMPORTANT FARM ASSET By Kent Holl

**T**ake a moment and think about what your most important farm asset is. Is it your productive farmland, your modern barn or your well oiled machinery? No! Your most important asset is your ability to show up to work every day on the farm and use your labor, knowledge and experience to produce income and support your family. Your most important farm asset is you! Let's first assign a dollar value to this KEY farm asset. Consider a 30 year old male farmer earning \$40,000 in farm income for each year until age 65. The total financial value of his earned income over 35 years is \$1.4 million! This is a large sum and yet is likely understated because it does not take into account future increase in his farm income.

Protecting a multi-million dollar asset is no trivial matter. Farming ranks as

the most dangerous occupation in the nation -120,000 agricultural workers suffer disabling work related injuries annually across the U.S. Every farmer knows someone who has been seriously injured working on the farm--it is an all too common occurrence. Tractor and farm equipment accidents, dangerous chemicals, toxic gases, livestock accidents and the unhealthy stress caused by the rigors of running a farm business are the leading causes of serious injuries/sickness that disable farmers. Disability is behind nearly half of all foreclosures and a significant number of personal bankruptcies. Insuring it has not been a high priority for most workers because many assume they're already covered through Social Security. Only about 39% of all 2.1 million workers who applied for Social Security benefits were approved in 2005.

So how do you protect your family's financial future against the risk to your most important asset? The foundation of a good farm risk management plan is prevention, the cheapest form of insurance. Studies show that most farm accidents

are preventable, so following proper farm safety practices and creating a safe work environment is your first line of defense. The next best protection against a disabling injury or sickness is the transfer of the risk to a third-party through income protection insurance, better known as Disability Insurance.

Your likelihood of becoming disabled is higher than you might realize. One out of every 21 will experience a disabling injury/

sickness. Call us at The Home Agency if you would like to design a personalized income protection plan that protects your most important farm asset--YOU! ■



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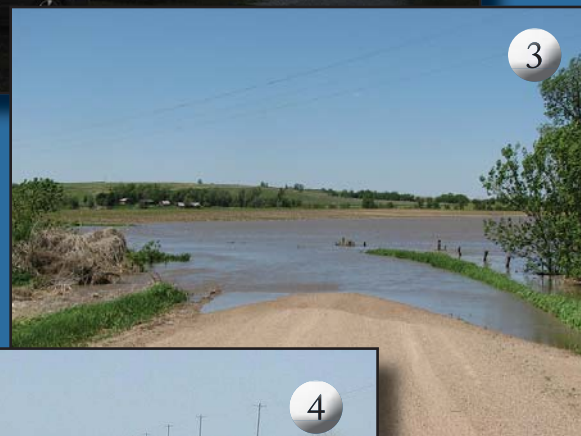
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## Storms & Aftermaths

These storm and aftermath pictures were taken in May and June this year. Picture 1 is a storm rolling in near Underwood, IA. Picture 2 is flooded farm ground taken east of Eustis, NE after the 7-11 inches that area received right before Memorial Day weekend. Picture 3 is more flooded farmland in May. Picture 4 is a hailed on wheat field south of Elwood, NE. Picture 5 is the backyard of a home in Eustis, NE over Memorial Day weekend. Picture 6 is Eustis' flooded rodeo grounds.



## Agent Bios

### BRENDA MAHLBERG

Hello, I'm Brenda Mahlberg and I've been with the Elwood office of The Home Agency for 10 years. After being with the FSA Office for 8 years, I made the easy transition of going to work for The Home



Agency. My primary responsibilities are working with all the Home Agency crop insured's and keying for our Service Center. I grew up in North Platte, graduated from college with a Business Administration Degree and then made my home in Elwood.

I am married and have 3 children. My husband, Kevin, is a business teacher and coach for Elwood Public Schools. Our son, Bryson, just graduated from high school and will be attending Doane College on a track scholarship. Our daughter, Bailey, will be a junior in high school and Rachel will be an eighth grader. We stay busy attending all the sporting events and school activities and occasionally making it to the golf course. For some reason my husband seems to make it out there a lot more than I do. ■

### DANTINLIN

Hello, I'm Dan Tinlin, the Manager and Agent at The Home Agency in Gothenburg, NE. I was born in Chicago, raised in San Antonio and lived in Denver while in the service. I went to work for Frontier Airlines in the late fifties, where I met and married Sharon Aden, a flight attendant for United Airlines. We decided to raise our children in a small town.

Sharon was from Gothenburg, so we moved here in 1962.

I have a son, Jeff, 45, who lives in Chicago, a daughter, Jenny who lives in Omaha, and I lost my daughter, Suzanne, in 2006. I have 5 grandchildren or 8 if you count Peps' daughters, (which I do) and 2 great grandchildren.

I started selling insurance in January of 1980. In 1981, I was selling federal crop insurance for \$2.50 to \$3.50 an acre. WOW!!

In 1990, I was going to strike out on my own, but as luck would have it, I met Pep Baldonado. He suggested I join him at the Home Agency in Elwood. This turned out to be a great match for Jim & me. We have the same feeling about crop insurance being an insurance product of the future. While selling all types of insurance, we concentrated on selling crop insurance and it became a niche market for The Home Agency. In 1999, when I turned 65, Jim bought out my share of the agency. I remained as manager of the Gothenburg office and hold that position today.

Over the years, it has been very rewarding to help educate our producers on how to use crop insurance as a marketing and risk

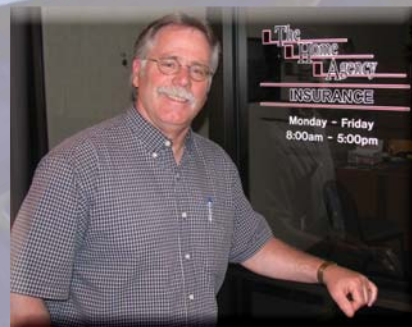


management tool to lock in projections and enhance their farming operations.

I am very involved in the community, serving on the city Planning and Zoning Board and the hospital foundation board. I have the distinction of having been the Chamber of Commerce president in three different decades, 80's, 90's and 2000. We at The Home Agency believe that it is essential to our business to be involved in our respective communities. ■

### CHIP BULLOCK

Chip Bullock is the agent at the Cozad, Nebraska office. He has worked for The Home Agency for just over a year. Chip was raised in Gothenburg and has lived in Dawson County all his life. After graduating from Gothenburg High School in 1971 and attending Kearney State College, he moved back to Gothenburg in 1974 and went to work for the local Co-op. Chip has been in ag-related businesses



all his adult life. In 1980, Chip met his best friend, Donnis, and married her a year later. Donnis owns K&D Photography and Chip enjoys helping her whenever he can with weddings and photographing families and high school seniors. Chip's son and his family live in Brule, NE and his daughter lives in Texas.

In 2003, Chip got his real estate license and a year later he got his insurance license. Chip started working in the Cozad office of The Home Agency on June 2, 2007. It is the perfect match. Chip enjoys the insurance business and working with folks on property and casualty insurance in addition to being associated with agriculture and livestock through crop and LRP insurance. Working with crop and livestock producers to get the best coverage available in a difficult climate is Chip's passion.

Chip is also very involved in the Cozad community. He is a member of the local Rotary club, a mentor in the Teammates program, a board member for the Cozad Teammates program, and a board member on the Cozad Development Corporation which helps with the economic development in Cozad. Of course Chip also enjoys Husker football and baseball. ■

# The Home Agency Agents and Employees Give Back to the Community



**National Safe Walk to School Day** Accountant Steve Scoville and Agent Deb Arends from The Home Agency in Elwood helped children from around the community safely walk to school. Soon after Elwood received a grant to build sidewalks along the highway in town as a safer route to school. *Photo courtesy of Jim & Kathy Leggott*



**Tax Returns** Accountant Nancy Schutz provided assistance with tax returns for individuals who only needed to file to receive their economic stimulus payments. *Photo courtesy of The Elwood Bulletin*



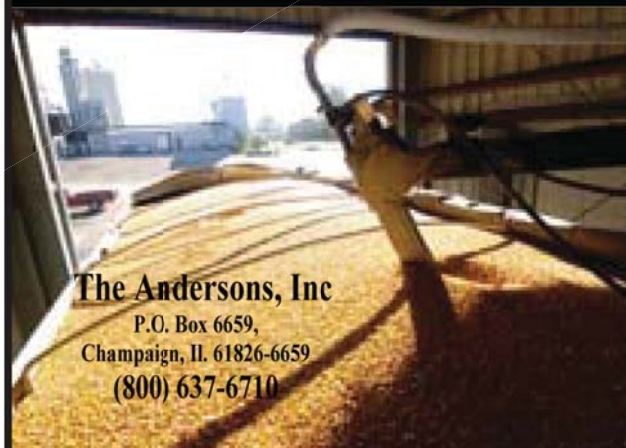
**Preschool Park Day** Agent Jill Grauerholz from Beloit, KS helped out by taking the preschoolers on a train ride at the local park.

## Gothenburg Ambassadors

Agent Dan Tinlin from Gothenburg, NE helped present the 1st Dollar Award to a new business in town.



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## Cookin' with Sharri

### PRIME RIB ~SHARRI'S SPECIALTY

By Sara Ross

Sharri Baldonado grew up on a farm near Waco, NE. She is the third oldest in a family of eight children, so she learned at an early age how to help out in the kitchen. Her family had a huge garden and canned about everything they would need for the next year. When she got into 4-H at the age of eight, she began baking. On Sunday afternoons, the girls helped their mom make 6-7 different kinds of cookies. She said she can remember sneaking little pieces of dough when her mom was making cinnamon rolls or homemade bread. When she got a little older she began experimenting with different kinds of desserts, and found she liked baking the best. Some of her favorites included cherry cobbler and cream puffs. When she wasn't inside helping in the kitchen, she was out on the farm with her dad and oldest (younger) brother. Still, with all that experience growing up, it does not compare to cooking for and serving over 200 of her husband's customers at one time!

For the past 11 years, Sharri has been cooking appreciation dinners for The Home Agency in 4 different states. She's served prime rib at every meal in Nebraska, Iowa, Kansas, and Colorado. She has gone through 336 prime ribs, over 4300 potatoes, 365 pounds of sour cream, 680 pounds of lettuce, 4700 dinner rolls, 1060 pounds of butter, 1060 pounds of mushrooms, and 850 quarts of ice cream. All that food has served 5050 people over all those years!

Sharri does all the prep work, cooking and table setting at every appreciation dinner. The prep work is done at home the day before the

meal and the cooking and setting up is done the day of. The Home Agency staff helps with serving and cleaning up at every meal put on for their customers. That's how 202 people can be served in 16 minutes!

If you ask Sharri what her recipe is for anything she begins in large quantities as she is used to making huge batches of food for occasions like family reunions, their 4<sup>th</sup> of July party, Thanksgiving and Christmas, along with all the meals for The Home Agency's meetings and dinners.

One recipe she gets many requests for is her prime rib, which we have included on this page. Sharri said that it just takes practice, and having cooked prime rib for over 11 years, she's had plenty! ■

**(If you would like to share a recipe with us to use in this magazine, please send us an e-mail at [tha.magazine@hotmail.com](mailto:tha.magazine@hotmail.com)!)**



### PRIME RIB *from the kitchen of: Sharri Baldonado*

15 lb. Prime rib  
Au Jus Base  
Lawry's Seasoning Salt  
Coarse Black Pepper

Trim any excess fat from meat.  
Take 1 heaping tablespoon au jus base and rub on to the meat.  
Sprinkle meat heavily with Lawry's and pepper until thoroughly covered.  
Make sure that you rub the salt and pepper onto the ends of the meat.  
Double wrap the meat with heavy foil and place into electric roaster set at 350 degrees.  
Roast for approximately 3 hours or until internal temperature is 140 degrees (rare).



Check occasionally during roasting to see how fast meat is cooking. You may have to turn down the temperature during the cooking process.

Let the roast stand for about 10 minutes before cutting. Temperature of meat will rise 5-10 degrees after removing from heat. The ends of the roast will be well done and the center of the roast will be rare – medium rare.

# Crossword Puzzle

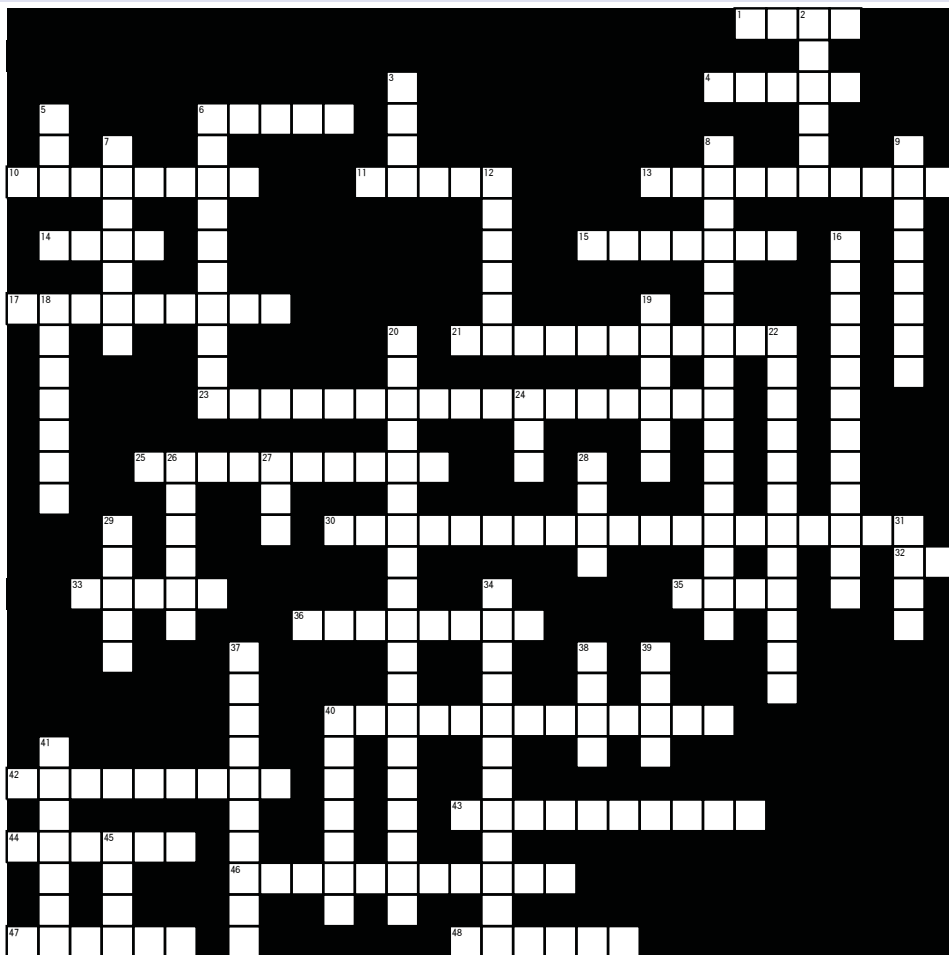
Please enjoy this crossword puzzle. You will find every answer somewhere in this magazine. The correct answers will be in the next issue.

## Across

- 1 Jim's 8-year old Labrador retriever.
- 4 In the event of damage or loss, it is the insured's duty to give the company notification within 72 \_\_\_\_\_ of the initial discovery of damage, but not later than 15 days after the end of the insurance period.
- 6 Call your agent \_\_\_\_\_ to chopping any acres for silage.
- 10 A location of a Home Agency office.
- 11 If you haven't already reported your \_\_\_\_\_ production, now is the time to do so.
- 13 One improvement seen this past year is that LRP is offered at up to \_\_\_\_\_ percent coverage price, compared to 92-94 % in prior years.
- 14 A location of a Home Agency office.
- 15 A main interest of a farmer.
- 17 Jim's been in the crop insurance business for \_\_\_\_\_ years.
- 21 \_\_\_\_\_ cost is available for pivots if the system is ten years old or less and in good repair.
- 23 Advertiser in The Home Agency Magazine.
- 25 A location of a Home Agency office.
- 30 Advertiser in The Home Agency Magazine.
- 32 One type of crop insurance that The Home Agency offers.
- 33 A location of a Home Agency office.
- 35 Advertiser in The Home Agency Magazine.
- 36 The airline that Agent Dan Tinlin worked for in the late 1950s.
- 40 A new Home Agency agent in Stratton, CO.
- 42 2009 Fall Wheat sales closing date is \_\_\_\_\_ 30, 2008.
- 43 Time of day you can hear The Home Agency on KRVN.
- 44 A location of a Home Agency office.
- 46 A word that describes the current livestock markets.
- 47 A location of a Home Agency office.
- 48 Number of inches that some areas in Nebraska got over Memorial Day weekend

## Down

- 2 A location of a Home Agency office.
- 3 The commodity (grain) prices have reached an all-time \_\_\_\_\_.
- 5 One type of crop insurance that The Home Agency offers.
- 6 This must be kept separate by farm unit!
- 7 One of the most dangerous occupations in the nation.
- 8 RA in crop insurance means \_\_\_\_\_.
- 9 A new Home Agency agent in Stratton, CO.



- 12 Number of years that The Home Agency and KRVN have been working together doing morning ads.
- 16 College that Agent Chip Bullock attended.
- 18 A main interest of a farmer.
- 19 What Agent Brenda Mahlberg is doing for the Service Centers.
- 20 The Home Agency is becoming one of the largest writers of \_\_\_\_\_.
- 22 Advertiser in The Home Agency Magazine.
- 24 It is very important when reviewing your policy that your SSN or \_\_\_\_\_ is correct.
- 26 Jess \_\_\_\_\_, Sr. founded ProAg in the early 1920s.
- 27 One type of crop insurance that The Home Agency offers.
- 28 A location of a Home Agency office.
- 29 Advertiser in The Home Agency Magazine.
- 31 Advertiser in The Home Agency Magazine.
- 34 Your ATV may have to be written on a separate \_\_\_\_\_ vehicle policy.
- 37 A location of a Home Agency office.
- 38 One type of crop insurance that The Home Agency offers.
- 39 LRP stands for Livestock \_\_\_\_\_ Protection.
- 40 The number of minutes it took for Sharri and The Home Agency staff to serve 202 customers prime rib dinner.
- 41 LRP is designed to protect against the \_\_\_\_\_ in prices in the cattle market.
- 45 Dewey Nelson of KRVN is originally from the \_\_\_\_\_, MN area.

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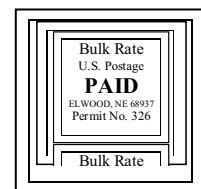
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*Photo on the front cover by Jill Grauerholz  
Design & Layout of The Home Agency Magazine  
by Sara Ross & Jeri Schultheiss*



*Answer to Trivia Question on page 9:  
Sammy Teply and Laddy Wilson.*