

Vol. 2, No. 3--August 2009

■ The ■ Home ■ Agency

Disability Insurance
Report Wheat Production

ACRE Program Sign-Up is August 14th!

MAGAZINE AWARD



President's Thoughts

Hello! I have found writing this article on July 12th for an August 1st publishing date is a challenge. Trying to find things to talk about that will not change much by the time you get the magazine is not easy.

I can't remember a year when on the 12th of July everything looked so green. Driving around to all of our offices from Iowa to Colorado, as well as Kansas, everything looks great. Even the pastures are still green. Nice rains during the month of May slowed planting a little but it also pushed back the start date for irrigating. I remember back in June, after a few weeks of cloudy, rainy weather, we wanted heat --and heat we got for a week or so. Now that we want to cut wheat, rain is slowing us down again. It stays cloudy until noon or later and humidity is high with not much wind. Not good harvesting conditions, at least not here in Nebraska.

Most of our locations in Kansas are done with their wheat harvest and what few fields that have been cut in the Elwood area, the yields have been great. I was in one continuous crop field of 130 acres that had 65+ bushels per acre, and have heard some rumors of 90+ summer fallow fields.

Cindy will write later in the magazine about the Trigger Yield factors for CRC & RA, but I'm going to touch on them also. The CRC harvest price for Kansas and Colorado, which was set during the month of June, generated a trigger yield factor of 138%. The RA harvest price, set during the first 14 days of July, created a trigger yield factor of 160%. So if you have a 40 bushel wheat APH at the 75% level, your guarantee is 30. Now your CRC Trigger Yield is 41.4 bushel and your RA Trigger Yield is 48 bushel. WORST case scenario: you buy CRC because it saves you \$.50 to \$1.50 per acre, you harvest 41.4 bushels and have no claim with CRC, but you did save \$.50. If you had spent a little more premium, you would be collecting \$36.17 per acre with RA. That is a big, big difference. The harvest price for CRC for Nebraska will be set July 15th through August 14th.

Looking at the chart above, it seems like prices have been falling like a rock the past couple of months. What a difference a year

or two makes. Hopefully most of you had a number of bushels contracted for 2009. I don't know what to make of all these

			7/10/09	7/11/08	7/13/07	7/14/06
Corn	CBOT	Dec	\$3.38	\$7.09	\$3.69	\$2.77
Soybeans	CBOT	Nov	\$9.17	\$15.96	\$9.49	\$6.25
Wheat	KCBT	July	\$5.40	\$8.53	\$6.09	\$4.87

numbers, other than how important marketing is and will be in the future.

On top of trying to plant in the rain this spring, then needing some heat to get things growing, followed by rain again delaying wheat harvest, we now have to decide what we should do about ACRE. As you know, if you want to participate in ACRE, you must sign up by August 14, 2009. I know for a fact the farmers in Gosper County are very lucky to have an FSA office like we do. Loren & staff have been working very hard trying to get farmers in to review the ACRE program. They are not trying to persuade them one way or another, but they are helping farmers get a good understanding of it.

We at The Home Agency are busy learning all we can about ACRE as well. A few things I do know are:

- 1) All owners and operators on a farm must sign the CCC-509 ACRE election and enroll by August 14, 2009 if they decide to participate in the ACRE program. Once this is done, you are in the program for the balance of the Farm Bill. So, before you sign up, make sure you want to do this for the balance of the Farm Bill which is through 2012.
- 2) ACRE is by farm number and is revenue calculated based on planted acres.
- 3) ACRE payment acres are 83.3% of planted crop acres, not to exceed the total crop base acres for the farm. Direct payments are reduced 20% and loan rates are reduced 30%.
- 4) Your 2009 base price for ACRE is set using a weighted average of grain sales, which for wheat is from 6/1/07 to 5/31/09, and for row crops is from 9/1/07 to 8/31/09. The 2009 Harvest price for ACRE on wheat is set from 6/1/09 to 5/31/10 and from 9/1/09 to 8/31/10 for row crops.
- 5) Direct payments are based on FSA base acres, not planted acres like ACRE.
- 6) A farm must pass two Triggers before an ACRE payment is paid:

Trigger 1 – The State ACRE guarantee must exceed the actual state revenue.

Trigger 2 – The Farm ACRE Benchmark Revenue must exceed the actual farm revenue.

Something else to think about is the base price for wheat is around \$6.63, soybeans \$10.05 and corn \$4.13. Remember, that's the two year weighted average I was talking about above. Do you think we will see that high of a base in the next three years? If you are thinking about signing up for ACRE, you may want to do it now as the base price for 2010 crop year could be a lot

lower than the \$4.13 for 2009, as they will be using the weighted average of 2008 & 2009 crop sales.

These are just a few of the things you must know. I have looked over a number of scenarios and it may work for some and will not work for others. Don't forget, enrollment in ACRE is by Farm Number, so if you have 5 or 6 Farm Numbers it may work for 2 or 3 and not for the balance.

One thing to remember: You may suffer a bad hail storm and lose all your production, but if the actual State Revenue exceeds the State Revenue Guarantee you will not have an ACRE payment. Your farm may get hailed out but hopefully the whole state will not. So this is not a replacement for CRC or RA, or even your Hail policy. In addition, you will not know for a year after you harvest if you even have a payment coming from ACRE. If you have any questions, please give us a call and if we don't know the answer, we will do our best to get the answer for you.

With all the different items I have been talking about, it is easy to see that it takes a very special person to be an American farmer, and I salute you for that. I have said this many times, if it was not for the farmer I would not have the business that I have today, and the small towns that are everywhere would not be doing as well as they are. Again, Thank You for what you do.

Keep me in mind with any questions you may have on your crop insurance, hail insurance, LRP or ACRE. I should know most of the answers, but if not I will have them for you as quick as I can. As always, thank you for your business.

July 14, 2009

Louie, Louie, Louie. A few issues ago I was talking about how it would be nice for Duke to have a little brother. But if you recall, my wife said that we had decided not to have any more dogs once Duke was gone.

Well, as you can see by the picture there is a cute little black Lab, and his name is Louie. We had nothing to do with this; it was my wife, Sharri, giving him to me for my birthday in May.

Boy, I don't remember Duke being such a pain 9 years ago. Louie chews on everything. He even found two baseballs in the garage I didn't even know I had, along with plastic oil containers, weed eater string and many other things.

This pup was to be a pointing lab, but I don't know if he would have pointed anything. Louie and Sharri became the best of friends and wherever she went he went. Whether it was going to the bathroom, making the bed, or laying on the sofa, that's where Louie was, so I don't know if he would have pointed anything other than where his food was when he was hungry.

Louie was born April 21, 2009 and passed away July 13, 2009 in a freak accident at our home. He

was only home with us for about a month and it is amazing how attached you can get to a dog in a short period of time. Boy, if this is how we feel after one month, I'm not looking forward to the day when Duke passes away, as he has been with us 9 years. I don't know when the day will come that we get another one, but Sharri and I both know there's no replacement for Louie, as he was one of a kind. ■

Jim

Elwood Office: 308-785-2803 or 800-245-4241

Jim's Home Office: 308-785-3378

Jim's Cell: 308-325-0398

Jim's E-mail: jbaldonado@thehomeagency.com



The Andersons, Inc
P.O. Box 6659
Champaign, IL 61826-6659
Toll Free 800.637.6710
Fax 217.352.0848

OUR MISSION: We firmly believe that our Company is a powerful vehicle through which we channel our time, talent, and energy in pursuit of the fundamental goal of serving God by serving others. Through our collective action, we greatly magnify the impact of our individual efforts to:

- Provide extraordinary service to our customers
- Help each other improve
- Support our communities
- Increase the value of our Company

www.andersonsgrain.com

Contact Information

Sales Manager	Brian Stark	Cell 217.898.0578	Ext 4100
Sr. Account Rep	Greg Johnson	Cell 217.369.7130	Ext 4102
Sr. Account Rep	Matt Payne	Cell 217.649.2013	Ext 4103
Account Rep	Caroline White	Cell 217.649.1351	Ext 4101
Account Rep	Lisa Jones	Cell 217.493.4727	Ext 4114
Account Rep	Jennie Springer	Cell 217.274.4631	Ext 4106
Purchasing Rep	Chris Sandrin		Ext 4115



TIME TO REPORT 2009 WHEAT PRODUCTION

By Cindy Davis

We hope wheat harvest went well for everyone. Once again, many of you experienced above normal rainfall this spring and early summer. With any luck the moisture helped to produce above normal wheat yields as well. If you haven't already reported your 2009 wheat production to your agent, now is the time to do so. If you have CRC or RA coverage on your wheat it looks like this year will be a busy one for revenue losses. The 2009 Base price for those plans was set back in September at \$8.77 ~ and the harvest prices look to be considerably lower this year. The CRC harvest price for Kansas and Colorado was set at \$6.35 and the RA harvest price for KS, CO, NE, SD and IA was set at \$5.48. The harvest price for CRC for NE and IA is tracking now. These low harvest prices will mean numerous revenue losses this fall. For example, if you have a 40 bushel wheat APH and elected 75% coverage on your crop insurance policy you will have a 30 bushel guarantee. If you have RA coverage on your wheat you will have a trigger yield of 1.60. This means you could be paid a loss if you harvest 48 bushel per acre or less. (Trigger yield 1.60 x bushel guarantee 30 = 48). Your agent needs your wheat production as soon as possible to check your policy for any losses and to get your APH's updated. The chart below shows the base and harvest prices for wheat.

2009 Wheat Tracking Dates			
Plan	States	Base Price	Harvest Price
CRC	CO, KS	Aug 15-Sept 14	June 1-June 30
		July Hard Red Wheat KCBOT \$8.77	July Hard Red Wheat KCBOT \$6.35
CRC	IA, NE, SD	Aug 15-Sept 14	July 15-August 14
		July Hard Red Wheat KCBOT \$8.77	September Hard Red Wheat KCBOT
RA	CO, KS, IA, NE, SD	Aug 15-Sept 14	July 1-July 14
		July Hard Red Wheat KCBOT \$8.77	July Hard Red Wheat KCBOT \$5.48

Harvest Reminders

Year after year you've heard us emphasize the following reminders, but with row crop harvesting soon to begin and some

wheat possibly still in the field, keep these important tips in mind.

- Production must be kept separate by unit! Units will be combined and you could lose your optional unit structure if production has been co-mingled between units.
- Contact your agent PRIOR to chopping any acres for silage. If at all possible, call a few days before chopping so your agent can get an adjuster out to do an appraisal.
- Never destroy a crop without prior approval from an adjuster. Crops destroyed without consent will take a "zero production" for the year for the corresponding database, which will actually affect that database for ten years.
- Contact your agent immediately in loss situations so they can get an adjuster notified. Agents cannot authorize any specific loss requirements, so it is imperative they get notification sent to the company in a timely manner.

The following chart shows 2009 row crop base prices and tracking dates for harvest prices.

2009 Spring Crop Prices with Harvest Tracking Dates			
Crop/Plan	States	Base Price	Harvest Price Tracking
Corn/CRC	CO, IA, KS, NE, SD	\$4.04	October 1-October 31 December Corn-CBOT
Grain Sorghum/CRC	CO, IA, KS, NE, SD	\$3.56	October 1-October 31 December Corn-CBOT
Soybeans/CRC	CO, IA, KS, NE, SD	\$8.80	October 1-October 31 November SBean-CBOT
Corn/RA	CO, IA, KS, NE, SD	\$4.04	November 1-November 30 December Corn-CBOT
Soybeans/RA	CO, IA, KS, NE, SD	\$8.80	October 1-October 31 November SBean-CBOT

2010 WHEAT

It's hard to believe, but the 2010 crop year is right around the corner. Sales closing for the 2010 Wheat crop is September 30th. All changes to your policy must be made by this date. Give your agent a call to review your policy soon.

The following are some of the most common errors we see associated with crop insurance policies:

1) Social security numbers or EIN's are reported incorrectly. Be sure to verify these numbers, and also to include all other people and/or entities with a 10% or more interest in the policy.

2) The entity associated with the policy is incorrect. The insured may have gotten married before sales closing and the policy is still showing as an individual. A new partnership may have been formed, a divorce or a death of someone listed on the policy may have occurred. These circumstances all require changes to your policy on or before sales closing.

3) The insured comes in to report acres of new ground picked up before sales closing, but did not have a policy set up for that county. Each county must be set up on a separate policy before sales closing. The exception to this rule is land picked up in a



different county AFTER sales closing – it is possible that a new policy can be written in this situation.

4) Crops are missing from the policy. Every crop you intend to plant and insure must be listed on the policy on or before the sales closing deadline. They cannot be added at acreage reporting time.

5) It is possible for a landlord to insure a tenants share on his/her policy or, more commonly for a tenant to insure a landlord's share on his/her policy, however; this MUST be reported at sales

closing time. The majority of the time this comes up at acreage reporting time and if it was not disclosed before sales closing it will not be allowed. The entity who is insuring the other's share must report it before sales closing time, along with the other entities' SSN or EIN. The landlord or tenant who is being insured cannot have an active MPC policy of their own in the same county.

6) High-risk land is often over-looked. If you are not sure whether or not there is high-risk land within your farming operation, ask your agent to check for you. Acres planted in high-risk ground are subject to additional premiums and possibly different t-yields. High-risk land can be excluded from coverage on your policy but only BEFORE the sales closing deadline. The intended acres in high-risk ground can also be written on a CAT policy, or if given proper time before the sales closing deadline; an insured can apply for a high-risk land written agreement.

If you have any questions concerning your crop insurance, now is the time to ask ~ give us a call. It is very difficult to make changes after the sales closing deadline and errors found later could jeopardize coverage. ■



MEET AMOS* THE ATTENTIVE AGENT

Hi, I'm Amos*. I'm a fictitious agent and I work at The Home Agency. I'm known as the "key point" agent who is extremely attentive to detail. Jim relies on me to catch mistakes, remind people of rules, regulations and deadlines. I am also called upon to clarify things. So you'll see me throughout this and future magazines near charts, reminder boxes, reference lines and sometimes just lounging around keeping my eye on things. Sara and Jeri trust me for a variety of tasks throughout the pages. They can be pretty demanding at times but that doesn't bother me because I love taking care of the details, and my trademark is an asterisk so we get along pretty well.

My work ethic, I suspect, is much like yours. It's been proven that Midwesterners and Ag-related individuals are hardworking people who take pride in their work. I was born and raised in the Midwest on a farm and ranch. I have since traded in my spurs and spade for a computer and desk, and the rest is history. I still have my boots and my roots and love talking to fine people like you. I've learned to be flexible in how I think and involve myself in agricultural. Thank you for allowing me to introduce myself and I will see you throughout the magazine. Until then, I'm Amos*...with an asterisk. ■



LIVESTOCK GROSS MARGIN

By Arlyn Rieker

In past articles, I mainly discussed LRP or Livestock Risk Protection, which as you know protects your livestock from a decline in the market prices below a selected coverage price at the time you market your cattle. I would like to shift gears a little and discuss a product that will protect your livestock against a loss in gross margin. This product is Livestock Gross Margin or LGM.

The Livestock Gross Margin cattle policy provides protection against the loss of gross margin (declining market prices and rising input costs) on your livestock. The gross margin for cattle is: the market value of live (fed) cattle minus feeder cattle and feed costs.

Here is a brief overview of LGM for cattle:

The expected gross margin or starting value is based on the prices at the time the coverage is purchased. The actual gross margin or ending value is based on prices at the time the coverage ends. If the ending value is lower than the starting value, an indemnity may be due.

As stated previously, the gross margin for cattle is: the market value of live (fed) cattle minus feeder cattle and feed costs.

The cattle insured must be part of a finishing operation, which is feeding cattle for slaughter during a particular month of the selected insurance period.

Another requirement is the producer must own the cattle in a finishing operation where the cattle will be sold for commercial or private slaughter in the 20 states where LGM is available for cattle.

LGM is convenient as producers can sign up for coverage 12 times per year and can insure all of the qualifying commodities they expect to market over the rolling insurance periods.

Also, it is tailored for small to medium sized producers. LGM cattle limits the number of live cattle a producer can cover per insurance period and per crop year [5000 cattle/target marketings per insurance period and 10,000 cattle/target marketings per crop year] with no minimum limits.

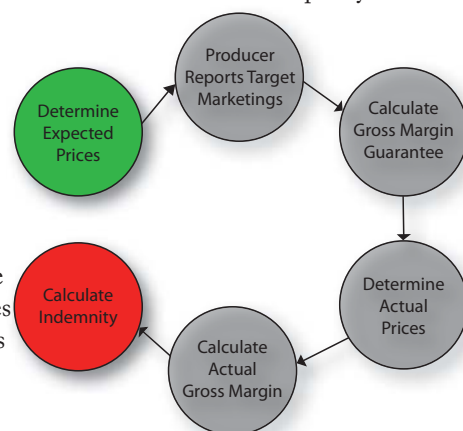
LGM does not protect against mortality or destruction of the cattle.

Under the LGM cattle policy, there are two insurable types of cattle:

- 1) Calf Finishing Operation
- 2) Yearling Finishing Operation

Below is a simple flow chart as to how the LGM policy works.

The first step is to determine expected prices or coverage amount, which is called the expected gross margin. To do this, the average is determined using the futures contract prices for three trading days up to and including the last business Friday of the month.

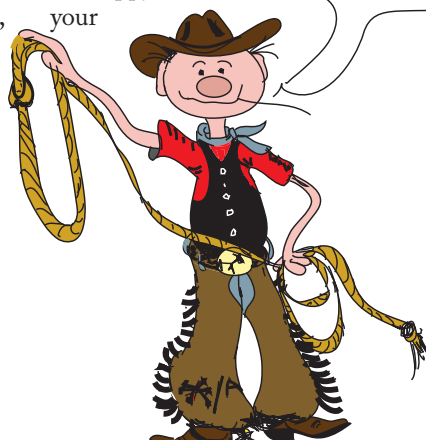


Or, a weighted average of the surrounding futures contracts for the months with no actual trading month. Along with this process the producer will supply the target marketings or number of cattle to be marketed on a monthly basis. As these cattle are marketed, the actual prices will be calculated in the same manner as the expected prices with the set month's futures contracts. If the actual gross margin figured is less than your Gross Margin Guarantee, you may be due a loss.

As you can see, I didn't get into the specifics of how the prices are figured. LGM is a flexible product to insure your Gross Margin on cattle, dairy cattle and swine.

If you are interested in more information on LGM, please contact our office. We will be happy to discuss, in more detail, your options with LGM. ■

* Check out LGM!



ACRE DEADLINE QUICKLY APPROACHING

By Ashley Dean

Although enrollment in the new Average Crop Revenue Election (ACRE) Program began in April, many farmers will be weighing their options until the very last minute. That minute is quickly approaching as August 14 is the deadline for farm producers to decide if they will remain in the Direct and Counter-cyclical Program (DCP) or make a change and elect the ACRE Program, a part of the 2008 Farm Bill.

The optional program will begin with 2009 crops but will be offered every year through 2012. It is important to note that producers who choose to enroll in ACRE are required to stay in the program for the remainder of the bill. ACRE payments are based on planted acres, as opposed to farm-based acres. Although payments will be based on individual crops, producers who choose to enroll in ACRE must enroll all eligible crops including corn, soybeans, wheat, cotton, barley, sorghum, rice and others.

"Since the first of the year I have been encouraging producers to learn all of the facts before signing up for the program," said Jim Baldonado, President of The Home Agency. "Producers will have to give up some guarantees to enroll and it's important for every producer to feel he's making an educated decision."

The variables and benefits of the program are not only unique to each individual situation, but according to Dr. Art Barnaby, Professor of Agricultural Economics at Kansas State University, changes in the market could affect decisions into early August. "By August, the market outlook could change and cause a large number of farmers to elect ACRE," said Barnaby.

According to Barnaby the decision will ultimately be based on the yield and price expectations for 2009/10. "Farmers will likely make the ACRE decision at the last minute based on their expectations," he said. "So for most farmers this is a real 'crap shoot'." Below are a few scenarios, that Barnaby says offer clear decisions:

- Farmers who are over the \$750,000 Adjusted Gross Income (AGI) limit should elect ACRE because their direct payment has been eliminated.
- Farmers who are planting non-program crops, e.g. alfalfa on corn base, should select the direct payment because ACRE is based on the crop planted and only program crops are eligible for ACRE.
- All crops planted on a farm serial number must be enrolled in ACRE, therefore if the dominate crop (crop with the most expected production) is also the crop expected to trigger an ACRE payment, those farmers would want to sign-up for ACRE.

It is fair to assume many farmers across the country are anxiously making their final decisions with August 14 just around the

corner. For those still in the decision-making process, or for farmers looking for reassurance about the decision they have already made, Barnaby and his colleague Troy Dumler, Extension Agricultural Economist at Kansas State University, say these six questions that are a "must ask" prior to making the decision.

- 1) Will ACRE payments (with reduced direct payments and lower loan rates) on average be greater than current commodity program payments?
- 2) Even if ACRE payments are not greater than current commodity program payments, will it provide more risk management protection?
- 3) What is the price-yield correlation between state yields and national prices?
- 4) What is the correlation between state revenue and farm revenue?
- 5) How does ACRE compare with each crop in the crop mix? Does it work better for some crops than others?
- 6) How complementary is ACRE with crop insurance and disaster assistance?

For more information on the ACRE program including projected prices and yields, potential scenarios, commonly asked questions, online calculators and more, visit www.agmanager.info. ■

Remmenga
Drilling Company
Serving Our Customers Since 1954
Elwood, NE 68937
Phone: (308) 785-2290
Email: remmengadrilling@yahoo.com

*Contact Jeff or Bob today for all your
drilling needs as well as irrigation
pump sales and service!*

*We are proud to offer **FLOWSERVE**
brand pumps.*





an inventory, it can be very difficult to provide your insurance company with the information needed after a loss. Having an up-to-date home inventory will help you purchase enough insurance to replace the things you own, settle insurance claims faster and substantiate losses for your income tax return.

The Insurance Information Institute now has a website to help you with your inventory online. The website is www.knowyourstuff.org. Of course, you can always simply make a list in a notebook and save receipts and photos in a file. But this application makes creating and updating your home inventory easy. And with their free, secure online storage, you will have access to your inventory anywhere, anytime.

The Know Your Stuff Home Inventory account creation wizard is an error-proof setup process for entering information about yourself, your location and your insurance company. This allows you to keep the information on hand and updated so that you can easily provide it to your insurance company should a disaster or burglary occur. Having this information prepared and stored remotely on secure servers insures nothing is overlooked when presenting your claim; furthermore, your information will be accessible from any computer in the event you cannot access your own.

For more information, please go to the website mentioned in this article and take the Guided Tour. And as always, call your local Home Agency with any questions and concerns you may have. ■

Information provided by Columbia Insurance Group and the Insurance Information Institute.

TAKING A HOME INVENTORY By Diane O'Donnell & Janet Haas

You never know when a disaster may strike – be it thunderstorms, tornado, earthquake, fire or burglary, but you CAN be prepared. As a farmer, you know the importance of keeping your blanket, tools and scheduled equipment updated. So much emphasis is placed on keeping this information up-to-date in the event of a loss that sometimes we overlook the importance of maintaining an inventory of the belongings inside the home itself. Without



GORACHE PROFESSIONAL GROUP, LLP.
Certified Public Accountants

*Tax Planning and Preparation,
Estate Planning, Bookkeeping Services
and Consulting for Farmers, Individuals
and Businesses*

Douglas A. Goracke, CPA Sherry A. Carrick, CPA
Lucas A. Dinklage, CPA

Red Oak, Iowa Phone: 712-623-5471
Shenandoah, Iowa Phone: 712-623-2770
Council Bluffs, Iowa Phone: 712-322-8404



America Counts on CPAs®



THE PAST, PRESENT AND FUTURE OF AGRICULTURAL RISK MANAGEMENT™

OUR BUSINESS IS REASSURANCE

Over the past 80 years we have worked rigorously to set the mark for service and customer satisfaction in the crop insurance business. We assure you that on a daily basis we earnestly focus on one goal – *helping you and your family keep farming*. Isn't it good to know that when things are unpredictable, we have it under control? To learn more about how we can help you manage your complex risk management needs– visit www.ProAg.com.



www.ProAg.com

Producers Ag Insurance Group™ D/B/A ProAg™, is comprised of Producers Agriculture Insurance Company, Producers Lloyds Insurance Company—the insurance policy issuing companies—and Pro Ag Management, Inc., the managing and servicing affiliate. The insurance products offered may not be a complete list of all products offered and may not be offered in all states. ProAg is an equal opportunity provider. © 2009 ProAg. All Rights Reserved.





Carnegie is represented in all 50 states and over 75 countries with more than 2,700 instructors teaching courses in more than 25 languages.

Approximately seven million people have completed the Dale Carnegie training, including more than 400 of the Fortune 500 companies. They train businesses of all sizes and in all business segments. Apple, Microsoft, Wal-Mart, John Deere, Johnson & Johnson, Ford Motor Company, ABC Cable Networks Group, EXXONMOBIL, Coca Cola Enterprises, Frito Lay, Charles Schwab, and American Express have all utilized Dale Carnegie training.

"I was very excited to take the Dale Carnegie class with the employees of The Home Agency. Right from the start of the class I could tell this was going to be something special. It was a wonderful thing watching The Home Agency staff laughing and learning together," says Luke Rickertsen, Vice President of Gothenburg State Bank in Gothenburg, NE. "Learning and studying proven techniques on how to establish relationships, maintain friendships and manage employees was truly an enlightening learning experience. I feel that after taking this class I have become more equipped to take on the future challenges both in my personal life and while assisting in the

You can conquer almost any fear if you will only make up your mind to do so. For remember fear doesn't exist anywhere except in the mind."

~Dale Carnegie

DALE CARNEGIE LEADERSHIP TRAINING

By Sara Ross

Do you know what boils, bubbles, gurgles and then bursts into the air? Some would say it is a geyser, but for four days in April and May, it was The Home Agency staff and a few others doing an ice breaker assignment at their Dale Carnegie training! I don't think anyone was expecting to do the things we did those days, but it certainly made us use teamwork! Joe Gangwish from KRVN Rural Radio in Lexington, NE said demonstrating the "geyser" at the front of the class was his most memorable moment!

Dale Carnegie founded the company in 1912. They "focus on giving people in business the opportunity to sharpen their skills and improve their performance in order to build positive, steady and profitable results." Headquartered in Hauppauge, NY, Dale

management of Gothenburg State Bank. I am thankful Jim gave me a call to participate in this class with his employees, and I may someday forgive him for making me re-enact the process of an exploding geyser at the head of the classroom!"



When asked what the best thing was that she took away from the training, Lori Rahjes, an agent at The Home Agency, said "I can't pin it to one single thing – there were a couple for me. One was just renewing the common sense approaches with regard to how I treat and deal with others; the second is the strengthening of The Home Agency Staff. I believe we are truly a unique agency in that we all bring such varied assets to our jobs and



come together so successfully. It also reminded me that listening and taking a genuine interest in others has great benefits. I can use this no matter what situation I'm in, whether professional or personal, to create and strengthen those relationships."

All in all, everyone seemed to have had a great time learning about themselves and their co-workers. It was a great experience and we look forward to doing it again in the future! ■

Joe shared how the training will benefit him in both his work and personal life by saying, "For me personally, I came away with many ideas on how to set goals and identify areas in my work that need improvement in order to accomplish those goals. It was a great experience for me. Learning new techniques on how to brainstorm and work closer with my colleagues will be a great asset."

Janet Haas, an agent in the Gothenburg office, said "I'd be the first to admit that I really didn't have a desire to take this training, HOWEVER, the facilitator made it fun to step outside of my comfort zone. I can honestly say now that I would HIGHLY RECOMMEND this course to anyone whether in business or not. What you learn can easily be applied to your personal life as well. It reinforced the idea of listening and being genuinely interested in the other person."



**DALE CARNEGIE®
TRAINING**

People. Performance. Profits.

Dale Carnegie Programs

Of Nebraska, Wyoming, and South Dakota

1815 N 169th Plaza Ste. B

Omaha, NE. 68118

402-399-9416 or 800-888-1425

www.nesd.dalecarnegie.com

At Dale Carnegie, we're dedicated to helping companies to quickly re-think how they're going to make money and rally their troops around implementing new strategies required to compete. By facilitating flexible in-house and public programs, we provide resources companies need to get the results they want.



Summer Scenes





your trusted online
market source
new to the **krvn.com**

Markets page...

crude oil

heating oil

gasoline

ethanol

natural gas

gold

silver

high grade copper

and the Dow Jones Industrial Average

CHECK US DAILY!

KRVN

880 Rural Radio

River

KRVN FM 93.1

INDIRECT LAND USE CHANGE CAUSES CONTROVERSAiry AMONG INDUSTRY LEADERS

By Ashley Dean

The term indirect land use change (ILUC) originates from the idea that when an acre of land is diverted from production of feed and food to biofuels, at least a portion of that acre will be added to food and feed production elsewhere. The theory assumes the land needed to replace the crop comes from what is referred to as virgin land, such as rainforest or pasture in tropical areas. The land, however, does not necessarily have to be in the U.S.

The Environmental Protection Agency (EPA) is currently working to implement the ILUC theory as part of the Renewable Fuels Standard (RFS). As a result, there is growing concern among leaders in the agricultural and biofuels industries as many feel the regulations would have a negative impact.

"The amount of indirect land use change needed for biofuels, and ways of measuring resulting emissions impacts from land-use changes are being intensely debated," stated Dr. Robert Wisner, an ag economist at Iowa State University, in his latest study. The indirect land use measurement represents the estimated net change in greenhouse gas emissions (GHG) or carbon dioxide (CO₂) sequestering done by the change in land use somewhere else in the world.

Corn ethanol production is also being discussed as the ethanol industry used a little more than 2.1 billion bushels of the 2006 corn crop. The anticipated need is 4.3 billion bushels from the 2010 crop and if mandated levels of ethanol are to be met, another billion bushels will be needed from the 2015 crop.

In a recent presentation to the EPA, the Renewable Fuels Association (RFA) cited the lack of transparency in the analysis as one of its number one concerns. Along with the RFA, many believe that the policy is ahead of the science and if not handled properly, would be detrimental to the development of biofuels.

Contributing to the concern about the mandates moving too fast, the state of California's Air Resource Board (CARB) recently adopted a low carbon fuel standard that applies the ILUC theory to biofuels. In his study, Wisner addressed his concerns, which are similar to the other 111 scientists and PhDs who voiced concern in a letter to CARB earlier this year.

The current version of the mandates and regulations considered by the EPA, CARB and the 2007 energy legislation "are on a collision course with the ethanol blending mandates," Wisner concludes in his study. In addition, "California proposed regulations also put Midwest corn-starch ethanol at a substantial disadvantage" and "Midwest ethanol at an ever greater disadvantage."

Wisner states that although much more research is needed to make ILUC universally acceptable, there is a strong chance that

California's proposed regulations for reducing CO₂ emissions from motor fuels will be applied nation-wide.

"Further developing the biofuels industry helps create jobs and stimulates rural economies, an important part of getting our economy back on track," said Agriculture Secretary Tom Vilsack. "President Obama and I are committed to advancing clean and renewable energy, as it creates jobs domestically and boosts tax revenues at all levels of government."

On June 26, 2009, the House of Representatives passed the American Clean Energy and Security Act of 2009 (ACES). The legislation includes a significant number of agricultural provisions that were championed by House Agriculture Committee Chairman Collin Peterson. One provision made for agriculture is the extensive scientific review to be completed in 5 years to determine the appropriate science based analysis of ILUC. The delay is essentially a short term victory for biofuels in the bill. The bill also has a long way to go before it becomes law and will probably be changed many times from its current form. ■

Sources for this article include: RFA official Web site ethanolrfa.org; usda.gov; card.iastate.edu; and Robert Wisner's recent study that can be found at agmrc.org.



P.O. Box 379
Wamego, KS 66547
Phone: 888-330-5142
Email: info@notill.org

www.notill.org



June 2009 Nebraska Environmental Trust bus tour attendees

Upcoming Events:

Points North No-till Bus Tour
August 25-28, 2009

Winter Conference

January 26-27, 2010 Salina, KS

No-till for life!™

My Grampy knows how to keep money safe

Hi, I'm Ainsley Rickertsen. I know it may sound strange coming from a kid, but I've heard that many people are concerned about their money. Hey, I'm only eight years old and I can't tell you about a 401K, but I'm old enough to know I can trust the Gothenburg State Bank. My Grampy told me about the FDIC and I know the people at the bank will keep my money safe. After all they are Still Pioneering.



**Gothenburg State Bank
& Trust Company**

MEMBER FDIC



Still Pioneering.

**GOTHENBURG
308-537-7181**

**BRADY
308-584-3311**

www.gothenburgstatebank.com





Disability Insurance

YOUR MOST IMPORTANT FARM ASSET
By Kent Holl

Take a moment and think about what your most important farm asset is. It is not 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, brain 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. Many farmers capitalize on farm depreciation and expenses, so little or no reportable income is shown for federal income tax purposes to determine amount of disability benefit that you might qualify for. Even so, farmers are usually eligible for disability insurance by using number of acres and/or livestock herd size to determine amount of benefit you qualify for.

Farm Size (acres)	Herd Size (head)	Benefit Amount
240+	24-49	Up to \$1200 per month
360+	50-74	Up to \$1500 per month
500+	75+	Up to \$2000 per month

Protecting a multi-million dollar asset is no trivial matter. Farming ranks as one of the most dangerous occupations in the nation with 120,000 agricultural workers suffering disabling work-related injuries annually across the U.S. Every tractor and farm equipment accident, dangerous chemical 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.

How far does your income have to go? Take a minute to determine the total expenses your income has to cover.

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

Knowledge Equals Profit!

- Take charge of profits before your harvest
- Be financially secure with an experienced and committed agency
- Ask about AgroQuoter, the latest technology for faster quotes

AgroTM
NATIONAL
712.256.0968
www.agronational.com

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** and **BUSINESS OVERHEAD INSURANCE**.

Individual Expenses		Business Expenses	
Mortgage/Rent	\$	Depreciation	\$
Car Payment	\$	Payroll Taxes	\$
Utilities	\$	Employee Wage	\$
Groceries	\$	Property Taxes	\$
Child Care	\$	Utilities	\$
Credit Cards	\$	Interest on Notes	\$
Other	\$	Other	\$
Monthly Total	\$	Monthly Total	\$

*** Do the math!**

Your likelihood of becoming disabled is higher than you might realize. 1 out of every 21 farmers will experience a disabling injury/sickness. If you would like to design a personalized income protection plan that protects your most important farm asset – **YOU**, call us at The Home Agency. ■

Senator Johanns Fights Greenhouse Gas Emmissions

By Ashley Dean

Last July the Environmental Protection Agency (EPA) notified the U.S. Department of Agriculture (USDA) that it was considering the inclusion of greenhouse gases in its definition of air pollutants. In April, the EPA then issued a proposed rule to regulate greenhouse gas (GHG) emissions as air pollutants under the Clean Air Act.

So what are greenhouse gases and how does this affect the agriculture industry? According to the EPA, gases that trap heat in the atmosphere are often called greenhouse gases. Some of the gases are emitted to the atmosphere through natural processes and human activities; others are emitted solely through human activities. One of the principal greenhouse gases up for regulation is methane, and cattle are one of the main sources of methane.

Domesticated livestock including cattle, buffalo, sheep, goats and camels, produce significant amounts of methane as part of their normal digestive processes. The scientific term for the process is enteric fermentation, but in essence, the animals are expelling methane through burps and flatulence. In addition, liquid manure management systems are a source of significant methane production. However, manure deposited on fields and pastures that is handled in dry form, produces insignificant amounts of methane.

On April 17, Senator Mike Johanns (Rep.) for the state of Nebraska issued a press release announcing his co-sponsorship of legislation aimed at protecting livestock producers from the fall-out of the regulations.

"For a state like Nebraska, which ranks first in the nation in commercial red meat production, this EPA proposal could have devastating consequences," Johanns said. He went on to say that the steep tax that would result, commonly known as the "cow tax", could cost farmers and ranchers tens of thousands of dollars per farm each year.

If the EPA regulations are successful and methane is considered an air pollutant, the American Farm Bureau calculated that this could cost a medium sized dairy farm with 75 to 125 cows between \$13,000 and \$22,000 a year. The projected cost for a medium-sized beef cattle farm with 200 to 300 cows is between \$17,000 and \$27,000 per year.

The EPA has studied options for reducing the amount of methane emitted into the atmosphere; however the rules and proposals are far from complete. With the Earth's temperature climbing above historic levels, it is apparent that opinions are also climbing.

On June 5 the *New York Times* took a closer look at the issue reporting on an experiment in Highgate, VT that is examining if

a change in diet will help 75 dairy cows belch less methane.

According to the article, since January, cows at Guy Choiniere's farm, along with 14 other farms across Vermont, have had their grain feed adjusted to include more plants like alfalfa and flaxseed. These plants, unlike corn or soy, are said to mimic spring grasses and help the cow's digestive tract operate smoothly.

Choiniere states that his cows "are healthier" and as of the last reading in mid-May, the methane output of his herd had dropped 18 percent.

Among other related facts, the article states that worldwide production of milk and beef is expected to double in the next 30 years, and in a 2006 report, the United Nations estimated that cows might be more dangerous to the Earth's atmosphere than trucks and cars combined.

"The legislation I am co-sponsoring applies some common sense to ensure the Clean Air Act isn't stretched to far-reaching applications that it was never intended to cover," said Senator Johanns. "With the rising costs of production, this could put family farms at risk of going under."

A recent update on www.epa.gov states that the proposed Mandatory Greenhouse Gas Reporting Rule 60-day public comment period ended on June 9. According to the site, late comments may still be submitted; however, the Clean Air Act does not require that the EPA consider comments submitted past the end of the official comment period when developing the final rule. ■

For more information, visit one of the following sources used for this article: epa.gov, nytimes.com or Senator Mike Johanns official Web site at johanns.senate.gov.

Have questions about the topics in this magazine or looking for the answer to another current event in the Ag industry?

Send an email to
tha.magazine@hotmail.com
and we'll publish the answers in the November issue.

MELISSA HARRIS

Hello, I'm Melissa Harris. I've been with The Home Agency since 2006. Until recently, I worked at the front desk, answering calls and doing a little bit of lots of things. Throughout my time at the agency, I've also been an assistant in the crop service center. Now I have moved to the service center full time. I audit every document that gets keyed for



crop insurance, and when you receive declarations or schedules in the mail, they most likely come from me. I am studying for my crop insurance exam and hope to be licensed soon!

I grew up in a rural, farming community in Iowa. I attended Iowa State University and received a Bachelor of Science degree in Psychology in 1992. (Yes, I am the *lone* Cyclone fan in the office.) After graduating from Iowa State, I moved to Sioux City, Iowa, and attended Wayne State College, where I received a Master's degree in Counseling in 1997. On a whim, my husband Tim and I decided to venture out to the west coast. We lived in Redding, California, for 8 years, enjoying the weather and playing in the mountains. In 2006, we decided to come back home to be closer to both of our families. The majority of my professional career has been in the non-profit, social service world. So when I came to The Home Agency, I began a new adventure. I have learned SO MUCH in the last 3 years and have valued every minute of it. I'm so thankful I took a chance in trying something new, and that Jim was willing to take a chance on me. I have never enjoyed a work environment the way I do here. As you know, the people here are terrific and it's great being a part of a company that is progressive, a leader in the field.

I live at Johnson Lake, I love living on the water, and spend a lot of time out on the boat with Tim. I experiment with photography and I write. I look forward to serving you in whatever capacity my new position brings. ■

STEVE SCOVILLE

Hello, I'm Steve Scoville, and I work in the accounting department at The Home Agency. I have been with The Home Agency since June of 1998. My wife Kim and I moved to Elwood in 1980. We have been married a short 34 years and have three grown children. Kim is a teacher at the Elwood School in special education. She plays tennis in the summer, loves to walk (1000 miles in 2008, on track to do it again this year) and is a volunteer sponsor/coach for the high school dance team.

Our oldest daughter, Aimee', her husband Lowell and their dog Ryker live in west Omaha. Aimee' is a software engineer at Offutt Air Force base in Bellevue, is quite active in several volunteer activities in Omaha, loves to belly dance and is currently working on getting a Master's degree in Library Science from the University of Missouri. Aimee' and Lowell are both into running and do a few races each year. Our son, Trevor, is



currently living and working in Omaha while going to UNO to get his Master's in Accounting. He taught for two years in David City before deciding to add the Master's degree to his resume. He spends his weekends back in David City with his fiancée Lisa. Their wedding is planned for next April. Trevor also runs a few races each year and does a few bike races as well as triathlons. Our youngest daughter, Erin and son Preston live in Auburn. Erin is nearing a degree from Peru State College and recently took a full time job at an insurance office in Auburn. Erin enjoys walking (it was her idea to do 1000 miles), golfing, and of course, Preston. Preston is into the terrible two's now and keeps her quite busy. Preston enjoys bikes, playing ball, cars, cookies and really likes it when Papa brings don'ts (donuts).

I do a lot of running, have for almost 30 years and usually can find a road race or two, sometimes even more on the weekends. If you've been in my office, you know that I'm a Husker fan as well. I also have been a high school basketball official off and on for around 25 years. ■

TARA SCHULTHEISS

Hello Everyone! I'm Tara Schultheiss and I have been with The Home Agency since July 2008. I grew up on a small farm just off of Plum Creek Lake, between Eustis and Elwood. I graduated from Eustis-Farnam Public Schools in 2006. Then I attended Kaplan University in Lincoln, NE on a basketball scholarship, where I graduated with a degree in Tour and Travel. One day after classes ended, I jumped on a plane and flew out to Indianapolis, IN for a job interview and was hired as a flight attendant with Republic Airways. While waiting for my training to start, Jim approached me with a temporary fill-in position in the Stratton, CO office. "The rest," as they say "is history!" I transferred to the Elwood office in June and I am currently working on obtaining my Property and Casualty insurance license. I didn't think I'd be back to "the simple life" so soon, but I'm very happy to be here.

Since I'm the "young pup" of the agency, I don't have to worry about sharing my time with kids or a husband. Outside of the office, I have plenty of free time that I love to fill with traveling. I've done quite a bit of it for my age, but not enough! I plan to do a bit more in the near future. I also love to spend time with my family and friends. During the summer we are usually out on the lake. I've been water skiing since I was 7, but now that I've gotten the hang of wakeboarding, I might not be going back to the ski. Camping, sand volleyball, rafting and concerts are just a few more things I do when I get a



chance. I'm not much of a winter fan, but I try to make the best of it by getting up to the mountains and doing a little snow skiing. However, I learned how to snowboard last winter and loved it! Skiing might not be making a comeback in either season!

I look forward to meeting you, so stop in the Elwood office and say hi! ■

Magazine Award

THE HOME AGENCY WINS AWARD

The Home Agency Magazine was chosen as a winner by The 15th Annual Communicator Awards and the International Academy of the Visual Arts for Overall Design in the Magazine Print category. With over 7000 entries, it is the largest and most prestigious award of its kind. The Communicator Awards is the leading international awards program honoring creative excellence for communication professionals. It is an annual competition honoring the best in advertising, corporate communications, public relations and identity work for print, video, interactive and audio.

Last fall Sara Ross and Jeri Schultheiss submitted The Home Agency's November 2008 issue into the competition. They received notification of the award and in June received the prestigious Gold Communicator Award. The shown statuette was custom made by RS Owens, the producer of the Oscar® and Emmy® Awards and is now displayed at the home office in Elwood, Nebraska.

"This was only our third magazine published so we were hopeful, but somewhat surprised when we heard we had won," says Jeri. "We feel it marks the beginning of something bigger and better to come!"

"We're excited about putting even more time and creativity into the next one," says Sara. "We are going to try some new layouts and change the front cover for the next (August) issue plus add 4 more pages! So there will be even more information provided to our customers!"

With Jeri's experience in Art Education and Sara's experience in Marketing, the two designers' skills complimented each other from the very beginning. Jeri's previous knowledge of programs used to create the magazine, together with Sara's natural talent for layout and presentation of materials and advertisements have proven to be a winning combination!

"When we started this magazine last year, we didn't really know what we were doing. We were starting from scratch and could make the magazine whatever we wanted it to be," Sara explains. "After that first issue went out to our customers, Jeri and I took some classes to learn more about the programs we were using. That helped us a lot. We feel each issue gets better and better. It's been great working on these magazines with Jeri. She is a very creative person and a hard worker. I look forward to working on many upcoming issues with her!"

"It's been a lot of fun working with Sara", states Jeri, "She's well organized and so enthusiastic about learning and new ideas. She is very quick to catch on and get things done. From my

experience in teaching yearbook classes these traits are pertinent in getting a publication out timely with accurate and interesting content. I think we've both enjoyed working with high end programs and realizing the potential is endless in what we can achieve. Jim gives us the resources and the time it takes to put into the magazine and that's also key. We appreciate his support tremendously."

Sara and Jeri are not only interested in making the magazine look good, it's important that useful information is given to the producers and customers at all times. That was the purpose of this publication from the beginning. One intention is for it to be a reference people can pick up off the coffee table to find a deadline or to compare products. The main goal for everyone at The Home Agency is to serve and inform their customers at all times. Crop insurance costs the same wherever you go to buy it; it's the service that adds the value. ■





Hunting at the Peperosa

THE PEPEROSA
By Jim Baldonado

Back in the mid-1970s I met a young man from Elwood, Nebraska by the name of David Taylor. At that time, we were living in McCook and then Lincoln going to school and working, however, we would come back to Elwood on weekends to go hunting or fishing at the new Elwood Reservoir. David introduced me to everyone in town; a couple guys stood out then and still do today—Loren Vancura and Doug “Frank” Foss.

Many a day were spent driving around Gosper County in a rusted out, brown station wagon looking for pheasants and singing “On the Road Again.” There are many stories that could be told, just ask!

From those days in the 70’s until 2007, I had always wanted a place of my own to take my girls hunting or just to hunt myself. In October 2007, the right place came along a few miles south of Elwood.

In November 2008, while eating breakfast with Sharri, Loren and Frank out at the farm, Frank asked, “Do you have a name for this place yet?” The answer was no, we were still trying to come up with a name and had asked numerous people for ideas, but still nothing. Frank spoke up and said, “I have one, how about the Peperosa?”



And now you know how the Peperosa came about. It stuck kind of like “Pep” did back in the 7th grade.

Something I love to do is take kids hunting. Starting last fall, I let out 50-100 rooster pheasants on Thursdays for kids to hunt on the weekends. All in all, 300 were let out and around 60 were shot on our property.

This past spring we turned out 70 pheasant hens and have recently been raising both pheasants and quail. We will turn loose around 250 pheasants and 250 quail during the months of June, July and August for kids to hunt this fall.

If you have kids or grandkids, they are more than welcome to give us a call to go hunting. We will be happy to take them hunting if they have passed the Hunter Safety class and are accompanied by an adult.

I also have some “old” kids that come out to the farm sometimes. Their parents aren’t around anymore and they say, “What the heck is Hunter Safety? We never had to do that!” I really enjoy taking them hunting also and I learn something every time I do!

So, if you would like to come out and spend a day hunting at the Peperosa, please give me a call at the office, 308-785-2803 or 1-800-245-4241, and we will try to work something out. ■





*2008 was a challenging
claims year...*

but we didn't miss a beat.

We handled over 217,000 notices of loss for our customers,
using proven software tools to process our claims quickly.

Most claims were transmitted electronically for final
processing within mere hours of being
worked in the field.

Even when the going gets tough, RCIS is...

**Standing Strong in
Crop Insurance®**

Rural Community Insurance Agency, Inc., D/B/A Rural Community Insurance Services.
RCIS is an equal opportunity provider. © 2009 Rural Community Insurance Agency, Inc. All rights reserved.


RURAL
COMMUNITY
INSURANCE
SERVICES®
rcis.com

Summertime Favorites

Corn Delicious From: Sharri Baldonado

Ingredients:

- 1/4 c. onion, chopped
- 1/4 c. celery, chopped
- 1/4 c. butter
- 2 c. cooked corn
- 2/3 c. green beans
- 2 T. flour
- 1 t. salt
- 1/4 t. paprika
- 1 1/2 c. rich milk or Carnation
- 2 well beaten eggs

Topping:

- 2/3 c. bread crumbs
- 1/4 c. butter
- 2/3 c. grated cheese



Directions:

Saute onion and celery in butter, simmer about 5 minutes. Add corn and beans, cook 5 minutes more. Add mixture of salt, flour, paprika and milk. Cook 5 minutes. Add well beaten eggs, stirring as you add them. Pour into casserole and top with bread crumb and cheese mixture. Bake at 250-300 degrees for 45 minutes. Enjoy!

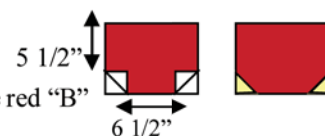
Try out our featured recipe as soon as the sweet corn is ready! It's sure to be a real crowd pleaser!

Also, if you would like to share a recipe with us to use in an upcoming issue of this magazine, please send it to us via email at tha.magazine@hotmail.com. Thanks!

"An Apple A Day . . ."

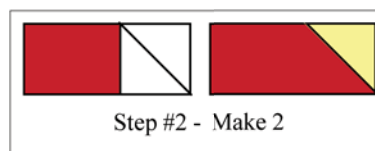
Apple Bottom:

1. Draw a diagonal line across the wrong side of the cream "D" squares. Place "D" square right sides together on the corner of the red "B" square. Stitch on drawn line. Trim seam allowance to 1/4". Press towards dark fabric. Repeat on adjacent corner.

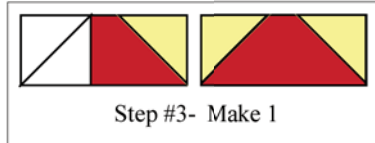


Apple Top:

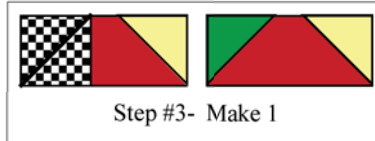
1. Draw a diagonal line across the wrong side of the cream "C" and the green "E" squares.
2. Place a cream "C" square right sides together on the RIGHT end of the red "A" rectangle. Sew on drawn line. Trim seam allowance to 1/4". Press towards dark fabric.
3. For ONE section of the apple top, place a cream "C" square right sides together on the LEFT end of the red "A" rectangle. Sew on drawn line. Trim seam allowance to 1/4". Press towards dark fabric. Repeat on other section, using the green "E" square for the leaf.
4. Sew apple top sections side by side. Press seam open.
5. Draw a stem shape onto the paper side of fusible web. Fuse to back of brown stem fabric following manufacturer's instructions. Cut out on drawn line. Fuse to top section of the apple. Blanket stitch around edges.
6. Sew top of apple unit to bottom of apple unit. Block should measure 6 1/2" x 6 1/2".



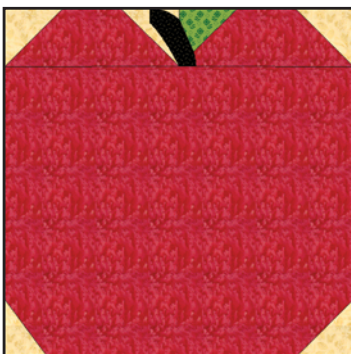
Step #2 - Make 2



Step #3 - Make 1



Step #3 - Make 1



Block Finished Size: 6" x 6"

Red: Apple

- A - (2) 1 1/2" x 3 1/2"
- B - (1) 5 1/2" x 6 1/2"

Cream: Background

- C - (3) 1 1/2" x 1 1/2"
- D - (2) 2" x 2"

Green:

- E - (1) 1 1/2" x 1 1/2"

Brown: Draw Stem

© Prairie Point Junction Quilt Shop, 2009

124 East 8th * Box 184 * Cozad * NE * 69130

308-784-2010 * www.prairiepointjunction.com prairiepointjunction@yahoo.com

Crossword Puzzle

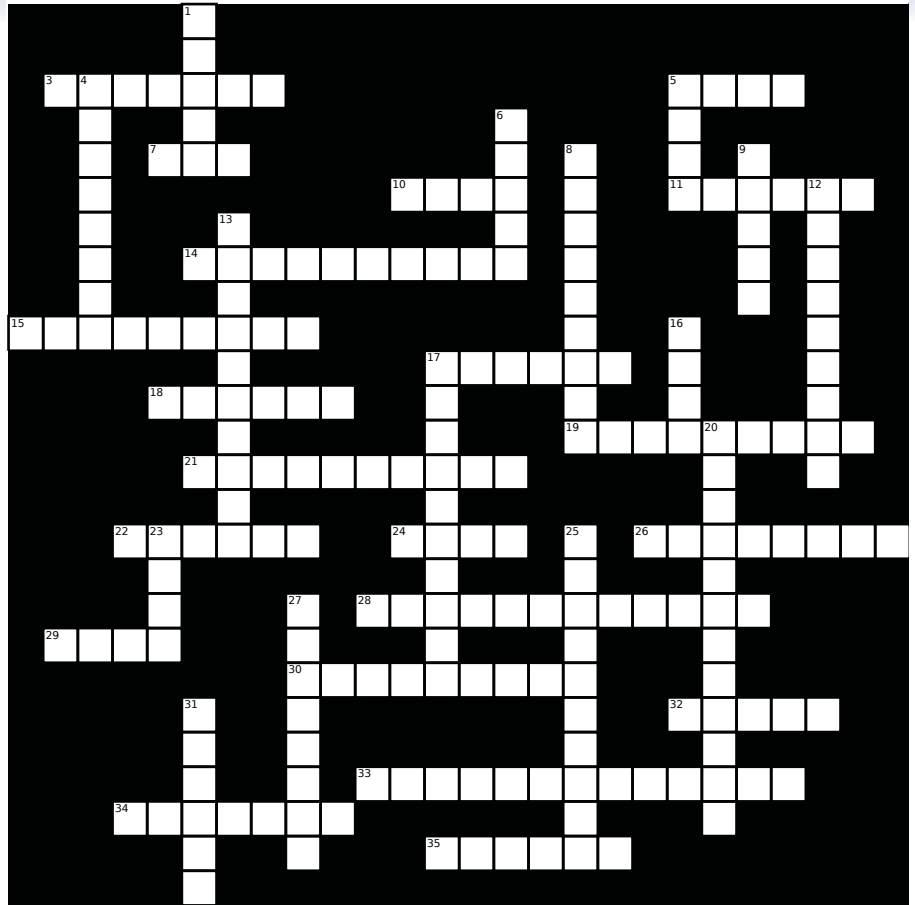
Please enjoy this crossword puzzle. You will find every answer somewhere in this magazine. The correct answers will be in the next issue.

ACROSS

- 3 ____ ranks as one of the most dangerous occupations in the nation.
- 5 ACRE is by ____ number.
- 7 The harvest price for ____ for NE and IA is tracking now.
- 10 ____ price of wheat is around \$6.63, soybeans \$10.05 and corn \$4.13 for ACRE.
- 11 LRP protects your livestock from a decline in the ____ prices below a selected coverage price at the time you market your cattle.
- 14 If you haven't already reported your 2009 wheat ____ to your agent, now is the time to do so.
- 15 LGM does not protect against ____ or destruction of the cattle.
- 17 ____ are one of the main sources of methane.
- 18 Having an up-to-date home inventory will help you settle insurance ____ faster.
- 19 Sales closing for the 2010 Wheat crop is ____ 30th.
- 21 ____ is behind nearly half of all foreclosures and a significant number of personal bankruptcies.
- 22 LGM provides protection against the loss of gross ____ on your livestock.
- 24 Contact your agent immediately in ____ situations so they can get an adjustor notified.
- 26 LGM is a ____ product to insure your Gross Margin on cattle, dairy cattle and swine.
- 28 Jim will take kids hunting at the Peperosa Farm if they have passed their ____ class and are accompanied by an adult.
- 29 The harvest price for CRC for wheat for Kansas and Colorado was set during the month of ____.
- 30 If the actual State Revenue exceeds the State Revenue ____ you will not have an ACRE payment.
- 32 Gross margin for cattle is the market value of live (fed) cattle ____ feeder cattle and feed costs.
- 33 The Communicator Awards is the leading ____ awards program honoring creative excellence for communication professionals.
- 34 The ____ price for CRC for Nebraska will be set July 15th through August 14th.
- 35 Worldwide production of milk and beef is expected to ____ in the next 30 years.

DOWN

- 1 Contact your agent ____ to chopping any acres for silage.
- 4 Never destroy a crop without prior approval from an ____.
- 5 Producers who choose to enroll in ACRE are required to stay in the program for the remainder of the ____ bill.



- 6 In April, the EPA issued a proposed rule to regulate greenhouse gas emissions as air pollutants under the ____ Air Act.
- 8 What Louie found in the garage that Jim didn't even know he had.
- 9 A common mistake found on crop insurance policies is the ____ are missing from the policy.
- 12 Further developing the biofuels industry helps stimulate rural ____.
- 13 Nice rains during the month of May slowed planting, but pushed back the start date for ____.
- 16 Production must be kept separate by ____!
- 17 Melissa Harris lived in Redding, ____ for eight years before moving back to Johnson Lake and going to work for The Home Agency.
- 20 According to Dr. Barnaby, the decision to enroll in the ACRE program will ultimately be based on the yield and price ____ for 2009/2010.
- 23 If you want to participate in ____, you must sign up by August 14, 2009.
- 25 Tara Schultheiss attended Kaplan University on a ____ scholarship.
- 27 A common mistake found on crop insurance policies is that ____ land is often over looked.
- 31 Accountant Steve Scoville does a lot of running and has for almost ____ years.

Agency Contact Info

The Home Agency-Elwood

210 Smith Avenue
Elwood, NE 68937
1-800-245-4241
308-785-2803
308-785-2560-Fax

The Home Agency-Gothenburg

515 10th Street
Gothenburg, NE 69138
1-888-537-3511
308-537-3511
308-537-3647-Fax

The Home Agency-Cozad

131 West 8th Street, Suite 1
Cozad, NE 69130
1-866-928-5856
308-784-4245
308-784-4281-Fax

The Home Agency-Kirk

2883 County Road M
Kirk, CO 80824
1-866-449-0641
970-362-4214
719-348-5887-Fax

The Home Agency-Stratton

128 Colorado Avenue
Stratton, CO 80836
1-866-449-0641
719-348-5356
719-348-5887-Fax

The Home Agency-Yuma

201 South Main Street
Yuma, CO 80759
1-866-449-0641
719-348-5887-Fax

The Home Agency-Beloit

3873 K Road
Beloit, KS 67420
785-593-6659
785-593-6659-Fax

The Home Agency-Clay Center

908 6th Street
Clay Center, KS 67432
785-632-6767
785-632-6774-Fax

The Home Agency-Kirwin

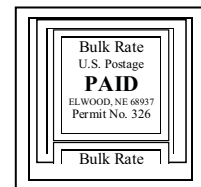
1934 East 1100 Road
Kirwin, KS 67644
785-543-6758
785-543-6758-Fax

The Home Agency-Broken Bow

420 South 8th Avenue
Broken Bow, NE 68822
1-800-245-4241

Nebraska Farm Services

619 Chief Street, PO Box 567
Benkelman, NE 69021
1-800-245-4241
308-423-2400



ADDRESS SERVICE REQUESTED



Answers to May 2009's Crossword Puzzle

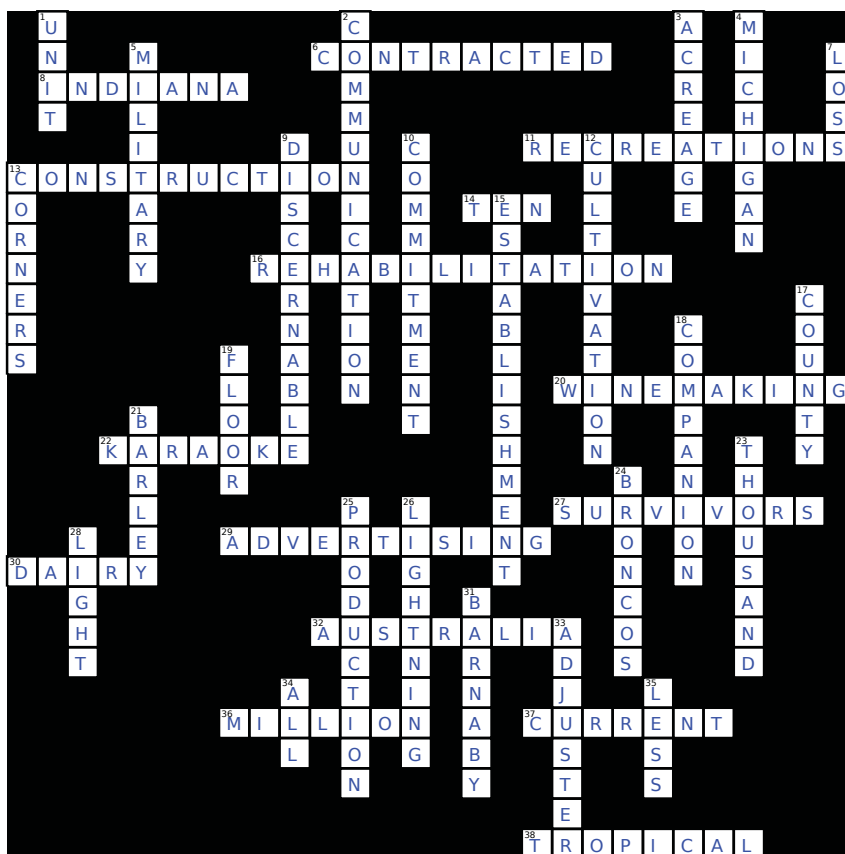


Photo on the front cover by Sara Ross
Design & Layout of The Home Agency Magazine by
Sara Ross & Jeri Schultheiss