

■ The ■ Home ■ Agency



HAIL INSURANCE PLANS
WORKERS' COMPENSATION
TODAY'S FAMILY FARMS
LIFE INSURANCE-ARE YOU COVERED?



President's Thoughts

FROM THE DESK OF JIM BALDONADO

First of all I want to say "Thank you," to all the people that attended one or more of our spring meetings. We had a number of meetings in Nebraska, Kansas, and Colorado with different marketing groups, as well as Dr. Art Barnaby from Kansas State who visited with us about the new farm bill, ACRE and SURE. I also want to say a big thanks to all my staff for lining up the meetings and for covering for me when I was out of the office. Finally, a big "Thank you" goes to my wife, Sharri, for planning and cooking all the prime rib dinners.

Thinking back one year ago, we were seeing some all-time contract highs for our 2008 crops and some very good prices for 2009 and 2010 as well. Boy, what a difference a year makes! Now we are looking at less than \$4.00 corn, less than \$6.00 for wheat and also less than \$9.00 for soybeans. Traveling throughout our four state region, I was pleasantly surprised how many insureds had already marketed their 2009 corn last year. In fact, there were even a few who had some 2010 contracts. I also heard that when some people wanted to market some of their grain a year ago their grain handling facility was not taking any new contracts,

making it very hard to get some grain marketed at higher prices when no one would buy it.

Now in the spring of 2009 that does not seem to be the problem, however, when we clearly remember where prices were a year ago it's very hard to pull the trigger when we see where the prices are today and what our cost of production is now.

This is nothing new to the American farmer. If it's not one

thing it's another, and year after year they are always the best at pulling through all of the hard times.

Switching gears, now is the time you should be thinking about adding some type of hail policy to your growing crops. Companion Hail has been the product of choice in the past, but the last couple years a new product called Production Hail has been gaining in popularity. On the next page is an example of how Production Hail compares to Companion Hail while spending the same premium.

In this example I am showing 194 bushel APH in York County, Nebraska and buying a revenue product at the 75% level. What Production Hail does is insure the

uninsured bushels not covered by your revenue policy anywhere from 100% of the APH to 115% of your APH. So, in the example I show buying the 115 plan and insuring from 145.5 bushel, which is my guarantee, to 223.1 bushel, which is 115% of my APH. That difference is 77.6 bushel per acre at the base price of CRC or RA, which is \$4.04 or \$313.50 per acre for hail.

Now, let's say you suffer a hail loss and the adjustor comes out and says your loss is 25%. Twenty-five percent of 223.1

...the last couple of years, Production Hail has been gaining in popularity.

bushel is 55.8 bushel. So, if you harvest 167.3 bushel or less, you would collect \$225.33 per acre on the 115 Production Hail policy. But something you need to understand is that amount is the maximum you would collect on a 25% loss. Let's say once you harvest, you harvest 189.6 bushel per acre, meaning you did better than what the adjustor said.

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Pres. Thoughts Cont.

Production Plan Calculator									
County		Twtnshp		Range		Base Rate			
York		1N		10W		\$ 3.40			
MPCI									
APH		Level		Price		Guarantee per Acre			
194		75		\$ 4.04		Bushels		Dollars	
						145.5		\$ 587.82	
Companion Hail Plans									
Compare to CPP Level: 115 CPP Price: 7.05									
Plan		Comp 1.5		Comp 2		Comp 2-10		Comp 2+	
Rate		\$ 3.35		\$ 4.30		\$ 3.35		\$ 4.60	
		\$ 210.00		\$ 164.00		\$ 210.00		\$ 153.00	
		\$ 210.00		\$ 164.00		\$ 210.00		\$ 153.00	
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Now your loss payment is \$135.20 because now you have 22.3 more bushels to sell. That's where you get the name Production Hail, because you have to harvest first to see what your production is to know what your claim will be.

This is a lot different than Companion hail because when the adjustor says you have a 25% loss, that's what you get paid on and it doesn't matter what you harvest. But look at the chart and remember we are spending the same premium, \$7.05, which we spent for the 115 production plan in York County, Nebraska. We are spending \$7.05 for 6 different Companion plans and look at the row highlighted on the left, on a 25% loss the most you would be paid is \$79.20 for the Companion 4 policy versus the \$225.33 for the 115 Production Plan. As you can see there is a huge difference on how they pay out.

We talked about Production Hail at all our meetings, so most of you have some understanding on how it works. Please give us a call so we can get it added to your spring planted crops, and in some states

your winter wheat, before it's too late!

Lastly, it's kind of funny that over the last few months of putting on meetings someone almost always asks what Duke has been doing. Well, Duke has the life; he eats and he sleeps. At this writing, which is the third week of March, Duke and I are spending a few days snow skiing in Keystone, Colorado. He just loves the snow, so when I'm not skiing we are playing in the snow. One thing we have learned this winter is you don't want to leave him in a running car when you get out to open a gate, because when he steps on the arm rest and locks all the doors it's real hard to get him to unlock them!

Again, we at The Home Agency have enjoyed visiting with everyone this past spring renewal season and as always *Thank You* for your business. We will make every effort to help your operation be successful and we hope you feel you have made the correct choice in choosing The Home Agency for your insurance needs. ■

Jim

IMPORTANT: WHEAT FARMERS

As you all know last fall we set an all time high for the base price on wheat at \$8.77. We still have 40 to 85 days before we set the harvest price for wheat this year, **BUT IF** we were to set the base price for wheat today (April 17, 2009) we are at \$5.79.

What you do is divide the \$5.79 into the base price of \$8.77 and you get a factor of 1.514, or 151.4%. If your guarantee is 40 bushel, take 40 X 151.4% and you get 60.4 bushel. This means if you harvest less than 60.4 bushel per acre you have a revenue loss and you will have a payment coming.

It looks to me like most of you will have some type of loss, so remember you **MUST** keep your production separate; do not comingle units, because this will cause a problem at loss time. If you have any questions please call your agent prior to starting harvest.

Crop Insurance Corner

CROP INSURANCE CORNER

By Cindy Davis

The spring planting has probably already started for some producers and will be in full swing before long. We certainly hope the weather cooperates for you this spring season and all intended acres make it into the ground.

The 2008 crop year is now history and sure proved to be a busy one for our offices. New farm bill programs, new policies and numerous claims to get worked kept our agents and company adjusters on their toes. The sales closing deadline for spring crops was March 15th, so with your crop insurance in place for 2009 and last season's production reported the next deadline will be acreage reporting. Below are the deadlines for acreage reporting on most crops:

Iowa	June 30 th
Nebraska	June 30 th
South Dakota	June 30 th
Kansas	July 15 th
Colorado	July 15 th

In certain states, some crops such as oats and spring barley may have earlier acreage reporting dates. If these are the only crops you have planted contact your agent today.

When you report your acres to your agent, keep in mind it is very important that the acres reported are correct. **If you will be electing the Biotechnology Endorsement it is a must that your acres are correct** to prevent a loss of coverage on a unit or even loss of coverage on the

whole crop. If at all possible, you may want to certify acres at your Farm Service Agency before you report to your agent so you will know for sure the number of acres reported is correct. (More information on BE can be found on the following page). Regardless of whether or not you elect BE, it could be very difficult to get any acre changes made after the acreage reporting deadline without a penalty; and reporting errors found at loss time will definitely carry with them negative consequences.

While reporting acres, remember to report all acres of each crop on your policy regardless of share or practice; planted or prevented from planting; insurable or uninsurable. If you have acquired new ground be sure to include those acres at reporting time also. We will set up a database for new acres using the county t-yield or the simple average of your existing units of the same crop and practice.

We hope prevented planting will not be an issue for you this spring season, but if it is, here are a couple things to keep in mind. The rules for prevented planting have become very strict and it is very important we abide by them. Report all acres prevented from planting within 72 hours after the final planting date in your county. **Do not wait** to report prevented planting acres at the same time you report all your planted acres.

A couple other reminders as you continue your spring planting:

➤ **REPLANT** – If you need to replant it is imperative that you give your agent a call PRIOR to actually replanting. Policy provisions state you have to allow the

adjuster the opportunity to look at the replant acres prior to replanting.

➤ If you farm across section lines it will throw all the acres in those sections into one unit. Row direction, a road or a discernable break on the section line will divide each section.

➤ Popcorn and sugar beets are contract crops. If you will be planting these crops your agent will need a copy of your contract for the crop. You must report all planted acres, but only contracted acres are insurable. Contracts must be in acres and include the legal description of where the crop is planted.

➤ You may plant the corners of your pivots without changing the planting pattern, but you must have a discernable break between irrigated center pivots and non-irrigated corners. The discernable break may be created before or after planting, but must be completed by Acreage Reporting Date. ***Different plant populations will not count as a break between the two practices.***

➤ **SILAGE** – harvest may seem like a long way off, but if you decide you will need to chop silage, be sure to contact your agent a couple days in advance so they can get an appraisal done on the field(s). Failure to contact your agent may jeopardize coverage.

➤ Once again, we would like to remind you to **verify all crop acres and practices (Irrigated vs. Dryland), planting dates and share percentages when you report your spring acres.** Have a safe planting season!

Wheat Harvest

Although wheat harvest is still a month or two away we would also like to throw in a few harvest tips. Be sure to keep your production separate by unit. Report production as soon as possible to your agent so they can get any losses turned in timely. This year looks to be shaping up as a very busy claims season for revenue losses. ■

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 Corn-CBOT

BioTech Endorsement

**Any claim of \$100,000 or more will require a spot check.

If you plan on taking advantage of the 2009 Biotech Endorsement please take the time to review 1 thru 8 below to make sure you understand what **you are required to do prior to the ACREAGE REPORTING DATE**. In reading it over and over again, I try to figure out which number is most important as they are all very important. I think #5 will take you the longest and #6-8 will cause us all the most grief. So please, review carefully as the savings are around \$1.50 to \$4.00 per acre. It really is worth the risk you take under #6-8 even though most people don't think so.

1. QUALIFYING PLANS

Available only on MPCI, RA, and CRC policies for corn for grain.

Does NOT apply to CAT, acreage designated as high-risk, prevented planting acres or units with a written agreement attached. Exception: Units with a Written Unit Agreement (UA) or High Risk (HR) may be eligible.

2. QUALIFYING UNITS

Insured must plant at least 75% of the total insured, non-high risk corn acreage in the unit, including replanting acreage, with a qualifying hybrid and to a qualifying practice.

3. QUALIFYING HYBRIDS

Certain varieties of Monsanto corn seed

Certain varieties of Pioneer & Dow corn seed

Certain varieties of Syngenta corn seed

**Corn hybrids planted using seed that was obtained for planting in a prior crop year do not qualify as a qualifying hybrid for the current crop year.

4. STATES INCLUDED IN PILOT AREA

Illinois, Indiana, Kansas, Iowa, Michigan, Missouri, Minnesota, Nebraska, Ohio, South Dakota and Wisconsin.

**Qualifying hybrids vary by state. Irrigated practice in the states of Kansas and Nebraska only.

5. NO SALES CLOSING DATE FOR BIOTECH ENDORSEMENT; REQUIRED DOCUMENTS ON OR BEFORE ACREAGE REPORTING DEADLINE:

**Insured Certification Form

Separate form needed for each policy.

**Copies of purchase & return seed invoices that correspond to the Insured Certification Form.

**BE Supplemental Seed Documentation Form, if insured obtained qualifying hybrids free of charge for which there is no purchase invoice.

**Completed acreage report identifying corn acreage and units that qualify for the endorsement with a "BE".

6. REVIEWS/SPOT CHECKS/CLAIMS

Reviews are required on 2.5% of policies with a liability less than \$500,000 and 5% of policies with a liability greater than \$500,000.

7. CONSEQUENCES FOR NON-COMPLIANCE

Loss of premium rate reduction if:

- AIP combines the insured's units due to the insured's failure to meet the requirement for separate units.
- Total insured corn acreage planted in the unit, excluding acreage designated as high-risk, is determined to be different than what the insured reported by **10 percent or less**.

Voiding Policies:

When an insured is determined to not meet the Pilot BE planting requirements on ANY unit reported as eligible for the Pilot BE because of any of the following, the insured's policy will be void:

- The trait expression test for a unit is negative.
- The insured provides a false or fraudulent certification.
- Insured misreports acreage by **more than 10%**.

8. IF A POLICY IS VOIDED:

The entire crop will lose all coverage including acres that were not originally reported as BE.

Insured may still be required to pay 20% of the premium due under the policy in accordance with the Basic Provisions. If required by the AIP, the 20 percent shall be calculated based on the premium amount that would have been due without the Pilot BE premium rate reduction, and the insured may be subject to administrative, civil or criminal sanctions as applicable under the Basic Provisions.

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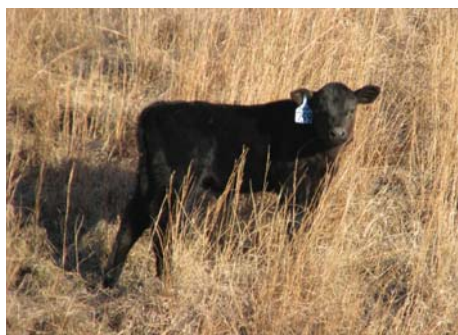
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Livestock Risk Protection

LRP – AN UPDATE

By Arlyn Rieker

Here we are with spring knocking on our doors, calving in full force and planting right around the corner. The year 2009 has proved busy so far here in Nebraska. In January we put on an LRP meeting in Lewellen at The 17 Ranch Winery, February we attended the Cattlemen's Classic in Kearney and March we attended the Hueftle Cattle Company Bull sale near Eustis. These are just a few



of the livestock activities we have been involved with this winter.

In meeting this spring with farmers and cattlemen about crop insurance coverage levels, there were a few times meetings

were short because of lack of sleep due to cold nights during calving. However, most have said calving has gone well and "mother nature" has cooperated to get the calves on the ground and up and sucking.

The spring crop coverage deadline has passed and we are looking forward to the spring calf crop. One thing I have noticed in the past months is an increase in the number of LRP applications our agents have completed and we have keyed into "edas" or the government LRP system. This is a simple process we go through to get the LRP clients ready to write coverage. Before coverage can be written, we must have a completed application entered into the

system and ready to go. Then, once we know the number of head, type (steers or heifers) and ending weight of the animals at the time of marketing, we can monitor the program for the desired coverage the producer wishes to insure.

Another item of interest is coverage for fed cattle and swine. This is an area

in which there hasn't been much interest in the past couple years, but we've had numerous calls on this spring. Swine coverage is on feeder pigs and fed cattle are on cattle with ending weights from 1000 – 1400 pounds. These two products basically function the same as the feeder cattle, except the ending prices are set differently.

As I visit with more producers, putting a price floor on the cattle is a critical part of their farm or operating loans.

"One thing that I have noticed in the past months is an increase in LRP apps..."

As producers are calving, we have had numerous calls asking how far out, or how many weeks coverage can go and what the coverage prices and premiums are on those calves. There has also been interest from producers buying light weight calves that will go to grass and be sold mid to late summer.

As I mentioned in my previous article, we were waiting for some ending prices to come in on some of the coverages that were in place. In the chart to the left are some examples of how some of these contracts ended. Please give any of our locations a call if you are interested in LRP and how the product may fit into your cattle operation. ■

Previous LRP Payouts						
Type	Target Wt.	Policy Life	Coverage Price	Ending Price	Aver. Cost/Head	Loss Payment/Head
Heifers 1	599	09/04/07 01/29/08	\$112.00	\$99.04	\$13.12	\$77.63
Steers 2	700	09/04/07 01/29/08	\$112.00	\$99.04	\$15.33	\$90.72
Heifers 1	500	09/25/07 01/22/08	\$114.02	\$97.35	\$14.95	\$83.32
Heifers 2	800	09/25/07 01/22/08	\$102.62	\$87.62	\$21.50	\$120.00
Steers 1	500	09/25/07 01/22/08	\$125.42	\$107.09	\$16.48	\$91.64
Steers 2	800	09/25/07 01/22/08	\$114.02	\$97.35	\$24.00	\$133.33
Steers 1	599	07/16/08 11/12/08	\$123.04	\$107.05	\$21.58	\$96.08
Steers 1	599	08/01/08 10/31/08	\$125.08	\$105.31	\$13.74	\$118.40
Steers 2	800	08/05/08 11/04/08	\$117.38	\$96.33	\$31.50	\$168.40
Steers 1	599	08/01/08 10/31/08	\$129.48	\$105.31	\$24.53	\$144.78
Steers 1	599	08/08/08 12/05/08	\$123.42	\$98.76	\$21.60	\$147.00

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Workers' Compensation

WORKERS' COMPENSATION INSURANCE

By Deb Arends & Lori Rahjes

Workers' Compensation Insurance—most farmers don't give it a second thought. Did you know that your farm owner's policy, if properly endorsed, has limited coverage for an employee injured on the job, whereas a workers' compensation policy includes the following: medical expenses, without a dollar limitation; temporary partial or total disability; permanent partial or total disability; disfigurement benefits; rehabilitation benefits; survivors' benefits and burial allowance up to a set limit.

Many farmers and farm operations are exempt from having to purchase Workers' Compensation Insurance; however, given the extent of the coverages, it may be a policy worth taking a second look at and getting a quote for. Nebraska's requirements are as follows:

Requirements Under the Nebraska Workers' Compensation Act, employers engaged in an agricultural operation are required to provide worker's compensation insurance coverage if 10 or more unrelated, full-time employees work each working day for 13 calendar weeks, whether consecutive or not, during any calendar year. This includes employees at all locations of the operation. If these conditions are applicable, workers' compensation insurance coverage must be obtained no later than 30 days after the end of the 13th calendar week. The Act does not apply to agricultural operations that employ only related employees.

Definitions An agricultural operation is defined as the cultivation of land for the production of agricultural crops, fruit, or other horticultural products; or the ownership, keeping, or feeding of animals for the production of livestock products. A full-time employee is a person who is employed to work one-half or more of the regularly scheduled hours during each pay period. A related employee is a spouse of an employer or an employee related to the employer such as parents, grandparents, great grandparents, children,

grandchildren, great grandchildren, brothers, sisters, uncles, aunts, nephews, nieces and spouses of the same. This also applies if the employer is a partnership, LLC, or corporation and a related employee to any such partner, member, or shareholder.

Employee notification An ag employer who is exempt under the Act and chooses not to provide workers' comp insurance coverage must give all unrelated employees written notice at the time of hiring. This notice must be signed by the employee and kept on file by the employer. Failure to provide and retain this notice subjects an employer to liability and therefore is required to provide workers' compensation coverage. We have employee notice forms available at our offices for your use.

Status Change If an ag operation previously required to purchase workers' comp insurance no longer employs 10 or more unrelated, full-time employees, coverage must continue in effect for the remainder of that calendar year *and* for the next full calendar year. The employer may then choose to return to exempt status by posting a written or printed notice in a conspicuous place at all employment locations for at least 90 days prior to the change stating the employer will no longer carry workers' compensation insurance for the employees and the date coverage will end. After the 90 day posting period has passed, the employer may then cancel the workers' compensation policy. Failure to provide this notice voids the exempt status and the employer is required to provide workers compensation coverage.

Voluntary Coverage If you have chosen to provide work comp coverage on a volunteer basis and decide to no longer carry the coverage you must post

a written or printed notice following the same procedure as stated previously. Again, failure to provide the 90 day notice voids your exempt status and you are required to continue to provide the workers compensation coverage.

Penalties Penalties for failing to obtain workers' compensation insurance coverage when required include 1) a civil fine of up to \$1,000 for each violation, with each day of continued failure to obtain coverage constituting a separate violation, and 2) criminal misdemeanor penalties of imprisonment for not more than one year, a \$1,000 fine or both. The employer may also be prevented from doing business in Nebraska until coverage is obtained.

We recommend purchasing a workers' compensation policy to any agricultural operation with unrelated employees. For a quote or for more information please call your local Home Agency office. ■

Information for this article provided in part by the Nebraska Workers' Compensation Court.

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Agent Bios

JERI SCHULTHEISS

Hello, I was born in Oshkosh, NE and grew up on a farm and ranch in a family of eight. My husband, Tony and I have lived and farmed on his family's homestead near Eustis, NE for the past 28 years and raised three girls there. Trista, a respiratory therapist is the oldest. She and her husband, Tom Koch II, farm and ranch near us. They have blessed us with our first granddaughter, Ellaray, who was born in January of this year. Our middle child, Tara lives in Stratton, CO. She has a



degree in Tour & Travel and is studying for her Property & Casualty Insurance license and is also part of The Home Agency

staff. Jacey, our youngest, will graduate this month from Eustis-Farnam High School and will be playing volleyball for North Platte Community College next fall. She is looking into education and coaching at this time.

My education began in a small two room country school. I ended up going to the University of Nebraska at Kearney where I earned my Bachelor of Arts in Education in 1993. I was then employed by Eustis-Farnam Schools as an Art teacher, a Journalism teacher and a Technology Coordinator. I worked with and made some lasting friendships during this time and had the pleasure of teaching a great group of students.

I have been with The Home Agency since September of 2002. I have learned a tremendous amount about crop insurance and marketing while serving as an assistant to Jim Baldonado for the past several years. My job at The Home Agency involves selling crop and Livestock Risk Protection insurance, advertising, marketing and magazine production and managing and updating The Home Agency's webpage.

I always look forward to visiting and learning from you, the producers, and would love to assist you with your risk

management whether it be crop or livestock. Please feel free to call me at the Elwood office. ■

DLANE O'DONNELL

Hi, I have been with The Home Agency since September 2005. I am an agent at the Gothenburg office, working mostly with property and casualty insurance, but I am licensed in crop insurance also. I enjoy working with clients we presently have insured and meeting new ones along the way.

I grew up on a farm near the small northeast town of Lyons, NE and graduated from Lyons High School in 1976. Unlike most of my fellow agents here at The Home Agency, I did not attend college. (I needed a job worse than I needed to go to college.)



So, through the years and a few jobs and moves later, I bought a house at Johnson Lake in 1994. That is where I met my husband Terry. In 2006, we sold the house at the lake and in the past year, bought

an acreage between Cozad and Lexington, which we keep busy with doing some remodeling in it once in a while.

Terry stays busy working construction, building houses, remodeling, etc., in and around the area. My daughter Stefanie and her husband, Paul, live in Omaha and my stepsons, DJ and Cody, live in Denver.

I enjoy spending time with our one-year old chocolate lab Bella, gardening, cooking and golfing. And yes, I like to sing karaoke! Four years ago I started going rifle deer hunting with Terry, which is a great adventure in itself..... sometimes. ■

KEVIN ROSS

Hello all! I am an agent near Minden, Iowa. My wife and I farm and raise show cattle on my family's century farm. I got started farming while still in college at Iowa State (Go cyclones!) and this is my tenth year in the business while raising cattle for 15 years. I graduated from Ames in 2003 with a degree in

Agricultural Studies. About 5 years ago I got involved with the Iowa Corn Growers Association serving on many committees and am currently on the board of directors. In 2004 I had the opportunity to begin a biodiesel venture or adventure depending on how you look at it. I have served as a director for Western Iowa Energy, LLC, a 30 million gallon biodiesel plant in Wall Lake, Iowa, since its inception. I also previously ran Geise Distributing Company, a bull semen and liquid nitrogen distribution business, in Southwest Iowa that my grandfather had started in 1976. We pretty much covered the whole southwest quarter of the state. I got to see a lot of great cattle and deal with a lot of wonderful families and cattlemen through that business. We sold it in January of 2008 but still keep in close contact with many old customers.

Here is where my story gets interesting.... my wife's name is Sara...Baldonado. Yes, Pep's oldest daughter, whom many of you know. Oddly enough a girl from south central Nebraska and a farm boy from southwest Iowa met each other in California. We were both there on business at the time, and she was winking at me from her booth in the trade show.....at least that's my side of the story. Anyway we have now been married for two years and I have had the pleasure of meeting many of you throughout the time

I have been in the Baldonado family.



In my free time, I enjoy fishing and all types of hunting (especially deer). We have two American Bulldogs that

are a riot and we dabble in making wine, some made from Gothenburg Agent Janet Haas' grapes. I had a great, great, great grandfather who once owned a large brewery in Council Bluffs so maybe the beverage making runs in the family. Tailgate season is one of my favorite times of the year; you can't beat college football in the fall. Don't judge me for being a Cyclone though; being married to my wife proves that Clones and Huskers actually can get along. Well, sometimes. ☺ ■

Life Insurance

HOW MUCH LIFE INSURANCE DO I NEED?

By Kent Holl

Good question! And it's not an easy one to answer. Special circumstances, such as pre-existing medical conditions or tax-efficient estate planning, can significantly complicate the question. The insurance industry itself throws out many different formulas. There is not a perfect formula for everyone to determine how much life insurance coverage one needs. A quick and basic way to figure out how much you would need is to take your annual income and multiply it by 7. Some experts feel one may need as much as 10 times their annual income. For example, a family with an income of \$60,000 might need at least \$420,000 worth of life insurance protection. If you are single and have no dependents, you probably don't need much life insurance other than to cover debts.

CURRENT CASH REQUIREMENTS

Final Expense	\$ _____
Emergency Fund	+\$ _____
Mortgage Balance	+\$ _____
Outstanding Loans	+\$ _____
Education	+\$ _____

Total Current Cash Requirements
= \$ _____

LONG TERM CASH REQUIREMENTS

Monthly Income Req.	\$ _____
Cash Reserve Factor	x \$ _____
\$167.6727 (15 Years)	
\$218.6727 (20 Years)	
\$266.8802 (25 Years)	
\$312.9890 (30 years)	

Total Cash Reserve Req. = \$ _____

AVAILABLE ASSETS

Cash & Savings	\$ _____
Securities	+\$ _____
IRA	+\$ _____
Life Insurance	+\$ _____
Other Liquid Assets	+\$ _____
Real Estate	+\$ _____
Total Assets	= \$ _____

LIFE INSURANCE NEEDED=

Current Cash Requirements
+ Long Term Cash Requirements
- Available Assets

In the box above is a more specific way to estimate how much life insurance an individual or family may need.

Life Insurance is often just an afterthought after more rewarding financial obligations are taken care of, but it is one of the most important. If you don't have enough life insurance, you could put your family in a difficult situation upon your death. There is no right or

wrong answer to how much life insurance you need as your values and goals will ultimately determine what is right for you. For some people this could mean enough coverage that their spouse would never have to work again, while for others it may mean just enough to pay off outstanding debts. Whatever you decide, your loved ones will appreciate it in the unfortunate event that it is needed. ■

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On The Plains

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Field Days and Bus Tours
Access to no-till experts worldwide
Website Discussion Board @ www.notill.org

Upcoming Events:

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June 30, Northeast Kansas
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Points North No-till Bus Tour
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Family Farming

TODAY'S FAMILY FARM

By Ashley Dean

According to the United States Environmental Protection Agency (EPA), a farm is any establishment that produced and sold, or normally would have produced and sold, agricultural products worth \$1,000 or more during the year. Currently there are around 2.2 million farms in the United States, roughly one-third the number in existence in 1935.

Over the years the number of farmers has significantly declined as well. The most recent census, conducted by the United States Department of Agriculture (USDA) in 2007, states the average U.S. farm operator is 57.1 years of age, an increase from 55.3 years declared in 2002. According to the USDA the number of operators 75 years and older increased by 20 percent between 2002 and 2007. In those same years, the number of operators under 25 years of age decreased 30 percent.

Many farm operations have more than one operator and today many of them are from multiple generations, diverse backgrounds

and genders. A detailed article published by the USDA about the demographics of U.S. farm operators cites that farms with multiple operators and sales of \$250,000 or more were nearly twice as likely (38.8 percent) to have multiple generational operators than those farms with less than \$100,000 in sales (21.4 percent).

Running a multiple generation operation has its advantages, but takes a great deal of commitment from everyone involved

and is only becoming more difficult due to the diminishing number of young farmers.

Les Brown has farmed in the Gothenburg, Nebraska area more than 40 years. For over twenty of those years his sons, Jason and Scott, have been farming with him.

"It was a lot easier for me to start farming in the 1960's than it is for people today," said Les. "Since I started, the financial requirements

have escalated, the standard of living in America has changed and society has changed," he said. "There are a lot of professions outside of farming that offer more money and a better lifestyle. You really have to understand what farming takes and commit to it, in order to be successful."

As Les mentions, in the present state of the economy, operation costs are a

concern, particularly for young farmers just getting started. The USDA cites the 2007 and 2008 increases in farm expenses, at \$20.5 billion and \$36.2 billion, respectively, were the largest year-over-year absolute changes on record.

The farm sector is greatly affected by the world economy but positive results are expected to come from 2009. After the significant rise in 2008,

total expenses are forecast to decline in 2009.

Les never expected that his sons would join him on the farm, but after 23 years, he cited many advantages to working with his sons including a larger labor pool and a decreased need for hired help, the potential for an operation to increase in size without taking on a debt load, but best of all, the enjoyment he experiences from his closeness to his eight grandchildren. The only disadvantage he can think of is the emotional conflict he faces when making business decisions.

Les' son Jason speaks highly of his relationship with his father and especially of their operation, but when asked what advice he would give another young farmer who is considering an opportunity to go



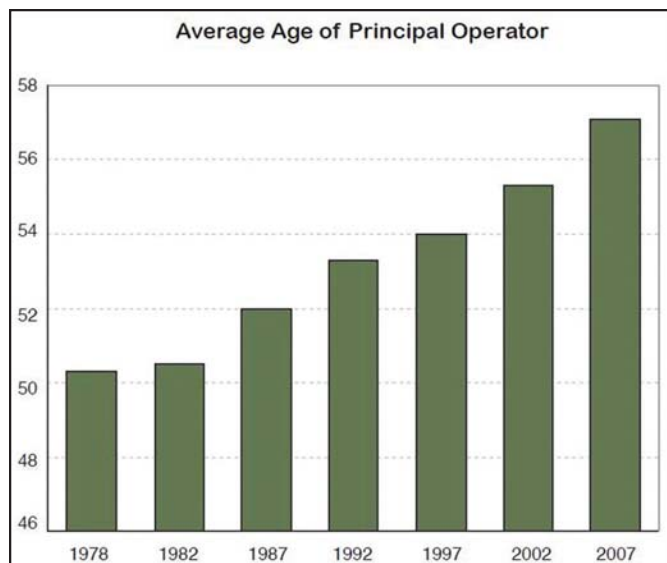
back to the family farm he said, "I would encourage all young farmers to start by trying to work for someone else first."

After college, Jason felt strongly about returning to the farm, but opted instead to work for someone about 30 miles

...the average U.S. farm operator is 57.1 years of age, an increase from 55.3 years in 2002

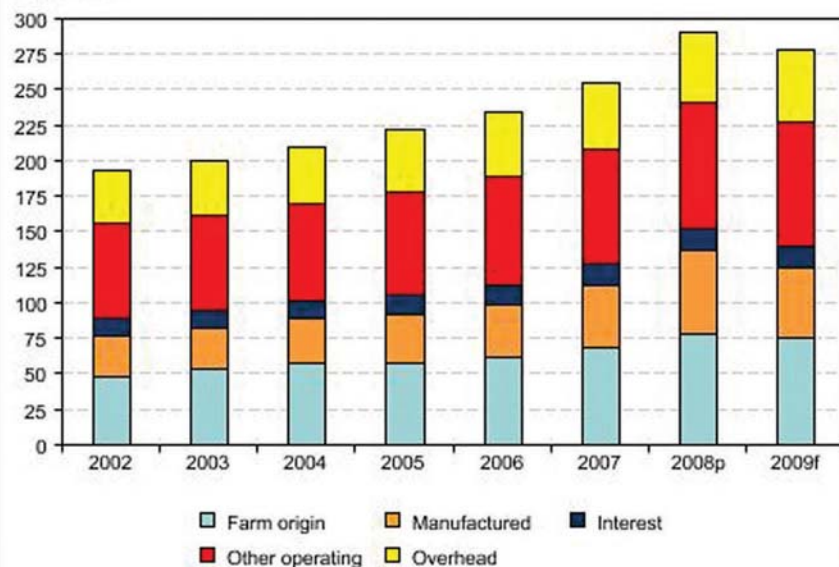
away from home. "It gave me a chance to experience something different and examine what my expectations were for an operation," he said.

Les and Jason both reference the commitment it takes from each and every



After rising \$97 billion from 2002 to 2008, total farm expenses are forecast to fall in 2009

Billion dollars



Source: Economic Research Service, USDA.



started so everyone knows what to expect. Communication is 90 percent of it."

The U.S. population is growing, and as a result, the demand for agriculture products is increasing. There are many organizations that promote and provide education about farming and the important role American agriculture plays in the country and the world. It is a time when education, in and outside of the industry, is needed. Currently less than one percent of the U.S. population claim farming as an occupation. The general public, as well as young people considering the occupation, need to be educated in order to ensure the future of farming.

"I have four girls and I have no intention of pressuring them to farm or to marry someone who does," said Joe. "I just hope that if my family members are not interested, I can help other young farmers and get them started." ■

**All facts and statistics, unless otherwise noted, were provided by the United States Department of Agriculture. For more information visit usda.gov.*

member of their family to make their operation successful. The give and take is required by everyone.

Only 9.1 percent of all farms in the U.S. indicate that they have operators from different generations, according to the USDA, and for Joe Wahlgren, his father's help allowed him to get started.

Roger Wahlgren grew up on a farm and started on his own in 1971. Never planning to work together, Roger and his son Joe formed a general partnership and after 15 years of working his way up, Joe became a 50 percent owner in the operation.

Joe names working together as the best part of the partnership. "How many men get to work with their dad everyday?" said Joe. "I think that's pretty admirable. I couldn't have started without Dad's help and for that I am very grateful."

Roger and Joe agree that farming for a living will become more difficult for people as the years go by. "You just have to be able to spread your costs over more acres to justify the expenses," said Roger. "Efficiency equals a larger farm and more land. As I'm wanting to slow down a bit, it's wonderful to have the younger generation to pass down some of the responsibilities and farm management."

The Brown and Wahlgren families both tell of the great emotional reward they get from working together, but statistics show that it is financially beneficial as well. All four men commented on the advantages of having the multiple generations, regardless of the fact that they are family. When asked what advice they would give other farmers considering the same situation, they all mentioned communication as the key to success. "You need to sit down early on and really examine what each member wants in one year, five years, ten years, and so on," said Joe Wahlgren.

Roger agreed saying, "the best advice I can give someone else is to do a lot of planning before you get

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Gothenburg Farmer Appreciation Dinner on February 16th



Dr. Art Barnaby spoke to farmers in Elwood on March 2nd



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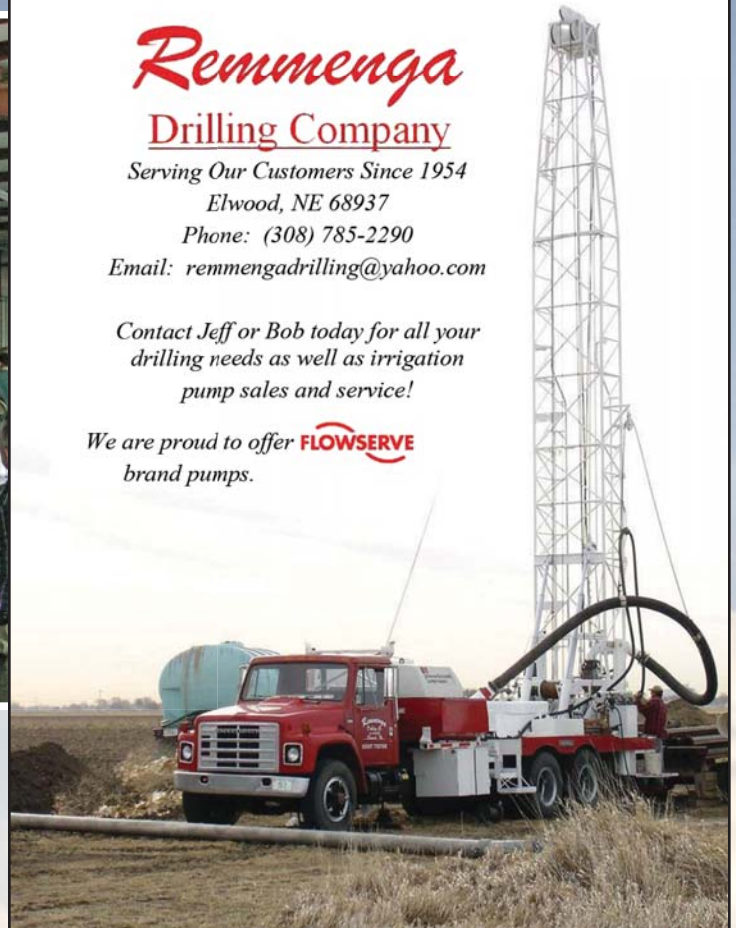
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DALE SCHRADER

On February 19th we at The Home Agency, as well as a number of people from Nebraska to Arizona, lost a very dear friend, Dale Schrader, at the age of 83. Dale had been in the crop insurance business dating back to the 1970's in Southwest Nebraska and Northeast Kansas, and in 1998 The Home Agency was lucky enough to have Dale choose us to process his crop insurance business. Up until the day he passed away he was doing one of the things he liked best and that was taking care of his customers and their crop insurance needs.



Dale enjoyed wood working, driving around the country calling on his customers and sharing a joke or two. When Dale and I teamed up 10 years ago he told me he always wanted to drive as he knew where we were going and my job was to keep my laptop computer running, since Dale really didn't like messing with computers. Every Wednesday during the months of February and March and then again in September, I would be in Benkelman working with Dale and a bunch of his friends and oh what a good time we had!

We plan on keeping the office open in Benkelman and doing what Dale would want us to do. That is taking the very best care of his customers. And Dale, I promise we will work very hard to do just that. ■

New Employees

CORBETT HAHN

Hello, I recently joined the staff of The Home Agency in Gothenburg. Prior to that, I was an insurance agent for the previous 10 years with Farm Bureau Insurance. My insurance background includes all lines of insurance, including home, auto, farm & ranch, commercial and crop insurance.

I was born in Holyoke, CO and graduated high school from there in 1988. I then attended the University of Nebraska at Kearney where I earned a B.S. in Biology in 1993. That summer, I married my wife, Christine, and we moved to Denver, CO. While in Colorado, I went back to school and earned a second B.S. degree in soil and crop science from Colorado State University

After leaving college, I had a few different jobs in the agriculture sector in Colorado and Kansas. In December of 1998 we moved to Gothenburg with our, then, 4 month old son Collin. On January 3, 1999, I started my career in the insurance business and Gothenburg has been our home ever since. Collin is now 10 years old and Christine and I enjoy attending his sporting events. In December 2001 we were blessed with the birth of our



second son, Chase. The minute Chase was born doctors realized something was not right. He was quickly put on a helicopter and air lifted to Children's Hospital in Omaha.

At 3 days old, he had surgery to repair his damaged heart. Today he is doing really great. He still suffers from a disease called pulmonary hypertension, but seems to handle it really well. In the fall of 2007, Chase started kindergarten and Christine started work as a florist at Timeless Floral. She really enjoys her job, as she is the creative one in the family.

Away from work I enjoy golf, Denver Broncos football, Husker football, and spending time with my family. Please stop by the office and say hello. I look forward to meeting you. ■

www.thehomeagency.com

DAVE MEYER

Hello, I'm Dave Meyer and this is my grandson Crew. My wife, Dianne, as well as I and our youngest daughter, Bethany, live in Ruskin, NE. I am the agent with The Home Agency-Ruskin. I have been



selling crop hail insurance for over 30 years but had not been involved with the crop revenue products until January of 2009. A good friend of mine recommended

that I call Jim Baldonado. After checking with 3 or 4 other agencies it was clear to me that The Home Agency gave me the best opportunity to meet the needs of my potential clients. Without a doubt I made the right choice.

In addition to my crop hail business, I spent over 25 years in the construction business. In the summer of 2006 I started writing group health insurance. I soon realized that I really enjoyed finding new and innovative ways to help people manage risk.

My wife and I celebrated our 25th wedding anniversary in March of this year. Dianne is the medical social worker at the hospital in Hebron, NE. We have three daughters. Brittany is a senior at the University of Nebraska-Lincoln. She is majoring in accounting with a minor in finance. Brianna and her husband, Cuyler Henry, are attending Southeast Community College in Lincoln. Bree should have her LPN license in May of 2010. Cuyler is planning a career in radiology. They are the proud parents of Crew. Bethany is a junior at Deshler High School and she is also planning a career in radiology.

I have enjoyed all types of sports over the years. I hope to catch up on my golf game now that my daughters' high school sporting activities are coming to an end.

I am happy to be associated with The Home Agency and look forward to working with the producers in my area. ■

MEGHANN BANEY

Hello everyone, I'm Meghann Baney. I was raised in little 'ol Benkelman, NE where I am now working for Nebraska Farm Services (The Home Agency). Farming has been a part of my family for many generations. This is why I am so excited to begin studying for my crop, property and casualty insurance licenses. I am privileged to be the first company employee to offer property and casualty insurance in the Benkelman area.

After graduating from Dundly County High School in 2001, I attended the University of Nebraska-Lincoln. There I studied pre-med and received my Bachelor of Science in Business Administration in May of 2008. My favorite college memory was studying small business entrepreneurship and international marketing in Australia and New Zealand during the summer of 2007. While in college I was active in intramural sports,



my sorority Alpha Xi Delta, honors fraternity Phi Sigma Pi and the National Society of Collegiate Scholars.

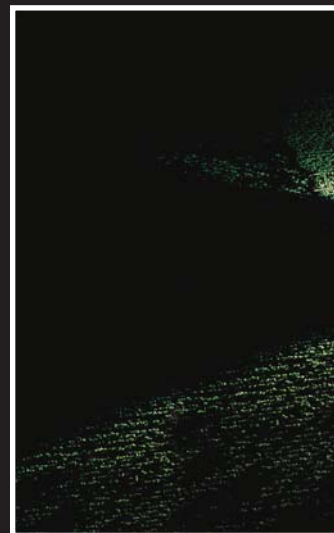
I worked for an insurance company

after graduation as a receptionist performing mostly insurance and accounting activities. In December, my fiancé, Drew, and I decided we wanted to move back to western Nebraska to be closer to our families in Benkelman. Drew will be working as a crop duster for Helena Chemical, driving a gravel truck for my family's business, farming for the Pursley Corporation and fixing anything that runs on what he calls, "liquid gold". We will be getting married on June 20th! We are both so grateful for the support our community has shown.

I have many interests which include: playing the piano, photography, snowboarding, wakeboarding, volleyball, basketball, camping, hiking, traveling and most importantly animals. I love being outdoors and am very active. I'm very excited to start my new insurance career with such an amazing company and I can't wait to meet everyone! If you are ever in my neck of the woods stop in and say hello. ■



If you would like to share a picture with us to use in an upcoming issue of this magazine, please send it to us via e-mail at tha.magazine@hotmail.com. Thanks!



Scenes



Brazil News

BRAZIL NEWS

By Tyler Bruch

The 2008/2009 growing year has been very interesting here in Bahia, Brazil. The spring (November-December) was very wet. We had rain almost every day. This made our planting schedule hectic and late, to say the least. It is normal to get a few rains every few days but we can normally work in between them. That was not the case this year! Although it was wet and slow, on the good days we were able to get a few thousand acres in. The ability to be on 4,000 to 8,000 acre farms with large U.S. imported equipment allows us to cover a lot of ground fast.

This year we had a 108 foot John Deere/Bauer planter bar shipped down. It allowed us to plant 85 acres an hour when we could run. I think it would be every farmers dream to make a round with that down here. Six mile rounds on auto steer with a planter that big is just amazing. It brings back the little kid in everybody!

Since the planting season we have had

70 inches of rain thus far, and we still have 45 days of growing season left. It is possible this year that we could have 90 inches of total rainfall! I know it seems like a lot, but with our soils being 25% clay and 75 % sand, you can never have too much rain. Our tropical environment of rain and sunshine every day makes it one of the best places I have ever seen in my life for growing crops. It's like having a greenhouse....outside.

While corn, beans, cotton, popcorn and edible beans are all doing well, the prices

sticking to it is one of the hardest things most farmers have to deal with. The emotions of greed, hope and fear, always seem to override the best laid plans. I would encourage all producers to outline their annual goals for the year, put them down on paper, and then revisit them once a month to see where they are at. I know it is something most people will think about and say it's a good idea, but then won't do it. Studies show goals and objectives that are written down on paper have a 96% greater chance of succeeding than plans that are not shared or put in writing.

Over the last few years of farming in foreign countries, I have learned controlling as many risks as possible is what helps keep you in business the next season. Remember this year wherever you farm, you have to control the factors in your realm, the rest of the challenges and headaches we cannot do anything about, is called, you guessed it "farming"!! Have a safe and successful spring!! ■



have all taken a step backwards from the 2008 highs. While there are still great opportunities to make money, it truly shows the values of knowing your cost and being a disciplined marketer. Being able to implement a marketing plan and then

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GRADUATION & WEDDING MINTS

8 oz. Cream Cheese
 2 lb. Powdered Sugar
 Mint Oil Flavoring
 Paste Food Coloring

Soften the cream cheese. Sift powdered sugar and mix it with the cream cheese. Knead until well mixed. Add mint flavoring and food coloring and knead until mixed. Make dough into small balls and dip in granulated sugar and press into molds. Pop out onto wax paper. These freeze well and may be made up to a month before you need them.

This & That

MONTH OF MAY

Military Appreciation Month

Check out the dozen ways to support our military at <http://www.nmam.org/>.

Month of June

National Dairy Month

Find recipes, health tips and more at <http://www.nationaldairycouncil.org/nationaldairycouncil/tips>

MONTH OF JULY

National Park and Recreation Month

Go to www.nrpa.org for ideas on how to spend Independence Day!



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Don't forget to add Field Grain Fire to your standing wheat here in the near future. As you know, fire, unless it was caused by lightning, is not covered under your MPCI, RA or CRC policies. So, for as little as 20 cents or less in most states, you can purchase \$100 of Fire coverage on your standing wheat. Depending on the value of their standing crop, we have some insureds buy as much as \$250 per acre up to \$500-\$700 on irrigated wheat, as it would be a shame to lose a wheat field to fire and not have it covered. Don't delay! Give us a call now at 1-800-245-4241 to get the rates for your area!

Comments and Suggestions

Email us at
tha.magazine@hotmail.com

Spring Favorites

Bar-B-Q Meatballs *From: Ruby Dinkelman*

Meatballs:

- 3 lbs. ground beef
- 2 c. cracker crumbs or quick oatmeal
- 1 chopped onion
- 2 eggs
- 1 can evaporated milk
- 1 T. chili powder
- 1 t. garlic salt
- 1 t. salt
- 1/2 t. pepper

Mix all ingredients together and shape into 1/2 cup meatballs. Place in a large baking dish. Makes approximately 20 meatballs.



Sauce:

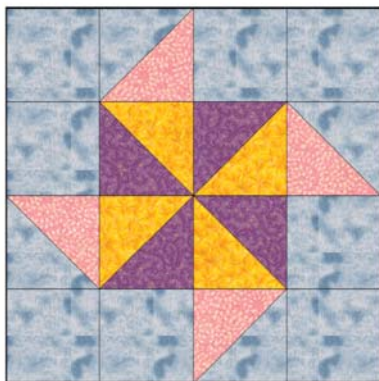
- 2 c. ketchup
- 2 c. brown sugar
- 1 chopped onion
- 2 T. liquid smoke
- 1 t. garlic salt

Mix all ingredients well and pour over meatballs. Bake at 350 degrees for 1 hour.

(The meatballs may be made ahead of time and frozen until ready to use.)

Try out our featured recipe at your upcoming summer picnic or potluck. 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!



Block Finished Size: 6" x 6"

Cutting:

Blue: Background
(8) 2" x 2" squares
(2) 2 3/8" squares

Pink, Purple and Yellow:
Pinwheel
Cut (2) 2 3/8" x 2 3/8" squares
from EACH color

Pinwheels in the Breeze

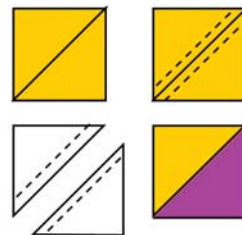
Construction: All seam allowances are 1/4"

Half-Square Triangles:

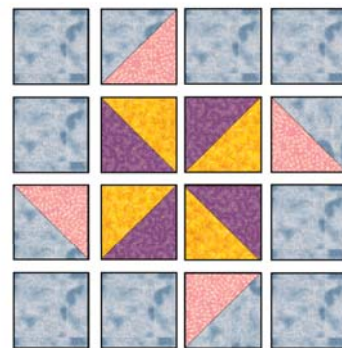
1. Draw a diagonal line across the wrong side of the 2 3/8" yellow and pink squares.
2. Pair the 2 3/8" yellow squares right sides together with the purple 2 3/8" squares.
3. Sew 1/4" from each side of the drawn line. Cut apart on the drawn line. Press seam towards the darker fabric. Squares should measure 2" at this point. Make 4 yellow/purple squares. Repeat with pink/blue squares.

Assemble the Block:

1. Arrange block units in four rows. Join rows together. Block should measure 6 1/2" x 6 1/2".



Half-Square Triangles
Make 8 yellow/purple
Make 2 pink/blue



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Crossword Puzzle

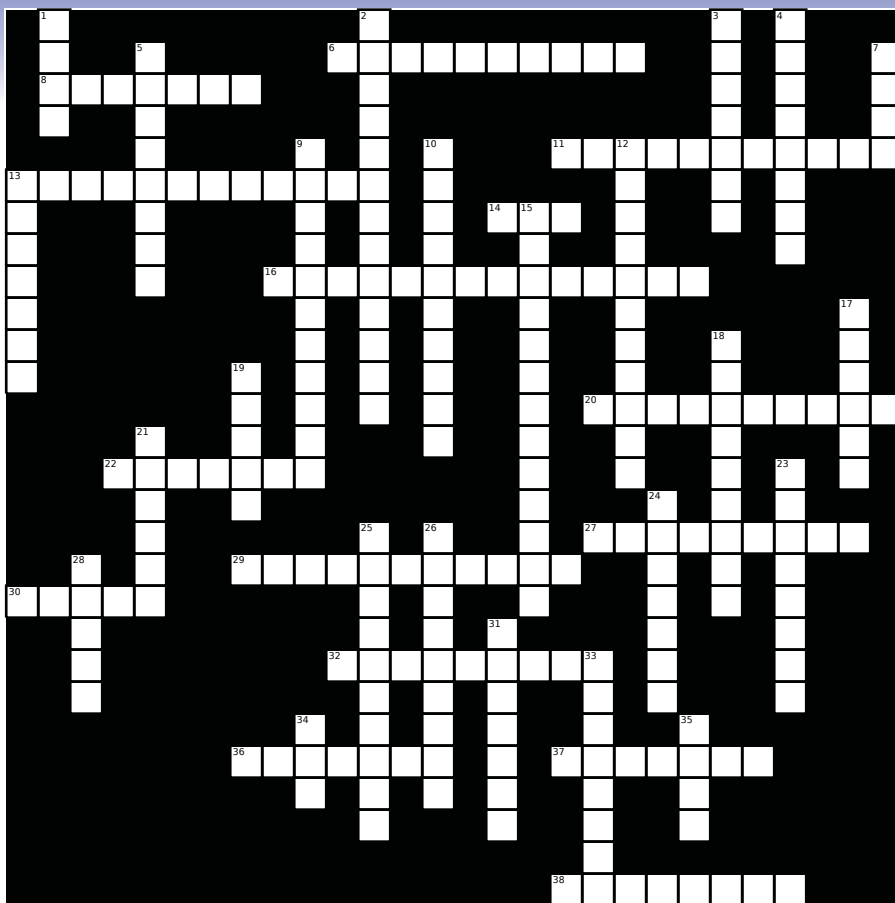
Please enjoy this crossword puzzle. You will find every answer somewhere in this magazine. The correct answers will be in the next issue.

ACROSS

- 6 If you are planting popcorn or sugar beets, only ____ acres are insurable.
- 8 A state that is included in the pilot area for the BioTech Endorsement.
- 11 July is National Park and ____ Month.
- 13 In addition to his crop hail business, Agent Dave Meyer spent over 25 years in the ____ business.
- 14 Some experts feel a person may need as much as ____ times their annual income in life insurance.
- 16 Benefits that are included in a workers' compensation policy.
- 20 One of Agent Kevin Ross' hobbies.
- 22 One of Agent Diane O'Donnell's favorite things to do.
- 27 Benefits that are included in a workers' compensation policy.
- 29 One of Agent Jeri Schultheiss' main jobs at The Home Agency.
- 30 June is National ____ Month.
- 32 A place where Agent Meghann Baney was able to study abroad while in college.
- 36 Currently there are 2.2 ____ farms in the US.
- 37 Life insurance needed = ____ cash requirements + long term cash requirements - available assets.
- 38 Tyler Bruch thinks that due to their ____ environment, Brazil is one of the best places for growing crops.

DOWN

- 1 If you farm across section lines it will throw all the acres in those sections into one ____.
- 2 Roger and Jason Wahlgren both agree that ____ is 90% of their successful operation.
- 3 The next deadline for farmers will be ____ reporting.
- 4 A state that is included in the pilot area for the BioTech Endorsement.
- 5 May is ____ Appreciation Month.
- 7 Jim thinks that most wheat farmers will have some type of ____, so remember to keep the production separate by unit!
- 9 Row direction, a road or a ____ break on the section line will divide each section.
- 10 Les and Jason Brown both reference the ____ that it takes from each and every member of their family to make their operations successful.
- 12 A agricultural operation is defined as the ____ of land for the production of agricultural crops, fruit or other horticultural products.
- 13 You may plant the ____ of your pivots without changing the planting patterns, but you must have a discernable break between the irrigated center pivots and non-irrigated corners.



- 15 According to the EPA, a farm is any ____ that produced and sold agricultural products worth \$1,000 or more during the year.
- 17 If you have acquired new ground, we will set up a database for new acres using the ____ t-yields or the simple average of your existing units of the same crop.
- 18 ____ hail has been the product of choice in the past.
- 19 Putting a price ____ on cattle is a critical part of a producer's farm and operating loans.
- 21 In some states, some crops such as oats and spring ____ may have earlier acreage reporting dates.
- 23 Even though they had a wet spring down in Brazil, Tyler Bruch's farms were still able to get a few ____ acres in the ground on good days.
- 24 A football team that Agent Corbett Hahn enjoys watching.
- 25 ____ hail has been gaining popularity in the last couple of years.
- 26 Fire, unless it is caused by ____, is not covered under your MPCI, RA or CRC policies.
- 28 There has been interest in LRP from producers who are buying ____ weight calves that will go to grass and sold mid to late summer.
- 31 Dr. Art ____ spoke to farmers in Elwood, NE about the ACRE and SURE programs in March.
- 33 Policy provisions state that you have to allow the ____ the opportunity to look at the replant acres prior to replanting.
- 34 If a BioTech policy is void, the entire crop will lose ____ coverages including acres that were not originally reported as BE>
- 35 Compared to a year ago, wheat now is ____ than \$6.00.

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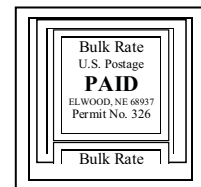
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Answers to February 2009's Crossword Puzzle

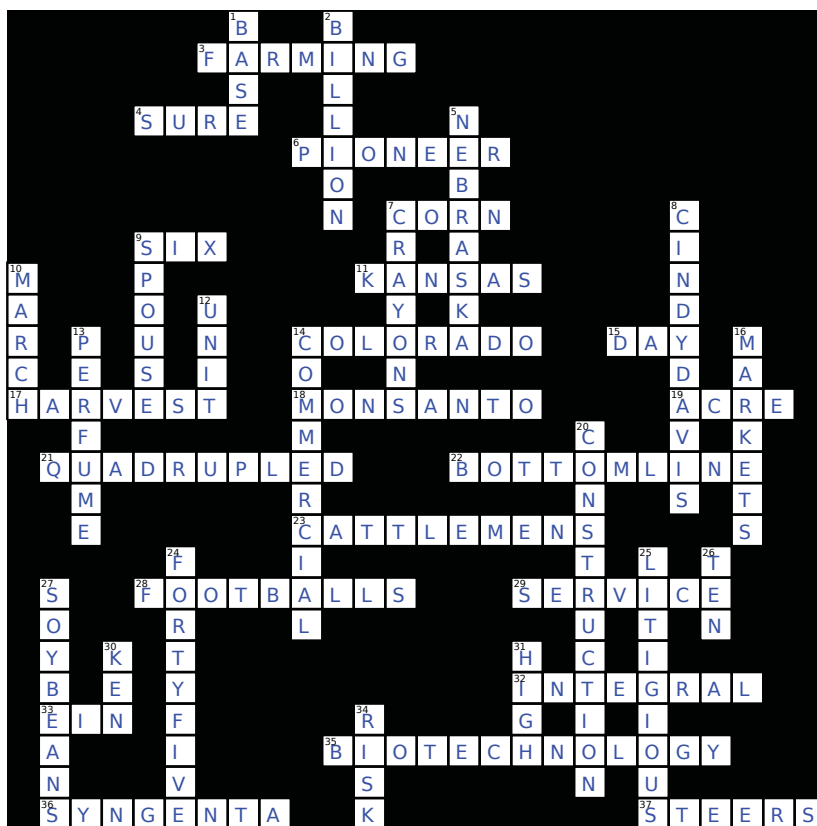


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