



■ The
■ Home
■ Agency

Harvest Time!!!

Homeowner's Insurance 101

Family Farms & Buy-Sell Agreements

CATTLE NEWS



President's Thoughts

It was too early for white stuff to hit us this year. Waking up Saturday morning the 10th of October to 4-6 inches of snow and up to 15 inches, they say, around the North Platte area, makes you wonder what the next 4-6 months will bring. Thinking back to all the fog we have had may make it a long ol' winter.

With most of the soy beans out and a start on corn, harvest has been shut down for a few days because of the snow. This should be a good time for some record keeping on soybeans and getting ready to harvest your corn crop.

BIOTECH ENDORSEMENT

Just wanted to review a couple of things; one that some of you purchased this past year and one that most did not. The one that was offered but had very few takers was the Biotech Endorsement. Remember if you planted a certain qualifying hybrid of corn you could receive a discount on your crop insurance premium between \$1.50 to \$ 4.00 per acre. The reason for very few takers were the consequences for non-compliance, meaning if you were off on your reported acres by less than 10% you lost the discount on that unit. Worse yet, if you were off by more than 10% on a unit where BE was planted, it voided your policy all together. That's why we had very few takers and the bad thing is, we don't know how many were off on acres unless you signed up for BE and had a loss as that is where you will find it. And it is not a good thing to find out that your policy will be cancelled on corn because you misreported your acres by more than 10% on a given unit. The FCIC Board also approved inclusion of irrigated corn for grain planted to qualifying hybrids in all Pilot BE states and added the state of Colorado; bringing the number of states eligible for the Pilot BE to 12 for 2010.

PRODUCTION HAIL

A product we did sell a lot of was Production Hail. This product is

a hail product that only insures your crop for hail from your RA-CRC guarantee up to 100% of your APH at a minimum or to 115% of your APH at a max.

This product sold very well for us and now that it's time for harvest, we will see how it will pay out as it is based off of actual harvested production.

Example: 194 bushel APH, 75% level of coverage, 145.5 bushel guarantee and let's say you bought the 115 plan which guarantees you 115% of 194 bushel APH or 223.1 bushels. If you have a 25% adjusted hail loss and you harvest 170 bushels, this policy will pay you the difference of 25% of 223.1 or 167.3 bushels, or the bushels harvested subtracted from 223.1 if higher than 167.3. In this case we said you harvested 170 bushels. So 170 from 223.1 is 53.1 bushels short, times \$4.04 for a hail payment of \$214.52 and you still harvested 170 bushels. Some people that did not do any pre-selling wish they could get \$4.04 on 53.1 bushels.

If you did purchase Production Hail and had our adjuster out to look at a hail loss on corn or beans, please bring your production records into the office after you are done harvesting so we can update your APH and let the adjuster know whether or not you have a loss so they can get it worked.

In some cases you may have had a small hail loss, let's say 5-10%. Remember you must have a 5% adjusted loss to trigger a claim but if your harvested production ends up being only a 3% loss there is no payable claim. Also, remember with production hail, you can grow yourself out of a claim, although like most of you have said, "I don't care just as long as I have either the hail loss or the bushels."

As we already start looking into next year for those of you that did not buy production hail, put it on your list of things to visit with us about. I know it will be a hot topic at our spring meetings. Production Hail is not available in all states or all crops so please check with your agent to see if what you want to insure is available.

Production Hail, I feel, is here to stay. I don't see how the companies can continue to sell it for around 55% of what they sell Companion Hail for, but we'll take the cheaper rates, won't we?



This past year has been trying, to say the least. Cost of production is still high, maybe not as good as last year, but high. We just didn't have the opportunity to market our grain for the prices that were offered early in 2008 for the 2008 crop year. But you, the American farmer, always find a way to make it work, not just this year but you will also in the years to come.

FARM & AUTO INSURANCE

We talked at the start of this article about record keeping on snowy days, and this winter when you have an extra minute give me a call. We would like the opportunity to quote your farm and auto policy. Some of you have been insureds of mine for over 20 years and for some reason we do not write your farm or auto coverages. It's not because we don't have the products to do so, and I know we will be competitive. Why do we write your crop and not your farm? The only reason I can think of is that, I Have Not Asked! Well times have changed, as the last three people I have asked have said, "Sure!" We have written one of them, are in the process of writing the second, and I know if we get the first two we will get the third. All I had to do was ask, and I'm going to keep asking because we want your farm and auto business too!

* REPORT CARDS

Last week I was in a meeting and they gave us a report card, and they called it the agent report card to which we were to grade ourselves. I never really liked report cards, but when I had to fill out my own, I thought, "This might be fun!" The report card was how do you treat your customers? To get an A, I had to "Knock Your Socks Off." And you the customer would be "Dazzled." Well I don't know about that, I'm pretty good, but "Knock Your Socks Off!"???? Let's look at a B, a "B" means I exceeded your expectations and you were pleased. Yeah, that could be me. A "C" is as you expected you were neutral/ average. A "D" was that I failed you. I was a person who was not dependable, you were annoyed or upset. Hopefully that's never me or us, The Home Agency. Finally an "F" was we failed you again and you felt victimized. Again, hopefully never us!

Over the last 4-5 days I have thought a lot about this. I hope that when you do business with The Home Agency, we grade an "A" or "B". We DO NOT want to be average or a "C" and if I or anyone at The Home Agency grades a "D" or an "F", please let me know, but I hope that is never the case.

TANK

As you are all aware, if you read last quarter's magazine there was a picture of Duke and a little black puppy named Louie. You will also recall Louie had an accident at our place and is no longer with us. Well, meet Captain Tank Remington, a chocolate lab born July 1, 2009. We picked him out of a litter of eight, and as a puppy he was a tank and he still is. Tank, like Louie, just will not leave Duke alone. I noticed a real bad cut on Duke's ear awhile back. It looked like someone took a knife to it. I knew exactly what had happened. Tank jumped up and latched onto his ear. When Duke jerked away, Tank's sharp little teeth cut his ear. So off to the vet we went and Duke ended up with a few stitches.

Tank is going to grow up to be a big boy. At 15 weeks he is already 41 lbs and almost half as tall as Duke. He won't be doing any hunting at the Peperosa this winter as he will be too young, but just wait until next year; he should be good to go.



Well I had better go, thanks for taking the time to read The Home Agency magazine. Sara, Jeri, and all of the staff at The Home Agency take pride in this award winning magazine. For you farmers out there, be careful during harvest time. We want everyone to be healthy going into the holidays. Also, this quarter we sent the magazine out to all our P&C customers, not just our farm and crop customers. I hope you enjoy reading about all the things happening at The Home Agency. ■

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FALL HARVEST UPDATE

By Cindy Davis

I can't believe how fast the year has gone, it seems like just yesterday we were writing articles for the August issue of the magazine. It has been a very busy year for us at The Home Agency, and I'm sure it has proven to be a very busy fall for you producers as well. We hope wheat drilling went well for everyone and you have had a safe and rewarding harvest.

Pasture, Rangeland, Forage

Some of you may have signed up for Supplemental Revenue Assistance payments (SURE) with your Farm Service Agency last fall and in doing so may have heard about a new policy available in some states/counties. Pasture, Rangeland, Forage (PRF) policies are available in certain areas for producers to insure grazing land and/or hay land. You may remember the article written in last year's issue when the policy first became available for Nebraska,

Kansas, and parts of Colorado. The deadline for signing up for PRF is November 30th and the following will give you a brief summary of what the policy offers producers.

PRF policies have two different types of coverage. One is called the Rainfall Index Plan. The index reflects how much precipitation, not just rainfall, is received relative to the long term average for a specific area and timeframe. Last year this plan was only available to producers in the Eastern third of Colorado for our surrounding states. This year the plan has become available for Kansas, Missouri, in addition to the eastern third of Colorado. Coverage for this plan is based on precipitation experience in small areas called grids. PRF offered under the Rainfall Index Plan uses average precipitation data provided by the National Oceanic and Atmospheric Administration (NOAA) – the same data used to maintain the Palmer Drought Index. Daily measurements are taken from over 15,000 weather stations nationwide. Average precipitation is recorded for each 12 x 12 mile grid. For this plan, producers must allocate a percentage of their total insured acres for a given type, grid and share into at least two-2-month time periods called Index Intervals. There are six Index Intervals per crop year. An indemnity is paid if the actual precipitation for the interval falls below the insured coverage level for the interval selected.

The second type of coverage is called the Vegetation Index Plan. This year the VI plan is available for producers in Nebraska, Wyoming, the western half of South Dakota and the western third of Colorado for our immediate surrounding states. Coverage is based on vegetation density experience in small areas called grids. PRF offered under the Vegetation Index Plan uses the Normalized Difference Vegetation Index (NDVI) data from the U.S. Geological Survey Earth Resources Observation System – the same imagery and data used by NASA. Every 14 days, satellite photos are taken that measure the vegetation greenness and correlate to forage condition and production capacity in 4.8 x 4.8



mile grids. From a comparison of the current "greenness" level to those determined historically, an index is developed that reflects current production levels. In general, the healthier the plants in the given grid are, the greater the NDVI value. Losses are then calculated based on whether the NDVI value in your grid falls below the insured value. For the vegetative index, producers may allocate a percentage of their total insured acres for a given type, grid and share into one or more 3-month time periods called Index Intervals. There are four Index Intervals per crop year. Interval I is April to June, II is July to September, III is October to December, and IV is January to March.

For both of these plans: Producers may elect to insure grazing land or hay land. Different county base values apply to

each type. Producers select a Productivity Factor with a value between 60 and 150 percent of the County Base Value and can choose a coverage level of 70, 75, 80, 85 or 90. Sales closing and acreage reporting is **November 30th**.

Coverage for hay land or forage production can also be insured through your MPC policy in some counties/states. The APH plan and GRP plans have been an option in the past, however this year the GRP coverage has been terminated in certain counties. Contact your agent to inquire more about these plans and availability for the counties you farm in. If you signed up for the SURE program, you may need to insure your grazing land or hay land to stay in compliance for that program. Contact your Farm Service Agency for more details.

2009 Row-Crop Harvest

As harvest winds down, be sure that production is kept separate by unit. Units will be combined if the production has been commingled between units. Be sure to report your production to



your agent as soon as possible so they can get your claims processed timely. For loss situations contact your agent immediately so they can get your claim turned in. The companies are getting stricter about timely notices of loss. The policy provisions provide that in the event of damage or loss it is the insured's duty to give the company notification within 72 hours of the initial

discovery of damage, but not later than 15 days after the end of the insurance period. The insurance period is the earlier of: (1) total destruction of the crop on the unit, (2) harvest of the unit or (3) the date contained in the Crop Provisions. Don't wait to turn in a loss for a unit until you are completely done harvesting!

2010 Wheat – Acreage Reporting Deadlines

The acreage reporting deadlines are approaching very quickly. Please get your wheat acres to your agent soon. Make sure you report all acres, insurable or uninsurable; planted or prevented from planting. Remember that prevented planting acres have a very strict reporting deadline. They must be reported within 72 hours after the final planting date or if there is a late plant period in your county, 72 hours after you determine the acres will not be planted during that late plant period. Don't wait to report prevented planting acres at the same time you report all your planted acres. If you have added more than 640 acres of cropland to your farming operation let your agent know prior to acreage report-

ing deadline. Additional paperwork may need to be submitted to RMA. While reporting acres to your agent make sure to verify all planted wheat acres, planting dates and share percentages. A schedule of insurance will be sent to you after your acres are processed. Please double check the information on that form when you receive it. It is very difficult to make any changes after losses are reported without penalties. The deadlines for reporting your 2010 wheat acres are below. ■

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|--------------|---------------------------|
| *Nebraska | November 15 th |
| Colorado | November 15 th |
| Iowa | November 15 th |
| Kansas | November 30 th |
| South Dakota | November 15 th |



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Still Pioneering



LIVESTOCK RISK PROTECTION

By Arlyn Rieker

Here we are, the fall crops have been planted and we are deep into the harvest of the spring crops. Along with this comes the pre-conditioning and weaning of calves. This is my favorite time of the year, seeing the benefits of the work the producers have done throughout the year. Whether it is through the combine, across the scale, in the bin or at the sale barn, we get to reap the harvest of the year.

Since our last article of discussing LGM (Livestock Gross Margin), there has been a great deal of interest in LRP (Livestock Risk Protection). Unlike crop insurance, which only has two periods per year to establish your coverage levels, one for spring crops and one for fall crops, LRP is basically available every business trading day the mercantile is available, except if the government makes it unavailable due to fluctuations in the market. At approximately 3:30 pm each afternoon the coverage price is set and quotes are available until 9:00 am the following morning. This makes it a very flexible and viable product to put a floor or price protection on your cattle for the time your livestock will be sold or marketed.

As we moved into summer and we were quoting LRP almost every day, one of our producers who has purchased LRP in the past, Dr. Mark Tracy with ADM Alliance Nutrition, asked if we would be interested in sponsoring and doing a presentation on LRP at some meetings. Our attitude about LRP is that it is risk protection for livestock producers. We felt this would be a good opportunity to show first-hand some of the benefits we have seen in the past with LRP. The more we visited with Mark, the more these presentations and meetings came together. We had two meetings the first week in September, one in Atkinson and the second meeting in Lexington. Meeting topics included economic trends in agriculture, risk management

in a volatile market, and innovative products to improve animal performance. From an agent's perspective, Chip Bullock, Rhonda Jones and I, felt these meetings were very informative.

Randy Blach from Cattle Fax was the keynote speaker. He showed the trends and many charts of the commodities and how we are in a global market. Also he showed how different commodities, ending stocks, lower cattle numbers, heavier carcass weights and the value of the dollar all have an effect on our local markets. I visited with Randy at length and needless to say, it was a learning experience for me.

My presentation was about protecting your livestock in a volatile market, showing the basics of LRP, how the product works and the results we have had with it in the past. At Atkinson, we had about 170 producers and in Lexington there were about 80 producers. The response we had at our booth before and after the presentations was very favorable.



Blaine Corners and Mark Tracy from ADM gave a presentation on innovative products to improve the performance of your cattle. This very interesting topic discussed how products are changing and how many cattle are on tests to see the how different rations being put together with different ethanol distillers by-products improve feed efficiency.

These meetings went very well and we look to do more in the future. Even though Randy had not heard of LRP before, once he learned how the product works, he commented that it is a very good product that is simple to use.

At this time, we are seeing a great deal of volatility in all the markets, whether it be grains or livestock. We have a lot of livestock coverages that will be expiring in the near future, and in my next article we will present some of the results of these coverages.

If you have any questions about these meetings or topics * discussed, please give me a call and I will be happy to discuss them or get you in contact with the presenters. For any questions on LRP or any other risk protection, please call the agency and we can discuss your options. ■



"POWER SURGE: DON'T GET SHOCKED BY YOUR INSURANCE COVERAGE"

Abstract: The average household contains thousands of dollars of electrical goodies like appliances and electronics, including televisions and computers. Limitations found in most standard forms of home insurance could leave you in the dark.

Your family is forced to stay home due to the big storm hovering over the house. The comforting sounds and bright screen of your 52" LCD television eclipses the noise from outside. Then it happens: Just as you're about to discover who gets voted off the island, your family is startled by sudden darkness.

After the outage forces your family to live in darkness for a few hours, the local power authority flips the switch and all is well... for a moment. The sudden surge of power is too much for your electronics to digest, and they've returned to oblivion.

American households spend billions on electronics annually. The average household contains thousands of dollars of electrical goodies like appliances and electronics, including televisions and computers. Limitations found in most standard forms of home insurance could leave you in the dark; such limitations say your insurance policy will not pay for damage to electronics that is caused by a power surge.

Renters and condominium unit-owners will not find comfort in their standard insurance policies, either; the same limitations usually apply.

A sudden surge in electrical current is not uncommon. There are a number of surge-protection devices designed to prevent this from compromising the life span of your most precious toys. But this hardware is not full-proof, and can still leave you and your family in the dark.

Losing your electronics due to power surge can be a financial disaster. Imagine having to replace that \$2,000 television that is hooked up to the \$1,000 home theater system you spent two weeks wiring, both of which are now left sizzling after a sudden jolt?

In many home insurance policies, this limitation only applies to personal property, not to "building property." This means items that are considered part of your house, such as a built-in range, burglar alarm system or central heating/AC system are covered by your home insurance if bereft of life due to power surge. However, this is not true for all home policies.

There is hope. Most standard home insurance policies can be modified to cover losses to property caused by electrical surge. If your current policy cannot be modified, consider asking your agent to shop for a policy that includes the coverage or can be modified to do so.

Others may have a second option. Some power companies offer insurance for surge protection. They add a premium to your power bill, and in return offer insurance which can provide valuable coverage and allow you to collect damages without making a claim against your home insurance company or paying a deductible.

The cost of insurance provided through a power company varies; one major provider charges between \$5 and \$13 monthly for coverage ranging from \$2,000 to \$5,000.

However you chose to do so, purchasing this insurance coverage can be a tremendous relief for you and your family if the sudden voltage puts your prized possessions out to pasture. For more information about what your policy may or may not cover and how we can help, please give us a call.

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NOTE: Policy coverages and circumstances can change at any time, so the information above may not be accurate at the time of reprinting or subsequently to that time. IIABA does not assume and has no responsibility for liability or damage which may result from the use of any of this information. The most current, up to date version of this article can be found at IIABA's Virtual University at <http://www.iiaba.net/VU>.




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Is Your Home Covered?

HOMEOWNERS INSURANCE 101

By Deb Arends & Lori Rahjes

Whether you are a first-time home buyer or a seasoned homeowner, knowing how to insure your investment is very important. What coverages are included in a standard homeowner's policy? How much coverage do I need to purchase? Are there different types of policies? Do I have all the coverages I need? Let's explore these questions – and maybe a few others along the way.

What coverages are included in a standard homeowner policy?

A standard homeowner policy provides four basic coverages: property coverage for the structure of your home, property coverage for your personal belongings, the cost of additional living expense in the event you have a loss requiring you to move out of your home while repairs are being made and liability coverage.

How much coverage do you need to purchase? Exploring the standard coverages will help answer this question. Let's start with the structure of your home. The amount of coverage an agent will recommend depends on a Replacement Cost Estimate. The agent prepares this, which takes into account the major features of your home, square footage, roof type, exterior wall type, number of bathrooms, etc. and calculates an approximate cost to rebuild your home in your geographical area with materials of like kind and quality, should you have a total loss. This value often differs from both the assessed value as well as the price you paid. Remember, this is what the insurance company estimates the cost to be to completely rebuild your home.

We recommend insuring your home for 100% of the replacement cost amount. This will give you the best coverage and often the best premium. Choosing a lower amount is possible, but may result in a surcharge and thus a higher premium for less coverage.

Most standard homeowner's policies also provide coverage for other structures, such as a detached garage, tool shed or even a gazebo. This coverage is usually 10% of the value of the home and is generally included at no extra premium. Additional cover-

age may be purchased for these buildings if the value exceeds the allowed limit.

Next is personal property coverage. The premium charged for the amount of coverage on your dwelling automatically includes a limit for your personal property. This limit is a percentage of the dwelling value. This percentage varies from company to company, but ranges from 50-70% of the home value. For example, if your home is insured for \$150,000 personal property coverage could be \$75,000 to \$105,000, depending on the company's limits. This amount of coverage is also no extra cost to you. Additional coverage may be purchased to give you a higher limit if you determine your personal belongings are worth more than allowed, however an additional premium will apply.

In addition, the limit of personal property coverage normally given is on an "Actual Cash Value" or ACV basis. This means that in the event of a loss, depreciation applies. For an additional charge, you may choose "Replacement Cost" coverage for your belongings and no depreciation applies if a covered loss occurs.

Noteworthy: Within the personal property limit, a homeowner policy will have limits on certain types of property-guns, jewelry, fine arts, etc. If you have these types of property, it's important to discuss them with your agent to decide whether or not you want to schedule these types of property. Although an additional premium will apply for scheduling these items, you may want to do so in order to have the coverage you desire.

Loss of Use or Additional Living Expense coverage is also included in the base premium you pay for the amount of coverage on your dwelling. This covers the reasonable increase in your living expenses such as hotel bills, food and other living expenses you may have if you suffer a covered loss that requires you to temporarily move out of your home while repairs are being made. This limit may either be a percentage of the amount of coverage on the dwelling (normally 20%) or the actual expenses incurred during a 12-month period.

The last coverage on a standard homeowner policy is liability. Liability coverage insures you against lawsuits for bodily injury or property damage that you or your family members (including pets) cause to others. It pays for both the cost of defending you in the event a lawsuit is filed, as well as for any court awards, up to the limit on your policy. Normally, the level of coverage begins at \$100,000; however a \$300,000 level is most common. Although the levels may vary from company to company, you may purchase a higher level than what is included with the base policy. Also, an Umbrella policy is a reasonably priced option for purchasing even more liability coverage, over and above the homeowner policy limit.

So, to answer the question of how much coverage you need, we recommend: enough coverage to rebuild your home and replace your belongings if you were to suffer a total loss, and enough liability coverage to protect you and your assets in the event a lawsuit is filed against you for a loss you or a family member are responsible for.

Are there different types of policies? In a word, yes. There are several different options. The most common policy forms used for homeowners are an HO2 and HO3. As long as your house is insured to 80% of its value at the time of loss, both of these forms insure your home on a replacement cost basis. The main difference in the policies is what perils are covered.

An HO1 is a 'bare bones' policy which insures you against loss from 10 basic perils. This form is no longer available in most states.

The HO2 policy gives you coverage against the a total of 17 perils: fire, lightning, explosion, windstorm or hail, riot or civil commotion, aircraft, vehicles, smoke, vandalism and malicious mischief, theft, falling objects, weight of ice and snow or sleet, accidental discharge or overflow of water or steam, sudden and accidental damage from artificially generated electrical current, sudden and accidental tearing apart, cracking, burning or bulging, breakage of glass and freezing. It is also referred to as a 'named peril' policy because it insures against the perils named in the policy.



The HO3 or 'special' policy is the most popular and gives the broadest coverage available. This policy insures against all perils unless specifically excluded in the policy. Policy exclusions

can vary by company. Examples of excluded perils include: flood, ordinance or law, earth movement, water damage, power failure, neglect of an insured, war, intentional loss, etc.



Which policy form is right for you? The key to answering this question is talking with your agent. Every situation is unique and the agents at The Home Agency are trained to help you customize your insurance to your specific needs.

Effective communication between the insured and agent is also important in answering the last question: **"Do I have all the coverages I need?"** Companies have numerous endorsements an insured may 'buy back' to cover some excluded risks. Companies may also either 'bundle' a package of endorsements, or make them available on an individual basis. As you can imagine, these coverages can vary greatly and working with your agent is the best way to make sure you are adequately insured.

There are an infinite number of insurance scenarios but with the help of the agents at The Home Agency, you will be able to make informed choices that will best fit both your needs and your budget. ■

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Upcoming Events:

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- January 28, 2010
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KENT & GINGER'S STORY

By Sara Ross

March 26, 2009. It started out as just another typical day at the Holl residence. Kent was in Gothenburg, NE for business that day and Ginger was at home getting a few last minute things done before her grandchildren arrived.

It was around noon and Ginger was down in their basement finishing some laundry. She was just starting to head back up the stairs when she heard what she thought was her alarm clock going off. After a few more steps she heard some crackling. Another couple of steps told her that it was not her alarm clock going off, but instead the smoke alarm. This is when she could see that her kitchen cabinets were engulfed in flames.

The stairs led right into their kitchen and were only a few feet away from the flames. She knew the fire was too big to put out by herself, so she grabbed her cell phone and raced out of the house. She ran across the street and into her neighbor's house and had her call the fire department because she couldn't even think to dial 9-1-1 on her cell phone! The only number that she could think of was 308-785-2803 which just happened to be



Source of fire: ice maker in the freezer. Deb, who is also their agent, headed over to Kent and Ginger's

her insurance agency-The Home Agency in Elwood, NE.

Deb Arends answered Ginger's call and told her she would get a hold of Kent right away. As soon as she

had done that,

house to see the extent of the damage.

The next few hours were a whirlwind of activity. The fire department arrived and put out the fire. Deb called the insurance company to report the claim. It was determined that the cause of the fire was the ice maker in their refrigerator's freezer. Jim and Sharri Baldonado, who are not only the owners of The Home Agency, but personal friends of Kent and Ginger, both called them and told them that they had a place to stay, either with them or out at the Peperosa Farm. Kent and Ginger just couldn't believe what was happening around them. Everyone and everything was happening so fast!

The very next day an adjuster from the insurance company was there with a check for personal items to get them by since everything they owned was still in their house. He also brought a fire restoration person with him and they began going through the house together to survey the damage. At first glance it looked like just the kitchen and ceiling were lost with a little soot dam-

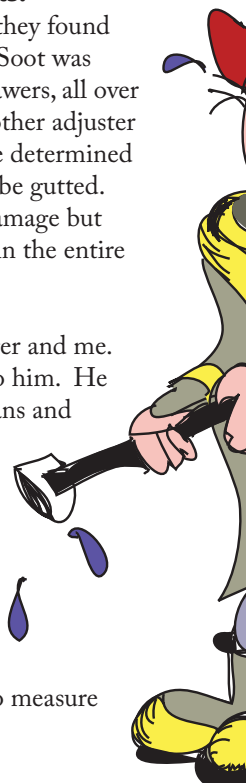


Side view of refrigerator and kitchen cabinets.

age throughout the house. But as they dug deeper, they found that the entire house had smoke and soot damage. Soot was found everywhere; underneath boxes upstairs, in drawers, all over the walls, etc. and everything reeked of smoke. Another adjuster was called in that handled high dollar claims and he determined that the majority of the house was going to have to be gutted. They were originally just going to follow the soot damage but pretty soon they had taken out all of the insulation in the entire house! There were just bare rafters upstairs!

"The fire restoration person was a godsend for Ginger and me. He coordinated everything! We turned it all over to him. He contacted the contractors, cleaning people, electricians and plumbers, so we didn't have to think about any of that! It was a tremendous help; there's no way we could have done all of that by ourselves," Kent explained.

That same day (the day after the fire) the cleaning people came to take all the soft goods (clothing, bedding, towels, etc.). The fire restoration person came back the third day and brought a contractor to measure and inventory the house.



In the mean time, Kent and Ginger had to go through 45 years of personal items from their home to see what was salvageable and what wasn't. All electrical appliances, cloth furniture and plastic items were ruined and had to be thrown away. It took them about a month to go through everything from their house.

The original estimation on length of time it would take to clean the smoke damage, rewire the entire house, rebuild the kitchen and all the walls, put in new flooring, seal in the smoke damage, etc. was 3-6 months. As of this writing it has been 6 months and Kent and Ginger are going to be moving back into their home by the end of the week.



Soot damage in home office.

we would just call Deb at the office and she would be right on it. She came to our home many times with the adjuster and kept notes on everything. We will be forever grateful to them!" said Kent and Ginger. "Overall the entire process went very well. We had never been through something like that before, and hope to never again, but we know that The Home Agency will be there for us," said Kent.

Kent and Ginger feel that The Home Agency made their traumatic experience very tolerable. "It was still a stressful time in our lives, but they were there for us and made it less stressful. Any time

we had a problem,

we would just call Deb at the office and she would be right on it. She came to our home many times with the adjuster and kept notes on everything. We will be forever grateful to them!" said Kent and Ginger. "Overall the entire process went very well. We had never been through something like that before, and hope to never again, but we know that The Home Agency will be there for us," said Kent.

"As far as our insurance company goes, they were right on the ball and kept in contact with us. The adjuster was very good to work with and was very comfortable to talk to. He made us feel free to call him whenever we needed today or night," said Ginger.

"There is no way we can ever repay all the people that have helped us through this process. The best thing we did was turn everything over to the fire restoration company and let them handle it all.

That took away a lot of stress. They also guarantee their work, so if something isn't right they will correct it."

"Jim and Sharri have been phenomenal. They have been a tremendous support and we even "got away" from it all when we went to Colorado together this summer. Also, Sharri has helped with the redesign of our kitchen, which we can't wait to use!"

"Advice we have for the people who are reading this article is to take pictures of everything in your home on an annual basis and keep them in a safe place. Had we lost




Soot damage in upstairs bathroom.

everything, we wouldn't have remembered a third of what we had in our home! Also, we highly recommend if you do have a fire to turn it all over to the fire restoration company and let them do their thing. It takes away a lot of stress and you only have one person to communicate with," suggests Kent.


If you have any questions about your existing homeowners insurance policy or if you are looking to purchase a new one, please contact The Home Agency at 1-800-245-4241 or the branch office nearest you. We will answer any questions or concerns you have. We want your insurance policy to be up-to-date not only in case of a house fire, but other losses as well. ■





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"THE HOMEOWNERS POLICY & COLLEGE STUDENTS"

Question: "Is a computer provided by my daughter's school for use while she is attending covered for theft out of her locked room while she is out of the room? Toward the end of the school year, someone came through her suite mate's room, through the bathroom, and into my daughter's room and stole the computer she had signed out to her by the school. I just received a letter from the school stating that she had to pay \$1,600 before she would be allowed to return to school. Does homeowner's insurance normally pay for such losses? Do you have any idea why my agent would say this was not covered and it was the responsibility of the school?"

Clearly this is a covered loss under the "ISO standard" homeowners policy. Note: Be aware that insurance companies do not all use the same insurance forms. That is why it can be foolhardy to purchase insurance over the internet without the professional counsel of a qualified insurance agent who can properly match your exposures with the best policy and price available for your individual needs.

The homeowner's policy covers any personal property "owned OR USED by" an insured if it is damaged or lost due to a covered peril. The student was certainly using the property and theft is a covered peril. The term "insured" includes a resident relative, and courts have determined consistently that a dependent child away at school is still a resident of the named insured's household. And, under the theft peril, the policy says, "Property of a student who is an 'insured' is covered while at a residence away from home if the student has been there at any time during the 45 days immediately before the loss." In this case, the student was there at the time of loss, so this theft restriction does not apply.

There is, however, one limitation that does apply. For personal property "usually located at" an insured's "residence" other than the residence premises, only 10% of the policy's contents coverage is available for losses. In this case, 10% of the contents limit is more than adequate for the loss of the computer. Of course, there is a deductible to contend with, typically \$250.

In addition, policy conditions require that theft losses be reported to the police. Although "police" is not defined, it is presumable that notice to the campus police would suffice. That being done, this appears to be a clearly covered claim, the only mystery being why the agent would say that it isn't covered.

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"THE PERSONAL AUTO POLICY & COLLEGE STUDENTS"

This article references the "ISO standard" Personal Auto Policy and their Extended Non-Owned Coverage for Named Individual endorsement. Be aware that YOUR insurance company's auto policy may differ from this industry standard form, so be sure to check with your agent to see if the issues discussed in this article apply to your situation.

Courts have generally held that students away at school are still considered to be "family members" under the Personal Auto Policy (PAP) and, thus, are covered while operating autos at school. However, there is an important exclusion in the personal auto policy that says there is no coverage if a vehicle is furnished or available for the regular use of a family member.

As you can see, IF the vehicle is "furnished or available" for the "regular use" of a "family member," there is no coverage under the parents' policy while the student drives the car. Without debating the issues of "furnished or available" or "regular use," let's assume that the student does have regular, unrestricted access to her roommate's car. In that case, she is at the mercy of the insurance on the vehicle, if any, since her parents' policy will not provide any coverage.

Is there anything her parents can do to extend coverage to her under their policy while driving her roommate's car? Well, speaking of the word "extend"...there is an endorsement commonly referred to as the Extended Non-Owned Coverage for Named Individual that may provide coverage and it is certainly routinely used for this type of exposure. However, note the following wording from the endorsement:

"This endorsement does not afford coverage under Part A or Part B of the policy for any accident involving a vehicle owned by the individual named in the Schedule or in the Declarations, by a member of the same household, or any accident involving a temporary substitute vehicle for such owned vehicle."

So, even though this endorsement provides coverage to family members for vehicles furnished or available for their regular use, it does NOT provide coverage IF the vehicle is owned "by a member of the same household." What this means is that coverage still does not apply to vehicles owned by a member of the same "household" of the family member. How does this apply to the college roommate situation?

On at least one occasion (and probably more), a claim involving a college student's roommate's car was denied under this endorse-

ment. According to the insurer, the roommate was a "member of the same household." But, is this true? Do two college students sharing a dorm room constitute a "household?" In deciding the coverage issue, we must examine what is meant by a "household."

According to Black's Law Dictionary:

"Household, n. A family living together. Those who dwell under the same roof and compose a family. Term is generally synonymous with 'family' for insurance purposes, and includes those who dwell together as a family under the same roof. Generally, the term as used in automobile policies is synonymous with 'home' and 'family.'"

The Black's Law discussion of "family" indicates that it is comprised of blood relatives or a close-knit social unit with a high degree or permanency, living under the control of one head of the household. I don't think two people who possibly had never met before, spending a few months together as roommates, but otherwise being independent of each other, constitutes a "family"...i.e., just because two people share a room doesn't make them a "household."

What if it's not her roommate that makes the auto regularly available, but her best friend across the hallway? Clearly, in this case, coverage applies since they aren't roommates...or does the entire dormitory constitute a "household?" What if we're talking about a sorority or fraternity where there is (at least theoretically) more of a "family" than a dormitory setting?

Clearly, there are no easy answers. So, the best thing to do is to discuss the situation with your insurance representative in advance. As you can see from this one example, insurance contracts are sometimes subject to interpretation and can be difficult for a consumer to understand. This is one reason why it is advisable to purchase your insurance from a qualified professional insurance agent.

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"RENTING MOTOR HOMES, U-HAUL TRUCKS & TRAILERS"

Question: I'm going to rent a motor home for an upcoming vacation. In trying to find out if my personal auto policy covers the motor home, I've called the insurance company three times and gotten three different answers? Can you help?

One of the most common questions received by insurance agents involves rental cars. Less common, but just as important, are questions about renting vehicles other than private passenger autos, such as motor homes and U-Haul-type trucks.

So, let's take a look and see what the 1998 version of the "ISO standard" personal auto policy says about coverage for motor homes and commercial-type vehicles.

Liability. Liability coverage is provided for the named insured, resident spouse, and resident family members for "...the ownership, maintenance, or use of any auto or trailer." So, you are covered for liability claims when using the motor home/U-Haul truck. Even though "auto" may seem to imply a private passenger type car, several court cases hold that a moving truck is an auto, thus coverage applies. One caution though...the use of the motor home/truck must be for personal use, since business use of a motor home/truck is not covered by the personal auto policy unless the Extended Non-Owned Coverage endorsement is added to the policy.

Medical Payments. Medical payments coverage is provided since the policy states coverage applies "while occupying...a motor vehicle designed mainly for use on public roads...." The same business use exclusion found in liability coverage applies for medical payments coverage.

PIP. Personal Injury Protection (PIP) no-fault benefits are provided under the PAP just as if the insured were in any other motorized vehicle. There are no unique exclusions concerning PIP coverage and a motor home or moving truck. Of course if the claim takes place outside of Florida, PIP benefits would not apply since the insured would not be occupying "your covered auto." [Ed. Note: This applies only to the Florida no-fault law... check the statutes in your state for applicability.]

Uninsured Motorists. Uninsured motorist (UM) coverage benefits will apply with no unique exclusions. This holds true whether the UM is stacked or non-stacked, personal or business use, in or out of state. [Ed. Note: This applies only to the Florida UM law (and the unendorsed ISO UM coverage)...check the statutes in

your state for applicability.]

Physical Damage. Physical damage coverage is NOT provided by the personal auto policy since the policy states coverage for a non-owned auto applies only for a "...private passenger auto, pickup, van, or trailer...." This means that the insured will be best served to purchase the collision damage waiver from the rental company. Failure to do so could result in the insured having to come up with funds to cover damage to the motor home or truck, loss of rent charges, and administrative expenses imposed by the rental company. There is no endorsement to remedy this coverage gap. Also, note that, if the vehicle rented is a trailer, the ISO personal auto policy only provides \$500 of physical damage coverage...some elaborate camper trailers are valued at five figures, so purchased of the CDW/LDW is a must!

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SCENES



PENNI FOX

Hello, my name is Penni Fox and I work in the Stratton, CO office. I began with The Home Agency in June. I came on board as the receptionist while studying for my licenses. I successfully obtained my Property and Casualty and plan on having my Crop Hail and Life Health by the end of the year. I ran a day care when my children were small. As I sent them off to school, I started working at the East Central Council of Local Governments for the next 13 years.



My husband, Don and I both grew up in Stratton. Don is employed with 4M Feeders as their cattle foreman. Our oldest

son Ryan and fiancé, Sunnye, live in Oklahoma City. He manufactures commercial heating and air conditioning units. Our middle, daughter Sara, is in her second year of college as a pre-vet student at Colby. She works part-time at the Oakley Vet Clinic which has vindicated her career choice. It will be off to Kansas State for 6 more years. Our youngest daughter Morgan left the nest this year. She is attending NJC in Sterling on a basketball scholarship. Physical education and coaching is her major with a goal that basketball will lead her either to Kansas State or Emporia. She also would like to play one year of pro basketball overseas when through with college.

Don and I are looking forward to the next stages in our lives and we plan to get back into some of the hobbies we both enjoyed. Don looks forward to joining hunting and fishing trips with his dad and brother once again. I am ready to get back to scrapbooking, crocheting and starting an herb garden. Woodworking and antique furniture renovation are new hobbies we are excited to start together.

It's exciting to be a part of an agency that has such inner strength and wonderful working relationships between staff and management. I will do my very best to be a positive representation of a great group. ■

NANCY SCHUTZ

Hello, I'm Nancy Schutz. I've been with The Home Agency since June 2005 and work in the accounting department at the Elwood office. I'm originally from Moses Lake, WA and moved to Nebraska during my junior year of high school.

After graduating from Elwood High School I attended the University of Nebraska in Lincoln. My senior year of college was pretty eventful. I married my husband Steve, graduated with a business degree, passed the CPA exam and moved to Missouri. After living there a short time we moved back to Nebraska and began farming southwest of Elwood, which is where we still live. We are both members of Our Redeemer Lutheran Church. Steve is a Lions Club member and I enjoy weekly visits at the high school with my "Teammate" of 3 years.

Before coming to The Home Agency I worked in public accounting in Lexington, providing accounting, tax, and payroll services. I also did a lot of auditing, primarily governmental auditing. I do NOT miss tax season or the daily commute to Lexington.



My hobbies include reading (lots of reading) and watching "Jeopardy". I enjoy walking, watching crime & mystery shows, cheering on the Elwood Pirates and Big Red volleyball and football.

We have been blessed with large extended families and see them often. The agenda often includes varying numbers of overnight guests, lots of food, and marathon card games.

My husband and I were long term Home Agency clients, besides being friends with Jim & Sharri and many of The Home Agency employees, so when I got the chance to join The Home Agency I knew I was coming to a great place to work. I look forward to meeting you when you stop by the Elwood office. ■

PAULA BROWN

Hi, I'm Paula Brown from The Home Agency in Home, KS. I conduct my business through my home and this past February was my first sales season. My brother, Chris Hauserman, has an agency in Clay Center, KS and has been "teach-



ing me the ropes" of the crop insurance business. I've always enjoyed meeting new people and like working with the

area farmers on their risk management needs. Going to their farms and meeting with my customers is my favorite part of the business.

I was raised on a family farm in Clay County and went to High School in Clay Center, Kansas. While attending Kansas State University, I married my husband, Darren, and began working in the horticulture/floral industry. In 2001, we moved to Jackson County where my husband began his career with the Kansas Department of Wildlife and Parks. Marshall County became our permanent home in 2003 with the transfer opportunity we had been waiting for.

We have 2 children, Dayne a 5th grader and ShaLynn a 3rd grader. They keep us busy and we know we are in the best years of our lives. Both of our children love to go to grandpa and grandma's farm. In the summer we go to Clay Center to help my family pick, sell, and freeze sweet corn which is a tradition that began in 1974. Darren and I also help with wheat, corn, milo and soybean harvests by driving trucks, running the grain cart or gophering.

Besides our kids' sports and school activities, we enjoy hiking, camping, fishing, hunting, gardening/canning and our small flock of 7 laying hens. We are also involved in and attend church locally. ■

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Farming Industry Tax Tips:

- Section 179 expense (expensing qualified assets in the year purchased rather than depreciating them over their useful life) is going to remain at \$250,000 for 2009, after the passage of the American Recovery and Reinvestment Act of 2009. The expense amount begins to phase out at \$800,000 in asset additions dollar for dollar until asset additions are greater than \$1,050,000.
- Again for the 2009 tax year, the Emergency Economic Stabilization Act of 2008 allows Certain New Farm Machinery & Equipment placed in service between January 1, 2009 and December 31, 2009 to be depreciated over 5 years. (Prior to this Farm Machinery was depreciated over 7 years.)
- Another reminder as you are thinking about year end tax planning. Seed companies have been offering programs in which you order seed without payment, and they set up a note payable upon receipt of the seed. While you might be considering this program for prepayment purposes the seed purchased will not be deductible for cash basis farmers, until the payment is made. This will cause the loss of the tax benefit of prepayment for your next years input costs.
- For those of you who are retired, CRP payments are not subject to self employment taxes. This change was incorporated into the last farm bill and was a big departure from the position taken by the IRS previously.
- We always like to remind everyone about prepaying expenses. Prepayments for feed, seed, fertilizer, or other supplies are deductible unless these prepayments exceed 50% of total deductible farming expenses, excluding prepaid supplies.
- As part of the American Recovery and Reinvestment Act, Congress passed a sales tax deduction for new vehicle purchases. Purchases must occur after Feb. 16, 2009 and before Jan. 1, 2010. State and local sales taxes paid on up to \$49,500 of the purchase price of qualifying vehicles are deductible.
- For 2009 the standard mileage rate for the cost of operating your car for business use is 55 cents per mile. Medical and moving related mileage deduction is 24 cents per mile, and the charitable related mileage deduction is 14 cents per mile.
- As part of the Food, Conservation, and Energy Act of 2008, the agricultural chemicals security credit offers a tax credit to help offset the costs of security improvements around agricultural chemical storage areas. If you would like more information about this credit, contact us.

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"WHAT YOU DON'T KNOW ABOUT RENTERS INSURANCE"

While "expert" sites are proliferating on the net, it pays to get advice from real subject experts. Below is a question and answer provided at a well-known consumer insurance web site. Compare their response to the question to that of some of our faculty.

Here's the question posed on the web site:

"I was a renter in the same residence for nine years, and had an accidental fire which severely damaged one room. Not only did our landlords ask us to leave, but now their insurance company is coming after us for the claim. (We received none of this money, by the way.) We did not have renters insurance, which I am being led to believe would not have covered the dwelling, only the contents or my personal belongings. I have never heard of this, and I haven't recovered from my own losses. What are my rights and what can I do to stop this?"

Now, here's the "answer" posted on the web site:

"You're right in believing that renters insurance only would have covered your personal belongings. Insurance for the structural space you are living in should be covered under your landlord's policy. Even if your landlord has not purchased landlords insurance, this does not mean that liability lies with you. According to [Here the site names an insurance company that shall remain anonymous (despite their indirect connection to Peter Sellers) because we can't believe that someone there actually said this. - Ed.], the fact that you do not own the property means that you are not legally liable for damage done to it. You should ask your landlord's company to give you the rule in writing that allows them to come after you for payment.

Disclaimer: We are consumer journalists, not financial planners or insurance brokers. So, while we try our best to answer your questions, nothing we say should be interpreted as a recommendation to buy or sell any insurance product, or to provide other financial or legal advice."

IIAAVU Faculty Responses

To quote Perry White of the Daily Planet, "Great Caesar's ghost!!!" Imagine the potential liability of an insurance agent if he/she gave this kind of advice! They have a disclaimer (see above) that they are only consumer journalists...if so, why not stick to consumer issues as opposed to technical advice? Makes you wonder if some states would prohibit this as an unlicensed activity...either insurance or law. In any case, several of our faculty members couldn't resist writing to the "journalist." Below are their emails (edited so as not to violate any community decency standards)...note that the last one reveals a critical renter's policy

coverage that's often overlooked.

It's clearly possible that if she had purchased a homeowners (renters) policy on her belongings, the policy would have also responded for the structural damage caused in the fire. If she had been negligent in causing the fire, perhaps by way of allowing an unattended pan of grease to cause the fire, then she would in most cases be deemed to have been negligent and the "renters" policy would respond for the subrogation papers the insurance company has sent her. Clearly, the insurance company covering the building feels there is some negligence on the part of the tenant by way of "coming after her," as the article states. Even if she is not negligent in the fire a renter's policy would DEFEND her in the claim.

Your statement of "You're right in believing that renters insurance only would have covered your personal belongings" is not correct and would lead one to believe that a "renter's policy" ONLY covers personal belongings, which is certainly not the case. Liability and defense coverages are some of the most valuable coverages provided in the typical "renter's insurance" policy, known commonly as an HO-4 Tenants policy.

Your reply indicated that damage to the landlord's building was not covered by a renter's policy. Actually, the industry-standard renter's policy ("HO-4") does have coverage under the Section II Liability provision for property damage to the property of others, if the insured (renter) is legally liable. There is specific coverage for what the insurance industry refers to as "fire legal liability." That is, if the tenant causes fire damage to the landlord's building, the tenant's HO-4 renter's policy will cover the fire damage, up to the Section II limit of liability, usually \$100,000.

Even if the landlord had insurance, that does not relieve the tenant of responsibility. After the landlord's insurer pays the claim, the insurer will seek recovery against any party which might have negligently caused the damage (known as "subrogation"). If the tenant's negligence caused the fire, the landlord's insurer will in all likelihood seek recovery from the tenant (whether or not the tenant has insurance). However, if the landlord has waived subrogation against the tenant, his insurer cannot bring an action against the tenant.

It was also stated that a person isn't legally liable for damage to property if they don't own it. That is ridiculous! If someone hits your new car, would you expect that they aren't liable because they don't own it?? On the contrary, you would expect the negligent party to pay for the damage to your car, rather than your own insurance company. That's pretty much how the landlord would feel.

First, a renter's policy (commonly called an "HO-4 Tenant's Form) does, indeed, cover damage to the occupied unit, typically up to \$100,000, under the Liability section of the policy. Normally, damage to property in your care, custody or control is not covered, but an exception is made for this and a few other situations.

In fact, when I have trained agents in the past, I often make the point that the best candidate for a personal umbrella policy is a renter or condo owner who can negligently burn down the building in which they reside, along with the contents of others...not to mention the potential liability for loss of life. It's the liability insurance in a renter's policy that is of the greatest value, not the meager coverage typically provided on personal belongings.

Second, with regard to the statement "According to [anonymous company], the fact that you do not own the property means that you are not legally liable for damage done to it. You should ask your landlord's company to give you the rule in writing that allows them to come after you for payment."...

I can't believe that a [anonymous company] representative made this statement...most likely what he/she said was you usually cannot be held liable for damage to property you OWN, not property you do not own. As far as asking for the "rule" in writing that allows them to come after you, you'll find that "rule" in every freshman law book in the country...it's a fundamental legal principle that you have the right to recover for damages negligently caused to you or your property.

So, the landlord's insurance company, under the right (by common law or contract) of subrogation, has every legal recourse against the tortfeasor as does the landlord. Most commercial property policies, though, allow the landlord to waive this subrogation right...so, ultimately, it's up to the landlord as to whether the insurer can pursue this claim. The way this works in most cases is that the landlord's property insurer pays for the damages, then subrogates for recovery from the negligent person's liability insurer.

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November is American Diabetes Month®

Did you know:

- 24 million children and adults in the United States live with diabetes
- 57 million Americans are at risk for type 2 diabetes
- 1 out of every 3 children born today will face a future with diabetes if current trends continue

Check out www.diabetes.org and join the American Diabetes Association in launching a national movement to Stop Diabetes—help confront it, fight it, and most importantly, stop it.

December is National Drunk and Drugged Driving Prevention Month

Here are some ways to help protect your friends and family this holiday season:

- Plan ahead. Always designate a non-drinking driver before any holiday party or celebration begins.
- Take the keys. Do not let a friend drive if they are impaired.
- Be a helpful host. Make sure all of your guests leave with a sober driver.

Check out <http://www.cdc.gov/NCIPC/duip/spotlite/3d.htm> for more information.

January is National Blood Donor Month

Donating blood only takes about an hour of your time, and results in lifesaving platelets or pints of blood for those in need. All blood types are needed. In order to donate you must:

- Be at least 17 years old and be at least 110 pounds.
- Be healthy and generally feeling well on day of donation.
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For more information please go to <http://www.health-news.com/family-health/january-national-blood-donor-month-2367.html>.



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"TEENAGE DRIVERS"

Inexperience and immaturity make it much more likely that a teenage driver will have an accident than an adult driver. A driver in the age group of 16-19 is **FOUR** times more likely to have an accident than an older adult and **TWICE** as likely to die in an auto accident (in some states, a 16-year-old is **TWENTY** times more likely to have an accident than an older adult). A 16-year-old is **THREE** times more likely to have an accident than someone 18-19 years old. **OVER ONE-THIRD** of all deaths in the 16-19 year old range are due to auto accidents.

From an insurance standpoint, it is more expensive if your child has a vehicle driven primarily by them. Consider not getting your child his/her own auto and letting him/her drive a family car. If you insist on providing him/her with an auto, consider buying an inexpensive, but reliable, used car. Anticipate at least one or more fender benders. In general, you are better off not buying collision insurance and reporting these minor claims...an increased claims frequency can result in higher premiums or nonrenewal.

Unless it is impossible, do not insure your child's auto under a separate policy. It is almost always advantageous, from a pricing and coverage standpoint, to have your child's auto on your policy. In addition, since statistics show conclusively that teenagers have a higher claims frequency and severity, make sure you have a personal umbrella policy with at least a \$1 million limit. The cost can be as low as \$150, but could be as high as \$300 or more. Still, it's a bargain to protect yourself and your assets from catastrophic loss.

Have your child complete a driver's education program. That can reduce your premium by 10% or more.

If applicable, ask for a "good student" discount. If your child's grade point average is a "B" or better, you could get a discount of 10-20% or more.

MOST IMPORTANT, practice sound loss control. When dealing with teenage drivers, preventing accidents is more important than relying on insurance to fix things. Insurance can replace your vehicles and pay for broken bones, but it can't replace the most important thing in life...your child. So, consider the following:

Talk seriously to your child about the dangers of driving, including driving under the influence, horseplay, etc. Use statistics from web sites such as www.iii.org to impress upon them how dangerous driving can be.

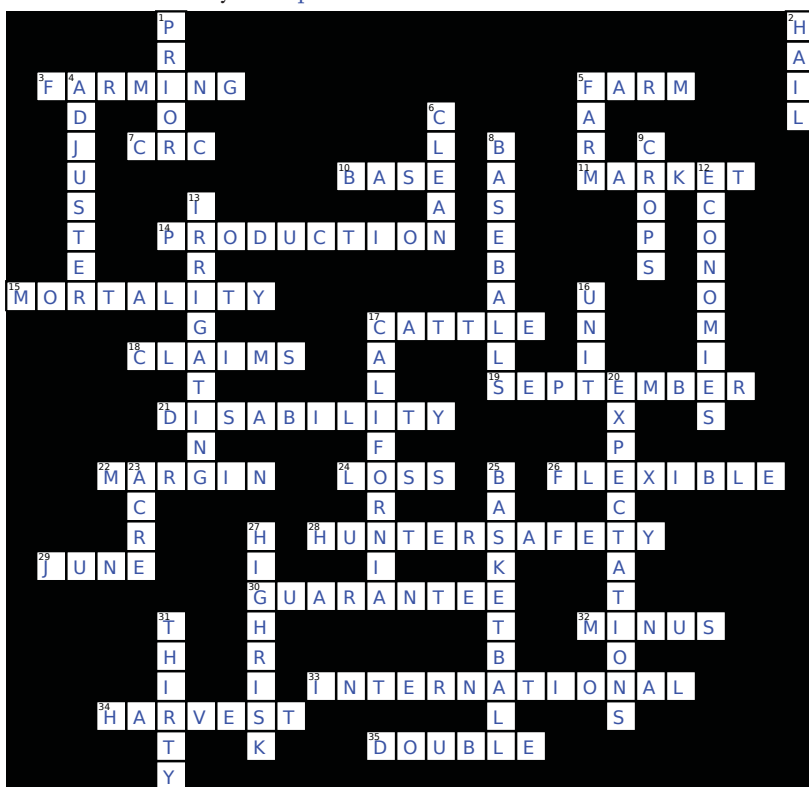
Consider prohibiting your teen from transporting more than one passenger...some state graduated licensing laws may require this too. Reckless behavior is directly proportional to the number of teens in a vehicle. By limiting the number of passengers, you reduce the chance that peer pressure and dares might result in your child taking foolhardy chances.

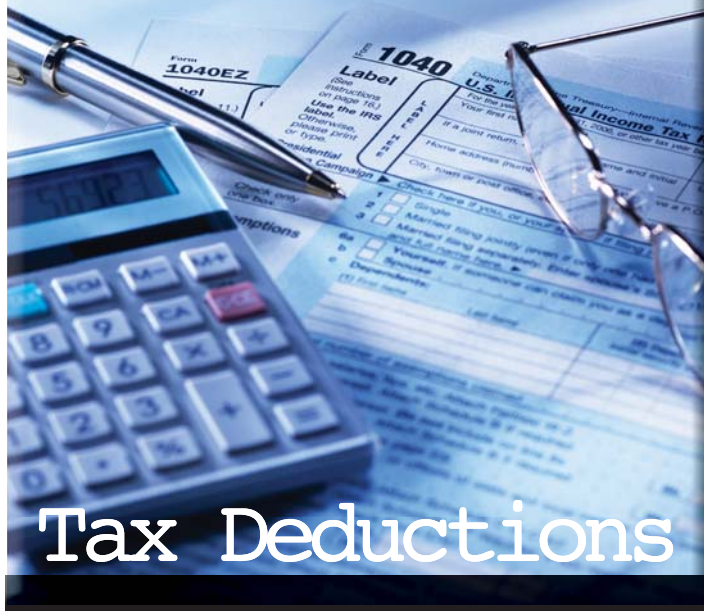
Consider having your child sign a "contract" similar to the one at <http://www.parentingteendrivers.com> — if anything, it will get his/her attention.

Driving is a privilege, not a right. If your child violates your rules or the rules of the road, take that privilege away from them until they can demonstrate that they understand the seriousness of this responsibility and the possible consequences of their actions.

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Tax Deductions

WHAT IS AN EXPENSE? AND WHY DO I CARE?
By Nancy Schutz, CPA

There are several types of expenses: business, investment and personal expenses. We're going to consider only business expenses. A business expense yields a deduction that affects your bottom line and may reduce the taxes you pay. *Now you're starting to care.* Even if something qualifies as an expense, it isn't necessarily deductible. IRS code section 162(a) lists the requirements for an expense to be deductible.

- (1) It must be ordinary
- (2) It must be necessary
- (3) It must be an expense, not a capital expenditure
- (4) It must be paid or incurred during the taxable year
- (5) It must be paid in carrying on an activity
- (6) The activity must be a trade or business activity

Ordinary and necessary are often grouped together. An ordinary expense is one that is normally incurred as a business activity. Purchasing fuel or supplies or taking a client to lunch that includes a business discussion are ordinary expenses. Flying a client to Paris for a business lunch is not ordinary and most would consider it to be unnecessary. "Lavish" is not a description for ordinary and necessary expenses.

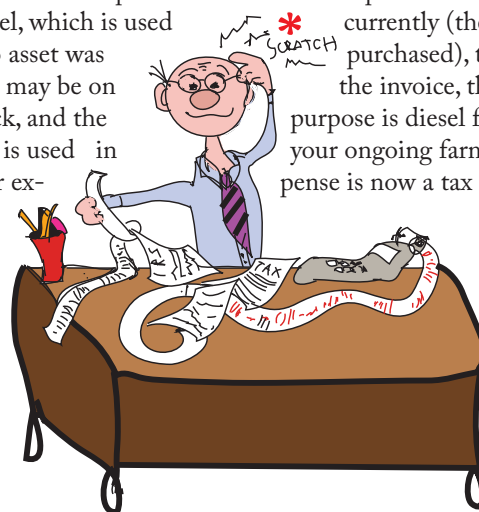
A cash basis taxpayer deducts an expense in the taxable year when it is paid. An accrual basis taxpayer's deduction is taken in the taxable year when a liability for an expense is incurred.

A capital expenditure is an outlay that acquires, improves or prolongs the life of an asset. When you purchase land or equipment you have an asset that lasts more than a year. An expense is for something that is used or consumed.

The expense must be for an ongoing business operation. Payments made before you actually start the business or bills paid to create the business do not qualify. To qualify as a trade or busi-

ness activity, it must be continuous and regular, and have a profit motive.

You have the expenses and they meet all of the above criteria, so they are deductible, right? Not necessarily. The IRS **requires** taxpayers to keep adequate books and records and substantiate items properly. You may have a legitimate expense, but without supporting records it may not get deducted. You may forget all about it. You may not be able to prove what it was for or how it was used in your business, so a friendly IRS agent may disallow it. Your records should establish the type or category, the amount, the date and the purpose of the expense. Suppose you pay a bill at the local coop for diesel. For this expense the type or category is fuel, which is used — no asset was date may be on check, and the that is used in Your ex- currently (the diesel is gone purchased), the amount and the invoice, the bill and your purpose is diesel for your tractor your ongoing farming operation. pense is now a tax deduction. ■



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CHECK US DAILY!



Iowa Corn Growers Association

The Home Agency's Southwest Iowa Agent and farmer, Kevin Ross, has been heavily involved with the Iowa Corn Growers Association (ICGA) over the past five years, serving on committees, graduating from the ICGA I-LEAD program and currently serving as a Director.

As the country's oldest and largest state corn grower organization, the Iowa Corn Growers Association (ICGA) brings producers together to proactively manage issues that advance the Iowa corn industry.

The Iowa Corn Growers Association, created from a statewide grassroots effort, was formed in 1967 with the distinct purpose of furthering the interests of Iowa corn producers. Specifically, the association's goal was to promote the domestic utilization of corn, increase corn exports, conduct educational programs, and monitor and influence legislative and regulatory developments of interest to corn producers.

More than 6,400 farmer members have allowed the Iowa Corn Growers Association to affect state and federal policy on renewable fuels, increase support for Iowa's livestock industry, improve the effects of the Farm Bill, and promote trade policies that are fair to Iowa corn growers. The ICGA has also worked to expand public policy development and build improved relationships with business and industry, both nationally and internationally.

Corn is the foundation of the Midwest's agriculture industry, playing a vital role in Midwestern economy and the rural way of life. The mission of the Iowa Corn Growers Association is to create opportunities for long-term Iowa corn grower profitability. In the noisy arena of public policy, it takes a strong voice to be heard. The ICGA serves as a voice for thousands of Iowa corn growers. ICGA members are heard and respected in the corridors of political power, the boardrooms of business and industry, and the court of public opinion- in Iowa, throughout the nation, and around the world.

Directors of the ICGA serve a three-year term and can be re-elected to serve three consecutive terms. The ICGA Board of Di-

rectors has 20 members – two directors elected from each of the nine crop reporting districts plus two directors elected at-large.

One of the most critical tasks for directors is serving as a pipeline for information. They must speak for the corn growers of their district at board meetings and with the professional staff, moving information about what issues/needs are important for state level involvement. They also deliver information in the opposite direction, keeping members and county association leaders informed about what is happening at the state level. Iowa Corn directors are expected to represent Iowa Corn at county, district and state grower activities and serve as spokespersons to the media and broader public audiences.

Directors serve on operating and issues committees along with representation at the National level on the National Corn Growers Association (NCGA). Kevin Ross, a director from District 7 in Southwest Iowa was recently elected to the ICGA Executive Committee. Being elected to the Executive Committee will put Kevin in the rolls of Treasurer/Secretary, President-Elect, President and Past President over the next four years with the Iowa Corn Growers Association. Those four positions along with the Chief Executive Officer compose the ICGA Executive Committee. The Executive Committee devotes extensive time to oversight of ICGA operations, policies and programs and frequently makes recommendations to the ICGA Board of Directors.



The Home Agency would like to congratulate Kevin on his election to the Iowa Corn Growers Association Executive Committee. We appreciate his diligent work representing the Ag industry and farmers alike. ■

New Office Location

Kevin & Sara Ross will be moving the Iowa office out of their home to the new location in McClelland, IA. They are set to move the month of October and plan on having an open house in December after harvest is over. The office will be located at:

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McClelland, IA 51548
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plant as much as 15% more than last year; the increased acres will not come from opening new ground, but rather a shift from cotton and corn. Even though we expect to see this shift in acres it's tough to say if we will see a huge increase in bushels, as much of this ground will be planted with little or no fertilizer.

We will stay with about the same percentages of crops from the previous years, and will continue to push cotton acres. We have been able to aggressively forward hedge cotton and lock in very good prices; however cotton costs as much as three times per acre as soybeans, so it has to yield well to make a respectable return on investment.

As we get ready to start planting around the 25th of October, we are in final preparation stages, getting products, fertilizer and seed into place so we are ready to hit the ground running. If things



go as planned we will have parked the planters by the second week of December. Our sprayers will stay on top of anything the Brazilian countryside has to throw at us, and by mid-March we should be making final preps for harvest! While we have our work cut out for us down here, we at GAI wish all of the U.S. farmers a safe and prosperous fall harvest! ■

BRAZIL NEWS

By Tyler Bruch

Brazil, Ukraine and Iowa are still locations where Global Ag Investments and my two brothers and I farm and manage Ag operations. We grow a total of eleven different crops amongst ourselves, with cotton, canola and popcorn ranking as crops we had the least knowledge on a few years ago, while corn and soybeans are what we grew up with on our farms in Iowa.

Over the past few years not only have we had to learn about growing new crops but also deal with the challenges that come with farming on 3 different continents.

I began farming in Brazil six and a half years ago. We started out with 2500 acres and have now grown our farming operations to nearly 75,000 acres worldwide. While many may be impressed with our rapid growth, I can tell you that running a large scale Ag business in foreign countries is one of the most challenging jobs I can imagine. In the last 12 months we have seen exchange rates fueled by a weak dollar hurt us on all non-hedged commodities; we had dry weather in the Ukraine that hurt our sunflowers and spring wheat; and we had the worst rain episode during harvest time in Brazil that cost us over 30% of our cotton, soybean and popcorn crops. These are just a few things we have been dealing with in the last 12 months (not to mention record input prices last year, mainly fertilizer, and declining credits markets this year due to the world economic crisis).

Brazil will plant more soybeans this year, as the credit issues will force many farmers to plant the cheapest crop in an effort to dig out from last year. Reports are Brazil could

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"INSURING MP3 PLAYERS AND PDAS"

Abstract: If you're a typical American with a family, chances are you have one or more PDAs, MP3 players, or other electronic media gadgets in your household. Needless to say, these devices can cost several hundred dollars, not to mention the value of the information, songs or other media, and the cost to restore this electronic information if damaged or destroyed. Are you insured? Is insurance really the answer?

Mobile information devices like PDAs and MP3 players occupy the bags and pockets of tens of millions of Americans. These devices can be pricey, often costing hundreds of dollars. The cost to obtain the information programmed on these gizmos can be exponentially more. If your portable device is damaged or stolen, will these costs be covered by your insurance?

Personal Insurance

Consider the iPod. Their owners span every demographic. For some, the iPod is as important to getting through the day as morning coffee or sunshine.

This pervasive product ranges in cost—usually a few hundred bucks or less depending on bells and whistles—and that's just for the hardware. Downloading music can cost a dollar a song, videos and "podcasts" even more. Add in time spent collecting this information and you've got thousands of dollars invested in this thing. The same is true for other portable devices.

The good news is that most homeowners policies cover personal property while it is anywhere in the world—a positive considering the nature of these devices. The bad news is that coverage is limited—meaning the check you receive after the loss may not be what you expect.

While many believe their iPod is "worth" thousands of dollars, a homeowners insurance policy is designed to cover "direct physical loss" to property. Therefore, a typical policy will cover the cost of the device itself but not the cost of the information stored on the device. Some homeowner policies include coverage for loss to "personal records," which may include information stored on a portable device. However, not all will do so and those that do likely limit coverage to a relatively small amount. If you have questions, consult your Trusted Choice® insurance agent.

Business Insurance

More and more people are using PDAs, such as BlackBerrys, Treos and iPhones, to conduct business on the fly. These devices keep them wirelessly connected to their work through email,

Internet and phone.

If you own the device personally and use it for business, coverage under your homeowners insurance policy is less generous. Personal property used for business may not be covered worldwide and is subject to an amount of insurance that is lower than other personal property. A further restriction is that any limited coverage available for "personal records" does not apply to business records.

If the device is owned by your employer, it's likely covered under a business insurance policy. Such policies contain similar limitations for loss of information. Business owners should call their Trusted Choice® independent insurance agent for information about electronic data coverage.

Back it Up

Whether used for business, personal, or both, cost to replace the device itself is likely the extent your insurance will pay if it is damaged or stolen. The best way to protect the information contained in the device is to back-up data periodically. Then, even if you have to replace the device, you won't have to start from scratch.

Please call our office if you have questions or we can help you in any way.

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First 10 to return a correctly solved crossword puzzle from this publication will qualify for a drawing to win a \$20.00 gift card! No purchase necessary to win.



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Keeping the Farm in the Family

BUY-SELL AGREEMENTS

By Ashley Dean

The Magazine's May issue included an article on family farming which discussed the role younger generations have in the agricultural industry, and the importance of retaining family farms. Each of the successful father-son partnerships in the article cited short and long-term planning as a key to their success.

Farmers are conditioned to plan ahead and make annual decisions to protect their investments through purchasing insurance. Everyone knows insurance is a necessity, but in order to guarantee the success of your business or farm operation, long-term planning is very important and often neglected.

Although most farmers find dollars in their budget to purchase insurance, Jim Baldonado, President of The Home Agency, says that a buy-sell agreement is something family farms with multiple generational operators must have to insure their future and keep the farm in the family. "Just like any other type of insurance, we cannot predict the future," he says. "I encourage people to consider a buy-sell agreement, because it guarantees the value and future ownership of their farm."

So what exactly is a buy-sell agreement and how does it differ from the terms and conditions already covered by other types of insurance and documents, such as a living will?

A buy-sell agreement is a legally binding document obligating one business owner to buy all or a portion of the business upon the retirement, death or disability of another business owner.

Details in the document include who will buy the ownership interest, at what price and how it will be purchased. Terms of the sale are also included in the agreement. According to Iowa State University Extension, three types of buy-sell agreements often considered by family farmers include:

Cross Purchase Agreement – Each business owner buys a life insurance policy on the lives of the other owners. Under the agreement, the owners are obligated to use the proceeds from the insurance at the death of an owner to purchase the business interests from the deceased's estate.

Entity Purchase Agreement – The business itself is obligated to purchase the business interests of the deceased using life insurance policies that the business has purchased on each of its owners. The company incurs the cost of the life insurance and also retains the cash value instead of the individual owners.

Wait and See Buy-Sell Plan – The business itself has a first right of refusal, and therefore has the first right to buy the deceased owner's shares. The business can wait to decide whether to purchase the share or let the remaining owners purchase the shares personally. If the business elects to let the remaining owners purchase shares, it is required to buy any remaining shares that remaining owners do not purchase.

In a recent article in *USA Today*, Rhonda Abrams points out that many of the world's greatest companies were started by partners: Ben and Jerry, Steve Jobs and Steve Wozniak (Apple), and Larry Page and Sergey Birn (Google). The article goes on to discuss partnerships and provides a short list of items to check-off before entering into a partnership. Number four on her list: Consider a buy-sell agreement.

Although it is obvious how important the document would be for business owners of multi-million dollar companies, you might be asking yourself why this kind of protection is so important for farmers, particularly those with younger generations who are willing to take over.



"I've seen several cases where a buy-sell agreement has saved a farm operation and a family in the process," said Alan Kuzma, Certified Life Underwriter and Chartered Financial Consultant. "Oftentimes when there are multiple children in the family, not all of them will return to the farm to make a living. In most cases, mom and dad still want everyone to receive an equal portion of the estate upon their death. The agreement guarantees equality without losing the farm to a sale or pressuring the child working on the farm to buy the others out," Kuzma explains. He also cites instances resulting from divorce, accidents and disability. In each case, they were situations that could never have been predicted, but were saved by the policy.



"I have found that most people in the agriculture sector have been exposed to the concept of a buy-sell agreement, but for many, it isn't viewed

as a necessity," Kuzma says. "In my opinion, it's a must for anyone in business concerned about their families and the disposition of their life's work."

For more help, Kuzma says you can follow these steps to begin establishing a buy-sell agreement:

1. Determine if a buy-sell agreement is appropriate for your situation

What do I want to happen to my business in the future and how do I want it to affect each member of my family?

2. Determine the value of your operation

How do I determine the value of my business or operation? For example, will I use a fixed valuation, or a formula such as multiples of earnings?

3. Apply for the insurance to fund the agreement

Do I qualify? If the answer is yes, proceed with getting the documents drafted.

There are two major costs involved with establishing the document. The first being the professional legal fees for determining the value and drafting the documents. Second is the actual cost of the premium to fund the agreement.

Kuzma warns that just like other legal documents, this is not a "do it yourself area," he says. There are many people you can contact if you are interested in learning more about buy-sell agreements, including your attorney, CPA or life underwriter. For more information, please contact The Home Agency. ■

**Information included in this article was taken from Iowa State University Extension at www.extension.iastate.edu.*



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Fall Favorites

Mom's Bread Stuffing *From: Sharri Baldonado*

Ingredients:

1 medium onion, chopped
 1 cup celery, chopped
 1/2 cup margarine
 1 teaspoon salt
 1/3 cup brown sugar
 1 teaspoon poultry seasoning
 Pepper
 8 cups dry bread cubes
 2 apples, chopped
 3/4 cup raisins
 2 eggs
 2-3 cups chicken broth
 Cooked giblets

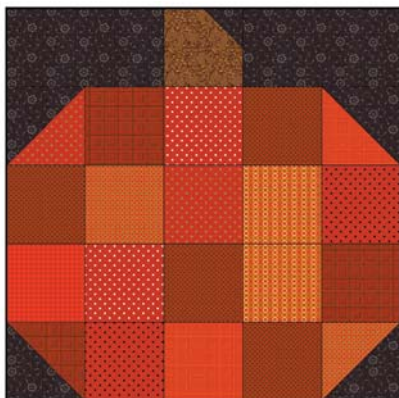


Directions:

Cook giblets until tender and chopped finely. Saute onion and celery in butter. Combine all ingredients and place in a 9x13 pan or casserole dish. Bake at 325 degrees for 1 hour. Enjoy!

Try out our featured recipe at your upcoming Thanksgiving dinner. 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!

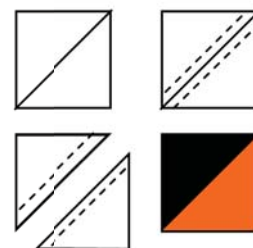


Pumpkin Pie

Construction: All seam allowances are 1/4"

Half-Square Triangles:

1. Draw a diagonal line across the wrong side of the 2 7/8" orange squares. Pair right sides together with the black 2 7/8" squares.
2. 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 1/2" at this point. Make 4.



Half-Square Triangles
Make 4

Corner Squares:

1. Draw a diagonal line across the wrong side of the 1 1/2" black square. Place right sides together on the corner of the brown 2 1/2" square. Sew on diagonal line. Trim seam allowance to 1/4". Press.



Corner Squares - Make 1

Block Finished Size: 10" x 10"

Cutting:

Black: Background
 (2) 2 7/8" x 2 7/8"
 (2) 2 1/2" x 4 1/2"
 (1) 1 1/2" x 1 1/2"

Orange: Pumpkin
 (2) 2 7/8" x 2 7/8"
 (16) 2 1/2" x 2 1/2"

Brown: Stem
 (1) 2 1/2" x 2 1/2"

Block Assembly:

Arrange block units in rows following picture. Join rows together. Block should measure 10 1/2" x 10 1/2".

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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. Also, please check out page 27 for our crossword puzzle contest!

ACROSS

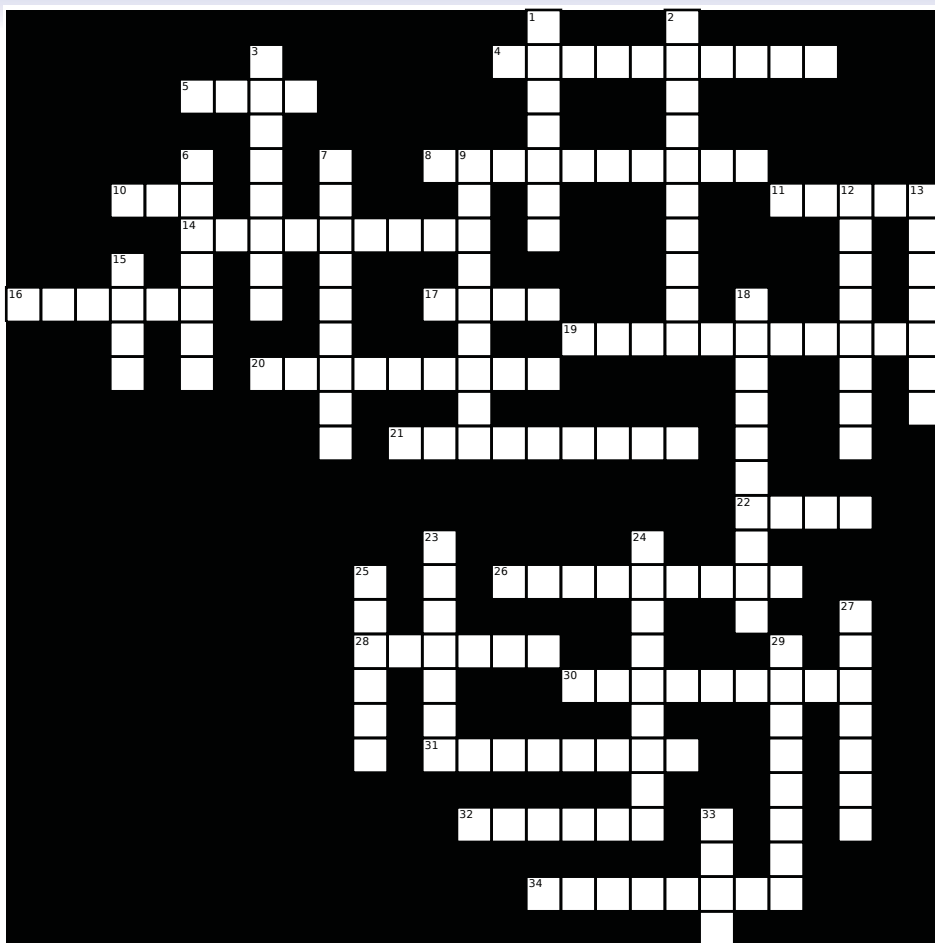
- 4 A product that The Home Agency sold a lot of was ____ Hail.
- 5 Don't wait to turn in a loss for a ____ until you are completely done harvesting!
- 8 A buy-sell agreement is a legally binding document obligating one business owner to buy all or a portion of the business upon the ____, death or disability of another business owner.
- 10 Global Ag Investments had ____ weather in the Ukraine that hurt their sunflowers and spring wheat.
- 11 Most homeowners policies cover personal property while it is anywhere in the ____.
- 14 Property coverage for the ____ of your home is a basic coverage that is standard in a homeowner policy.
- 16 Pasture, Rangeland, ____ policies are available in certain areas for producers to insure grazing land and/or hay land.
- 17 Purchasing ____ is an example of an ordinary expense.
- 19 One of Agent Penni Fox's new hobbies that she is looking forward to starting with her husband.
- 20 A basic coverage that is standard in a homeowner policy.
- 21 A step to establishing a buy-sell agreement is to determine the value of your ____.
- 22 Crop insurance companies are getting stricter about timely notices of ____ for crops.
- 26 The deadline for reporting your 2010 wheat acres for Colorado is November ____.
- 28 A type of buy-sell agreement that is often considered by family farmers is an ____ Purchase Agreement.
- 30 A peril that a HO2 policy gives your coverage against.
- 31 The deadline for signing up for PRF is ____ 30th.
- 32 Global Ag Investments grows a total of ____ different crops in three different countries.
- 34 Liability coverage insures you against ____ for bodily injury or property damage that you or your family members cause to others.

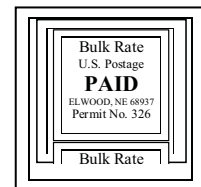
DOWN

- 1 LRP is basically available every business ____ day the mercantile is available.
- 2 There is a new Iowa office location in ____, Iowa.
- 3 Advice that Kent and Ginger Holl have for people is to take ____ of everything in your home on an annual basis and keep them in a

safe place.

- 6 Accountant Nancy Schutz enjoys watching ____ shows.
- 7 In order for an expense to be deductible it must be ____.
- 9 Agent Kevin Ross was recently elected to the Iowa Corn Growers Association ____ Committee.
- 12 The IRS ____ taxpayers to keep adequate books and records and substantiate items properly.
- 13 December is National Drunk and ____ Driving Prevention Month.
- 15 The limit of personal property coverage in a homeowner policy is on an "Actual ____ Value" basis.
- 18 There is a great deal of ____ in all markets right now, whether it be grains or livestock.
- 23 Jim and Sharri's new puppy is named ____ Tank Remington.
- 24 You must be at least ____ to donate blood.
- 25 The number of states eligible for the Pilot BioTech Endorsement for 2010.
- 27 Agent Paula Brown enjoys ____ with her family.
- 29 57 million Americans are at risk for type 2 ____.
- 33 Global Ag Investments had the worst ____ episode during harvest in Brazil that cost them over 30% of their cotton, soybeans, and popcorn crops.





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1-800-245-4241 · 308-785-2803
308-785-2560-Fax

The Home Agency-Brady

120 North Main
Brady, NE 69123
1-888-537-3511 · 308-584-3044

The Home Agency-Ruskin

1123 Road 4900
Ruskin, NE 68974
1-800-245-4241 · 402-984-9255

The Home Agency-Beloit

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

The Home Agency-Kirwin

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

The Home Agency-Home

1662 Limestone Road
Home, KS 66438
785-927-0191 · 785-799-3587-Fax

The Home Agency-Larned

519 West 4th, PO Box 121
Larned, KS 67550
1-800-245-4241 · 620-285-5872

The Home Agency-Clay Center

908 6th Street
Clay Center, KS 67432
785-632-6767 · 785-632-4937
785-632-6774-Fax

The Home Agency-Kirk

2883 County Road M
Kirk, CO 80824
1-866-449-0641 · 719-349-0611
719-348-5299-Fax

The Home Agency-Stratton

128 Colorado Avenue, PO Box 165
Stratton, CO 80836
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719-348-5299-Fax

The Home Agency-Yuma

201 South Main Street
Yuma, CO 80759
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719-348-5299-Fax

The Home Agency-Ross

91 Main Street
McClelland, IA 51548
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