


■ The ■ Home ■ Agency



2011 Combo Policy
Vacationing & Your Insurance
Take the Step Towards a Greener Tomorrow
ARE YOU A GOOD RISK?



President's Thoughts

FROM THE DESK OF JIM BALDONADO

Boy what a difference a year makes! Looking back at last year's cover of The Home Agency Magazine it showed green stalks of corn with snow on them, this year things are drying down very well and harvest is moving along rapidly.

Something else moving rapidly is the price, and at the time of my

writing this article it's ascending quickly in the right direction, which is UP. But we all know it can go down just as fast, so by the time you read this who knows where the price will be.

What I do know is that today (10/11/2010) the following is true:

	Corn	Soybeans	Wheat
2010	\$5.67 CBOT	\$11.78 CBOT	
2011	\$5.29 CBOT	\$11.53 CBOT	\$7.68 KCBOT
2012	\$5.09 CBOT	\$10.97 CBOT	\$7.70 KCBOT

We keep track of the closes of these crops every Friday and have done so since 1998. There are 667 Fridays dating back to 1998 and all prices above put you in the top 8% of the market. Corn is actually in the top 4.05% to 6.15% of the market.

I have no idea where these prices will go, but if you can't make money at these prices, something is wrong.

New Product Development

We are in the process of developing some new products to aid producers in marketing their grain. One of the first things we need to do is know your cost of production. If you do not know your cost of production, how do you know if you're making

Crop Year 2011-Wheat

Operating Cost w/o Insurance	193
APH	48
Base Price	\$7.14

Level of Coverage

	85	80	75	70	65
Bushels Raised	40	40	40	40	40
Harvest Price	5.24	5.24	5.24	5.24	5.24

NO MARKETING

	Basis	-1.20			
Insurance Payment	81.71	64.58	47.44	30.30	13.17
Insurance Cost	38.74	27.28	19.53	14.50	11.68
Net Cost	231.74	220.28	212.53	207.50	204.68
Net Income	23.57	17.90	8.51	-3.60	-17.91
% Return on Investment	10.17	8.13	4.00	-1.73	-8.75

MARKETING***

Insurance Payment	81.71	64.58	47.44	30.30	13.17
Insurance Cost	38.74	27.28	19.53	14.50	11.68
Net Cost	231.74	220.28	212.53	207.50	204.68
Net Income	123.14	111.60	96.35	78.38	58.22
% Return on Investment	53.14	50.66	45.33	37.77	28.44

***Marketing Involved ~ Sold Guaranteed Bushel \$ 7.68 less basis -1.2

State	Kansas
County	Mitchell

Level Of Coverage

	85	80	75	70	65
Bushels Raised	40	40	40	40	40
Harvest Price	9.14	9.14	9.14	9.14	9.14

NO MARKETING

	Basis	-1.20			
Insurance Payment	7.31	0.00	0.00	0.00	0.00
Insurance Cost	38.74	27.28	19.53	14.50	11.68
Net Cost	231.74	220.28	212.53	207.50	204.68
Net Income	105.71	109.32	117.07	122.10	124.92
% Return on Investment	45.62	49.63	55.08	58.84	61.03

MARKETING***

Insurance Payment	7.31	0.00	0.00	0.00	0.00
Insurance Cost	38.74	27.28	19.53	14.50	11.68
Net Cost	231.74	220.28	212.53	207.50	204.68
Net Income	45.60	53.26	64.51	73.04	79.37
% Return on Investment	19.68	24.18	30.35	35.20	38.78

***Marketing Involved ~ Sold Guaranteed Bushel \$ 7.68 less basis -1.2

Practice	Crop	APH	COVERAGE LEVEL	Guarantee	Number of Acres	Share	Guarantee Per Field/Share	Total Guarantee For All Fields of Like Crop	Bushels Sold	Date Sold	Price per Bushel Received	Total Price per Sale Received	C.O.P	Break Even
NI	Wheat	48	85%	40.8	160.00	100%	6,528.00	33463.7	6528.00	09/24/10	\$6.43	\$41,975.04	\$231.74	\$4.83
NI	Wheat	53	85%	45.1	120.00	100%	5,406.00	Total Bushels Sold	5406.00	09/24/10	\$6.62	\$35,787.72	\$231.74	\$4.37
NI	Wheat	48	85%	40.8	160.00	100%	6,528.00	33463.65	6528.00	10/08/10	\$6.62	\$43,215.36	\$231.74	\$4.83
NI	Wheat	51	85%	43.4	179.00	100%	7,759.65	Total Price Received	7759.65	10/08/10	\$6.62	\$51,368.88	\$231.74	\$4.54
NI	Wheat	53	85%	45.1	40.00	100%	1,802.00	\$218,583.60	1802.00	09/10/10	\$6.40	\$11,532.80	\$231.74	\$4.37
NI	Wheat	47	85%	40.0	80.00	100%	3,196.00	Guaranteed Bushels Remaining	3196.00	09/10/10	\$6.40	\$20,454.40	\$231.74	\$4.93
NI	Wheat	44	85%	37.4	60.00	100%	2,244.00	0.00	2244.00	09/17/10	\$6.35	\$14,249.40	\$231.74	\$5.27

money or not? Once we know your cost of production, it makes marketing your grain a little easier.

If you look at the chart to the bottom left (showing marketing or no marketing wheat), one of the programs we are using gives you a number of different examples with a number of levels and, “what if” examples, such as: “What if I market my grain today?” “What if I wait for the price to go up?” “What happens if I do market and the price goes up or down?”

The crop insurance quoting software we use gives us all these numbers, so we are putting them on a spreadsheet which also shows ‘rate of return on investment.’

So, like I said before, if you know your cost of production, then it’s up to you to decide what kind of return you want to make on your investment. In the example using \$193 cost of production with a 48 bushel APH and raising 40 bushels at the 85% level, your rate of return could be as high as 53.14%, if you marketed on 10/12/10. Or, you could wait for the wheat price to get up to \$9.14 at harvest time; sell your 40 bushels and have a rate of return of 45.62%. Which do you think is the best bet?

Another program (shown above) we are working on is a full farm program that will give you a line-by-line breakdown of your APH’s, guarantees and cost of production, plus rate of return by line, since the one we talked about earlier is only for one unit.

Although it seems easy to me, programming something like this is not, so it’s not moving as fast as I would like, but we will get there.



Production Hail

This past year was a big year for Production Hail sales. My guess is that over 90% of our insureds that purchased some form of hail on irrigated crops purchased Production Hail.

If you look back at our May issue, an insured with a 190 APH purchasing the 120 plan would insure up to 228 for hail. If they suffered a 25% loss and harvested 171 bushel they would

have been paid \$341.15 for the hail. As you can see, Production Hail works.

Also, remember if you suffered a bushel loss under your guarantee you may have already been paid on the base price that was set in February at \$3.99. You will be getting another check as CRC harvest is set during the month of October and as of the 14th of October the price is averaging \$5.16 and looks to average higher than that as it’s the average for the whole month. RA harvest price will be set during the month of November on December corn and it looks to be higher as well.



As always keep your production separate by field as you can never go wrong by doing that.

As you all know this past May an employee of mine enlisted into the U.S Air Force. Tara Schultheiss has now completed boot camp, and is now stationed at Hurlburt Air Force Base in Florida. This past September Tara was able to come home for a few days and was able to attend a Nebraska football game with us.

Tara we think of you often. Now that boot camp is over and you have your phone and internet back, it makes it much easier to keep in touch. Can’t wait to have you home again soon!

As you all are very busy trying to get this harvest complete while we are having this great weather, just slow down a bit. I know how it is when we want to get things done, but just be careful, as we all know if something happens to you or your machinery all that does is slow you down more.

With the year coming to an end I want to say “Thank You” for your business. As I have said many times before if it was not for people like you I would not be in business. By the time you get this magazine, harvest will be coming to an end hopefully which will be a month or two ahead of last year. With that extra time do something fun, and have a great Holiday Season! ■



Crop Insurance Corner

CROP INSURANCE UPDATE
By Cindy Davis

The new 2011 Combo policy went into effect for the new fall crop year, and for the most part, the conversion was smooth. You should have met with your agent by the sales closing deadline back in September to select your coverage for 2011 winter wheat. If you had revenue protection in the past you were used to choosing between CRC and RA coverage. Those plans were converted to Revenue Protection beginning with the 2011 crop year. If you had an APH plan in prior years, that plan was converted to Yield Protection. One of the goals of the Combo policy was to make choosing coverage simpler for producers and hopefully you found this to be true for your fall coverage. Next spring the row crops will also be converted to the new policy. As we move forward with the new Combo policy there will undoubtedly be more questions and additional learning and, as always, The Home Agency will keep you informed on all of the crop insurance changes.



Pasture, Rangeland and Forage Policy Changes

Some of you may have purchased a new coverage in the last couple of years called Pasture, Rangeland and Forage (PRF). The policy insured your grazing land and/or hay land under the Rain-fall Index Plan or the Vegetation Index Plan. This policy is again available in certain states but the deadlines have changed. Sales Closing Deadline, or the date that coverage needs to be signed up by, and the Acreage Reporting Deadline, when acres are reported, were the same date last year – November 30th. For the 2011 crop year, the Sales Closing Deadline was changed to September 30th. So if you elected to purchase PRF, that coverage should be in place now. You will need to report your acres to your agent by the new Acreage Reporting Deadline of November 15th.

2011 Wheat – Acreage Reporting

If you have not already done so, your wheat acres will need to be reported to your agent very soon as the Acreage Reporting Deadline is fast approaching. Be sure you report all wheat acres, including acres that may not be insurable. If you have added more than 640 acres of cropland to your farming operation notify your agent prior to the acreage reporting deadline. Additional paperwork may need to be submitted to RMA to get you the best possible yields on the new databases. If you were prevented from planting your wheat by an insurable cause of loss contact your agent right away. Prevented planting rules state those acres 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. Even though prevented planting acres must be shown on your acreage report, don't wait to report them at the same time as your planted acres. When you report your acres, your agent will also need your planting dates as well as any share parties and your share percent. Once we process your wheat acres a Schedule of Insurance will be sent to you ~ double check the information on that form once you receive it. Errors discovered at loss time may not be able to be corrected. The deadlines for reporting your 2011 wheat acres are below:



Nebraska	November 15th
Colorado	November 15th
Iowa	November 15th
Kansas	November 30th
South Dakota	November 15th



Production hail losses will be finalized at the completion of harvest as well. If you have more than one field within a section, it is very important to keep your production separate by field because some companies will pay losses by field instead of by unit.


The base prices and tracking dates for harvest prices for CRC and RA are detailed in the chart below for corn, grain sorghum and soybeans. Remember, the 2010 spring crops are still based on the RA and CRC guidelines. Next spring those crops will also be converted to the new combo policy. ■

2010 Row-Crop Harvest

Row crop production should be reported to your agent as soon as possible so they can get any claims entered timely and update the databases on your policy. As soon as you become aware of a loss to any unit on your policy report it to your agent right away. Companies are adhering to the policy provisions with regard to loss notices. The provisions state that in 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! Also, be sure that production is kept separate by unit. Units could be combined if the production has been commingled between units.

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2010 Spring Crop Prices with Harvest Tracking Dates

Crop/Plan	States	Base Price	Harvest Price Tracking
Corn/CRC	Co, IA, KS, NE, SD	\$3.99	Oct 1-Oct 31 Dec Corn-CBOT
Grain Sorghum/CRC	CO, IA, KS, NE, SD	\$3.90	Oct 1-Oct 31 Dec Corn-CBOT
Soybeans/CRC	Co, IA, KS, NE, SD	\$9.23	Oct 1-Oct 31 Nov SBeans-CBOT
Corn/RA	Co, IA, KS, NE, SD	\$3.99	Nov 1-Nov 30 Dec Corn-CBOT
Soybeans/RA	Co, IA, KS, NE, SD	\$9.23	Oct 1-Oct 31 Nov SBeans-CBOT



Cattle and Beef Supplies: Outlook

Most producer decisions are made on a calf-crop-year basis. Operating loans are renewed annually. But what about longer-term decisions such as land loans or long-term leases? Let's start the series by talking about supplies.

From 1950 to 2000, U.S. beef production grew by an average of 2.3% annually. From 2000 to 2010 (forecast), the growth rate is 0.0% (while the beef herd averaged a 1% annual decline). 2010 U.S. beef production will likely be 3.3% below the 2002 record peak.

For the last 10 years, net imports (imports less exports) have averaged 5.4% of production. In the next three years it is entirely possible to see exports steady, or even slightly above imports, further stretching already-tight U.S. supplies. On a per-capita supply basis (production + imports – exports, divided by the U.S. population), U.S. per-capita supplies (consumption) has averaged 66 pounds from 1990 to 2009. These per-capita supplies are falling rapidly now driven by tighter net imports and smaller production. This factor will be the driver of long-term cowherd size. While the cowherd remains in a contraction phase, higher prices will stimulate expansion. And when that happens, retained heifers will further “short the market” of beef supplies.

On a global basis, beef supplies have averaged 1% annual growth over the last 20 years. However, 2010 will likely be the third consecutive year of global beef declines – albeit at a small rate of decline – something that has not occurred in recorded history. Key beef-producing countries are facing drought, protectionist policies, and resource competition; and are reducing overall production. Brazil may be the only key producer to see significant expansion

this year, yet even they remain well below historical highs. Look to see tighter U.S. and global supplies in the coming years.

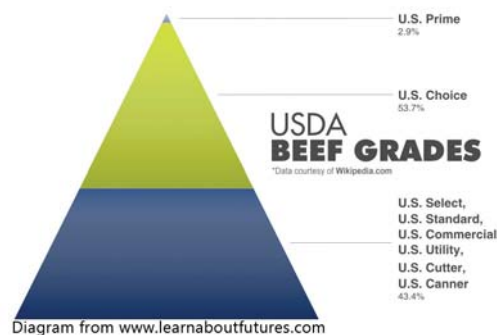


Diagram from www.learnaboutfutures.com

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I hope this article is helpful in answering some of the questions you may have on the beef cattle numbers. I look forward to seeing what the cash market does this fall and into the spring and how the LRP endorsements end up. If you would like more information about either CattleFax or on the LRP program, please call us at The Home Agency. We will be happy to visit with you. ■

CATTLE CYCLES: CATTLE AND BEEF SUPPLIES

By Arlyn Rieker

As I begin to write this article, many of our producers have started to precondition their calves. Some I have spoken with have mentioned that the calves are about average in weight and have already weaned; the health of the calves is good and the weaning process has gone on without much difficulty.

One of the things I enjoy about LRP is conducting producer meetings. Recently, fellow agent, Dave Meyer and I held meetings with feed supplier, Marty Cline, in Hubbell, NE and also at Nick and Mary Klintworth's in the Moorefield area with fellow agent Corbett Hahn. At these meetings we have the opportunity to visit with many producers who have many of the same concerns: keeping the calves healthy through the weaning process and looking for new ways to add value to their calves. As many of you know, LRP or Livestock Risk Protection does just that in terms of adding value to your calves. Through the mechanism of LRP: putting a price floor on your calves for the time you normally market your animals, is a simple way to protect your bottom line. Some of the LRP price floors we have covered this year range from \$121.07 to \$128.65 on 599 pound steers with ending periods from mid-summer 2010 to spring of 2011. In my next article I will look at some of these coverages as they expire to see where the feeder cattle market ended up this fall.

Previously I talked at length about the feeder cattle trends and how we use the charts for a reference on writing LRP. At our meetings and in conversations with producers, one of the main concerns is how the cow/calf numbers will affect this market in the future. In September 2009, I was able to present LRP at a meeting in Atkinson prior to the keynote speaker, Randy Blach of CattleFax. Randy spoke about cattle trends. As a result of those requests about cattle numbers, I asked CattleFax to assist me in providing some information on this topic. The following is an article from CattleFax.

DREAM. SUCCEED. INSPIRE.



MEET JIM BALDONADO, PRESIDENT & OWNER, THE HOME AGENCY—ELWOOD, NEBRASKA

As a young boy growing up in Wauneta, Nebraska, Jim Baldonado faced many challenges, including being the product of a broken home and a member of the small town's only Hispanic family. That he is now the owner of one of the nation's largest Hispanic-owned businesses is a testament to the power of his passion to succeed.

Jim's career in insurance began in 1983, when he and his wife Sharri moved to Elwood, Nebraska, a town of approximately 700 people. After selling life and health insurance for 3 years, Jim began working for The Home Agency. He later purchased the agency and recognizing the opportunity presented by being located in the heart of farm country, Jim decided to expand The Home Agency crop businesses to other locations and other states.

Today, The Home Agency has close to 6,000 clients, including farms that range from 100 to 10,000 acres, primarily producing corn, soybeans, and wheat. Jim has grown the business from Nebraska into Colorado, Kansas, Iowa, and South Dakota. In fact, in 2009, Hispanic Business News Magazine named The Home Agency the 59th fastest-growing Hispanic-owned business in the United States.

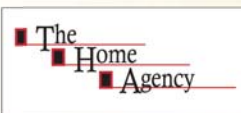


In an interview with the magazine, Jim explained the driving force behind his business: "We really help farmers understand and use crop insurance as a tool, so they feel comfortable in forward pricing their crop this year or the next, or even the year after that. The farmer knows he'll be able to raise the bushels or have the money from his insurance, if there's a loss, to fill his contract."

Jim's dedication to serving the American farmer extends to serving the community as well. The Home Agency sets aside \$20,000 annually for scholarships to students in the communities it serves. It has also helped Elwood High School build a press box for its football field, pave a basketball court, and place asphalt on the playground.

When Jim isn't on the job or participating in community service activities, he enjoys spending time with his family, cheering on his beloved Nebraska Cornhuskers, and taking in the great outdoors -- fishing, hunting, bike riding, and skiing.

ProAgsm, Rural Community Insurance Services[®], Agro National[™] and Farmers Mutual Hail Insurance are proud to have Jim Baldonado as one of their agents. He operates on the principles upon which ProAg was founded: **integrity, loyalty, and customer service**. His rise from a difficult childhood to owning one of the nation's largest Hispanic-owned businesses and his "giving back" mentality epitomize the "Dream. Succeed. Inspire" way of life.



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THE PAST, PRESENT AND FUTURE OF AGRICULTURAL RISK MANAGEMENT



Protect Your Property While in Transit

WHAT IS INLAND MARINE INSURANCE? By Diane O'Donnell & Janet Haas

Indland marine insurance is an insurance instrument designed to protect property while in transit, along with high-value mobile items like silverware and tools. Despite the rather peculiar name, inland marine insurance is actually a very useful type of insurance and is commonly recommended to business owners, especially people who need to travel for work or people who work with high-value items. Many insurance companies offer this type of policy and agents can discuss options with their clients. This type of insurance is typically purchased as a supplement to an existing insurance policy.

The origins of this type of insurance allegedly started with Lloyd's of London, a long time provider of insurance, which dates back to the 17th century. Lloyd's initially insured the cargo of ships, holding policyholders responsible for whatever happened to their goods on land. Eventually, coverage expanded to include cargo after it had been offloaded, with inland marine insurance covering cargo in transit, storage or holding, providing more complete coverage to policyholders. Today, inland marine insurance is often used by people who are nowhere near the ocean and have no intention of carrying anything by ship.

Insurance agents may recommend inland marine insurance to fill gaps in coverage, ensuring the best possible coverage in the event of a problem. For example, many things covered by this type of insurance are specifically excluded in conventional insurance policies, like jewels. Having inland marine insurance as a "floater" policy can protect people from losses. This type of insurance is not restricted to commercial customers.

Inland marine policies became known as "floaters" since the property to which coverage was originally extended was essentially "floating". The coverage has grown to include property that just involves an element of transportation. The property insured under inland marine coverage is typically one of the following:

- Actually in transit
- Held by a bailee (a bailee is someone who is in control of the property, for example, when a drycleaner has your expensive suede coat to clean, it is the bailee of your coat)
- At a fixed location that is an instrument of transportation
- A movable type of goods that is often at different locations (for example: carpentry tools)

The following list includes some of the wide range of items typically called inland marine:

accounts receivable, bailee customers' goods, builders' risk, camera and photographic equipment, computers, contractors equipment, commercial floaters, dealers, exhibitions, fine arts, furriers, golf equipment, guns, jewelers, leased property, hearing aids, eye glasses, prosthetics and other medical devices, motor truck cargo, museums, musical instruments, scheduled property, transportation, trip transit, valuable papers, cell phones and other communication devices.

When shopping for any kind of insurance policy, you should take note of the deductible and any restrictions on the policy. You can choose between named peril policies, where everything covered by the policy is specifically cited by name, or all-risks insurance, where anything excluded from the policy is specifically stated. For example, an all-risk policy might indicate that it will not cover losses caused by negligence, suggesting it will cover everything else, from hurricanes to fires.

Contact your Home Agency agent to review coverages and any questions you may have on your policy, including what inland marine coverage may be available to fit your needs. ■

Information provided by: www.wisegEEK.com/inlandmarineinsurance.htm, wikipedia.org/wiki/inlandmarineinsurance and Farmers Mutual of NE



CROSSWORD

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NEW INSURANCE & REAL ESTATE AGENT

JULIE DORNHOFF

Hello, I am Julie Dornhoff, the newest member of The Home Agency Team. I am located in the Cozad office and licensed in Property/Casualty and I am also a licensed Real Estate Agent. I have been a licensed insurance agent for four years and have been



a Realtor for 14 years. Previously, I was employed by The Pinnacle Agency in Lexington.

I grew up on a farm near Heartwell, NE and graduated from Minden High School. My brothers are still actively farming and I stay involved as much as

possible. I attended Kearney State College and after starting my family, realized that I desperately wanted to raise my children in a smaller school system. We moved to Johnson Lake in 1992 and have never looked back. My children attended Elwood Public School and that is how I met the Baldonado family. My daughter and Jim's daughter, Sara, graduated together.

I started selling Real Estate in 1996 specializing mainly in Johnson Lake properties. In 2004, I obtained my Property and Casualty license and continued doing both. I feel very fortunate to now have the opportunity to work with The Home Agency family and to also be working with the team at BHA Real Estate.

In my spare time, I enjoy spending time on the lake with family and friends, whether it be entertaining, floating in the lake or just sitting by the campfire. I have two children - Audra is a graduate of UNL and is currently residing in Walterboro, SC. Isaac is currently a senior at UNL and hopes to graduate in 2011.

Feel free to stop by the Cozad office to say hello. I would love to meet you. If I can be of service to you with your insurance or real estate needs, please contact me. ■

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Health & Wellness

10 TIPS FOR EASY WEIGHT LOSS

By Morgan Baldonado

We all know weight loss is not easy, especially during the colder time of year when we all decide to hibernate inside our homes and not do as much physical activity outdoors like we do during the warmer months. Here are ten easy ways to lose weight anytime of the year.

1. Find out how many calories you need in a given day. To do this is simple. Visit www.healthcastle.com and figure out your Basal Metabolic Rate (BMR).

2. Eat at least five servings of fruits and vegetables per day. Fruits and vegetables are packed with fiber, antioxidants and vitamins. They are low in calories and help you feel fuller at a faster rate.

3. Watch for portions size.

For example: one serving of pasta is $\frac{1}{2}$ cup of cooked pasta. Most restaurants will serve you four servings of pasta. If this is the case, split your plate into fourths and only eat that much. You will then have leftovers for the next day or so. Or you can split the dish with the person you are eating with. This ensures that you only eat $\frac{1}{2}$ cup of cooked pasta.

4. Do not skip meals.

Eating 5-6 times a day is a benefit to you and your body. Eating small meals helps to balance your calorie intake. Skipping a meal slows down your metabolism. You want a fast paced metabolism to help ensure your food is digested and help you feel less hungry when it's time to eat the next meal.

5. Go for wholesome fresh foods.

If at all possible, purchase fresh foods and skip the packaged food and fast food. Packaged and fast foods are high in sodium and fat content.

6. Don't be overly-restrictive.

It's okay to have your favorite treat when you are craving it. You can indulge in this craving, but watch out for the quantity. Cutting too much of your favorite treats leads to relapsing and a huge indulgence.

7. Understand food claims and labels.

A lot of products are advertised as "fat-free." This does not mean it is low in calories. Likewise, "low-sugar" and "low-carb" does not necessarily mean it is low in sugar and low in calories. Always read the nutrition label on the packaging. You can go to www.healthcastle.com/nutrition-food-label.shtml to find out how to properly read a nutrition label.

8. Watch for sugary drinks.

Juices, soda, cream and sugar all add up. Try drinking 8 glasses of water a day. It will not only hydrate your body, but help you feel full.

9. Keep a food journal.

Doing this helps you pin point your eating pattern. It is also said that it helps you eat less once you start writing it down. This is a way to be able to see what you are eating and how much you are eating so it can help you modify your eating patterns.

10. Exercise.

Everyone knows that exercising is the best way to lose as well as maintain your weight. The recommendations are 30-60 minutes of physical activity a day to stay healthy. Adding weight training two times a week can also help you lose weight, by helping to burn unwanted calories. ■

Test your Fruit & Veggie IQ!

Questions:

1. What fruit is named after the Latin word for "precious"?
2. Is chard just a fancy name for beet leaves?
3. What vegetable has as much calcium per ounce as milk?
4. What popular produce was once thought to cause madness?
5. What is the world's most popular fruit?

Source: http://www.beachbody.com/product/newsletters/nl_425.do#quiz

Answers:

1. The word "apricot" is believed to be derived from the Latin word *praecoxia*, so named because it ripens earlier than its cousin, the peach.
2. Yes, chard is cultivated by farmers more for its leaves than its beet roots, but both chard and beets from the *Beta vulgaris* plant that we commonly regard as the beet.
3. Broccoli has just as much calcium as a glass of milk, far fewer calories and almost no fat.
4. The eggplant was once considered to be a dangerous plant that caused cancer, leprosy and various other maladies, including madness.
5. The tomato is the most popular fruit in the world. Runners-up are bananas, apples, oranges, and watermelon.



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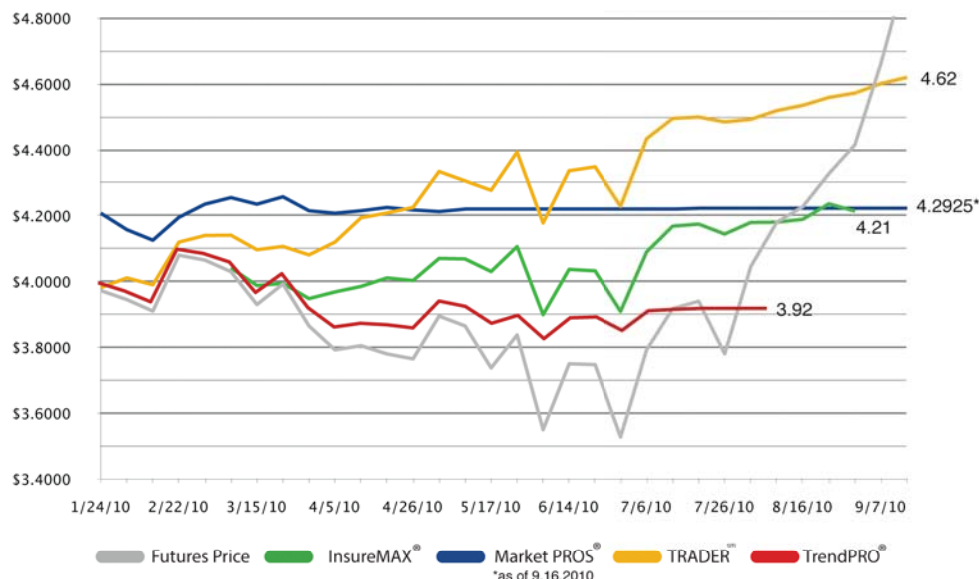
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Freedom[®] Products Performance Chart Against Futures Price (Corn)



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SIGN UP WINDOW BEGINS OCTOBER 1ST, 2010



Vacationing and Your Insurance

PLANNING A VACATION? CHECK YOUR INSURANCE BEFORE LEAVING HOME!

By Corbett Hahn

✿ **F**or some of us, nothing is as exciting as traveling. You can't help but think about all of the fun things you are going to do and all of the sights you are going to see. All of a sudden that excitement becomes anxiety when the lady behind the car rental counter asks you that terrifying question, "would you like to purchase rental car damage protection?" If you've ever felt this way, you're not alone. The last thing we tend to think about when we're planning a trip is insurance. But, just because you're on vacation doesn't mean your insurance is. I'm going to explain how your auto insurance, home insurance, and health insurance are all hard at work even when you aren't.

Let's start with that scenario at the car rental counter. Your personal auto insurance does cover a rental car. However, the rental car is only covered for the same coverage as your most fully covered automobile. This means if you have at least one vehicle that carries comprehensive and collision damage, then the rental car will also have this coverage and will be covered with the same deductibles as on your personal auto policy. However, if all of your vehicles are covered for liability only, then you only have liability coverage on the rental car and will need to purchase physical damage protection through the rental agency. Are there situations when you should always purchase coverage through the rental car company? The answer to that question is yes. If you are renting a car outside of the United States it is best to just purchase the coverage through the rental agency. Most insurance companies will only cover you in the United States and Canada due to the differences in laws in foreign countries. Another reason to purchase coverage through the rental car agency is something called "loss of use". Loss of use is the estimated loss of revenue to the rental car company if a rented car is damaged and can't be rented until the damage is repaired. Since repairs can take weeks to be completed, the rental car company can make claim for the loss in rental revenue on the vehicle. Most insurance companies will not cover loss of use, so you may have to

pay the rental company out of your own pocket. If you purchase coverage through the rental agency, loss of use is included.

Your homeowner's insurance coverage is very important when you travel. When you travel, you will likely take some valuable items along like your laptop and camera. Since known tourist areas are playgrounds for thieves, there is a chance that you can become the target of theft. The personal property coverage included in your homeowner's policy provides coverage on your personal items anywhere in the world. So if you do have an item damaged by a covered cause of loss, such as theft, your policy will cover you. When it comes to theft, remember your policy has limits on some items. These limits include \$200 for money and \$1000 for jewelry, watches, and furs just to name a few. Always consult your policy, as these can vary by company and endorsement.

Health insurance is the last thing we'll look at. Getting sick or hurt while on vacation can be a very scary experience, especially in a foreign country. Most health insurance policies will cover you anywhere, even in a foreign country. For example, BlueCross BlueShield of Nebraska provides coverage through BlueCard Worldwide. This service provides phone numbers to call, one for service inside the U.S. and one for travel outside the U.S. They also have an international claim form that you can print from their website. I recommend that anyone planning to travel outside the United States, contact their health insurance provider to see if they have an international claim form. If so, print off a few copies and carry them with you on vacation. If you happen to be with a carrier that does not provide international coverage, you may be able to purchase travel insurance that provides medical and accident coverage. This coverage can usually be purchased through a travel agent or on-line.

If you have any questions or concerns regarding traveling and your insurance, please give The Home Agency a call and we will help get you ready for your vacation! ■





6. Pumpkin pie

Homemade or store-bought, it wouldn't be fall without pumpkin pie.

7. Rolls/bread

With so much cooking and preparation, it's hard to give a lot of attention to the rolls. But don't skimp on this one. Bread serves many purposes at Thanksgiving, including soaking up gravy and cleansing taste palates between different foods.

8. Sweet potatoes

These don't show up at dinner that often, so treat them right. Though they find their way into a variety of dishes, sweet potatoes make a great standalone dish at Thanksgiving. Even if you skip serving them because you are not a fan, some guest will probably ask why they are missing.

9. Green bean casserole

Green beans are not the most enticing thing at the Thanksgiving table. Neither is casserole. However, with their powers combined, the green bean casserole becomes an unexpected favorite. You may not have leftovers of this.

10. Turducken

What is it? Turkey... stuffed with duck... stuffed with chicken. Have you ever had all three at the same time? It's something to try. ■

Source: www.dailypress.com

Most likely, you've been planning your Thanksgiving Day meal for a little while now. However, every year the issue surfaces of what to make and how much to serve, as the number of guests change, along with their eating habits. And do you want a fridge full of leftovers?

1. Stuffing/dressing

It's funny how you can keep eating this stuff, helping after helping, and never notice how much you've actually eaten. The best stuffing recipes are slightly dry, crumbly and heavy on the bread.

2. Turkey

Nature's sleeping aid. Deep-fried turkeys seem to be all the rage these days, and it is no wonder. The frying oil locks in the turkey's moisture, making for incredibly juicy and tender meat. With the help of flavor injectors like mesquite barbecue, you might not even need gravy.

3. Mashed potatoes

Unlike the stuffing, you can't really lose track of how much mashed potatoes you've eaten (it hits you like a ton of bricks). Simplicity is the best guideline for mashed potato recipes, but if you feel your Thanksgiving dinner is too standard, you can dress them up with garlic, cheese, bacon or just about anything.

4. Ham

Not everyone likes turkey. A glazed, spiral cut ham can add visual appeal to a Thanksgiving table and, when paired with a honey dijon sauce, can become one of the holiday's most beloved dishes.

5. Cranberry Sauce

It doesn't look natural. It's loaded with sugar. It's made from cranberries. Yet, these facts do nothing to explain our fascination with the mysterious, gelatinous substance.

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TAKE THE STEP TOWARD A GREENER TOMORROW By Ashley Dean

The world's population is far beyond 6 billion people. With that many humans living on the planet it's hard to believe that throwing away your Sunday newspaper, instead of recycling it, is actually impacting the future. Suppose you knew that a staggering 500,000 trees are cut down each week to produce our Sunday newspapers. Would you start recycling yours if you thought you could save one tree all by yourself?

The average American will use seven trees this year alone. Leaving your car motor running for only 30 seconds actually costs you more gas than shutting it down and starting it again, and letting the faucet run while you brush your teeth wastes an average of 8 gallons of water each time.

The movement to educate the world about protecting our environment has grown tremendously in recent years. As a result, the term "going green" is universally recognized, but not everyone is acting on it. Do you have the time and resources to contribute, and if you do, will your efforts make an impact?

Going green has been defined as the act of adopting practices that reduce one's overall impact on the environment. Statistics show individual choices and lifestyles are impacting the well-being and longevity of our planet every day. Whether you are a businessman at a desk, a farmer, or a housewife, making small changes to reduce your water usage, being more energy efficient and recycling can make a big difference.

Reduce Water Usage

According to gogreencommercially.com, between the years 1950 and 2000 the US population nearly doubled. In the same period of time, public demand for water more than tripled. Americans use an average of 100 gallons of water each day and surveys show 36 states anticipate water shortages by 2013.

The typical American family home uses 69.3 gallons of water daily, the majority of which is used in the bathroom. On average you use 30 gallons of water just to take a shower, which is still significantly less than the 70 gallons used for a bath. Taking shorter showers and not letting your faucet run can make a dramatic difference. Faucets generally flow 2 gallons per minute. By simply installing low-flow shower-heads and faucets, water use will be reduced by 30 percent, and so will your bill.

Other good tips for reducing water usage include: only running the dishwasher completely full, using the proper load-size settings on your washing machine, and using warm or cold water (instead of hot). Concentrated laundry detergent is also good for the environment. Detergent formula makes up 70 percent of the carbon emissions from laundry use.

Be Energy Efficient

According to the Environmental Protection Agency (EPA), choosing energy-efficient products can save families about 30 percent (\$400 a year) while reducing greenhouse gas (GHG) emissions. People looking to replace old appliances, remodel, or buy a new home can help significantly by purchasing ENERGY STAR® products.

ENERGY STAR® is a government backed symbol for energy efficiency. From appliances and light bulbs to windows and insulation, these products have met strict energy efficiency guidelines and have proven results. In 2009 alone, with the help of ENERGY STAR®, Americans saved enough energy to avoid greenhouse gas emissions equivalent to those from 30 million cars — all while saving nearly \$17 billion on their utility bills.

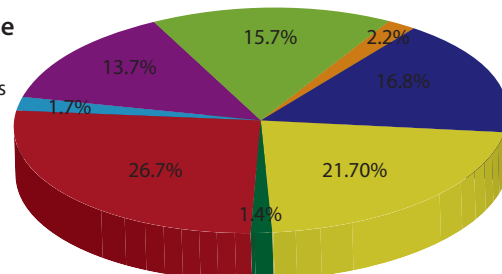
According to ENERGY STAR®, the annual energy bill for a typical single family home is approximately \$2,200. As much as half of the energy used is toward heating and cooling the home.

If you are planning to replace old appliances, remodel, or buy a new home, ENERGY STAR® builders, products and resources can save you a lot of money. If you are not making major changes, there are still many little things you can do to make a big difference.

You may already turn off the lights when you leave a room, but what type of light bulb are you using? Using a CFL or LED bulb conserves a lot of energy and will reduce your monthly bill. Electronic appliances that are in stand-by mode are still drawing electricity, and using hot or warm water takes energy as well. Turn off stereos and DVD players, unplug cell phone and iPod chargers when not in use and reduce the amount of hot water you use.

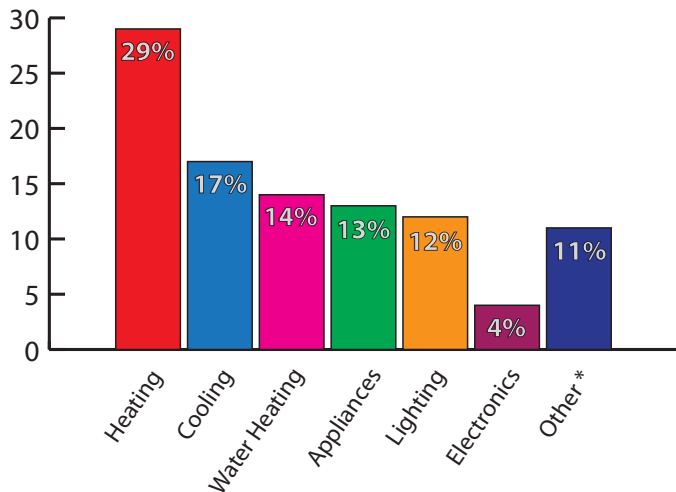
Daily Water Use

- Showers
- Clothes Washers
- Dishwashers
- Toilets
- Baths
- Leaks
- Faucets
- Other



Where Does My Money Go?

The annual energy bill for a typical single home is approximately \$2,000.



Source: Typical House Memo, Lawrence Berkeley National Laboratory, 2009 and Typical vhouse_2009_Reference.xls spreadsheet.

Average price of electricity is 11.3 cents per kilo-watt hour. Average price of natural gas is \$13.29 million Btu.

* "Other" represents an array of household products, excluding stoves, ovens, microwaves and small appliances like coffee makers and dehumidifiers.

Chart from http://www.energystar.gov/index.cfm?c=products.pr_where_money.

Recycle

The process of recycling has been around for thousands of years. In Ancient times, swords and pots were melted down to be re-used. It wasn't until the 1940s and 1950s that landfills originated and it became apparent that items, such as plastic water bottles, would take thousands of years to decompose.

The first recycling program was introduced in New York City in the 1890s. Today almost 50 percent of all paper products are being recycled, but what isn't being recycled could heat millions of homes for more than a couple of years. Paper recycling at home and in the office has become more and more common, yet each year the US throws away an estimated 1 billion trees worth of paper.

Paper is a necessity, but a surprising 2.5 million plastic bottles are used every hour by Americans, and we throw away enough of them in one year to circle the earth four times. When plastic is made out of recycled plastic, approximately 88 percent of the energy is saved, as opposed to making it from raw materials.

The general public is educated about recycling paper and plastic, but how often do we forgo both of them, for fabric? Fabric shopping bags are a recent trend, along with the opportunity to recycle cell phones, computers and ink cartridges. Reusing and recycling is becoming increasingly accessible, now we need to take advantage of it.

What can we do?

The statistics and research are overwhelmingly obvious, yet predictions say only five percent of all US homes will go green by 2013. So what more can be done? Government agencies have made great strides across the nation with programs such as ENERGY STAR®. A recent press release made by the EPA on

September 8, announced a program to help the capital cities in five states pursue high quality green development. The project includes cleaning up and recycling vacant lands, providing greater housing and transportation choices and reducing infrastructure and energy costs. EPA Administrator Lisa P. Jackson is quoted in the release saying, "America's cities can be the engines of green innovation, leading the way to new technologies, energy efficiency and sustainable development."

There have been advancements at the state level as well. Iowa ranks second in the nation in wind energy capacity. The state trails Texas for the number one spot; however, turniowagreen.com features a number of green steps being taken in the right direction. New drop-off recycling locations, growing environmental budgets and a new renewable energy training center are some of the highlights. The Iowa Renewable Energy Training Center will serve as the only solar thermal and solar photovoltaic installation training roof in Iowa.

A recent article in the fall issue of *dsm* magazine promotes going green in Iowa. It features four Iowan's who are making a difference and among them is Des Moines mayor, Frank Cownie.

The mayor shares his green habits including riding his bike instead of driving, washing clothes in cold water and installing low-flow shower heads. "This is Iowa... We're all trying to do the right thing for the greater good of the community," Cownie said.

ENERGY STAR® says it best in its 2009 success report: The more we invest (in energy efficiency), the greater the down payment we make in a sustainable environment for future generations. Going green doesn't have to be a major life change, but each individual can take small steps that make a big difference.

Back to the original question: Would you recycle your Sunday newspaper if you thought you could save one tree all by yourself? Recycling just 30 newspapers saves one tree. The answer is yes. Say yes to going green and protect the future of our planet. ■

Sources include: epa.gov; energystar.gov; benefits-of-recycling.com; GoGreenCommercially.com; RenewableChoiceEnergy.com; green-home-advisor.com; turniowagreen.com and *dsm* magazine.

Did You Know?

If every American home replaced just one light with a light that's earned the ENERGY STAR®, we would save enough energy to light 3 million homes for a year, save about \$600 million in annual energy costs and prevent 9 billion pounds of green house gas emissions per year, equivalent to those from about 800,000 cars.

-www.energystar.gov

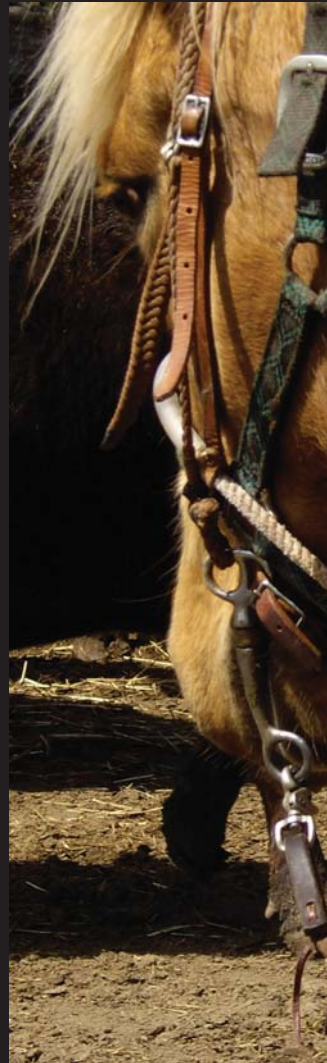


Jeri Schultheiss

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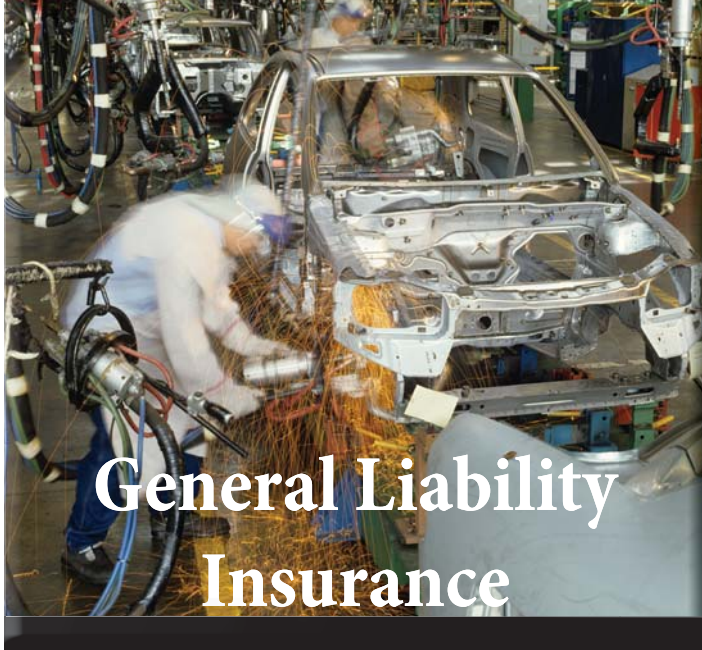


Tara Schultheiss



FALL PHOTOS





General liability insurance policies always state a maximum amount that the insurer will pay during the policy period. Usually these policies also list the maximum amount the insurer will pay per occurrence. For example, if a company has a \$1 million occurrence cap in its liability policy and it's successfully sued for \$1.5 million, the insurer would pay \$1 million and the business would be responsible for paying \$500,000.

To cover these types of situations, many companies purchase umbrella liability insurance, which picks up where the general liability coverage ends. Umbrella liability covers payments that exceed their other policy's limits, and provides additional coverage for liabilities not covered in a standard liability insurance policy.

Most insurance companies require their policyholders to report as soon as possible any accidents that could lead to a liability claim. The insurer may then require the business owner to document the situation, forward all summonses and legal notices, and cooperate fully in any investigations. *

Taking precautions before an accident can help keep your liability and insurance rates down. All businesses can take certain steps to lower the chance of a liability insurance claim:

- Set a high standard for product quality control;
- Make sure all company records are complete and up-to-date;
- Be sure employees are properly trained;
- Get safety tips for your type of business from your insurance company. ■

Source: Dun & Bradstreet Credibility Corp

UNDERSTANDING GENERAL LIABILITY INSURANCE

By Cindy Soller

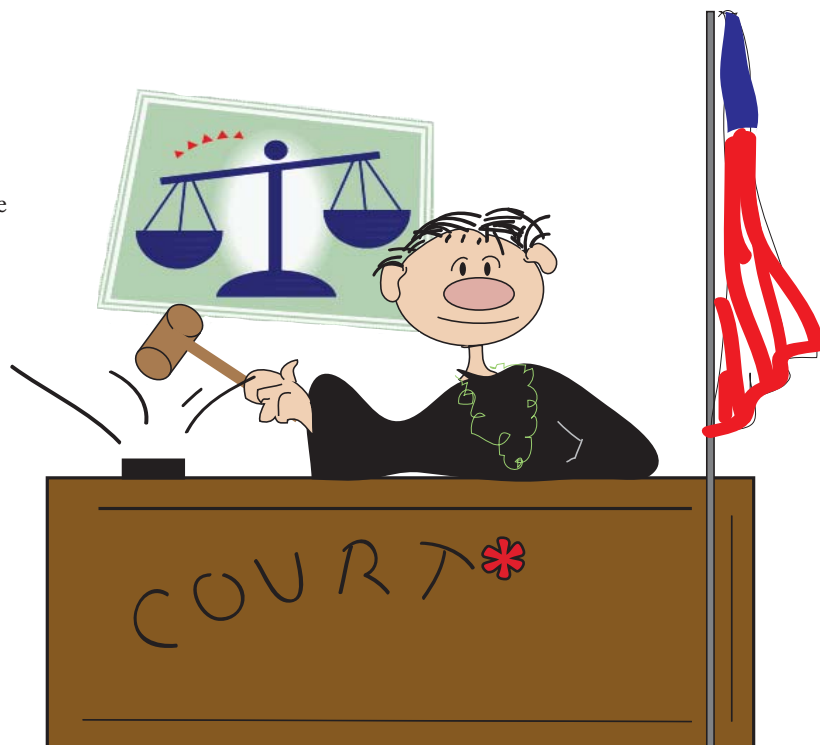
In today's litigious society, even small mishaps can result in large lawsuits. That's why general liability insurance, along with property and worker's compensation insurance, is essential for most companies. Liability insurance protects the assets of a business when it is sued for something it did (or didn't do) to cause an injury or property damage

General liability insurance can be purchased separately or as part of a business-owner's policy (BOP). A BOP bundles property and liability insurance into one policy; however, the liability coverage limits are generally pretty low. The amount of coverage a business needs depends on a couple of factors.

- **Perceived risk.** Business owners should first consider the amount of risk associated with their business. For example, a business that manufactures heavy machinery is at a greater risk of being sued than a company that manufactures linens and would therefore need more liability insurance.
- **The state in which you operate.** Businesses that operate in states with a history of awarding high damage amounts to plaintiffs typically need to carry liability insurance with higher coverage limits. An insurance broker can offer guidance in this area.

How General Liability Works

Under a general liability insurance policy, the insurer is obligated to pay the legal costs of a business in a covered liability claim or lawsuit. Covered liability claims include bodily injury, property damage, personal injury, and advertising injury (damage from slander or false advertising). The insurance company also covers compensatory and general damages. Punitive damages aren't covered under general liability insurance policies because they're considered to be punishment for intentional acts.





WALK FOR A CURE

By Melissa Harris

In August I participated in an event called the Susan G. Komen 3-Day for the Cure. The 3-Day is a fundraiser for which all proceeds go to research and treatment of breast cancer. Participants commit to raise a minimum of \$2,300 in donations, and to walk 60 miles in three days. These events are held in many cities all over the country. I chose Denver.

I am fortunate enough to be surrounded by generous people, including many here at The Home Agency. Some of you may already know that one of our employees, Diane O'Donnell from the Gothenburg office, was diagnosed with breast cancer last December. I issued a challenge to our employees to see how much money we could raise in her honor, and The Home Agency came out in full force! Employees alone donated \$1,630, and in addition to that Jim agreed that the agency would match those dollars for a total of \$3,260! So while fundraising for this event can be a challenge for many, it went fairly smoothly for me.

Walking 20 miles a day for three days is another challenge. As you can imagine, it causes blisters, aches, and pains. But it is totally worth it! This event is really more about your heart than the rest of your body. It is very touching and inspiring. From the Opening Ceremony through three long

days to the Closing Ceremony, this event will fill your heart.

Many breast cancer fighters and survivors, including some still in treatment, participate in these events. It is a true display of courage. I was continually inspired throughout the three days.

And one thing's for sure, the volunteer crews on this 3-Day event are out of this world FANTASTIC. They feed you, they bring you water and Gatorade, and they take care of your body. In short, they keep you going.

Although it was tiring, by day three I was feeling no pain, no fatigue, no aches. Maybe it was endorphins, maybe it was the exhilaration of the event, no doubt it was the power and inspiration all around me.



Melissa Harris (middle of photo) with her "team" that she met while walking for a cure in Denver, CO.

Along the last mile or so, there was a woman sitting in a lawn chair on the corner. When we walked past she waved and simply said, "From a survivor, thank you". It's easy to get caught up in the fun of the event, the celebration and the new friendships. It's the moments like this one though, that bring you slamming right back to why we're there. Yes, we're walking and pushing our bodies, but we are fighting for LIFE.

Crossing the finish line is a moment I'll never forget ~ so exhausted and relieved, yet so energized, elated and devastated all at the same time. You love what you just did, and you hate the reason you had to do it.

THE STATISTICS

- Breast cancer is the most common malignancy in women and the second leading cause of cancer death.
- One woman in eight will develop breast cancer in her lifetime.
- Every two minutes a woman is diagnosed with breast cancer.
- Every 69 seconds somewhere in the world a woman dies of breast cancer.
- Breast cancer will strike 1.3M women this year and kill almost 500,000, making it the leading cancer killer of women worldwide.
- Breast cancer is not exclusively a disease of women. For every 100 women with breast cancer, 1 male will develop the disease. The National Breast Cancer Foundation estimates that approximately 1,700 men will develop the disease and 450 will die each year.
- When breast cancer is found early, the 5-year survival rate is 96%.
- Over 2 million breast cancer survivors are alive in the United States today.

If you are interested or have ever considered participating in this event, I would strongly encourage you to go for it! It WILL change your life if you put your heart into it. You will believe that we can do anything. You will believe that we can end cancer. Standing among all these people who take step after step after step toward that goal, and watching survivors walk in hand-in-hand, and stand in front of you joined in the cause, you will believe.

My aunt sent me a wonderful message before I left for the walk. "You are walking for a cure for breast cancer, and if that is to be, can a cure for all cancers be far behind?" ■

For more information visit www.the3day.org.



Health Insurance

COST OF HEALTH INSURANCE PREMIUMS

By Dave Meyer

Do you feel that your individual health insurance premium is increasing at a rate higher than the rate of medical inflation? Have you been decreasing your coverage to try to keep the premium affordable? Have you been with the same health insurance carrier for 5 to 10 years or longer?

If so, it may be time for you to apply with a different carrier, or apply for a completely different plan with your existing carrier.

Almost all insurance carriers close groups or pools of insureds after a number of years. Once the company closes a pool, no new applicants are added. As this pool ages and the health of the group declines, the premium skyrockets. This in turn causes the healthy people to move to another carrier which only makes the group sicker and the premium goes even higher.

If you are in reasonably good health, I would recommend you compare your current rates with a different carrier or check into the cost of different plans with your current carrier.

If you have a pre-existing condition, you need to be aware that some plans have a waiting period before the company will cover any claims for those conditions. Some companies have a waiting period, some don't, and some companies have both types of plans.

It is very possible you can get a better plan for far less money than you are currently paying. If I can help you in any way, give me a call at 402.984.9255. ■

MONEY 101-LESSON 16: HEALTH INSURANCE

From www.cnnmoney.com

1. Insurance costs a lot but having none costs more.

There are sensible ways to save money on insurance, but skipping

coverage isn't one of them. Medical bills from even a minor car accident can deplete your savings - a major illness can push you into bankruptcy.

2. If your employer offers insurance, grab it.

Group coverage, particularly when it's employer-subsidized, is *almost* always a better deal than anything you can get on your own, even if you're young and healthy. If you're NOT young and healthy, it's definitely a better deal.

3. Comparing plans is tough but necessary.

Unfortunately, there is no such thing as standard coverage. Benefits and costs vary widely from plan to plan. If you have choices, you'll have to examine each one closely to find the best deal.

4. The lowest premium isn't always the cheapest plan.

What your insurance covers is just as important as, and sometimes more important than, what you pay up front. Ultimately, the cheapest plan is the one with the best price for the benefits you're most likely to use.

5. Even good coverage can have big loopholes.

You can count on your health insurance to cover you for a hospital stay. Most policies cover doctor visits, but benefits for mental health, prescription drugs and dental care are strictly optional.

6. You'll pay more for freedom.

Plans with the most comprehensive coverage at the lowest out-of-pocket cost require you to use a specified network of hospitals, doctors, labs, and other providers. The more flexibility you demand, the more you'll pay, in either premiums or co-payments.

7. You can check out networks before signing up.

A growing number of public and private sources compile information on the track records of individual doctors, hospitals, and health plans.

8. You can keep your insurance if you lose your job.

State and federal regulations protect you from losing your health coverage in the event you lose your job. Unfortunately, they offer little protection from high premium costs. However, jobless workers may get help paying for these premiums as part of the economic stimulus bill.

9. Working couples have more to think about.

If you and your spouse both get health insurance at work, you must sort out whether it makes more sense to have two policies or for one of you to cover the other. If you have kids, you need to decide who's going to cover them.

10. Tax breaks can help.

Ordinarily medical expenses, including insurance premiums, are not tax deductible until they exceed 7.5% of your income. However, if you're self-employed or your employer offers a flexible spending account, you can get a tax break without meeting the threshold. ■

Weather Risk Management...

A new tool to protect your crop.



Agro National is excited to bring you a new risk management tool provided exclusively through The Home Agency and Agro National qualified agents.

- Open 24 hours a day, 7 days a week;
- Design a strategy for a weather risk event online or through your Home Agency agent;
- With 60 years of weather history at over 3,900 weather stations, there is a station close to your production acreage.

Our weather risk products compliment your crop insurance and offer protection when you need it, even for next day protection with our exclusive **in-the-forecast** period products.

- You and your agent can build, price, test, purchase and get your documents in one place; available when you need it.
- If the weather event you specified happens, you get paid! No adjuster, no proof of loss!
- Quick payments in a matter of days after the risk period. Financial Security backed by our Standard and Poor's AA- rated reinsurer.

Your Home Agency agent has the information you need to get started protecting your production today! Make the call.

"Neither Agro nor their Agents has or will, directly or indirectly, provide any investment advice including with regard to the value or advisability of entering into any transaction(s) with eWeatherRisk"

Agro National is an equal opportunity employer.





Regional Office News

STRATTON, CO

By Penni Fox

Salutations from Colorado! I would like to take the time to send out a HUGE "Thank You" to Jim, co-workers and customers. Being down with back problems most of the summer, I would not have made it through without the understanding, compassion and staff taking up the slack. Clark traveled out here each week making sure that business went on. I feel so blessed to be part of you all and just know that I will always be there for you as well.

We are planning a meeting the first part of October on Livestock Risk Protection. I am going to reach farther out demographically to the cattleman in Eastern Colorado. I feel in addition to learning about the LRP Program, they will also get a sense of how much expertise there is in all areas within our Agency.

Conditions in Colorado are extremely dry with no moisture in site. With the large fires in our foot hills, it reminds us how easily they're set and hard to get under control. As everyone heads into the fields I hope all have a safe and productive corn harvest.

To all you customers.....Thank you for your business and your patience through our changes. Please don't hesitate to call with questions or concerns; you are my #1 priority. ■

MCCLELLAND, IA

By Kevin Ross

Fall harvest has gotten into full swing here in Southwest Iowa! The leaves are falling, combines are rolling and the pumpkins are finding their way to our neighbor's doorsteps. The early yields I am hearing about in our area are pretty good. Some down from last year, some better. That is kind of what I was expecting from our state with the weather we had, variability for the corn was going to be standard. The beans on the other hand look to be as good as or better than they have been in years.

It was great to see the run up in prices in September. Hopefully that continues for the farmers and the profits are high. The drydown in the corn this year seems to be much better so hopefully we will all get it in to the bin and not be feeding the deer all winter. Please stay safe this fall and don't take the shortcut if it compromises safety. Good luck! ■

ASHLAND, NE

By Kyle Yardley

Where did summer go? It was a quick one again and now it is harvest time. Things were a little scary around here a couple weeks into September as some farmers experienced 90 mph winds. Other than that, Mother Nature was fairly nice throughout the summer and provided nice amounts of precipitation. I have still been working at the Cozad office a couple days a week and have enjoyed meeting the folks that stop in there. Rumor has it I will not be there as much now, as Jim has found someone to take on the full time position in Cozad. With some corn already being cut in this area, remember to be safe and take it easy this fall. Have a wonderful harvest! ■

BENKELMAN, NE

By Meghan Pursley

"Where is the rain when we need it?" That is the major question around here these days. We were spoiled this spring and early summer with nice showers followed by lots of sunshine which have produced some of the best looking crops the Benkelman area has seen in years. But now it's time to get the wheat drilled and its 102 degrees and windy! Maybe that's what we get for dodging MOST of the hail and bad weather in the middle and eastern part of the state this year.

Wheat prices are up everyone! As of today (September 22nd), July 2011 futures are at \$7.55. I hope you have your guaranteed bushels marketed. If you need help figuring and keeping track of how much you can sell, let us know. We will give you your guarantee, based on your APH.

Important things to remember this fall and winter season: Please turn in your corn production as soon as possible and keep it separate by unit. Remember, the sooner you get it turned in, the sooner you will get paid if you have a loss. If you don't have time to come in to the office I am happy to meet you in the field or at home. Also, feel free to ask any questions regarding the new combo policy this year. The projected price is the second highest it's ever been. It was set at \$7.15 for NE and \$7.14 for KS. Hopefully with the new elevator coming to town we will see less of a basis this harvest.

If you have been in my office lately you know I have been working on Property and Casualty quotes like crazy! An advantage of having a quote done by an agent from The Home Agency is we quote with MANY different companies. This allows us to find a policy that will fit you best. ■

RUSKIN, NE
By Dave Meyer

As of this writing on September 22nd, harvest is just starting in south central Nebraska and north central Kansas. Mostly dryland corn and a few beans have been picked or cut. Yields are down from last year, but still very good considering how dry it was here during the growing season. ■

BELOIT, KS
By Jill Grauerholz

November is here! As we write this (in September), it is getting extremely busy for those in agriculture. It all has to be done and hopefully by the first part of November, we will have finished drilling wheat and harvesting grain! We are enjoying the football season this year. Our 6th grade son, Gannon, plays each Saturday and his team is undefeated so far this year as well as last year. We also take in Kansas State Wildcat football and they are 3-0 as of now. Not looking forward to playing the Huskers though.

So what's next? Please do not delay in turning in wheat acres and harvest production. It is a good idea to make a list while you are at the FSA office turning in acres. List your legals and add up all fields of same practice on your list. It is so important to get acres correct now, as we cannot change them later. We will be working with you on our bushel tracking and cost of production program. With our better than average grain prices, we need to be confident in our marketing decisions. This is such an exciting and beneficial piece of information; we hope you will put it to good use.



Another housekeeping issue for us is turning in production. A lot of times we find a claim the producer did not realize they had. Get it in as soon as you can. When you turn in production, we absolutely cannot combine two fields. Please take the time to dump your grain before moving to the next field. One ticket cannot go to two fields.

Thank you to everyone who attended the fall

wheat meeting. We feel it was great and powerful information. We look forward to seeing you soon and again at our spring meeting. Please don't hesitate to call us anytime with questions. Go Cats! ■

CLAY CENTER, KS
By Chris Hauserman

Fall harvest is my favorite time of year; cooler temps, football and fields of maturing corn and beans. Hopefully this year the crops are as good as they look. It sounds like the early reports on corn are that yields are a little below expectations, probably due to the excess rainfall followed by extreme heat. Very few soybeans have been harvested at the time of this writing, so there is still some optimism that the bean yields will be average or better. The good news is, commodity prices are at levels not seen since 2008, so for those of you with bushels to sell, you will be kindly rewarded. One thing to keep in mind this harvest is to not forget about marketing. There are some excellent opportunities to lock in profits for next year and beyond. At The Home Agency we have refocused on calculating costs of production and break even prices on a per unit basis. We are bringing out new services to help you track your marketable bushels before and after you price them and to help you do so at a breakeven or better price. Also, this year we are reacquainting ourselves with software we have used in the past but honed in on even more of its capabilities in recent years. With production costs continually on the rise, these services are as valuable now as ever and we are as excited as ever about insuring our customer's profitability and survivability in the future. Call us at The Home Agency to see what tools we can provide for your farming operation. ■

HOME, KS
By Paula Brown

Rain is in the forecast for today as I write this agency news article. I can hear the hum of combines, tractors, and trucks in the fields picking corn trying to stay ahead of Mother Nature yet again. At times this summer and early fall it has seemed as though we were battling with her instead of working together! Late hail storms the tail end of August sent adjusters back to some of the same fields for the 3rd and 4th time. This was a very good year to have hail coverage on crops in many areas.

I would like to thank those who attended the fall meeting held at the Wagon Wheel in Marysville. I know it's a busy time of year for farmers and we appreciate your attending. At the meeting some new services provided by The Home Agency were presented and I look forward to offering them to all my customers. Forward contracting and marketing continue to be at the forefront of many conversations as there is opportunity to take advantage of high prices. The new services should take some of the guess work out of decision making. Getting my customers the information they need to be able to take full advantage of their crop insurance investment is and will continue to be a priority.

Just a few reminders: the final plant date for 2011 wheat in our area is October 31st and the acreage reporting deadline is November 30th. The late planting period extends from November 1st-15th. Harvest price for RA and CRC soybeans will be tracking the November contract on the CBOT from October 1st-31st. CRC corn and grain sorghum will be tracking the December

corn contract on the CBOT from October 1st-31st. Harvest price for RA corn will be tracking the December contract on the CBOT from November 1st-30st.

To my insureds, thank you for your business, I enjoy working with each of you and wish you a safe and prosperous harvest! ■

KIRWIN, KS
By Rhonda Jones

June and August brought higher temperatures and lower amounts of moisture. With wheat planting time upon us as I write this, farmers are hoping for some much needed rain. Make sure wheat acres are turned in as soon as possible. The deadline is November 30th.

Combines are entering the fields as fall harvest is just getting started. Be sure to report your production soon in case there may be a loss. Farmers are looking to take advantage of the new highs in the grain market. We have some new marketing tools available for keeping track of your guaranteed bushels. Give me a call and we can discuss the new options to make your grain operation more successful.

I want to thank all my insurers for your business and I look forward to working with you next year. I appreciate all your time and effort as I really enjoy working with all of you. Have a safe harvest season and happy holidays! ■

LARNED, KS
By Clark Redding

A very dear friend of mine, by the name of Maxine Shoup, told me back in 1978, "If you give Western Kansas just enough water, it will become like a Garden of Eden." Boy was and is she right. Kansas has had some moisture this year. Sometimes not in the amounts and times when it would be most beneficial. We started out looking like Northern England, but may end up looking like Northern Arizona in some areas.

We had a great wheat harvest, and timely rains set the dryland corn up to where it all looked like it might make 100 bushels per acre. Well, along came July and August and Kansas can and does get hot. Wow, did it ever! Our adjusters at this writing are doing appraisals on a lot of corn for silage that might make 20 bushel now. Even some of the irrigated corn has taken its lumps. But we should have a good harvest overall, and with some of the rain we experienced in the second half of August, there is some real optimism for our soy bean crop. As is usual here in Western Kansas, we are keeping our fingers crossed till harvest.

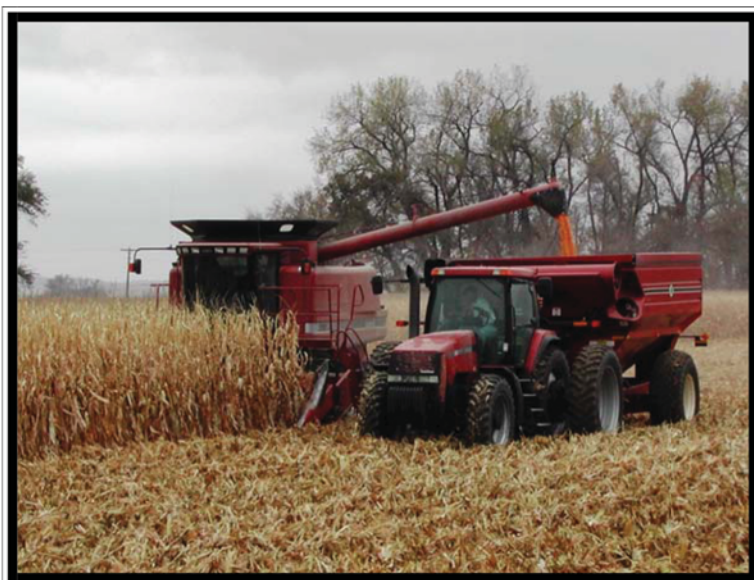
Part of my association with The Home Agency is working in the Stratton, Kirk and Yuma, CO offices. In the past year, I have had the opportunity to meet and work with some great

people. This is an area of real production agriculture, with a list of perils as long as your arm. Heat, freeze, wind, hail, rain in buckets, etc, and it all comes in spades. In Kansas we get some really bad hail storms. In Eastern Colorado they get their a---s kicked.

Although some referred to wheat harvest out here as "The Harvest from Hell", with all the rain and hail, Mother Nature has smiled on them for the most part this year and we have the makings of a great irrigated and dryland corn harvest. While Kansas was baking and drying out, this area was still getting the rain it needed to maintain a crop. The dryland corn looks phenomenal. Pintos look good as well. We've had a few replant claims that the adjusters handled very timely. I am very impressed with the claim service we have had here. Sooooo, like in Western Kansas, here in Eastern Colorado, we are keeping our fingers crossed till harvest.

Want to give a shout out to all my friends and clients and thank them for their faith in The Home Agency team. We do appreciate your business and will continue to serve accordingly. ■

Comments and Suggestions
Email us at
tha.magazine@hotmail.com



**The Gothenburg State Bank would like to wish
all area farmers a safe and successful harvest.**

If we can assist you and your farming operation in any way please contact us via phone or email. We will make it worth your time.

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Are You A Good Risk?

DO YOU KNOW WHAT MAKES YOU A GOOD RISK VS. A BAD RISK?

By Deb Arends and Lori Rahjes

Do you know if insurance companies view you as a good insurance risk or a bad one when it comes to insuring your home and autos? Let's take a look at some of the factors insurance companies consider when making this determination.


If you file frequent home or auto insurance claims, have bad credit or call your insurer to dutifully report those items that may be under your deductible, you may be in for a rude awakening when it's time to renew your policies. That's because all of these actions can be noted in your history files, causing insurers to see you as being at a greater risk for filing future claims. Doing these things could result in higher premiums or outright cancellation of coverage.

To avoid unpleasant surprises, it's important to understand why you have insurance and what happens in the event of a claim. The reason for insurance is to pay for major losses or claims that are too large for a policyholder to bear under ordinary circumstances.

Just the facts....

Small claims can cost more than large ones. Conventional wisdom among consumers is that if you file one really big claim, you're thought of as being a 'bad' customer or a 'bad' risk. That is not necessarily the case. Instead, small claims, ones that are not particularly catastrophic, are disproportionately expensive for an insurer to process. The smaller claims bear the same administrative costs as large ones, and are more expensive if they happen frequently. For example, if a claim was made because lightning struck a house, the likelihood of lightning striking twice would be small. It would probably not deter a competing insurance company from offering a competitive quote on the house. However, if the house had a series of burglaries, premiums would likely increase substantially unless the homeowner could prove significant

protective devices were installed to reduce the chance of loss.

Get a CLUE (report). If you have filed a claim within the past five years, you likely have a Comprehensive Loss Underwriting Exchange, or CLUE file. Similar to a credit report, a CLUE report lists a person's history of losses and helps insurance companies determine the person's risk for future insurance claims. Even though you will be asked about your prior claims history, there are third-party data sources that almost every insurance company will use to find out your prior claims history – whether you reveal it or not. 

In some states, CLUE reports could include information about inquiries policyholders make about their policies, even if a claim is never filed. So, if you called your insurance company (not necessarily your agent) to ask what you should do about a broken window, the call could go on your record as a report of damage to your property.

Consumers can learn what's included in their claim history by asking for a free copy of their personal CLUE report. CLUE files are administered by ChoicePoint, a data collection company. ChoicePoint's consumer web site, www.choicetrust.com offers options for ordering reports online. Under the Federal Credit Reporting Act, a CLUE report can be obtained for free once every 12 months. CLUE files can also be obtained at any time if a prospective insurance company denies coverage or makes any other adverse decision based on information on the report.

Your claims history is only one part of your risk profile. In addition to pulling CLUE reports, insurance companies gather personal data from other sources to determine your risk for reporting future claims. This risk profile is often expressed as an insurance score. Your insurance score can consist of items such as: your past claims history, your credit score and your driving record, just to name a few. The score is an actuarial math model that places everybody in different risk tiers. For example, 'tier one' could include the 10 percent of the people in the population who will



AUGUST 2010 CROSSWORD PUZZLE ANSWERS

likely never file a claim. Tier 10, on the other hand, might include the group with the worst claims history. Each company uses a different model for computing an insurance score, and it is nearly impossible to determine what that score would be before a customer applies for insurance. However, each applicant can expect to be placed somewhere on the risk spectrum. Every company uses an insurance score, and your score is going to dictate the rate you pay.

Since companies weight different aspects of a risk profile differently, it is advantageous for a person to shop around for a policy best matched to their circumstances. For example, someone with a long claims history but excellent credit may find a lower rate with an insurer that puts more emphasis on a high credit score. On the other hand, a consumer who does not have stellar credit, but has no background of claims or inquiries, may find better premiums with a provider who puts more weight on a clean claims history.

Your house could be a red flag. If you are a homeowner, even if your credit is great and you have no history of claims, you could still encounter higher rates based on your home's past. Any damage reported on that property, even if it occurred before you lived there, will adversely affect your insurance.

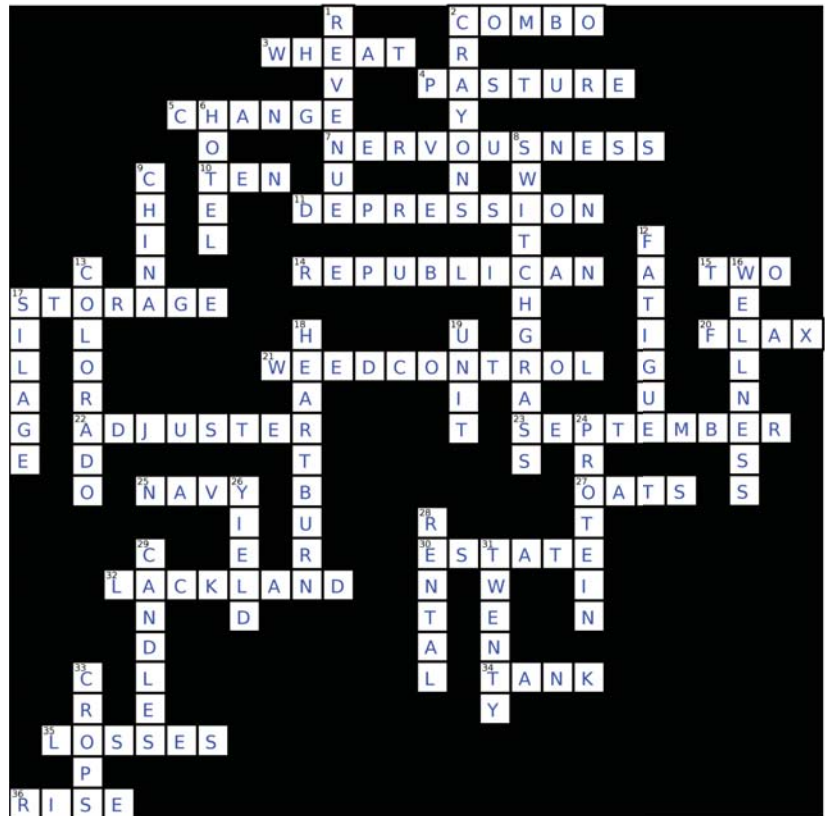
When considering purchasing a home, ask the seller for a CLUE report. Prospective homeowners can't pull CLUE reports for properties they don't yet own, but they can ask the current owner to provide one. Even if the house appears perfectly fine, a past inquiry from a previous owner about minor water damage could cause your insurer to deny coverage on that home and derail a real estate closing. It may be a good idea for you to insert a clause in the purchase contract demanding the right to review a CLUE report before closing.

Don't be afraid to file a claim when necessary. Fear of cancellation should not deter you from filing a claim when necessary. Big or small, losses happen. Even insurance agents and their families are not immune. If your claims are not frequent, you can still be regarded as a good customer. Quality insurance companies do not cancel their clients because they file a claim. Insurers don't want to penalize people for claiming the big stuff as long as the claim is legitimate and doesn't happen too often.

Again, insurance policies are designed to provide you with a level of security and protection against major property damage. If you are knowledgeable about your past history, your present coverage and the process for filing a future claim, you are in a good position to avoid expensive policy surprises.

Please call The Home Agency at 800-245-4241 with any insurance questions you may have. Our knowledgeable and friendly staff can assist you with all your insurance needs. ■

Source: www.Bankrate.com, June 2007





BECOMING YOUR OWN BANKER PART 1

By Al Kuzma

The crops are in, field work is done and the snow may be flying. Your thoughts are turning to 2011; what to plant, which varieties to plant and what your input costs for next year will be? What will you pay for seed, fertilizer, fuel and what your financing options and costs are?

Most of us are creatures of habit. We find something we like that has worked for us and we stick with it. I do not profess to have the answers regarding your production costs dealing with seed, fertilizer, and fuel, but I do have some definite thoughts about financing options!

Agriculture and banking go hand in hand. Without a banking relationship most modern day producers would be unable to put a crop in the ground. It has been said that without the modern day banking system 97% of the money supply would be controlled by 3% of the population. If you think there is a discrepancy between the have's and have not's now, imagine what that would look like.

In short, banking is the most important business in the world! Our modern day banking system allows us to share in the money supply to get what we want, to a point, and at a cost.

Something to Ponder

Have you ever considered the real cost of your annual financing? Let's say you need to borrow \$300,000 for your input costs and the "rent" on the money charged by the bank is 6%. When the crops are in you repay the \$300,000 and the "rent" for the money which is \$18,000. Here's a question maybe no one has ever asked you-do you ever get to use that \$18,000 you paid the bank for "rent" again? The answer is no. If you want to figure what your real cost of that "rent" is, let's say that you could earn 6% on it year after year. After 10 years at 6% your \$18,000 has grown to \$32,234 (this is a gross number-taxes have not been calculated), after 20 years it is now \$57,727 and after 30 it is a princely sum of \$103,383.

In reality, the bank ends up with the \$103,383, not you. And that is for only one year's financing. What would those numbers look like if you repeated this scenario year after year for 30 years? Before I share with you the answer, I would suggest you sit down. Borrowing \$300,000 from the bank each year at 6% over 30 years creates a future value for the bank of \$1,655,806! Now you know why there seems to be so many new bank branches popping up. It's a very profitable business!

Now here is the \$64,000 question: what if there was a way to still finance your inputs each year, but instead of paying it to your commercial banker, you pay it to YOUR bank?

There is and the system works very well.

Background

My expertise is in the life insurance business. I entered the business 37 years ago in 1973. My first exposure to this concept came in the early 1980's. If you remember back then, Jimmy Carter was President and interest rates were at all time highs. You were lucky to get a mortgage at 12%, CD's paid 15% and vehicle and equipment financing was about 14%.

I had some clients in the fertilizer business in central Nebraska. An associate of mine and I had structured a buy/sell agreement for this business insuring the six owners. According to the agreement the business purchased life insurance on each of the owners. The business was the owner, the beneficiary and the premium payer. The owners choose to buy permanent cash value life insurance as opposed to term insurance.

Every year in February we would do a review for the owners which happened to coincide with when they purchased their inventory for the upcoming season. As the cash values inside their policies grew, a discussion ensued about using these dollars to purchase inventory. According to the terms of the policy, they could borrow those dollars out at 6%, as opposed to 12% at the bank, with only a phone call to the life insurance home office. They received a 5% discount from their supplier if they paid within 30 days. Then in the fall when the farmers paid their bills they would repay the policy loans plus the interest due. The cycle repeated itself every year thereafter.

These guys had figured out how to reverse the "traditional banking relationship" and instead of transferring interest to the lender, they now recaptured those costs.

That started my education in "Becoming Your Own Banker". In approximately 1994 I met a gentleman by the name of R. Nelson Nash who authored *Becoming Your Own Banker* (available at www.InfiniteBanking.org). This started me on the most fascinating educational journey I have ever been on.

The Basics

The very first concept you must understand is, you finance everything that you buy-you either pay interest to someone else or give up interest you could have earned otherwise. This is called "opportunity cost".

The whole idea is to recapture the interest one is paying to banks and finance companies for major items we need during our lifetime, such as vehicles, land, homes, college educations and equipment.

So if you were to replicate the banking system, what qualities would you like your bank to have?

What if your bank did the following:

- Created an instant estate or death benefit? If you deposit \$20,000 would you want a \$400,000-\$1,000,000 death benefit?
- Made your current deposits creditor proof? In most states our plan protects your assets from creditor attacks and lawsuits up to certain limits dictated by individual state law. (In Colorado \$50,000 in cash values are protected; in Kansas it is unlimited provided the policies have been in place 2 years; the same applies in Iowa and in Nebraska \$100,000 is protected from creditors).
- Distribute your assets tax free at death.
- Guaranteed to grow at a given interest rate every year.
- Guarantees you lose no principal.
- Guarantee to contribute your deposits in the event you become disabled.
- Guaranteed buy back amount-you know the exit cost before you sign on the dotted line.
- Your accounts grow tax deferred.
- You can access those accounts with no income tax.
- Pays you tax free dividends on your account.
- Provides you retirement income on a tax advantaged basis.
- Gives you complete control of your banking decisions.

If this could be done, how would it be structured?

The ideal vehicle to do this is a dividend paying whole life insurance policy!

This is an education that the life insurance industry should have taught for the last 200 years. Unfortunately, the industry has concentrated on the death benefit qualities of the contract and has neglected to adequately describe the financing capabilities it presents for policy owners. Ironically, life insurance companies must put premium income to work in various investments in order to pay the death claims.

This concept is not about investments of any kind, but rather about how one finances the things of life. It is not about rates of return. Interest rates go up and down-but the process of banking goes on. This is about you taking back control and getting what you want with the lowest possible finance charges.

There is only one pool of money in this world. The fact is that this pool of money is controlled by any number of institutions: banks, insurance companies, corporations and individuals in various countries around the globe.

How much of the banking function you control dramatically impacts your bottom line.

We were all taught the Golden Rule as children, but today's Golden Rule reads like this: Those that have the gold make the rules.

In part two in the next issue, we'll get into the nuts and bolts of how we put it all together. ■



Visit The Home Agency Online at www.thehomeagency.com!

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Fall Favorites

Chili Soup

From: Sharri Baldonado



Ingredients:

1 lb. lean ground beef
 1-15 oz. can diced tomatoes with liquid
 1-15 oz. can red kidney beans, drained
 1-15 oz. can pinto beans, drained
 1-8 oz. can tomato sauce
 ½ medium onion, diced
 1-4 oz. can diced green chilies with liquid
 2 Tbl. chopped celery
 2 Tbl. chili powder
 ½ tsp. ground cumin
 1 tsp. salt
 ½ tsp. pepper
 ¼ tsp. garlic powder
 1 c. water.

Directions:

Brown meat and then drain grease. Add all other remaining ingredients and combine thoroughly. Over medium heat, bring to a simmer. Reduce heat to low and simmer for 50-60 minutes, stirring occasionally. Enjoy!

Try out our featured recipe on a chilly fall night or while cheering on your favorite football team!

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 e-mail at tha.magazine@hotmail.com. Thanks!

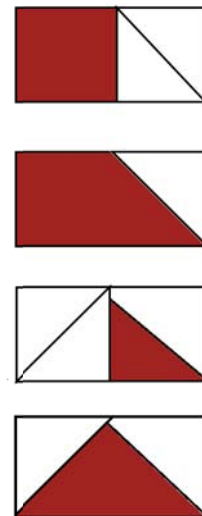


Fly South Wall Quilt

Finished Size: 22" x 32"

All seam allowances are 1/4"

1. Draw a diagonal line across the wrong side of the 2 1/2" cream squares.
2. Lay a cream square right sides together on the corner of a 2 1/2" x 4 1/2" dark rectangle. Sew on the drawn line. Trim seam allowance to 1/4". Press towards background. Repeat on adjacent corner.
3. Repeat to make a total of 36 blocks 2 1/2" x 4 1/2" each.
4. Sew 12 flying geese side by side as shown. Row should measure 4 1/2" x 24 1/2". Make 3 rows.
5. Sew a gold 2 1/2" x 24 1/2" strip between each of the flying geese rows.
6. Cut two border lengths to 24 1/2". Sew to sides of quilt.
7. Cut two border lengths to 22 1/2". Sew to top and bottom of quilt.



Make 36

Cutting:

Assorted Dark Prints:
 (36) 2 1/2" x 4 1/2" squares
 Cream: (1/2 yard)
 (72) 2 1/2" x 2 1/2"
 Gold: (1/4 yard)
 (2) 2 1/2" x 24 1/2"
 Brown: (3/4 yard)
 (4) 3 1/2" strips for borders
 (4) 2 1/2" strips for binding

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Crossword Puzzle

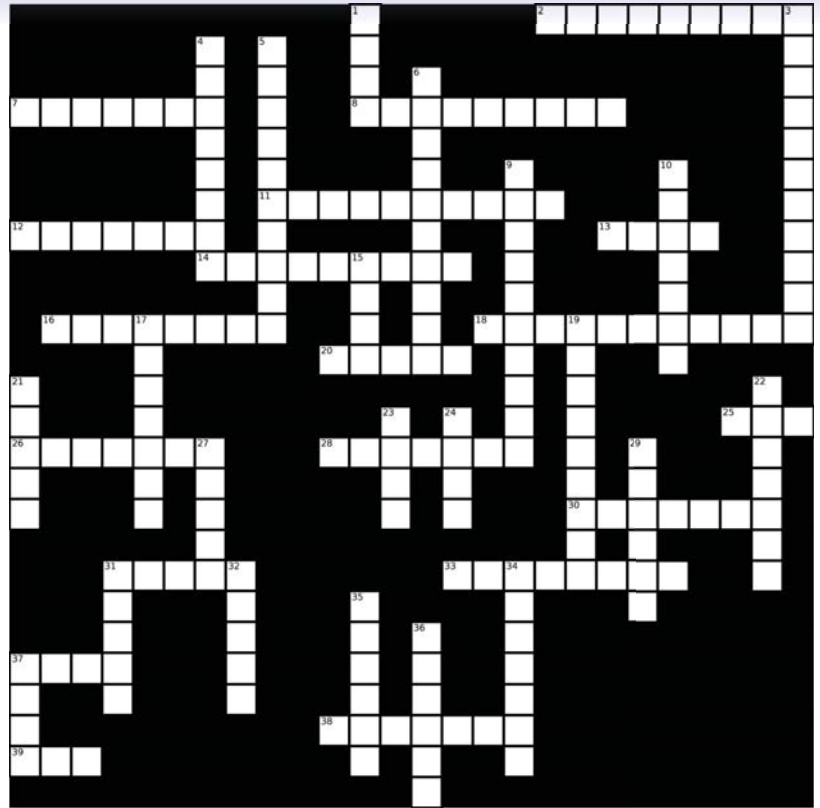
Please enjoy this crossword puzzle. You will find every answer somewhere in this magazine. The correct answers will be in the next issue. Also, please check out page 8 for our crossword puzzle contest!

ACROSS

- 2 Small claims, ones that are not particularly catastrophic, are disproportionately ____ for an insurer to process.
- 7 A ____ type of goods that is often at different locations can be insured under Inland Marine insurance.
- 8 How did Melissa feel as she crossed the finish line after her 60 mile walk for breast cancer?
- 11 Production hail losses will be finalized at the ____ of harvest.
- 12 2.5 million plastic ____ are used every hour by Americans.
- 13 It was a very good year to have ____ coverage on crops in many areas.
- 14 Acreage Reporting deadline for wheat in Kansas is November ____.
- 16 New agent, Julie Dornhoff, has been a Realtor for ____ years.
- 18 This is an example of an item that can be insured under Inland Marine insurance.
- 20 When you report your wheat acres, your agent will also need your planting ____.
- 25 Field conditions in Colorado are extremely ____.
- 26 In the past if you were choosing between CRC and RA coverages, your plan is now converted to ____ Protection.
- 28 Keeping a food ____ is said to help you eat less.
- 30 Agriculture and ____ go hand in hand.
- 31 Today almost ____ percent of all paper products are being recycled.
- 33 Insurance policies are designed to provide you with a level of ____ and protection against major property damage.
- 37 You should eat at least ____ servings of fruits and vegetables each day.
- 38 In 2009 alone, with the help of ENERGY STAR®, Americans saved enough energy to avoid greenhouse gas emissions equivalent to those from 30 ____ cars.
- 39 Using a ____ bulb conserves a lot of energy and will reduce your monthly electrical bill.

DOWN

- 1 If you have filed a home or auto claim within the past five years, you likely have a ____ file.
- 3 This is an example of an item that can be insured under Inland Marine insurance.
- 4 The lowest health insurance premiums aren't always the ____ plans.
- 5 Jim guesses that over 90% of their insureds that purchase some form of hail on irrigated crops purchased ____ Hail.
- 6 When you report your wheat acres, your agent will also need your



- share ____.
- 9 Inland Marine insurance is not restricted to ____ customers.
- 10 A turducken is a turkey stuffed with a duck stuffed with a ____.
- 15 ____ ranks second in the nation in wind energy capacity.
- 17 Loss of use is the estimated loss of ____ to the rental company if a rented car is damaged and can't be rented until the damage is repaired.
- 19 For the 2011 crop year, the Sales Closing deadline for PRF was changed to ____ 30th.
- 21 The personal property coverage included in your homeowner's policy provides coverage on your personal items anywhere in the ____.
- 22 Key beef-producing countries are facing ____.
- 23 Liability insurance protects the assets of a business when it is ____ for something it did (or didn't do) to cause injury or property damage.
- 24 Last November's magazine cover had green stalks of corn with ____ on them.
- 27 One in ____ women will develop breast cancer in her lifetime.
- 29 Winds reached ____ mph in September in the Ashland, NE area.
- 31 Deep-____ turkeys seem to be all the rage these days.
- 32 If you had an APH plan in prior years, that plan is now converted to ____ Production.
- 34 When you turn in your production, we absolutely cannot ____ two fields.
- 35 Your insurance score can consist of your ____ score.
- 36 A CLUE report can be obtained for free once every ____ months.
- 37 Only run your dishwasher when it is completely ____.



The Home Agency is an equal opportunity provider.

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ADDRESS SERVICE REQUESTED

*Photo on the front cover is by Sara Ross at
Bryant Knoerzer's farm near Elwood, NE.
Design & Layout of The Home Agency Magazine
by Sara Ross & Jeri Schultheiss*

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308-785-2560-Fax

Gothenburg

515 10th Street, PO Box 387
Gothenburg, NE 69138
888-537-3511 · 308-537-3511
308-537-3647-Fax

Cozad

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

Brady

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

Ruskin

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

Benkelman

619 Chief Street, PO Box 567
Benkelman, NE 69021
800-245-4241 · 308-423-2400
308-423-2416-Fax

Broken Bow

420 South 8th Avenue
Broken Bow, NE 68822
800-245-4241 · 308-785-2803
308-785-2560-Fax

Lincoln/Ashland

1615 Dodge Street
Lincoln, NE 68521
800-245-4241 · 402-430-0553

IOWA LOCATION

McClelland

91 Main Street
McClelland, IA 51548
712-566-3603 · 402-740-5624
712-566-3210-Fax

KANSAS LOCATIONS

Larned

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

Beloit

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

Kirwin

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

Home

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

Clay Center

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

COLORADO LOCATIONS

Kirk

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

Stratton

128 Colorado Avenue,
PO Box 165
Stratton, CO 80836
866-449-0641 · 719-348-5356
719-348-5299-Fax

Yuma

201 South Main Street
Yuma, CO 80759
866-449-0641 · 719-349-0611
719-348-5299-Fax