

■ The ■ Home ■ Agency

Hedging an Early Freeze
Identity Theft Protection
Wheat and Row Crop Harvests
CANCUN VIP RESERVATIONS



Hopefully you never have to go to “trial”, but this coverage also provides help with your trial defense.

Pre-paid legal will also help you during an audit by the IRS. This has happened to me and it is not fun. It's always nice to have someone on your side that has been through the process before.

All of this can be purchased through a Home Agency agent, just ask for Pre-Paid Legal.

EWEATHER RISK

This is also a must read! We have written a number of contracts over the last few months. Lack of precipitation contracts have been a big hit as well as excessive heat contracts in Kansas and Oklahoma. All of these contracts are new to the area, but just watch, they are catching on and in the next few years you will be seeing a lot of them. All of these were brought to you first by The Home Agency.

MEXICO

Now for some fun stuff! Please read the article written by Morgan Yardley about vacationing as a VIP at a Palace Resort and the special deals going on right now. Our family has spent a number of weeks in Cancun,



Mexico dating back to the mid 1990's. The places we stay are outstanding, very safe and a whole lot of fun. If you have any questions or would like to book a trip to one of the Palace Resorts, please get a hold of Morgan and take a look at the article in this magazine for more details.

HARVEST

I'm writing this article on the 13th of July but it feels like the middle of October with cloudy skies, rain and temperatures in the low 70's. It seems as if our heat comes in spurts as it will be 90 plus for a few days and then cloudy and cool. Very little, if any irrigation has been done to this point which is great, but we need some heat. Very little wheat has been harvested in the area at this time and that calls for some heat as well.



FROM THE DESK OF JIM BALDONADO

Greetings! When reading this issue of The Home Agency magazine you are going to see two new articles about products we have not offered before. I have learned a long time ago that if you don't keep providing new products or ideas your competition will pass you by. Those of you that have been with us a long time know that and those of you new to the agency know it as well, that's why you are here!

I'm just going to touch on the products as you will be able to read and learn more about them in the articles to follow.

IDENTITY THEFT

Identity Theft is becoming a huge problem in our society these days. People not wanting to work as hard as you and would like to take advantage of the things you have worked so hard to build. If you have had issues with Identity Theft in the past you know what I'm talking about. It only takes minutes to steal your identity, but years to repair the financial damage and emotional toll on you and possibly your loved ones.



Ask one of our agents about Identity Theft. It is very inexpensive to buy and something everyone should use to protect themselves.

PRE-PAID LEGAL

This is also something we all need help with from time to time. This product provides attorneys for “Preventative” purposes such as letters and phone calls on your behalf, reviewing contracts and documents or preparing your will or living will.

It also provides for “On the Move” services. This provides assistance for moving traffic violations, accident defense and other vehicle related issues.

FAMILY

As you can see a lot of new things are/have been happening at The Home Agency. Just this past weekend (7/9/11) our daughter, Morgan, was married to Kyle Yardley. Morgan looked absolutely gorgeous and everyone had a great time. Kyle is a great guy and we welcome him to our family. You can also see that Grandpa and Hudson spent a little time together which is always fun! Thanks to everyone for all of your hard work, for those of you who attended the wedding and making Morgan and Kyle's wedding a day to remember.

Have a safe harvest! ■

Fin



So God Made a Farmer

And on the eighth day, God looked down on his planned paradise and said, "I need a caretaker."

So God made a farmer.

God said, "I need somebody willing to get up before dawn, milk cows, work all day in the field, milk cows again, eat supper, then go to town and stay past midnight at a meeting of the township board."

So God made a farmer.

"I need somebody with arms strong enough to wrestle a calf and yet gentle enough to cradle his own grandchild. Somebody to call hogs, tame cantankerous machinery, come home hungry, have to wait for lunch until his wife's done feeding visiting ladies, then tell the ladies to be sure to come back real soon and mean it."

So God made a farmer.

God said, "I need somebody willing to sit up all night with a newborn colt and watch it die, then dry his eyes and say, 'Maybe next year, I need somebody who can shape an ax handle from an ash tree, shoe a horse, who can fix a harness with hay wire, feed sacks and shoe scraps. Who, during planting time and harvest season will finish his 40-hour week by Tuesday noon and then, paining from tractor back, put in another 72 hours.'"

So God made the farmer.

God had to have somebody willing to ride the ruts at double speed to get the hay in ahead of the rain clouds and yet stop in mid-field and race to help when he sees the first smoke from a neighbor's place.

So God made a farmer.

God said, "I need somebody strong enough to clear trees and heave bales, yet gentle enough to help a newborn calf begin to suckle and tend the pink-comb pullets, who will stop his mower in an instant to avoid the nest of meadowlarks."

It had to be somebody who'd plow deep and straight and not cut corners. Somebody to seed, weed, feed, breed, brake, disk, plow, plant, strain the milk, replenish the self-feeder and finish a hard week's work with an eight mile drive to church.

Somebody who'd bale a family together with the soft, strong bonds of sharing, who would laugh, and then sigh and then reply with smiling eyes when his family says that they are proud of what Dad does.

"So God made a farmer."

Author Unknown



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Crop Insurance Corner

CROP INSURANCE UPDATE

By Cindy Davis

Early summer storms were once again prevalent for the area. Our adjusters have certainly been busy working replant claims as well as numerous hail claims in the past few months. I had to laugh at my sister-in-law a while back when she made the comment “note to self: never plan a trip back to Nebraska in the middle of tornado season”. That is certainly something to consider in the Central Plains during the summer months, although Nebraska (at least through the end of June) has definitely not been hit as hard as some of the states to the southeast of us. Our hearts go out to those who have lost loved ones and are still rebuilding from deadly tornadoes as well as those affected by flooding to the north and east of us.

Hopefully wheat harvest is complete and went well for everyone. If you haven't already done so, get your production turned in to your agent so they can update your production history and check your policy for losses. The 2011 wheat crop was the first to be insured under the new Combo Policy and for the most part, the transition went very smooth. The projected price was set last fall and the harvest price (for Revenue Protection) was set during the month of June or July, depending on your area. The chart below will detail the prices as well as the tracking dates.

2012 Wheat

We know this time of year is very busy for producers and before long it will also be time to decide on coverage for the 2012 wheat crop year. Sales closing for 2012 is **September 30, 2011**. All changes or additions to your policy need to be made prior to this date. There are a few things to keep in mind when you are reviewing your policy with your agent:

- Do you have a policy for all counties in which you plan to insure wheat? If you have acquired new ground be sure to let your agent know.
- Do you have hayland or grazingland you need covered to comply with FSA programs? The deadline to sign up for this coverage is also September 30th. (Check with your county FSA office to see if you need this type of coverage, it could prove to be very costly down the road if you fail to put this policy in place.) Ask your agent about a PRF policy or forage plans for your county.
- Will you be insuring for your landlord or tenant? This type of agreement must also be put in place prior to Sales Closing.
- High-risk land needs to be reviewed before the sales closing deadline. If you are not sure if there is high risk ground in your area, ask your agent. Acres planted in these areas are subject to higher premiums and in some cases different t-yields. There are a few different options available for this classification, but they need to be addressed at sign up time as well.

2011 WINTER WHEAT	PROJECTED PRICE	HARVEST PRICE
REVENUE PROTECTION (RP)	NE, CO, SD - \$7.15 (Aug 15-Sept 14 - September KCBOT)	NE, CO, SD - ??? (July 1-July 31 - September KCBOT)
	KS - \$7.14 (Aug 15-Sept 14 - July KCBOT)	KS - \$8.18 (June 1-June 30 - July KCBOT)
	IA - \$7.19 (Aug 15-Sept 14 - September CBOT)	IA - ??? (July 1-July 31 - September CBOT)
YIELD PROTECTION (YP)	NE, CO, SD - \$7.15 (Aug 15-Sept 14 - September KCBOT)	Not applicable with Yield Protection
	KS - \$7.14 (Aug 15-Sept 14 - July KCBOT)	
	IA - \$7.19 (Aug 15-Sept 14 - September CBOT)	

- Will you be breaking out any ground for planting this fall? If so, let your agent know now. Those acres may not be insurable without a written agreement. Beginning with the 2012 crop year, the deadline for written agreements for “new breaks” will be September 30th. In the

past your agent had until acreage reporting deadlines to get these in.

Along with the reminders above, we ask again that you verify all social security numbers and/or EIN's on your policy to make sure we have them listed correctly. It is very important to make sure we have all people and/or entities with a 10% or more interest in the policy listed on your application. The entity type listed on your policy also needs verified to make sure it has not changed. (Has there been a new marriage, or divorce; maybe a new trust was set up or a new corporation/partnership formed). These are all instances where changes may be needed to your policy.

Precision Farming

More and more producers are integrating precision farming technologies into their operations. If you are using these systems for harvest, there are several requirements to keep in mind pertaining to your crop insurance policy. Acceptable Precision Farming Systems must include at least the following components: (1) GPS technology integrated with planter monitors, combine monitors, yield mapping software, (2) Planting and harvesting summary reporting; and (3) Calibrations performed per manufacturer's requirements. For production records from these systems to be acceptable, the producer must provide the following information, in conjunction with planting data:

- Calibration of the automated yield monitoring system;
- Insured's name;
- Unit number;
- FSA farm/tract/field ID number;
- Legal description of acreage; and
- A print out, **by unit**, of the following precision farming technology information: Crop name, acres planted/acres harvested, date harvested, total production (unadjusted for moisture), average moisture content and yield maps and acreage/production summary records. These records must show separate production records were maintained by unit and/or practice.

The companies have advised that producers maintain alternate production records by unit in the event the precision farming production records are determined to be unacceptable.

Row Crop Harvest

With the current prices of this year's crops, we know you have significant revenue standing in your fields. As row crop harvest nears we would like to once again leave you with a few important reminders so the coverage on your policy will not be jeopardized.

Production must be kept separate by unit! If production is comingled between units, you could lose your optional unit structure

and units may be combined. Even if you elected enterprise units on the crop, we still advise to keep your production separate by unit. If you will be chopping any acres for silage contact your agent **prior** to doing so. They will need to get an adjuster out to do an appraisal on those fields. It is never advised to destroy any acres without prior approval from an adjuster. Acres that are "destroyed without consent" will be assigned zero production for the year. That "zero production" will remain in your database for ten years!

Finally, it is very important to get your losses turned in timely. We would hate for any losses to be denied simply because they were turned in too late. Companies must follow strict rules set forth by RMA in regards to losses. The crop provisions state: for a planted crop, when there is damage or loss of production, you must give notice, **by unit**, within 72 hours of your initial discovery of damage or loss of production (but not later than 15 days after the end of the insurance period, even if you have not harvested the crop).

The chart below will show you the 2011 projected prices for row crops along with the tracking dates for the harvest prices for the Revenue Protection plan. We wish you all a safe harvest! ■

2011 SPRING CROP PRICES			
Crop	States	Projected Price for Revenue & Yield Protection	Harvest Price Tracking Revenue Protection Only
Corn	CO, IA, KS, NE, SD	\$6.01	Oct 1-Oct 31 December Corn-CBOT
Grain Sorghum*	CO, IA, KS, NE, SD	\$5.87	Oct 1-Oct 31 December Corn-CBOT
Soybeans	CO, IA, KS, NE, SD	\$13.49	Oct 1-Oct 31 November SBean-CBOT

*Grain Sorghum pricing tracks the December Corn futures contract and is multiplied by the price percentage relationship between sorghum and corn, as determined by RMA.



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Cattle News

LIVESTOCK RISK PROTECTION

By Arlyn Rieker

According to the calendar, summer is officially upon us. My children have been taught the safety lessons of 4-wheelers, driving to cut cedar trees and the forbidden fruit, the Musk Thistle. When I was a kid I can remember telling my dad I couldn't chop thistles because I was left-handed and the spades were right-handed. That didn't get me out of the work, but it was worth a try. As they chop and I spray, we enjoy the cattle and the grass the rain has provided. We have enjoyed the rain for the crops and grass, but there have also been some unwanted severe storms. The ponds are full and running over, which is nice since I'm sure with the summertime heat that will change.

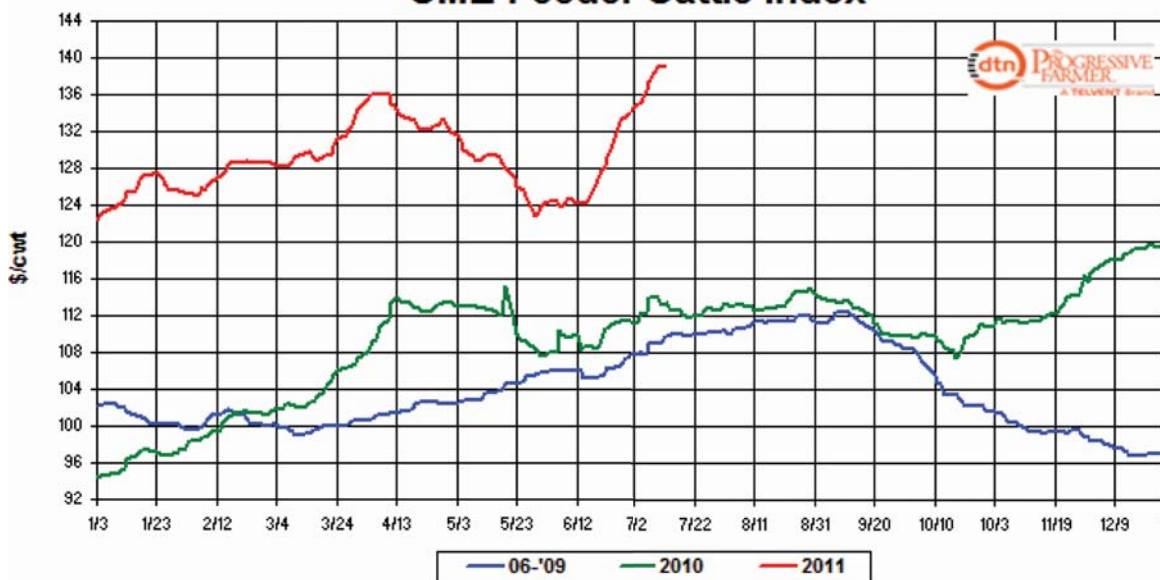
With regard to LRP (Livestock Risk Protection) and summer, usually with the summer heat the coverage prices on LRP heat up also. Looking at the Feeder Cattle index chart since 2006, the feeder cattle prices are generally close to the highs in mid-summertime. 2010 followed this trend, but prices continued to rise into the fall and have stayed at that fall level or higher. This past late May/early June prices dipped down to the 2010 year-ending levels and now are climbing up again. With the low cow numbers and high corn prices, where will this market end up this fall?

Earlier this year we were writing some LRP coverage for this fall in addition to some cover-

age with expiration dates for late May/early June. Some of these policies on 8 weights expired in May with loss payments made to the producers. With the market dipping for a short while, the availability of LRP for fall coverage was somewhat limited or nonexistent for about a month. Currently we have been writing coverage on 5.99# steers for \$151.80/cwt. and the premium was \$39.14/head. The producer is protecting \$909.28 per head with a net of \$870.14/head on the steers with this coverage. These policies will expire in the mid-November timeframe. As I mentioned earlier, if you look at the chart below, feeder cattle prices are starting to rise now and I hope we can continue to see these levels into the fall and even longer.

It's important to note that livestock prices at record levels don't always mean record profits for the producers. Look to LRP to protect this income producing sector on your farm and ranch and lock in your profits. Don't hesitate to call as we are happy to visit with you about coverages and what you can do to put a price floor on your livestock. Oh, if you wondered, both of my kids are right-handed and the spades fit them quite well! ■

CME Feeder Cattle Index





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**75177 Road 428
Elwood, NE**



**42998 Road 751
Lexington, NE**

JOHNSON LAKE PROPERTIES



**49 Lakeview Acres
Johnson Lake, NE**



**3 North Point
Johnson Lake, NE**



**46 Eastshore
Johnson Lake, NE**



Identity Theft

IDENTITY THEFT & PRE-PAID LEGAL SERVICES

By Melissa Harris

The Home Agency is excited to offer two new products! **IDENTITY THEFT SHIELD** and **LIFE EVENTS LEGAL PLAN**. We are now working directly with Pre-Paid Legal Services, Inc. to offer these two invaluable plans to you.

The agents at The Home Agency like to stay on top of new products and only offer the best to our clients. We think this is something that is very important to every customer of ours. Please take a look at the rest of this article and if you have any questions, please contact The Home Agency at 800-245-4241. You can also go to our website at www.thehomeagency.com for more information.

IDENTITY THEFT SHIELD

Identity theft is a phase we hear a great deal recently. And there's a reason for that. It's happening ...a lot. Why enroll in the IDT Program....think you're not at risk? Consider this:

- **7 million** people were identity theft victims **over the last year alone**.
- Almost **one-quarter** of victims of new account and other frauds did not discover the misuse of information for **at least six months** after it started.
- **37 percent** of victims experienced problems beyond time recovering and out of pocket expenses, including harassment by debt collectors, inability to use existing credit cards, difficulty accessing bank accounts, being subject to criminal investigations or civil suits or even being arrested.
- When asked, a majority of identity theft victims **did not know how** their personal information was stolen.

The five major types of identity theft involve driver's licenses, social security numbers, medical information, character/criminal actions and financial transactions.

Membership in the Identity Theft Shield program provides you

with tools and hands-on expert monitoring for the *prevention* and *early detection* of identity theft, as well as *immediate* action on your behalf toward identity restoration if your identity has been stolen and *assistance* every step of the way throughout the process.

Identity theft shield membership includes:

- **CREDIT REPORT:** An up-to-date Experian credit report, including your personal credit score calculated and analyzed by an independent service.
- **CONTINUOUS MONITORING:** Continuous monitoring of your credit file at Experian means you will be alerted about new activity.
- **IDENTITY RESTORATION:** Identity restoration means that licensed investigators will work to correct damages caused by identity theft. This includes working with affected public agencies, like the Social Security Administration, The U.S. Postal Service and law enforcement personnel. In addition, fraud alerts will be sent on your behalf to all three credit repositories and affected companies and agencies. Finally, proactive searches of applicable local and national databases will be made on your behalf (to look for information you may not be aware of).

LIFE EVENTS LEGAL PLAN

Have you ever... Been overcharged for a repair? Received a speeding ticket? Been audited? Purchased a home? Tried to return a defective product? Lost a security deposit? Signed a contract? Prepared a will?

Even though most people find themselves in these situations, the majority do not seek the advice or help of a qualified lawyer. Why? It may cost too much; they may not know where to begin; and/or the process is intimidating.

One of the hard facts of life people are now learning is that legal needs arise regardless of having coverage or ability to pay. The Russell Study reported only one-fifth of Americans have a plan for covering legal expenses that may arise. Nearly two-fifths don't have a plan and another two-fifths would have to find a way to cover legal expenses. The study also showed that seven out of 10 people (67 percent) experienced one or more legal life events in the past 12 months while nine out of 10 (88 percent) were concerned about one or more financial or legal matters.

You only get as much justice as you can afford. If you don't know your rights, you simply don't have any! The top 10% of income earners can afford to have a lawyer on retainer and are accustomed to asking their lawyer for advice before making decisions. What about you?

Pre-Paid Legal "levels the playing field" in the justice system. With a Pre-Paid legal plan you can say, "I'm going to talk to my lawyer about this" -- and mean it!

Pre-Paid Legal Services offers access to quality legal services via a nationwide network of Provider Law Firms that spans North America. As a Pre-Paid Legal Member, you can expect to have a

lifetime of legal services at your fingertips.

Life Events Legal Plan Membership includes:

- **PREVENTATIVE:** Toll-free access for consultation and advice, letters or phone calls made on your behalf, contract/document review, preparation of your will, living will and health care power of attorney.
- **ON THE MOVE:** Moving traffic violations, accidents, other vehicle-related issues.
- **AT TRIAL:** Trial defense - start with 60 hours of attorney time in your first year and your hours increase each year, increasing to 300 hours through your 5th year of membership.
- **IRS AUDIT ASSISTANCE**

One plan, one monthly rate and your family is covered!

FOR SMALL BUSINESSES TOO

Employers are always looking for cost-effective ways to manage business expenses. Yet, they also recognize the importance of providing value-added employee benefits. Savvy employers don't lose sight of their most valuable natural resource -- the men and women who comprise their workforce. Cost-conscious employers are employing the cost-saving strategy of passing along benefit costs to employees.

Recent studies have shown that Americans -- concerned about work and financial stability -- are placing increased personal value in having adequate benefit protection for themselves and their families. Furthermore, they appear to be willing to pay for voluntary benefits that supplement their standard employer-sponsored benefits.

Pre-paid legal service plans benefit the small business in two distinct ways. First, there are a variety of plans that can be tailored to the needs of the business owner for a fixed monthly rate. These plans include a suite of legal services, such as: legal consultation, legal correspondence, contract and business document review and trial defense services -- provided by attorneys from a provider law firm with local market experience.

Secondly, legal service plans can be incorporated into the company's human resource benefits package for employees. As a group plan, this can be offered as a voluntary benefit, managed through payroll deduction. Participating employ-

ees gain access to legal services and consultation on a variety of personal issues, such as buying a home, divorce and creditor disputes. The Society of Human Resource Managers has reported that legal service plans are a valued human resource benefit and one of the fastest growing voluntary benefits in recent years.

Contact a licensed agent at any of our offices in Nebraska, Kansas, Colorado and Iowa for more information or to enroll today! ■

The Home Agency

Call us today to learn how a small monthly fee can protect you and your family from identity thieves!

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www.thehomeagency.com

The Home Agency is a full line insurance agency now offering these legal and identity theft services.

Offices in Nebraska, Kansas, Colorado and Iowa.

Pre-Paid Legal Services, Inc.

Have you ever been treated unfairly, received a speeding ticket, signed a contract without knowing what all the fine print said or been overcharged for a repair...but didn't seek the help of an attorney because of the cost?

What if there was a service that gave you access to quality attorneys for these situations and more? Pre-Paid Legal is here and that's what we do!

Coverage includes:

- The individual who purchases the membership.
- His or her spouse.
- Never married, dependent children under age 21 living at home.
- Never-married, dependent children under age 23 who are full-time college students.
- Children under age 18 for whom the member is a legal guardian and any dependent child, regardless of age, who is mentally or physically disabled.

Think you're not at risk?

Unfortunately you are.

- Do you hand your credit cards to servers at restaurants?
- Do you sign your credit cards?
- Do you supply your personal information over the internet?
- Do you keep your social security number in your wallet or purse?
- Do you leave mail at home or business for the postal carrier to collect?
- Do you shred unwanted mail with personal information?

"The average identity theft victim spends more than \$1200 in the quest to clear his or her name."
-Federal Trade Commission

Identity Theft Shield

Don't leave your name and credit rating to chance. Put our Identity Theft Shield to work for you.

Get regular monitoring of your credit report and let the proven leaders in the identity restoration and legal services field assist you. The Identity Theft Shield gives you easy access to the resources you need to understand your credit ratings...and to fight back if an identity thief threatens your financial standings.



The Home Agency is an equal opportunity provider.



Regional Office News

STRATTON, CO

By Penni Fox

Tomorrow, being the first day of summer, means harvest is just around the corner. We managed to get some rain at the beginning of spring although it was very particular where it fell. There are parts of eastern Colorado that got a good drink and others that still have their tongues hanging out. However, there have been two storms this past week with strong winds and hail that pounded parts of Yuma, Washington and Lincoln counties with hail. How devastating to see the fruits of your labor gone in an instant.

Summer time brings family vacations. Make sure you safeguard yourself before leaving your home unattended. Double check to ensure all doors and windows in your house, garages and sheds are locked. Unplug electronics in case of electrical storms. Have post office and newspaper hold deliveries or ask a neighbor to collect them each day. Piled newspapers are a dead give-away that no one is home. Give a friend a copy of your vacation schedule and cell phone numbers so they may reach you in case of an emergency. Don't post your vacation plans on social networks such as Facebook as this could alert potential burglars. Document serial numbers of all electronic items you will be taking with you in case they are lost or stolen. Have a stress-free and relaxing vacation with your family.

I hope the hail losses are at an end and everyone has a plentiful harvest. I encourage anyone with questions or concerns regarding their policies to stop by or give me a call. I want you to understand your coverage and feel comfortable knowing you are getting what you pay for. I have so enjoyed working with you all. ■

BELOIT, KS

By Enos & Jill Grauerholz

Greetings from North Central Kansas where the weather has been a rollercoaster ride. Starting in April with the hot, dry and

windy conditions, we were extremely worried for our wheat. Then came 9-13 inches of rain in just a few short days. Some of the wheat was saved by this and others were too far gone. By the time harvest came, we were in need of a break from all the rain. Then of course the heat set in and we were back to needing rain for our spring planted crops. If we could just control the weather, life would be much simpler! We know that won't happen, but we have found a way to manage some of the weather risk.

With such good subsoil moisture, there have been a lot of double crop soybeans, milo and even corn planted in our area. We are helping these people lay off some risk by writing eWeather Risk contracts. We have put together structures that combine heat coverage with precipitation guarantee that have given a sound coverage level at an affordable premium. We are guaranteed seven inches of rain from July 15- Sep 1 with an added contract for heat. This is a critical time for our spring planted crops and especially any double crop acres. You are able to pick your dates and amounts of precipitation or heat. This also works for cattle on pasture. We are excited to be offering this eWeather Risk Protection and feel it will be a great compliment to your MPCI policy. Call us today for a personalized quote! ■

CLAY CENTER, KS

By Chris Hauserman

August...this is the time of year when I drive my better half crazy. You see, I have a few acres of soybeans and August rains are what it takes to make a soybean crop. So, since I do farm a little, I like to watch the weather channel, but in August I watch it constantly. Is it ever going to rain? Are the beans going to burn up before it rains? Did it rain enough to get them to fill? Do we need one more rain before they are made? These are the questions that I barrage my wife with, even though I am sure she doesn't know the answer, and probably doesn't care a whole lot. She calmly says, don't you have crop insurance for that stuff, and I say, "Well yes, I guess I do, but I really was hoping not to have to use it." I am glad I have crop insurance for these risks that we all face, and I am glad I have my wife who reminds me to relax.

In our area this year the wheat crop was average and one thing that this showed was that the HPP hail policy works really well even for wheat with the higher levels that are now available. We had several areas that had hail damage to wheat just days before harvest and we had a chance to see how HPP policy performed versus more traditional hail policies. All of the fields that had hail damage for the most part also had a MPC loss, with that occurring the payout of the HPP plan was by far better in payouts per acre.

Also, this year we have had record highs in the cattle market on several different occasions and this has provided opportunities for LRP contracts that help to lock in these higher prices. The LRP policies are something that all livestock producers should really check out as it has paid out many indemnities to producers that use it. It is a very flexible contract that will fit almost all cattle producers regardless of size or style of operation.

Hopefully as you are reading this it is raining!!! ■

HOME, KS

By Paula Brown

First of all, I would like to thank my customers for their business. I really enjoy meeting with each of you throughout the year. At the office, I have been keeping busy with acreage reporting, producing marketable bushels worksheets, and updating maps.

Several new break written agreements kept me busy this spring and early summer. On that topic, there is a change for the 2012 crop year beginning with wheat, any new break written agreements need to be submitted by sales closing which is September 30. In the past we have had until acreage reporting, so if you are planning to break out any new ground, please let me know immediately. There are other changes surrounding new break written agreements we can go over in detail together.

Just a reminder, the projected (base) price for 2012 wheat will be tracking the July contract on the Kansas City Board of Trade from August 15-September 14. If the trends continue we should have a strong price guarantee on the wheat. I look forward to getting together to evaluate coverage levels and consider which is the best for your wheat crop this year. I am continuing to watch for strong LRP endorsements for cattle producers wanting to protect their investment. Some good coverage was written this spring and if we get a late summer price rally we may see more opportunities for those selling into late fall and winter. If you have any questions or concerns, you can reach me anytime. I hope to see all of you at our fall meeting. Have a safe and productive fall harvest! ■

KIRWIN, KS

By Rhonda Jones

Hello friends! I hope wheat harvest went well for you once it got started. The rains in May and especially June slowed down spring planting and ripening of the wheat. Some areas received so much rain in short amount of time that flooding was an issue

and had to replant. We had around ten inches here in a five day span and others had that much in a day or two.

I'm sure you heard about the tornado that did damage in Norton County and moved north into Nebraska causing damage at Elm Creek. My sister lives there and it just missed her house by half block. She wasn't home when it hit, but arrived shortly after. The tornado uprooted her nine foot Blue Spruce tree and other minor damage, but she was very lucky!

Our county fair will be getting over about the time you receive the magazine. Vincent is involved in 4-H with livestock and produce. He plants a big garden – 100 pounds of potatoes for example. It takes a lot of potatoes to get that perfect plate! He sells his vegetables at our local farmers market.

If anyone is looking for a place to camp and go fishing, I recommend the Kirwin Lake. I hear the fishing has been good and the lake is over flood stage again. You can't camp on the lake but there are hookups in Kirwin.

Good luck with fall harvest! ■

LARNED, KS

By Clark Redding

As I write this article, my clients in southern Pawnee County are trying to cut wheat that turned combine ripe in about a week. They couldn't buy a rain shower all spring, and then had to endure 100+ degree temperatures in early June. Now, they're getting .30 of an inch of rain every other day which makes it too wet to combine. That's farming for you. You just never know what is going to happen.

In the western part of the county, they've had rain and it looks pretty green. They also had some hail too. My pal is going to get some new siding on his house and a new roof because of it. The dry land corn is looking just OK here, but it could be worse.

Our weather has been pretty weird so far this summer. We have been getting some really powerful storm systems roll through our area. There was a tornado and hail in north central Kansas a few days ago, which caused some really good looking corn to get pretty well smoked.

Speaking of hail, in Kirk, Colorado, in the eastern part of the state, they got their share just the other day. I was a really popular guy there last week, as I got a call from everybody. I mean *everyone* had some degree of hail damage. The Production Hail plan will get a real test this year as we will have plenty of examples to compare it to.

All in all, though, things could be worse. Even in Kansas with some of the wheat being so stressed, the protein levels are higher than some people have ever seen, and not so far away from there the wheat is making 50 to 70 bushels per acre. I guess every cloud has its silver lining! ■

BENKLEMAN, NE

By Meghann Pursley

As I sit here writing this (June 20th) the rain is pounding and the wind is howling. The sun however is so bright that it's reflection from the steel building across the street is blinding me! Sort of like a twilight zone episode. At least it's not as bad as the four tornados we had last night! It's storms like this that reminds us why crop insurance is so crucial to our farming operations. With higher multi-peril levels and endless hail coverage options everyone should be well prepared for disasters such as these.

Hopefully by now wheat harvest is winding down and I've made my yearly, frosty delivery trips. With more grain storage options this year maybe we can get bushels out of the field faster. Before long it will be time to report production and sign up for next year's wheat coverage. With the excess moisture we've received this year it is especially important to keep accurate production records in case of an audit. These records should be kept for at least 3 years. Also, when renewing policies please report any changes that have taken place in your operation throughout the year. This could be newly acquired ground, share percentage changes, the breaking out of new ground or previous CRP acres, entity changes, etc.

As of today, Drew and I have been married two years! We have just started moving into our house up on the Chase/Dundy county line and will be expecting our first child this September! What an exciting, life changing two years it has been! Thank you all for being a part of it! ■

RUSKIN, NE

By Dave Meyer

With the exception of some hailed areas, the crops in south central Nebraska couldn't look any better. We had another 1.5 inches of rain last night to go with the 1.3 inches the night before. This is certainly an unusual start to the month of July in our area.

Limit moves in the corn and bean markets are happening quite often lately. I wouldn't begin to tell someone when to sell their grain, but if you have a revenue protection plan, you can sell up to your bushel guarantee with very little risk. If you have any questions about how to use your revenue protection plan as a marketing tool, please give me a call at 402.984.9255. ■

ELMWOOD, NE

By John Nunez

Hard to believe but here we are and summer is upon us. As I look back on this spring's weather events, they happened as we had predicted for the region. Cool and wet, wet, and more wet! We also predicted this to be quickly followed by an above average hot and dry summer. Unfortunately, recent weather models indicate this to still be the case. Are you prepared to offset your risk due to either of these weather events? Now is the time to take action.

Weather Risk Management through eWeatherRisk makes hedging against weather events possible. We are utilizing weather contracts to enhance your agricultural risk protection against various weather events. An important fact is these are contracts, NOT insurance policies. Simply put, you get paid when the hedged weather event happens. There is no adjustor! Let me assist you in customizing a structure to hedge against impending excessive heat and insufficient precipitation weather events.

Contact me to get more information about weather contracts. As always, I am here to provide guidance and solutions for your life and long term care insurance needs in addition to crop, hail, farm, home and auto insurance. Have a safe summer! ■

MCCLELLAND, IA

By Kevin Ross

Water! I think I could summarize the issues in Southwest Iowa in that word alone. I just flew into Omaha last night from Washington, D.C. and I truly could not believe my eyes looking at all of the devastation. Farms that would normally be in the middle of a sea of green are looking more like houseboats or islands. I feel awfully fortunate to be farming in the hills in a year like this and our crops are gorgeous, but the pain of my friends and neighbors is felt and is far-reaching.

Where we live is only about 15 minutes outside of Council Bluffs off of I-80. The floods touch pretty close to home for me because my great grandfather had actually cleared and farmed a large amount of ground just south of town. Needless to say my family has grown up farming on those river bottoms and still does today. They are drawing comparisons to a flood in the early 1950's, '52 is the year I believe, but the levels of water were not sustained like this. It was because of some floods during that time that the Missouri River was dammed and to be used for flood control. Somewhere in years past they must have forgotten what the number one priority should be.

The long term effects on those people, farms and soil will last for many years to come. The farmers truly had one of the best looking crops in years, best planting season starting out and some of the best prices. The silt, trash and the lost soil microbes will have a devastating effect. The last couple years had seen wetness or dryness and with the variability in that ground either can be an issue. Even so, watching those beautiful crops get slowly eaten away by seep water on the outside of the levee is terribly depressing. On the inside of the levee there is current from bank to bank. How long the levees can hold is anyone's guess.

I have heard that the river is in some spots 11 miles wide. That is around ten times its normal width in most areas. I plan to take flight this next week with a friend of mine and get some pictures flying from Missouri up the river to South Dakota. The next issue should have some of those pictures and if anyone has time, I am sure it is worth the trip to see, whether it is flying or from lookout areas on the Loess Hills. This is an event that hopefully we learn from and none of us ever see again. ■



MyPlate Guide

NO MORE FOOD PYRAMID

By Morgan Baldonado

In elementary school we all learned about the food pyramid. It showed you how many servings of food groups you needed in a day to have a healthy balanced diet. Well, now the United States Department of Agriculture has “retired” the food pyramid and is introducing something new to all of us. They are calling it “MyPlate”. They have decided to do this because the food pyramid has been considered too complicated to understand and MyPlate is a simple, easy-to-understand pie chart.

MyPlate is a simple new guide that is divided into four different quadrants which includes fruits, grains, vegetables and proteins. Next to the plate there is also a blue circle for dairy, which can be anything from a glass of milk to yogurt. There are no longer fats, oils and sweets in this new chart and the meats and beans part on the pyramid is strictly called “protein”. Also something else you will see differently is there is something called “grains” on the MyPlate guide. This replaces the carbohydrates on the food pyramid. It encourages you to eat more whole grains.

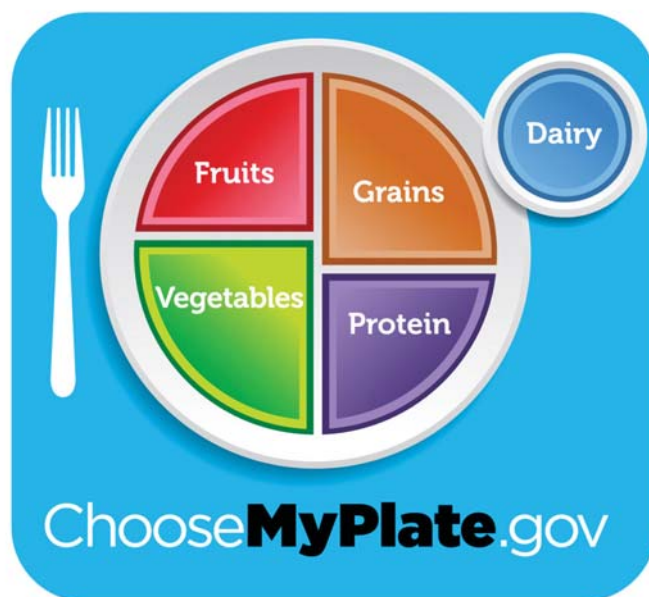
This new chart is designed to be “more artistic and attractive” and to be used as a visual aid for meals, said Robert Post of the Agriculture Department’s Center for Nutrition Policy and Promotion. This has been in the works for two years.

In the press release from USDA, First Lady Michelle Obama states, “This is a quick, simple reminder for all of us to be more mindful of the foods that we’re eating and as a mom, I can already tell how much this is going to help parents across the country. When mom or dad comes home from a long day of work, we’re already asked to be a chef, a referee, a cleaning crew. So it’s tough to be a nutritionist, too. But we do have time to take a look at our kids’ plates. As long as they’re half full of fruits and vegetables, and paired with lean proteins, whole grains and low-fat dairy, we’re golden. That’s how easy it is.”

Ag Secretary Vilsack goes on to state that, “With so many food options available to consumers, it is often difficult to determine the best foods to put on our plates when building a healthy meal. MyPlate is an uncomplicated symbol to help remind people to think about their food choices in order to lead healthier lifestyles. This effort is about more than just giving information; it is a matter of making people understand there are options and practical ways to apply them to their daily lives.”

The USDA has built a website that people can go to for more help with controlling their food intake and to get a better understanding of how to use the new MyPlate. Please check out <http://www.choosemyplate.gov/> for more information. ■

Sources: http://news.yahoo.com/s/ap/20110602/ap_on_re_us/us_usda_my_plate, <http://www.enhancedkinetics.com/>, http://www.choosemyplate.gov/global_nav/media.html





Melissa Harris

FALL SCENES



Megan Daldonado



Melissa Harris

L IES





CANCUN VIP RESERVATIONS

By Morgan Yardley and Melissa Harris

Ever wanted to be a VIP in Mexico? Well now you can! ANYONE can spend a week as a VIP without the hassle of booking it themselves.

We have been traveling down to Mexico since 1996. This has earned Jim Baldonado the ability to upgrade his time shares to the highest level, the VIP level. We are now offering this to anyone who wants to stay at a Palace Resort. VIP membership allows Jim to offer you a week at the Palace Resorts for 20-30% less than booking directly with the resort yourself.



VIP means extra special treatment at the Palace Resorts. You will be wearing a black bracelet. This alerts the staff that you are VIP and you get incredible service!

Palace Resorts have destinations in Cancun, Cozumel, Riviera Nayarit, Isla Mujeres, Riviera Maya, and the newest resort in



Punta Cana. There are many Palace Resorts to choose from!

If you book 7 nights and 8 days with us you will receive free transportation to and from the airport, free manicures, pedicures, and 25 minute back massages for everyone. You will also get a room facing the ocean on the concierge level, and private check in and check out.

To make your stay even more enjoyable (if that's possible), if you book through us for 7 nights and 8 days you will get \$1,500 in vacation dollars to spend. You can spend this vacation money on numerous things or spend it all in one place if you want to! Some things you can spend the vacation dollars on are:



- Weddings
- Tours
- Golfing
- Spa Services
- Romantic Dinners
- Limo Rides
- Tequila Packs
- Snorkeling
- Speed Boat Rides
- Swimming with the Dolphins
- Zip Lining

Don't know what to expect while staying at a Palace Resort? All Palace Resorts are all-inclusive! This means that you pay nothing for food and beverages. It doesn't matter how much you eat or drink, it is all included. There are several fine dining choices at



all Palace Resorts. And if you find yourself eating too much or drinking too much, Palace Resorts have exercise centers that are stocked with top-of-the-line equipment and classes every day that you can participate in.

The entertainment and nightlife is incredible. The resorts have theme performances on a nightly basis and dance clubs you can go to if that's what you want to do. There is a spa at every Palace Resort. You can choose from many different services from massages, body wraps, manicures, pedicures and facials.

If 7 nights and 8 days seem a bit long, choose a shorter trip and you will still get vacation dollars to spend! Book before October 31, 2011 and you will receive \$1,500 for up to 5 nights, \$750 for 4 nights and \$500 for 3 nights.

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Please check out our website at www.CancunVIPReservations.com or email me at mbaldonado@thehomeagency.com for more information about what we have to offer or for a quote. We are also on Twitter and Facebook. Our Twitter name is Cancun_VIP and find us on Facebook at Cancun VIP Reservations. ■

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eWeatherRisk News

HOW TO HEDGE AN EARLY FREEZE THIS SEPTEMBER...

By Jim Jubb

In this edition, we talk about how to hedge an early freeze using a weather contract for September and October. The Home Agency team can set these up for you in a number of ways, but the important thing to remember is using a weather hedge to offset your early freeze exposure is an effective way to keep your overall return on investment protected. Though it is hard to believe September is so close, there have been years throughout the region where a first frost occurred in late August!

First, there are several websites that you can turn to for the early, average and late freeze dates for your area and weather station.



The best one is the Utah State University Climate Center, <http://climate.usurf.usu.edu/reports/freezeDates.php>. The Home Agency can help you with what the dates are for your area and work with you on how to structure your freeze concern and the type of coverage that can

be available. Plus, your agent can help you build the structure so you can see the numerous options to consider.

WHAT IS THE DIFFERENCE BETWEEN A HEDGE AGAINST EARLY FREEZE AND ONE THAT IS FOR SUSTAINED COLD?

This question has been asked by producers throughout The Home Agency network and is driven by whether an early freeze can affect yield, as well as the cost effectiveness of both types of hedges for your area.

An excessive cold hedge can provide a great correlation to an early freeze hedge; just a little different science is used to provide the basis for your consideration. The way this works is just like Growing Degree Days you see when buying seed for heat. In this case, it counts the days that are below a certain temperature.

You can set your temperature where you think your yields will be damaged, typically temperatures below 32 degrees. Just like an early freeze contract, your agent can show you the averages, minimums and maximums for the date range you want. Then structure the hedge to pay when temperatures are “excessive” in the date range you are concerned about. So, let’s say you chose 32 degrees as your starting point and the first day is 30. That is “2” degree days under 32. The next day it’s 30 again; now you are at “4” degree days. This just accumulates over the dates you chose and anything above 32 is not counted.



Your agent can tell you what the average degree days over your temperature threshold is and the maximum amount of degree days. He or she can also give you an idea where the best protection “degree-day range” might be and from there you can evaluate what’s best for your production risk.

The Home Agency can build either a straight early freeze or an excessive cold hedge quite quickly and show you how affordable they are; or maybe you have a custom structure in mind. All you need to do is pick up the phone and give them a call.

WHAT TO EXPECT IN THE FORECAST FOR THE BALANCE THIS SUMMER?

The weekly Home Agency WeatherManager has both long range forecast trends and medium up to 14 day trending that can be

very beneficial in your financial decisions. For a long term trend, it all depends where you are. We currently expect to see summer heat and drought in August continuing. The August, September and October NOAA forecast shows a seasonal temperature pattern developing. So an early freeze can be an issue this year as we approach September. If you would like to see the first, average or late freeze dates for your area, simply call your Home Agency Agent.

Remember, weather tends to revert to "normal". Because of this, when we have a wet start to the summer like we had this year, reverting to normal for the rest of the summer and fall would mean hotter and drier. For extended forecasts, check out the weekly WeatherManager for what is forecasted for the fall. Every week we talk about the weather that is important to your production and give you some ideas on how to hedge against it.



OUR MISSION

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- Help improve each other
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- Increase the value of our Company

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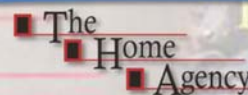
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Issue 44
July 7 2011

WeatherManager Weekly



Welcome to this week's WeatherManager, your weekly journal for ideas and developments in the weather risk market, brought to you by eWeatherRisk.

Our summer theme has been the major pocket of heat in Texas and all eyes being on when (not if) it will break out. We also continue to suggest that with the heat being focused in the South that the North particularly in areas with late planting should explore growing degree guarantees as well as early freeze risk in the fall. The longer term forecasts show the heat breaking out and spreading north and east in the July 16-20 time frame. Further as the mid-west dries out, the heat will have a greater likelihood of locking into place most likely south of I-80 and extending east.

Mother Nature isn't always helpful to those in the agriculture industry; in fact, sometimes she can be downright cruel. Even though we haven't yet learned how to manage Mother Nature, The Home Agency, with the help of eWeatherRisk, can help you manage the financial impact of nearly ANY weather condition.

If you haven't received a copy of the WeatherManager, simply go to www.thehomeagency.com and download the most recent one. Or, call your agent and have them send one to you in the mail. ■

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We are Still Pioneering





LESSONS TO BE LEARNED

By Alan E. Kuzma CLU ChFC

I think I can speak for most of us and safely say that not many people enjoy detail work. There are some patient souls out there that do and God Bless them for their special talents.

While it is an annoyance and a pain in back side, procrastination in this area can create some real messes.

Back in the 1970's the television show Dallas was a huge success. One viewer summed up the success in a simple statement—"It's refreshing to see those rich folks have problems worse than mine."

If you liked Dallas you will love these folks, because their procrastination and lack of detail created some real messes for their loved ones.



Elizabeth Edwards

Died December 7, 2010 at the age of 61. The cause of death was breast cancer. Her estate mistake: Nobody could blame Elizabeth Edwards for cutting her philandering husband John out of her will, but North Carolina does not allow that. If John contests the will and collects any money, other heirs could sue the estate planners who allowed the will to violate state law.



Robert H. Brooks

Died July 18, 2006 in Myrtle Beach, South Carolina at the age of 69 from unspecified natural causes. The owner of Hooters restaurant chain left a well endowed estate when he died, but it was not big enough to cover the estate tax bill and other expenses. It always behooves owners of businesses or

other large assets to account for estate tax liability and liquidity needs after the party is over.



Steve McNair

Died July 4, 2009 at the age of 36. Cause of death—shot by his mistress. Air McNair might have shown keen judgment as a quarterback with the Tennessee Titans, but not so sharp in his personal life. Besides taking a mistress who turned out to be a drunk driving, pistol packing killer, McNair did not do any estate planning. So his widow had to face the double indignity of learning about the affair post mortem and having to beg a judge for money from the estate to support herself and her children. Taxes and court costs, in the mean time are devouring the \$20 million estate.



Marlon Brando

Died July 1, 2004 at the age of 80 of lung failure in Los Angeles, California. Marlon Brando's housekeeper said her boss said she could have the house he bought in the San Fernando Valley. But the alleged promise was oral and although The Godfather's word was his bond, you need it in writing in the probate court.



Redd Foxx

When Redd did have the "big one" and went to see Elizabeth for real, it was October 11, 1991 in Hollywood, Redd was 68. He might have been a wily, cheap junkyard owner in Sanford and Son, but he was not tight fisted in real life having no assets and owing \$3.6 million in income taxes when he died. To complicate matters further, Redd's daughter, named executor, turned out to be an unreliable executor who could not account for the whereabouts of royalties and other income.

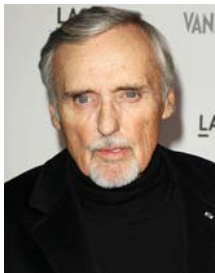


Gary Coleman

Died May 28, 2010 in Provo, Utah from a brain hemorrhage at the age of 42. The former child TV star famously divorced his wife, Shannon Price, on Divorce Court in 2008. But he failed to be so public about changing his will. After Coleman unexpectedly died, Price said she was entitled to all the assets because of a 2007 handwritten will. But, the Different Strokes star also had different wills. Two others have popped up and now it's—pardon the pun—a battle of wills.

Comments and Suggestions

Email us at
sross@thehomeagency.com.



Dennis Hopper

Died May 29, 2010 in Venice, California of prostate cancer at the age of 74. Wouldn't you think a pitchman for the financial planning firm Ameriprise would have his house in order? Think again, because not only was Hopper battling cancer he was also battling his fifth wife in a very messy divorce proceeding. He had tried to change

his beneficiary of his \$1 million life insurance policy, but was denied. The court battle is still going on as of this writing. Always update estate planning documents and life insurance as soon as possible during life changes such as a divorce.



John Denver

Died at age 53 on October 12, 1997 in an experimental airplane crash. At the time of his death John Denver left a simple will and a \$10 million dollar estate. His estate planning mistake was that he failed to realize that anyone can challenge a will, which is exactly what his two ex-wives and three children did. By the time the legal proceed-

ings were finished, seven years later, attorney fees had reduced his estate to under \$ 3 million. No Rocky Mountain High in this case.

And Finally..... You would think that The Most Trusted Man in America wouldn't stub his toe in this area, but let's see:



Walter Cronkite

Died at age 92 on July 17, 2009 of cerebral vascular disease. While Walter did not make any significant estate planning errors he did subject his family to the public's prying eye. Once a will has been gone through probate, it becomes public information. The press jumped on this and sold a lot of newspapers with headlines such as "Walter

Jilt\$ Gal Pal" because it became public that he left nothing for his long time girlfriend. All of this public scrutiny could have been avoided had he set up a trust.

There is an old saying, "A smart man learns from his mistakes, a wise man learns from the mistakes of others." So what do we learn from this? Remember, as stated previously, I am **NOT** a lawyer; I cannot give legal advice. But when you have "been around the neighborhood" for 38 years, I know what works and what does not work.

Wouldn't it be worth your time to?

- Review your beneficiary designations on your life insurance
- Review your beneficiary designations on your retirement accounts
- Review the ownership of your real estate and other assets
- Review your will

- Review your living will
- Review your Power of Attorney documents
- Review your Power of Attorney for Health Care document
- Review your Buy and Sell Agreements
- Review your liability insurance coverage
- Review your life insurance

Your single biggest enemy in this process is **PROCRASTINATION**- please learn from the mistakes of others.

So now it is time to act! Call the professionals at The Home Agency to make sure your estate is in the order you want it to be! ■



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Iowa Agriculture Mission Trip

WORLDS OF OPPORTUNITIES FOR FARMERS AND AGRICULTURE

By Kevin Ross

Recently I received an invitation to participate in the Iowa Governor's Trade Mission to South Korea and China. Needless to say, I jumped at the chance and was very excited to see what was in store for me in the Far East. We had a briefing/pre-trip meet and greet at the office of the Iowa Department of Economic Development. It was there where I first realized the caliber of people that were going to be on this great adventure with me. The trip was set for June 6-19 with a couple days in South Korea, but the majority of the traveling was going to be within China.

The week before the trip was set to happen, Governor Terry Branstad had to cancel because of the inability to reach an agreement on the state budget. The state government takes precedence over diplomacy and market development so the mission was to be led by the Lt. Governor instead. This would be the first trade delegation for Lt. Governor Kim Reynolds to lead and she mentioned she was a bit nervous. Iowa Secretary of Agriculture Bill Northey was also scheduled to lead portions of the trip because of the large agricultural focus. The rest of the delegation included the Iowa Department of Economic Development Director, the Iowa Workforce Development Director, two Representatives from the Iowa Legislature including the House Ag Committee Chair and Presidents or Chairs of each major commodity association in Iowa including Iowa Corn, Iowa Soybean, Iowa Farm Bureau, Iowa Cattlemen and Iowa Pork Producers. Some Iowa businesses were also represented because they were either already working in international markets or looking to start commerce there.

We landed in Seoul, South Korea on the 7th of June and found Seoul to be an extremely westernized city. If it weren't for the symbols on the street signs along with the English, a person would not have known they were in a foreign country. It was very clean, safe and overall felt a lot like a west coast city to me.

The people were very friendly with a fair amount either speaking English or at least understanding it. We met with US Embassy officials and the Ministry of Foreign Affairs (MOFAT). A luncheon was held with many South Korean oil seed and feed grain industry businesses. There we answered many questions about our current crop acres, crop conditions, DDGS (Dried Distiller Grains), GMO (Genetically Modified Organism) and biofuel, to name a few. We assured them we would have adequate supplies and that their markets are a very important part of our agricultural system. The Cattle and Pork industries had an afternoon of media interviews and promotion to tell about our quality products and our animal husbandry techniques. These representatives stayed in South Korea for a few more days to help continue building markets and working with the US Meat Export Federation to achieve better access. There was an industry reception the last night we were in Seoul and some major business connections were made.



The main message we took from South Korea is to get the Free Trade Agreement passed. The European Union's FTA was set to take effect July 1 and after that we would begin to lose market share. It is tough to argue with that logic and the KORUS (Korea/US) agreement will be very beneficial to US agricultural products. Our time in Korea



was very short and therefore I cannot comment on much of the country, although Seoul is amazing and I would recommend a visit for anyone.

The delegation moved to China on June 9th. We arrived in Beijing and promptly took a bus to the province of Hebei. The trip was about four hours with the enjoyable experience of a Chinese truck stop along the way. I placed a bet with Steve Brody of Pioneer to see who could find the most interesting type of truck stop fare. I came out with a pickled chicken foot and Steve came out with pickled pigeon eggs with brown and black speckled shells. The stipulation was one had to eat whatever they bought. I watched Steve down his, but must not have paid attention when he took the shell off. Therefore when I ate one of the eggs I skipped that part and after being laughed at and getting some shell out of my teeth I paid the man his winnings. I decided he won by default for my lack of pigeon egg eating knowledge. The foot was actually not too bad either.

In Shijiazhuang, China I began my true education of the culture, land and people. We met with the Foreign Affairs Office (FAO) there along with the Hebei Ag Department and Animal Husbandry Bureau, while others visited with city officials, workforce training and saw some infrastructure projects. This province became an Iowa Sister State in 1983 and was visited by Governor Branstad in 1984. It was obvious the impression he made then as there was true disappointment that he was not able to return with us on the trip. It was a piece of culture that stuck out in my mind because you could see how much they valued that type of long term relationship. Needless to say the Lt. Governor did a fabulous job filling in for him throughout the trip. After a day full of meetings, working luncheon and an amazing dinner, their vice governor hosted a reception that evening for our delegation.

We departed for Beijing in the morning via bus again. The traffic was not too bad and this was a great chance to see the countryside.

Many farms are similar to our own here, but with little, if any, grain storage. I learned that 90% of their corn is still harvested by hand with much being dried on the ear and stored on the roofs of the houses after harvest. I guess it is quite a site and beautiful to see from the air. Also, much is planted yet by hand with many different mechanisms and even some done in the old hill style where you would plant three seeds and weed out two if


they all came up. Their grading/sizing of seed is an issue so planters as we know them today would have a very difficult time with accuracy anyway.

There are roughly 1.3 billion people in China and 300-400 million are employed by agriculture and farming. For a country that is slightly larger than the US they have nearly our total population working in agriculture alone. Finding employees is not much of an issue. Land is all owned by the government with long term leases to the farmers and property owners.


30-100 year leases are not uncommon although if the government wants your land for something I am certain the lease is rudely terminated. Most farmers have 2-3 acres or they have certain rows in a larger field that are theirs. In some other parts of China there are State Farms with all the latest technology and that are highly efficient. The seed industry is also interesting with Pioneer Hybrids having about a 10% market share in seed corn and all other companies averaging near 1% or less. There are nearly 200 such companies in the nation. Interestingly they do have major issues with stealing of technology and research. R&D (Research and Development) was humorously referred to in China as Receive and Duplicate. Seriously though, the farms we passed had many primitive greenhouses and the corn and wheat looked to be very good quality.

Continues on next page...

WEATHERING THE STORM



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We arrived back in Beijing and since it was a weekend we were given the chance to see some sights within the city. The group traveled to Tiananmen Square and the Forbidden City, both of which were amazing. The Agricultural Delegation had a dinner that evening with many companies from China being represented. Sunday morning we went to see The Great Wall. Unbelievable the amount of man hours it must have taken to construct a wall 3000 miles long. We obviously saw only a small portion but very impressive to say the least. After seeing the wall I considered the phrase mentioned when we dig a deep hole "You're digging all the way to China." I don't think I would ever try, but I am not so sure the Chinese couldn't make it happen.

That evening we departed for Shenyang, China via air. The next day was very busy with a briefing by the US Embassy and US foreign affairs officials. The Vice Governor of the Liaoning province together with many of their officials welcomed us and attended the meeting. Keep in mind that all meetings take much longer than they normally would to get the same amount of business done. The interpreters did a fabulous job especially when dealing with some technical terms that are probably difficult to put into any language let alone Chinese. This all takes time and patience while allowing time to study the other people in the room and read body language. After another trade promotion luncheon and networking session, some of the group departed for a wind farm while others and myself had the chance to visit a dairy processing facility. Huishan Dairy owns about 30,000 cows and is planning to expand, nearly tripling that number in the two years. The demand for dairy products is huge and ever increasing with a society gaining in middle class numbers.

From there we departed for a BBQ reception at the US Consulate Generals Residence. I may have forgotten my passport at the hotel, but luckily my trusty old Iowa driver's license did the trick to get me in there. It seemed to make sense because had I lost my passport that is where I would have gone to get a new one anyway. The BBQ was great! Finally a beer that was ice cold instead of barely chilled! They served burgers and some phenomenal lamb skewers. I also found it very interesting that it was one of the only places I saw something that resembled a lawn. Otherwise all available land is used for crop production of some type. I truly mean everything. A company trying to sell lawn equipment there wouldn't last long.

On Tuesday morning we visited a Pioneer research facility in Tieling and spent some time with Dr. Bill Niebur head of the China Operations and Senior Officer for the company. The facility was just like you picked it up and moved it from the Mid-



west. Even the soil type was similar to my farm at home. They seem to have a pretty good handle on all the different dynamics of building a

company in China and how to conduct business. Our next destination was a flight to Harbin, China.



Our schedule in Harbin changed a minimum of ten times before we got there. I think some people were rather stressed by the time we got there! The city is in the Northeast part of China and has a large amount of Russian influence. Domed buildings and some Russian is spoken there and even some restaurants served their cultural items. Harbin has an amazing river walk area and overall was a gorgeous city I would love to go back and explore.

Wednesday morning we had a short hour to visit a version of their farm progress show. It was much more diverse than our row crop and livestock Midwestern type, but similar to the World Ag Expo in Tularie, CA I would assume. We then had another Iowa Promotion luncheon, creating avenues for trade and business

with both China and Iowa/US. We later visited the headquarters for the State Farm I mentioned earlier. After that, we departed for



a flight back to Beijing, and who would have guessed they have air delays in China also. We arrived at our hotel after 1am that night. Many of the group was very tired the next day when we went to visit another Iowa manufacturing company doing business in China, Vermeer. Many of you know Vermeer because of their haying equipment, but they also have various wood chipping, directional boring machines and grinding types of products to name a few. Their facility was very impressive and it was obvious they had taken their whole process and regulations straight from US plants to China. Next, we met with the Beijing Ministry of Ag and had another luncheon, this time hosted by the Chinese People's Association for Friendship with Foreign Countries. (Say that three times fast.) We had a short meeting with the China Insurance Regulatory Commission in the afternoon and a short briefing and question and answer session with the US Embassy Foreign Agricultural Service. This was the end of the trip for the majority of the people and a reception with many Chinese and American guests was held. It was a great way



to end the official part of the delegation.

The Secretary of Ag and those of us representing the corn industry stayed for another day of meetings. Our small group of five visited a hog processing facility that processed three million hogs a year and the Flower Port in Beijing. The Flower Port is basically a huge garden of roughly 600 acres and a horticultural center with around 50 acres of state-of-the-art greenhouses cooled and heated by a large geothermal system. Having been conceived only four years ago but built to completion in two, it is truly an amazing place to visit. We had lunch and I tried scorpions for the first time. I have to say they weren't half bad.



A meeting with our delegation and the mayor of Beijing went very well in the afternoon and

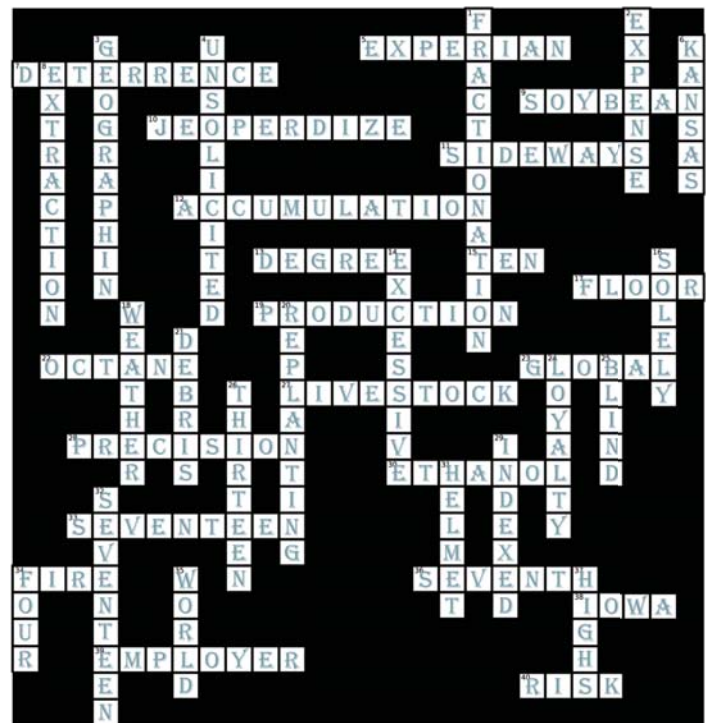
I am anxious to see what positive things come from that interaction in the future. An informal supper meeting was held with a university president that night. Actually he was president of roughly seven universities. Not a bad guy to share a toast with.

On our last day in China we got to do a bit of sight-seeing and visited the Olympic village, the Summer Palace and made a quick run to the Silk Market. I decided that if I ever have to hire people for their negotiating skills I am going to send them to the Silk Market and see which one returns with the most stuff for fifty dollars. It will test your patience, your resolve and your people skills. It was a lot of fun, but annoying at the same time. They will literally pull you into their stores to look at their items.

South Korea and China are two very different countries, each with many opportunities for agriculture. Whether it is trade, feed, oil seeds, processing, equipment, vaccines, etc, there is much to learn and gain from these relationships. I was amazed at the amount of infrastructure being built and also at the skyscrapers going up in China. It is truly changing fast and I am certain it will be very different by the next time I get back to visit. Because of censorship, there is still kind of a black hole of technology. They have much of the same technologies we have yet our working systems are different and websites are blocked like Facebook and Twitter. If it weren't for things like censorship and the government ownership of the land it would be very difficult to look at it as a communist society. There are many there who see that changing very soon.

The trip was a whirlwind of travel and meetings, but well worth it. After two weeks away I was certainly ready to get back home to see Sara and Hudson. I arrived home on Father's Day at about 10:30pm to find my tired little man (kept awake by mom) able to say "dada" for the first time. No doubt a special moment in my life I won't forget, along with a life-altering trip to the Far East. ■

MAY 2011 CROSSWORD ANSWERS



Pictures courtesy of Lt. Governor Kim Reynolds' Iowa Department of Agriculture's Photostream on Flickr.com.

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Fall Favorites

Apple Pie Filling *From: Sharri Baldonado*

Filling:

5 c. sugar
1 c. cornstarch
2 tsp. cinnamon
1/2 tsp. nutmeg
1/4-1/2 tsp. cloves
10 c. cold water
3 Tbl. lemon juice
24 c. sliced apples

Directions:

Blend dry ingredients together in a large pot. Add the water and lemon juice and mix well. Add the apples and cook over medium heat until bubbly, stirring often.



Sterilize seven quart jars. Carefully pack the apple filling into the jars. Seal and process in a pressure cooker for 10 minutes at 10 pounds of pressure. Let cook and store for a future apple pie! Enjoy!

This fall when the apples are ready to be picked, try this recipe if you want to preserve them to enjoy apple pies throughout the year!

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 ssross@thehomeagency.com. Thanks!



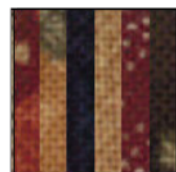
Riding the Rails

Wall Quilt Finished Size: 24 1/2" x 29"
Block Finished Size: 4 1/2" x 4 1/2"

Construction: All seam allowances are 1/4"

Blocks:

1. Arrange (6) 1 1/4" x 5" strips side by side alternating colors and prints in a pleasing order. Sew strips. Block should measure 5" x 5" at this point. Make 20 blocks.



Assembly:

1. Arrange blocks into five rows of 4 blocks each, alternating the direction of the blocks as shown in the diagram. Sew blocks into rows, then join rows together. Quilt center should measure 18 1/2" x 23".
2. Cut two borders to 23" long. Add borders to sides of quilt.
3. Cut two borders to 24 1/2" long. Add to top and bottom of quilt.
4. Quilt as desired. Bind using the 2 1/2" strips of red.

Cutting:

Assorted Prints for Blocks:

A total of (120) 1 1/4" x 5"

*Can use (30) 5" charm squares,

Cut each into (4) 1 1/4" x 5"

Cream: Border (1/2 yard)

(4) 3 1/2" x width of fabric strips

Navy: Binding (1/3 yard)

(4) 2 1/2" x width of fabric strips

Backing: 7/8 yard

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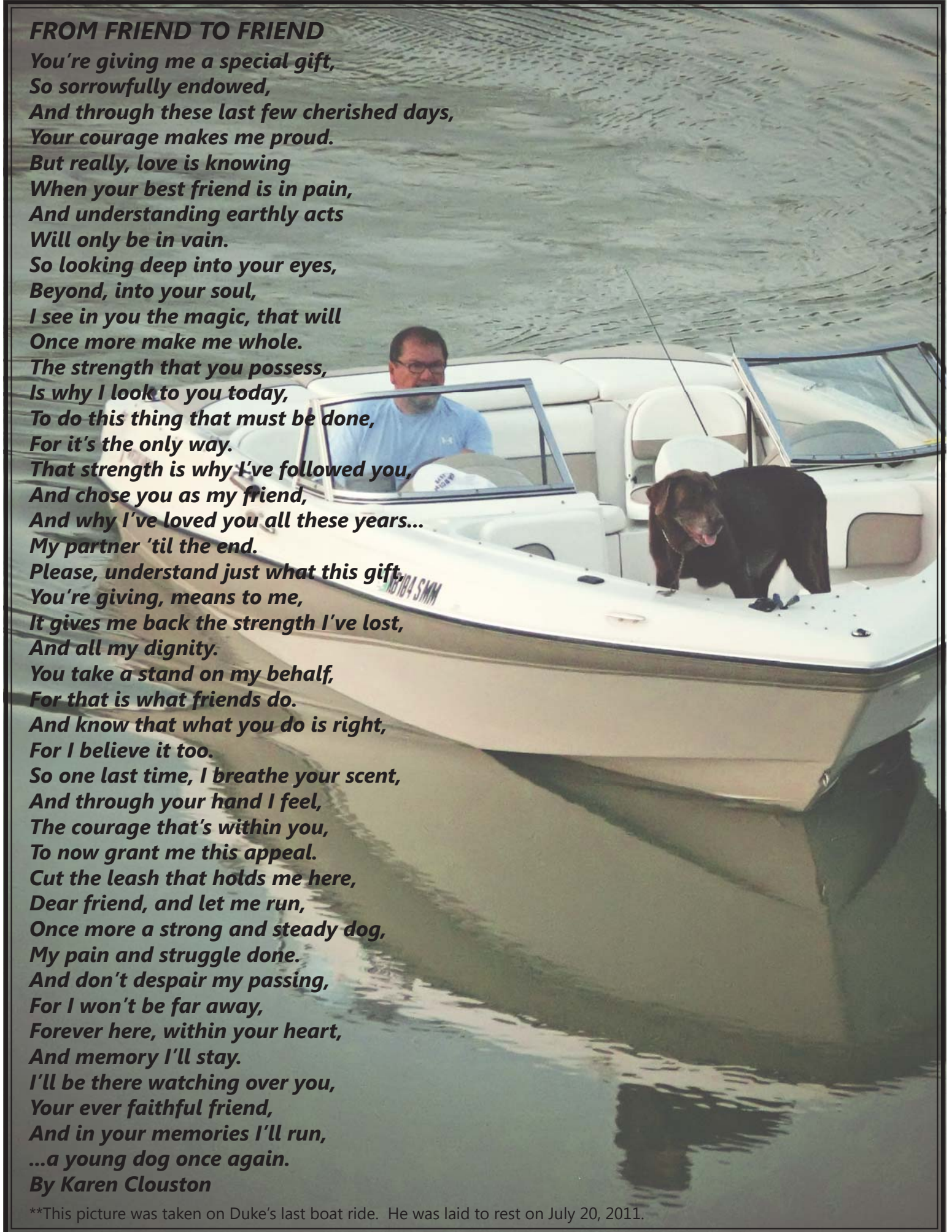
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FROM FRIEND TO FRIEND

*You're giving me a special gift,
So sorrowfully endowed,
And through these last few cherished days,
Your courage makes me proud.
But really, love is knowing
When your best friend is in pain,
And understanding earthly acts
Will only be in vain.
So looking deep into your eyes,
Beyond, into your soul,
I see in you the magic, that will
Once more make me whole.
The strength that you possess,
Is why I look to you today,
To do this thing that must be done,
For it's the only way.
That strength is why I've followed you,
And chose you as my friend,
And why I've loved you all these years...
My partner 'til the end.
Please, understand just what this gift,
You're giving, means to me,
It gives me back the strength I've lost,
And all my dignity.
You take a stand on my behalf,
For that is what friends do.
And know that what you do is right,
For I believe it too.
So one last time, I breathe your scent,
And through your hand I feel,
The courage that's within you,
To now grant me this appeal.
Cut the leash that holds me here,
Dear friend, and let me run,
Once more a strong and steady dog,
My pain and struggle done.
And don't despair my passing,
For I won't be far away,
Forever here, within your heart,
And memory I'll stay.
I'll be there watching over you,
Your ever faithful friend,
And in your memories I'll run,
...a young dog once again.
By Karen Clouston*

****This picture was taken on Duke's last boat ride. He was laid to rest on July 20, 2011.**





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*Photo on the front cover is by Sara Ross.
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