

■ The ■ Home ■ Agency

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President's Thoughts

FROM THE DESK OF JIM BALDONADO

Greetings! As you can see from the pictures, Hudson and I *can* get Duke to lie down and be good, but we're *still* working with Tank. I don't know how many pictures we had to take to get some good ones, but we did get it done!

FRIENDS AND FAMILY

On February 27, I received a call from Dan Tinlin that our dear friend and co-worker, Janet Haas, had suffered a stroke while playing the organ in church that morning. Janet has been one of our key employees since 1990. In the early days it was just Janet, Dan, Deb and me. And if it weren't for Janet playing a big part in starting the Gothenburg office, The Home Agency as a whole would not be what it is today. As I write this article (4/3/11), Sharri just spent an hour or so with Janet at Madonna Rehabilitation Center in Lincoln, and says Janet is doing great. So who knows, by the time you are reading this, we are praying Janet will be back at work or very close to it.

Also in February, I lost two very close friends in Ed and Joan Jasnoch of Oshkosh, NE. They both passed away the same week after battling illnesses for quite some time. I have only known them for 10 years or so, but you would have thought we knew each other all our lives. I did my best to beat Ed at pitch back in January, but just couldn't get it done. Today I wish I could have one more chance.

MANY THANKS TO OUR CUSTOMERS

March 15th Sales Closing is past, but I want to thank everyone that attended one of our appreciation dinners in four states. Sharri does a great job putting these on and I would like to

thank her, as well as everyone else who helps. As most of you know, it takes a number of people to make me look good.

I also want to thank all of you for your **LOYALTY**. I know during the months of January, February, and until the 15th of March there are a number of people that want to be your crop insurance agent. I am proud to say that year in and year out we lose less than one half of one percent to our competition, but we gain 3% on the average from our competition. This is six times more than we lose. A 2.5 % gain every year may not seem like a lot but when we are talking about thousands of policies over a 4 state area it adds up. How do we do it? We do our best to take care of our customers. You never know how good your coverage is until you have a loss, and with paying out over \$13 million dollars in claims last year, we had a lot of happy customers. That, my friend, is how you build **LOYALTY**.

LIVESTOCK RISK PROTECTION

Livestock Risk Protection, at the time of my writing this article, is at all-time highs and hopefully it continues. In the past few years, August 1st or there about, is when the highs have come in. I know Arlyn will be writing about LRP later in this magazine so I don't want to steal his thunder, but if you want to deal with the leaders in LRP and have not already done so, give us a call.

EWEATHERRISK

As most of you know, The Home Agency has started offering some weather contracts through eWeatherRisk. These contracts will not replace the current crop insurance program, but can be a great addition to crop insurance. If you are looking for extra protection for drought, too much rain, temperatures that are too hot or too cold, these contracts could be for you. John Nunez, a new employee from Elmwood, NE is our full-time weather contract specialist. Give anyone at our offices a call about weather contracts or call John directly. His number is on the back of this magazine under the Elmwood, NE office.



WIND AND FIRE

A couple things you will want to consider when purchasing your crop hail policies this year are wind and fire. There are a number of wind policies to choose from when purchasing hail coverage on your corn crop. One of our companies treats wind just like a hail policy and if you have a 50% wind loss you could very easily total out your Production Hail policy. You can also add wind to your wheat hail policy in most states. This does not cost much and is something you will definitely want to consider.

Fire is also something you will want to look into prior to harvesting your winter wheat crop. It costs less than 25 cents per \$100 of coverage, and as you all know, fire is not covered under your Revenue or Yield Protection policies unless lightning caused the fire. Combine, truck, train or someone throwing out a match is not covered.

		County	Twtnshp	Range	Base Rate						
		Gosper	008N	022W	\$ 11.00						
Revenue Product		APH	Level	Price	Guarantee per Acre						
		190	80	\$ 6.01	Bushels	Dollars					
					152	\$ 913.52					
Crop Hail Production Plan											
Production Plan Level			100		110		115		120		125
Bushel Guarantee/Acre			190		209		218.5		228		237.5
\$ Guarantee/Acre			\$ 1,141.90		\$ 1,256.09		\$ 1,313.19		\$ 1,370.28		\$ 1,427.38
Price			\$ 15.07		\$ 24.67		\$ 30.77		\$ 40.19		\$ 48.30
Rate			\$ 6.60		\$ 7.20		\$ 7.70		\$ 8.80		\$ 9.40
% Loss	Yield Loss	IPA	\$ 228.38	Yield Loss	\$ 342.57	Yield Loss	\$ 399.67	Yield Loss	\$ 456.76	Yield Loss	\$ 513.86
5%	180.5		\$ 57.10	198.6	\$ 62.80	207.6	\$ 65.66	216.6	\$ 68.51	225.6	\$ 71.37
10%	171.0		\$ 114.19	188.1	\$ 125.61	196.7	\$ 131.32	205.2	\$ 137.03	213.8	\$ 142.74
15%	161.5		\$ 171.29	177.7	\$ 188.41	185.7	\$ 196.98	193.8	\$ 205.54	201.9	\$ 214.11
20%	152.0		\$ 228.38	167.2	\$ 251.22	174.8	\$ 262.64	182.4	\$ 274.06	190.0	\$ 285.48
25%	142.5		\$ 228.38	156.8	\$ 314.02	163.9	\$ 328.30	171.0	\$ 342.57	178.1	\$ 356.84
30%	133.0		\$ 228.38	146.3	\$ 342.57	153.0	\$ 393.96	159.6	\$ 411.08	166.3	\$ 428.21
35%	123.5		\$ 228.38	135.9	\$ 342.57	142.0	\$ 399.67	148.2	\$ 456.76	154.4	\$ 499.58
40%	114.0		\$ 228.38	125.4	\$ 342.57	131.1	\$ 399.67	136.8	\$ 456.76	142.5	\$ 513.86
45%	104.5		\$ 228.38	115.0	\$ 342.57	120.2	\$ 399.67	125.4	\$ 456.76	130.6	\$ 513.86
50%	95.0		\$ 228.38	104.5	\$ 342.57	109.3	\$ 399.67	114.0	\$ 456.76	118.8	\$ 513.86
55%	85.5		-	94.1	-	98.3	-	102.6	-	106.9	-
60%	76.0		-	83.6	-	87.4	-	91.2	-	95.0	-
65%	66.5		-	73.2	-	76.5	-	79.8	-	83.1	-
70%	57.0		-	62.7	-	65.6	-	68.4	-	71.3	-
75%	47.5		-	52.3	-	54.6	-	57.0	-	59.4	-
80%	38.0		-	41.8	-	43.7	-	45.6	-	47.5	-
85%	28.5		-	31.4	-	32.8	-	34.2	-	35.6	-
90%	19.0		-	20.9	-	21.9	-	22.8	-	23.8	-
95%	9.5		-	10.5	-	10.9	-	11.4	-	11.9	-
100%	0.0		-	0.0	-	0.0	-	0.0	-	0.0	-

PRODUCTION HAIL

By the time this magazine goes out the first part of May, planting will be well under way and before long it will be time to think about what hail policy you will want to buy. Almost everyone buys some form of Production Hail and this year we have a plan that allows you to purchase up to 130% of your APH.



Let's look at the chart above and take a look at the 125 Plan which is clear to the right. Say you have a 25% hail loss, your APH is 190 and you chose the 80% level of coverage. A 125 Plan says you have coverage up to 237.5 bushel (which is your APH of 190 x 125% = 237.5). You have a 25% loss which is 237.5

x 75% = 178.1. If you harvest 178.1 or less, your payment will be \$356.84 per acre. Let's say your hail loss was not quite as bad and you harvest 190 bushel. Your payment would be \$285.48 per acre because the policy will pay you the lesser of the adjusted loss or the harvested bushels, which is fine, because you have your payment of \$285.48 plus 12 more bushels to sell. That's the reason for the name **Production Hail**.

If you know anyone north of Gothenburg, they can tell you how Production Hail works. Out of the Gothenburg office alone we paid out over \$8.5 million dollars in both Production Hail claims and revenue losses. And, out of all offices of The Home Agency we paid out over \$13 million dollars.

When you are reading this you will likely be tired; just getting in from a hard day of planting. The bottom line is this – just be safe, there is always another day. ■

Take care,



Crop Insurance Corner

CROP INSURANCE UPDATE By Cindy Davis

The spring sales season is now behind us, but it sure left some huge marks; the biggest of them being the all time high base prices set for the 2011 crop year. The chart below will show where the prices ended up, as well as the tracking dates for harvest prices this fall.

2011 Spring Crop Prices with Harvest Tracking Dates			
Revenue Protection (RP) & Yield Protection (YP) Plans			
Yield Protection Does NOT Use the Harvest Price			
Crop	States	Base Price	Harvest Price Tracking
Corn	NE, IA, KS, CO, SD	\$6.01	Oct 1-Oct 31 Dec Corn-CBOT
Grain Sorghum	NE, IA, KS, CO, SD	\$5.87	Oct 1-Oct 31 Dec Corn-CBOT
Soybeans	NE, IA, KS, CO, SD	\$13.49	Oct 1-Oct 31 Nov SBean-CBOT

The recent catastrophic events in Japan remind us there are many things that affect commodity prices beyond just what is happening here on our soil. World markets can have a significant impact on the volatility of our markets, and we have no idea what events may occur around the globe to create significant changes in demand and prices. What I do know is that our agents are dedicated to working with their producers to help minimize their risk potential with products that fit best with their individual needs. At The Home Agency we are committed to a high standard of excellence in all that we do and it is our goal to establish a firm relationship of mutual trust and service with each of our clients.

Planting will be in full swing shortly and hopefully some much needed moisture has made its way to the central plains following our mild winter. In this article I will focus on reminders for the next deadline associated with your crop insurance which will be Acreage Reporting. I will also touch on BE (Biotechnology

Endorsement) as well as some other timely issues like Prevented Planting and Replant.

Before we talk about acreage reporting, a couple other issues to keep in mind are plant dates (initial and final plant dates) and breaking out new ground. Some of the initial plant dates, as well as the final plant dates and late plant periods on certain crops have changed. These can be different for each county/state. Contact your agent for the correct dates for your county and state. Another issue that sneaks up on us is the breaking of new ground. If you have, or will be breaking out new ground for planting, a written agreement must be submitted to RMA **prior** to acreage reporting deadlines (unless the acres broke out were less than 5% of the acres in the unit). Depending on several different factors, RMA can approve or deny the request, but if a request is not submitted those newly broke out acres will be uninsurable the first year planted.

ACREAGE REPORTING

Acreage reporting deadlines are listed (below) for the states of Nebraska, Kansas, Colorado, Iowa and South Dakota. These are the deadlines for most spring crops. There are some crops, such as oats and spring barley that have earlier acreage reporting deadlines. If you will be planting these crops, contact your agent to check on reporting deadlines.

It is very important that you report acres correctly to your agent! Failure to report fields, or misreported acres could jeopardize your coverage, and with prices where they are today, a missed

Acreage Reporting Deadlines	
Nebraska	June 30th
Iowa	June 30th
South Dakota	June 30th
Kansas	July 15th
Colorado	July 15th

field could mean a tremendous amount of lost revenue. Remember, you must report all acres, whether they are planted or prevented from planting, insurable or uninsurable, and don't forget any new ground you may have acquired over the past year that is not already on your

acreage report. Your agent will also need to know the share party involved in the acres (if applicable), the share percent, the legal location of the ground and the plant date.

PREVENTED PLANTING

If you are prevented from getting acres into the ground by a covered cause of loss, you must notify your agent **within 72 hours after the final planting date in your county**. Don't wait to report prevented planting acres at the same time as your planted acres. Your agent has a limited time frame to turn these losses in and companies have very strict prevented planting rules they need to follow. Prevented planting acres also need to be turned in with your planted acres when you complete your acreage report.

REPLANT / CHOPPING SILAGE

If you discover you will need to replant some acres this spring you must contact your agent **PRIOR** to replanting. Agents have to give the adjusters the opportunity to look at these acres and give the approval for replanting if you want to receive a replant payment on the acres. These same guidelines need to be followed before you chop silage this fall during harvest. Speaking of harvest, although it is several months away, be sure once harvest begins you keep your production and records separate by unit. If you selected enterprise unit structure for your wheat or row crops it is highly recommended that you also keep production separate as if it were an optional unit. By keeping your production separate it will be much easier for you and your agent to establish optional unit structure in future years if you decide to go back to optional units.

BIOTECHNOLOGY ENDORSEMENT (BE)

The 2011 crop year could be the last year the Pilot Biotechnology Endorsement for corn is available. Because BE was a pilot plan, it will terminate at the end of the 2011 crop year, unless cancelled or extended by FCIC or no premium rate reduction is filed. Once again, the BE endorsement is available for 2011 in all of the states we currently write crop insurance in, including: Colorado, Kansas, Nebraska, Iowa, South Dakota and Missouri.

To qualify for the premium rate reduction with this endorsement, producers must:

- Obtain qualifying Pilot BE seed. (Qualifying hybrid seed that could have been planted in the 2010 crop year, was not planted but was carried over and planted in the 2011 crop year **cannot** be used to obtain the Pilot BE rate reduction for 2011. Also, **all hybrids may not qualify for all practices**. Contact your agent to verify that each specific hybrid qualifies for your county/state by practice.
- Plant the qualifying seed on at least 75% of the unit's acreage (excluding any high-risk acreage, the BE Endorsement cannot be attached to high-risk acreage).
- By the acreage reporting deadline, by policy: Complete the insured's certification form which your agent can get for you, and attach copies of purchase and return seed invoices. Also, for any seed obtained "free of charge" and there is no purchase invoice, producers must obtain a BE Supplemental Seed documentation form directly from the seed company

and attach it to their certification form.

- Identify the corn units that qualify for the Pilot BE on the acreage report.

With BE, companies are required to complete spot-checks throughout the season. A producer will lose the premium rate reduction on a unit if they are found to be out of compliance for the following reasons: (1) the approved insurance provider combines units due to the insured's failure to meet the requirements for separate units, or (2) the total insured corn acreage planted in the unit, excluding high risk acreage, is determined to be different than what the insured reported by **10% or less**.

If a producer does not qualify for BE because a trait expression test for a unit is found to be negative, provides a false or fraudulent certification, or misreports acreage by **more than 10%**, the insured's policy will be void and the producer may still be required to pay 20% of the premium amount that would have been due prior to any BE premium reductions. As you can tell, non-compliance in this program could bring serious consequences. We can't stress enough how important it is that the acres you report to your agent are correct if you will be participating in the Pilot Biotechnology Endorsement.

PRECISION FARMING

It seems technology is advancing with blazing speed these days, so it's no surprise that acceptable precision farming technology systems have made their way to crop insurance. Precision farming, according to the Loss Adjustment Manual (LAM) Standards Handbook for 2011, is defined as the utilization of systems' technologies and agronomic principles to manage variability within and between fields and/or over time that is associated with all aspects of agricultural production. It requires the use of technologies, such as global positioning system (GPS) and geographic information systems (GIS) management tools for the purpose of improving crop management.

Precision farming technologies can now be used (if all requirements are met) to identify the boundaries between the irrigated and non-irrigated acreage of center pivots, to determine planted acres and establish total production at harvest.

Acceptable Precision Farming Systems must include at least the following components:

- GPS technology integrated with planter monitors, combine monitors, yield mapping software
- Planting and harvesting summary reporting
- Calibrations performed per manufacturer's requirements

The requirements for using Precision Farming Systems will differ depending on which farming practice you are using them for (planting, harvesting, center pivot breaks, etc...). Be sure to **contact your agent for the precise requirements prior to using these systems solely for crop insurance data**. FCIC has also recommended that producers should maintain alternate records by unit in the event the precision farming records are determined to be unacceptable. ■



you to insure your cattle with different established floors and protects your investment without the need of a put and the fees associated with it.

Here are some factors that producers mention when purchasing LRP:

- Recent world events/Japan markets
- The U.S. economy/Interest rates
- Rising feed costs/Ethanol impact
- Shrinking cattle supply/Strong demand

Would it be wise to lock in a profit?

As I look at the year to date, we have written coverage on the 599# steers with coverage in the range of \$149.77/cwt. This coverage gives you a gross coverage of \$897.12/head and a net of \$854.62/head. This compares to \$764.56 gross and \$736.05 net for about the same time period last year. Currently with the coverage being written, you have an additional \$118.57 of coverage on the 599# steer. With the prices being higher, the producers that have written LPR this year are putting a profitable price floor on these calves and have locked in profits well above last year's protection. Give us a call and our agents will be happy to visit with you about putting a price floor on your calves.

Ending thought: One producer told me, "You can't lose money when you lock in a profit." Isn't that the truth! ■

LRP: THE UNKNOWN RISK PROTECTION

By Arlyn Rieker

Reading through the different livestock publications I receive in the mail, one thing I see very little discussion on is LRP (Livestock Risk Protection). Whether it is bull sale catalogs, breed association publications or general farm magazines, it is very seldom discussed. We had the opportunity to be a part of the Jefferson/Thayer county cattlemen's meeting in Fairbury and Dave Meyer did a presentation on LRP at that meeting. After the meeting I got to wondering if the National Cattleman's Association publication has anything about LRP. I searched the most recent magazine and there was no information about LRP. I also searched the Nebraska Farmer as it has been discussed briefly in the past. I read about crop insurance being a subsidized put on your insured bushels, man-



aging crop risk by forward marketing and buying puts for the grains and cattle to protect market declines. LRP is designed for just that, protecting against a decline in the market prices for the selected coverage period, and it is subsidized 13%. As we participate in more producer meetings, we meet more people questioning the feasibility of LRP versus buying a put. As producers compare this to a

put, the cost per head can be cheaper and we attribute this to the subsidy and no brokerage fees on the LRP endorsements. Also, with LRP you can insure from 1 to 2,000 head on the feeder cattle and up to 4,000 head for the fed cattle. This allows you to insure cattle for different endorsement lengths and not have to comply with the pound limits per contract on a put. If you want to insure 30 head at a time, you can do that and also have different ending dates you are protected up to. This flexibility allows



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something unhealthy is put in front of us. We get spooked when the doctor tells us that we are in an unhealthy state, but once we are offered the next helping of unhealthy food we start eating.

So which is it, to count or to not count? According to David Kirchoff, President of Weight Watchers, he states, "Calorie counting has become unhelpful. When we have a 100-calorie apple in one hand and a 100-calorie pack of cookies in the other, and we view them as being 'the same' because the calories are the same, it says everything that needs to be said about the limitations of just using calories in guiding food choices."

Dr. Linda Berry, a Certified Nutritionist also states, "Cutting back calories in a healthy way can be simple, without pulling out the calculator. If you are eating two pieces of bread per day, cut back one, or if you have three glasses of wine, only have two, she said. Skipping one slice of bread can save you about 100 calories and passing on a glass of wine can spare you between 70 and 200 calories."

TO COUNT CALORIES OR NOT TO COUNT CALORIES? By Morgan Baldonado

Many people have asked me this question before. I'm not sure I have a good answer for this question, because yes, I used to count my calories, but now that I know about how many calories are in each food I am eating I stopped counting. I now listen to what my body is saying. Sometimes I will eat fruit and other times I am craving some carbohydrates.

The science of food and counting calories has come a long ways. We now have Weight Watchers, Jenny Craig, Nutrisystem and Slim Fast just to name a few. All of these plans for weight loss are now dealing with the science of food. These plans all deal with how to make a person feel full and lose weight. Some focus on counting calories and others have your meals prepared for you so you don't have to count calories.

Even our technology can help us with counting calories. I have used applications called Calorie Counter and Lose It. Both work wonderful. You can scan the barcode of your food in and it will have all the information on the box right there on your phone or IPod. You do not have to spend time typing in how much protein, sugars and carbohydrates there are.

There are also many resources online you can use such as Sparkpeople.com, LiveStrong.com and Fitday.com. These programs allow you to enter your calories and your activity minutes and they will show you how to lose weight each week or maintain the weight that you are at.

Human beings have always had a complicated relationship with food. Currently the U.S. population is 67% overweight or obese including about 17% of children ages 6 to 19. We have so many food options around us on a daily basis that it seems helpless to control ourselves. We loose weight and then start gaining it back. We say we will eat healthy, but then we relapse when

There are so many people who do not know how many calories they are taking in any certain day. So if you are up for the challenge, keep a journal or use one of the references listed in this article to see how many calories you are taking in. Just keep in mind that fruit and vegetables are healthier than 100-calorie packs.

So, the answer to the question to count calories or to not count calories is up to you and your body. If you know about how many calories you are taking in then don't count calories and just listen to what your body is telling you. If you do not know how many calories you are taking in each day then it would be a good idea to keep track just so you get an idea about how much you are eating. Then once you understand how many calories are in the items you are eating then stop counting. ■

Resources are from www.time.com and www.lifewhile.com.

TEST YOUR CALORIE KNOWLEDGE!

1. How many calories are in six asparagus spears?
2. How many calories are in six asparagus spears with four tablespoons of cheese sauce and almonds?
3. How many calories are in a fast food croissant with an egg, cheese and ham?
4. How many calories are in a toasted whole wheat English muffin with two tablespoons of peanut butter?
5. How many calories are in 12 ounces of cola?
6. How many ounces are in 12 ounces of whole milk?
7. How many calories are in one can of condensed chicken noodle soup?
8. How many calories are in one frozen chicken pot pie?
9. How many calories are in six 4-inch fish sticks?
10. How many calories are in one 6-ounce can of white tuna packed in water?

5.	155
4.	325
3.	475
2.	190
1.	20
6.	220
7.	160
8.	485
9.	460
10.	220

ANSWERS:



claims takes place (even off premises on a public road) or how the mower were being used at the time of the occurrence, there would be coverage under the policy, again both property and liability. The reason for this is because the grant of coverage is for a vehicle “used to” service an insured’s residence. There is no policy requirement that at the time of the occurrence the mower must be being used to service the residence.

As a further example, if the insured owned a 4-wheeler and used it to both service the premises and also for hunting at a hunt camp three counties away, there is a good argument for coverage even while the owned 4-wheeler is off premises. The insured could simply argue that the 4-wheeler was used at some time to service the residence and the policy does not require that it be used only to service the residence. While this whole concept may seem to be “splitting hairs” it’s the exact type of analysis that goes on in courts, often resulting in coverage being provided where none was perhaps intended.

Enter the ISO Homeowners 2000 program, with the following property and liability wording concerning vehicles used to service the premises:

“We do cover ‘motor vehicles’ not required to be registered for use on public roads or property which are used solely to service an ‘insured’s’ residence.”

Note the addition of just one word: “SOLELY.” While adding just one word may seem innocent enough, the coverage implications are huge.

So, what’s the effect of this one word? It’s simple -- the ONLY thing the riding mower (or 4-wheeler or golf cart) can be used for in order for coverage to apply under this portion of the policy is to service the insured’s residence. (Coverage for golf carts and 4-wheelers can be provided under certain circumstances in other parts of the policy but those sections will not be analyzed here.) To illustrate the power of one word consider the following situations:

Joe owns a riding mower and cuts his two-acre yard with it weekly. His neighbor, Sharon, takes an extended month-long vacation each June. Just because he is a nice neighbor, Joe tells Sharon he will cut her yard with his riding mower during June because “it only takes about 20 minutes to whip out her small yard.” While cutting Sharon’s yard Joe injures a child passing through the yard. Or, even while cutting his own yard in March he injures someone.

Susan owns a riding mower, and uses it to cut her yard. However, from time to time her son, Billy, joyrides the mower (with the blade disengaged) around the two-acre tract. While cutting the yard Susan injures someone. Or, while Billy is joyriding with a friend on the back the friend is injured.

Harry owns a 4-wheeler and uses it mostly to service his premises -- haul hay, close the barn door at night, and turn off water pumps on his 10-acre tract. Each January, though, he takes the

RIDING MOWERS . . . ARE YOU INSURED?

By Lori Rahjes & Deb Arends

When the wording in a new version of an insurance policy is changed there can be a significant impact on the coverage provided. This can happen even if just one word is added, changed or deleted. As a case in point, let’s look at the coverage provided for a riding lawnmower under a 1991 vs. 2000 edition of the “ISO standard” Homeowners policy.

We will look at the coverage provided (both property and liability) for a riding lawnmower covered under a homeowners policy written under the 1991 edition date, then written under the 2000 edition date. As a side note, the same coverage implications would apply for a 4-wheeler used to service the premises, or a golf cart used by the owner to service the premises as examples will show.

The 1991 homeowners policy states there is both property coverage and liability coverage for:

“Vehicles or conveyances not subject to motor vehicle registration which are used to service an ‘insured’s’ residence.”

Clearly a riding mower is used to service the residence so, under the 1991 policy, if the mower is stolen there is coverage under property section of the homeowners policy, subject of course to the deductible. Likewise, if the insured (or his resident son, daughter, or wife) were using the mower to cut their yard and negligently ran someone over with the mower, there would be protection under the liability section of the policy.

It’s important to note the policy wording simply requires that the mower be used to service the residence. The form does not state that coverage applies, “while being used to service an insured’s residence.” Consider the insured who uses his riding mower (or 4-wheeler or golf cart) to service the premises as well as use it to go down the street to visit a neighbor. Regardless of where the

4-wheeler to a hunting camp across the state and uses it during his week-long hunting vacation. While hauling hay on premises, or while hunting during the hunting vacation Harry injures someone while driving the 4-wheeler.

In all of these cases, no matter where the injury takes place and no matter how the motor vehicle is used, there is no coverage under the 2000 homeowners policy. Why? Because the vehicles in question were not used solely to service the residence. It's interesting to note that ISO could have made the wording say coverage applied "while being used to service the residence." That would have covered the on premises claims, even if the vehicle were used at other times for uses other than to service the residence. Instead the most restricting wording possible was used, and the end result is a huge change in coverage over the 1991 form.

To remedy the Section I coverage issue, a recreational vehicle policy could be written on a 4-wheeler or golf cart, but it's doubtful such a policy could be written on a riding mower or lawn tractor. Keep in mind, too, that riding mowers and lawn tractors can be of significant value. Again, under the liability section, a recreational vehicle policy can fill the gaps created for the 4-wheeler and golf cart. Remember too, the homeowner's policy provides liability for golf carts under other parts of the policy, as it does for 4-wheelers. Outside of the coverage provided in those sections a personal umbrella policy could likely fill some of the liability gaps for riding mowers used, for example, to cut a neighbor's yard. As always, the disclaimer for all umbrella coverage issues is to read the form to check policy language.

One word -- solely. It can be a coverage killer!

If you have policy questions or would like a comprehensive insurance review, please contact the experienced agents at The Home Agency for this no-obligation service. ■

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

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Motorcycle Insurance

INSURING YOUR MOTORCYCLE

By Julie Dornhoff

Get your motor runnin'--Head out on the highway -- Lookin' for adventure -- In whatever comes our way.....

Perhaps you were "Born to be Wild," just enjoy the feel of the open road or maybe just trying to save some money on fuel costs. Whatever the reason for riding, there are many more motorcycles on the road today. A thrilling ride; however, they can be very dangerous for the rider and passenger as well as the occupants of other vehicles on the road.

10 THINGS ALL CAR & TRUCK DRIVERS SHOULD KNOW ABOUT MOTORCYCLES

1. There are many more cars and trucks than motorcycles on the road and some drivers don't recognize a motorcycle. Look for motorcycles, especially when checking traffic at an intersection.
2. Because of its small size, a motorcycle may look farther away than it is. It may be difficult to judge a motorcycle's speed.
3. A motorcycle can be easily hidden in a car's blind spots. Take an extra moment to check traffic when changing lanes or turning at intersections.
4. Also, because of its small size, a motorcycle may seem to be moving faster than it really is. Don't assume all motorcyclists are speed demons.
5. Motorcyclists often slow

- by downshifting or merely rolling off the throttle, thus not activating the brake light. Allow more following distance.
6. Turn signals on a motorcycle usually are not self-canceling, thus some riders, sometimes forget to turn them off after a turn or lane change. Make sure the signal is for real.
7. Motorcyclists often adjust position within a lane to be seen more easily and to minimize the effects of road debris, passing vehicles and wind. Understand that they are adjusting lane position for a purpose, not to be reckless or show off.
8. Maneuverability is one of a motorcycle's better characteristics, especially at slower speeds and with good road conditions, but don't expect a motorcyclist to always be able to dodge out of the way.
9. Stopping distance for motorcycles is nearly the same as for cars, but slippery pavement makes stopping quickly difficult.
10. When a motorcycle is in motion, don't think of it as motorcycle; think of it as a person.



PERSONAL PROTECTIVE GEAR

One thing that makes motorcycling enjoyable is the freedom of riding in the open air. Of course, being out there can have its drawbacks, such as extreme hot or cold weather, rain, insects and debris. It's because of these situations that protective gear was developed.

The most important piece of protective gear you can wear is a helmet to meet DOT standards. It is illegal to ride in Nebraska without a helmet. Most of our neighboring states do not have helmet laws for adults; however, it is a very responsible habit to get into. For the sake of your loved ones, wear your helmet. You always wear a seatbelt in the car!!

In 2008, motorcycle helmets saved 1,829 lives.

-Insurance Information Institute

Helmets protect your head in the following ways:

1. The outer shell resists penetration and abrasion
2. Inside the shell is the equally important impact-absorbing liner that absorbs more of the shock by slowly collapsing under impact.
3. The soft foam-and-cloth liner next to your head helps keep you comfortable and the helmet fitting snugly.
4. The retention system, or chinstrap, is the one piece that keeps the helmet on your head in the event of a crash.

Both shell and liner spread the forces of impact throughout the helmet material. That's why, in most cases, if a helmet has been damaged in a crash, it will not be protective in another mishap and should be replaced.

For more information on helmets, order the Motorcycle Safety Foundation's Cycle Safety Information publication, "What You should Know About Motorcycle Helmets".

20 states and the District of Columbia had laws on the books requiring all motorcyclists to wear helmets as of January 2011.

-Insurance Institute for Highway Safety

and riding suits are also necessary accessories that riders need to consider.

Face Protection, face shields, goggles, footwear, gloves, jackets, pants

MOTORCYCLE INSURANCE

Motorcycle insurance varies among companies. The Home Agency offers a variety of motorcycle policies. Some of the coverages available are:

- Accessory Coverage provides coverage for additional accessories on the bike in addition to helmet and safety riding apparel for collision.
- Transport Trailer Coverage
- Trip Interruption pays for lodging, alternative transportation and food while the bike is being repaired in the event of mechanical breakdown or covered loss more than 100 miles from home.

- Motorcycle Rental Coverage transfers to a rental or loaner motorcycle.
- Physical Damage Plus Coverage provides a guarantee to use only "Genuine Manufacturer's Parts" when repairing the bike and to replace accessories.

The various companies also offer a variety of discounts:

- Multi-Cycle Discount
- Home Owner Discount
- HOG Member Discount
- Rider Group Discount
- Rider Course Discount
- Winter Discount

Call The Home Agency today to get more information on insuring your motorcycle.

These policies also have excellent coverage for trikes, dirt bikes, mopeds, scooters, ATV's, golf carts and snowmobiles.

Most of the top ten auto insurers offer motorcycle insurance, either as an endorsement to a personal automobile or as a separate policy.

-Insurance Information Institute

Get out there and enjoy the open road. Keep it upright and be safe!! ■



Working at locally family owned Gothenburg State Bank creates quite a responsibility, one that our employees take on with a sense of excitement and purpose. Our employees work hard at the bank, but they also work hard to improve our community, by volunteering at the Chamber, the GIC, the school board, the theater, and the list goes on. We are proud of what we do and we invite you to bank with the bank that makes a difference.

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Regional Office News

STRATTON, CO

By Penni Fox

Writing this article on the first day of spring brings me to my favorite time of year. There is nothing more exhilarating than hearing the birds, having more evening daylight and watching green blanket the brown of winter. We are still so very dry, but hopefully will see moisture appear in the form of rain.

I would like to touch on the issue of renewing policies as well as the importance of great communication between the customer and agent. It's so important for policy holders to contact your agent with changes throughout the year. This ensures that an additional item is not overlooked ending up with no coverage; as well, if something is sold and not deleted from your policy, you are paying premium for an item you no longer have. The more customers I meet with at renewal time only reiterates how many changes are not getting made during the policy period. I have found Farm Policies are more apt to have this issue due to so many facets integrated into them. If you have questions going into the busy time of year or just want to double check for peace of mind, I encourage you to make an appointment with your agent. When you review your policy with your agent, I recommend discussing the difference between scheduling a piece of machinery versus coverage under the farm blanket.

As Livestock Risk Protection (LRP) insurance has gotten started in our area, we are looking to help producers lock in a price floor. While the future markets are holding steady, the risk of Asian markets and uncertainty of the economy make us vulnerable. LRP protection insures an income producing sector of your ranch operation. LRP can be looked at as a homeowners, auto or farm policy. You obtain coverage to protect your investment while hoping you never have to use it.

LRP is providing coverage at profitable levels not seen before. As I look at the year to date, we have written coverage on the 599# steers with coverage in the range of \$149.77/cwt. This coverage gives you a gross coverage of \$897.12/head and a net of

\$854.62/head. This compares to \$764.56 gross and \$736.05 net for about the same time period last year. Currently with the coverage being written, you have an additional \$118.57 of coverage on the 599# steer. With these prices being higher, the producers that have written LRP this year are putting a profitable price floor on these calves and have locked in profits well above last year's protection.

As we look to the future and cattle prices, there is a great deal of risk you are protecting. The process to get you started in LRP is to complete the application, that way, when the coverage you prefer is available, all we need is the number of head you want to insure and the weight and ending date you want. Please give me a call and I will be happy to visit with you about the profitability of LRP. ■

MCCLELLAND, IA

By Kevin Ross

How green it is!!! Spring is such a great time of year; calving season, spring clean up, planting season and yes the first litter of new barn kittens. Sara will probably make some famous on her blog (sarashousehd.blogspot.com) or in the next magazine. There always seems to be so much work to get done in the spring and so little time, but at least we get the longer days to help us out in trying.

I have talked to many different cattlemen and most everyone had good calving weather and overall had little trouble. Warmer and drier weather from last year helps with calving and with getting over the wintertime blues; which is also great news for the cattle industry as herd numbers had been decreasing.

With the smaller carryout of corn and demand being high, I am certain that barring any catastrophic weather event, we will produce the largest corn crop in history. If Vegas took bets on it, you know where I would be at on the bushel amount....HIGH! The great part for farmers and agribusiness is that all commodity prices seem to have tracked up along with corn, in no small part due to the poor world wheat crop also last year and various other

factors as well. Good luck to all this year and may high yields be bestowed upon us all! Stay safe around the equipment and hope you all catch some timely rains! ■

BELOIT, KS

By Enos & Jill Grauerholz

It is nearly wheat harvest now. Let's take time to remember the erratic events of early spring. The earthquakes sent markets limit down for three days in some crops. News of radiation tainted food spread. Wheat conditions were poor due to dry spring. The spring acreage battle drove prices up. Volatile unrest in Asia and North Africa made tensions high. Maybe the biggest report comes out today (at time of printing), China may have purchased huge amounts of USA origin corn. This may be the first of many to come since 1996. This should be bullish news or has the market already factored the news in.

Many unpredictable factors influence our markets. This volatility reinforces the need for a marketing plan. As producers, we tend to worry too much about the bushels we have sold too early and too little about the bushels we haven't sold. This scenario provides an opportunity. It is easy to overlook a great marketing opportunity, by trying to look over the horizon. These are "good times" to make a plan to bring the cash home. Hitting the high isn't as important when all grains are profitable.

You should know your guaranteed bushels and cost of production. Wheat base price was \$7.15. Before the earthquake cash new crop wheat hit \$9.03. Your wheat policy had essentially increased by two dollars a bushel. We need to sell wheat to lock that value in. The nine dollar wheat may not have been the high, but it probably won't be that high at harvest either.

Be sure to give us a call if you think you have a possible wheat claim. It does not hurt to turn a claim in, even if you don't end up with one. Good luck and feel free to call throughout season with concerns. ■

CLAY CENTER, KS

By Chris Hauserman

As I write the article it is late March and sales season has just finished up. Once again I want to express my appreciation for all of my customers. We had a really good turnout at our sales meetings and with the revenue prices that were set this year, we have record revenue guarantees.

Also, new this year for Kansas wheat growers is the availability to purchase HPP hail insurance and the 120% level. Hopefully the wheat is looking better by the time this article comes out in the magazine, because at the time of this writing some of the wheat is thin and there appears to be some spotty stands in some fields. HPP hail coverage may be a good option in a year such as this, when yields may be questionable, because the chances of outgrowing your hail loss may be reduced. Many of you may not be familiar with HPP, but, it provides very good coverage on the upper portions of your production and the premiums are typically less expensive per \$100 than a companion plan and also a basic plan. As always feel free to call with any questions and to

go over all of your crop or hail insurance needs. ■

HOME, KS

By Paula Brown

It's finally here! Everyone in our area has been so anxious for spring's arrival. Although the winter wasn't as harsh as last, we were still ready to tell it goodbye! Now our focus turns to planting and along with that the beginning of the storm season. This year Hail Production Plan (HPP) is available in Kansas with some companies offering higher levels than last year. 120 is available on wheat for the first time and for those with strong APH's, it's a good alternative to a traditional hail policy. With the high projected/base price on wheat and an average crop predicted, HPP is a good risk management tool for many producers. New products take a little time to understand, but HPP is relatively simple and worth learning about.

The condition of the wheat crop has been a topic of much discussion and we are hoping for timely rainfall to help bring it along. Many insureds in our area have increased their insurance levels on the soybeans, corn and grain sorghum this year in anticipation of a predicted drought and to take advantage of the high liability guarantees. The next crop insurance deadline will be acreage reporting which is July 15. As soon as I have your acres, I can generate marketable bushels for those who may want to contract grain. If you have questions about your policy or any new products give me a call, I am always available! ■

KIRWIN, KS

By Rhonda Jones

Hello from northern Kansas. It is March Madness right now and KU is heading to the Sweet Sixteen (Go Jayhawks!). Spring sign up felt like March madness. The base prices were set at an all time high therefore many insured's were trying to decide whether to go up a level, switch to enterprise units, how much hail to put on and what plan. The grain markets were gaining strength and forward pricing this year's crops was looking favorable. We saw how fast that can change over night with Japan's disaster. The markets did rebound after a few days and then the war in Libya started. How will this affect us?

Spring planting will be upon us and there are some dates to remember. The Final Plant Dates are:

- Corn – 5/25/11
- Soybeans-6/15/11
- Grain Sorghum and Sunflowers-6/25/11

Planting beyond those dates are insurable under late planting period with a 1% reduction per day up to 20 days.

Also, Acreage Reporting deadline is July 15th.

Cold temperatures this winter on the wheat may have resulted in some winter kill. Call me before destroying as we will need to turn in a claim.

Carry over hail coverage on your existing wheat policies ends May 1st. I can quote hail anytime of the day, but there is a 2

hour waiting period after taking out coverage to be protected.

During wheat harvest, please keep good records of your production. Scale tickets from elevator or grain carts need to have insured's name, crop, section and date. If you are storing on the farm, make sure you mark bins if comingling grain from other sections. Keep an eye on your production. If there is a claim, we want to get it turned in as soon as possible.

Cattle prices are seeing all time highs. Price guarantees for LRP have been running \$1.40 to \$1.45 for steers up to 599#. How much longer will they stay there? Give me a call if you would like a quote and remember it is only good until 9:00 a.m. the next day.

I have been with The Home Agency for six years this spring. I have learned a lot and enjoy what I do, especially meeting with you individually to discuss your insurance needs. Thank you for entrusting me with your business. ■

LARNED, KS

By Clark Redding

Well, March 15th has come and gone and we are all still wondering what is going to happen with these commodity prices. Man, if a guy knew that just for this year, he could retire! Corn, soybeans and wheat, have all been down and have bounced back some. Feeders and Fats were down the limit and we're seeing some rebound there also. What's going on? Some of my insureds waited until the very last minute to choose their level of coverage, wondering if a higher level will take advantage of the Revenue side of the policy if these prices are going to keep falling. Having this kind of a decision to make reinforces the value added part of the Revenue Protection policy and its higher levels of coverage.

Lost bushels might just be an issue this year. Western Kansas has had some moisture and the wheat is starting to come around, but we're going to have to have some rain to get this crop to harvest. Eastern Colorado is still dry, dry, dry. We have some subsoil moisture, but that first 12 inches or so is dry. Eastern Colorado can't seem to catch a break when it comes to precipitation. The mountains are getting a ton and the Colorado plains are a bakin'. Even with the lack of moisture the wheat looks better than expected, but Mother Nature is going to have to help out some to get this Colorado wheat crop to harvest. ■

BENKELMAN, NE

By Meghann Pursley

Hello from southwest Nebraska! The wheat is looking pretty good around here this spring! The couple of snow/rain showers we've gotten this month (March) have really helped. I was watching the Kansas news station last night and as of the 19th of March, they have already been hit with golf ball sized hail! Hopefully we will luck out and dodge those storms this spring and summer. It just goes to show that it's never too early to start thinking about hail coverage. This year we have some different options ranging up to 125% coverage with production hail plans.

If you have any questions or want me to run a quote for companion or production hail just give me a call and I would be more than happy to do that for you. With projected prices set so high this year, producers want more coverage than ever. Wheat was set at \$7.15, corn at \$6.01 and soybeans at \$13.49; let's hope prices stay like this until harvest!

LRP prices are up as well with a price floor of \$145.18 per 100 on feeder cattle just this week. I have met with a number of people considering LRP insurance and would be glad to run a quote or answer any questions you might have about this product.

Don't forget we also offer home, farm, auto and commercial insurance too! With so many agencies closing and changing managers in our area, there have been a lot of people coming in for quotes. We are one of the few offices in this area open Monday thru Friday 8am to 5pm.

The next thing on our to-do list is report corn acres. June 30th is the deadline for Nebraska and July 15th for Kansas. I have seen a lot of guys out working in the fields this week getting ready to plant. This is my favorite time of year. It is fun seeing everyone out and about and everything starting to come to life again. Speaking of which, Drew and I are expecting a baby this October! What an exciting couple years it has been! ■

ELMWOOD, NE

By John P. Nunez

Greetings to everyone! The Elmwood office is here and ready to earn your business. The Home Agency specializes in crop and hail insurance. In addition to crop and hail insurance, my office would like to become your one-stop agency for farm, home, auto, life, long term care and disability insurance. We are also offering retirement solutions.

Weather Risk Management is one more item that I would like to make everyone aware of. We are utilizing weather contracts to enhance your crop risk protection against various weather events. This is a valuable tool to hedge against a weather event. There is no adjustor! You get paid when the specified weather event happens.

As spring planting is upon us, I hope everyone has a safe and uneventful season. I look forward to offering services that meet your needs. I am here to assist you with any questions. Have an awesome planting season! ■

RUSKIN, NE

By Dave Meyer

Well March 15th has come and gone again. This year brought substantially higher base prices than 2010. It sets a very positive tone for the upcoming year. As we saw with the earthquake and tsunami in Japan, unexpected events can make the market move wildly. With the huge moves in the grain and also the livestock markets, I hope that having the high base prices can help settle your nerves a little bit. One thing I think we can be sure of is that the growing season will bring its share of price moving events. I hope you aren't afraid to make a profit! ■

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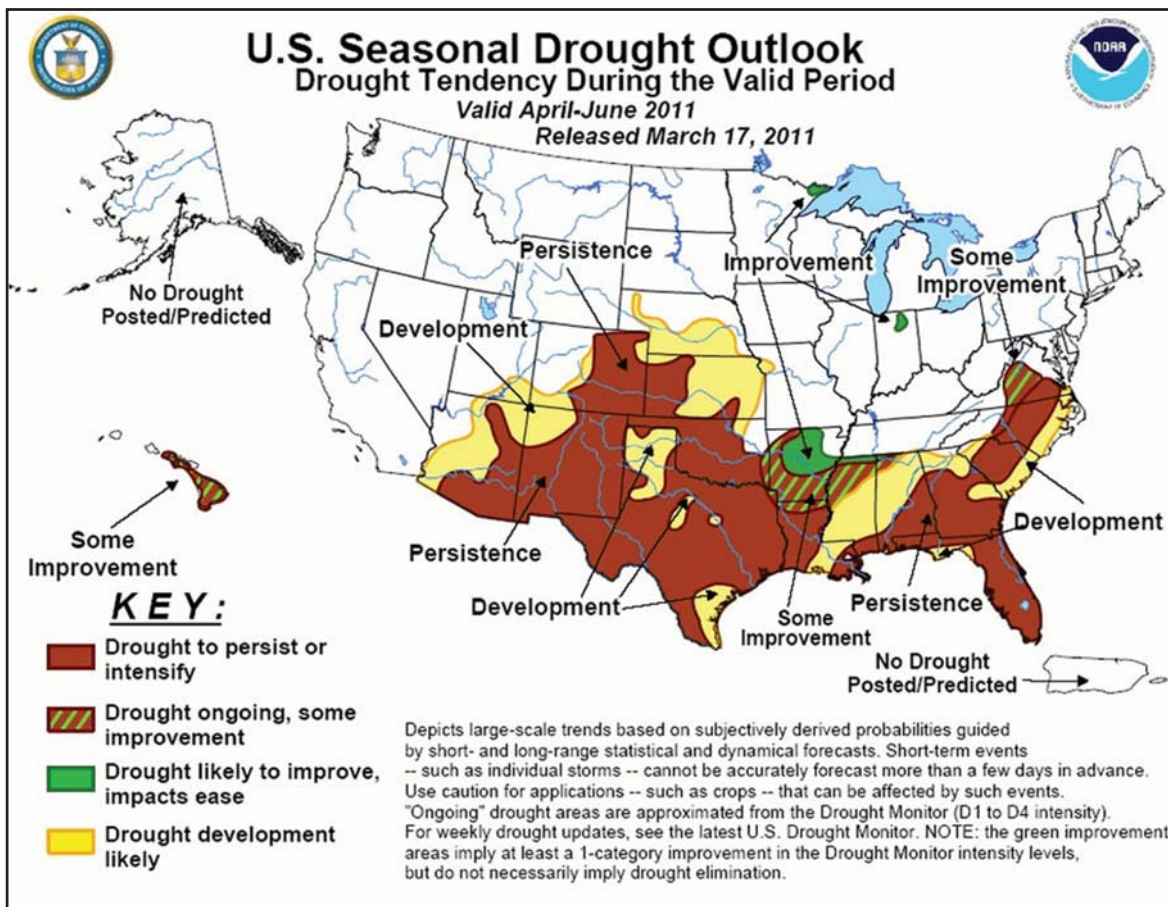
HOW TO PROTECT AGAINST DROUGHTS & FLOODS

By Jim Jubb

This edition, we are going to talk about spring and summer drought and how to protect your production especially if you are double cropping. National Oceanic and Atmospheric Administration (NOAA) released its March 17th Seasonal Drought Outlook for April through June and as you can see, it covers Nebraska, Kansas and Colorado. For those clients in Iowa, the issue this spring is excessive precipitation and flooding that could delay or prevent

planting as well as leach fertilizer and cause yield losses.

Producer meetings with eWeatherRisk, Jim Baldonado and team this winter showed that in Nebraska the concern was for summer drought for non-irrigated crops and pasture while in Kansas and Colorado the issue is that in north and western counties of Kansas the soil moisture level is already zero so the risk is for lack of spring rain. This holds true for Colorado as well, and through the weekly Newsletter we have been talking about this. (See how to get this Newsletter at the end of this article.)



For lack of precipitation in the spring, we can provide a program that offers protection for insufficient rain to protect winter wheat as well as guarantee adequate moisture for second crops. In the summer, we have two ways to protect your production. A simple drought structure or an excessive heat unit program can offer very good protection and good correlation with yield losses from drought or heat. These are strong risk management programs for a single crop, acting as an enhancement to your crop insurance or protecting production risk for second crops such as beans and milo.

With eWeatherRisk, you can select a single weather station or a group of them and build your weather risk management program with assistance from your agent, The Home Agency's John Nunez or myself or Brian O'Hearne. So we have you covered.

Once you find your weather station or stations and your risk date, eWeatherRisk shows you the observations for that period based on over 60 years of weather history. Then you can specify how much or too little rain or heat you are concerned with and complete your weather risk contract. For those who irrigate, a drought hedge could be the perfect solution for transferring risk associated with high fuel or energy costs as the dryer the summer, the more energy will be used for irrigation.

The other way to hedge your production risk is to use Growing Degree Days that are in excess of a high average or maximum temperature that you set. This works similar to Growing Degree Days for how long it takes to mature a crop. In this case, we might set the temperature at 85 (or any temperature you want) and those days that are above what you set, accumulate over the date range you specified. So, if the first day it is 90, that adds 5 degree day units and if the next day it is 95 then for the two days the accumulated days are 15 (5 for the first day and 10 for the second). This type of structure is used extensively by utilities and actively traded at the Chicago Mercantile Exchange but instead of 24 stations on the CME, you can choose from close to 4,000 stations on eWeatherRisk and protect your local yields.

Your Home Agency agent can show you how this could apply to summer drought for your production area or use a simple drought hedge based on how much or little it rains. Either way, weather risk management can be an effective tool for production agriculture to enhance your crop insurance, protect a double crop or hedge energy costs for irrigation that are spiraling upward.

As you can see on the Drought Map, Iowa is forecasted to have a normal spring. Flooding and excess ground moisture that could delay planting is not accounted for. We suggest looking into an excessive cumulative precipitation solution as many areas in Iowa may have risk to the planting window if it rains too much, when added to the already wet conditions. Your Home Agency agent



can provide you with more information about how to hedge too much rain in the spring.

To see more about developing weather conditions, ask your agent to receive The Home Agency's Weekly WeatherManager or download it at www.thehomeagency.com. It has some great information and ideas for you to consider! ■



Comments and Suggestions

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Brazil Crop Update

NEWS FROM BRAZIL

By Tyler Bruch

T Tyler Bruch is originally from Emmetsburg, IA and is a friend of Kevin and Sara Ross. He has been down in Brazil farming since he graduated from college in 2003. He has written some articles previously for *The Home Agency Magazine* and just wanted to give us an update on what it's like there this time of the year.

Brazil harvest is off and running for the 2010/2011 season. Brazil's version of the USDA, has reported nearly all year that the crop would come in at a record 68mmt soybean crop. They have adjusted that number now, and it appears it could break 70mmt. This will be the largest soybean crop ever to be harvested in Brazil and it will more than double the crop size that was harvested here just seven years ago. This is an illustration of Brazil's rapid increase in the commodity sector and how it currently is the



7th largest economy in the world and is considered an emerging force.

Many attribute the increase in production to the development of new land being

brought into production. However, that is not necessarily the case. In the past five years the introduction of Roundup Ready soybeans, BT corn and cotton and all GMO based crops we have had access to in the USA for a long time are now available here in Brazil. With this new introduction of technology, producers have seen huge jumps in productivity without adding as many hectares into production as you would think. Many wonder how long Brazil will be able to increase its levels

of production to continue to help meet the increasing world food shortage concern. It is without question that companies and countries around the world are working to produce more for less, and are trying to meet a goal of feeding a world that is set to reach nearly 9 Billion people in the next 40 years. It's hard to imagine what the world will look like in 40 years from now, but one thing is for certain the focus on agriculture will continue to grow! ■



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BHA REAL ESTATE AGENT WINS AWARD

On Wednesday, January 25th, at the Omaha Marriott, a luncheon was held by NIFA (Nebraska Investment Finance Authority) to honor those who have contributed to the success of the program.

Linda Kneifl of BHA Real Estate in Lexington, NE was one of those receiving an award. Linda received "Top Real Estate Agent of the Year" for rural Nebraska (any area excluding Lincoln and Omaha). This award was for single family buyers.

NIFA provides a broad range of financial resources for first time homebuyers and encourages the investment of private

capital in Nebraska to stimulate economic growth.

Linda is pictured on the right with Cindy Trautman, Assistant Single Family NIFA Manager and Executive Director of NIFA, Tim Kenny.

BHA Real Estate is a subsidiary cooperation owned by Jim and Sharri Baldonado of The Home Agency. ■



Agriculture Blogs

Suggestions by Sara Ross

If you like to read about agriculture and life on a farm or try out some new recipes or see some awesome photography, check out the CommonGround volunteers' blogs!

- sarashousehd.blogspot.com
- 3kidsandpigs.blogspot.com
- agonthe4front.blogspot.com
- iasoybeans.com/KSimon
- cornfieldsandtractorwheels.blogspot.com
- foodmommy.blogspot.com
- galinthemiddle.blogspot.com
- ladyofag.wordpress.com
- meyerdairy.wordpress.com
- sdfarmwife.blogspot.com
- suzannecomonground.blogspot.com
- iowacornstalk.blogspot.com
- nebraskacorn.blogspot.com

Some other interesting agriculture blogs that I have found are:

- idahofarmwife.net
- agpolicyfromtheinsideout.blogspot.com
- webelfamilyfarm.blogspot.com
- thepioneerwoman.com
- iafarmwife.com
- homemadetiowalife.blogspot.com
- wagfarms.wordpress.com
- pinkepost.blogspot.com



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From: Glennis Thies

Frozen cinnamon rolls

Boil following ingredients together:

2 cups brown sugar

1/2 c. butter

1/2 c. milk

Optional additions:

Nuts or raisins

Pour into the bottom of a baking pan. Place unbaked cinnamon rolls on top. Bake according to the cinnamon roll directions. Let cool. Turn upside down on a plate and enjoy!





PROTECT YOURSELF AGAINST IDENTITY THEFT

By Corbett Hahn

The Federal Trade Commission estimates that as many as 10 million Americans have their identities stolen each year. Identity theft occurs when someone uses your personally identifying information, like your name, social security number or credit card number, without your permission, to commit fraud or other crimes.

Today's electronic information and monetary transactions make it nearly impossible to conduct business without being exposed to potential ID theft. The best way to minimize the risk is to practice deterrence. The following are some suggestions on ways to deter ID theft:

- **Shred financial documents and paperwork** with personal information on them.
- **Protect your social security number.** Don't carry it with you in your purse or wallet.
- **Don't give out your personal information** on the phone, through the mail, or over the internet unless you have initiated the contact and know who you are dealing with.
- **Never click on links sent in unsolicited emails;** instead, type in a web address you know. Use firewalls, anti-spyware and anti-virus software to protect your home computer.
- **Don't use an obvious password** like your birth date, your mother's maiden name, or the last four digits of your social security number.
- **Keep your personal information in a secure place** at home, especially if you have roommates, employ outside help or are having work done in your house.

If you really want to deter ID theft you can place a freeze on your credit account. This will have to be done with each of the 3 credit reporting agencies. This works great if you are someone

that rarely or never applies for new credit. This basically keeps anyone, including you, from opening a new credit account. If you would need to apply for credit, you can lift the freeze for a fee and go through the ID verification to make sure you are the owner of the information. This makes it virtually impossible for someone to apply for credit in your name.

Once you have taken the steps to deter ID theft, you will want to monitor your information. The United States government made this easier when it required the 3 credit reporting bureaus, Equifax, Trans Union and Experian, to allow consumers a free copy of their credit report annually. This can be accomplished by going to www.annualcreditreport.com. (*Not to be confused with free-creditreport.com. Free credit report charges a monthly fee for credit monitoring in exchange for the "Free" copy of your credit report.*) I personally pull my credit report every four months. Since there are three reporting agencies, I use a different one each time. By doing it that way, I can get a free look three times a year and never pay a fee. It really doesn't do any good to pull all three at the same time since they should have the same basic information and then you have to wait a full year to do it again at no charge.

If you've been a victim or know someone who has, you know that one of the biggest problems with identity theft is the cost involved in getting your identity restored. The cost can be high and most people don't know where to begin. Most insurers now offer identity expense coverage as an endorsement to your homeowner's policy.

Obviously an insurance policy can't prevent the theft from occurring, but it can cover the expense involved in restoring your identity. Most policies will assign a personal advocate to help work through the paperwork. The policy also covers the cost of ID restoration. This can involve costs for long distance phone calls, certified mail, notarizing of affidavits, lost income for time off of work and reason-

able attorney fees. Most of these endorsements are very reasonable and range from about \$20 to \$50 per year depending on the company. If you have any interest in this coverage or would like to add it to your policy, please contact one of our agents. ■

Information from Federal Trade Commission, Avoid ID Theft Brochure

- The average victim spends 330 hours repairing the damage caused by identity theft.
- 25.9 million Americans carry identity theft insurance.
- On average, victims lose between \$851 and \$1,378 out-of-pocket trying to resolve identity theft.

-www.spendonlife.com

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

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Mail, fax, or drop off your completed puzzle to:



LIVE HEALTHY NEBRASKA UPDATE

By Morgan Baldonado

“**L**ive Healthy America is a non-profit program funded by the Iowa Sports Foundation and the Richard O. Jacobson Foundation. Their goal is to increase awareness of obesity, overweight and associated conditions and to provide the tools, resources and technology to assist individuals, organizations and corporations in creating a culture of wellness. Live Healthy America is a nationwide, web-based and teamwork driven program to motivate and teach individuals and organizations how to make positive and lasting changes to achieve a healthy lifestyle through increased physical activity, improved diet and weight loss over the course of 100 day,” states www.livehealthynebraska.org.

As a team we have lost 107 pounds by logging 727 hours and 25 minutes of activity for 2909 total miles!

The Home Agency is doing great at the Live Healthy Nebraska challenge. We are in our 10th week out of 15 weeks. We are on our way to losing weight and doing more activity minutes. I must say I was astonished at how well we are doing. There are some friendly competitions going on around the offices, but it is good motivation for us to work even harder!

We have three teams competing in our first year of doing Live Healthy Nebraska.

1st Team-The Hyper Herbies: Jim Baldonado, Megan Baldonado, Sharri Baldonado, Melissa Harris, Tim Harris, John Nunez, Diane O'Donnell, Sara Ross, Jeri Schultheiss and Lindsay Westman.

2nd Team-The Hearty Agents: Deb Arends, Cindy Davis, Janet Haas, Corbett Hahn, Brenda Mahlberg, Dave Meyer, Meghann

Pursley, Lori Rahjes, Arlyn Rieker and Nancy Schutz.

3rd Team-The Happy Agents: Morgan Baldonado, Steve Johnson, Kevin Ross, Cindy Soller and Laura Tilson.

The Hearty Agents are winning in the weight loss at 2.83%. The Hyper Herbies are winning in activity minutes at 1850 minutes.

As a team we have amazing statistics:

- 107 pounds lost
- 727 hours and 25 minutes of activity
- 2909 total miles

Live Healthy Nebraska 100 Day Challenge has given each of us participants ways to lose weight and increase our activity minutes. We have access to amazing healthy meals, workout programs and workout videos. We are continuing to lose weight and increase our activity minutes each week. Check out the next article in the August issue to see who has won the 100 Day Wellness Challenge! ■



Visit The Home Agency Online at www.thehomeagency.com!
There you will find up-to-the-minute information about:


- Commodity Markets
- Stock Markets
- Local Forecast and Radar
- And much more!

You can also request a quote, find the THA office nearest you and check out all the product lines that The Home Agency has to offer you!

OUR MISSION

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

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



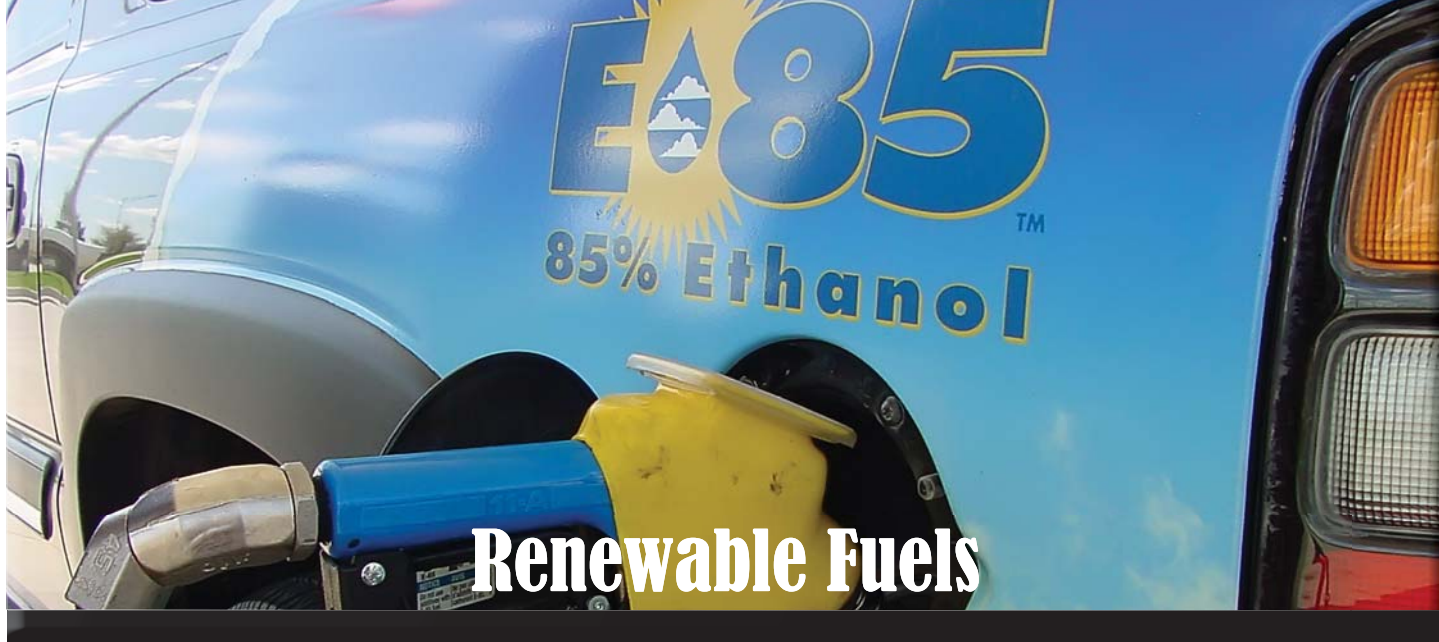
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www.andersonsgrain.com

We believe that success in farming is not assured because you have an ethanol plant or processor to sell to. You are successful in farming because you manage your risks, you are disciplined about all aspects of your business and you do business with trustworthy partners.



ETHANOL: WHAT'S YET TO COME

By Ashley Dean

It is possibly one of the most misunderstood commodities in the US and yet it's affecting every American on a daily basis. In its simplest form, ethanol is grain alcohol. It's a liquid, produced by the fermentation of plant sugars from crops, such as corn. Ethanol is a clean-burning, high-octane motor fuel that is produced from renewable sources.

Last year American ethanol production reached 13 billion gallons; a dramatic increase compared to the 1.6 billion gallons produced at the start of the decade. Ethanol replaces the use of foreign oil, reduces greenhouse gas emissions and provides 67 percent *more* energy than it takes to produce. Still, however, the industry faces intense scrutiny and is poised to work overtime in 2011 to overcome the great obstacles that stand in its way.

In the 2011 Ethanol Industry Outlook, titled *"Building Bridges to a More Sustainable Future"*, Bob Dinneen, President and CEO of the Renewable Fuels Association (RFA), acknowledges the work to be done this year. He rallies the industry saying they "must come together once more to present a unified vision for what ethanol policy should be in the 21st century."

So what *is* yet to come? The advancements, new technologies and possible contribution ethanol can make in the future is staggering. Industry leaders suggest the next generation of ethanol is here now.

MORE ETHANOL AT THE PUMP

Since it was first recognized as a form of fuel in 1980, the production and use of ethanol have both risen dramatically. Today more than 90 percent of all gasoline sold in the U.S. is blended with ethanol.

(See Chart 1.1)

There are two common ethanol fuel blends: E10 and E85. E10 (comprised of 10 percent ethanol and 90 percent unleaded gasoline) is the most widely used. It is approved for use in any make or model of vehicle sold in the U.S. and is often recommended by automakers because of its high performance, clean-burning characteristics. E85 contains 85 percent ethanol and is an alternative fuel for use in flexible fuel vehicles (FFVs).

FFVs are becoming increasingly popular but automakers are not making all vehicles flex-fuel compatible, because only a fraction of fueling stations offer blender pumps. Blender pumps are designed to allow the consumer to choose the amount of ethanol blended into their fuel. FFVs are capable of running on any blend of gasoline; however automakers feel that in order to make flex-fuel vehicles appealing, the blender pumps need to be more accessible. Today there are more than 6 million FFVs on America's roads.

According to the American Coalition for Ethanol (ACE) research released in 2007, suggests a mid-range blend of ethanol (E20 or E30) might be an "optimal

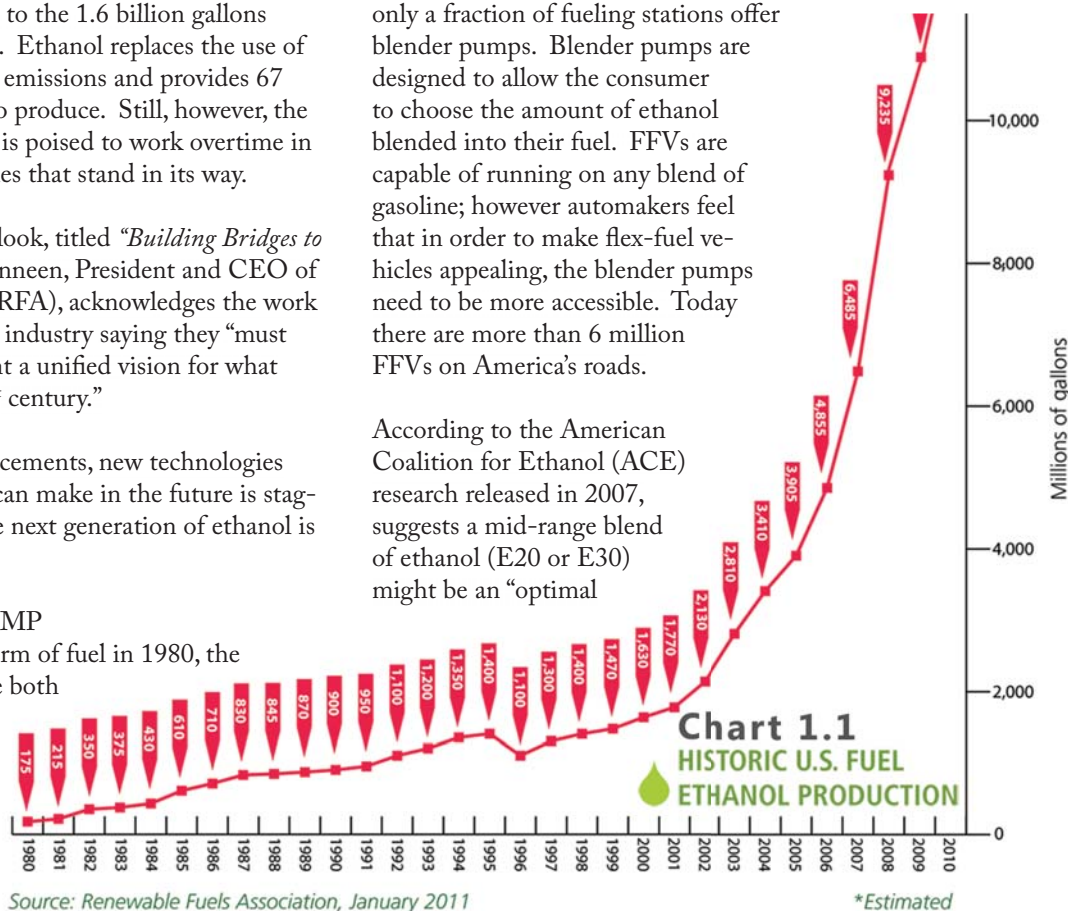
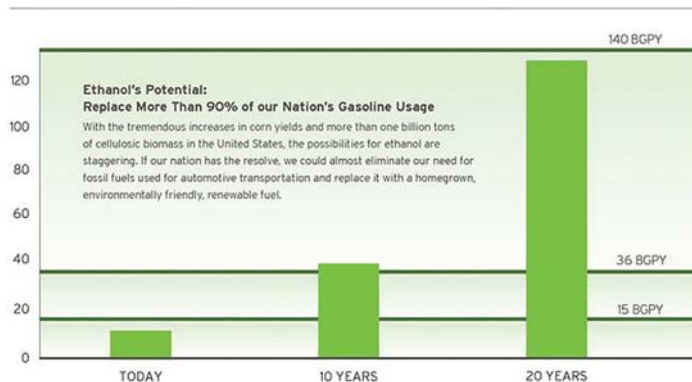


Chart 1.2
Potential Growth



Source: www.growthenergy.org

blend level” at which vehicles will get better mileage. The research even shows that in some cases a mid-range blend can provide even better fuel economy than regular unleaded gasoline – even in standard, non-flex-fuel vehicles.

Currently ethanol provides nearly 10 percent of the nation’s gasoline supply and ethanol advocacy groups insist the production can meet its demand in the future. Growth Energy™, a proactive group of ethanol supporters, claims it has the potential to replace more than 90 percent of our nation’s gasoline usage. (See Chart 1.2)

NEW TECHNOLOGIES BRING ETHANOL CO-PRODUCTS

The future and growth of American ethanol will largely be based on corn. The “food versus fuel” debate has stirred controversy and the Corn Farmers Coalition, along with many other support groups nationwide, has worked hard to combat the idea that using corn to make ethanol will cause a food shortage.

Many statistics and extensive research support the idea there is, in fact, plenty of corn produced to eat, feed livestock, export, and to make ethanol, chemicals, plastic and fabric. The Coalition cites that even after supplying all of those needs, Americans have corn leftover on an annual basis.

The starch and nutrients in corn is broken down to make carbon dioxide (CO₂), distillers grains and condensed distillers solubles. Through both the dry and wet milling processes, co-products are made. Corn distillers grains are a co-product of the dry milling process and can be sold wet or dried. Distillers grains are especially known for feeding livestock and were exported to more than 50 countries in 2010. According to the RFA, distillers grains exports were worth an estimated \$1.6 billion last year, making co-products an essential part of ethanol’s bottom line.

Although there are many uses for these co-products, renewable fuel refineries are constantly seeking improvements in operating efficiency, product diversification and innovative measures to create opportunities for new co-products. The most recent potential co-products, from growthenergy.org are listed at the top of the next column. In some way, each of them reduces energy use and emissions.

- **Corn Oil Extraction** consists of removing crude corn oil from the syrup before it is mixed with distillers dried grains. It provides a potential feedstock for biodiesel production, creating a new co-product and revenue stream.
- **Corn Fractionation** means increasing ethanol production from a single bushel of corn by separating the corn kernel into its various components, instead of grinding the entire kernel. The process results in additional starch from the endosperm available for fermenting into ethanol. The germ and fiber are used as feed co-products, providing extra protein and improved flowability.
- **Renewable Processing Power** is the idea of burning the syrup from the refinery process in a fluidized bed reactor to generate heat and steam. Using syrup as an energy source reduces natural gas usage by 60 percent and cuts down on dryer use by up to 50 percent. Consideration is also being given to pelletizing the ash from the fluidized bed reactor for use as a commercial fertilizer.

According to the RFA, there are currently more than 20 demonstrations and pilot-scale operations, using a variety of technologies, to turn everything from corn cobs to garbage into ethanol. The 2011 Industry Outlook stresses that these new innovations and the development of cellulosic ethanol are critical, particularly to the future of the industry.

OVERCOMING THE OBSTACLES

As the world’s largest ethanol producer, over 400,000 American’s are employed to contribute to the production of it. The many industry leaders and advocacy groups speak to the exciting expansion that’s yet to come. While there is support, there are changes and investments necessary to make it all happen.

The Environmental Protection Agency (EPA) created the Renewable Fuel Standard (RFS) program, originally established under the Energy Policy Act of 2005. It required 705 billion gallons of transportation fuel come from renewable sources by 2012. The Energy Independence and Security Act of 2007 set a goal of 36 billion gallons of renewable fuel by 2022. Those goals were based on in-depth research which showed renewable fuels will in fact — add more than \$1.7 trillion to our Gross Domestic Product between 2008 and 2022, reduce greenhouse gasses and reduce dependence on foreign oil.

This year the Renewable Fuels Association celebrates its 30 year anniversary, which comes at a very pivotal time when the future of ethanol is so bright. There are however, many skeptics, tax policies, political differences, and regulatory hurdles to overcome. The commitment required to make the possible become real, is great. ■

Sources: Renewable Fuels Association: ethanolrfa.org; Iowa Renewable Fuels Association: iowarfa.org; Growth Energy: growthenergy.org; Iowa Corn Promotion Board: iowacorn.org; National Corn Growers Association: ncga.org; American Coalition for Ethanol: ethanol.org



Dirty Little Secrets

WHAT WALL STREET DOESN'T WANT YOU TO KNOW ABOUT

By Alan E. Kuzma CLU ChFC

For those of you that have read my previous articles, you know my background is in the life insurance business. I chose to work there because that field delivers guarantees when they are needed most. Let me say I have never been more proud to be in this profession than I am in these turbulent financial times.

As I approach my 38th year in business, I have found myself naturally gravitating to folks my own age and older. Today over 70% of my practice deals in helping clients secure their income for retirement.

To set the stage I want to share with you what I call the "The Three Stages of Your Financial Life"

3 STAGES TO FINANCIAL LIFE		
ACCUMULATION	PRESERVATION	DISTRIBUTION
Risk-Okay	Protect & Shield Assets	Pass Assets
Why? 1. Time 2. Paycheck	From 1. Taxes 2. Inflation 3. Long term illness 4. Stock market	1. Quickly 2. Least financial resistance

Accumulation Phase: When I work with people in the "Accumulation" phase, I tell them to take as much risk with their long term savings as they are comfortable with. Why? Because if they make a mistake and lose money this group has time and resources (i.e. a paychecks coming in) to make up those losses.

Preservation Phase: Here my message is quite simple to those

who are moving into retirement—protect and shield your assets, because you don't have the time or resources to replace them. My focus today is protecting my client's money from 1) taxes, 2) inflation, 3) long term illness and 4) stock market risk.

Distribution Phase: The final stage of a person's financial life. This begins the day they die and ends when their last asset gets transferred to whom they want it to go. Our objective in this stage is to make sure the assets pass quickly and with no financial resistance.

THE BIG PICTURE

Last July I attended an "educational seminar" sponsored by T.D. Ameritrade in Omaha. It was a two day workshop whose purpose was to 1) gather assets under management and 2) sell their educational programs priced from \$5,000- \$30,000.

While I neither moved assets to them for management nor purchased their educational programs what I came away with was priceless.

On day two our instructor, Darren, asked if anyone in the crowd would be interested in knowing which way the stock market would go in the next 7- 10 years. Hands immediately shot up.

He told us that the stock market ran in cycles, or as he called them trends. Then he put up on the overhead the graph that is shown on the top of the next page.

You can replicate this at home. Just go to Yahoo Finance and click on the Dow. Then drop down to basic charts. Click on max under range and bar graph for type and there you go.

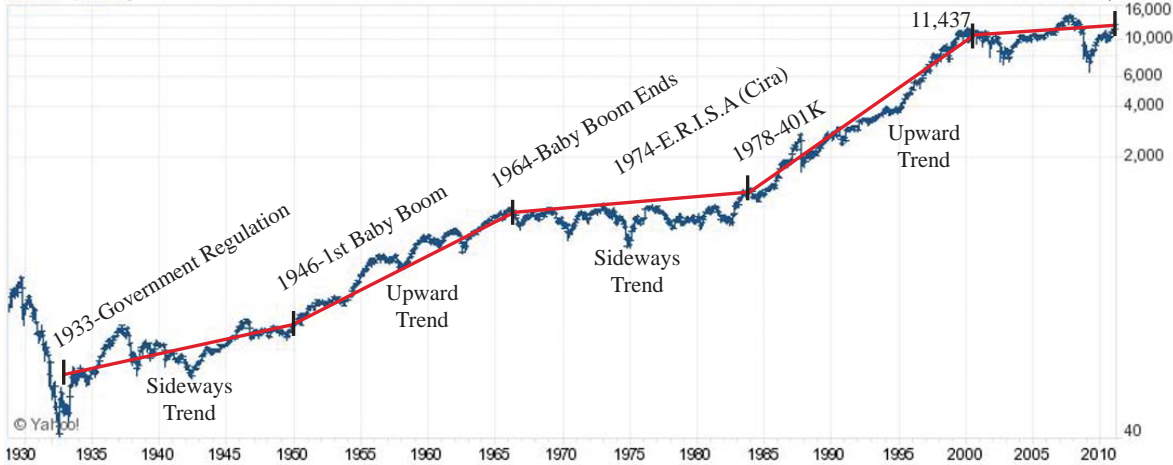
Now here is what is interesting. Darren mentioned the Dow runs in 17 year trends. To chart this, you need to go back to 1933 when the Government first started to regulate the stock market. Prior to that time it was like the "Wild West".

There are only two types of trends; sideways or upward. A side-

The Dow's 17 Year Trends

Dow Jones Industrial Average

■ DOW - Monthly



ways trend in characterized by up one year down the next, while an upward trend is characterized by the next low being higher than the previous one.

So if you look at the 17 year period from 1933-1950 that is a sideways trend with a slight upward bias. A number of important things happened in this trend: The Great Depression, World War II and the beginning of the Baby Boom. During this trend the stock market was up one year and down the next. These trends do not show much real growth.

From 1950-1967 you will notice an upward trend. During this 17 year trend we had the Korean War, the construction of the Interstate System, the infancy of the computer age and the end of the Baby Boom era. This period was a very good time to be in the stock market.

Then starting in 1967-1984 we repeated another sideways trend. Several very important things happened in this 17 year period. In the late 1960's the Government looked into their "crystal ball" to predict the future of this country and what they saw were 78 million Baby Boomers, the most influential population group in history. When our fathers went to work they received a paycheck, benefits and a pension from their employer. Essentially the employer said-stay with me and I will reward you by providing you an income in retirement.

Pensions are extremely expensive for employers to provide. The Government realized that in order for American industry to survive and thrive they must shift the responsibility of saving for retirement from the employer to the employee. This was accomplished with two pieces of legislation. The Employee Retirement Income Security Act of 1974 was step one. This created a new account called Individual Retirement Account. The second piece of legislation added subsection K to IRC section 401; 401 K. The shift from the employer providing retirement income to the employee providing for themselves was complete.

From that point in time on you couldn't talk to a banker, stock-

broker, insurance agent, and financial planner or read an article in any financial publication that did not encourage you to max out your contribution to your IRA or 401 K. The public responded and billions upon billions of dollars poured into these accounts, with the majority of the money going into the stock market.

The timing couldn't have been better be-

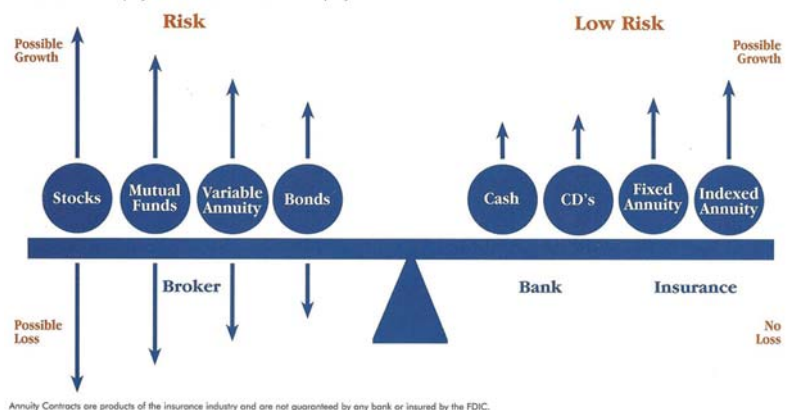
cause the Dow was poised to start another 17 upward trend and boy did it ever. On January 3, 1983 the Dow was at 1075. On January 2, 2000 the Dow opened at 11,497. A 1000% increase!

There were two things the public thought to be gospel: the stock market would always increase in value as well as your residence.

As I write this on March 14, 2011 the Dow closed at 11,993. It appears that we are smack dab in the middle of another sideways trend. So if history repeats itself and is correct, the market will remain flat for the next 7-8 years; some economists feel maybe another 10-15 years.

What's your RISK TOLERANCE?

Source: American Equity Investment Life Insurance Company



There are only 3 places you can put money: the bank, Wall Street and an insurance company.

Everyone wants safety, return and liquidity for their long term dollars. I tell them to pick two of the three.

If you look at the chart in the next column from left to right, you will see that individual stocks give you the greatest potential for growth, but also the most risk. By putting your money in mutual funds you are diversified, so your downside is lessened somewhat, but so is your upside. In addition, mutual funds will have annual fees of .5 % - 2.0% annually. Variable annuities are a combina-

tion of mutual funds and a life insurance policy. Downside is limited further yet, but upside is hindered due to higher annual fees; typically 1.5%-3.0% per year. Non government bonds round out the selection from Wall Street.

If you go to a bank you can put your money in savings (safety, liquidity) or CD's (Certificates of Disappointments-I call them) and you get safety and return.

So if we look at the insurance companies, they offer fixed interest rate annuities which are like CD's in a tax deferred wrapper. These offer higher rates than banks (some 3.1% for 5 years) and safety. Which brings us to the dirty little secret that Wall Street DOES NOT WANT YOU TO KNOW ABOUT-fixed indexed annuities. With these accounts your money is not in the stock market, but linked to a stock market index. Here's how they work: if the stock market index goes up say 10% during a 12 month period, you the account holder might get 6-7% depending on a predetermined formula. You sacrifice when the market goes up because if the stock market index goes down in a 12 month period you lose no principal or prior gains.

Go back to my T. D. Ameritrade seminar experience. Their message was this: if we are in a sideways market it is very difficult to have gains with mutual funds or variable annuities. Why? Because one year you are up, the next year you are down. Very little real growth takes place in a sideways trend.

So how do you make money in a sideways trend? According to T.D. Ameritrade you buy individual stocks and more importantly you learn to trade options on those stocks. For a price, T.D. Ameritrade will teach you how to do that.

Now I don't know how much you know about trading options, but it requires a specialized level of expertise.

Wouldn't it be easier to have a product that locked in gains when the stock market went up, yet avoided losses when it went down?

Look at the below chart. This looks at a 12 year period from September 30, 1998 through September 30, 2010. The red line is what happened with Standard and Poor's 500 Stock Market Index. A beginning value of \$100,000 on September 30, 1998 is worth \$108,789 on September 30, 2010.

The dark blue line on the graph represents a fixed indexed annuity. This account starts with \$100,000 on September 30, 1998 and is worth \$160,747 on September 30, 2010. It accomplishes this by giving the account holder less in the positive years, while avoiding losses during the down years.

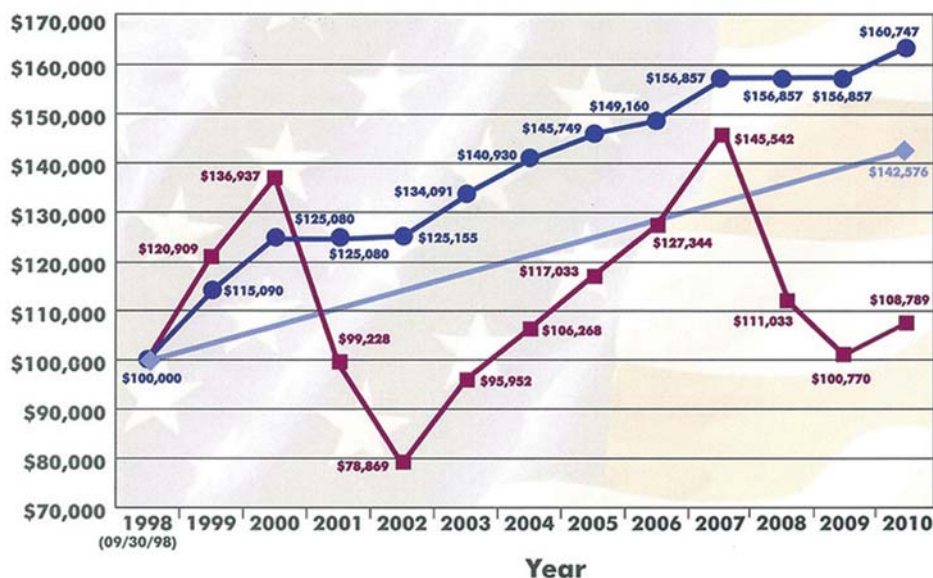
A fixed indexed annuity lets your money grow during good years and protects it during bad years. What a concept!

These products have only been out since 1995. When they first came out they only attracted \$600 million in deposits. Last year, in 2010, they attracted \$32 billion in deposits. A good percentage of that came from the Wall Street and they are none too happy. Why? Because Wall Street gets paid on commission and money under management. So that is \$32 billion Wall Street does not get paid on.

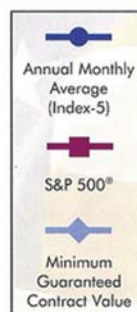
No wonder they don't want the public to know more about these products.

The "REAL BENEFITS" of Indexed Annuities with the Annual Reset Design

Source: American Equity Investment Life Insurance Company



A history of American Equity's Index-5* (9/30/98 - 9/30/10)



*This graph is based on actual credited rates for the period shown on the Index-5 product which is no longer available for sale.

Past performance is not an indication of future results. Please call your American Equity Agent for new product information. Check out product disclosure for specific information.

IT GETS EVEN BETTER

In 2007, the companies that issue these products added a feature called a Lifetime Income Benefit Rider that, in my estimation, makes them extremely attractive.

A Lifetime Income Benefit Rider guarantees the client a compounded return of 5%-8% depending on the company. At a future point in time, the client can start a stream of income from this account at a predetermined level with the guarantees they can NEVER OUT-

LIVE THEIR MONEY!!! Even if their account goes to zero.

So in other words, the client gets the HIGHER of what his account has grown to by the movement of the stock market index or the guaranteed compounded increase.

In the almost 38 years I have been doing this, this is the nearest thing I have seen offered to the public as a defined benefit pension plan.

Just so you don't think this is too good to be true, there are some strings attached.

Remember I said that the client gets the HIGHER of what their account has grown to or the guaranteed compounded growth. If the guaranteed compounded growth is higher than the amount earned from the stock market index movement they must leave the compounded growth account with the company and access it only through an income stream.

But it's a win for the consumer and a win for the insurance company. A win for the consumer because where do you go to get 5-8% guaranteed compounded growth with safety? The answer in this market you don't. A win for the insurance company because they get to use your money longer.

IN CONCLUSION

If you are looking for a safe place to put part of your long term money, consider a fixed indexed annuity. It has a wonderful story to share in these turbulent, awkward economic times.

I don't recommend putting all your long term dollars there, but it is one of the Dirty Little Secrets that Wall Street doesn't want you to know about.

If you are interested in learning more, ask the professionals at The Home Agency for additional details. ■

Post Script- Wall Street has been hit hard by recent market fluctuations. People have lost confidence in the market and have removed a lot of their money. That is money that Wall Street cannot charge commissions or fees on.

As a pro active measure, don't be surprised if you hear about Wall Street coming out with a new marketing campaign touting a new program that protects the customer when markets go down and limits their upside gains.

They will want the American Public to think this is their idea and will spend about \$40 million in advertising convincing us of that.

In reality, they are about 16 years behind the insurance industry.

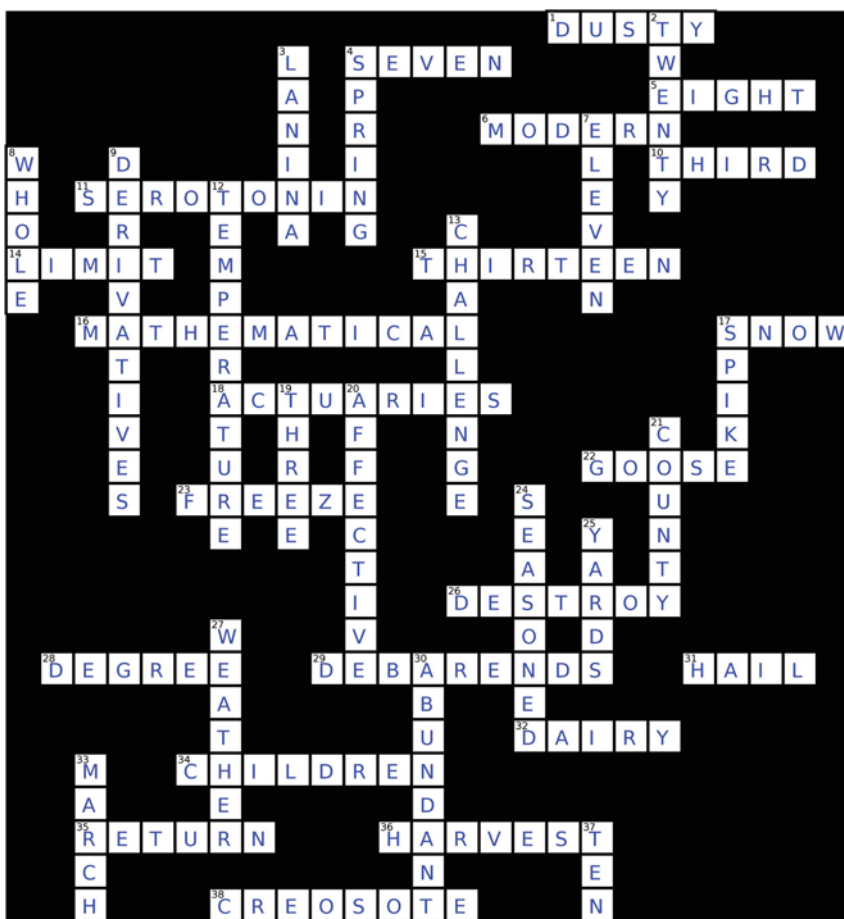


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FEBRUARY 2011 CROSSWORD PUZZLE ANSWERS

Spring Favorites

Grilled Salmon *From: Sharri Baldonado*

Ingredients:

½ c. butter
 1 large onion, thinly sliced
 4 Tbl. Worcestershire sauce
 1 Tbl. Garlic salt
 4 Tbl. Brown sugar
 2 tsp. Soy sauce
 4 Tbl. lemon juice
 4 - 8 oz. salmon fillets

Directions:

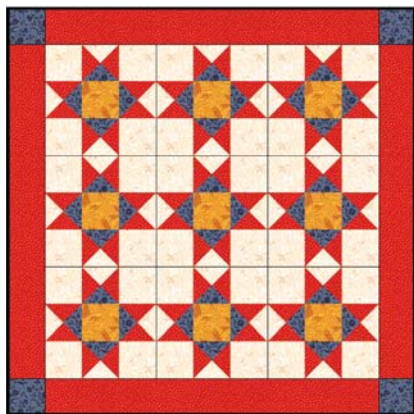
Melt butter in a skillet, add onion and saute until transparent. Add the rest of the ingredients, except salmon. Cook until brown sugar is dissolved. Then cook a few minutes longer. Fillet salmon and lay skin side down on grill. Spoon sauce on salmon



and salt and pepper to taste. Turn when cooked on one side and repeat. Skin should peel off before you put sauce on that side. Grill until salmon is cooked through. Enjoy!

This is a family favorite when the girls come home to visit. It goes really well with some broiled asparagus or steamed broccoli and rice pilaf!

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!




Summer Salute

Wall Quilt Finished Size: 33" x 33"
 Block Finished Size: 9" x 9"

Construction: All seam allowances are 1/4"

Stars:

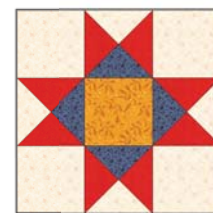
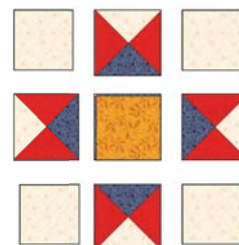
1. Cut the 4 1/4" squares into quarters diagonally to form 4 triangles from each square. 
2. Arrange a blue triangle, a cream triangle and two red triangles as shown. Sew units together to form a quarter-square triangle unit. Square up unit to 3 1/2" x 3 1/2". Make 36 units.
3. Arrange the quarter-square triangle units, the gold center, and the cream background corners as shown. Sew units into rows, then sew rows together. Block should measure 9 1/2" x 9 1/2".

Assembly:

1. Arrange blocks into three rows of 3 blocks each. Sew blocks into rows, then join rows together. Quilt center should measure 27 1/2" x 27 1/2".
2. Cut four borders to 27 1/2" long. Add borders to sides of quilt.
3. Sew a 3 1/2" blue cornerstone to both ends of the remaining border strips. Add borders to top and bottom of quilt.
4. Quilt as desired. Bind using the 2 1/2" strips of red.



Make 36



Make 9

Cutting:

Cream: Background (5/8 yard)
 (36) 3 1/2" x 3 1/2"
 (9) 4 1/4" x 4 1/4"
 Red: Star Points (1/3 yard)
 (18) 4 1/4" x 4 1/4"
 Blue: Star Accent (1/3 yard)
 (9) 4 1/4" x 4 1/4"
 (4) 3 1/2" x 3 1/2"
 Gold: Star Center (1/8 yard)
 (9) 3 1/2" x 3 1/2"
 Red: Border/Binding (3/4 yard)
 (4) 3 1/2" strips (Borders)
 (4) 2 1/2" x 2 1/2" (Binding)

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Crossword Puzzle

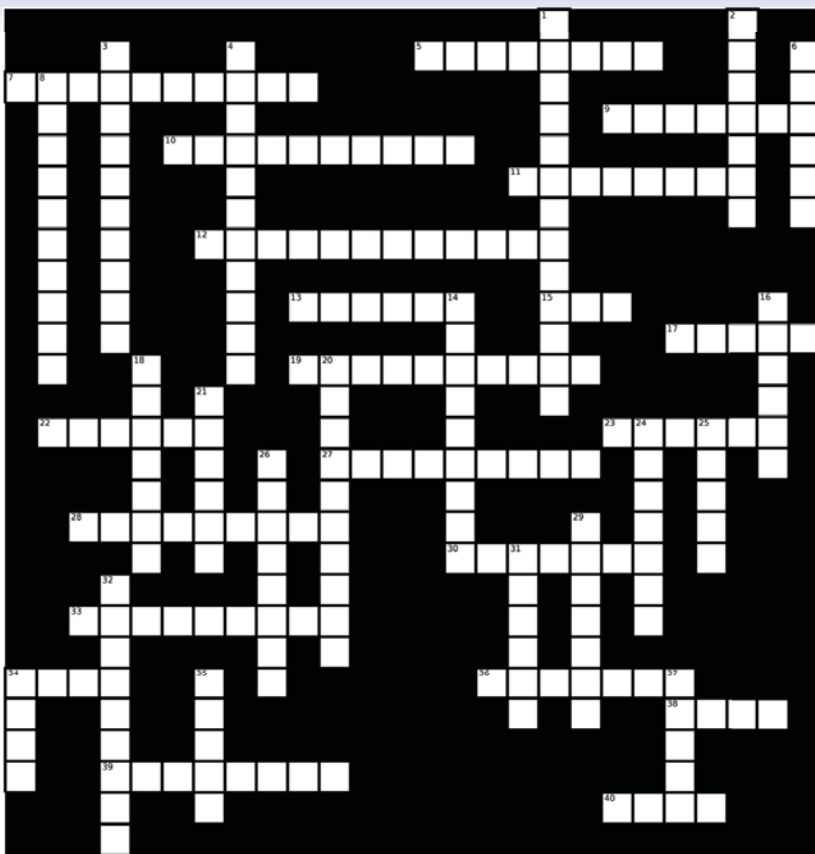
Please enjoy this crossword puzzle. You will find every answer somewhere in this magazine. The correct answers will be in the next issue. Also, please check out page 22 for our crossword puzzle contest!

ACROSS

- 5 One of the credit reporting bureaus that allow consumers a free copy of their credit report annually.
- 7 The best way to minimize the risk of identity theft is to practice ____.
- 9 This will be the largest ____ crop ever to be harvested in Brazil.
- 10 Failure to report fields or misrepresent acres could ____ your coverage.
- 11 One of the two types of trends in the Dow Jones Industrial Average.
- 12 During the ____ phase it is suggested to take as much risk with your long term savings as you are comfortable with.
- 13 Another way to hedge your production risk with a weather contract is to use growing ____ days that are in excess of a high average or maximum temperature that you set.
- 15 An estimated ____ million Americans have their identities stolen each year.
- 17 With the prices being higher, the producers that have written LRP this year are putting a profitable price ____ on these calves and have locked in profits well above last year's protection.
- 19 ____ hail insurance is the most common among Home Agency customers.
- 22 Ethanol is a clean-burning, high-____ motor fuel that is produced from renewable sources.
- 23 Precision farming requires the use of technologies such as ____ positioning systems.
- 27 Distillers grains are especially known for feeding livestock.
- 28 ____ farming is defined as the utilization of systems' technologies and agronomic principles to manage variability within and between fields and/or over time that is associated with all aspects of agricultural production.
- 30 Today more than 90 percent of all gasoline sold in the U.S. is blended with ____.
- 33 Currently the U.S. population is 67% overweight or obese including about ____ percent of children ages 6 to 19.
- 34 ____ is not covered under your Revenue or Yield Protection policies unless lightning causes it.
- 36 Brazil is currently the ____ largest economy in the world and is considered an emerging force.
- 38 For those that farm in ____, the issue this spring is excessive precipitation and flooding that could easily delay or prevent planting.
- 39 The 401k was created to make the shift from the ____ providing retirement income to the employee providing for themselves.
- 40 Individual stocks give you the greatest potential, but also the most ____.

DOWN

- 1 Corn ____ means increasing ethanol production from a single bushel of corn by separating the corn kernel into its various components.
- 2 An insurance policy can't prevent identity theft from occurring, but it can cover the ____ involved in restoring your identity.



- 3 Precision farming requires the use of technologies such as ____ information systems.
- 4 Never click on links sent in ____ emails.
- 6 The Seasonal Drought Outlook for April through June covers ____.
- 8 Corn oil ____ consists of removing crude corn oil from the syrup before it is mixed with distillers dried grains.
- 14 In the summer, there are two ways to protect your production with a weather risk contract, one of them is an ____ heat unit program.
- 16 What is a word that can be considered a "coverage killer" with it comes to your homeowners insurance?
- 18 ____ contracts can be a great addition to crop insurance.
- 20 Agents have to give the adjusters the opportunity to look at the acres and give the approval for ____ if you want to receive a replant payment on the acres.
- 21 Motorcyclists often adjust position to minimize the effects of road ____.
- 24 The Home Agency wants to thank all of their customers for their ____.
- 25 A motorcycle can be easily hidden in a car's ____ spots.
- 26 Last year American ethanol production reached ____ billion gallons produced.
- 29 A fixed ____ annuity lets your money grown during good years and protects it during bad years.
- 31 The most important piece of protective gear a motorcyclist can wear.
- 32 The Dow runs in ____ year trends.
- 34 eWeatherRisk has close to ____ thousand weather stations.
- 35 ____ markets can have a significant impact on the volatility of our markets here in the U.S.
- 37 Livestock Risk Protection has been at an all-time ____ recently.



The Home Agency is an equal opportunity provider.

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*Photo on the front cover is by Jeri Schultheiss.
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