

Vol. 5, No. 1--February 2012

# THE HOME AGENCY

thehomeagency.com



**Protect Your Identity**  
**Crop Insurance Sales Closing 3/15/12**  
**Lower Crop Insurance Premiums for 2012**  
**LONG TERM CARE PRODUCTS**





## President's Thoughts

FROM THE DESK OF JIM BALDONADO

**A**s I'm writing this article the last part of December, all our offices are finishing up gathering 2011 production and finalizing all multi-peril losses as well as production hail claims.

The ending price for corn actually went up and ended at \$6.32, for an increase of 31 cents from the base price of \$6.01. This is just another reason to have a revenue product as it protects you in an up or down market. In the case of corn in the areas where we had really bad hail, producers were paid \$6.32 on all the bushels they were short of the guarantee.

On soybeans, the base price was set at \$13.49 and the harvest price went down to \$12.14 or an 11.1% decrease. In this case, it takes more bushels to reach your revenue guarantee set in February. For example, if your guarantee was 40 bushel, it now takes 44.4 bushel to reach your revenue guarantee. So, if you harvested 40 bushel, you would be short 4.4 bushel at \$12.14 and have a payment of \$53.42 per acre and still harvested 40 bushel.

These examples are nothing new to most of you as some of these types of programs have been around since the mid 1990s. But we still have new customers every year ask us how Revenue products work because their agents before us didn't really know how to explain them.

### PRODUCTION HAIL

Production Hail is not new to The Home Agency, but each year it becomes more and more popular. We didn't have the really bad hail locally like we did the last couple years, but I think we had more hail over all the states we write in, as well as more wind. These factors coupled with corn production and as a whole, this year was not as good as the last two, which made for some very large Production Hail losses.

It's fun to work with our insureds when they are turning in their production and they find out they have a \$50-\$100,000 hail loss

in some fields and still raised over 200 bushel per acre.

Production Hail really works, especially when you have wind and hail combined. I'm looking at one now where a Colorado insured had losses anywhere from 6.1% to 30.3% and was paid \$66.35 per acre on the 6.1% loss to \$427 per acre on the 30.3% loss. Adding up all the losses on his farm and we will be delivering a \$220,185 hail claim check. This is not uncommon, as I know for a fact we have handed out more \$20,000 to \$100,000 Production Hail claim checks than ever before.

I had an insured from the Holdrege area ask me to compare his Production Hail claim check to a Companion 2 Hail policy which is what he purchased in the past. This person purchased a Production Hail 120 Plan and on the average he was able to buy \$502.44 per acre with wind for the cost of around \$46.27 per acre. Spending \$46.74, he could buy \$380 of Companion 2 with wind. On this one field, his APH is 209 times the 120 Plan which equals 250.8 bushel per acre. He had a 35.4% hail loss and a 34.5% Production loss, so the 34.5% loss figure was used. 34.5% of 250.8 bushel equals 86.52 bushels, multiplied by 6.01 equals \$520.02 loss per acre, but the most he can collect is the \$502.44 that he purchased which you would then multiplied by 230.7 acres equals \$115,912 loss on the field.

If he would have bought Companion 2, he would have had a 35.4% loss minus 5 deductible multiplied by 2 equals 60.8. When spending the same premium, he could have only purchased \$380 per acre, so 60.8 of 380 equals 231.04 multiplied by 230.7 acres equals \$53,300. Needless to say, this insured was very happy with his decision to buy Production Hail which paid \$115,912 vs. only \$53,300, or what he would have received for the same money with a Companion 2 policy.

For those producers who have been with us for a while, you know plans like VIP, CRC Plus and now Production Hail don't stay around forever. I'm not saying Production Hail is going away, but my feeling is the companies will start rating it differently in the future, as of right now, it is way under-rated. Time will tell what companies will do and we will keep you posted as any changes are made.

### LOWER COST INSURANCE

In an article written by Cindy Davis in this magazine you can read more about USDA lowering the cost of crop insurance premiums. My understanding is they are looking at an average of 7% for corn and 9% for soybeans for the 2012 year with even more cuts in 2013 and 2014.

### TREND YIELD ADJUSTMENT

This is what I call it, but FCIC calls it Trend Adjusted Actual Production history. This, along with the premium reduction will have a big impact in what you will purchase prior to March 15 for your spring planted crops.

When you elect this option prior to March 15<sup>th</sup>, I have seen in some cases where an insured can go from an APH of 180 to maybe 195. We have not seen a lot on this, but what we have

seen looks very favorable to most of our insureds and we will know more in the next couple weeks. Again, for more information on this, read Cindy's article in this magazine.

### WEATHER CONTRACTS

Last year most of you heard me talk about weather contracts offered by The Home Agency through eWeather Risk. This is something fairly new and we had a lot of success with these products last year. You as the producer can purchase these contracts for a number of perils and you also set the time frame for these contracts to run. So if heat is your concern, or not enough rain, or too cool or a late freeze, or too much rain, we can design a contract for you.

Last year we sold a number of contracts south of I-70 in Kansas. Most were purchased for too much heat and most of them collected and some collected more than once. From what we see, this drought seems to be moving north, so I expect to see even more interest this year. We have already had some on pastures for summer grazing. These contracts do not have to be farm or ranch related. They can be written for anyone on a weather-related risk. So please keep us in mind when you have a weather related risk.

### LEGAL SHIELD

This is something I think most people should have, or at least 70% of the people out there should have.

Legal Shield is to attorney fees what major medical is to hospital and doctor bills. In other words, many of the legal services you need most are prepaid through your membership. And, the reason I said 70% of the people should have this is that 70% of the people reading this article do not have a will. When you are a member of Legal Shield, you can have a will prepared at no charge. This is just one of the many benefits. Others could be real estate issues, consumer finance, family law, estate planning and traffic issues. You get all this for a very low monthly fee.

Another part of this is Identity Theft Shield. Every day we give our credit card or driver's license to almost anyone. If you have ever had your identity stolen, you know it's not an enjoyable

experience trying to get it restored. Please give us a call, as this is something most of us should have.

### NEBRASKA CATTLEMEN'S CLASSIC

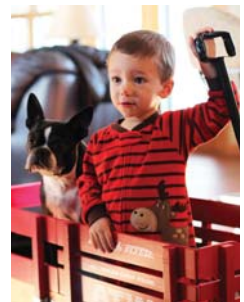
As in the past, we are going to be participating in the Nebraska Cattlemen's Classic from February 20 through February 26, 2012. But this year will be a little different. This year we have been named the Official Insurance Agency of the Classic. For those of you attending the Classic, please look us up as we will be there the entire week.

### AGENCY NEWS

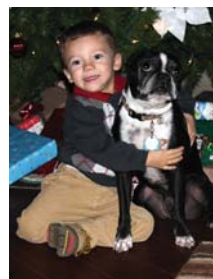
By the time you read this, some of you will have already attended one of our Producer Appreciation Dinners. This is just one of the ways we can say "Thank You" for your business. You will definitely want to attend a dinner in your area, as this is also one of the ways we will keep you posted on all the crop program changes and give you the most recent updates. Go to [thehomeagency.com](http://thehomeagency.com) and look under Upcoming Events to see the dinner nearest you!


### FAMILY AND THE HOLIDAYS

As you can see, the whole family was home for Christmas. Hudson, being 21 months old, is a real treat to have around. He got a Radio Flyer wagon and I was beginning to think that wasn't such a good idea since he kept wanting me (and everyone else) to pull him around our house.



Tank is doing well, but these pictures are of Hudson with Oreo, which is our daughter, Megan's dog. Oreo is a little more Hudson's size vs. Tank at 100 pounds.



I hope 2012 is off to a great start for you and I look forward to seeing everyone at our upcoming dinners. If you would like to bring a friend, please do so – we would love to have them! ■ 

### Nebraska's Winter Family Event.....

**NCCG** February 20-26, 2012  
Nebraska Cattlemen's Classic  
Buffalo Co. Fairgrounds  
Kearney, Nebraska



The Nebraska Cattlemen's Classic is the week long event that will attract over 15,000 cattlemen from across the state of Nebraska and the Midwest. The Classic has something for the entire family.

The Nebraska Cattlemen's Classic events include a Ranch Horse Competition & Sale, Working Dog Trials & Sale, Cattle Shows & Sales, Commercial Trade Show, Live Cattle Displays, Junior Show, Judging Contest, Live Entertainment and MUCH MORE.

The Nebraska Cattlemen's Classic is proud to recognize the Home Agency, as the Insurance Agency to meet Farmers and Ranchers needs!

For a complete schedule of Classic Events  
[www.necattlemen.com](http://www.necattlemen.com) or call 308-627-6385





# Crop Insurance Corner

## CROP INSURANCE UPDATE

By Cindy Davis

**F**or many producers, coverage provided by their 2011 crop insurance policy proved once again an invaluable risk management tool for their farming operation. The Central Plains were hit hard with drought and hail and also flooding in some areas. Numerous claims were still being processed at the end of the year and I would guess the 2011 crop year could prove to be one for the record books, at least on the claims side. It's hard to believe, but it will soon be time to be thinking about coverage for your 2012 row crops. The Sales Closing Deadline for 2012 is **March 15<sup>th</sup>, 2012**. All changes to your current policy must be made by this date. This includes any plan changes, level changes, price elections, or entity type changes, etc. New applications and cancellations must be signed by this date as well. Now is the time to get in and visit with your agent about your coverage. The following chart shows when the projected price for Corn, Grain Sorghum and Soybeans will be tracking for the states of Nebraska, Kansas, Iowa, Colorado and South Dakota. The approved price is normally released no later than three business days after the end of the projected price discovery period.

Revenue Protection/ Yield Protection	Projected Price Tracking Dates
<b>Corn</b>	Feb 1-Feb 28 Dec Corn-CBOT
<b>Grain Sorghum</b> (Multiplied by price percentage relationship between corn and grain sorghum, as determined by RMA)	Feb 1-Feb 28 Dec Corn-CBOT
<b>Soybeans</b>	Feb 1-Feb 28 Nov Soybeans-CBOT

### BE PILOT PROGRAM DISCONTINUED IN 2012

The Pilot Biotechnology Endorsement available from 2008 to 2011 provided a premium rate reduction to eligible producers who planted certain qualifying corn hybrids. This program has been discontinued beginning with the 2012 crop year. The

FCIC board cancelled the program in efforts to simplify the crop insurance program. States in the Pilot BE program included Nebraska, Colorado, Iowa, Kansas, South Dakota, Illinois, Indiana, Michigan, Minnesota, Missouri, Ohio and Wisconsin.

### USDA MOVING TO LOWER INSURANCE PREMIUMS FOR CORN AND SOYBEAN PRODUCERS IN 2012

On November 28, 2011, RMA announced that it will update the methodology to set crop insurance premiums, which could effectively lower insurance premium rates for many corn and soybean producers in the 2012 crop year. RMA periodically reviews premium rates and makes necessary adjustments for actuarial soundness. This change to rates is a result of reflection of risks, current yield trends, and improvements made through biotechnology according to RMA Administrator William Murphy. RMA stated the current approach will make a concerted effort to adjust premium rates in a manner that recognizes the latest technology, weather, and program performance information. Updated data pertaining to prevented planting, replanting payment and quality adjustment loss experience was also used in determining rate changes. It should be noted that a premium reduction will not necessarily be the same for every producer. The rate reduction could be different by county and state. Mr. Murphy stated, "On average, these new rates should reduce corn farmers' rates by 7 percent and soybean farmers' by 9 percent."

The rate adjustment is based on a study performed by Sumaria Systems Inc. and followed up with an independent expert peer review. RMA is conducting further review and analysis of the study's recommendations and will take action to implement adjustments to premium rates in a "phased in" approach.

### TREND-ADJUSTED ACTUAL PRODUCTION HISTORY YIELD OPTION – NEW FOR 2012

The Federal Crop Insurance Corporation (FCIC) Board of Directors has approved the Trend-Adjusted Actual Production History (APH) yield option insurance plan for corn and soybeans beginning with the 2012 crop year for select states and counties. The plan was developed by the Illinois Corn Market-

ing Board and integrated Financial Analytics and Research (iFAR) company.

The Trend-Adjusted APH, if elected, adjusts yields in qualifying APH databases to reflect increases in yields through time in the county. Trend adjustments are made on each eligible yield within a qualifying APH database based on a county's historical yield trend (found in the actuarial documents) and then the approved APH yield is calculated using trend-adjusted yields as well as any other applicable yields within the APH database.

This option is available in specific counties in the following states: Colorado, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota and Wisconsin. The Trend-Adjusted APH is available for Corn, excluding corn insured as silage type, and Soybeans, excluding soybeans insured as a specialty type. (APH databases for organic or transitional acreage do not qualify for trend adjustment.) The option is also "practice" specific, and not always available for both irrigated and non-irrigated practices of the crop within a county. Contact your agent to see if this option is available for your county and crops.

The following are some of the general requirements for Trend-Adjusted APH:

- Insureds must be in an eligible county and have at least one APH database with an actual yield in one of the four most recent crop years for the crop/county. If the APH database contains fewer than four actual yields in the 12 most recent crop years, the trend adjustment is reduced.
- To be applicable for the current crop year, the insured must elect Trend-Adjusted APH by the applicable sales closing deadline, (March 15<sup>th</sup>, 2012), on a crop/county basis.
- Trend-Adjusted APH is available for all additional coverage levels. It is not available for CAT policies.
- The option is a continuous election and remains in effect until cancelled in writing by insured before applicable cancellation date for effective crop year or terminated by FCIC.
- Trend-Adjusted APH does not transfer. If you transfer your policy to a new company you must elect this option on your transfer application.
- Crops and yield floors are not applicable when Trend-Adjusted APH is elected for the crop.
- Trend adjustments do not apply to Simple Average T-Yields or New Producer T-Yields. They also do not apply to any APH databases insured under a written agreement, except High Risk Land Written Agreements and Written Unit Agreements.
- Each eligible crop/county will have a trend adjustment established in the actuarial documents.
- The approved APH yield for the APH database is limited to the highest actual yield in the database with one year of trend adjustment added to it.

As you can see, several changes have been made for the 2012 crop year relating to the row crops. Now is the time to get in and visit with your agent about your coverage. Be sure to review all the information on your policy including your coverage, tax

id's, address corrections, entity changes, Power of Attorney's listed, and all the information listed on the Substantial Business Interest (SBI) section of your policy. Sales closing deadline is also the time to add the landlord or tenant that you will be insuring on your policy. It's also the time to let your agent know if you have added ground to your farming operation or are planning to add ground in the near future. A new policy may need to be written.

### SHORT-RATING WHEAT

The deadline to short-rate wheat is also **March 15<sup>th</sup>** for most counties in our area. A reduced premium rate is provided for acreage intentionally destroyed before harvest by grazing or other means. To qualify for the reduced premium rate you must notify your agent no later than this date. The premium reduction in prior years has been 65% (the producer would pay 35% of original premium for short-rated acres). Check with your agent for the date and reduction percentage in your state/county. A revised acreage report is required in order to short-rate wheat. Once the revised acreage report is accepted, insurance terminates on the short-rated ground and will not be re-instated.

Just a couple more reminders to wrap up this article: if you find you may be looking at a wheat loss situation, be sure to contact your agent as soon as possible, and **always** check with them *before* you destroy any crop. Finally, if your 2011 row-crop production has not been turned in yet, your agent needs those figures as soon as possible. ■



## RUNNING OUT OF STRATEGIES IN THE TAX DEFERRAL GAME?

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2/11





## 2012-A PROSPEROUS NEW YEAR?

By Arlyn Rieker

**H**appy New Year to Everyone! The 2012 cattle year appears to be just that. With the consecutive years of a decline in the beef numbers and the slow rebuilding of the cow herd, 2012 looks to be another positive year for cattle producers. As I review the feeder cattle index, the index from the spring of 2006 has climbed from \$0.94/lb to about the \$1.44/lb range. This has been a great return for the cow/calf operator. If I convert this to the LRP coverage prices (or price floors) for the Steer Type I (less than 600#), the LRP price floors were in the range of \$110.81 in 2006 to \$162.66 which we can now do for the 2012 calf crop. Are we going to see these prices go higher? I don't know. I think the things that have an effect on the prices are numerous. As I visit with producers, they say they are still looking at LRP as a viable option for price protection especially when looking at a price floor of \$162.66 with coverage of \$974/5.99# steer.



We are writing more coverage on all classes of animals and we are getting more questions about how the coverage prices and ending values are figured. I have included a table showing the differences in coverage on feeder cattle. It shows how the ending prices are computed once the Index has been established for the ending date. In this example, the index or ending

Example of Coverage Prices		
Insured Weight Range	Steers	Heifers
Wt. 1 <6.0 cwt.	\$162.66 (110%)	\$147.87 (100%)
Wt. 2 6.0-9.0 cwt.	\$147.87 (100%)	\$133.08 (90%)

Example of Ending Prices/Index Set At \$129.43		
Insured Weight Range	Steers	Heifers
Wt. 1 <6.0 cwt.	\$142.37 (110%)	\$129.43 (100%)
Wt. 2 6.0-9.0 cwt.	\$129.43 (100%)	\$116.49 (90%)

price has fallen below the price floor thus resulting in a loss payment being made to the producer for the difference.

Example: Steers type II, if your coverage price is \$147.87/cwt and the index was \$129.43 on your ending date, this would then result in a loss payment of \$18.44/cwt (\$147.87-\$129.43). As you can see, there are 10% factors that apply for the Steer I and Heifer II for their coverage and ending prices. If the index on this given day ended higher than the coverage price then no payment would be made to the producer.

For those of you with questions on this please don't hesitate to call; I will be happy to visit more with you about the LRP product. We will also be attending the Nebraska Cattlemen's Classic in Kearney, NE February 20-26 and look forward to seeing many of you there. ■

## MAKING CENTS OF THE WEATHER



Weather forecasting is, by nature, inexact. Not even a trained meteorologist can accurately predict the weather with 100% certainty. On a daily basis, a farmer starts his morning with the goal of a successful harvest, but knows a devastating weather event seriously impacting production could instantly occur.

This uncertainty means billions of dollars of crops are always at risk. This impacts not only the farmer's livelihood, but food prices, fuel costs and national economies.

Last year, crop insurance policies protected over \$113 billion of crops. This makes good economic sense. Contact your ProAg® agent today to create a risk management plan that will provide you with the peace of mind and financial security you deserve.

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Year-end tax planning is especially challenging this year because it is beginning to look as though Congress may not enact any legislation at all, let alone pass legislation that could have a major impact in 2012 and beyond. Even if there's no major tax legislation in the immediate future, next year Congress must still cope with a host of issues such as:

- Whether to once again "patch" the alternative minimum tax.
- What to do about the post-2012 expiration of the Bush-era income tax cuts.
- Whether to enact a surtax on the biggest earners.
- Whether to limit itemized deductions.
- What to do about the low tax rates for long-term capital gains and qualified dividends.
- How to handle the expiration of favorable rules for estates, gifts, and generation-skipping transfers made after Dec. 31, 2012.

### Tax Tips:

- Section 179 expense (expensing qualified assets in the year purchased rather than depreciating them over their useful life) is going to remain at \$500,000 for 2011. The expense amount begins to phase out at \$2,000,000 in asset additions dollar for dollar until asset additions are greater than \$2,500,000. The limit for your individual state may differ if they have not coupled with the federal limits.
- 100% bonus first year depreciation is available for most new machinery, equipment and software. So, after you have exhausted the Section 179 expensing, you could gain additional savings by using bonus depreciation. Bonus depreciation is also available on agricultural buildings which are not eligible for Section 179 expensing. Again, your state may or may not have coupled with the federal government so your state law may differ.
- For 2011, the standard mileage rate for the cost of operating your car for business use is 51 cents per mile from January 1 through June 30 and increases to 55.5 cents per mile from July 1 to December 31. Medical and moving related mileage deduction is 19 cents per mile from January 1 through June 30 and increases to 23.5 cents per mile from July 1 to December 31.
- Check your flexible spending account; you must clean it out by Dec. 31 if your employer has not adopted the 2 1/2 month grace period that the IRS now permits. Otherwise, any money remaining in your account is forfeited. When you are deciding how much you should put into your flex plan for 2012, remember that a \$2,500 annual cap on FSA pay-ins are set to go into effect in 2013.
- Unless congress extends it, the up to \$4,000 above-the-line deduction for qualified higher education expenses will not be available after 2011. Consider prepaying eligible expenses if doing so will increase your deduction for qualified higher education expenses. Generally, the deduction is allowed for qualified expenses paid in 2011 in connection with enrollment at an institution of higher education during 2011 or for an academic period beginning in 2011 or the first three months of 2012.

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# Insuring Your Winter Recreational Vehicles

## WINTER FUN – SNOWMOBILES AND ATVS

By Lori Rahjes & Deb Arends

**W**inter snow brings outdoor activities such as snowmobiling or riding ATVs. If you own a snowmobile or ATV, do you know if you have liability coverage in the event of a claim? Do you have physical damage coverage to repair the vehicle if there is a covered loss? And what if you don't own a snowmobile or ATV, but borrow one from your neighbor or friend --do you have any coverage at all?

If you own a recreational vehicle, such as a snowmobile or ATV, you need to have purchased a Recreational Vehicle policy. This policy's limits are very similar to an auto policy. There are bodily injury/property damage liability limits. Optional coverages include medical payments, uninsured/underinsured limits and physical damage coverage. We recommend, as we do on auto policies, having uninsured/ underinsured limits as high as your bodily injury/property damage liability limits. Uninsured/underinsured limits are for you in the event of a claim where another party is at fault, but has no insurance or inadequate limits to cover your bodily injury loss. Wouldn't you want limits for yourself as high as what you carry to cover others if you are determined at fault? Physical damage coverage pays to repair the vehicle in the event of a covered loss, less any deductible, just like comprehensive and collision coverage on an auto policy. Whether or not you opt to purchase this coverage depends a great deal on how new and/or valuable the snowmobile or ATV is. Claims are settled on an actual cash value basis, the same as an auto policy.

But, what if you don't own a snowmobile or ATV? If you borrow or rent one, do you have any coverage? It depends. Every company handles this type of risk differently. If you borrow or rent, it's important to know what, if any, coverage is extended from either your auto or home policies. The companies we write with vary a great deal on how this type of risk is covered.

As far as liability coverage, one of our companies has an endorsement that can be added to the personal auto policy. The rest of our companies don't give or offer any liability coverage from their auto policies.

However, the homeowner policy may extend liability coverage for non-owned ATV's or snowmobiles. That being said, if there is coverage, make sure you know if your company stipulates coverage depending on where you ride. Some companies will only afford coverage if you are on your resident premises. This means you only have coverage while riding at your residence or owned property. We also have companies that provide liability coverage while riding on premises, but an endorsement is required in order to have coverage off-premises. Still other companies will give coverage on or off-premises. This means you have liability coverage regardless of where you are riding.

Next is the question of coverage for the snowmobile or ATV if it is damaged in a claim? Again, it depends on what your insurance company's policy is for this type of risk. Most of our companies do not provide or offer any type of physical damage coverage. This would need to be provided by the owner of the vehicle. However, we do have a company that will allow it to be added by endorsement, and another company that provides a little coverage (\$1,000 limit) under Damage to Property of Others.

Owned or non-owned? On or off-premise? Since companies differ greatly, it's important for your agent to know if you have this type of risk. So when the next snow falls and before you get on that snowmobile or ATV for some winter fun – you understand and have the necessary insurance in place. If you have any questions, please call us at The Home Agency, (800)245-4241. ■

## Comments and Suggestions

Email us at

[sross@thhomeagency.com](mailto:sross@thhomeagency.com).





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## Regional Office News

STRATTON, CO  
By Penni Fox

**W**ow, it amazes me that we are getting ready to step into 2012. I still remember preparing for the millennium which makes me “getting old” or having a really good memory (will hold onto the latter).

Looking back our office has had a good year. We welcomed new customers, maintained our client base and successfully established personal relationships with insureds. Clark and I both are optimistic that 2012 will be the best yet.

Our Customer Appreciation Dinner will be February 13<sup>th</sup> in Kirk and our Customer Appreciation Luncheon in Stratton on February 14<sup>th</sup>. Please make a point to mark it on your calendar now. The meetings provide important information to insureds and potential new customers by advising of changes and updates within the products we provide. With the spring crop signup deadline being March 15<sup>th</sup>, you will not want to miss the information Jim will have for the upcoming year or Sharri’s wonderful food. If you know someone you think may be interested, please give me a call so I can extend a personal invitation.

Thank you to all for your business this past year, I sincerely love working with each and every one. You are the cream of my crop! ■

MCCLELLAND, IA  
By Kevin Ross

Hey everybody! There is a lot of amazing news from SW Iowa. Fall yields were a bit above average in most cases, but were variable between hybrids, plant dates and how each took the weather events. I don’t think there has been a year in recent history where these events and timing caused so many differences among yields. It just goes to show, no matter how much we try to put the right hybrid in the right spot at the right time,

Mother Nature is still always in control. It also emphasizes how crop insurance is so valuable in modern day agriculture.

Going into the winter and so far throughout we have been very dry and even in January there is fieldwork going on around home here. Something that in recent memory is rare if not unheard of. We had two and a half days all of fall with enough moisture to keep guys out of the field. To date, winter has been very similar with one decent snowstorm in early December, but the accumulation was gone in a week and it has been amazingly warm since then. Great weather for the fieldwork and for hauling grain, plus a lot of other outdoor work so that has been fantastic.

This weather has certainly hastened some of the immense clean-up that has to occur on the Missouri River bottom to make the ground useable this year. I hope we get some sustained cold to help with disease/insect pressure and also get some soil structure help through the freeze-thaw cycle. Good luck with the winter jobs, and I look forward to working with everyone locally to find the best policies to cover your needs in 2012. ■

BELOIT, KS  
By Enos & Jill Grauerholz

Greeting from Kansas! In 2011 we endured extreme weather events and global currency issues. Flooding of the Missouri River lasted most of the year. The central United States suffered record heat and the south had severe drought. These issues increased grain market volatility. These factors we cannot control nor accurately predict. Mid-season forward contracting paid big dividends versus late season or year-end marketing. All of this brings me to say that your Revenue Crop policies provide a safe way to cash forward market bushels prior to harvest. Spring crop insurance deadline is March 15<sup>th</sup>.

November soybeans moved up five dollars per bushel. That contract has since gone down four dollars. We need to learn to price our guaranteed bushels on rallies and strong basis moves. Price and basis can be set with separate contracts on the same bushels.



Volatility creates opportunity. High volatility increases hedging costs. Forward contracts look reasonably cheap in high volatility markets. I encourage you to shop around to keep service fees realistic. You need a revenue policy to back you when you forward contract. The weather or market can move against you, and the revenue policy will bail you out when this occurs.

You should make sure your crop agent, grain buyer, spouse and banker understand the importance of a “sound complete marketing strategy.” Consider your guaranteed bushels as stored grain. This will make it easier to sell them. Harvest them timely and let someone else keep them in condition. If the market goes on up, I will sell more and start on next years’ anticipated guaranteed bushels. We at The Home Agency are very comfortable in the procedures. Here in Beloit, KS we use Revenue policies, Hail/Fire policies, Livestock Risk Protection (LRP) policies and weather contracts to efficiently produce, market and sleep at night. As always, we want to remind you “Choose to be excellent and accurate in all that you do.” Let’s have a great spring! ■

HOME, KS  
By Paula Brown

The fields are at rest, regenerating for the 2012 growing season. Challenged by excessive heat, flooding, insects and moderate drought most of the 2011 crops turned out remarkably well in our area. For 2012 most of the preseason talk is centered on drought and if the drought line will extend further north. These concerns will affect planting decisions and crop insurance choices as we strive to minimize risk exposure. There will be changes yet again in crop insurance for 2012, many of which are positive. There is some rerating that should result in lower premiums on corn and soybeans. Another change is an option called Trend Adjusted APH that will be new for 2012 and may be advantageous in raising APHs for some producers. County T-Yields have increased in our area also. The 2012 crop insurance base prices will set during the month of February and allow us to start running quotes. Corn and milo will track the December corn contract and soybeans will track the November contract on the CBOT. At the time of this writing, the wheat crop appears to be coming along well. The wheat base price set at \$8.62 so there is a good revenue guarantee on the insured wheat. Soon it will be time to begin meeting with each of you to review your coverage. We will be having meetings to go over changes and new options and I hope you will be able to attend. I appreciate your business and look forward to working together in 2012! ■

KIRWIN, KS  
By Rhonda Jones

I’m writing this the week of Christmas and our area just missed a big snow storm that hit western and central Kansas dumping up to a foot of snow in some areas. We did receive some rain the week before and the wheat is looking good.

For many, fall harvest was done by the middle of November. The corn yields were down a little compared to 2010. The dry land soybeans were averaging 40 to 60 bushels in some areas. The

milo did very well too as there are huge piles on the ground at many local elevators.

Will we see these yields in 2012?

Who knows, but we have to start planning for the New Year. One change to keep in mind when preparing your cash flow is the spring premiums will be due in August instead of November. If you are going to do some marketing of your guaranteed bushels, give me a call if you need some help on figuring out how many bushels you have.

Calving season will be upon us and Livestock Risk Protection insurance contracts are looking very favorable. Remember, you can insure those calves once they are on the ground.

I want to thank everyone who came to the appreciation/informational meeting. I hope you enjoyed the prime rib and the updates.

Now the exciting news – I’m going to be a GRANDMA! Our daughter Rachel and her husband Cody are expecting their first child in June. Bill and I are very excited. ■

LARNED, KS  
By Clark Redding

I’ve been looking over some of the past articles I’ve written for The Home Agency Magazine. Seems like we move from one potential weather related problem to the next, no matter what time of the year we are in. Too wet in some areas and of course with the rain comes the hail and then too dry in others. We are always trying to prepare for the next potential disaster.

Kansas, right now, is getting some very welcome moisture this week (December 20<sup>th</sup>). The fact that it is coming in four foot drifts with 40 mph winds is another matter. In the western plains, sometimes we will take it any way we can get it. Most farmers planted their wheat in the dust while praying for a rain. Some got it and it helped, but conditions are dry and the snow cover is welcome. Let’s hope it stays put for a while.

Northeast Colorado’s wheat looks just OK. Again, it is dry and those winter snows are needed to give it some cover and moisture.

We are finishing up with MPCCI losses at this time. There were many high dollar claims this past year due to high prices and severe weather conditions, like drought and excessive temperatures in Kansas and hail in Colorado. Many who “bought up” on their coverage last spring were glad they did, as the additional coverage was needed on the dryland crops and the \$8.57 wheat price caused some to do the same. The revenue side of the wheat policy may be very attractive this next wheat harvest.

The Production Hail plan was a huge winner for most irrigated producers in northeast Colorado this past fall. They got hammered and the Production Hail plan proved to be the best

protection for the money on hail coverage. I would like to see a better hail plan for irrigated producers if one even exists. At this time I don't think it does. Not for the money anyway.

Our weather contracts in southern and western Kansas proved to be a sound hedge against high temperatures and drought this past year and many are very concerned about the same conditions as we go into 2012. Let us help design a contract to fit your needs.

As we near the end of 2011, I would like to say "thanks" to all of my Kansas insureds and the same to The Home Agency clients I am fortunate to work with in Stratton, Kirk and Yuma, Colorado. We do appreciate your business and the trust you have placed in us. ■

BENKELMAN, NE  
By Meghann Pursley

Hello Friends!

Hope everyone has recovered from the holidays and is back in the swing of things. It was sure an exciting time around our house with Ashlynn here this year. There's something about chubby baby cheeks that brings grandmas, aunts and cousins flocking!

I'm confident our appreciation dinner this month will help you all decide how to manage your crop risks for the coming year. There are many different options depending on level of coverage, percentage of projected price, and supplemental hail insurance. Hopefully it won't hail every time it rains like the past couple years, but don't wait until the last minute to find out! Last year, most of you who had irrigated acres protected your farming income with Production Hail, which paid off big time. If you have any questions on how this type of insurance or Multi-Peril coverage can be of benefit to you, please contact Jim or me and we can go through the details with you.

As we have seen premiums in property and casualty insurance increase in recent years, I am having more and more people ask for farm, auto and home quotes. Here at The Home Agency we have a number of companies we write with, making it easy for us to customize a policy for your specific needs. It never hurts to have comparisons.



Spring renewals will be here before we know it. I am looking forward to seeing you all again soon. I just want to say thank you for your patience and support while I was on leave last fall. I am thankful things are finally back to normal here, or at least as much as they can be with a four month old! ■

ELMWOOD, NE  
By John Nunez

I hope everyone had a happy holiday season. As you are nearing planting season, Mother Nature will once again be a major factor. If there is a weather event (for example: excessive or insufficient precipitation and excessive or insufficient temperature) that could be detrimental to your farming operation or agri-business, there are solutions. I am here to customize a weather contract to meet your weather risk management needs. Many clients received significant settlements for excessive heat and insufficient precipitation contracts last year. Weather contracts were used to enhance MPCI coverage and hedge operating expenses. Weather contracts may be written year-round. Now is the time to give weather contracts a closer look.

On another note, are you worried about identity theft? Considering the increased usage of electronic communication devices, you are putting your personal information at greater risk of falling into the wrong hands. Fortunately, you have the ability to help yourself combat this situation. Identity Theft coverage and Legal Shield will give you the peace of mind you deserve. Everyone should give these plans a thorough look. Let me show you the many benefits that Identity Theft coverage and Legal Shield provide.

Finally, I would like to remind you that I specialize in life insurance and long-term care cases. There are many solutions to leverage your funds and in many cases provide favorable tax benefits. One particular solution is to utilize a product type that combines life insurance or an annuity with long-term care. These product types allow you to own an asset that will always have value. Keep in mind every case is designed to provide a solution to meet your individual needs.

As always, do not hesitate to contact me (308.746.6450). I am here to answer your questions and find solutions to your individual needs. Have a safe and prosperous new year! ■

RUSKIN, NE  
By Dave Meyer

As I'm writing this, 2012 is only a few days away. Here in south central Nebraska, it looks like 2011 was a great year for agriculture. Although I haven't farmed for 13 years, I can still remember how aggravating it was to miss the high in the market. It was equally frustrating to sell and watch it go up, or to panic sell after the high is gone. The swings 15 years ago were mild compared to what is happening today. I truly hope all of you made a good profit and that you can enjoy the good times without letting the "what if's" take the joy out of it. I hope the safety net crop insurance provides helps ease some of the pressure that the price volatility creates.

Thank you for trusting me with your crop insurance needs in 2011, and I look forward to working with you in 2012! ■





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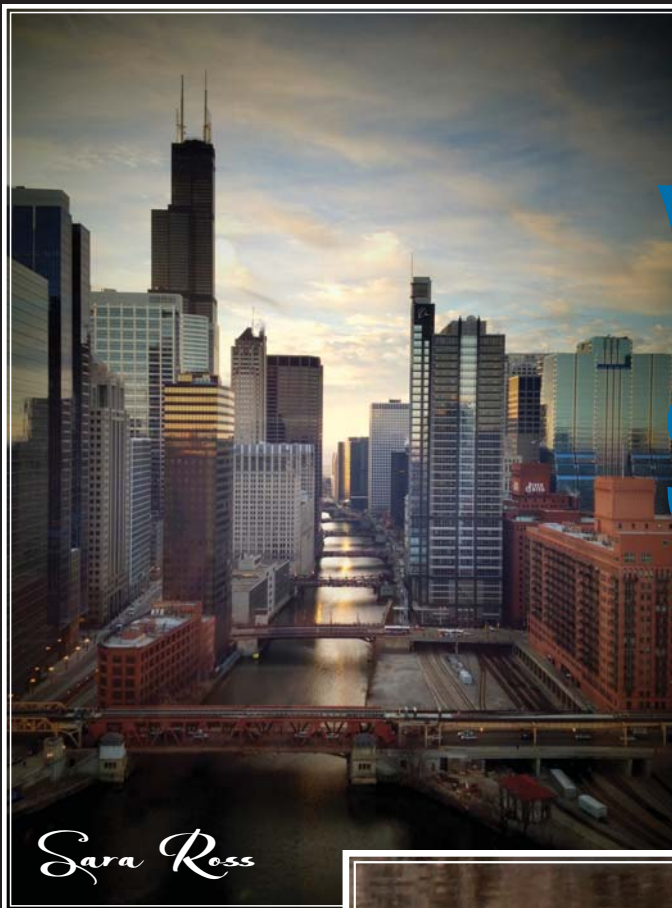
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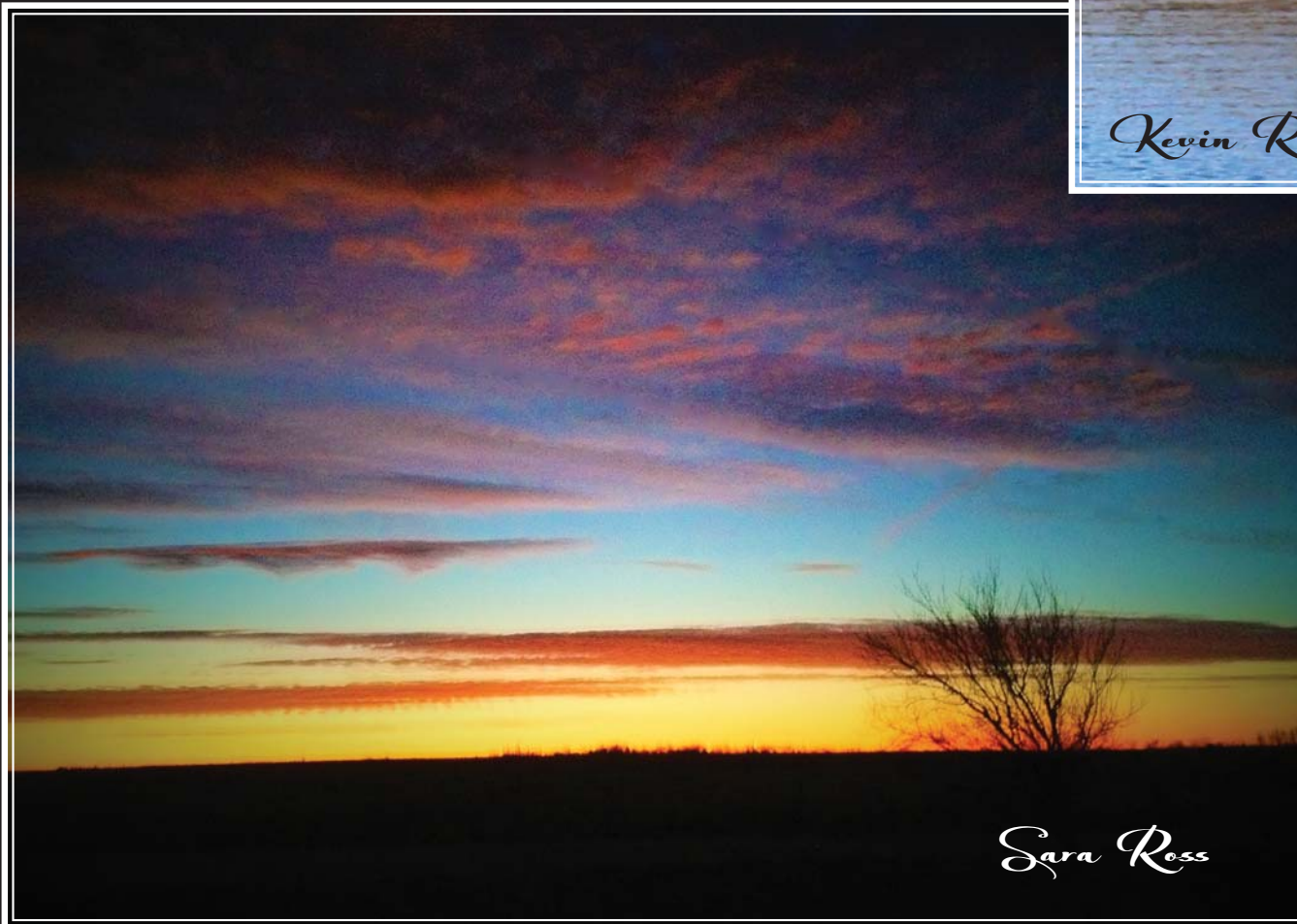
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# WINTER SCENES





# Identity Theft SHIELD™

## Protect Your Identity

### IDENTITY THEFT SHIELD

By Melissa Harris

**“A**mericans are more worried about becoming a victim of Identity Theft than getting laid off.”  
-USA Today

There's no better time than the beginning of a new year to think about protecting your identity. During 2012, how many times will you:

- Hand your credit card to a server at a restaurant?
- Provide your driver's license as identification?
- Enter your personal information, home address, phone number, etc. online?

How often is your personal information in the hands of strangers? We live in an information-oriented society. Technology allows us to do business and make transactions literally in a matter of seconds. It's a convenience. And it's a risk. A professional thief can assume your identity in just a few hours, but it can take years for you to restore your credit standing and identity. Is this a chance you are willing to take?

**“Americans are more worried about becoming a victim of Identity Theft than getting laid off.”**  
-USA Today

“The average identity theft victim spends more than \$1200 in the quest to clear his or her name.”—Federal Trade Commission (FTC)

So what does that mean? Someone has stolen your credit card – your credit card company can help you with that, right? According to the FTC, almost 60% of identity theft issues don't pertain to your existing credit card accounts. Identity theft can occur as a result of new lines of credit being opened in your name either

through credit cards or bank loans, as well as phone/utility fraud and even employment-related fraud. Because we are susceptible through so many avenues in our daily life, we are all at risk.

What can you do? Where would you turn if you found yourself in this situation? Would you know where to start to clear your name?

Let Identity Theft Shield handle it for you.

Pre-Paid Legal Services, Inc. ~ a pioneer of the legal services industry with more than 30 years of experience providing legal rights protection to our members ~ has teamed with Kroll ~ the world's largest risk consulting company with almost 40 years of experience in security and risk mitigation ~ and created a unique solution for victims of identity theft. Identity Theft Shield gives you easy access to the resources you need to understand your credit ratings and to fight back if an identity thief threatens your financial standing. This benefit is designed to alert you to suspicious account activity, and to restore any resulting damage to your credit history.

Why not have the experts in your corner?

Membership benefits include:

1. Credit Report Through Experian

Make sure your financial records are accurate.

Your credit standing is one of your most important financial assets. It not only affects your ability to get credit, it often dictates the interest rate at which you can borrow. It can also affect your ability to purchase insurance or to find employment. Some insurance companies and prospective employers use your credit rating to gauge your sense of responsibility.

Experts recommend you review your credit report regularly. The Identity Theft Shield makes it easy. Members are entitled to an up-to-date credit report from Experian at no additional charge.



### Personal Credit Score and Analysis from Experian

Know your credit score ... and how it affects your ability to borrow. Your credit score is derived from the information in your credit report. This score is used by lenders to determine your creditworthiness. The higher the number, the better your chance of being approved for the credit you want. A detailed analysis of your Personal Credit Score will be included with your Credit Report. You can use this analysis to evaluate your current credit standing.

### 2. Continuous Credit Monitoring Through Experian

With your Identity Theft Shield membership, your credit files will be monitored through Experian daily. Suspicious activity will be brought to your attention, providing you with early detection. You'll receive prompt notice if any new accounts are opened in your name ... or if negative notations are added to your credit report.

### 3. Fraud Restoration Service

Get personal assistance and advice from experts. Any discrepancy in your credit report should be addressed at once. Call our Customer Service Department at the designated Identity Theft Shield number and explain your concerns. If it is identity theft, our fraud investigators will assist you every step of the way. A Fraud Restoration package with complete and detailed materials, aids, and instructions will be rushed to you.

If you sign a Limited Power of Attorney, you will be entitled to Enhanced Restoration Services. Kroll will work with you to determine the extent of the fraud in your credit and regarding your identity. On your behalf, Kroll will issue fraud alerts to the three major credit repositories, the Federal Trade Commission, the Social Security Administration, and the United States Postal Service. Kroll will work with the bureaus, creditors, and collec-

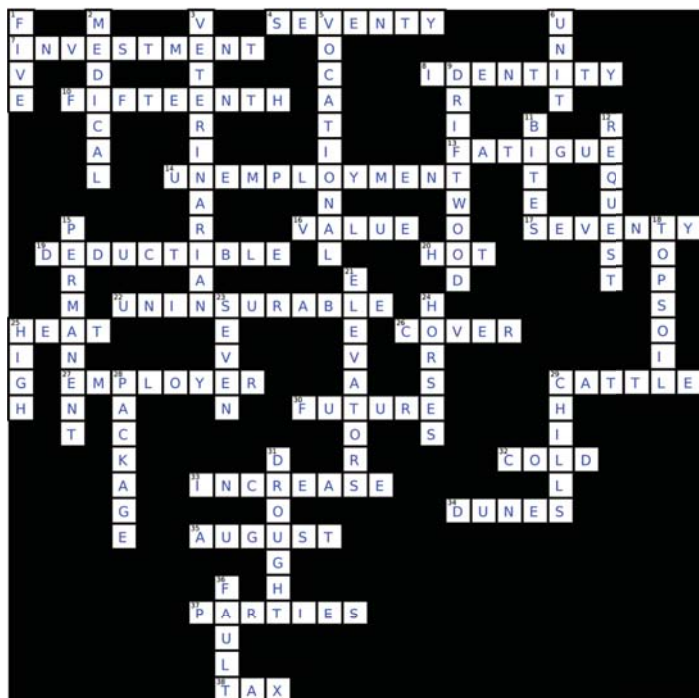
tion agencies to restore your credit accuracy with regard to your identity theft issues. If necessary and reasonable, Kroll will work with law enforcement, the department of motor vehicles, and other organizations to resolve your identity theft issues.

If you decline the Limited Power of Attorney, you will receive Basic Consulting Services. Kroll will work with you to determine the extent of the fraud in your credit and regarding your identity. Kroll will provide you with contact information and procedures for the organizations you will need to work with. Kroll will provide sample letters and forms and be available to you through a toll-free phone number for assistance and advice throughout the process of restoring your identity.

Reports on identity theft are everywhere - television, newspapers, magazines, talk shows, etc. Now that you know this benefit is available, doesn't it make sense to have this sort of coverage? Imagine the peace of mind you would have knowing that you and your spouse would have access to all of these services if you found yourself to be an identity theft statistic?

Call The Home Agency (800)245-4241 for more information or to enroll. ■

## NOVEMBER 2011 ANSWERS



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### Think you're not at risk?

Unfortunately you are.

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

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

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- Children under age 18 for whom the member is a legal guardian and any dependent child, regardless of age, who is mentally or physically disabled.

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





# Concern Yourself With Your Future

## LONG TERM CARE PRODUCTS

By Alan E. Kuzma CLU ChFC

**I** hung up the phone in disbelief. I just finished a conversation with my good friend Tom. Tom, also 60 years old, was the Tribland Athlete of the Year his senior year at Red Cloud High School. He went on to play college football at University of South Dakota and always maintained a very active lifestyle.

He told me that last week he suffered a stroke! Luckily, it was a small one. His only issue is that he lost peripheral vision in his right eye. Maybe that will come back, maybe not.

All in all it was a huge wakeup call. I was staring down the gun barrel of my own morbidity.

### BY THE NUMBERS

According to the United States Government Office of Accounting; 52% of Americans over the age of 65 will spend some time in a skilled nursing facility. Some will be there for 30 days for rehabilitation and others will be there for 10 years due to Alzheimer's. The average stay is 2.93 years and the average cost in 2011 was \$58,000 and that did not include prescriptions.

Simple math tells us that approximately one half of Americans over 65 will need \$180,000 for skilled nursing care. The question is where will that money come from?

### HERE ARE YOUR OPTIONS.....

When talking with clients about this most unpleasant reality they really have three options:

1. You can pay for it from your own funds.
2. You can have a third party pay the costs-insurance.
3. You can let the government take care of you.

Let's first start with how the system works. If you think that Medicare will pay for long term care, here is the reality of the situation.

Let's say that you suffer a stroke (strokes account for 13% of all Long Term Care claims). You spend at least three midnights in a Medicare approved hospital and it is determined that you need transferred to a rehabilitation facility. Since you were in a Medicare approved facility for at least three midnights, Medicare will pay 100% of the cost of your care days 1-20. If you are still in patient, Medicare and your Medicare Supplement will pay for the majority of your care. The maximum number of days those costs will be paid is through day 100. But, there is a catch. And the catch is that you must be getting better. In other words, your physical condition must be improving. If it is determined that your condition is such that further treatment is fruitless you go to custodial care and from a financial point of view-you start paying out of your pocket.

### IT'S A MATTER OF MONEY AND CONTROL

Currently nursing home care runs about \$170/day. That amounts to \$5,100/month and remember this figure excludes prescription drugs. As stated previously, the average stay is 2.93 years or about \$200,000.

Here is what I have found. Typically people that have in excess of \$800,000 in **cash assets** will self-insure. Their feeling is that 1) it will never happen to me and 2) I can pay for it from cash flow or assets.

People with less than \$100,000 in **cash assets** feel like they should let the government pay for their care through Medicaid.

I have found that people with **cash assets** from \$250,000-\$750,000 are the most concerned about providing their own care. This group wants to protect their cash and leave a legacy for the next generation(s).

A traditional long term care policy provides a specific daily dollar amount that can be spent in a nursing home, for home health care, community based care or adult day care. In essence you are buying a bucket of money.

The policy has a number of variables. When do you want the



insurance company to start paying for your care? Zero, 30, 60, 90, 180, 365 or 730 days? This is called the elimination or waiting period. The rule of thumb is the shorter the waiting period, the higher the premium.

The next question is how much do you want them to pay? \$100, 120, 150, 170, 200/day? Again, the higher the potential payout to the insurance company, the higher the premium.

Another important consideration is future cost. We all know that medical costs keep rising; the same is true with skilled nursing care. You would be wise to consider an inflation adjustment that increases the daily benefit each year. I must warn you; these CPI inflation adjustment riders can get quite pricey. In some cases this rider can almost double the premium. In talking to people in their 60's; the reality of it is they may not use or need the insurance for 10, 15 or 20 years and imagine how far \$170/day will go then.

Finally, you need to decide for how long you want the insurance company to pay. Two, three, four, five, 10 years or a lifetime benefit. Again, the longer you want them to pay, the higher the annual premium.

Insurance companies start to pay when you are unable to do two of the following: bathing, eating, dressing, toileting, continence and transferring. If you cannot do any two of those, then the insurance company will start to pay.

So you're probably thinking, how much does this stuff cost? Here is an example of John and Mary Smith; age 74 and 72

**Nowadays it costs  
\$170 per day for  
nursing home care,  
which is \$5100 per  
month!**

respectively. This quote is from Mutual of Omaha. It provides a \$5,000/month benefit for 48 months, starting after a 90 day elimination period. The policy contains a 3% compounded inflation protection and insures both

John and Mary. The annual premium is \$5,698. If you farm that's 814 bushel of \$7.00 corn or 438 bushel of \$13 soybeans.

Another very important piece of the puzzle is if you purchase a tax qualified contract these premiums can be tax deductible. Please consult your tax preparer.

In 2006 Nebraska adopted the Long Term Care Partnership Act. Essentially, this piece of legislation says that if John and Mary exhaust their lifetime benefits, which are \$240,000; because they were proactive, the next \$240,000 of their assets are protected from the Medicaid spend down. More on that shortly.

My father had several discussions with me regarding long term care insurance. When Dad was considering long term care he was in his early 70's. After three or four meetings on the subject he decided not to purchase the product, even though he saw the need. His rationale? If he did not use it, all the premiums are kept by the insurance company. This is exactly correct and many

people I speak with feel the same way. So, if you recognize the need, but don't want to potentially lose the premium dollars, read on.

## NEW INNOVATION

In the late 1990's the insurance industry noticed sagging long term care sales and came up with several alternatives for people that felt the same as my father.

Today there exist several alternatives to traditional long term care insurance. I will present two of them.

Several companies offer a combination life insurance/long term care product. These policies can be paid for either annually or with a lump sum. Here's how my clients have used them.

Most often I have clients with IRA's that are forced to take Required Minimum Distributions. When I ask them what their plans are for the RMD, I hear "Oh, I'll probably pay the tax and then put it back in the bank." These are the same people that tell me they don't want to pay for LTC because they will lose the premiums or they can't afford it.

Let's face it; with the interest rates being credited by banks, you aren't going to get rich. So I suggest that they take the RMD to an insurance company and purchase a life insurance/long term care policy. I'll give you an example. In 2010, Bill needed to withdraw \$7,000 from his IRA for his Required Minimum Distribution. His after tax distribution was \$5,300. He was 72 at the time, in relatively good health. I found a product that provided a \$338,000 death benefit and in the event that he needed long term care insurance it provided \$10,300/month for 33 months. So, if Bill needs LTC he has it, if he doesn't then the \$338,000 goes to his beneficiary tax free upon his death.

Another client, Marge, was 76 and had always purchased CDs. We also had several discussions about Long Term Care Insurance, but she could never quite "pull the trigger" on my recommendations. With Marge, I presented two options-moving a \$100,000 CD into a life insurance/long term care policy. A single premium for her provided \$216,000 of death benefit and/or a \$8,064/month benefit for long term care lasting 25 months.

My second recommendation to Marge was to move the CD into an annuity/long term care product. This product pays 3% on her money. A portion of the earnings then pay the premium for the long term care portion. The benefit works out to be three times the amount deposited. That is a daily benefit of \$139 for a six year benefit period. If Marge needs the money, she can liquidate the annuity. If she doesn't at her death the value of the annuity goes to her beneficiaries without going through probate.

If you own real estate and would like to see that property go to your heirs and have cash assets under \$220,000 read this section very carefully. I sometimes hear from people, "I'll just let the government take care of me". That is an option, but let me explain the rules.

If you are married and one spouse has to go to the nursing home and you want Medicaid to pay the bill here's how the system works. Step 1 is an interview called an intake session. Medicaid is a Federal program administered by the individual states. In Nebraska, The Department of Health and Human Resources administers Medicaid. During the intake session a field agent for Health and Human Services comes out and does an asset assessment. In other words this couple needs to divulge all their finances. The assets are then split into two groups: Non-countable Assets and Countable Assets. The Well Spouse, called the Community Spouse, gets to keep the following: 1) the primary residence; 2) one vehicle; 3) Their wedding ring, watch and family Bible; 4) a burial plot; 5) \$1,500 of life insurance cash values and 5) 50% of cash assets up to a maximum of \$110,000 for 2011. In addition there are restrictions regarding how much income the well spouse can have monthly. The Institutional Spouse-the one headed for the nursing home gets the other 50% of the cash assets. If the Institutional Spouse wants Medicaid to pay his nursing home he/she must spend down their cash assets to \$4,000. Once that is done, they qualify. There are ways to preserve the cash the Institutional Spouse is required to spend down-call the professionals at The Home Agency for those strategies. Bear in mind that nursing homes only have so many Medicaid beds, so you may not get your choice on where you want to go. I tell people in the Lincoln area that if a bed is open in Benkelman, NE-guess what, you're going to Benkelman.

If you are a single individual then there is no protection for a portion of your assets. If you have money, you are expected to spend it before Medicaid kicks in.

If you are on Medicaid and the State of Nebraska is footing the bill, they want to get paid back. So if you own real estate, a primary residence or farm ground, the State of Nebraska will most likely put a lien on the property and force its sale once the recipient dies in order for the State to be repaid.

Remember, it's all about money and control. Your choice!

#### THE MISSING PIECE

I have found that most people do a very good job in planning their estates. However, a contingency plan for a critical illness is rarely a part of the plan. If you think about it, as time passes our health gets worse instead of better. For some of us the inevitable will happen.

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I will leave you with one more real life example. I was visiting a client of mine last month that lives in Lincoln. As we were finishing our discussion, I asked Gregg about a lady that lived down the street. Her name is Linda and had a very thriving insurance agency. He said it was a sad situation. At age 58, she has been diagnosed with Alzheimer's and is in the process of selling her agency and moving to Minnesota to be closer to her children.

It can and does happen. Just ask Linda!

If any of this struck home and I hope it did, talk to the good folks at The Home Agency (800-245-4241). ■




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## WEATHER HEDGES FOR TOO MUCH RAIN AT PLANTING AND A HOT POLLINATION...

By Jim Jubb

**T**his edition we are talking about last year's weather that wreaked havoc across the eastern Corn Belt to one degree or another, causing late planting from excess rain in the spring, followed by later pollination with excess heat in July.

### EXCESS SPRING RAIN...

La Nina caused a very wet spring this last season throughout much of the Corn Belt. In some regions, planting was delayed significantly and millions of acres were not planted at all!



Many producers were able to hedge excess rain very effectively with eWeatherRisk and by doing so, were able to take advantage of payments to help offset the costs associated

with late planting. The way to do this is easy: determine when too much rain will cause a problem by looking at yields in various years and compare it to eWeatherRisk's weather data which covers over 60 years of weather information. Ask your Home Agency agent what the average is for the period you want.

Next, pick an amount of rain you predict will accumulate over your chosen time period that will cause you to not be able to plant or cause damaging delays. Let your agent know the amount of protection you need and from that small amount of information, a hedge for excess rain can be built for you to evaluate.

The Home Agency can build a number of excess rainfalls at

planting scenarios for you to consider, each crafted to your individual needs and situations.

### TOO HOT AT POLLINATION...

As with the excess rain at planting, many producers this last season experienced a very hot July. This can cause many problems with the yield as the summer progresses, and in extreme cases heat can damage the plant itself.

You can effectively hedge heat or any other weather event even as short as seven days in duration. The Home Agency's eWeather-Risk WeatherManager can alert you to weather events forecasted by NOAA, so you can plan for heat when you need to.



As with all hedges, it begins with knowing the dates and the kind of heat that concerns you. With eWeatherRisk, you can specify any temperature, then count the days in excess to what you specified.

We call these "degree day" structures and they pretty much follow the same program as Growing Degree

Days shown on your bag of seed. For example, if you chose 85 degrees for two weeks in July, our weather data will show you the average days likely to exceed that temperature.

Your agent can give you ideas for excess heat hedges at any temperature threshold you choose. Heat can be hedged and cost effective too. In Nebraska, Iowa, Kansas and Colorado, these excess heat hedges were extremely popular last summer!

Just contact your Home Agency agent and let them know what your concerns are with heat at pollination or even the entire growing season. From this, effective protection ideas can be built for you to consider helping offset heat-related issues.

### WHAT TO EXPECT THIS COMING YEAR FOR WEATHER?

The Home Agency Weekly WeatherManager has both long range forecast trends as well as five day, six to 10 day and eight to 14 day forecast discussions that can be very beneficial in your financial decisions. Depending on where you are located, The Home Agency WeatherManager can show you how the short term all the way through the spring and summer forecasts are shaping up for your location and suggest appropriate weather hedging strategies. Just ask for it!

If you haven't received a copy of the WeatherManager, simply go to [www.thehomeagency.com](http://www.thehomeagency.com) and download the most recent one or call your agent and have them send one to you in the mail. ■





## NEW YEAR'S RESOLUTIONS

By Morgan Yardley

**D**o you make New Year's resolutions? There are many people who do each year. If you are one of those who have year after year actually stuck to your New Year's resolution, you are around 75% or more likely to stick to the upcoming New Year's resolutions. There are only a few out there who actually follow through and are successful year after year.

So what are the projected, most popular New Year's resolutions for 2012? From my research I have come up with the following:

- Quit smoking
- Lose weight
- Spend more time with family and friends
- Help people in their community
- Diet/exercise more/eat better

According to Time Magazine three out of these five are the most commonly broken New Year's resolutions. So why can't people stick to their New Year's resolutions? Studies show many people set too high of goals and they have too many New Year's resolutions. It is shown that if you pick only a few resolutions and make them specific and realistic, you are able to accomplish them successfully.

Here are some tips to help you accomplish your New Year's resolutions from [www.goal-setting-guide.com](http://www.goal-setting-guide.com):

1. Make your goal(s) specific-what is the figure or number that you want to accomplish. If you want to go to the gym more, write down how many times a week you would like to go. If you want to lose weight, write down how many pounds you want to drop.
2. Make your goal(s) realistic-do not go for something impossible to accomplish. You know yourself and you know what is realistic for you. Do not set yourself up for failure. If you do, you will never accomplish your New Year's resolutions.
3. Make your goal(s) known-tell people what your resolutions


are. People are successful when they get help from others. Another great thing to do is to create a vision board. Write down your goals and put the list someplace where you can see it on a daily basis.

4. Make your goal(s) measurable by time-or by periods. Select months or specific dates (such as a quarterly basis) and gradually work toward your goal. If you do not select a date you will have forever to accomplish what you want!
5. Make your goal(s) fun and rewarding-do not think of this as a punishment or something you do not want to do, because then you will not accomplish it. Make this goal or goals something fun to do. The more fun you have with it, the more likely you will be successful. ■

References: <http://losangeles.cbslocal.com/2011/12/20/2012-the-new-years-resolutions-you-shouldnt-make/> and <http://www.goal-setting-guide.com/statistics-facts-setting-years-resolutions>

### 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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## A WEEK IN CANCUN

By Morgan Yardley

### DAY 1-TRAVEL TO CANCUN

**D**AY 1-TRAVEL TO CANCUN There's nothing like traveling especially when you know you are headed to warm, sunny Cancun. Normally we like to tell people back home how nice it is when we are down there, but it seems this year I didn't because back home they were having very nice weather for this time of the year.

We arrived in Cancun quickly and easily. A driver holding a sign with my name on it was waiting for us when we walked out of the airport. When you book through us, transportation to



and from the airport and hotel is included. Once we arrived at Cancun Palace we were greeted by Jim Baldonado. We checked in, unpacked and then headed to the Japanese restaurant right there in Cancun Palace Resort.

We had a delicious dinner and we were so full we decided to go to bed early.

### DAY 2-REST OF THE GROUP SHOWS UP

A few of us got up early and went for a run on the beach. Bad idea! We just weren't used to running in the sand, I guess -- Let's just say we were rather sore from our "run" on the beach.

After that little workout we decided to lay by the pool and hang out until the rest of the group arrived. Everyone showed up at Cancun Palace pretty much on time. You never know when flights will be delayed or canceled, especially this time of the year.

At 6:00 pm we had a meeting in Jim and Sharri's room. Nel-

son, our wine connoisseur from Cancun Palace was celebrating his 40th birthday, so we surprised him with a mini cheesecake. After singing 'Happy Birthday' we got down to "business" and ate, drank and discussed how to use the \$1,500 resort credit each room receives by being a VIP. (Just to let you all know, if you book through us you are able to use all \$1,500 in the spa which you can't do by just booking though the resort on your own. Can you imagine how relaxed you would feel after your week's stay?)

After that, a few people went downstairs to the bar (remember your stay is all inclusive so all food and beverages, including alcohol of any kind, at the resort is included at no extra cost), while others went to Senor Frogs because it was "Glow Party Night".

### DAY 3-CRAZY FUN DAY

Everyone was well rested and ready to have a fun time today. We laid by the pool, swam in the ocean and got somewhat of a good tan! Every day at the pool there are activities such as water volleyball, dance contests, aerobics, and of course, there is always the bar where our favorite bartender, Cesar, is. He takes very good care of us.

After we had enough sun we ate at the Mexican restaurant at the resort. That evening the resort had a Michael Jackson show. The show was fun and entertaining, and I surprised everyone



afterwards with a group picture with the one and only "Michael Jackson" of Cancun Palace.



Next, we decided to go to the lounge where there was a live band. Many of us danced and some of us even learned some new moves that night! I must say I really like the Jitter Bug!

#### DAY 4-EARLY TO RISE-EARLY TO BED

Today was a lazy day for all of us. We laid by the pool, swam in the ocean, went to see Cesar at the pool bar and just relaxed (see a pattern here?). A day at the pool in the hot sun takes a toll on you. We ate an early dinner at the hotel and then headed to bed. I wish I could tell you what the others did, but I can't because I was asleep by 8:30!



#### DAY 5- PERICOS/SEÑOR FROGS

We knew today was going to be a GREAT day! We again hung out by the pool and got everyone excited about going to Perico's and Señor Frogs that night. These two places are a MUST when in Cancun. We've been going since I was in 5<sup>th</sup> grade! Pericos and Señor Frogs are not part of the Palace Resort, but we love to go there anyways!

We headed first to Perico's which is an old Mexican restaurant with good food and even better entertainment. After a couple hours of eating and entertainment we headed to Señor Frogs. We all had a great time dancing the night away! When we got back to the hotel around 2 am, we ordered room service. Did you know you can get room service anytime of the day or night at the Palace Resorts? Oh, what a fun, long day!

#### DAY 6-RELAXATION DAY

Since we all had so much fun the night before, we took it pretty easy today. We again spent time by the pool and got some much needed sun. Since my family likes to eat sushi we went back to the Japanese restaurant to eat and then headed to downtown Cancun to do some looking around. Cancun has a lot of amazing shops. After that we called it a night early and headed for our rooms.

#### DAY 7-RESCUE DAY

Today was QUITE interesting to say the least. I had never ever seen an ocean rescue in my life! We all started at the pool but eventually headed down to the beach. I was watching the others out in the ocean when all of a sudden, the lifeguard starts blowing his whistle while he grabbed his buoy and pulled a David Hasselhoff move, jumped the waves and started swimming out into the ocean. Next, we see four jet skis out in the water grabbing people and trying to pull them back in while the lifeguard was bringing people back also. Once they got up on the beach and everyone was safe we found out it was \$50 to save someone's life. Let's just say everyone learned their lessons about the ocean day.

After all that excitement during the day we headed to the Italian restaurant at the resort to celebrate our good friend's retirement that night. This restaurant is probably one of the best at the resort or maybe all of Cancun! We sang "Happy Retirement to You" and ate a delicious dessert, then headed downstairs to the lounge area to watch the college championship football game before calling it a night.

#### DAY 8-TRAVELING

Today we headed home. All I can say is that between the three of us girls that travelled together, none of us could pick the correct lines to stand in. We seemed to hit the longest lines when we were checking in at the airport and then also when we were going through Immigration and Customs in Houston. But we eventually made it home a little after midnight! What a trip!



This is what seven nights and eight days can look like at Cancun Palace. Others played golf, went snorkeling and went on some tours to the Mayan Ruins, but most of us played by the pool/beach and just relaxed. If you want to know more about what we have to offer at the Palace Resorts, please contact me! And if you want to go with us next January let me know. I am already starting a list! ■

## Upcoming Cancun Trips

***Want to join in on all this fun?***

Two trips are currently being planned for April 2012!

**Travel Dates:**

**April 10th-17th**

**April 17th-24th**

If you would like to head to Cancun for a fun filled eight days and seven nights, please contact Morgan Yardley to set up your vacation. Her contact information is listed below. Hope to see you in Cancun!

**Morgan Yardley**  
mbaldonado@thehomeagency.com



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# Winter Favorites

## Potato Soup *From: Shari Baldonado*

### Ingredients:

- 6 medium potatoes (about 2 pounds),  
peeled and diced
- 1 celery stalk, diced
- 1 medium onion, chopped fine
- 3 cups whole milk (more or less depending  
on how thick you want the soup)
- 1 tablespoon chicken base
- 1½ cups mild cheddar cheese, shredded
- Salt and pepper to taste
- 1 package (4.5 oz) real bacon bits



### Directions:

Place potatoes, celery and onion in a saucepan and cover with cold water. Bring to a boil and cook until tender. Drain. Place back in pan and add milk, chicken base, salt and pepper. Mash some of the potatoes with a potato masher to help thicken the soup. Add bacon bits and cheese. Cook until melted and soup is heated through, stirring often. Enjoy!

*During the cold winter months, oftentimes soup is just what you need to warm up. Try this easy and delicious potato soup recipe. It is sure to warm you right up!*

*If you would like to share a recipe or a picture in this magazine, please e-mail it to me at [sross@thehomeagency.com](mailto:sross@thehomeagency.com).*



Table Topper Finished Size: 32" x 32"  
Block Finished Size: 4" x 4"

### Cutting:

- White: Background (1 yard)
- (1) 20 1/2" x 20 1/2" \***Cut first**
- (4) 4 1/2" x 4 1/2"
- (48) 2 1/2" x 2 1/2"
- (96) 1 1/2" x 1 1/2"
- 12 Reds & 12 Pinks: 5" x 5" squares, cut:
- (24) 2 1/2" x 4 1/2" Red
- (24) 2 1/2" x 4 1/2" Pink
- Red: Border/Binding (5/8 yard)
- (2) 2 1/2" x 20 1/2" (Side Borders)
- (2) 2 1/2" x 24 1/2" (Top/Bottom Border)
- (4) 2 1/2" x 42" (Binding)
- Backing: 1 yard

## Be My Valentine

*Construction: All seam allowances are 1/4"*

### Hearts:

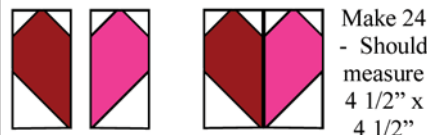
1. Draw a diagonal line across the wrong side of the 1 1/2" and 2 1/2" white squares.
2. Pair the 2 1/2" white squares right sides together on the lower half of the red 2 1/2" X 4 1/2" rectangles. Refer to diagram for direction of the diagonal line.
3. Sew on the drawn line. Trim seam allowance to 1/4". Press towards white. Repeat with pink rectangles, paying careful attention to direction of diagonal line.
4. Pair the 1 1/2" white squares on the upper corner of the red rectangle. Sew on drawn line. Trim seam to 1/4". Press towards white. Repeat on opposite upper corner of red rectangle. Repeat with pink rectangles.
5. Sew the two heart halves together. Block should measure 4 1/2" x 4 1/2" at this point.

### Assembly:

1. Sew the 2 1/2" sides borders to the white 20 1/2" square. Then add the top and bottom 2 1/2" borders.
2. Sew hearts and 4 1/2" white squares into rows as pictured at right. Add heart borders to quilt center.
3. Quilt as desired. Bind using the 2 1/2" strips of red.



Make 24 of each colorway



Make 24  
- Should measure  
4 1/2" x  
4 1/2"



Make 2 - Should measure 4 1/2" x 24 1/2"



Make 2 - Should measure 4 1/2" x 32 1/2"



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# Crossword Puzzle

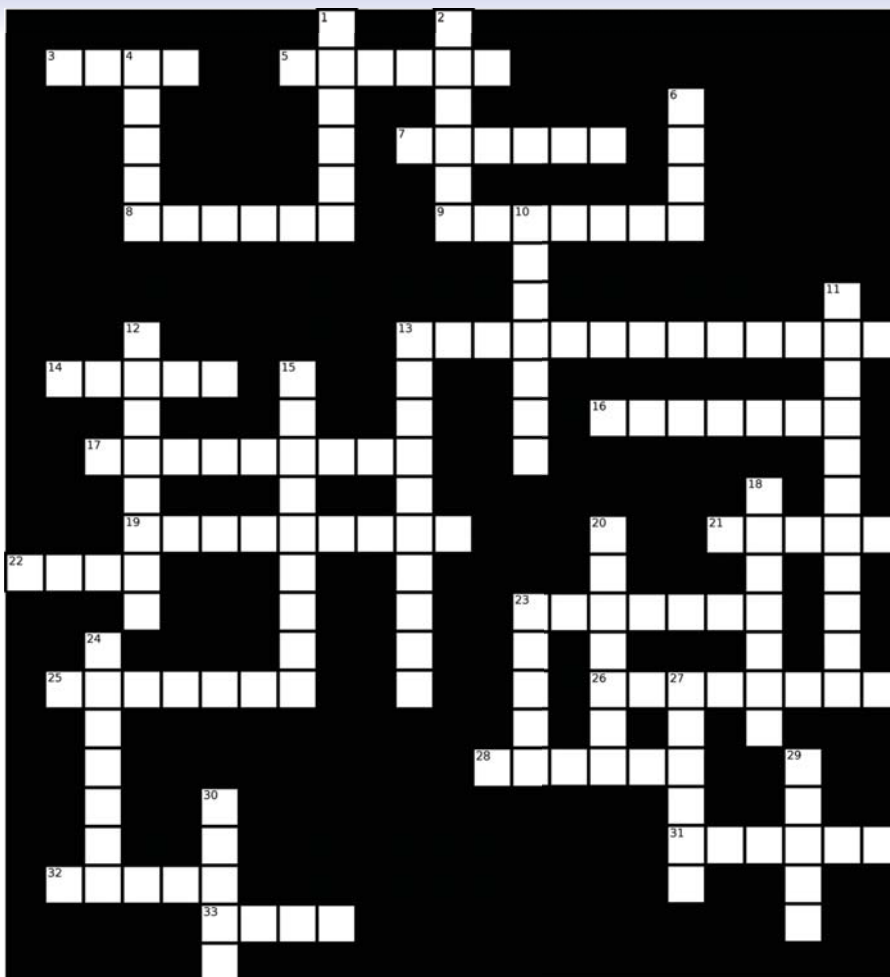
Please enjoy this crossword puzzle. You will find every answer somewhere in this magazine. The correct answers will be in the next issue. Also, please check out page 20 for our crossword puzzle contest!

## ACROSS

- 3 A ProAg agent can create a \_\_\_\_ management plan that will provide a farmer with the peace of mind.
- 5 One of the top five New Year's resolutions is to spend more time with \_\_\_\_ and friends.
- 7 Kroll is the \_\_\_\_ largest risk consulting company with more than 40 years of experience in security and risk mitigation.
- 8 The average identity theft victim spends more than \_\_\_\_ hundred dollars in the quest to clear their name.
- 9 There have been consecutive years of \_\_\_\_ in beef numbers.
- 13 The average stay at a nursing facility is 2.93 years and the average cost in 2011 was \$58,000 which did not include \_\_\_\_.
- 14 KRVN has been providing markets, news and weather to Nebraska farmers for \_\_\_\_ years.
- 16 The Nebraska Cattlemen's Classic is held in February at the \_\_\_\_ County Fairgrounds.
- 17 Goracke Professional Group, LLC are \_\_\_\_ Public Accountants.
- 19 The Home Agency has been named the Official \_\_\_\_ Agency of the Nebraska Cattlemen's Classic.
- 21 Premium rates should be reduced on average \_\_\_\_ percent for corn farmers in 2012.
- 22 The \_\_\_\_ is planning on lowering the cost of crop insurance premiums in 2012.
- 23 RCIS helps producers manage risk by delivering products with superior \_\_\_\_.
- 25 A favorite place to eat in Cancun.
- 26 Americans are more worried about becoming a victim of \_\_\_\_ theft than getting laid off from work.
- 28 One of the top five New Year's resolutions is to lose \_\_\_\_.
- 31 Prepaid Legal Services, Inc is a pioneer of the legal services industry with more than \_\_\_\_ years of experience providing legal rights protection to their members.
- 32 Many producers were able to \_\_\_\_ excess rain very effectively with eWeatherRisk last year.
- 33 La \_\_\_\_ caused a very wet spring last year throughout much of the Corn Belt.

## DOWN

- 1 A group just got back from Mexico where they stayed at the Cancun \_\_\_\_ Resort.
- 2 BHA Real Estate has listings in \_\_\_\_, NE.
- 4 The deadline to \_\_\_\_-rate wheat is March 15th for most of the counties in The Home Agency's area.
- 6 Premium rates should be reduced on average \_\_\_\_ percent for soybean



- farmers in 2012.
- 10 The sales \_\_\_\_ deadline is on March 15th for Spring crops.
- 11 The Pilot Biotechnology \_\_\_\_ is being discontinued beginning with the 2012 crop year.
- 12 With Identity Theft Shield, your membership includes an annual credit report from \_\_\_\_.
- 13 \_\_\_\_ Hail becomes more and more popular each year at The Home Agency.
- 15 One of the financial solutions that the Investment Service Center at Gothenburg State Bank specializes in is High Dollar \_\_\_\_.
- 18 Weather contracts were extremely popular south of Interstate \_\_\_\_ in Kansas last year.
- 20 52% of Americans over the age of 65 will spend some time in a skilled \_\_\_\_ facility.
- 23 Your credit \_\_\_\_ is derived from the information in your credit report.
- 24 If you own a recreational vehicle, such as a snowmobile or ATV, you should purchase a Recreational \_\_\_\_ policy.
- 27 One of the services that Kuzma Financial Services provides is \_\_\_\_ planning.
- 29 Two group trips are being planned to Cancun in \_\_\_\_.
- 30 Farmers must elect the \_\_\_\_-Adjusted APH by March 15th if they are interested in it for their 2012 crops.

## ADDRESS SERVICE REQUESTED

*Photo on the front cover is by Sara Ross.  
Design & Layout of The Home Agency Magazine  
by Sara Ross.*

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