

Vol. 5, No. 2--May 2012

THE HOME AGENCY

thehomeagency.com

Production Hail Insurance
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WEATHER RISK CONTRACTS



President's Thoughts

FROM THE DESK OF JIM BALDONADO

A few months ago I didn't think March 15 would ever come, now it's the first of May and you're reading The Home Agency Magazine. Where has the time gone? As you all know, March 15th is a very important date, it's Sales Closing for crop insurance. Many of you may have attended one of our informational meetings where my wife, Sharri, fixes prime rib. This year she traveled to nine different locations (2,599 miles) in four states and served 420 meals. She has done this for almost 20 years and it seems to get better every year. Thanks, Sharri – great job, as always!

On top of what Sharri does, it also takes other people in the office to put presentations together for all the different locations, make sure we have all the handouts we need as well as all the give-a-ways, etc. Like I have said many times, without all these people helping me I couldn't do what I do. I would like to thank them as well for doing what they do to make me look good.

With the weather we have been having over the last two months, who knows what the next 2-3 months will bring. Hopefully things will have changed and we have an event-free summer and fall.

EWEATHER RISK CONTRACTS

Over the last two years we have become one of the leaders in weather contracts. A weather contract is not an insurance policy. There is no subsidy from the government and it has nothing to do with your crop insurance coverage. It's a contract you purchase from eWeatherRisk for too much heat, too cold, not enough rain or too much rain. And, you also choose the time frame you want the coverage.

Most of the contracts sold last year were in Kansas on too much heat or not enough rain. I would have to say that 70% of the heat policies ended up paying the maximum, although the lack of precipitation policies ended up paying very well also.

This year with 80 degree temperatures in March and the wheat growing so fast we have sold a number of freeze contracts on winter wheat. Weather contracts must be purchased 15 days prior to them going into effect, so by the time you read this, it may be too late to purchase a freeze contract, but give us a call, you never know.

Another use for a weather contract is in Kansas when a producer finishes harvesting their winter wheat and they go in and plant soybeans. In most areas, those beans are not insurable under your Federal Crop Insurance policy. You can purchase a lack of precipitation contract or excessive heat contract on these soybeans to make sure you have some coverage to cover your expenses.

Something to remember: there is only so much liability the reinsurance companies will take per weather station, and last year a number of weather stations were shut down because they had reached their limit. Also, the sooner you purchase your contract the better, as weather patterns change and as they do, rates and premiums will go up. Like an insured told me the other day, "I snooze, I lose." He is correct.

Weather contracts can also be used for farmers who have irrigated acres. We can design a contract for when you would normally irrigate – let's say from the middle of June to the first of September. We could lock in 6-10 inches of rain. Just think how much you could save each time that pivot was not going around. Or if it had to run all summer because we did not get any rain, your eWeatherRisk contract would pay you which would help pay your energy costs.

So, you can see from these examples there are all kinds of ways to use a weather contract. Just give us a call and let us design a plan that will work for you.

PRODUCTION HAIL

Production Hail is a product that has grown in popularity over the last few years, and even with a rate increase it's still the product of choice.

This year all the companies we write for made their product even better. In the past, all three companies had a 10% deductible on their wind policies. But this year one of them went to a zero deductible, one went to a 5% qualifier and one went to a 5% deductible. So whether it's a wind loss, hail loss or a combination of the two, they both count towards your Production Hail policy.



County	Twp	Range	Crop	Rate	NEBRASKA HPP Calculator 2012									
DAWSON	12N	24W	CORN	10.50										
MPCI	APH	MPCI COV %	BASE PRICE	% OF BASE \$										
DATA	200	75%	\$5.68	100%										
Production Plan Leve					110		115		120		125			
HPP Bushel Guarantee/Acre					220		230		240		250			
MPCI + Hail \$ Coverage/Acre					\$1,249.60		\$1,306.40		\$1,363.20		\$1,420.00			
Hail \$ Coverage / Acre					\$397.60		\$454.40		\$511.20		\$568.00			
HPP Rate/\$100					\$9.45		\$9.71		\$9.98		\$10.50			
HPP Premium/Acre					\$37.57		\$44.12		\$51.02		\$59.64			
HPP + Green Snap End Premium/Acre					\$47.12		\$55.03		\$63.29		\$73.27			
HPP + Green Snap End w/ EHE Premium/Acre					\$50.30		\$58.66		\$67.38		\$77.82			
% Loss Required To Get Your Hail Premium Back					3.0%		3.4%		3.7%		4.2%			
% Loss Required To Get Your Hail+Green Snap End Premium Back					3.8%		4.2%		4.6%		5.2%			
% Loss Required To Get Your Hail+Green Snap w/ EHE Prem. Back					4.0%		4.5%		4.9%		5.5%			
					% LOSS	YIELD LOSS	CLAIM LOSS	YIELD LOSS	CLAIM LOSS	YIELD LOSS	CLAIM LOSS	YIELD LOSS	CLAIM LOSS	
					5%	209.0	\$62.48	218.5	\$65.32	228.0	\$68.16	237.5	\$71.00	
					10%	198.0	\$124.96	207.0	\$130.64	216.0	\$136.32	225.0	\$142.00	
					15%	187.0	\$187.44	195.5	\$195.96	204.0	\$204.48	212.5	\$213.00	
					20%	176.0	\$249.92	184.0	\$261.28	192.0	\$272.64	200.0	\$284.00	
					25%	165.0	\$312.40	172.5	\$326.60	180.0	\$340.80	187.5	\$355.00	
					30%	154.0	\$374.88	161.0	\$391.92	168.0	\$408.96	175.0	\$426.00	
					35%	143.0	\$397.60	149.5	\$454.40	156.0	\$477.12	162.5	\$497.00	
					40%	132.0	\$397.60	138.0	\$454.40	144.0	\$511.20	150.0	\$568.00	
					45%	121.0	\$397.60	126.5	\$454.40	132.0	\$511.20	137.5	\$568.00	
					50%	110.0	\$397.60	115.0	\$454.40	120.0	\$511.20	125.0	\$568.00	



In the above example I am showing an APH of 200 and 75% level of coverage. I'm also showing plans of 110, 115, 120 and 125. Let's focus on the 120 plan which is what most buy. 120% of 200 is 240 and your guarantee is 150. So you are insuring 90 bushels for hail and wind if you choose. Your total premium for hail and wind is \$67.38 per acre, which gives you \$511.20. But take a look at what it pays at a 5% loss: \$68.16 per acre and you can still harvest 228 bushels. Up until the last few years most insureds did not purchase the wind option, but now most do. Just think you could have a 5% wind loss and pay your entire premium.

There is no time like the present if you have not purchased your production hail policy. It doesn't cost any more today versus the end of May.

FAMILY

As you can see Hudson and I have been having a little fun. In February we went to Keystone and did a little skiing. We never took him up the mountain, but he did make 20-30 runs down the beginner slope. He only fell once, but he is just not old enough, at the time only 22 months old, to understand exactly what to do. He knew how to go straight down the mountain and as long as we had his mom or

aunts at the bottom to stop him we were in good shape. It was good exercise for Grandpa carrying him back up the mountain to do it all over again. Also with the temperatures in the 70's and 80's recently, the crappie have been biting at Plum Creek, so every night when Hudson is here we have to go fishing. Last year was easier as I could just carry him and fish. This year he wants to walk and do it himself, so maybe it's time to get the boat out so I can keep track of him.

Good luck planting this spring and as always be careful; there is always another day and we all want to be in it. ■

fin





2012 Farm Bill

FARM BILL THOUGHTS

By Jim Baldonado and Others

We are trying to predict what might take place during the spring and summer of 2012 regarding the next Farm Bill. The current legislation is set to expire on September 20, 2012 and something must be done or we revert back to 1940's law which would at best be described as "chaos". The working options appear to be limited to passing a five-year Farm Bill or passing a one-year extension of the current legislation.

The politics of a contentious election year would indicate that a five-year Farm Bill is a stretch, although not impossible.

The Senate traditionally does not lead on farm bill discussions, but this year may be different with all the experience on the Senate Ag Committee. It is likely the Senate Ag Committee will write a Farm Bill using the \$23 billion savings goal that was agreed to last fall by the Chairs and Ranking Members of the House and Senate Agriculture Committees. Overall, the budget situation remains a large question mark for those writing the Farm Bill.

The Obama Administration's recently proposed budget, plus the recent House budget resolution developed by Chairman Paul Ryan (R-Wisconsin) are NOT binding on the Farm Bill. The US Senate will again not pass a budget; so the budget process appears to be a non-event as far as the Farm Bill is concerned.

The Senate Ag Committee recently concluded a round of Farm Bill hearings in Washington. They do not have any additional hearings set on the calendar. This means that Senate Ag Committee Chairwoman Stabenow (D-Michigan) will likely call for a markup of a five-year Farm Bill. She is in a tough re-election campaign and her leadership status needs to be backed up by action and results. The reputation of this Congress as "do nothing" is a call to oust the incumbents, so expect Senator Stabenow to press for action. It is thought a Senate Ag Committee markup

of a five-year Farm Bill prior to the Memorial Day recess is possible, though that date could get pushed back until prior to the July 4 recess.

The most controversial title to the Farm Bill is the Commodity Title. Some key substantive issues to sort through in this title include what to do with – or how quickly to cut – FSA delivered programs such as ACRE and direct payments, as there is no SURE payment in 2012; how to limit the negative impact of these lost programs as they are pulled from the marketplace; at the same time to maintain the necessary support for the linchpin on risk management, crop insurance. We expect regional differences (south versus north) and commodity differences (corn/soybeans versus cotton/rice) to be somewhat controversial. Plus the usual difficult issues to resolve such as dairy programs, sugar, food and nutrition plus conservation (CRP).

It's possible a number of new program "concepts" will be examined during the markup process. These include, but are not limited to a "shallow loss" proposal from Senator Conrad of North

Dakota. Another is a program called STAX, developed within the cotton industry. We expect six to eight such concepts to be discussed in depth during the markup. In addition, Senator Grassley is working on a bill to cap various annual benefits from the Farm Bill going forward. His idea will receive a lot of press coverage and we expect it will survive in some form.



To be credible on the Senate floor, the Senate Ag Committee has to report a bill that is unanimous or near unanimous. This will not be easy to obtain, but most informed spectators believe a near unanimous supported bill is what the Committee will ultimately report and this will be accomplished through various compromise efforts. The Farm Bill is noteworthy in this day and age for generally having bi-partisan support and successful compromises within the Ag Committee. Senator Stabenow will need Senate Majority Leader Chairman Reid (D-Nevada) to allow a full Senate debate and vote. Limiting non-relevant amendments is always a challenge and especially so during the short period of time Congress is in session during an election year.

Let's explore the chances within the House of Representatives. The House Ag Committee people will have held four initial field hearings before April 20. After that the Ag Committee may resume actual Farm Bill hearings in Washington D.C. in the month of May and perhaps mark up a Farm Bill as early as June. The Ag Committee is likely to produce something similar to the framework of last fall's draft Farm Bill. Chairman Lucas (R-Oklahoma) has necessary support of the House leadership although he will likely have a larger budget number target (quite a bit more than \$23 billion) in cuts. Chairman Lucas is very concerned with numbers and will sacrifice programs to make the dollars work. The House will also have a number of new concepts to consider during the markup. There appears to be generally very strong support of crop insurance and a general consen-

sus that ACRE, SURE and direct payments could be headed to the history books. Whether to tie crop insurance subsidy money to conservation provisions such as "Sodbuster/ Swampbuster" is a topic sure to be raised. What we are hearing is many believe the tying of conservation compliance to crop insurance may be one of the biggest issues to resolve, as it may be used as a compromise to please Senators Harkin and Stabenow. As farmers rely less on the government and more on the marketplace for their revenue, land and water stewardship practices could conceivably slip.

In general, we do not anticipate House floor action on a five-year Farm Bill as marked up in the Ag Committee prior to the election unless the full Senate successfully approves a Farm Bill. This case would indicate at least a small possibility of House action. A full Senate bill would turn into a "do nothing" risk for incumbents if the House fails to move forward.

Advocates of a Farm Bill in the Senate may oppose a one-year extension at this time because they feel passage of an extension would take the pressure off completion of a five-year Farm Bill and waiting would make funding a five-year bill more uncertain. A best case scenario may be the passage of a five-year Farm Bill during the lame duck session, after the election. The Ag Committees went through a Farm Bill trial run during 2011, another is happening right now and the last thing the Committees want is another exercise in 2013. Something will get passed; the key may likely be the mood of Harry Ried. ■

DELVE INTO TWELVE?

By Doug Goracke, CPA

The 2011 tax filing season just ended, so it is time to discuss 2012. Planning in the current environment is difficult at best. Section 179 (deduction of equipment purchases) has been a very useful tool over the last several years. The write off limit in 2011 was \$500,000. For 2012, the limit is scheduled to decrease to \$139,000 (\$125,000 adjusted for inflation). There is discussion that the write-off for 2012 will be increased, but in all probability, we will not know until after the November 2012 elections. Phase out of the deduction is also scheduled to decrease dollar for dollar for amounts over \$560,000.

One alternative tax strategy may be to increase your insurance coverage. All amounts paid for insurance no matter what the amount are **fully** deductible. In the event that you collect on your insurance, in many cases, the proceeds can be deferred to a subsequent year.

Look for 2012 to be a year filled with much chaos in the tax world. It may be one of those years when we don't know what the changes are until the year is over!!!



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Crop Insurance Corner

CROP INSURANCE UPDATES

By Cindy Davis

I would have to say this past winter was one of the mildest I can remember. I say this with caution, though, as I'm writing this article in mid March, knowing late season snow storms could still be looming. Hopefully that isn't the case and the spring months bring with them the much needed moisture for this year's planting season.

We all know the weather is unpredictable, especially this time of year and there are always challenges in farming out of our control, but that doesn't mean you can't protect against them. With the sales closing deadline for row crops behind us, hopefully that is exactly what you have all just done. Any changes to your crop insurance should have been made prior to March 15, so your coverage should be in place for this year's crops. The Trend Adjusted Actual Production History option was new for corn and soybeans for 2012 (in certain states/counties) and many of you were able to add that option to your policy. Another change for 2012 will be lower premiums for some producers. USDA moved to lower corn and soybean premiums, on average, 7 percent for corn and 9 percent for soybeans. The projected prices for 2012 were set back in February and are shown in the chart below, along with the Harvest Price tracking dates.

The planters will be abundant in the fields before long and we wish you all a very safe and productive season. Soon it will be

time to report your acres to your agent, but before we touch on acreage reporting, we have a couple of other reminders to cover. If you are prevented from planting acres by a covered cause of loss, your agent needs to be notified **within 72 hours after the final planting date in your county**. Prevented planting (PP) claims continue to have very strict rules that your agent needs to follow. Don't wait to report PP acres at the same time as your planted acres because it may be too late at that time to get a claim turned in. If you need to replant any acres this spring be sure to contact your agent **prior** to replanting. Your agent needs to give the adjuster the opportunity to look at the acres and give the approval to replant if you want to receive a replant payment. The same rules will apply this fall if you need to chop silage. Contact your agent prior to chopping and always before destroying any crops. Something we touched on in our producer meetings back in January and February was the Pilot Biotechnology Endorsement. The Biotechnology Endorsement was available for the 2008-2011 crop years. Beginning with crop year 2012 this endorsement has been discontinued. As I mentioned also in the February issue, the FCIC board decided to cancel the program in efforts to simplify the crop insurance program.

If you haven't already done so, now is the time to get your hail coverage put into place for 2012. Hail coverage is a great addition to your MPC I coverage and if last year is any indication to what this spring and summer will be like, it could prove to be a wise addition once again.

ACREAGE REPORTING

The next deadline for your crop insurance policy will be Acreage Reporting Deadline. For the states of Nebraska, Kansas, Colorado, Iowa and South Dakota that date is **July 15th** for corn, grain sorghum, soybeans and most other spring crops in our area. As always, there are a few crops that will have an earlier acreage reporting deadline, such as spring wheat and spring barley. Check with your agent for the applicable acreage reporting deadline for your crops. In an effort to streamline the reporting process, FCIC and RMA have been working with the FSA offices to get reporting dates to match up with your crop insurance policy. Although this date is slightly later than previous crop years, we strongly encourage you to report acres to your agent as soon as possible after planting. Keep in mind you must report all acres to your agent, insured and uninsured, planted and prevented from planting. Also, don't forget any newly acquired ground you may have planted this year that may not be on your preprinted acreage report. Your agent will also need share parties (if applicable), share percents, plant dates and the legal locations of your ground. It is also very helpful if you bring your map book along when you meet with your agent to report acres.

2012 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	\$5.68	Oct 1-Oct 31 Dec Corn-CBOT
Grain Sorghum	NE, IA, KS, CO, SD	\$5.53	Oct 1-Oct 31 Dec Corn-CBOT
Soybeans	NE, IA, KS, CO, SD	\$12.55	Oct 1-Oct 31 Nov SBean-CBOT

PRECISION FARMING

Precision Farming technology is becoming increasingly popular these days. Following are a few of the rules to keep in mind if you use these devices in your farming operation and plan to utilize them for your crop insurance program.

Acceptable precision farming systems must include at least the following components:

- GPS technology integrated with planter monitors, combine monitors and yield mapping software;
- Planting and harvesting summary reporting that reflects total harvested production; and
- Calibrations performed per the manufacturer's requirements.

Precision Farming records must include all of the following:

- Your name
- The unit number
- The FSA farm/tract/field ID number (optional)
- The legal description of acreage
- Crop name
- A print out of the following information:

Precision Farming Technology Acreage Planted Records

1. Acres planted
2. Automated adjustments for overlapping planted rows (if overlapping occurred)
3. Electronically produced maps of planted acreage and acreage summary records. These must show required discernable breaks between units or practices.
4. Automated planter records may be used to separate optional units on center pivots for irrigated and non-irrigated corners without a discernable break in the planting pattern if you can provide the following:
 - Records showing the variable planting populations
 - Document the automated planter monitor system used
 - Provide the acres planted and practice for each optional unit
 - Provide production records by optional unit and practice; and
 - Provide all other required precision farmer system information

Precision Farming Technology Production Records

1. Acres harvested;
2. Date harvested;
3. Total production (unadjusted for moisture);
4. Average moisture content; and
5. Yield maps and acreage/production summary records. These records must show that separate production records were maintained by unit and/or practice.
6. Calibration of the automated yield monitoring system. You must have calibrated the yield monitoring system for each insured crop and crop year, in accordance with the owner's manual specification. Documentation showing the weighed sensor calibrations for the crop and crop year must also be provided. The sensor calibrations must not exceed three (3) percent variance when compared to the actual weighed production harvested from the acreage used to calibrate the sensor.
7. The annual calibration report from your yield monitor system (or other documentation) must include all calibrations and adjustments performed, by crop, for the crop year, including the date each calibration/adjustment was performed

and the difference from the previous setting.

It has been recommended that producers should maintain alternate records by unit in the event the precision farming records are determined to be unacceptable. Be sure to contact your agent if you have any questions regarding precision farming systems.

Finally, I will mention one more change set by RMA for 2012 row crops. In previous crop years, your row crop premiums were due October 1st, with interest attaching on November 1st. Beginning with the 2012 crop year, the row crops billing date will be **August 15th** with interest attaching October 1st, so look for that billing much earlier this year. ■

**If you have any
Comments and Suggestions
we would love to hear them!**

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**WHEN FREE IS JUST
NOT GOOD ENOUGH!**

**FREEDOM
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Variable rate of interest of 3.00% annual percentage yield will be paid on collected balances of up to \$25,000 if you maintain the following***: Have at least one electronic credit or debit to your account during a statement cycle; use your debit card 10 times during a statement cycle.

*For personal accounts only. \$100 minimum opening balance.

**Annual Percentage Yield is effective as of publication date and subject to change at the bank's discretion.

***.10% APY will be paid on the collected balance if the criteria listed is not met.

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PROTECTING YOUR INVESTMENT

By Arlyn Rieker

As the farm bill discussions heat up, one main focus is the need for proper risk protection for farmers (i.e. crop insurance). But what about the livelihoods of the cattlemen and ranchers and the financial risk they face with the record high livestock prices and the downward risk that exists for them?

Livestock Risk Protection (LRP) is the product we use for this risk and it is exactly what the name says "Risk Protection." LRP provides protection against a decline in prices below the established coverage price for fed cattle, feeder cattle, swine and lambs. In this market of record cattle prices, we have been quoting a great deal of LRP.

Here is an actual quote for a Steer Type 1 weighing 599 pounds with an effective date of 2/24/12 with a 34-week endorsement thus an ending date of October 19, 2012. The coverage price was \$178.21 providing the producer \$1,076.48 of coverage per head (\$178.21 X 5.99 pounds) with a premium of \$47.13 per head. As we write LRP, a couple questions producers often ask is what

the difference in coverage is for the steers versus heifers and how the ending prices are figured. This chart shows the differences of the steers and heifers for the coverage and ending prices.

Recently we have had numerous calls on new born calves and the possibility of putting coverage on them this fall. Also, producers who are buying light weight calves now and planning on selling them late summer or early fall are looking at coverages and prices. With the uncertainty and volatility in the markets, LRP is a risk management tool to aid the livestock producers on their bottom line. Give us a call; we look forward to visiting with you more about LRP.

On another note, we would like to thank those of you who stopped in to visit our booth at the Nebraska Cattlemen's Classic and also to Randy Lempke, Hueftle Cattle Company and Spring Valley Farms for allowing us to offer livestock mortality coverage at their production sales. ■

Example of Coverage prices			
Insured Weight Range		Steers	Heifers
Wt. 1	< 6.0 cwt.	\$178.21 (110%)	\$162.01 (100%)
Wt. 2	6.0 - 9.0 cwt.	\$162.01 (100%)	\$145.81 (90%)

Example of Ending prices/Index set at \$147.87			
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%)

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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.



What To Do When A Loss Occurs

DUTIES AFTER A LOSS

By Corbett Hahn

When a loss occurs, it sets in motion a number of things that need to be done. With spring here, the storm season in our area is upon us. I thought it would be a good idea to go over the responsibilities of the property owner, the agent and the insurance company when a property loss occurs.

When a loss occurs, the property owner has a number of immediate responsibilities. You might think the first responsibility is to report the loss to the company or your agent; however, all insurance policies have provisions that direct the homeowner to do their best to preserve their property from further damage. An example might be a tree limb that gets blown out of a tree and puts a hole in the roof of your home. Your initial thought might be to leave it there so that an adjuster can actually see the tree branch stuck in the roof. Since it might be 24 hours before an adjuster can examine the damage, you have a duty to make sure if a rain storm happens the next day, you don't allow rain to enter through the existing hole and cause damage to the interior of the home. Your duty would be to try to have the tree limb removed and the hole temporarily covered in order to prevent or minimize further damage to your property. You would only do this when it is safe to do so. You would not be expected to go up on your roof while the storm event is still ongoing. Once the home is secure and you have done everything you can to prevent further damage, you would then want to contact your agent and notify them of the loss.

When you call your agent to notify them of the loss, be prepared to answer a few questions about the loss. The agent is required to notify the company of the time of loss, type of damage, cause of the damage, etc. The agent will take all of the loss information and enter it on a company loss notice. We may come out and photograph the damage, especially if it is a situation where debris needs to be removed in order to prevent further loss. Once all of the loss information is entered, the loss will be assigned to a loss

adjuster. Your agent cannot authorize payment for repairs; only the adjuster has the authority to authorize payment for repairs.

The adjuster assigned to your claim will usually try to make contact with you within 24 hours after the notice of loss is submitted. Contact is usually made by phone and a time will be arranged for the adjuster to meet with you to assess the damage. Once it is determined that you have a covered loss, the adjuster will authorize payment for repairs. Depending on the type of damage, they may give you an estimate for what the repairs should cost. Remember that this is only an estimate. Adjusters will use a guideline for cost of repairs and labor. Labor and material costs can vary slightly depending on where you live. Usually if the estimate from the contractor is higher, the company will usually work with you and the contractor to make sure that everyone is compensated fairly. The goal is to make the policyholder whole again. If you have replacement cost coverage and as long as you are repairing the damaged property with materials of like kind and quality to what was damaged, you really shouldn't have to pay anything out of pocket except your deductible. If you decide to upgrade materials, understand that you may be required to cover the additional cost.



I hope this information serves as a refresher for what to do in the event of a loss. None of us like to go through a storm loss or a property loss of any kind. Our goal is to try to make the process as easy and as stress free as possible. We work with great companies and we feel they give great claims service. We hope you, as our clients, feel the same way. ■



HAPPY SPRING!
By Morgan Yardley

It's that time again. We pushed our clocks forward and we are now getting around 12-hours of full sunlight! People have been talking about the time change for weeks. For some people it is easy to get accustomed to the change, but for others it takes awhile. Spring gives you the chance to get outside and enjoy the nice weather. During winter we tend to bundle up inside our homes and eat heavy comfort foods causing us to gain a few pounds. Now that spring is here, it is time to change up your regimen.

Spring offers us many options when it comes to outdoor activities, especially since now there are more daylight hours after work hours. Here are a few activities for you to try outside this spring that will burn calories while you are having fun:

- Bike rides
- Hiking
- Long walks
- Swimming
- Volleyball
- Softball
- Gardening/Yard work
- Washing vehicles
- Races (5k, 10k, half-marathon, marathon)

Now that you have started spending time outside after work it is time also to lighten up your dinner. During the winter you tend to eat rich food to keep you nice and comfy. Since spring has sprung, eat more fresh fruits, vegetables and try grilling. Some of the fruits and vegetables in season during the spring include:

- Artichokes
- Asparagus
- Carrots
- Cherries
- Grapefruit
- Lettuce
- Navel oranges

- Peas
- Radishes
- Spinach

These are just a few choices. You will start seeing more and more fruits and vegetables available in your supermarkets and at a lower cost. You can also check out this website for what is available during each season: <http://www.fruitsandveggiesmore-matters.org>.

Spring is also the time to get your spring cleaning done. Did you realize doing this each year is good for your health? Spring cleaning helps you get your life organized and it helps your mental state knowing you are once again organized. Barry Dennis says, "The more junk you continue to tolerate in your life, the more stressed out, irritable and burdened you will feel." Here are a few helpful hints to help de-clutter your house this spring:

- Be aware - Look at the stuff in your closet, garage or storage space. Decide what has crossed the line of excess. You can sell this at a garage sale or you can give it away as a donation.
- Attack the bathroom - How many hair products and other assorted items do you need or even use? Go through drawers and cabinets and get rid of the excess.
- Confront your cupboards - Throw away everything that doesn't contribute to making you feel happy, healthy and energized. Look into recycling the foods you do not want, to help others in need.
- Clean high and low - Clean everything in your house from your walls, to the baseboards, to wiping out all of your closets.

These are just a few ideas and hints to help with your spring cleaning. Once you have done it you will get a system down for the next year. You do not have to do this all in one day. Break it up into a few weeks, that way you don't get tired of cleaning and organizing and then you'll be sure to get to each area of your house. ■

Resources: <http://www.democratandchronicle.com/article/20120313/LIVING/303130015/Spring-cleaning-good-your-health>

FITNESS QUIZ

1. True or False: Your workouts don't have to be continuous. You can break them up throughout the day into smaller segments (at least 10 minutes each) and achieve the same benefits.
2. When is the best time to stretch? Before workout, after workout or any time of the day?
3. True or False: You should do cardio for at least 20 minutes per day.
4. How often should you strength train with each major muscle group? Once a week, 2-3 times a week, 4-5 times a week or everyday?
5. True or False: As long as you're working hard, you don't need to change your workout routine.

Answers: 1. True, 2. After Your Workout, 3. True, 4. 2-3 times a week, 5. False



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Regional Office News

ELMWOOD, NE
By John Nunez

As we are nearing a new crop 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 is a solution. Weather Risk Management is that solution. We are utilizing weather contracts to enhance your crop risk protection against various weather events. This valuable tool is used to hedge against a weather event and can be written year-round. And, there is no adjustor! You get paid when the specified weather event happens. Many clients received significant settlements for excessive heat and insufficient precipitation contracts last year. Weather contracts were used to enhance MPC coverage and hedge operating expenses. We are currently writing freeze contracts on winter wheat. Now is the time to give weather contracts a closer look. I am here to personally customize your weather contracts.

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 issue. Identity Theft coverage and LegalShield will give you the peace of mind you deserve. Everyone should give these plans a thorough look. These products may be used for individuals, families or as an optional employee benefit. Let me show you the many benefits Identity Theft coverage and Legal Shield provide.

Finally, I would like to remind you 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 insurance needs. Have a safe spring! ■

BENKELMAN, NE
By Meghann Pursley

It's March 21 as I'm sitting here writing this, spring is here and everything is FINALLY starting to come to life again. With the lack of moisture and the non-stop wind I can't believe how green it is around here, but it's sure a nice change. Hopefully we will catch a break before spring planting; my allergies sure could use one as well!

There's big news in the way of hail policies for this crop season. We now have access to a non-deductible wind endorsement. Production hail is continuous this year, meaning you will automatically have the same coverage as last year unless you notify us now of any desired changes by May 15th for wheat and June 1st for row crops. More than \$300,000 in production hail claims were paid out last year -- this product works! We still offer companion policies and straight hail as well. If you are interested in a quote or have questions about how you can get the most out of your insurance, don't hesitate to call or stop by.

Some new products that are becoming quite popular are our Aflac supplemental policies as well as Legal Shield and Identity Theft. These products are inexpensive and well worth the money. They offer everything from free personal wills and credit reporting to accident policies and advice on how to help avoid points on your license due to a heavy foot.

Also, corn acreage reporting will be here before we know it (July 15th) and I hope all intended acres are able to be planted by the May 25th deadline.

For those of you wondering, yes, our house is finished and hopefully by the time you receive your magazine Ashlynn will be crawling and we'll be trying to keep up with her. ■

RUSKIN, NE

By Dave Meyer

It's a beautiful spring day as I am writing this; I see a lot of planters hooked up and ready to go. We recently had a good rain in the 1" - 1 ½" range that covered most of this area, so it should be a great planting season. Not much insurance news right now, MPCI signing deadline is past and most of the hail insurance has been written as well. The next order of business, in relation to crop insurance, will be acreage reporting. I will be in touch with you as you finish up planting. I hope you have a safe planting season! ■

STRATTON, CO

By Penni Fox

As I write this article the day before spring we are reminded why it is not always a blessing to have a mild winter. Yesterday a devastating fire roared in Yuma County. With high winds between 50 and 70 miles per hour blowing through our dry and



desolate eastern plains, a simple spark of an electrical line started the fire. The result was a 224 square mile radius burned, scorching more

than 2400 acres of land. Two farm homes were taken as well as a countless number of livestock. Several neighboring volunteer fire departments were battling the fire with the help of many farmers disking land for containment. It's amazing to me that the local sheriff office called it contained by Monday morning. That says a lot about the small communities and neighbors that are always there in the time of need.

I spoke with an insured, Bev Pletcher, this morning listening to her tell me how her husband Marvin was out with his disk helping in another location. The fire was growing closer to their residence when a neighbor lady brought a disk to work the ground saving their home and barns. I couldn't help but have tears in my eyes feeling humbled and grateful to live where others have such compassion for each other. Marvin's grandmother was one of the victims of the tragedy -- she lost her home and a lifetime of memories. The only upside was she was the Pletcher Sunday dinner guest and was not home at the time. You have all been in my thoughts and prayers.

On a closing note, I would like to thank everyone that came out to our customer appreciation dinner at Kirk and luncheon in Stratton. We had great attendance catching up with old friends and meeting new ones. Thank you also to Sharri for the wonderful meals. ■

MCCLELLAND, IA

By Kevin Ross

Spring is here! Wow did it come fast.... I am not so sure about the old saying "In like a lion and out like a lamb." So far this whole spring has been mostly dry and very warm. I heard some of the soil temps around here on March 25 were at 60 degrees. Unbelievable! With all the fertilizer that went on last fall and an abnormally warm March, planting season should get off to an early start. Hopefully that means an early end also, with good conditions throughout.

The Missouri River flooding risk is slim this spring, although many are still in recovery mode. These windy dry days this winter and spring have caused Interstate 29 and those bottoms to look more like a sandstorm in the Sahara than prime farm ground, so until we get something green out there growing, the sand and soil are just waiting to be picked up and blown away.

We really appreciate our farmer clients and friends continuing to do business with our office in McClelland and wish everyone a safe spring planting season. ■

BELOIT, KS

By Enos & Jill Grauerholz

Wow! As we write this the temperature is in the 80 degree range and it is only the beginning of March. Our baby calves are all running around with NO frozen ears! It has been a few years since that has happened. The wheat is rapidly developing - it looks so good. A freeze would likely do some damage.

With all this crazy weather, we have been quoting weather contracts. The sub-soil moisture could hold us 'til early summer. We are planning to purchase an excessive heat contract with a July 1st - Aug 31st coverage period. Many new weather stations have been added this year to choose from and the weather rates seem to be a little higher this year. This is likely due to last summer's big payouts. We feel the rates are still realistic, with the increased value of soybeans and cattle.

We also see great opportunity to hedge calves using LRP. 599# calves can be covered around \$1000/head gross. Premiums run 2%-4% cost. The coverage levels differ a little each day, so check those out often. You can click on the link from our website, www.thehomeagency.com.

If you are fortunate enough to have above average wheat crop potential, please take time to look at hail and fire insurance soon. Jim taught us many years ago there are huge differences in hail policies. Take confidence in the fact that The Home Agency is very well versed in hail policies.

Call us any time. We'd love to hear from you. Wishing you a great planting season! ■

CLAY CENTER, KS

By Chris Hauserman

Here in Clay Center the temperature is in the 70's and I wish I was outside enjoying this crazy weather. Temperatures have been unseasonably warm and the wheat is looking tremendous. Hopefully it won't freeze anymore this spring or we could have major losses. Other than the concern with freeze damage we have had good moisture and the planters are getting hooked up and ready to go. I have had some questions on early plant dates. The main thing to remember is if you plant before the earliest plant date you will give up any replant payments on the acres you planted before this date. In Clay County Kansas this date is April 5th.

Also, with the wheat looking as good as it does the hail season should be starting up very soon. We have all the hail rates already in hand and overall they look to be similar to last year's which is a relief with all the re-rating that has taken place this year.

As always, call your local Home Agency agent with any questions you have with your risk management needs. ■

HOME, KS

By Paula Brown

Spring sales season gave me the opportunity to meet with insureds to discuss risk management plans for the corn, soybean and milo crops. At the forefront of many producers' concerns were increased insect damage potential and drought. Going over insurance levels was a little more time consuming this year since we had the trend adjustment option to consider. Many chose to take advantage of the higher APH to increase their protection. The next deadline on the row crop will be acreage reporting July 15th.

There are some new wind protection options on the hail policy side this year. Greensnap has been extended out to September 15th or October 15th, depending on which policy you choose. There is a greensnap match policy that will pay like the hail coverage it is attached to. For example, if you choose a companion 2+ match policy on the hail, you can attach a wind policy that pays out exactly like the hail. There is also a greensnap with added harvest expense which extends the coverage to Oct. 15th.

I know many producers like to wait to write the hail coverage until the storm season gets going, that's why we have the two hour binding to get you covered in a hurry. However, with several greensnaps to choose from it might be a good idea to go over them ahead of time so when it's time to write the policy an informed decision can be made.

I'm always available to go over options with you and will take the time to explain the pros and cons of each. Thank you for your business! ■

KIRWIN, KS

By Rhonda Jones

News from north central Kansas! First of all, more exciting news for my family is an additional son-in-law. Our daughter, Alyssia, will be marrying Matt Roberts from Ansley, Nebraska in September. Matt is a farmer/rancher, and we are looking forward to him being a part of our farm family.

Well, the weather has been very warm, dry and windy for most of the winter and into spring. Calving season is wrapping up for us, and we will soon be hauling the pairs to grass. Now would be a good time to think about an LRP contract to protect the price of those calves.

Lack of moisture is becoming a big concern for area farmers. I wrote this article the middle of March and up until then we had had very little moisture. The wheat was turning green and the trees were blooming; however, there was talk of a late freeze. If the wheat survives the freeze threat, then along comes the threat of hail. You can call me any time of the day for hail coverage and we can look at Companion Hail or Production Hail to see which gives you the best coverage.

Good luck with your spring planting and hopefully we will receive some much need moisture in the form of rain and not snow! ■

LARNED, KS

By Clark Redding

As I write this article for the magazine, I am waiting 'til the last minute as usual. This time it's because I have been waiting for some good news. Like it's raining and we are finally getting some moisture. Well, we got some in western Kansas last night. Not a lot, but something. With the 70 and 80 degree temperatures we have been experiencing, we need some rain. This part of the country has a nasty habit of making you pay for those early, warm spring days with a late season blizzard or a freeze. The wheat is out of dormancy and thinks it's early summer. Talk about vulnerable. Many of our clients are looking at our eWeather contracts with just such a freeze in mind, at least to cover the wheat that's not covered by their MPCGI guarantee.

Eastern Colorado is still tinder-dry. As a matter of fact, there was a big fire south and east of Yuma last night, and we have some friends and neighbors that have lost everything. Luckily no one was killed as several firefighters were injured. Our prayers go out to all of those who experienced losses.

Like western Kansas, the wheat that is out there looks good for the most part, but with these warm temperatures we need to have rain and not just a sprinkle. Besides, the rain will help set the ground up for corn planting, which is just around the corner.

Call us at The Home Agency in Stratton, Kirk and Yuma. We can come up with the right combination to cover the risks you are faced with every day. ■



PIVOTS

By Lori Rahjes & Deb Arends

Tornados in February?! We hope the early storm outbreak is not a glimpse of things to come; however, we want to remind everyone how important it is to make sure you have adequate insurance coverage in place. In this issue we're going to focus on insuring your pivots.

We have a couple of different ways to insure pivots. We have one company that will write pivots on their own without your supporting farm insurance. The minimum premium is \$750 with a \$1,000 deductible. There is no age restriction and pivots can be insured on a replacement cost basis. On older pivots, verification of the replacement cost value is required from a pivot repair dealership prior to the policy being issued. Each pivot must be described separately with all ancillary equipment for each system itemized. For replacement cost coverage, the value must be written



at no less than 100% of the dealer's current replacement cost for new systems of like kind and quality. The number of prior losses will also be taken into consideration in determining the premium.

Pivots can also be included on a farm policy with all of the farm coverage. Replacement cost is available if the system is ten years old or less and in good repair.

A pivot system includes the pivot, panel box, wiring, control panel and a standard electric motor. Typical replacement cost values range from \$72,300 for a 7 tower system to \$78,200 for a 10 tower system. If there are additional features such as a cornering system, diesel power unit or generator, the value should be increased accordingly.

Another pivot consideration arises when a farmer rents ground with a pivot on it. Do you know what the landlord's insurance covers and what the renter's insurance covers in the event of a loss? Most policies exclude coverage for a pivot under care, custody and control of the renter.

Let us give you a no-obligation quote and answer any questions you may have. Call us today at 800-245-4241! ■

Coming Soon...

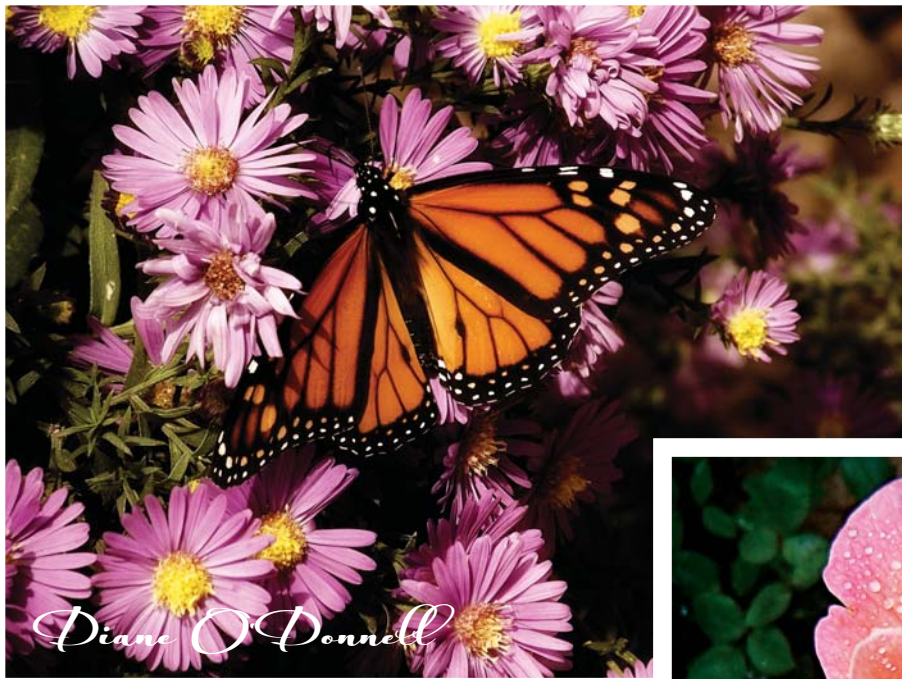
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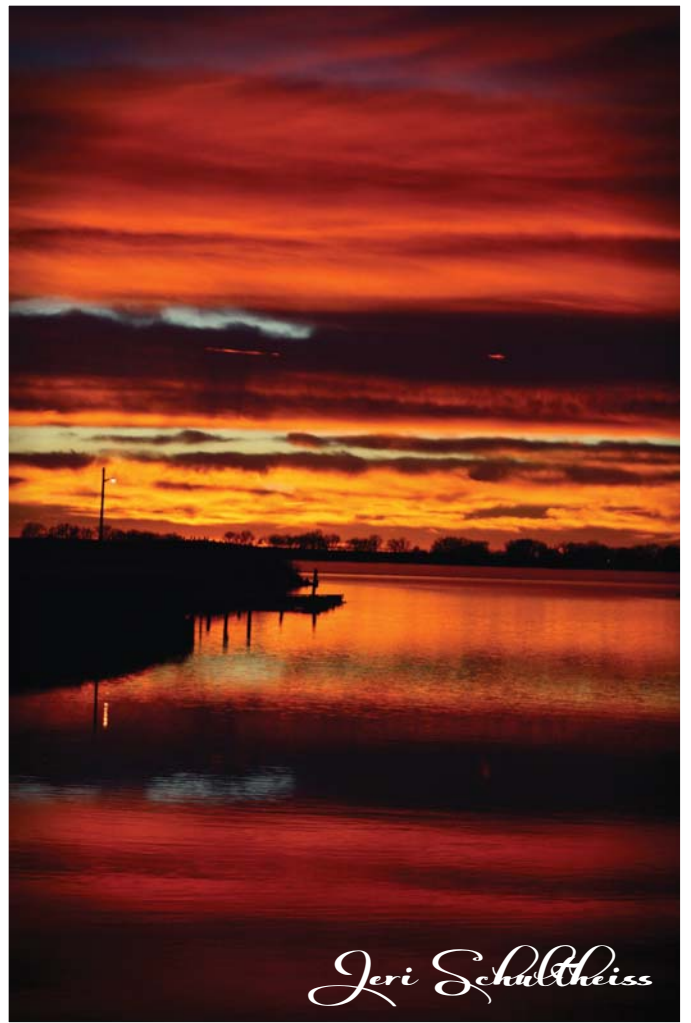
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SPRING SCENES





Trista Koch



Jeri Schultheiss



Sara Ross



Megan Baldonado

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LEGALSHIELD

By Jeri Schultheiss

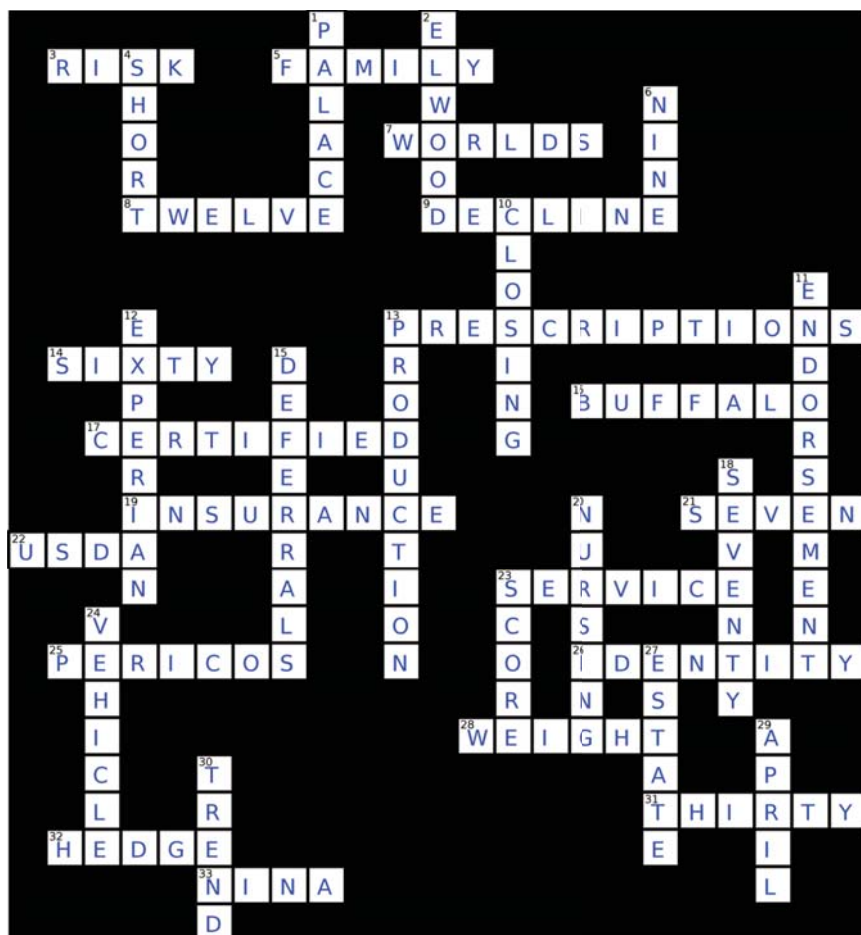
As a full service insurance agency, The Home Agency offers a product called LegalShield to manage consumer risks and to protect your legal rights. Legal Shield is a pre-paid service that enables you to seek an attorney's assistance as many times as needed for a low monthly fee.

Many of us have had discrepancies with service providers, landlords, renters, vendors or other entities. Keeping an attorney on retainer or calling one for many of the issues you may face is not always justifiable. This is where LegalShield can meet your needs affordably. It is a low cost way to address many matters you don't want to invest the time to resolve yourself. An attorney will advise you of your rights on any legal matter all for less than 60 cents a day. And, your family is also covered. If you are having a hard time coming up with reasons for why you could possibly need this service, here are just a few:

1. You don't understand the difference between a trust and a will.
2. You don't have an up-to-date will.
3. Family members challenge your parent's will.
4. Your landlord raises rent in violation of your verbal agreement.
5. You are selected for an audit.
6. Your parents die and leave you executor of their estate.
7. You are tired of hidden cell phone fees.
8. You do not have a retirement savings plan.
9. You lose your personal identification.
10. You receive a speeding ticket.
11. You are buying or selling your home.
12. Your driver's license is suspended.
13. You don't understand your health insurance plan or new legislation.

14. Your teenager is accused of shoplifting.
15. You decide to change your name.
16. Your new washing machine doesn't work correctly.
17. Creditors threaten to take action against you for your ex-spouse's debts.
18. A neighbor or school reports you for child abuse.
19. You adopt a child.
20. A friend or neighbor is injured on your property.

FEBRUARY 2012 ANSWERS



21. You need child support enforced.
22. A friend owes you money and files bankruptcy.
23. A caller demands money or damaging information will be released.
24. Your car is damaged by a hit-and-run driver.
25. You accidentally back over your neighbor's garbage can.
26. A hairdresser damages your hair with harsh chemicals.
27. Your car is repossessed unjustly.
28. You are subpoenaed or served with legal papers.
29. You are called to jury duty.
30. Your long drive off the tee injures another player.

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

So what is the process for receiving LegalShield? The membership offers access to quality legal services via a nationwide network of Provider Law Firms that span North America. Just contact your provider firm directly to speak to a lawyer in your area that is experienced in all fields of law. Access for emergencies is provided 24/7.

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information or to enroll. (Contact information can be found on the back of this magazine.) ■




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- 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."

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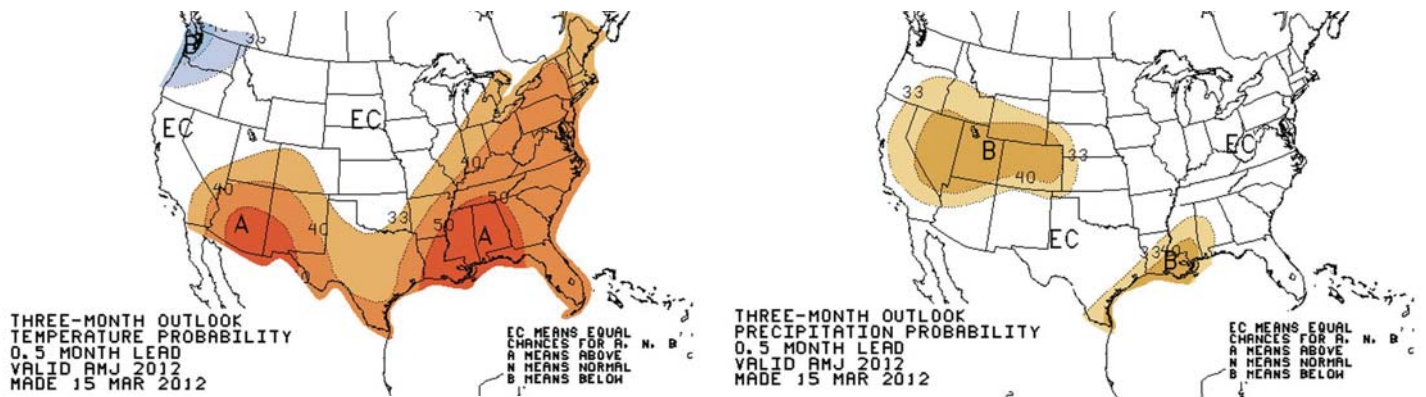
Are You Protected Against a Frost or Drought?

HOW TO USE THE NATIONAL WEATHER SERVICE FORECAST TO PLAN YOUR WEATHER RISK WITH THE HOME AGENCY...

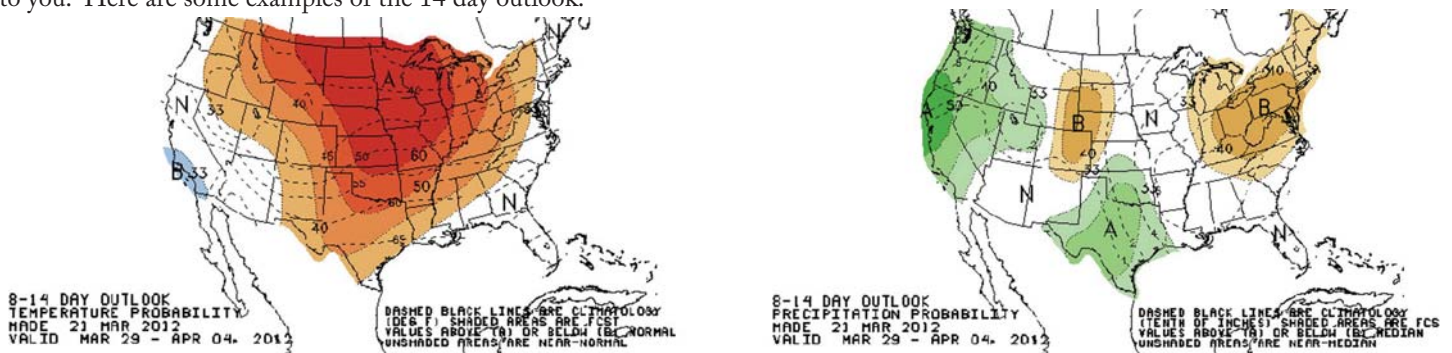
By Jim Jubb

This edition, we are going to talk about how to use weather maps and charts from the National Oceanic and Atmospheric Administration (NOAA) through The Home Agency and eWeatherRisk to plan your weather risk management program.

Every week, you can take a look at the short term forecast from The Home Agency and eWeatherRisk's Weekly Weather-Manager, and use that information to build your weather risk management strategy. The "Seasonal Forecast for April, May and June" from NOAA is shown below:

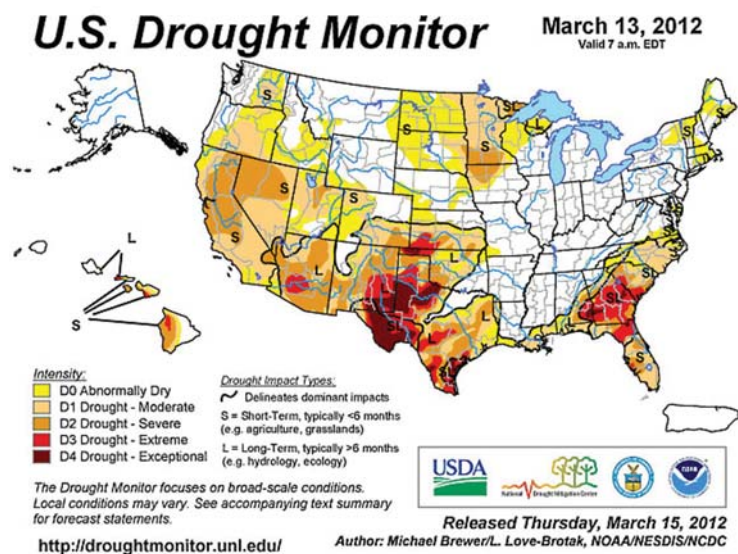


These outlooks can assist how you manage weather risk as well as identify problem weather as it becomes more apparent. In these two charts, the temperature outlook is about the same as last year and the precipitation is below normal for the western Nebraska, Kansas and Colorado for the spring period. Each month the National Weather Service and NOAA update their seasonal forecasts as well as their near-term forecasts that go as far out as 14 days, much longer than what you see on television or hear on the radio. These outlooks can help refine your weather risk management strategy and your Home Agency agent can show you how these can be of benefit to you. Here are some examples of the 14 day outlook:



These show that the period to April 3rd will be warmer and wetter than normal for much of the mid-section; still, it shows the persistence of dry weather in western Kansas and eastern Colorado even for the short term.

For events, such as spring freeze, these show where risks are greater than normal, as is the case in Kansas and Colorado and expanding from there north. In the case of freeze, remember drier conditions lead to lower dew points and even though it has been very warm, the weather tends to move back to its average which would imply a significant cold shot to even get close to average. In many cases, this means higher risk for crops such as wheat at a critical time if there is a freeze. Both 2007 and 2008 had this occurrence, when it was unseasonably warm in the early spring, then a devastating freeze occurred. So now is the time to ask your agent about how to offset freeze risk. Also with earlier planting of corn, freeze risk after emergence becomes a much greater risk that can be hedged.



As you can see on the Drought Map, about a third of Iowa is forecasted to have a dry spring as well as areas of north eastern and south western Nebraska and most of Kansas and eastern Colorado. This really reinforces the seasonal maps as well as the shorter term forecasts. Your Home Agency agent can provide you with more information about how to hedge a dry and hot summer using eWeatherRisk, so give them a call to find out more.

With eWeatherRisk, you can select a single station or a group of them and build your weather risk management program with assistance from your agent. eWeatherRisk has almost 6,000 weather stations, so with the increase in the number of weather stations, there is a good chance one will be close to your production.

Once you have found 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 low a temperature you can live with, how much or too little rain or heat you are concerned with and complete your weather risk contract.

Last year many producers, co-ops and processors took advantage of eWeatherRisk weather solutions through The Home Agency and were able to capture that risk effectively. Many chose heat and drought, while others chose a different risk. There were a lot of checks sent out last year for weather risks that occurred in Nebraska, Iowa, Kansas and Colorado, based on how the weather was developing in those areas.

Your Home Agency agent can show you how using weather information can provide tools to offset weather risk and enhance your crop insurance, protect a double crop or hedge energy costs for irrigation that are spiraling upward.

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



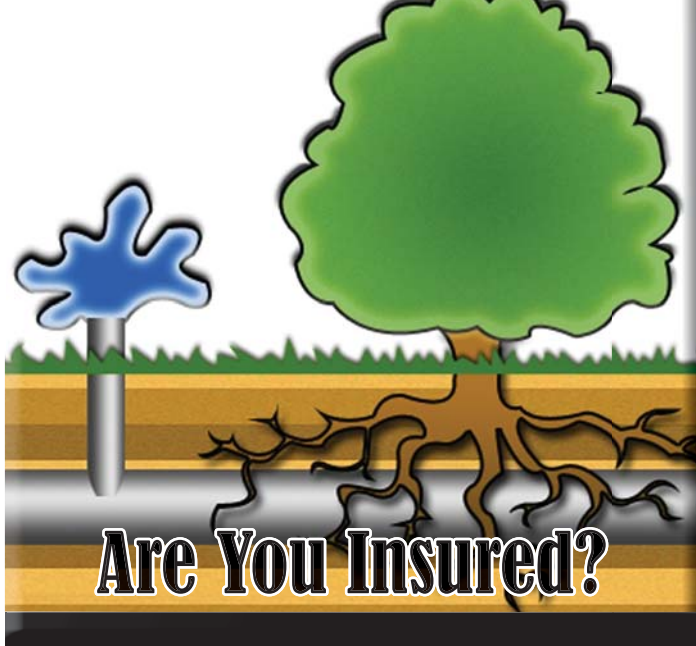
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TREE ROOTS & SEWER LINES

By Diane O'Donnell and Janet Haas

Scenario: You discover the toilets, sinks and tubs in your home won't drain. The plumber uncovers a blockage in the main sewer line running from your house to the street caused by tree roots. Is any "backup" damage covered by your homeowner's insurance policy? Is the cost to replace or re-run the sewer line covered?

Have you ever driven down the street and seen a trench in someone's front yard that looks like someone is dredging a channel from the front door to the street? While a select few may be installing an expensive irrigation system, most are having their sewer line replaced. This line consists of a pipe that runs from the home to the mainline under the street. The lucky have undertaken this project on the advice of a proactive plumber who warned of the consequences of backup or leakage due to cracked or clogged pipes. The unfortunate majority have already experienced those consequences.

There are many substances that can clog a pipe. Most can be controlled, others cannot. Consider tree roots: a common reason for clogged and cracked pipes, which can cause the most unpleasant damage to the inside of your house. Remedying this unfortunate situation can be costly and depending on the nature of the project, is not covered by standard home insurance.

Consider the costs: (1) cleaning up damage to and in the house caused by the roots growing into the pipe and (2) fixing pipes damaged by the roots.

In the case of the former, some home insurance policies will cover damage to your home if a clog causes your plumbing to overflow, others will not. So, if the root clog causes a toilet to send water the wrong way (which falls on people's "biggest fear" listed somewhere between death and clowns) resulting in damage such as warped tiles, soaked carpet and furniture, it may not be paid by insurance.

Luckily, most standard home insurance policies can be modified to cover this exposure for additional premium. Cost of the modification varies, but can be inexpensive.

In addition to paying for damages caused by the clogged or cracked pipe, homeowners will need to protect their property by having roots removed and installing pipe that is not damaged. This could mean digging up several square feet of your yard, making repairs and closing the hole as if nothing ever happened, which is not an easy or inexpensive task.

If this happens to you, don't panic! While unmodified home insurance does not cover resulting damage, it may cover the cost to tear out and replace the damaged pipes. The kicker is "damage" – the home insurance policy will often cover the cost to fix the pipes if they are physically damaged by the roots, such as when the root penetrates a joint causing it to crack. It is possible for a root to clog a line without damaging the pipe. If this happens, there would be no coverage to fix the pipe because it is not physically damaged.

There are many unexplainable phenomena in nature and the unpredictable root structure of trees and plants certainly qualifies. Since this problem is handled differently by insurance companies, call our office to see what we can do for you. The Home Agency agents in Gothenburg at (308)537-3511 are there to help you! ■

*Information provided by the Independent Insurance Agents & Brokers of America, Inc:
<http://www.iiaba.net/vu/lib/article>.*

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M1479R

The Increasing Cost of Farmland

MIDWEST LAND PRICES ARE ON THE RISE
By Ashley Dean

There is much speculation surrounding land prices: How high they will rise? Have they hit maximum levels? While no one can predict the future, one thing is for sure: farmland is in high demand and in recent months some states have seen land selling at record prices.

On a national level, the United States Department of Agriculture (USDA) reports that the United States farm real estate value averaged \$2,350 per acre for 2011, up 6.8 percent from 2010. Farm real estate value is a measurement of the value of all land and buildings on farms.

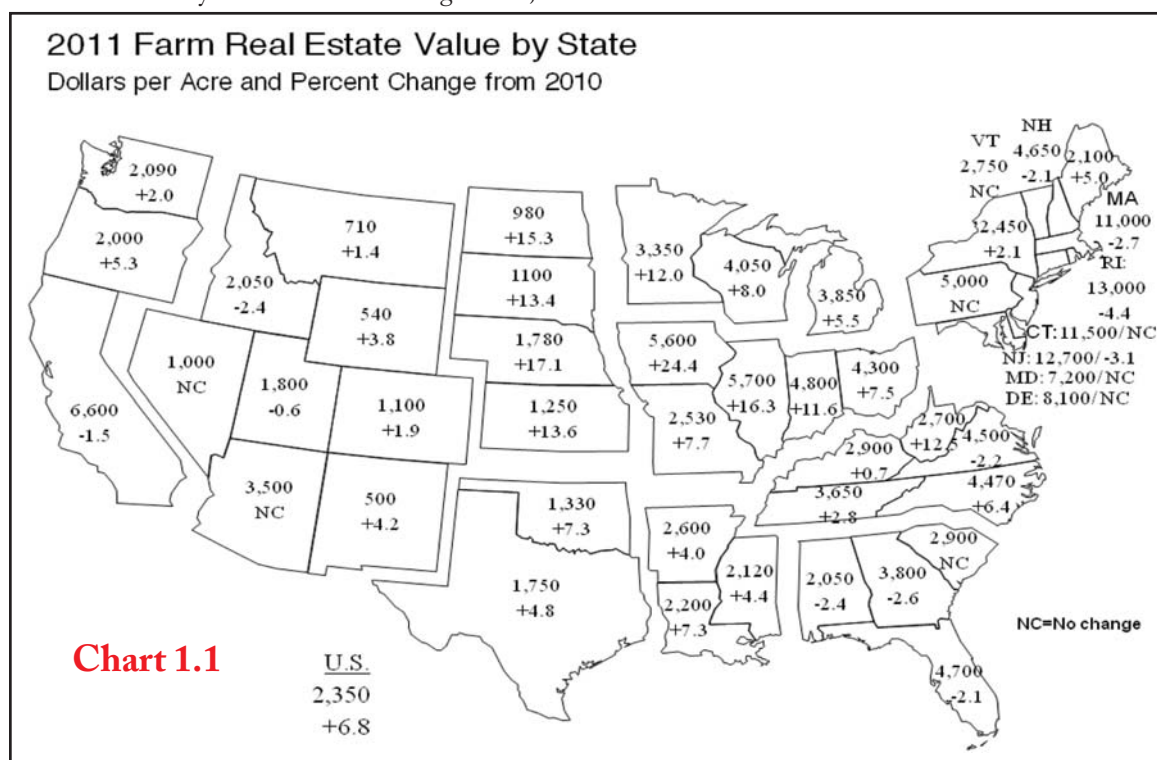
Across the country the increase was recognizable, but in 2010

and 2011 the Corn Belt and Northern Plains regions experienced the largest increase seen in more than 30 years. (See Chart 1.1)

The USDA reports cropland value increased more than 15 percent in both regions. Iowa's cropland value was ranked first in the country, increasing 23.9 percent from 2010 to 2011. An article published in the November issue of *The Progressive Farmer* magazine cites Iowa as an example of tremendous sales and proof that American agriculture is solid. Specifically in northwest Iowa, land has sold at auction for \$14,300 an acre. Veteran land expert Murray Wise says "Iowa isn't just the land of high prices; it's the land of paid-for farms. Seventy-five percent of the farms in Iowa have no note or mortgage on them," he said. "No other industry can say that." (See Chart 1.2)

So, why have prices soared so high? Many analysts have likened owning farmland to owning gold or silver - believing farmland is even better because of its added cash-flow return. Farmers and experts suggest there are many reasons for the increase in farmland values, including:

- **Gross Farm Income** Farmland values are highly correlated with gross farm income. As gross farm income increases, so will land values.
- **Net Farm Income** Particularly in 2010 and 2011, net farm income



has increased substantially, causing increase in farmland values.

- **Low Interest Rates** Interest rates are lower than they have been in quite some time. As a result, more investors are purchasing farmland.
- **The Stock Market** Many agree people are buying farmland, or holding onto it, because it is a safe place to put their money - compared to the stock market.

It is said again and again that good farmers want to farm good land. Although prices are high, farmers are looking to invest and quality is critical. Recently, *The Progressive Farmer* magazine editors flagged 10 states they consider top spots to own land now. The list was not determined based on price or how fast land has appreciated, but as a result of affordability combined with productivity, crop flexibility and weather patterns. Nebraska and Kansas made the top 10 list, showing some of the largest increases in 2010.

Although Kansas statistics are not as strong, the average value of the state's cropland still increased more than 13 percent. According to the article, the average value of cropland in Nebraska was \$2,960 per acre in 2011, up 17.9 percent over 2010. The article notes that the quality farmland has doubled in price over the last four to five years, hitting in excess of \$8,000 an acre in premium areas.

Miles Marshall, of Marshall Land Brokers & Auctioneers in Kearney, NE, says the increased profitability and net farm income is largely due to record grain and livestock prices in Nebraska. "The increase over the last few years has been great for our community. As a result, farmers have been able to reduce debt, upgrade farm equipment and expand their operations by buying more land," Marshall explained.

"There is a lot of depth to the market and the future looks

good," said Marshall. "We see many more people paying cash or making very large down-payments. In addition, more investors are interested because they see it as a fixed investment with a steady income stream."

A 2011 Farmland Value Survey conducted by Iowa State University covers one of the most remarkable years in Iowa land value history. The percentage increase reported for 2011 was the highest ever recorded by the survey. The survey also took a closer look at who is buying the land in Iowa. The results indicate these record prices have truly benefited Iowa farmers.

In the survey, respondents were asked what percent of the land was sold to four different categories of buyers. Existing farmers represented 74 percent of the sales and investors represented 22 percent. New farmers accounted for 3 percent. The remaining 1 percent went to other purchasers.

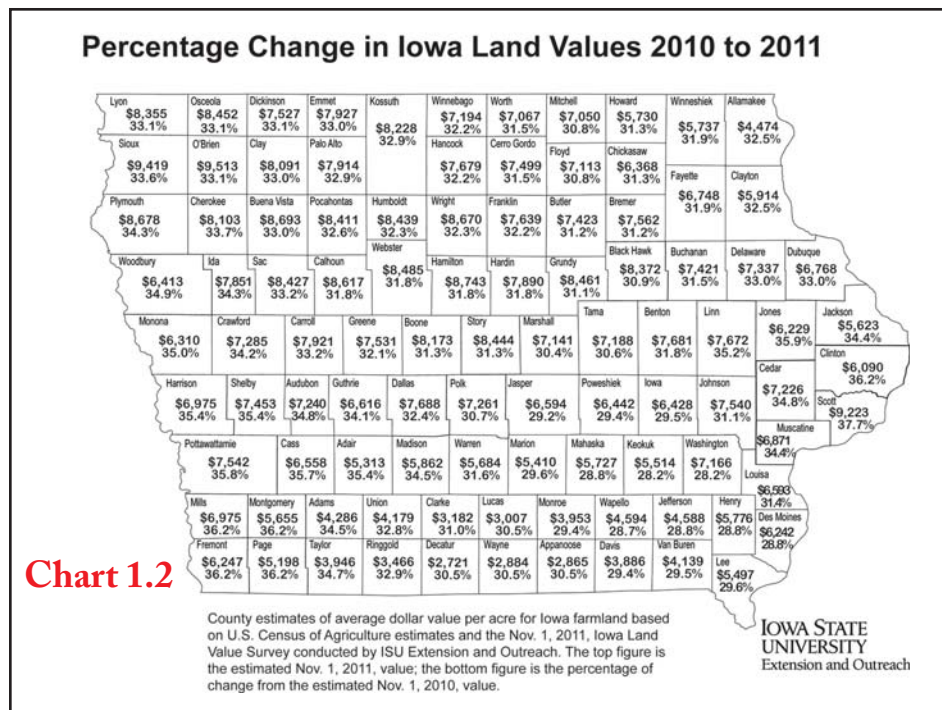
Miles Marshall said there are undoubtedly more investors and more buyers in general. At present grain prices, he says, "farmland is not overvalued."

The Midwestern states have been making headlines, but some wonder if there's any growth left. Others say commodity prices will remain high as yield predictions indicate a rise by 35 to 40 bushels an acre in the next five years. Many talk of the proverbial bubble and what the future holds, however the market has great liquidity and very low debt. Have asset prices risen beyond what incomes can sustain? Are farmers setting themselves up for a fall, similar to that of the 1980s?

According to Dr. Michael Duffy, Iowa State University economics professor and extension farm management economist, it is uncertain whether land can maintain its current value. In a press conference given on December 14, 2010, Duffy cited several key components to watch:

- The amount of debt incurred with land acquisition
- Government policies – especially policies related to energy
- What happens to input costs – land being the residual claimant to any excess profits in agriculture
- The performance of the overall economy, especially with respect to income
- Government monetary policies as they relate to inflation and interest rates
- The performance of the U.S. economy and economies through the world – which impact commodity prices, which in turn impact land values
- Weather related problems – both here and around the world ■

Sources: USDA Land Values 2011 Summary; *The Progressive Farmer* – November 2011; www.extension.iastate.edu; Interview with Miles Marshall – Marshall Land Brokers & Auctioneers





Making It All Fit Together--Insurance

BUT IT'S ONLY A KNEE
By Alan E. Kuzma CLU ChFC

The mist was hitting my face as I peered through the inky darkness. Daylight was still a full 30 minutes away. Then I heard him.

I hunt. Some guys golf, some guys fish and some guys boat. I hunt. That morning I was east of Lincoln turkey hunting. I had spotted a big gobbler strutting the night before on property that I bow hunt for deer. I had seduced this big boy off his roost with my calls and he was on the way to meet his new lady friend.

He put on quite a show for me on his way to my decoys-gobbling like thunder, strutting all fanned out and letting everyone know he was boss. I probably should have waited for him to get in closer, but at 35 yards I decided he was close enough (I have tried to be patient in the past only to have a cagey gobbler give me the slip). My Benilli 12 gauge barked once, an orange flame leaped from the barrel silhouetted against the murky morning. I fully expected him to be piled up in a heap; instead he jumped in the air and took off. I fired a second shot but to no avail.

I sat there in disgust wondering how I could have missed. I was seated on the ground with my knees bent, feet flat on the ground. In my earlier years I could have pushed myself upright. Not so any more. I rolled to my left on my knees and stood up. Oh my, I wasn't prepared for what was next.

IN THE TWINKLE OF AN EYE

The pain was excruciating! It felt like someone had taken a knife and run it through my left knee. I went down in a heap, wondering what in world happened. I had never in my 60 years felt pain like that. I finally composed myself and struggled to my feet. Now I was glad I had missed that bird. It took a full 10 minutes to hobble to my decoys 30 yards away and another 45 minutes to cover the 300 yards to my truck.

I went home and tried to pull my boot off, but I succumbed to

the pain. I eventually had to cut the knee high rubber boots off.

For two days I was on the couch, thinking I had just a severe sprain. After seeing no improvement I went to the Emergency Room at Bryan LGH in Lincoln. After an x-ray and examination the ER doctor came to the same conclusion. I limped out of there \$500 lighter in the wallet with a pain prescription and a referral to an Orthopedist.

I saw the Orthopedist a week later after no improvement. His conclusion was the same as the ER MD—a badly sprained left knee.

By this time it was late June 2011. I was seeing no improvement so at the recommendation of Dr. Jim Horrocks I went to see Tom Stootsberry at Havelock Physical Therapy in Lincoln. Tom was a football teammate of mine at Nebraska Wesleyan and I might add one helluva halfback. Tom put me through half a therapy session and pronounced he could do nothing—I needed surgery.

So July 6 found me in the operating room at Bryan LGH. To “boost my spirits” the Orthopedist I saw three weeks earlier told me right before going under anesthesia that in his opinion the pending operation, “probably won't help much”. Thanks doc, just what I wanted to hear.

As I write this on March 8, 2012 I still have lingering effects. I am getting better but still not 100%.

MICRO VS. MACRO

So what does all of this have to do with you? I was an economics major at Nebraska Wesleyan. The study of economics is either micro, a very specific element or macro—as that one element fits into the big picture.

If anyone has ever had a torn meniscus, like I did, it's just a knee injury. No big deal, certainly not fatal. A micro injury has a macro effect on your overall wellbeing. The knee is tender so you shift the weight to the other leg and your spinal alignment is

If you are at this point, a downward spiral has begun.

And just to cheer you up, if you are self-employed and don't have disability insurance, this downward spiral can start much earlier.



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THE MORAL OF THE STORY

Life happens and unfortunately situations like I described do too.

Slow down and take a very hard look at your insurance coverage. And don't look at it from just a perspective of price, but really take a hard look in depth look. Ask questions, be an informed consumer.

After all it is your life. If this area is confusing to you, talk to the good folks at The Home Agency. Here is hoping that you have an outcome like I did. After all, it's almost turkey season and my knee is feeling much, much better. ■

LiveHealthy NEBRASKA 100 DAY WELLNESS CHALLENGE

The Home Agency Stats

23 Employees

3 Teams

75 Days

145 pounds lost

869.67 activity hours

3478.7 total miles

Stay tuned to see how the
last 25 days turn out!

2011 Inc. 500 || 500

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Antique Autos

COLLECTOR VEHICLE INSURANCE By Julie Dornhoff

We know there is nothing too good for your “baby”. That’s why you should check into Collector Vehicle insurance for your antique/classic autos, trucks, motorcycles or boats. If you pamper your pride and joy with just occasional driving (less than 2,500 miles per year) and keep it under lock and key when you’re not driving it, there are money-saving benefits of having a Collector Car Policy versus insuring on a personal auto policy. The Home Agency has a variety of Collector Car Programs to choose from.

In order to get the best classic car insurance quote for your needs, there are several things you should make note of. How is your car used? Will you be driving the car year-round or is it a “show and shine” vehicle that is only out on warm summer weekends? One of the most important considerations is the miles per year you intend to drive. Some companies limit your driving miles to 2,500 per year in order to get special rates. Others have no

mileage limits, but require you to have another vehicle for daily transportation, such as to and from work, running errands, etc.

Although each company’s requirements for coverage will vary, here are some guidelines for coverage: generally all classic vehicles must be insured for 100 percent of their current value. The agreed value declared on the policy will be the amount you receive in the event of a total loss. Detailed appraisals are required by a certified appraiser for vehicles with a value over \$25,000. Operators must have a good driving record and no major violations. Physical damage coverage must be written, as liability only policies are not allowed. Photos must be submitted with all applications, showing fully all sides of the vehicle as well as the engine compartment, interior dashboard and driver’s seat. It’s important to note vehicles are considered “modified” if the engine is not original to the year and model of the vehicle to be insured.

Finally, to some people spare parts are just spare parts, but to the antique/classic car owner they are collector’s items. Most policies include coverage for spare parts at no additional cost; however, increased coverage for spare parts may be available.

Call the professionals at The Home Agency today and let them answer your questions and help you find the best coverage for your “baby”. ■



Morgan Yardley
mbaldonado@thehomeagency.com



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Spring Favorites

Potato Salad *From: Sharri Baldonado*

Serves about 40-50 people

Ingredients:

10 lbs. potatoes, peeled, cooked, cooled and chopped
18 eggs, hard boiled and chopped
2 large onions, finely chopped
48 oz. Miracle Whip Lite
¼ c. mustard
½ c. sugar
1 c. milk (may need a little more)
Salt and pepper to taste
Garlic powder to taste
Sweet pickle relish (optional)



Directions:

Mix chopped potatoes, eggs and onions in a large bowl and set aside. Mix the rest of the ingredients together in a separate bowl. Pour over potato mixture and stir together well.

*** This potato salad tastes best if made a day in advance to allow all the flavors to blend together. Enjoy!

Try this recipe at your next outdoor picnic, family get together or potluck. It is sure to be a real crowd pleaser!

If you would like to share a recipe in this magazine, please e-mail it to me at : sross@thehomeagency.com.



Placemat Finished Size: 12" x 16"

Cutting: To Make 1 Placemat or Banner

Cream: (1/4 yard)

(2) 2 7/8" x 42" strips

Cut into (20) 2 7/8" squares

Red: (1/4 yard)

(2) 2 7/8" x 42" strips

Cut into (20) 2 7/8" squares

Blue: (1/4 yard) Cut (1) 6 1/2" square

Backing: At least 14" x 18"

To Make 4 Placemats, you'll need:

Cream: 3/4 yard

Red: 3/4 yard

Blue: 1/4 yard

Backing: 7/8 yard

Patriotic Placemats or Banner

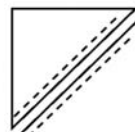
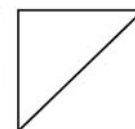
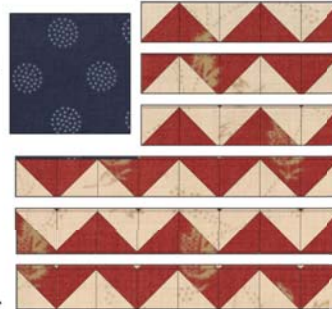
Construction: All seam allowances are 1/4"

Half-Square Triangles: Directions are for ONE placemat or banner.

1. Draw a diagonal line across the wrong side of the 2 7/8" cream squares. Pair right sides together with the red 2 7/8" squares. Sew 1/4" from each side of the drawn line. Cut apart on the drawn line. Press seam towards red. Half-square triangle unit should measure 2 1/2" x 2 1/2". Make 40. Only 39 will be needed.

Assembly:

1. Arrange half-square triangle units into six rows as shown, paying careful attention to the placement of the creams/reds. Sew the units into rows.
2. Join the top three rows together. Sew a blue square to the left side of this section.
3. Sew remaining rows together.
4. Cut a piece of backing slightly larger than flag. Layer flag and backing right sides together. Place on top of batting. Stitch around flag, leaving small opening for turning. Trim batting and backing even with flag edges. Trim corners to reduce bulk. Turn right sides out. Press. Hand stitch opening closed.



Half-Square Triangles:
Make 40



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Crossword Puzzle

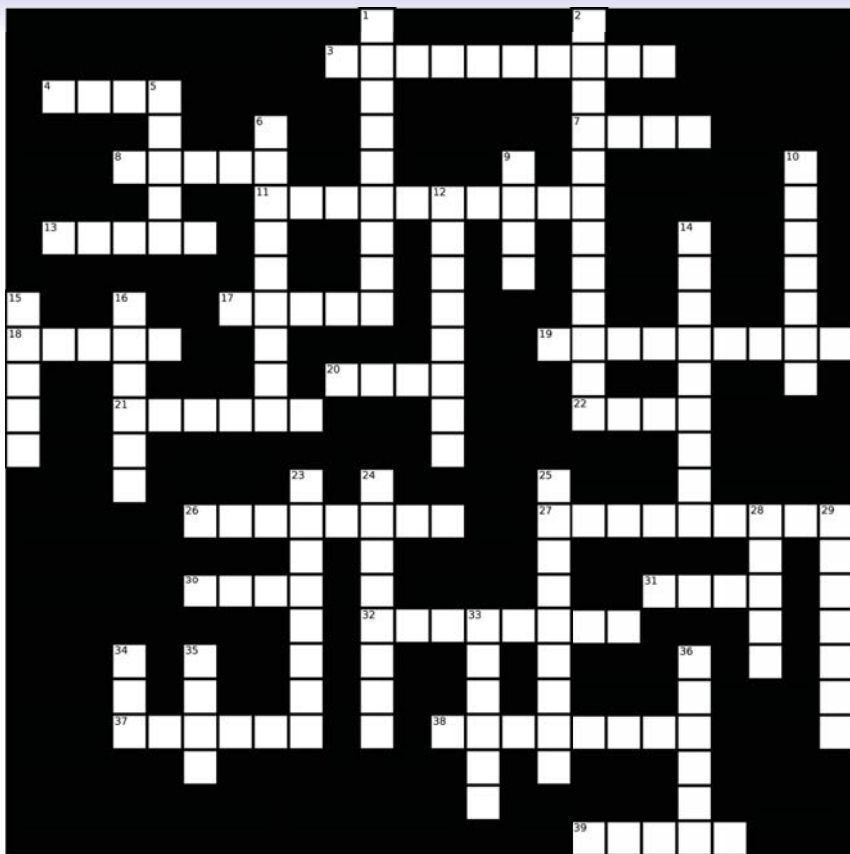
Please enjoy this crossword puzzle. You will find every answer somewhere in this magazine. The correct answers will be in the next issue. Also, please check out page 27 for our crossword puzzle contest!

ACROSS

- 3 With uncertainty and ____ in the markets, LRP is a risk management tool to aid the livestock producers on their bottom line.
- 4 Precision Farming records must include the farmer's ____ number.
- 7 On older pivots, verification of the replacement ____ value is required from a pivot repair dealership prior to the policy being issued.
- 8 When it comes to antique autos, one of the most important considerations is the ____ per year you intend to drive.
- 11 ____ hail is a product that has grown in popularity over the last few years and is still the product of choice for most farmers.
- 13 The goal of homeowners insurance is to make the policyowner ____ again after a loss.
- 17 Aflac is different from health insurance; it's insurance for ____ living.
- 18 For most people their single biggest ____ is their ability to get up each morning, go to work and generate an income.
- 19 Farm real estate value is a measurement of the value of all land and ____ on farms.
- 20 Pivots can also be included on a ____ policy with all the farm coverages.
- 21 For 2012, the row crops billing date will be ____ 15th, with interest attaching on October 1st.
- 22 Miles Marshall in Nebraska is seeing many more people paying cash or making very large ____ payments on land.
- 26 One way your Legal Shield services may come in handy is if a friend is injured on your ____.
- 27 Weather contracts can be useful for farmers who have ____ acres.
- 30 ____ roots are a common reason for clogged and cracked pipes, which can cause the most unpleasant damage to the inside of your house.
- 31 Some home insurance policies will cover damage to your ____ if a clog causes your plumbing to overflow, others will not.
- 32 ____ farmers represent 74 percent of new land sales.
- 37 What did Jim's grandson, Hudson, try this winter for the first time when he was only 22 months old?
- 38 Seventy-five percent of the farms in Iowa have no note or ____ on them.
- 39 2012 will see ____ premiums on crop insurance for corn and soybean farmers.

DOWN

- 1 The most controversial title to the Farm Bill is the ____ Title.
- 2 The Biotechnology Endorsement was ____ for the 2012 crop year.
- 5 Life Events Legal Plan memberships include 60 hours of ____ defense.
- 6 A vegetable that is in season in the spring.
- 9 How many prime rib dinners did Jim and Sharri put on this past winter?
- 10 Your Legal Shield plan covers any full-time ____ students up to age 23



that are dependant children who have never been married.

- 12 Everyone needs to ask questions and be an informed ____.
- 14 A fun springtime activity that you can do outdoors to burn a lot of calories is ____.
- 15 When reporting your loss, you will need to mention the ____ of loss to your agent.
- 16 It is likely that the ____ Ag Committee will write a Farm Bill using the \$23 billion savings goal that was agreed to last fall by the Chairs and Ranking Members of the House and Senate Agriculture Committees.
- 23 One way your Legal Shield services may come in handy is if you receive a ____ ticket.
- 24 As a homeowner, one of your first duties after a loss is to do your best to ____ your property from further damage.
- 25 When it comes to antique autos, physical damage coverage must be written, as ____ only policies are not allowed.
- 28 The ____ Adjusted Actual Production History option was new for corn and soybeans in 2012.
- 29 Last year many producers chose heat and ____ eWeatherRisk contracts.
- 33 There appears to be generally very ____ support of crop insurance when it comes to the Farm Bill.
- 34 Life Events Legal Plan memberships include ____ audit assistance.
- 35 It is recommended that producers should maintain alternate records by ____ in the event the precision farming records are determined to be unacceptable.
- 36 Both 2007 and 2008 had an unseasonably warm early spring, then a devastating ____ occurred.

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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