

THE HOME AGENCY



thehomeagency.com



2012 Row Crop Harvest
Plains Equipment Group
Managing Solutions for Profitability
2013 WHEAT ACRE REPORTING DEADLINE



President's Thoughts

FROM THE DESK OF JIM BALDONADO

Greetings! Oh, what a summer! Hopefully we won't have another one like that for a long time. I wouldn't count on it though, as last summer this heat seemed to be south of I-70 for the most part and this year it seems to be south of I-80. Some predictions now show this heat moving further north so it may be south of I-90 in South Dakota. If this happens next summer, it will be the third straight summer for Kansas and the second for Nebraska.

Central Nebraska Public Power announced in October that a number of irrigators will only be getting 10 inches of water for 2013. With the reduction in water by 45%, a number of our insureds will have some decisions to make as far as what they will be planting.

Our offices in Nebraska and Colorado for the most part have had a fairly good year. Sure we have had our share of drought losses, but no rain brings no hail. However, in our offices in Kansas and Iowa where there is very little irrigation things are not good. I expect we will see record losses; and if the drought was not bad enough, what corn is out there could have some high levels of Aflatoxin.

I have been around for a long time and it always seems the prices are the highest when you don't have a crop to sell. With record commodity prices this past summer this sure seems to be the case for our insureds in Kansas and Iowa. Thank God for crop insurance and great agents selling it to you!

WEATHER RISK

I spent the last two weeks of September and the first part of October handing out eWeather loss checks. As you know, for the last two years we have been offering weather contracts from eWeatherRisk. This year (like last) it was very hot during July and the last part of August and to date we have handed out over \$1.5 million in loss checks. Hopefully you are one who received one of those checks!

On this page you can see that most of our eWeather customers purchased Cumulative Excessive Heat contracts, which all of them received a settlement payment. A few also purchased Insufficient Cumulative Precipitation. Only two of those contracts did not pay, but in one case they received six inches of rain during that time period and the other case they received over eight inches of rain which they both would rather have!

A number of contracts are being purchased now, looking to lock in precipitation in the amounts of 9-18 inches for the months from January 1, 2013 to September 1, 2013 depending on your location. Give me a call and let's visit about what a weather contract can do for your operation.

eWeatherRisk Contract	Premium	Settle Amt
Cumulative Excessive Heat	\$ 12,135	\$ 22,039
Cumulative Excessive Heat	\$ 12,670	\$ 35,385
Cumulative Excessive Heat	\$ 7,285	\$ 50,000
Cumulative Excessive Heat	\$ 8,535	\$ 22,500
Cumulative Excessive Heat	\$ 6,020	\$ 20,750
Cumulative Excessive Heat	\$ 6,370	\$ 20,976
Cumulative Excessive Heat	\$ 6,825	\$ 16,075
Cumulative Excessive Heat	\$ 13,650	\$ 32,151
Cumulative Excessive Heat	\$ 6,370	\$ 20,976
Cumulative Excessive Heat	\$ 12,740	\$ 41,951
Cumulative Excessive Heat	\$ 12,300	\$ 32,578
Cumulative Excessive Heat	\$ 6,370	\$ 20,976
Cumulative Excessive Heat	\$ 6,370	\$ 20,976
Cumulative Excessive Heat	\$ 12,640	\$ 39,151
Cumulative Excessive Heat	\$ 12,640	\$ 39,151
Insufficient Cumulative Precipitation	\$ 21,990	\$ 54,400
Cumulative Excessive Heat	\$ 20,480	\$ 100,000
Cumulative Excessive Heat	\$ 20,480	\$ 100,000
Cumulative Excessive Heat	\$ 19,390	\$ 58,904
Cumulative Excessive Heat	\$ 11,465	\$ 50,000
Cumulative Excessive Heat	\$ 15,710	\$ 75,385
Cumulative Excessive Heat	\$ 12,290	\$ 33,621
Cumulative Excessive Heat	\$ 19,230	\$ 70,526
Cumulative Excessive Heat	\$ 13,630	\$ 70,350
Cumulative Excessive Heat	\$ 12,290	\$ 33,621
Cumulative Excessive Heat	\$ 11,290	\$ 24,167
Insufficient Cumulative Precipitation	\$ 12,700	\$ 22,667
Insufficient Cumulative Precipitation	\$ 8,705	\$ -
Cumulative Excessive Heat	\$ 14,480	\$ 22,072
Cumulative Excessive Heat	\$ 10,040	\$ 17,898
Cumulative Excessive Heat	\$ 10,820	\$ 23,980
Cumulative Excessive Heat	\$ 8,840	\$ 41,781
Cumulative Excessive Heat	\$ 7,855	\$ 37,692
Cumulative Excessive Heat	\$ 10,295	\$ 38,528
Cumulative Excessive Heat	\$ 14,195	\$ 41,349
Cumulative Excessive Heat	\$ 11,990	\$ 37,339
Cumulative Excessive Heat	\$ 8,945	\$ 32,143
Cumulative Excessive Heat	\$ 9,410	\$ 16,608
Insufficient Cumulative Precipitation	\$ 13,900	\$ 14,000
Cumulative Excessive Heat	\$ 15,920	\$ 14,286
Insufficient Cumulative Precipitation	\$ 14,180	\$ -
Cumulative Excessive Heat	\$ 25,200	\$ 26,190
Totals	\$ 518,640	\$ 1,493,142

PLAINS EQUIPMENT GROUP

Over the last few years we have all heard about "Precision Farming" and what it will do to help the producer with a number of things on the farm including his insurance. At The Home Agency we wanted to learn more about this, so when a good friend approached me about offering insurance in all the Plains



Equipment locations (which is 14 in Nebraska and one in Kansas) we felt it was something we

couldn't pass up. With 14 of these locations in different towns from where we are now, what a great opportunity for us to learn first-hand about Precision Farming and all the other things coming down the road that will make a difference in your farming operation. It's taking on opportunities like this that puts us farther ahead of our competition, where we have always been and plan on staying. Read more about Plains Equipment in the pages to follow.

CROP TECH SOLUTIONS

For years you have heard me talk about how to use your crop insurance as a tool to market your grain with very little risk. We used products like Multi-Peril Crop Insurance when I started



in 1986, then products like Market Value Protection came along, which protected us when the market went up. VIP increased the base price so when you had a multi-peril loss you were paid a higher price.

This didn't last long, but producers bought a bunch of it. Other products included CRC and CRC Plus. Again, Plus was another great product. Producers bought a lot of it, but like many good things they often seem to go away.

Now I want to introduce to you a new program called Crop Tech Solutions (CTS). CTS is a new program you will only find at The Home Agency which combines precision farming, crop insurance, prescription writing, your marketing plan with your sales and all your expenses as well. This is something I have wanted to do for a number of years now and had a number of the ideas for, but just couldn't put it together, until now.

This will help producers when it comes time to market their grain as they will know exactly what they have in it. And hopefully it will be easier for the producer to pull the trigger and let go of some bushels.

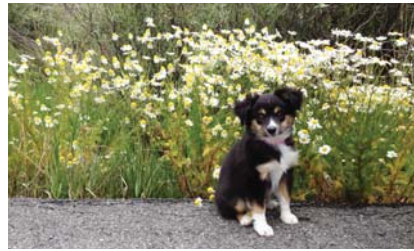
This is something we are going to start out slow on. CTS has been tested on 20-30,000 acres in the Gothenburg area over the last couple years and now we are ready to add another 20,000 acres. This is a fantastic program that may not be for everyone right now, but it is something some of you will definitely want to take a look at. You can also read more about CTS later in the magazine.

As you are reading this and saying to yourself, how in the world can Jim and The Home Agency do all this? Well let me assure you, we can. I have a business plan put together for all this and

will be adding more staff three to six months before needed. One new person you will be seeing around is Shannon Poggen-dorf. Shannon, who has been a commercial pilot for the past few years and has also worked for us in the past, is now done flying commercially and will be working directly with me on eWeather, Plains Equipment and Crop Tech Solutions. Welcome home, Shannon!

FAMILY

Well, you can see, as I said in the last issue of the Magazine, Sharri now has her lap dog named Frannie, a miniature Australian Shepherd. Being a cute little puppy and a little girl to boot,



Tank has taken a back seat for a while. When I come home after work he just looks at me like he is saying, "can we just go to the farm without her?" Well buddy, get used to it.

As you can also tell it's Nebraska football season, and Hudson and I are having a great time. Win or lose who cares, nothing beats sitting in Memorial Stadium with HD on my lap watching the balloons going up, the airplanes fly over, the tunnel walk and saying "Go Big Red!" Those are the things I will remember, not the score. In mid-November, Hudson will have a new baby brother or sister and he may be feeling just like Tank and want to stay outside with Kevin all day.

Harvest should be winding down by the time you are reading this. As always, be safe as there will always be another day! ■

A handwritten signature in black ink, appearing to be "Jim".

BECAUSE THE CUSTOMER

**Because the customer has a *need*,
we have a *job* to do.**

**Because the customer has a *choice*,
we must be the *better* choice.**

**Because the customer has *sensibilities*,
we must be *considerate*.**

**Because the customer has *urgency*,
we must be *quick*.**

**Because the customer is *unique*,
we must be *flexible*.**

**Because the customer has high *expectations*,
we must *excel*.**

**Because the customer has *influence*,
we have the *hope* of more customers.**

Because of the customer we exist!
~Anonymous

Crop Insurance Corner



CROP INSURANCE CORNER

By Cindy Davis

You don't have to look very far to see the effects of our weather pattern this past year. The widespread drought conditions over much of the nation have farmers and ranchers struggling and have caused extensive damage to crops. The USDA and RMA offered some help this past summer, including: making temporary changes for the 2012 spring crop insurance billings, the 2013 haying and grazing of cover crops on CRP ground and also giving companies who write Livestock Risk Protection the ability to waive the 30-day ownership requirement for certain Specific Coverage Endorsements written in the prior year. Time will tell, but if the drought conditions persist we could see even more adjustments for the upcoming crop year. On another note, as of late September, the changes we could see from the new Farm Bill look to be on hold. The most likely conclusion seems to be an extension of the current farm bill for now.

2012 ROW-CROP HARVEST

Harvest is probably well underway and for some producers already complete. The claims will follow, and there will be a lot of them - especially on dry land acres. Once again the adjusters will be working diligently to get all the claims worked as quickly as possible. To make sure your claim is processed efficiently there are a couple things you can do to help. First of all, during harvest, remember your production needs to be kept separate by unit, if production is commingled between units you could jeopardize coverage. Secondly, be sure to turn your losses in timely; don't wait until harvest is complete! If you think there may be losses on your field(s) call your agent today. Finally, gather all your paperwork (load sheets, tickets, ledgers, etc...)

and have it ready for the adjuster when they contact you to work your claim. If you will be adding grain to farm storage structures that contain grain from prior years, an adjuster will need to come out to measure those structures prior to adding this year's crop! Your production should be turned in to your agent as soon as possible as well, so they can update your databases and double check for losses.



2012 Spring Crop Prices & Harvest Tracking Dates			
Crop	States	Projected Price Set-Yield Protection (YP) and Revenue Protection (RP)	Harvest Price Tracking Dates-Revenue Protection (RP)
Corn	CO, IA, KS, NE, SD	\$5.68	Dec Corn CBOT Oct 1-Oct 31
Grain Sorghum	CO, IA, KS, NE, SD	\$5.53	*Dec Corn CBOT Oct 1-Oct 31
Soybeans	CO, IA, KS, NE, SD	\$12.55	Nov Sbean CBOT Oct 1-Oct 31
*Multiplied by the price percentage relationship between grain sorghum and corn as determined by RMA.			

If you had a production hail policy this year, those losses will also be finalized after harvest is complete. In some cases, production hail losses can be worked by field. If you have more than one field in a section, we recommend you keep your production separate by field. The chart on the previous page shows the 2012 spring crop prices, and tracking date for harvest prices. The fall prices should be set by the time you receive this quarter's magazine; contact your agent for these prices.

2013 WHEAT – ACREAGE REPORTING DEADLINE

The acreage reporting deadline for your 2013 wheat crop is quickly approaching. Your agent will need your acres, the plant dates and also any sharing parties involved. When you see your agent to report acres, keep these things in mind:

- Be sure to report all acres, every acre planted whether insurable or uninsurable.
- If you had acres prevented from planting due to an insured cause of loss that occurs within the prevented planting insurance period, those losses should have been turned in by now, but they also have to be reported on your acreage report.
- We will be implementing new map based acreage reports sometime in the near future to be able to report acres by CLU's (Common Land Unit – which consists of your farm number, tract number and also field number for each piece of ground). If you have these identifiers for your wheat fields, your agent can report your acres with them now. The map books are a big help when reporting acres, bring them along when you meet with your agent.
- Let your agent know if you have added any ground to your farming operation. You may need a new policy written for ground in a different county (acquired after sales closing), or an additional request may be needed if you have picked up more than 640 acres.

The deadline for reporting the 2013 winter wheat acres is November 15th, 2012 for Nebraska, Colorado and South Dakota. The deadline for Kansas is December 15th, 2012. The chart above has the approved projected prices for winter wheat along with the tracking dates for the harvest price.

PASTURE, RANGELAND AND FORAGE 2013

The Pasture, Rangeland and Forage policy is again available



for 2013. There are two index plans associated with this policy, Rainfall and Vegetation, which will insure your hay land and/or grazing land. These plans are designed as risk management tools to insure against declines in an index in a designated area called a grid. The Vegetation index is not available in our area this year, and neither index is available for Iowa. The Rainfall index, which reflects how much precipitation is received relative to the long term average for a specific area and timeframe, is available for 2013 in Nebraska, Kansas, South Dakota and the eastern part of Colorado. This year the deadline for coverage and also the deadline to report acres is November 15th, 2012. In the past this coverage proved to be vital for some producers, as it was required to be eligible for certain farm programs. Be sure to check with your local Farm Service Agency to see if this is still the case.

We hope this year's harvest is safe and abundant for everyone and the winter months bring some much needed moisture. We wish you all Happy Holidays filled with family and friends! ■

2013 Winter Wheat Prices and Harvest Tracking Dates		
State	Projected Price-Yield Protection (YP) and Revenue Protection (RP)	Harvest Price Tracking Dates*-Revenue Protection (RP)
NE, CO, SD	\$8.79	Sept KCBOT July 1-July 31
KS	\$8.78	July KCBOT June 1-June 30
IA	\$8.57	Sept CBOT July 1-July 31



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Cattle News



winter but are concerned about the fall and winter moisture needed to get the grass growing for next year. This reminded me of years ago when we were in a local drought, I and some of my neighbors hauled pairs to the Bassett, NE area for a couple of years. I will never forget the rancher we met and dealt with. I'm guessing he was in his 80s at the time and had been around for awhile. He mentioned getting snow and how important it was to grass production. I don't know if he was correct or not, but we didn't have much precipitation last winter and I sure hope we get some this winter. Between you and me, I'd much rather get rain than snow though.

With regard to LRP, there has been a great deal of interest in using it to help manage the risk of these volatile markets. Even with the cow numbers being low, the drought and grain prices have affected the cattle market. As you can see from the feeder cattle index chart for 2011/2012, it has been an up and down market.

OPTIMIZING THE DROUGHT

By Arlyn Rieker

Growing up on family farms and dealing with adversity has taught many of us to become resourceful and resilient people, but this year has created new challenges for many whether in the cattle or crop production sectors of agriculture. The drought has affected many of our normal daily or yearly decisions and has caused many of us to look at different alternatives to deal with the drought. Whether it be corn, soybeans, wheat, the grass crop, etc., this crop year has been a challenging year. Dealing with how to market the bushels produced in a volatile market or the calves coming off grass and whether to wean and retain ownership or sell off their cows has many producers trying to make the best decisions possible with the resources they have.

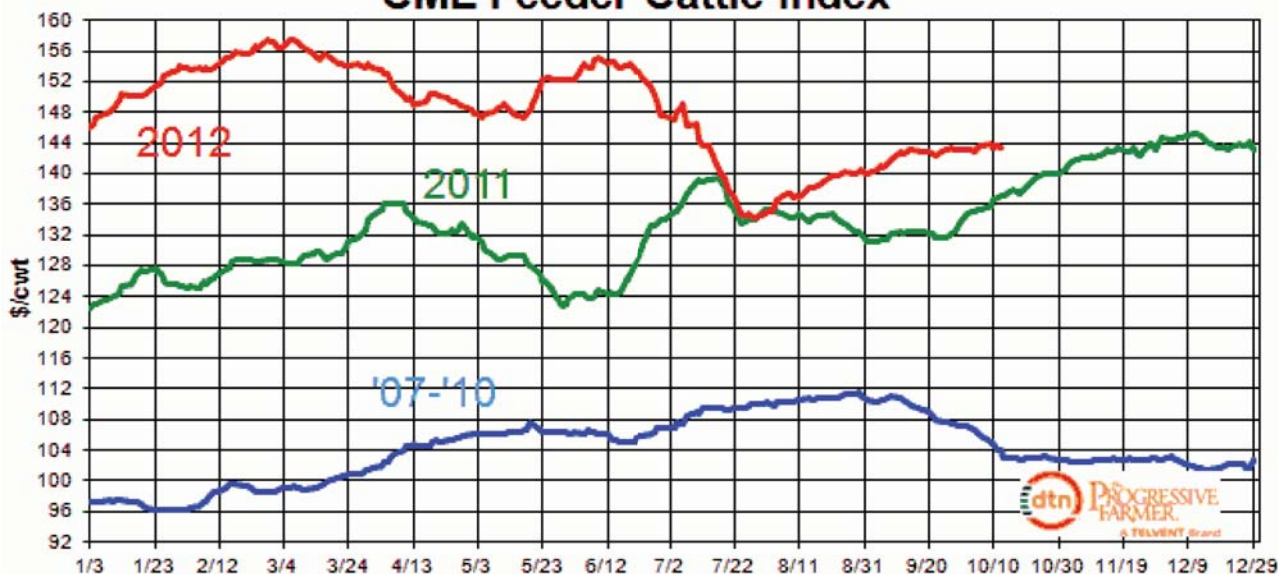
I have read many articles this summer on optimizing your grass and optimizing the crop residue after harvest to stretch it out for the cows through this fall and winter. Some of the concerns in grazing crop residues this year may include acidosis and nitrate issues for the cattle. Many of the producers I have visited with feel they have adequate feed supplies to get through the fall and

At the end of last winter-start of spring (February and March) we wrote quite a few LRP endorsements. During that time frame we wrote 599# steers in the \$160-\$178 range for October/November end dates together with 800# steers ranging from \$157-\$163 with July/August end dates. These endorsements for October and November will just be expiring when this article comes out, but the ones for July/August expired when the market was low and producers collected loss payments ranging from \$131-\$233 per head with an average cost/head of \$36. Of course I don't know how the markets this fall and into the spring will go, but LRP is definitely a tool you can use to help manage the volatility of these markets.

Please give us a call to go over the details of the LRP product and how you can use it for your livestock risk management.

Keep your fingers crossed for some moisture - may need some toes crossed also! ■

CME Feeder Cattle Index



CTS

Crop Tech Solutions

MANAGING SOLUTIONS FOR PROFITABILITY

By Jim Baldonado

Have you ever contemplated making a grain sale, but didn't know exactly how many bushels you have in production, or were not quite sure what your actual cost of production is? Have you ever looked at buying fertilizer, chemical, insurance or even a piece of equipment, but really did not know what it would do to your bottom line?

Crop Tech Solutions (CTS) is an agronomic management service that provides its customers with current financial data field by field, acre by acre. We use the technology at hand to give our customers live, up-to-date financial data management to make more profitable decisions. The ability to market grain more profitably starts with knowing what you have in it. Whether it is cash rent, fertilizer, herbicide, insurance or even total gallons of fuel used on a field, you need to know where you are at the time of the grain sale. This program allows you to access live up-to-date structured costs and profits on your farming operation, all in the palm of your hand.

"It's all in the plan" is how one farmer best described Crop Tech Solutions. "It breaks everything down for me and lets me know where I am at in the market. This is stuff that I have no time to do, or do not know how to do. But, it's a huge part of my organization."

Crop Tech Solutions is a technology service company that is based on the total integration of current and cutting edge planning, agronomy, global positioning and crop monitoring technology. We provide our service in a professional and streamlined

manner to help our customers simplify their planning, preparation and implementation process for each crop year. We monitor and provide our customers with real time financial data and information as input and market prices change. We make all of our information available and easily accessible by computer, phone or tablet, with customers having their own secure database. Just like the advent of new technology in precision farming, we believe this is the next step to blend that technology with state of the art cost analysis and marketing tools.

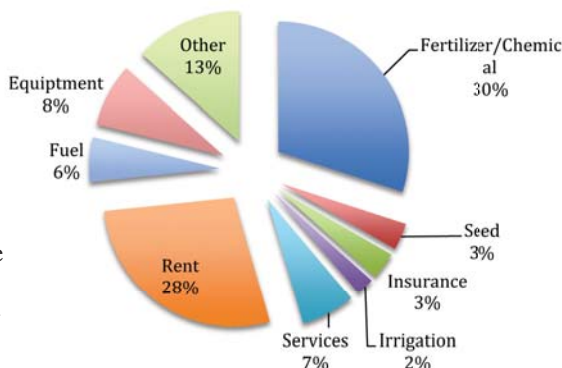
Services Crop Tech Solutions provides:

- Prescription plans for fertility, seed, chemicals, etc.
- Independent research based on "real field" plots
- Independent recommendations based on value, not sales
- Cloud based information sharing and historical farm operation data
- Landlord web access to their farm information
- "Snapshot" updates on whole farm gross sales and income
- Service of the highest standards, confidentiality and much, much more

We, at The Home Agency, **don't** just sell crop insurance. We continuously strive to find financial solutions to assist our clients in making the soundest decisions possible.

This is why we have partnered with CTS. We believe a sound management program goes hand in hand with the machinery you currently operate or will in the near future.

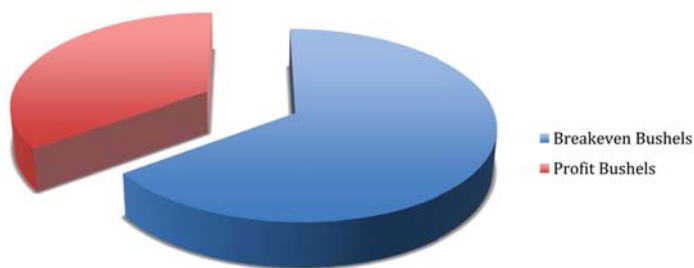
Cost of Production



Many of you already have some of the technology at your fingertips; you just need a program like CTS that puts it all together.

With all the above that CTS does, we are also able to add your crop insurance guaranteed bushels to it as well as your crop hail and wind endorsements, so you really do know where you are at all times. This program has been tested for the last couple years on 20,000+ acres. The Home Agency is pleased to announce that in a partnership agreement we will be adding an additional 20,000 acres for the 2013 crop season. As with everything else you have come to know at The Home Agency, we only work with people we believe are the best in the business and that is exactly what we see in CTS. Acres are limited to 20,000 new acres in the first year of our partnership. If interested, please give me a call at 308-785-2803. ■

Bushels





Hunting Season & Your Property

HUNTING LIABILITY ON FARM AND RANCH LAND By Deb Arends & Kristy Diefenbaugh

It's fall and that means hunting season is in full swing. For years farmers and ranchers have allowed others to hunt or fish on their land. Usually it's a neighbor or friend that has permission. Unfortunately land owners also have to deal with trespassers who are on their land without permission. Usually these people ignore the old trailer tire on top of the fence post marked "No Hunting". Unfortunately, our courts tend to ignore those signs as well. For land owners, the liability of someone getting hurt on their land, whether or not they are there legally, is a reality. If you own farm and ranch land there are some things you need to know before allowing others to hunt or fish on your ground.

If you own farm or ranch land, we hope you have a farm and ranch liability policy in place already. The liability provides coverage for the landowner automatically for hunting on their land, provided they don't charge a fee. The state of Nebraska is a big advocate of allowing hunting on farm and ranch land. They have developed a program called "Open Fields and Waters". The program was created as a component of the Commission's Recruitment, Development and Retention (RDR) plan, which seeks to increase the participation of hunters and anglers in Nebraska. The number of hunters and anglers in Nebraska has been in decline for years. The RDR plan is an effort to ensure the state's rich outdoor heritage is passed on to future generations. The motivation for the Open Fields and Waters Program is to attract new or inactive hunters and anglers into activities with expanding opportunities, such as deer and spring turkey hunting. Landowners participating in the open fields and waters program are given special protection by the State of Nebraska against liability by users of the land for hunting or fishing purposes. However, to receive protection you must sign up in the

program and have special signs posted around your land showing you are a participant in the Open Fields and Waters program.

So what if you want to charge a fee for hunting or fishing privileges? Most farm and ranch liability policies will offer an endorsement for hunting and fishing for a fee. There is a small charge for this endorsement, but the endorsement gives the added liability protection needed for land owners who charge a fee for the use of their land for the purpose of hunting or fishing. The endorsement does have a few exceptions. It will not cover the operation of a guest house, hunting or fishing lodge, or guide service. It also does not provide coverage for loss arising from sales, service, repair, or furnishing of any hunting, fishing, or sporting equipment. If your hunting or fishing operation provides these types of services, you will need to purchase a full commercial liability policy.

If you are contemplating any of these scenarios, contact The Home Agency. Our staff can assist you with any of these situations and make sure you have the proper coverage in place. ■

Nebraska Game and Parks Commission. (n.d.). Nebraska Game and Parks. Retrieved September 13, 2012, from Open Fields and Waters Program: <http://outdoornebraska.ne.gov/hunting/programs/openaccess/>





Health & Wellness

ORGANIC AND NON-ORGANIC FOODS By Morgan Yardley

When you think of organic foods do you think of healthy food free from pesticides? That is exactly what I thought until I started doing some research. According to the USDA, "Organic is a labeling term indicating the food or other agricultural product has been produced through approved methods that integrate cultural, biological, and mechanical practices and that foster cycling of resources, promote ecological balance, and conserve biodiversity. Synthetic fertilizers, sewage sludge, irradiation, and genetic engineering may not be used."

So with that said, what then can farmers use to help control and produce the organic crops? Farmers can use pesticides from natural resources. Confused yet? Christie Wilcox from Scientific American states, "There are over 20 chemicals commonly used in the growing and processing of organic crops that are approved by the US Organic Standard, and the actual volume usage of pesticides on organic farms is not recorded by government."

What is the difference between organic pesticides and conventional pesticides? Organic pesticides are made from natural sources and conventional pesticides are synthetic or created by humans. Wilcox also states, "Many natural pesticides have been found to be potential-or serious-health risks". Wilcox believes organic pesticides are not any safer and that they could actually be worse than synthetic pesticides used by non-organic farmers.

In many studies, consumers' reasons for choosing organic over conventional products is the belief the food is healthier. There are many articles that state over the past 50 years, scientists have been comparing organic and non-organic foods. They have not yet been able to determine that organic food is healthier and more nutritious than conventionally grown foods. These studies will be an ongoing process. Carl Winter from bestfoodfacts.com states, "Organic foods are clearly different than conventional foods but such differences, when viewed comprehensively, do not

support the conclusion that organic foods are healthier."

I never really knew much about organic farming until I started doing research. I found it startling that organic farming is not really all the better for the environment. The chemicals organic farmers are allowed to use as set by EPA standards are still harmful to our environment. Also, depending on the food type being produced, it may require more tillage, which in turn impacts the soil loss and fuel use.

Ever wondered why organic food is always more expensive? Organic farmers produce less food per unit land than normal farming. "Organic farming produces around 80% of what the same size conventional farming produces," states Wilcox. Having an organic farm is also very labor intensive so higher prices are necessary to pay for the labor.

This article is not to say whether organic is bad or good, but it is to educate you as to what organic truly means. Maybe you are a person who is completely set on purchasing as many organic



food items as possible and can afford to do so, or maybe you are the type of person who likes to buy food on sale because you are on a budget. You need to be educated about where your food is coming from no matter what your choice is. As you can see from this article, scientists are still trying to understand the benefits of organic versus non-organic food. Now that you know more about organically grown foods, what choices will you be making the next time you are at the grocery store? ■

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- Plains Equipment Group Technical Support Center- Access to trained and experienced tech support in addition to the ISG (Integrated Solutions Group) consultant from your local dealership.
- RTK (Real Time Kinematic) Corrections- Our extensive coverage of the state of Nebraska is unmatched. We have 56 RTK base stations and dozens of repeater sites, across Nebraska and northern Kansas, to reach more than 16 million crop production acres.
- Precision Ag Data Management Facilitation- This service is there to help bridge the gap between the grower and their trusted input providers. We facilitate a smooth data flow from the machine to growers designated recipients. This includes Ag Service Providers or Insurance Agencies.
- Precision Ag Data Management Insurance Certified- This service is created to make the growers insurance mapping an efficient process. We handle the three major links in the crop insurance chain that require planting prescriptions, as-applied planting documentation and harvest documentation. This data is then prepared and organized for submission to the insurance agency for reporting. This service also includes secure storage of this data for future uses by the grower.
- Precision Ag Data Management Full Analysis- This is the premier package of data management. It includes both the facilitation and insurance packages for data and much more. Additionally, it includes unlimited prescription rates per field and unlimited prescription writes. True analysis is the hallmark of this package as it lets the grower analyze current trends on yields based on current year factors. It also allows analysis on yield data by seed variety, soil type, soil nutrient, planting speed, harvest speed, or even by operator! Over time it also analyzes historic trends in yields and helps with management decisions for seed placement and seed population.
- JDLink Support- JDLink machine optimization reports and graphs, terminal maintenance and user support.
- APEX desktop software support- This applies to growers who have APEX software on their PC and need local support for the use, training and setup of this software.

Plains Equipment Group is dedicated to providing services that are relevant to our customers' needs. The above list highlights just a few of the value added services being offered. As our customers' needs change with technology, we will offer more services to fill those needs. Plains Equipment Group – "Committed to Your Success!" ■



The Home Agency is excited to announce new opportunities with Plains Equipment Group! They are looking forward to offering Plains Equipment Group's customers insurance ranging from eWeatherRisk to livestock to property and casualty.

Plains Equipment Group has locations in 15 different towns across Nebraska, with one in Kansas. Their product and technology specialists look forward to offering a full menu of productivity bases solutions. It is also a great opportunity for The Home Agency agents to learn more about "Precision Farming" from Plains, as it is the future of farming.

On these pages, Lorin Krieger, ISG Manager at Plains and Eric Foster, Technical Support Center Manager will discuss what sets them apart from their competition. Please take a look and let us know if you have any questions! We are looking forward to what this relationship can do for our customers and theirs!

JOHN DEERE FARMSIGHT™ VALUE ADDED SERVICES OFFERED BY PLAINS EQUIPMENT GROUP

By Lorin Krieger, ISG Manager

Plains Equipment Group is proud to be a leader in technology in agriculture. We continually strive to be the "go to" source for innovations that bring value to the customer through the use of precision ag equipment. We currently are launching our service offerings that will bring even more value to the investment a grower has made in this equipment. These are services that customers can use to make them more productive during each season with increased uptime. These services can also make analysis and profitability increases through data collected in the field. Here are some of the services we offer with a brief description.



PLAINS EQUIPMENT GROUP'S TECHNICAL SUPPORT CENTER

By Eric Foster, Technical Support Center Manager

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Plains Equipment Group's Technical Support Center provides quick resolutions on John Deere's AMS (Ag Management Solutions) products, sprayers, combines, planters, and tractors. We offer a toll free number that provides seasonal extended hour customer support, locally staffed by factory trained technicians.



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have a Self-Propelled Sprayer, then our Technical Support Center is exactly who you and your operators need to lean on when you need assistance. Our staff understands that down-

time is when our customers need us the most. We are available extended hours, from 6 AM to 8 PM, seven days a week.

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Regional Office News

STRATTON, CO
By Penni Fox

Wow! What a hot, hot, hot, dry summer this has been. I don't ever remember temperatures this extreme for such a long period of time. Mild weather with a few cooler days here and there is a wonderful welcome.

I would like to take the opportunity and touch on a couple of additional products we offer. I am a "see it to believe it" kind of gal, which makes it easy to endorse them. Last December I became an AFLAC agent. I am so excited to offer it, as my family has had AFLAC for the past nine years. I **know** that it works and claims are quick and painless. It's been wonderful to have with our kids in sports. A few products offered are: accident, cancer, hospitalization, vision and dental, among others. You may purchase individual plans or be in a group. Group plans will save 60% off premiums. Groups are defined as three or more policy holders. It's a great benefit to offer your employees without anything coming out of pocket. Premiums are paid by employees via payroll deductions. The benefit to them is the savings from individual vs. group policies. The group can also be established by family members that work together. I would love to sit down with you and explain the benefits and how it's tailored to each policy holder.

The other product is Legal Shield. I became an agent and member last year. Legal Shield is inexpensive with a wide range of services available. Back to my "see it to believe it" quirk. Recently I received a hospital bill from 2010. My deductibles had been paid long ago, however, the billing department and I couldn't seem to see eye to eye. Being frustrated, I called my legal team. Within four hours I received a call back and they took control of the situation. The outcome was the hospital overcharged me \$120. It was wonderful to know I had someone else on my side. I was able to see the product work like it promised. Identity Theft Shield may also be added on to Legal Shield to monitor your credit. Identity Theft Shield includes valuable safeguarding,

consultation and restoration services.

Please don't hesitate to contact me with any insurance needs you may have or to learn about our products. It's a privilege to work with you all! ■

MCCLELLAND, IA
Kevin Ross

Harvest is here again in the Midwest! I don't think I am speaking only for myself when I say I can't wait until next year. A fresh start, new beginnings, tight supplies again and hopefully some moisture. The challenges for all of us in agriculture in southwest Iowa this year have been many, from poor weed control, wind, hail, poor stalk strength, the obvious short rainfall and even aflatoxin. It's no wonder, as a farmer, we have to have amazing optimism to stay in this business.

Yields are down anywhere from 20 to 50 percent depending on hybrid, rotation and other factors. It is actually rather amazing that we even have anything considering the extreme heat and dryness—a true credit to precision agriculture, smarter practices and far better hybrids.

On the bright side of things this year, we are roughly a month ahead of schedule around here. I am looking forward to getting plenty of put off projects done, getting in some hunting and a great Iowa State Cyclone football season. From southwest Iowa, I hope all have a safe harvest season! ■

BELOIT, KS
By Enos & Jill Grauerholz

What a year this has been! As much as we love the upcoming holidays, we are ready to start a new year! We are hoping for the weather to reset and give us some substantial pond filling this spring.

We have been enjoying our boys' activities. One son is a junior in high school, one is in 8th grade and the other is in 4th grade. This gives us many fun things to do all year round. Plus we follow the KSU Wildcats and try to make as many of those games as we can!

This year has been a great learning experience for those with revenue protection policies. We had a high base price on wheat and a much lower harvest price. This gave us a 1.28 factor. That means if you were guaranteed 100 bushel, now you were guaranteed 128 bushel. That was HUGE this year, especially for those with 80% and 85% coverage! Those checks were welcomed and much needed!

For our spring planted crops, we had decent base prices: \$5.68 corn, \$5.53 milo and \$12.55 soybeans. But now (as we write this in late September), these prices have risen dramatically. So the opposite looks to happen for these crops. Now for every bushel

you are short, we will pay you the higher harvest price.

Remember, the new base price for wheat for 2013 is \$8.78, a record high. Please take time to make a plan to market some bushels and use your policy to guarantee you make money.

November is here and that means the harvest price for corn, soybeans and milo was just set. If you had a loss on any of these and you already received your first claim check, you will be receiving an additional check soon.

With that, we hope you enjoy the holidays and have a great new year! ■

CLAY CENTER, KS

By Chris Hauserman

In the Clay County, Kansas area harvest is in a stop and start mode. Some of the dryland corn has been chopped for silage and the remaining acres have been picked. Yields in this area ranged from 3 bu./acre to 95 bu./acre. The huge range in corn yields for the county were due in part to the spottiness of rain, soil types and rotation, just to mention a few of the factors.

As of the beginning of October, soybean harvest was just beginning and yields for beans weren't the best either. I am sure there will be quite a few losses for them as well. Early yields north of Highway 24 are in the 25-35 bu./acre range and it looks as the soybeans south of Highway 24 will yield even less than this.

As always it is very important that producers call their agent if they think it is remotely possible they will have a production loss. A lot of producers have already done this, so if you think a loss is possible do not hesitate to call your agent right away to get the loss turned in. Have a safe harvest and happy holidays! ■

HOME, KS

By Paula Brown

The cooler fall temperatures have been a welcome relief in northeast Kansas. After the record heat and drought we were definitely ready to bid farewell to summer! Fall harvest has come early in this abnormal year, and yields have varied from below 20



bushel/acre on corn to better than 120. It all came down to a couple of spotty rains. Yet another reminder of how unpredictable weather is. At the time of this writing, the combines

are just starting on a few bean fields in our area and we are anxious to see what kind of yields there will be. At this point it is anyone's guess. Record prices have softened the blow some, and the high base price set for 2013 wheat will help decrease risk next summer. The drought is forecasted to continue; so many producers increased their wheat MPCI levels and/or added the trend adjustment option to their policies to secure more covered bushels.

Next on the crop insurance calendar is wheat acreage reporting which has a December 15 deadline. Marketable bushels spreadsheets will be available as soon as acres are turned in. This might be a good year to use them!

Thanks to all who came to the Wagon Wheel for breakfast and the fall update meeting. Despite all the challenges in the 2012 crop year, we are still blessed to have the promise of next year as the fields are put to rest for the winter. Wishing everyone a safe finish to harvest and a blessed holiday season! ■

KIRWIN, KS

By Rhonda Jones

We had a beautiful day in September for our daughter's wedding. As we were setting up for it outside that morning, there were combines picking corn already! Hard to believe that fall harvested had started. The drought this summer really showed up as yields were very poor. The Kirwin area received some rain in early September to get the wheat up and hopefully this next year won't be a repeat of this year.

Stay safe this fall harvest and have a great Holiday Season! ■

LARNED, KS

By Clark Redding

Well, here it is September 17th and my article is due for the magazine. Seems like all I've written about for the past couple of years is bad weather and bad luck. We can all agree the past couple of years have been pretty tough.

As I was driving in from Colorado a couple of weeks ago, just west of Larned I was looking at some of the sorriest looking dryland corn you can imagine. I called one of my insureds and asked him if it was his, and he said, "No, Clark, that corn belongs to you." Meaning my company, of course. Our dryland corn was a wreck for sure. Lots of irrigated corn was chopped for silage as well. It all depended on when you got it planted, as to how it fared.

Our adjusters, as well as everyone else's, have been putting in much overtime to get these claims completed and paid. Many of our clients chose to write a weather contract this year and are happy they did, as they have proven to be a very good hedge against excessive temperatures and lack of moisture.

Our part of Kansas in Pawnee County has gotten a break with some very timely rains. Didn't do much for the corn, but if it doesn't get too cold too fast, it could give the soybeans and milo a boost. The planting conditions for wheat are pretty good, but it will take some winter rains and snow cover to get this crop into 2013, 'cuz there ain't much down below.

Colorado hasn't fared as well with the late summer rains. Again it is dry, dry, dry. They will literally be planting in the dust, and hoping the bins will bust. Some of our clients in the Yuma area are very apprehensive about the ground blowing if this wheat doesn't come up. It is a real source of concern. Corn harvest for some will be good and for others it's been chopped for silage. Most will be glad when this year is over, because it's been one hell of a year! ■

BENKELMAN, NE
By Meghann Pursley

Claims, claims, claims! That's what I've been up to this past week. The unfortunate lack of moisture and scorching hot summer days sure have made for a busy fall. With the wheat harvest price set at \$8.70, those of you with losses collected nice sized payments. I want to thank everyone for the prompt notices on losses this year; I know our adjusters appreciate it as well.

Sign up for 2013 wheat went well. The projected price being higher than 2012 and a lower volatility factor kept premiums within the same price range as last year. The trend adjustment made a big difference on some of your guarantees; some gaining as much as eight bushels an acre. Remember, acreage reporting deadline is November 15th and any added land or newly broken ground needs to be reported separately.

"Plant in the dust and your bins will bust," is what I've always heard. We've all been praying for rain to come our way so we can get our wheat planted but the forecast doesn't look too promising. If this drought continues are you covered with a weather contract for low precipitation? If not, you should be! These contracts can help offset the possibility of losses due to low yields and high irrigation costs. If you or someone you know would like a quote please contact me. They have to be written 15 days before going into effect.

My family and I are getting settled into our home on the divide. How blessed we are to live somewhere so beautiful. Ashlynn turned one this past October and is crawling and toddling everywhere! Holidays will sure be exciting this year! I hope yours are as well!

Wishing everyone has a safe harvest and a happy holiday season. ■

RUSKIN, NE
By Dave Meyer

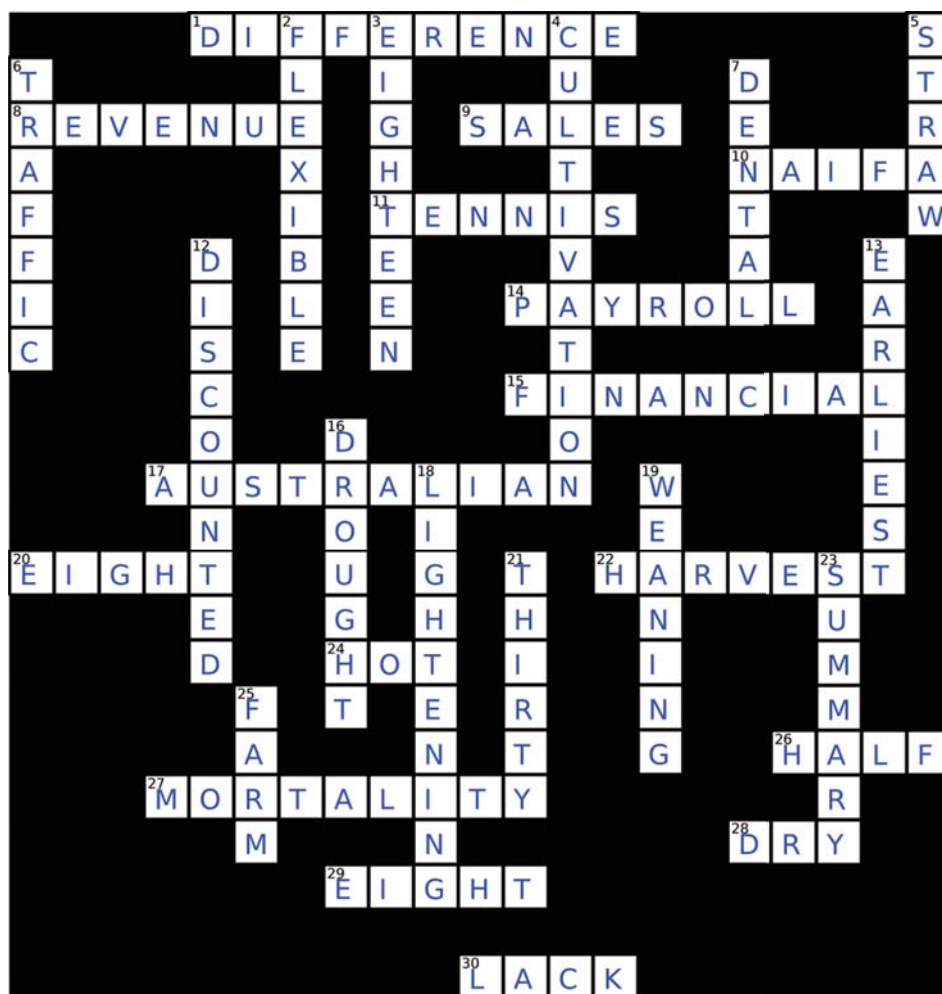
It's September 21st and harvest is well under way here in south central Nebraska. Although our rainfall totals in most areas were below average, we were blessed with timely rains. The dryland corn yields vary greatly, but the average seems to be in the 80 to 100 bushel per acre range with the highest reported to me (of my clients) of 142 bushels per acre in Clay County. As far as irrigated corn is concerned, early yield reports are in a wide range from 187 to 236 bushel per acre.

I almost feel guilty reporting yields like these when I talk to farmers and agents in other areas; we just happened to be in an area that got needed rainfall at critical times.

As of this writing, soybean harvest has not yet started, other than a few scattered dryland fields or pivot corners.

I hope that everyone has a safe harvest and a happy new year! ■

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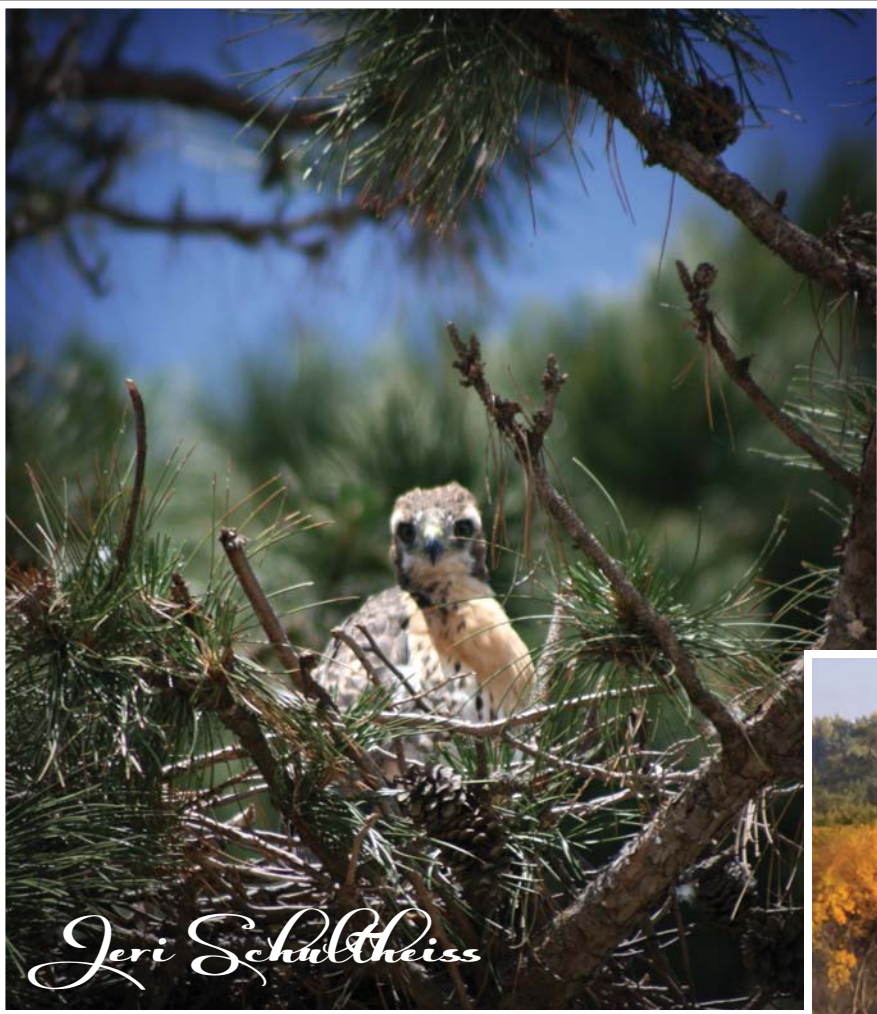
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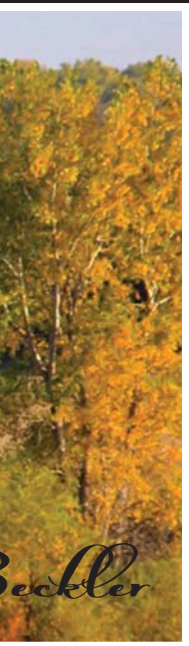
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ES



Trista Koch



Beckler



Jan Beckler



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Insuring Your Valuables

SCHEDULED PERSONAL PROPERTY

By Corbett Hahn

Have you ever had an item that was damaged or stolen but its value was less than your homeowner's deductible? This happens quite a bit due to the fact that most people now carry a \$1000 deductible on their homeowner's policy. Did you know that many items you own are able to be specifically listed on your homeowner's or farm policies? We refer to this as scheduling and it involves adding specific items under an inland marine policy endorsement. There are numerous items that can be scheduled. So let's talk about some of the different things you can schedule and why it might make sense to do so.

Probably the biggest reason for scheduling an item is what I already mentioned, that big deductible. When an item is scheduled, it can be done with a smaller deductible and sometimes even with no deductible, depending on what class the item falls under. The second reason is coverage. Personal property under your home is usually covered under named perils. This means the item has to be damaged by a specific peril, like fire for example, to be covered. When items are scheduled, they are covered for direct physical loss. This means many of the perils that can damage an item that might not be covered by your home or farm policy are covered if the items are scheduled. One example might be your favorite shotgun that accidentally falls in the lake while you are sitting in the duck blind. This would not be covered under the homeowner's policy but is covered if your gun is scheduled. Another common occurrence is loss of a diamond from a ring. Many times the prongs on a wedding ring get worn down. When this happens, it's very common for the diamond to become loose and fall out. The diamond is lost with absolutely no idea of when and where. This would be a covered loss if the ring is scheduled, but not covered by the standard homeowner's policy.

So what can be scheduled? Not all items can be scheduled and it varies by insurance company. A sample list of some of the items

that can usually be scheduled include: cameras, cellular phones, fine arts, furs, golfer's equipment, guns, jewelry, medical devices, musical instruments and personal computers. Let's focus on a couple of items that may not have thought about, cellular phones and medical devices.

Cellular phones have really advanced and the phone aspect is becoming a secondary part of the device. They are more like personal computers than phones and that is reflected in the price.



Most phones are pretty reasonable when you're signing that new two year contract, but what happens if the phone is damaged before the contract is up. If the phone needs to be replaced, you usually end up paying the full retail price, which can be as much as \$600. Most carriers offer coverage but the rate can be as high as \$10 per month per phone. If you schedule that same phone, on the inland marine endorsement, the cost can be less than \$20 for the entire year. That can be a savings of as much as \$100 per phone.

The other item that you may not have thought about is medical devices. This could be things like eyeglasses, wheel chairs, prosthetics and hearing aids. Hearing aids are the big one. It's hard to believe that with all the things we can shove into a smart phone for around \$500, no one can seem to sell a reasonably priced pair of hearing aids. A set of hearing aids can cost several thousand dollars and they tend to be very delicate. The good news is that we can schedule these items and the cost is a fraction of what a new set costs.

If you have any interest in scheduling an item, please contact us at The Home Agency. ■



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The Past, Present and Future of Agricultural Risk Management®



Rental Car Insurance

Credit cards usually cover only damage to or loss of the rented vehicle, not for other cars, personal belongings or the property of others. There may be no personal liability coverage for bodily injury or death claims. Some credit card companies will provide coverage for towing, but many may not provide for diminished value or administrative fees. Some credit card companies have changed their policies, too, so you may not have as much coverage as you thought.

To know exactly what type of insurance you have, call the toll-free number on the back of the card you will be using to rent the car. If you are depending on a credit card for insurance protection, ask the credit card company or bank to send you their coverage information in writing. In most cases, credit card benefits are secondary to either your personal insurance protection or the insurance offered by the rental car company.

If you have more than one credit card, consider calling each one to see which offers the best insurance protection.

DO I NEED SEPARATE RENTAL CAR INSURANCE?
Article from Insurance Information Institute at www.iii.org

Properly insuring a rental car can be confusing, frustrating and downright daunting. Unfortunately, many consumers do not even think about car rental insurance until they get to the counter, which can result in costly mistakes—either wasting money by purchasing unnecessary coverage or having dangerous gaps in coverage.

Before renting a car, the I.I.I. suggests that you make two phone calls—one to your insurance agent or company representative and another to the credit card company you will be using to pay for the rental car.

1. Insurance Company

Find out how much coverage you currently have on your own car. In most cases, whatever coverage and deductibles you have on your own car would apply when you rent a car, providing you are using the car for recreation and not for business.

If you have dropped either comprehensive or collision on your own car as a way to reduce costs, you will not be covered if your rental car is stolen or damaged in an accident.

Check to see whether your insurance company pays for administrative fees, loss of use or towing charges. Some companies may provide an insurance rider to cover some of these costs, which would make it less expensive than purchasing coverage through the rental car company. Keep in mind, however, that in most states diminished value is not covered by insurers.

2. Credit Card Company

Insurance benefits offered by credit card companies differ by both the company and/or the bank that issues the card, as well as by the level of credit card used. For instance, a platinum card may offer more insurance coverage than a gold card.

For more information regarding rental car insurance or to see what your auto insurance covers, please contact your local Home Agency agent! ■

This article was found at www.iii.org.

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Much of what we've heard recently centers around taxes for 2013 and beyond, however many tax rules for 2012 are still not in place. Many of Bush-era income tax cuts were allowed to expire at the end of 2011 and others in 2012. And since we are in an election year, any changes to be made for 2012 are not likely to be determined until after the election. Therefore, we are left with challenges again for year-end tax planning. Here are some tax tips that we know about at this point.

Tax Tips:

- Section 179 expense (expensing qualified assets in the year purchased rather than depreciating them over their useful life) was reduced to \$139,000 for 2012. There is talk the amount may be increased but decisions will likely not be made until after the election. The expense amount begins to phase out at \$560,000 in asset additions.
- Bonus depreciation also changed for 2012. 50% bonus first year depreciation is available after you have used all Section 179 expensing. For 2013, bonus depreciation is slated to go away. Your state law may differ if they did not decide to couple with the federal limit.
- Livestock producers who are forced to sell animals due to weather related conditions (flood, drought, and other weather related conditions) that cause a shortage of water or feed, may be eligible to defer income from the sale. Two options are available to postpone the income.
 - 1) If livestock used for draft, breeding, or dairy purposes and held for any length of time are sold due to weather-related conditions, the gain realized on the sale does not have to be recognized if the proceeds are used to purchase replacement livestock within 2 years. The 2-year replacement period is extended to 4 years if the area is declared a federal disaster area and eligible for federal assistance.
 - 2) A 1-year deferral of income received from the sale of excess livestock sold because of drought, flood, or other weather-related conditions is available to cash-method farmers who would have normally sold the livestock in the following year. The weather-conditions must have caused the area to be declared a federal disaster area and eligible for federal assistance and the sale of the livestock had to be caused by the disaster.
- Crop insurance proceeds will again be another possible issue this year due to the drought conditions. Deferral of crop insurance proceeds due to crop damage is available to farmers. To be eligible to make the deferral election, the crop insurance proceeds must be for current year crop and received in 2012, and the farmer normally sells more than 50% of their crop in the subsequent year. Deferral of crop insurance proceeds is only allowed on the amount paid for crop damage not price drops.
- We always like to remind everyone about prepaying expenses. Prepayments for feed, seed, fertilizer, or other supplies are deductible unless these prepayments exceed 50% of total deductible farming expenses, excluding prepaid supplies.
- Capital gains rates will change drastically at the end of 2012. If legislation is not passed, the current 15% maximum capital gain rate will increase to 20%. In addition, a 3.8% Medicare surtax will take effect in 2013 on investment income (interest, dividends, capital gains, passive rental income) for single taxpayers with adjusted gross income of \$200,000 and for married taxpayers with adjusted gross income over \$250,000.

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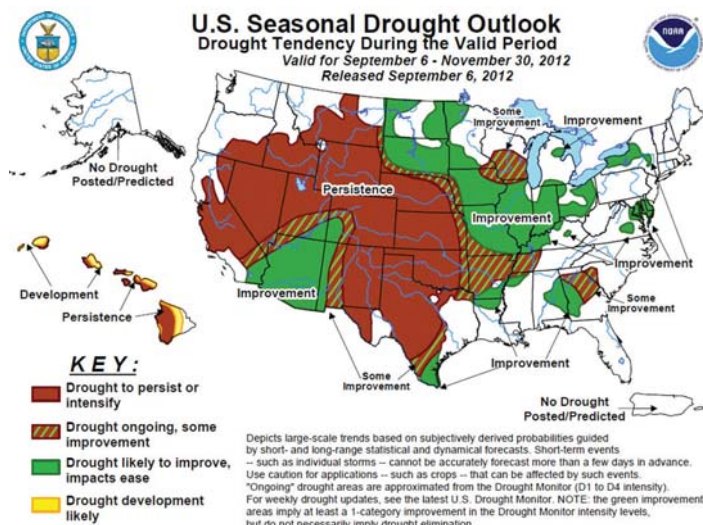
2012 RECAP AND WHAT TO EXPECT IN 2013

By Jim Jubb, eWeatherRisk

In this edition, we discuss how customers fared this year, one of the worst years in memory for heat and drought. Heat and the ongoing drought all across the United States and in our states of Kansas and Colorado plus now in Nebraska and Iowa, caused tremendous losses due to the weather. Those who took advantage of heat and drought hedges received millions of dollars in payments that helped them boost their profits. Remember, with weather hedging, you need not have a loss to get a check!

WHAT ARE THE FORECASTS SHOWING FOR THIS FALL AND WINTER PLUS SPRING NEXT YEAR...

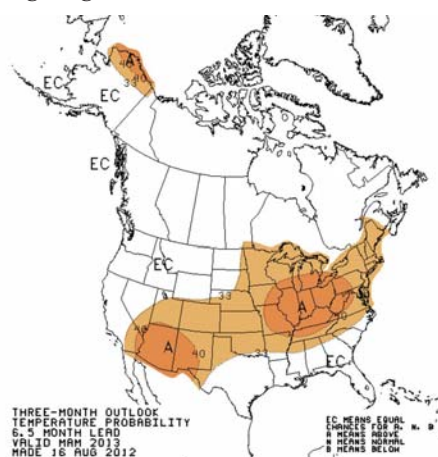
Producers throughout The Home Agency network want to know what weather is in store for them.



For the fall period, many growers are worried about drought and have taken advantage of drought protection for both the fall and spring with a drought combination hedge. The fall drought outlook below shows continued persistence for almost the entire Home Agency network.

Spring conditions forecasted in the fall can be tricky. NOAA has been developing long range forecasts for decades now and what we have

below is their best estimate for March, April and May. Throughout The Home Agency area, there is a heat concern much like what we saw this last spring and summer. With heat comes drought and forecasting precipitation is a



very different science, so forecasts are generally not well defined this far in advance. Watch the The Home Agency website as we get closer to spring to see the new forecasts for drought. This year you can “lock-in” 2012 rates for heat and hedge what could be a really hot summer, just like you would purchase your price hedges when the time is right!

When you decide on a heat contract you get a “double benefit” because when it is hot, it is generally dry. You are covering heat and drought!! Take advantage of the forecasts and use them in planning your risk management that protects your profit.

Your agent can give you the history for heat and drought and show you various levels of protection that are available. The Home Agency agent can also give you an idea where the best protection “degree-day range” might be or “number of inches” and from there you can find the best level to protect your profit range. Plus, they can build either a straight drought or an excessive heat hedge quite quickly, show you how affordable they are, or maybe help you with a custom structure you may have in mind. Just pick up the phone and give them a call.

WHAT TO EXPECT IN THE FORECAST FOR THE BALANCE THIS YEAR AND THE SPRING?

The weekly Home Agency WeatherManager has both long-range forecast trends and short to medium term forecasts that can be very beneficial in your financial decisions. You can't find these on television nor hear about the long range on the radio, but you can find these forecasts on the Home Agency website.

For a long term trend, it all depends where you are. We currently expect the rest of 2012 to see continued warmer temperatures and dryness. Drought expectations vary. However, the NOAA Drought Outlook shows it will be persistent for the rest of the year in much of Kansas, southern Nebraska, all of Colorado and parts of Iowa. To see the latest drought outlook, just type this address into any web browser: http://www.cpc.ncep.noaa.gov/products/expert_assessment/seasonal_drought.html.

Every week we talk about the weather that is important to your operation and give you some ideas on how to hedge against it.

If you haven't received a copy of the The Home Agency WeatherManager, simply go to <http://www.thehomeagency.com/insurance-programs/crop-coverages/eweather-risk> and download the most recent one. Or, call your agent and have them send one to you in the mail. ■

Millie's Meat Loaf

From: Andrea Dinkelman adapted recipe from Sandra Sindt

Ingredients:

3 eggs
1 cup + 2 tablespoons milk
1½ cup old-fashioned oats
3 teaspoons salt
¾ cup grated carrots
¼ cup onion, chopped
3 pounds ground beef

Topping (double if you like extra sauce):

½ cup catsup
6 tablespoons brown sugar
3 tablespoons prepared mustard



Directions:

Preheat oven to 325°. Beat eggs and mix with milk, oats, salt, carrots, onion and beef. Mold into a 9 x 13 pan. Mix together the catsup, brown sugar and mustard and spread over the top of the meatloaf. Bake at 325° for about 1 hour and 30 minutes or until meat is no longer pink. Enjoy!

Issue 105
October 11 2012

WeatherManager Weekly

THE HOME AGENCY
thehomeagency.com

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

Most of the US continues with large moisture deficits and the dryness leading to a very rapid harvest and massive grain piles in the Dakotas and MN where excess precipitation hedges would be well advised. We have some tremendous fall and spring drought and heat hedges which can be bought now for wheat as well as into the spring to assure adequate moisture for corn and beans and can place drought hedges all the way through next summer now with an advance purchase discount. Down south, we are still in hurricane season and are concerned with excess rainfall on crops such as sweet potatoes, peanuts, cotton and fall planted corn!

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





Personal Estate Tax Law

THE PENDING STORM

By Alan E. Kuzma, CLU ChFC

My Mother was born in 1922. She grew up on a farm southwest of Giltner, Nebraska. She lived through the “dirty thirties”.

She would tell us kids stories from when she was a teenager. Mother said you could see the dust storms coming from south. She described it as a black wall of dirt that would sometimes nearly block out the sun. When that happened, everyone on the farm would run into the farm house, wet towels and blankets and place them over the windows and under the doors, trying to block the approaching grit. But, each time, it was to no avail. Mother would relate how the horribly the wind howled and the dust hit the windows like small hail. When it was over, regardless of how well they thought they had sealed the windows and doors a grimy film covered everything in the house. Grandmother and mom then went to work starting on the upper floors and gave the house a thorough cleaning. Mother hated those storms.

A SUNSET YOU WON'T WANT TO SEE

The reason I relay this story is there is a storm brewing, and like the ones mother described to me, the result may be a housecleaning if you are not prepared.

What I am referring to is the proposed changes in the Estate Tax Law. We dodged a bullet on this subject on December 31, 2010, this time we may not be so lucky. If you are too successful in your working lifetime, Uncle Sam wants his share once you leave this world.

Complete this sentence; “the only thing constant is _____ and _____.” We all know the answers are death and taxes.

In 2010 there was no estate tax. A person could die a billionaire and the federal government would get nothing. The most notable example was George Steinbrenner, the owner of the New

York Yankees. He died in 2010 and it is estimated that his family saved over \$600 million in estate tax dollars.

The general consensus was that the amount a person would be able to pass on to their heirs would be reset at \$1,000,000. Instead Congress gave America a “gift” and made the personal estate tax exemption \$5,000,000 per individual. In other words, a couple could pass over \$10,000,000 of assets to their heirs with no Federal Estate Tax. But that law is due to “sunset” on December 31, 2012.

What the new law will look like is anybody's guess. A lot of people think you won't like what comes out of Washington.

There are three schools of thought as to what the proposed change will look like:

1. The personal estate tax exemption could be reduced to \$1,000,000/person
2. The personal estate tax exemption could be reduced to \$3,500,000/person.
3. The personal estate tax exemption could remain at \$5,000,000/person

CRUNCH THESE NUMBERS

Let's say a couple owns 2,000 acres of farm ground valued at \$4,000/acre. In addition they have machinery, livestock and inventory of an additional \$1,000,000. Total value of their net assets is \$9,000,000.

Before we go any further, let me make my disclaimer. I am not an attorney, I cannot give legal advice. I am not an accountant, I cannot give accounting advice. I am a professional life insurance agent and an investment adviser representative with 39 years of experience. After being in “the hood” for that long I know what works and what doesn't work.

Let's look at the worst case scenario first; the personal estate tax exemption gets dropped to \$1,000,000/person.

Assume this couple has done some planning and established an "A, B Trust". Also, let's assume that the husband dies first. With a \$9,000,000 estate; \$1,000,000 is placed in the A trust and the balance is transferred to the wife. Upon her death \$1,000,000 is placed in her B trust. By placing the assets in the trust they are not subject to the Federal Estate Tax. However the balance remaining; \$7,000,000 would be. Currently the Federal Estate rate is 35%. Using these numbers \$2,450,000 is due to the IRS nine months after the death of second spouse.

If the personal estate tax exemption was \$3,500,000/person then tax is due on \$2,000,000 or \$700,000.

If the personal estate tax exemption remains at \$5,000,000/person no tax is due.

DISCOUNTED DOLLARS

When I present these "what if" scenarios most people choose the middle one, so let's work with those numbers. The personal estate tax exemption is \$3,500,000/person and there is a tax bill payable in nine months of \$700,000.

What options does this family have?

1. If they have the money in the bank, they can use those dollars. To pay \$1.00 in estate tax, they would have to earn \$1.25-\$1.40, pay the tax and then put the money in the bank. The total amount of dollars needed here would be between \$875,000-980,000.
2. They could sell assets. Typically, this is not the best. If one is forced to sell and you're at the auction, are you willing to pay full price to acquire that asset? I'm not. I'm looking for a bargain, as are most people.
3. You could set up installment payments to the IRS. This is called a 6166 plan. You are allowed to pay the tax due over a 14 year period or shorter. With this arrangement the IRS has a lien on the property till the tax is satisfied. Under this arrangement, paying off \$700,000 at 6% over a 14 year period would mean a monthly payment of \$6,168 or \$74,016/year. 14 years of payments total \$1,036,224. Bear in mind the IRS has the option to increase the interest rate at their discretion.
4. Use discounted dollars. Discounted dollars? What are those? What if you could buy \$1.00 on the installment basis and the annual payment is 2.4 cents? This, friends, is called Survivorship Life Insurance. Let's say we have John and Mary Smith, age 73 and 72 respectively. Both are in good health and understand the concept of discounted dollars. If they wanted to purchase a \$700,000 second to die life insurance policy the annual premium is \$16,917/year. With this policy the proceeds are not paid out until the death of 2nd death. If they paid 25 years of premium total outlay would be \$422,925

So take your pick: \$875,000; \$1,036,224 or \$422,925 it's your choice.

KEEP AN EYE ON THE CHANGING HORIZON

With real estate values at all-time highs we have the "Perfect

Storm" brewing. The purpose of this article was to give you a heads up and encourage you to be proactive.

If passing on these assets in tact is a priority to you and your family, please don't put off this incredibly important estate planning issue.

Mother needed to clean house after the dust storms of the 1930's, don't let the IRS clean your house for you!

If you have questions, please contact the professionals at The Home Agency or feel free to give me a call at 402-438-4200. ■





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

There you will find up-to-the-minute information about:

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



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Working From Home

HOME-BASED BUSINESSES

Article from Insurance Information Institute at www.iii.org

Slightly more than half of U.S. businesses — 51.6 percent — were home-based, according to the 2007 Survey of Business Owners (SBO), conducted by the U.S. Census. Only 6.9 percent of these home-based respondent businesses had \$250,000 or more in sales and receipts, while 57.1 percent brought in less than \$25,000.

Whether you're doing medical billing, building birdhouses in your garage, running a day care center, auctioning art on eBay or any one of the myriad of other types of businesses people run from their homes, you may not have adequate insurance.

Many people think their homeowners policy is all they need. But a typical homeowners policy may not provide enough coverage. The usual limit is \$2,500 for your business equipment while at home and \$250 when it's off the premises.

Most homeowners policies specifically exclude business liabilities. Even though your at-home business may involve only yourself working just part time, you could still have liability risk. For example, someone may come to your home for a business purpose—such as delivering materials—and sustain an injury on your premises for which they believe you are responsible. Your homeowners policy would probably not cover the damages.

HOW TO ADD MORE COVERAGE

There are three ways to provide more property and liability insurance for your in-home business. The right choice will depend on the nature of your business, its annual receipts and the amount of coverage you need. They are:

- Endorsement to Your Homeowners Policy
- In-Home Business Insurance Policy
- Businessowners Policy (BOP)

Endorsement to Your Homeowners Policy- Your homeowners insurer may offer an endorsement to your homeowners policy

that adds additional property coverage and some limited liability coverage. For less than \$20 a year, you may be able to double your standard policy limits for business equipment from \$2,500 to \$5,000. This option is usually limited to businesses that have less than a set amount of annual receipts, usually around \$5,000.

In-Home Business Insurance Policy- Some insurers offer specific in-home business insurance policies with some of the same features as larger commercial policies but with lower policy limits and at a lower premium. With this coverage, generally at a price of less than \$300 a year, you can insure your business property for \$10,000. The policy includes general liability coverage with the limit you choose, between \$300,000 and \$1 million.

Should you have to shut down your business because of damage to your house, the in-home policy will cover the income the business loses and ongoing expenses, such as payroll, for up to one year. The policy also provides limited coverage for loss of valuable documents, accounts receivable, offsite business property and use of equipment.

Businessowners Policy (BOP)- Many insurers offer small businessowners policies combining a wide variety of coverages in a single policy. You may want to talk to your insurance agent about whether the broader property and liability coverages you would get with a Businessowners Policy (BOP) are recommended for your business.

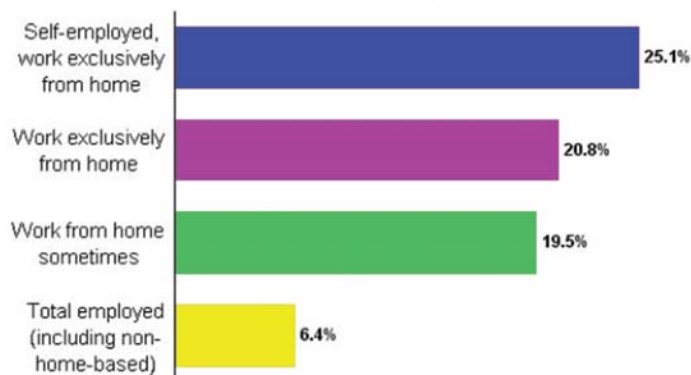
BUSINESS VEHICLE INSURANCE

Your personal auto policy probably provides coverage for some business use of your vehicle. A personal auto policy is unlikely to provide coverage, however, if the vehicle in question is used *primarily* in business. It will not provide coverage for any vehicle owned by a business.

Should you be driving your auto for a business purpose and get into an accident for which you are liable, an injured person could sue you personally. Will your personal auto policy have enough coverage to pay all the damages? If not, a lawsuit may be filed against your business. You may want to discuss whether you need a business auto policy with your insurance agent.

For more information about insurance for home-based businesses, contact your local Home Agency agent! ■

Growth in Home-Based Workers, 1999-2005



we grow



FREEDOM
PRICING TOOLS

As markets become more volatile, a sound strategy is essential for continued success. Our portfolio of pricing tools helps take the emotion out of grain marketing. We invite you to review our programs, contact an Andersons account representative, and together we can craft a customized plan to meet your risk management needs.



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PREPARING YOUR HOUSE FOR THE UPCOMING WINTER

By Sara Ross

With winter just around the corner, now is the time to start prepping your house for the cold weather that will soon be “knocking on our doors”. According to the Insurance Information Institute (I.I.I.), “Standard homeowners and business policies provide coverage for a wide range of winter-related disasters such as losses incurred due to burst pipes, wind damage and wind-driven rain, as well as well damage or power outages caused by downed trees, limbs or other falling objects.” Winter storms are the third-largest cause of catastrophe losses, noted the I.I.I.

Some tips to help prepare the outside of your home for the winter months are:

- Clean out gutters. Remove leaves, sticks and other debris from gutters, so melting snow and ice can flow freely. This can prevent ice damming, a condition where water is unable to drain through the gutters and instead seeps into the house causing water to drip from the ceiling and walls.
- Install gutter guards. Available in most hardware and home stores, gutter guards prevent debris from entering the gutter and interfering with the flow of water away from the house and into the ground.
- Trim trees and remove dead branches. Ice, snow and wind could cause weak trees or branches to break and damage your home or car, or injure someone walking by your property.
- Repair steps and handrails. This may prevent someone from falling and being injured. Broken stairs and banisters can become lethal when covered with snow and ice.
- Seal cracks and holes in outside walls and foundations. Use caulking to protect water pipes and make sure that skylights and other roof openings have proper weather stripping to prevent snowmelt from seeping in.
- Keep sidewalks and entrances to your home free from snow and ice.

- Make sure all hoses are disconnected from outside spigots.

A few things that you can do on the inside of your home to help prevent any damage due to the cold weather are:

- Keep your house heated to a minimum of 65 degrees. The temperature inside the walls where the pipes are located is substantially colder than the walls themselves. A temperature lower than 65 degrees will not keep the inside walls from freezing.
- Identify the location for the main water shutoff in your home. Find out how it works in case you have to use it.
- If you use fireplaces, wood stoves and electric heaters, watch them closely and make sure they are working properly.
- Have the heating system serviced. Furnaces, boilers and chimneys should be serviced at least once a year to prevent fire and smoke damage.
- If you plan to be away for an extended period of time, have the water system drained by a professional to keep pipes from freezing or bursting.
- Make sure that smoke and fire alarms are working properly. Residential fires increase in the winter, so it is important to protect your family with working alarm systems. Also, consider installing a carbon monoxide detector, since a well sealed home can trap this toxic gas.

What to do in a worse-case scenario:

- If you discover that pipes are frozen, don't wait for them to burst. Take measures to thaw them immediately, or call a plumber for assistance.
- If your pipes burst, first turn off the water and then mop up spills. You don't want the water to do more damage than it already has.
- Call your agent or company as soon as you can. An insurance adjuster doesn't need to see the spill before you take action. However, he or she will want to inspect any damaged items.
- Make temporary repairs and take other steps to protect your property from further damage. Remove any carpet or furniture that can be further damaged from seepage.
- Make a list of damaged articles.
- Save the receipts for what you spend—including additional living expenses if you must leave your home until repairs are completed—and submit them to your insurance company for reimbursement.

Hopefully if you do the preventative measures and prepare your home for the cold winter months that lay ahead of us, you won't have to worry about the worse-case scenarios! Hope you all have a safe winter! ■

Information for this articles comes from Insurance Information Institute at www.iii.org.

**COMMENTS AND SUGGESTIONS
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Fall Favorites

Apple Cake *From: Ruby Dinkelman*

Ingredients:

½ cup butter
 1 cup sugar
 ½ cup brown sugar
 2 eggs
 ½ teaspoon lemon juice
 2 ½ cup flour
 1 teaspoon baking powder
 1 teaspoon baking soda
 1 teaspoon salt
 1 cup milk
 ½ teaspoon vanilla
 2 cup chopped apples

Directions:

Mix butter and sugars together well, add eggs and lemon juice and mix well. Add



flour, baking powder, baking soda and salt alternately with the milk and vanilla. Stir in apples last. Pour into a greased and floured 9x13 pan.

Topping:

½ cup chopped walnuts
 2 tablespoons brown sugar
 Mix together and sprinkle over cake batter.

Bake at 350° for 30 minutes or until toothpick comes out clean. Serve warm with some whipped cream! Enjoy!

With apples being in season right now, give this yummy recipe a try for dessert sometime soon!

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



Placemat Finished Size: 12 1/2" x 17"

Cutting: To Make 1 Placemat

Cream: (1/8 yard)

(6) 2 1/2" x 2 1/2", (6) 1 1/2" x 1 1/2",
(6) 1 1/2" x 2"

Green: (1/8 yard)

(3) 2 1/2" x 4 1/2", (3) 1 1/2" x 4 1/2"

Brown: (1/8 yard) (3) 1 1/2" x 1 1/2"

Red: (1/4 yard) Sashing/Binding

(1) 1" x 12 1/2" strip for sashing

(2) 2 1/4" x 42" strips for binding

Tan: (3/8 yard) Cut (1) 12 1/2" square

Backing: At least 14" x 18"

To Make 4 Placemats, you'll need:

Cream: 1/3 yard

Green: 1/3 yard

Brown: 1/8 yard

Red: 2/3 yard

Tan: 7/8 yard

Backing: 7/8 yard

Pine Tree Placemats

Construction: All seam allowances are 1/4"

Directions are for ONE placemat.

Flying Geese:

1. Draw a diagonal line across the wrong side of the 2 1/2" cream squares. Pair right sides together with the green 2 1/2" x 4 1/2" rectangle. Sew on the drawn line. Trim seam allowance to 1/4". Press towards background. Repeat on adjacent corner. Make 3.
2. Draw a diagonal line across the wrong side of the 1 1/2" cream squares. Pair right sides together with the green 1 1/2" x 4 1/2" rectangle. Sew on the drawn line. Trim seam allowance to 1/4". Press towards background. Repeat on adjacent corner. Make 3.
3. Sew a cream 1 1/2" x 2" rectangle to both sides of the brown 1 1/2" square. Press towards background. Make 3.
4. Join units together to form a tree block. Join blocks together.

Assembly:

1. Sew the 1" x 12 1/2" sashing strip to right side of trees, then sew the 12 1/2" x 12 1/2" tan square to this unit.
2. Layer mat, batting, and backing. Quilt as desired. Bind using the 2 1/4" strips.



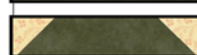
Make 3



Make 3



Make 3



Make 3



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Website Search

Hello! We are trying out a new “game” this quarter and we hope you will all join in on the fun! We recently revamped our website and we’d like everyone to check it out and see what it all has to offer.

HYou will find all the answers to the below questions on our website, so fire up your computer and fill in the blanks!

We love to hear feedback from customers, so if there is something that you like/don’t like or would like to see on our website, please leave us a comment while you are visiting it! If you have any questions, please ask Sara Ross at sross@thehomeagency.com. Thanks and good luck!

1. The address for The Home Agency’s website is _____.
2. Jim Baldonado can be heard across Nebraska and other surrounding states on radio station 880 AM. The ads are recorded and can be found when you click on a red button called _____.
3. _____ gives you access to the resources you need to understand your credit score and to fight the ID theft protection battle.
4. To customize the weather and radar map so it shows your area you must use the _____ box and click on “Go”.
5. While hovering over the “Locations” menu option you can find out the states and the _____ in which our offices are located.
6. If you are looking for a specific agent you can click on “About” in the top menu bar then “_____” or “Find an Agent” at the right.
7. The top menu options (in red type) contain a “Home” link that takes you back to The Home Agency’s home page, but you can also click on the large The Home Agency _____ to get you there quickly.
8. What is The Home Agency 800 number listed on the website? _____
9. What type of insurance listed on our website is a way to protect your cattle investment against a decline in the market?

10. What year did Jim Baldonado start with The Home Agency? _____
11. LRP is the acronym for _____, which can only be written between 4:00 PM and 9:00 AM, Monday through Friday.
12. Under Legal Shield, do you get 24/7 access for emergencies? _____
13. The Home Agency uses radio stations KRVN in Nebraska and KFRM in _____ to get information about crop and livestock insurance as well as eWeather Risk facts out to a huge audience of listeners.
14. List a type of health insurance that The Home Agency offers as listed on the website. _____
15. How many products are listed in the drop down when you hover over “Personal Coverages”? _____
16. When you click on “_____” there are five fields and some quick check boxes to fill which will initiate a quote for Crop, Personal, Business, Financial and/or Other coverages. You will receive a follow up response by email or phone very soon after you submit your request.
17. What type of insurance listed on our website pays for injuries that happen because of and in the course of employment?

18. Dan Tinlin is the manager of our Gothenburg location which was started in what year? _____
19. True or False: We at The Home Agency quote with many different property and casualty companies to get you the best coverage for the lowest rates. _____
20. How many locations does The Home Agency have in Nebraska? _____
21. The Home Agency’s Truckers Insurance agent is located at our _____ location. Her name is Cindy Soller and she also handles Interstate Truck Licensing, files renewal and quarterly reports and provides DOT random drug testing for commercial truckers.
22. eWeatherRisk contracts have paid millions of dollars out this year already. The Home Agency staff can have a quote to you within a day or two that is based off a _____ year history of the weather station that would best meet your needs.
23. Who is the Property and Casualty Manager at The Home Agency? _____
24. The Home Agency has locations in Nebraska, Kansas, Iowa and _____?
25. What company do we use for Identity Theft? _____
26. Does The Home Agency have a Facebook page? _____
27. What type of insurance listed on our website adds protection above and beyond limits on homeowner, auto and watercraft policies? _____
28. _____ is for a person’s income to continue if an injury, illness, psychological disorder or physical impairment prevents them from performing the core functions of their job. ■

*The Home Agency is an equal
 opportunity provider.*

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ADDRESS SERVICE REQUESTED

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

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