

# THE HOME AGENCY

thehomeagency.com





## EWEATHER CONTRACTS

As most of you know, we sell a lot of weather contracts. Most people choose excess heat or lack of precipitation, but we have also sold excess precipitation and it actually paid very well this past spring in the Hebron area. We also sold a number of freeze contracts for this fall.

Last year at this same time we had paid out \$1.4 million in eWeather claims. This year we are around \$800,000. Heat units out of McCook last year from the 1st of

June thru the 15th of September added up to 1027 units. This year we are at 725. That's an average of 2.8 degrees per day hotter last year than this year. I have had a few people say these contracts are not paying out like last year, and my response is, "did you really want them to?" Their answer is always no. Last year was just an unbearable year.

Whether it's a weather contract or a hail policy, you never want them to pay out. You never make money by having a loss. But just like hail or fire policies, a weather contract is very important to have to protect you in case something bad happens.

Keep in mind it may be time to purchase a lack of precipitation contract for this winter, and for sure early spring. By no means are we out of this drought and we are going to need some nice rains for our pastures come next spring.

## PRECISION FARMING

Across the region, more and more producers are using precision farming technologies in their operations. Precision farming has become a hot topic lately at The Home Agency. We have been getting a lot of calls asking "what is required" or "what do I need." There are a few things to remember with precision farming technology:

1. You must work with your dealer to get the most up to date equipment and software. Your dealer will be able to assess your technology needs based upon your individual operation.
2. The data gathered and used is only as good as the setup of the equipment. To have accurate data, it is imperative to correctly set up and monitor your equipment. The old saying "garbage in is garbage out" certainly applies here.
3. You must accurately follow the manufacturers' recommendations for calibration and continued monitoring of your

# President's Thoughts

FROM THE DESK OF JIM BALDONADO...

**G**reetings! Only in Nebraska can you have two feet of snow one day and 300 miles east have an EF2 tornado, and the very next day have an EF4 tornado in Wayne, Nebraska. That is what happened the first week in October. Thank God no lives were lost and things can be rebuilt. October is supposed to be a quiet month, a month to get a good start on harvest and in some cases finish up with harvest. As you read my part of the magazine you will see how eWeather contracts did or in some cases didn't pay out. It's a great product to have, but one you hope you don't collect on.

I will share what our thoughts are on precision farming. If you ask most around the office I have been dragging my feet on this one, but the time has come. I just don't want to have issues at loss time if we are only relying on Precision Farming. Shannon Poggendorf and Andrew Bellamy have been working closely with Plains Equipment Group and will do so through the fall and winter, and if they can teach an old dog new tricks I plan on being right there with them.

You will also read our thoughts on Crop Tech Solutions; this is a product most of you really need to look into. I have watched this program from the start and it has turned into one FANTASTIC program. If you get the chance to visit with us or some of the CTS guys, please give us an hour of your time, I really think you will like what you see. So this winter and next spring, when you want to start using many of the new toys (or technology) you have on some of your equipment, please let us know and we will put you in front of the very best in the industry, which is what you have come to expect from the staff of The Home Agency and the people we associate ourselves with.



systems. These steps must be correctly logged in order to qualify for automated reporting of your data to us and to FSA.

4. Back up your electronic data with hard copies (scale tickets, settlement sheets, bin measurements, etc.). You can never be too safe when backing up electronic data.

We believe precision farming is here to stay. It will make your operation more efficient saving you both time and money. We at The Home Agency have made a commitment to be the industry leaders in the precision farming and crop insurance relationship. We have a very unique partnership with Plains Equipment Group and Crop Tech Solutions that allows us to work very closely with their support personnel to get you the equipment, setup and analysis to make your operation more efficient. If you have any questions regarding precision farming just give us a call and we can get you set up or in contact with the right people.

### CROP TECH SOLUTIONS

Farming operations are no longer a one-man show. The industry is evolving into a technology savvy environment that constantly changes and pushes the limits of each unique operation. At Crop Tech Solutions (CTS), they recognize a progressive operation is made up of several elements. It involves manpower, equipment, technology, financing, and dedication. It is sun up to sun down, day in and day out, planning, producing, and managing.

Their goal is to make your operation more efficient while being economically aware, so you know where your money is going, where you can cut costs, and how much extra income you have to work with. Using CTS's cloud-based system to be connected wherever life takes you. Whether you are in the field, at home, or on vacation, you can be informed.

A snapshot of your financials today can help you plan and prepare for the next crop year. Here is a list of CTS's system features:

- Seamless integration of farming systems
- Live financial analysis while market trades
- Cloud-based data management that allows for sharing and comparing historical farm operation data
- Analyze and store grain contracts
- Fertility tracking
- Integrated crop insurance reporting and more

One way CTS wants to stand out is by giving you a dependable product as well as a strong trustworthy relationship. They can talk numbers, statistics, and sale opportunities, but more importantly CTS provides you with a person to depend on. You get the comfort of knowing your information is being handled and organized by someone who knows you and your operation.

CTS wants you to feel like an individual with unique needs. Agriculture is in their blood and they want it to flourish just as much as you do. Find yourself strategizing to better utilize your resources and further extend your operations limits.

### FAMILY

October is a time when my family spends a lot of time in Lincoln as we are avid Cornhusker fans. Some weekends can get quite long with volleyball on Friday nights, football on Saturday and another volleyball game Saturday night. As you can tell



from the picture, my wife Sharri is one of the biggest Husker fans there is. Somehow she got down on the field one day and look who she ran it to! Larry the Cable Guy! He was so nice and let Sharri get her picture taken with him.

As most know we tailgate just one block south of the football stadium right next to the 501 building, and have done this for the last ten years or so. It's always great to have our customers stop by and introduce themselves as insureds of The Home Agency from any of our 17 locations. So if you are ever walking near our tailgating trailer or our Home Agency tent please stop in as we would love to talk to you.

This past Saturday, October 5th a nice man saw me at a local business downtown. We both said hi as we walked by, then he turned around and came back and as we shook hands he said "I know you don't know me, but I buy my crop insurance from The Home Agency, and my agent is Arlyn Rieker and he does a great job for us!" I replied, "Yes sir, he does." Arlyn is not the only one I get compliments on. I get them quite often on a number of my staff. I have said it hundreds of times, if it wasn't for my staff I would not be able to do what I do when I want to do it. We are all a great team and that team includes YOU. If it wasn't for YOU we would not be here.

Unfortunately our grandsons haven't made it to a Husker game yet this year. Not sure if they will or not, it'll depend on the weather for the upcoming games. Hudson went to his first football game when he was only six months old. Axten will be one this month, so maybe for his birthday his mom will bring him to the game. The boys came out and stayed for a few days in October when Sara was back for work. So we got dressed up in our Husker clothes to get the picture on the opposite page. Axten's to the age where he doesn't want to sit still at all, so it was kind of hard to get all three of us to sit at the camera at the same time!

As harvest is winding down, Thanksgiving and Christmas are right around the corner. Please be safe as there is always tomorrow or the next day. Thanks again for all your business and if there is anything we can do better, different, or offer other products that will help you in your operation, we will do our best to do it. ■

A handwritten signature in black ink, appearing to read 'Arlyn'.



# Crop Insurance Corner

## CROP INSURANCE UPDATE

By Cindy Davis

While looking back on prior articles, I found a couple common attributes – drought and claims! We still had our share of claims this past crop year, but fortunately the drought conditions are slowly improving. With any luck the moisture will continue, and the 2014 wheat will have a good start going into the winter months.

## FARM BILL UPDATE

The Farm Bill didn't make the September 30<sup>th</sup> deadline. It seems a lot of other decisions couldn't be made either. Congress could not agree on a budget and on October 1<sup>st</sup> the U.S. federal government shut down all non-essential services. Thousands of government workers were furloughed without knowing when they would be able to return to work. With RMA included in the shut down, questions quickly arose as to how claims would continue to be paid. They may not have, if it wasn't for the commitment and financial strength of the crop companies we do business with. We are definitely thankful for their dedication to our producers, and can only hope this interruption is brief.

## 2014 WHEAT ACREAGE REPORTING

Whether or not the new Farm Bill has been passed, the 2014 crop year has begun. The Sales Closing Deadline for 2014 wheat was September 30<sup>th</sup>. The next upcoming deadline for your fall planted crops will be Acreage Reporting. **Acres are due to your agent by November 15<sup>th</sup>, 2013 for Nebraska, Colorado and South Dakota. For Kansas and Iowa, wheat acres are due by December 15<sup>th</sup>, 2013.** As we move forward in the crop insurance industry, we continue to see new methods of farming; new equipment, new technologies, new seed, and the list could go on and on. These changes often bring new challenges for crop companies and their software programs. The Risk Management Agency (RMA) has been very busy this past year as well, implementing data mining procedures to help administer and enforce

the crop insurance program. With all these changes taking place, it is essential for us to have correct information reported on your policy. When reporting your acres, be sure to review the following information with your agent:

- All acres of the crop must be reported. This includes insurable and uninsurable acres. Uninsurable acres have become increasingly important in the last couple of years, and have led to some errors on policies. These acres are not charged premium and do not count against your approved production history, if they are reported correctly.
- Verify all plant dates, sharing parties, and share percents.
- Prevented planting acres should have already been reported to your agent, but they also need to be reported on your acreage report.
- Let your agent know if there is added land in your farming operation. Additional requests need to be made if you have added over 640 acres in a crop year.
- CLU reporting (Common Land Unit – consisting of your farm number, tract number and field number for each piece of ground) will soon be a requirement, whether it is by map based reports, or automated crop reporting (ACR) with your precision farming equipment. If you have this information now, include it when reporting your acres.

If you have any questions regarding your acreage report, give your agent a call. Misreported information could jeopardize your coverage. The chart below will show you the approved projected prices for 2014 winter wheat, along with the tracking dates for the harvest price.

2014 Winter Wheat Prices and Harvest Tracking Dates		
States	Projected Price-Yield Protection (YP) and Revenue Protection (RP)	Harvest Price Tracking Dates Revenue Protection (RP)
NE, CO, SD	\$7.11	July 1-July 31 Sept KCBOT
KS	\$7.02	June 1-June 30 July KCBOT
IA	\$6.72	July 1-July 31 Sept CBOT

## PASTURE, RANGELAND AND FORAGE 2014

The Pasture, Rangeland, and Forage policy has two index plans associated with it, Rainfall and Vegetation. The index available in our region is Rainfall. It is offered in 2014 for Nebraska, Kansas, South Dakota, and eastern Colorado. This index reflects how much precipitation is received relative to the long term average for a specific area and timeframe, which you choose on the policy. The area, or grid, is the ground in your operation you choose to insure and the timeframe can be selected from several different two-month interval options. The Rainfall index will insure your hayland and/or grazingland and is designed as a risk management tool to insure against declines in the index. The Vegetation index is not available in our area, and neither index is available in Iowa. The Sales Closing Deadline and also Acreage Reporting Deadline for this coverage is November 15, 2013. This coverage proved very beneficial to some producers in the past and was required for eligibility in certain farm programs at FSA. Be sure to check with your local Farm Service Agency to see if this is still a requisite.

## 2013 ROW-CROP HARVEST

So far, we've been talking about the new wheat crop year, but let's turn back to 2013 row crop for some reminders. As harvest is winding down, or complete for some of you, keep in mind these tips for a smooth production reporting process. First of all, make sure you contact your agent at the first signs of a loss, even if you are not done harvesting. Losses must be turned in timely and we would hate for an adjuster to have to deny coverage, especially with the looks of the dry land acres in our area. Secondly, be sure you are keeping your production separate by unit. Commingled production could jeopardize coverage or take you out of a loss all together. If you have farm stored grain from the prior year, and will be adding this year's grain to it, an adjuster needs to measure those storage structures prior to adding to them. If this is the case in your operation, contact your agent as soon as possible and they will get an adjuster out to your farm. Finally, collect all harvest information (tickets, load sheets, ledgers, etc...) and turn your production in to your agent. They can get your databases updated and double check the policy for any losses. In the case of a loss, your claim will be processed much quicker if all this information is available when the adjuster contacts you. As I'm writing this article, the current corn market is showing \$4.48, considerably lower than the projected price of \$5.65 set in February of this year. If this downward trend continues, we could see a lot of revenue claims – another reason to have losses and production turned in as soon as possible.

For those of you with production hail losses this year, those claims will be finalized after harvest as well. Once again we remind you that 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 below shows the 2013 row crop prices and tracking dates. Harvest prices should be set by the time this issue reaches you, contact your agent for these prices.

2013 Spring Crop Prices and Harvest Tracking Dates			
Crop	States	Projected Price Set-Yield Protection (YP) & Revenue Protection (RP)	Harvest Price Tracking Dates-Revenue Protection (RP)
Corn	NE, KS, IA, CO, SD	\$5.65	Oct 1-Oct 31 Dec Corn CBOT
Grain Sorghum	NE, KS, IA, CO, SD	\$5.53	Oct 1-Oct 31 *Dec Corn CBOT
Soybeans	NE, KS, IA, CO, SD	\$12.87	Oct 1-Oct 31 Nov Soybean CBOT
*Multiplied by the price percentage relationship between grain sorghum and corn as determined by RMA.			

It seems every so often you come across negative comments on crop insurance in the media. I'd like to share the article taken from NCIS (National Crop Insurance Services), "Why It's Essential, 12 Strengths of Crop Insurance", published April 9, 2013 and also found at: [www.cropinsuranceinamerica.org](http://www.cropinsuranceinamerica.org). We have seen first-hand how important crop insurance is, but this article gives more examples to demonstrate how important this program is and what a vital role it plays in the success of our country's agricultural economy. ■

## WHY IT'S ESSENTIAL

### 12 Strengths of Crop Insurance

Crop Insurance helps make America's farmers and ranchers world leaders in agriculture, allowing producers to stay competitive and be more innovative. It also helps them sleep better at night knowing that should the unexpected happen, they will have the financial security to stay in business and go on to plant the next season.

A vibrant Federal crop insurance program is a key component to the tremendous success of our country's agricultural economy, and below are twelve reasons why crop insurance is an essential business tool for America's agricultural producers.

1. Producers Receive Individualized Risk Management Solutions
2. Producers Can Use Crop Insurance as Collateral for Loans
3. Producers are Involved in, and Take Responsibility for Risk Management Choices
4. Producers Can Use Crop Insurance to Improve Their Pre-Harvest Marketing Plans
5. Producers Receive Crop Insurance Indemnities in the Timeliest Way
6. Producers Do Not Receive Unnecessarily Excessive Payments
7. Producer Indemnities are not Capped by Arbitrary Payment Limits
8. Producers Share in the Program Cost
9. Producers Benefit from the Efficiencies and Service of the Private Sector Deliver System
10. Crop Insurance is Comprehensive and Program Features can be Adjusted Quickly
11. Crop Insurance Has Already Contributed to Deficit Reduction
12. Crop Insurance Has Flexibility to Help Meet World Trade Organization Disciplines

For more detailed information go to [cropinsuranceinamerica.org](http://cropinsuranceinamerica.org)!



# Cattle News



## PROTECTING YOUR LIVESTOCK INVESTMENT

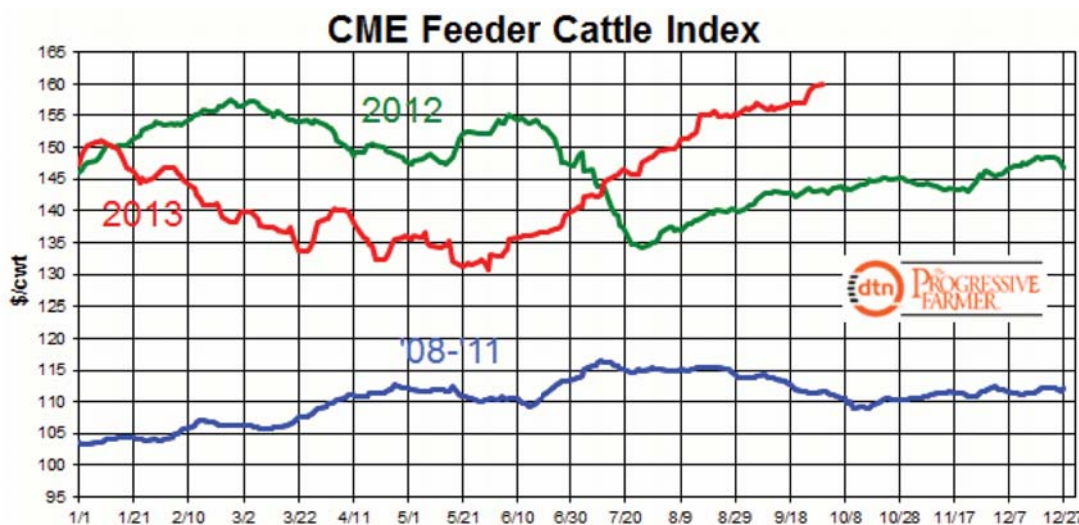
By Arlyn Rieker

**F**all brings the harvest of crops and continued marketing of livestock. Working with crop insurance and LRP gives me the opportunity to visit with many producers in many different situations, and you don't have to travel far to see a wide variety of situations. Some producers have received adequate rains this year and are weaning calves and the crops look good, while some have had hail and are looking at alternate forage for their cattle this fall due to the high nitrates in the stalks left in the field and possibly looking at a cover crop this fall to supplement the forage supply they have. I hope your harvest, whether it is crops or livestock is safe and profitable.

With the fluctuation in the markets this year, producers are looking at revenue protection. Farmers have gotten their coverage levels in place for the wheat planted this fall. September 30<sup>th</sup> was the deadline for this. Livestock producers are

also protecting their revenue through the LRP product (Livestock Risk Protection). LRP is very flexible with no sales closing date which means it can be purchased almost every day cattle are trading on the Chicago Mercantile Exchange (CME). The coverage is based on the estimated ending weight of the animal for the time the animal is intended for market. Coverage prices and rates are established from the Mercantile and the actual ending value for feeder cattle is established from the CME feeder cattle index. These prices and rates change from day to day. Even with the cattle numbers at some of the lowest we have ever seen our markets have been extremely volatile. Looking at the CME Feeder Cattle Index chart you can see this volatility.

Below, I have listed some of the coverages that were written earlier this year. These are for Steers Type II 600-900# cattle. These were written earlier in the year with August/September ending dates. As you can see, a loss was paid on the first two endorsements and no loss was paid on the third due to the Feeder Cattle index price ending above the insured's coverage price on the cash market and the insured receiving a higher price at the barn. If you look at the Feeder Cattle Index chart, the first two endorsements were written during the first part of the year as the prices were higher while the third endorsement was written in April as the market was paying less for cattle. Since then the market has risen above his coverage level resulting in no loss payment. The product works as the producers intend: if market



Recent CME Feeder Index numbers can be found in your Livestock segment under DTN Stats at a Glance.

price goes below your coverage price, collect a loss payment; if the market goes up, collect on the cash market and no loss payment on the LRP.

### Steers Type 2 600-900#

Contract Date	Ending Date	LRP Coverage Price	Actual Ending Value	Loss Payment/Head	Weight
1/8/13	8/6/13	\$161.75	\$149.74	\$84.07	700#
2/5/13	8/6/13	\$159.69	\$149.74	\$89.55	900#
4/24/13	9/18/13	\$151.83	\$156.77	\$0.00	900#

LRP is a very flexible mechanism to protect your livestock from a decline in the market prices. For a quote or information on the product, just call our offices to visit with our agents about it. ■





**REAL  
ESTATE**

# *Host Thanksgiving in Your New Home!*

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Doug Heineman, Associate Broker, Realtor®

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Nayeli Quintero-Samayoa, Realtor®



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\$195,000**



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Lexington  
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# Auto Insurance for your Teenager

INSURING YOUR TEEN DRIVER  
By Corbett Hahn

**T**his might be a topic we've touched on in the past, but I think it's one that we should probably talk about every year. For me, the topic is more relevant as my oldest boy is less than a year away from getting his driver's license. I've witnessed the joy and trepidation of many parents over the years. On one hand, you're excited you don't have to shuttle your son or daughter to all of the school activities. On the other hand, you hope they drive safely and make it home ok. Oh yeah, there's also that insurance thing. From the looks I've received, I think the insurance premium scares parents the most. Let's take a look at some of the factors that make insuring a teen so expensive.

According to the Centers for Disease Control and Prevention, the risk of motor vehicle crashes is higher among 16- to 19-year-olds than among any other age group. The rate of crashes for male drivers exceeds that of female drivers. This is why insurance rates for male teens are higher than their female counterpart. Other factors that increase the risk of crash, among teen drivers, are cell phone use, texting and driving, the number of passengers in the car, and unfortunately, drinking and driving. So the statistics prove that teen drivers deserve to have higher insurance rates. However, there are some things you, and your child, can do to lower the cost.

So what can you do to lower your insurance costs? The first thing, talk to your agent. I recommend that everyone start their teen out with a car they can afford to just carry liability on. Liability premiums are based primarily on the driver and not on the vehicle, so your agent can give you a good idea of what the cost of the liability insurance will be without knowing what kind of car your child will be driving. This will allow you to shop for a car without worry, as long as you know you're only going to need liability coverage. Adding physical damage coverage will usually double the cost of the insurance and depending on the type and age of the car, could make the premiums triple or more. So if

cost is an issue, driving an inexpensive car you only need liability coverage on, is the way to go. If you have to borrow money to buy a car, the bank will require you to carry physical damage coverage.

The second thing, get your teens involved. Kids need to know they play a big part in this. Insurance discounts can be added for teens having good grades, usually a "B" average or better. So if you have a child that will be driving soon, let them know they need to attain or maintain a "B" average so they can get a discount on insurance. Also, if it is offered, they should take driver's education. Some companies will give a discount for driver's education and some will offer a good student discount. Some companies may even do both, so it's good to have both.

Lastly, let your teen know what the consequences of getting a ticket or getting in an accident will be. Your child starts off with a clean slate when they turn sixteen. So if you think the rates are high with a clean slate, what are they if he/she gets a speeding ticket or are involved in an at-fault accident? Speeding tickets and accidents will really cause the rates on teen drivers to go up substantially. I have had parents ask me to work up a premium without a speeding ticket and with a speeding ticket, just so they can show their child what the difference will be. I assume the threat is that the child will be the one paying the difference. Either way, it's good everyone knows what will happen before it actually happens.

I hope that this information has been helpful. Please call us if you have any questions about your insurance. We'd be glad to help! ■

**The Home Agency is proud to offer  
Livestock Mortality Insurance  
through American Livestock Insurance Company**

<b>THE HOME AGENCY</b> thehomeagency.com	<b>210 Smith Avenue Elwood, NE</b> 1-800-245-4241
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Let The Home Agency offer Livestock  
Mortality Insurance to the buyers  
at your upcoming cattle sale.  
Give us a call today!

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## INSURANCE FEATURES AND BENEFITS FOR IRRIGATION EQUIPMENT

**REPLACEMENT COST COVERAGE** - pays the cost of repair or replacement (whichever is less) up to the policy limit. *(Available on units less than 25 years old.)*

**MULTI-PERIL** - covers most perils from an external cause, including fire, lightning, wind, tornado, theft, vandalism, hail, flood and even collision. We know of no broader coverage. *(Available on units less than 25 years old.)*



*Following is a list of the most common insurance perils encountered.  
Most claims can be adjusted through your local dealer.*

DIVERSIFIED AG	PERIL/LOSS	STANDARD FARM & RANCH POLICY
Yes	THEFT	Yes
Yes	VANDALISM/MALICIOUS MISCHIEF	No
Yes	WIND/TORNADO	Yes
Yes	REPLACEMENT COST COVERAGE <i>(On units less than 25 years old)</i>	Varies
Yes	HAIL	Yes
Yes	FIRE	Yes
Yes	LIGHTNING	Most
Yes	FLOOD	No
Yes	COLLISION WITH FARM IMPLEMENTS	No
Yes	RODENT DAMAGE	No
Yes*	MECHANICAL/ELECTRICAL FAILURE	No

\*Added by Endorsement

**Call The Home Agency for more information about  
irrigation equipment coverage through Diversified Ag!**

**800-245-4241**



# Health & Wellness

## HEALTHY FALL FOODS

By Morgan Yardley

**F**all is the time of year most people start making hearty, feel good foods. Well, sometimes those foods can be rather high in calories. There are many healthy foods that are amazing during the fall. Here are some you can choose to use in recipes and just to eat everyday without packing on the calories.

1. **Apples:** They are found in the stores year round, but during fall the apples are abundant. Apples have four grams of fiber per serving and are full of antioxidants. Choose apples to put in salads, breads and yes you can have a desert made with apples.
2. **Pumpkin:** My favorite! This is in the squash family. Just half a cup of pumpkin is a full serving of Vitamin A. You can bake the seeds or put pumpkin in a milkshake, there are many options for the use of pumpkin.
3. **Brussels Sprouts:** This fall super food has more vitamin C in it than an orange. You can roast or pan-fry them. Add a little fat (butter) to it while it is roasting to add a pop of flavor!
4. **Kale:** You may also know it as the cousin to broccoli. In just one cup of chopped kale offers more vitamin K than any other green. It is also very high in anti-oxidants which are believed to boost your immune system. You can bake, steam, sauté or add kale to a smoothie.

5. **Chestnuts:** These are great for snack time! One serving of chestnuts is a half-day supply of vitamin B6 which helps boost your immune system. Chestnuts are also high in fiber which helps make you feel full faster.
6. **Pomegranates:** This super fruit helps keep your heart healthy and lowers your "bad" cholesterol. Plus there are five grams of fiber per half cup! This is a great snack that you can have throughout the day.
7. **Turnip Greens:** When you have turnips you normally throw away the greens that are on top. **DO NOT DO THIS!** The greens are the most nutritious part of the vegetable. One cup has about half of the daily recommended amount of vitamin A. This will help promote good vision, fight illness and build up strong bones. Add them to your salad or steam them as a vegetable side for dinner.
8. **Parsnips:** Who would have thought this carrot look alike would be rich in potassium and a very good source of fiber. Parsnips are great to flavor rice or potatoes. You can also puree them into soups and sauces.
9. **Pears:** Pears are a good source of vitamin C and copper. They also have four grams of fiber per serving. Try pears baked or poached which bring out their flavor even more.
10. **Cauliflower:** Cauliflower helps prevent cancer and may lower your cholesterol. Try mashing it up like mashed potatoes or even make a pizza crust with it. The easiest way is just to eat it raw.
11. **Sweet Potatoes:** Want a potato for dinner? Try having a sweet potato. It is in excellent source of vitamin A, iron and has anti-inflammatory benefits.
12. **Kiwi:** This is a sweet fruit with a tropical flavor. A kiwi has more vitamin C than an orange and has a great source of potassium and copper. Throw it in with other fruits for a salad that will refresh your taste buds!
13. **Grapefruit:** A grapefruit is around 75% of your daily intake of vitamin C. Add it to mixed greens for a salad or enjoy a glass of its juice.
14. **Tangerines:** This fruit has a nice refreshing sweet citrus taste to it. It is great for a refreshing snack. It is a good source of vitamin C. Use the juice and combine with oil, vinegar and ginger for an amazing dressing.
15. **Dates:** Dates are a sweet fruit that is low in fat and is a good source of fiber and potassium. Add them to stews or chop them up and add them to desserts.

As you can see there are many great fall foods that are healthy. Make sure when you go to grab something hearty you reach for something healthy instead. Just because it is getting cold out doesn't mean you have to pack on the pounds to stay warm! ■

## Comments and Suggestions

Email us at  
[sross@thehomeagency.com](mailto:sross@thehomeagency.com).





LIVING IN A DATA CREATION WORLD  
Lorin Krieger, ISG Manager, Plains Equipment Group®

Everywhere we turn, we are creating data. From Facebook posts and text messages, to financial transactions and tax records, we are continually creating a digital footprint. Virtually everything we do creates a data record that can be stored and used for analysis. In the agriculture world, data creation is happening at breakneck speed. We collect data from our acres, machines, and our fields. We have yield monitors, telemetry recorders on our machines for tracking location and performance, and field crop soil moisture sensors collecting conditions 24 hours a day.

At some point, this data, while having tremendous potential to help us make very informed decisions, can become overwhelming. The very data that is supposed to make our lives better, seems to take over our time and tax our understanding of its potential. This is seen in great focus when it comes to agronomic and performance data created in the process of agriculture.

When we look back at the history of precision agriculture, we see the first generation began collecting data, but had no clear usage for the information. We did not have the software capabilities to analyze the data into information that we could understand. I say “we” because I was a part of that first generation. It was difficult at times, thus hampering adoption of precision agriculture and its application.

Today, in the second generation, we have great capacity for large volumes of data that can be moved easily anywhere we need. We also have powerful ways of interpreting the data into meaningful instruments of management. We can slice and parse the data into reports that tell us the perfect planter speed to maximize yields. We can manage our planting date by hybrid, so we can get optimal results from a particular hybrid. We can even see each acre’s profit or loss and know how much to the nearest cent.

All this information is available if you know how to unlock its potential. Most growers are already collecting this data with the machines they own, but do not have any way of analyzing it. And when they try to work with the data, it generally is not in the right format or program. This can lead to increased frustration and hinders the adoption of its uses.

The Home Agency and Plains Equipment Group® have teamed up to help you with your data management issues. We have created scalable packages that grow with you as you start your journey to making your precision agriculture data work for you and not the other way around. Here are the packages we offer and some explanation of what they will do for you.

**Precision Ag Data Management Facilitation-** This service is available 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. We will ensure your machine has the setup data to foster successful data collection that can be used by you or the Ag Service Provider of your choice. If your ASP creates prescriptions for you, we will make sure the data is in a format your machine is ready to use. \$1.00/Ac/Calendar Year

**Precision Ag Data Management Insurance Certified-** This service is created to make the growers insurance mapping an efficient process. We handle the 3 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. You will receive consultations on how to collect accurate data including correct combine calibrations to ensure your insurance compliance. We also include all of the items in the first package to enhance this great choice. \$3.25/Ac/Calendar Year

**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. \$6.00/Ac/Calendar Year

At Plains Equipment Group® we are excited at the opportunity to make your data management a great experience. We want the second generation of precision agriculture to be the one we look back on and see great understanding and value. We want your data to be another great management tool in your operation that enhances your profitability and your productivity. ■





# Plan Your Winter Vacation

## CANCUN VIP RESERVATIONS

By Morgan Yardley

**A**hh! Can you believe it is now fall and winter will be upon us shortly? While you are thinking about the colder weather coming your way why don't you also think about going on a vacation to warm up! Jim and Sharri Baldonado are headed to Riviera Maya, Mexico in April of 2014 and will be staying at the Adventura Hard Rock. They would love for you to join them down there. Doesn't that just sound AMAZING? I bet it will when the snow starts to fall and temperatures get below freezing! We will be booking these rooms in December 2013 and January 2014. Adventura Hard Rock has a lot to offer for a get away with the one you love. Jim and Sharri together with some of their friends are already signed up for this fun and relaxing group trip! So why wait, get your trip booked today!

Here is what Cancun VIP Reservations would like to offer you for the trip and the expenses you will need to pay:

- Adventura Hard Rock for seven nights and eight days in April 2014
- The price for two adults in a Jacuzzi Room is \$3,497.00 (this does NOT include airfare)

What this trip includes is:

- VIP diamond status-you will be waited on hand and foot the entire time you are there!
- Private check in and check out
- Free airport transportation to and from the resort
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- Free internet use

If you book through Cancun VIP Reservations, the resort will give you a **\$1,500 credit** towards your room. You can use this money for the following:

- Tours
- Swimming with the dolphins
- Golfing
- Spa services-you could get a massage almost every day with the \$1,500!!
- Romantic lobster and champagne dinner
- Zip lining
- Tequila and wine tasting
- And much more!

If you have any questions or would like to book this trip for April 2014 contact Morgan Yardley at 402-314-5338 or at [myardley@thehomeagency.com](mailto:myardley@thehomeagency.com). Please do not hesitate to ask her any questions about this trip. ■

**CANCUN  
VIP  
RESERVATIONS**

**Morgan Yardley**  
[myardley@thehomeagency.com](mailto:myardley@thehomeagency.com)  
**Cell: 402.314.5338**      **Office: 800-245-4241**  
**www.CancunVIPReservations.com**

**210 Smith Ave, PO Box 326**  
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# Holiday Mishaps



## REVIEW YOUR INSURANCE COVERAGE

By Diane O'Donnell

**H**oliday season mishaps might be humorous in movies like National Lampoon's "Christmas Vacation". They are not so funny when they happen to you. So, before your family and friends gather to celebrate the season, take time to review potential mishaps and understand how your insurance might apply.

Here are some what-if scenarios:

### AUTO INSURANCE

*What if you and a family member are taking turns driving your car to a family gathering and you get into an accident while your relative is driving?*

Auto insurance coverage follows the vehicle, so your car will generally be covered while your relative is driving, the same as if you were driving. For example, if your family member slides off the road due to a patch of ice, and you only have liability coverage, there would not be coverage for any damage to the car itself, no matter who was driving. In addition, keep in mind that your premiums might increase due to the accident.

*What if you take someone else's car (with their permission) to the store because it was the last one in the driveway and you accidentally back it into your neighbors' car parked across the street?*

The existing auto insurance policy on the borrowed vehicle would provide primary coverage in the event of a claim. If no coverage exists, your auto insurance policy might provide coverage. Talk with your insurance agent or company to find out if

your auto insurance coverage will extend to a friend or family members' car you plan on operating.

*What if you decide to visit your extended family in Canada or Mexico? Will you have coverage for your vehicle there?*

Auto insurance policies often do not provide coverage when the vehicle is driven outside of the United States. Check with your insurance agent or company to ensure that your auto insurance coverage will apply outside the United States. Most policies afford coverage while driving in Canada, but not in Mexico. Again, check with your insurance agent regarding coverage limitations.

*What if you loan your car to a family member and they get pulled over for driving while intoxicated?*

Your automobile coverage will not be affected if another driver is simply ticketed for a driving violation. However, if the person to whom you loaned the vehicle has an accident while intoxicated, the company might non-renew your policy or charge a higher premium.

### HOMEOWNERS INSURANCE

*What if someone breaks your car's window and steals gifts from your car while it is parked at the mall?*

Standard homeowner and renter insurance policies provide coverage for this peril, subject to the policy deductible and coverage limits. Some automobile policies also provide coverage. If this happens to you, talk with your insurance agent or company to find out under which policy you should file your claim.

*What happens if your coworker, a guest at your holiday party, slips and falls on your icy driveway?*

Standard homeowner insurance policies provide limited medical payments coverage if your guest seeks medical attention. If the coworker sues you for additional damage, your standard homeowner insurance policy should provide liability coverage. Check with your insurance agent or company to be sure you have adequate liability limits.

*What if an ice or snow storm causes a tree to fall through the front window of your house?*

Standard homeowner insurance policies generally provide coverage for damage to the home – as well as the cost to remove the tree (generally up to \$1000) – if the tree fell due to the weight of ice or snow, minus your deductible. Check your policy to find out what limit of coverage you have. However, your homeowner



policy will not help you purchase a new tree.

*What if your presents are stolen from under the Christmas tree in your living room?*

Standard homeowner insurance policies provide coverage subject to the deductible and special sub-limits for certain goods, such as electronics and jewelry. For example, if the wrapped package was a \$300 gift card to an electronics store, there might only be \$200 coverage; if the package contained \$2,000 worth of jewelry, there might only be \$1,500 coverage; and if the package contained a silver-plated tea set, there might only be \$2,500 coverage. Standard condominium and renters insurance policies provide similar coverage. Also if someone would steal the holiday decorations in your front yard, they are generally covered, subject to your policy deductible and coverage limits. Check your homeowner's policy for specific sublimits.

*What if your holiday candles cause a house fire?*

Your home and belongings will be covered if they are destroyed by a fire, subject to your deductible and policy limits. Standard policies typically provide additional living expenses if you are unable to live in your home due to damage from a fire or other disaster.

The best advice is to always check with your agent on the types of insurance coverages on your policies. Call your local Home Agency office with any questions or concerns you may have. Have a safe and worry-free holiday season! ■

*Article provided by: Nebraska Department of Insurance: [www.doi.ne.gov](http://www.doi.ne.gov)*



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**-Creditreport.org**

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*Sharri Baldonado*



*Sara Ross*



*Sara Ross*





# ll Scenes





## 2014 QUALIFIED HEALTH PLAN

By Kristy Diefenbaugh

**T**he 2014 open enrollment for a Qualified Health Plan is now in full swing. Under the Patient Protection and Affordable Care Act this enrollment period began October 1, 2013 and you will have until March 31, 2014 to purchase health insurance inside the Marketplace exchange. For those of you that have been declined in the past for a pre-existing condition, this is now your chance to get enrolled because you can no longer be turned down or charged more premium because of your condition.

Many companies have already sent out packets of information regarding your current insurance plan and how the benefits will change starting January 1, 2014. These changes have created many questions. BlueCross BlueShield of Nebraska along with Preferred Marketing Associates has compiled a list of basic questions and answers regarding the Affordable Care Act. While some information is directed toward current BlueCross BlueShield members, there is helpful information included no matter what health insurance company you are currently with; or if you are looking to purchase health insurance for you or your family:

### ABOUT GOVERNMENT COST ASSISTANCE/SUBSIDIES

#### *1. Could I get help paying my monthly health insurance premiums?*

Very possibly! Beginning January 1, 2014, the federal government is offering cost assistance to some individuals to help them pay for health insurance. The government started accepting subsidy applications on October 1, 2013. Please go to [www.healthcare.gov](http://www.healthcare.gov). There you will create an account. You will need to keep track of your user ID and password. Please be patient with this process, millions of people are trying to log on so it may take several tries to get through.

#### *2. It looks like I'm eligible for a government subsidy. What do I need to do about current health care coverage?*

When you apply for the subsidy online, you'll indicate your health insurance company and the name of your plan effective

January 1. If you are a BCBS member, you can decide to keep the new plan they've automatically enrolled you under, or select one of the other PPACA-eligible plans being offered January 1.

#### *3. I work with an agent. Can he or she also help me with my subsidy application?*

Yes, your agent can help you with this process. Together, you can apply for the subsidy and choose a Blue Cross and Blue Shield of Nebraska insurance plan or any other company that is participating in the Marketplace that works for you.

#### *4. I don't qualify for a government subsidy. What do I do now?*

For current BCBS members, you can keep the plan they automatically enrolled you in. You should have also received a "Coverage Change Request form" if you want a different plan with BCBS. If you don't already have health insurance, you can talk to Kristy Diefenbaugh or Corbett Hahn with The Home Agency to shop for a health plan outside the Marketplace.

### COVERAGE OPTIONS AVAILABLE TO YOU STARTING JANUARY 1, 2014 AND DEADLINES/TIMEFRAMES FOR MAKING A CHANGE TO YOUR COVERAGE

#### *1. Why can't I keep my current plan with BlueCross BlueShield?*

The Patient Protection and Affordable Care Act (PPACA) requires insurance companies to make certain changes starting January 1, 2014, including the requirement that plans cover certain services, called "Essential Health Benefits." Because of these changes, BCBS of Nebraska can no longer offer the health care plan you currently have.

#### *2. What are the "Essential Health Benefits"?*

EHB's must include items and services within at least the following 10 categories: ambulatory patient services; emergency services; hospitalization; maternity and newborn care; mental health and substance use disorder services, including behavioral health treatment; prescription drugs; rehabilitative and habilitative services and devices; laboratory services; preventative and wellness services and chronic disease management; and pediatric services, including oral and vision care.

#### *3. How long do I have to make a decision about my health insurance coverage?*

Under the new health care law, you are only able to change your health care plan or purchase a new plan during the annual open enrollment period, which for this first year lasts from October 1, 2013 until March 31, 2014. After March 31, 2014, you will not be able to switch health plans until the next open enrollment period, starting October 15, 2014. The only exception to this is if you experience a "qualifying life event" during the year, such as marriage, divorce, the birth/adoption of a child or a change in subsidy eligibility.

While I know this information may only scratch the surface of all these changes, it will hopefully answer a few of your questions! If you have other questions, please contact Kristy or Corbett with The Home Agency at 1-800-245-4241 or you can also visit [www.HealthCare.gov](http://www.HealthCare.gov). ■



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# Regional Office News



## STRATTON, CO

By Penni Fox

**W**hen it rains it pours! It's amazing how weather conditions can go from one extreme to another. My article in the August edition talked about the wildfires tearing through Colorado, yet today floods are plaguing our state. As of this writing, authorities are still trying to evacuate hundreds of residents of Lyons (in foothills) where there is no way in or out of town. In 1976 Colorado had the deadliest flash flood in Colorado's history which claimed 144 lives. Three people have been killed, but you can see the up side of social media and improved technology in cases like these. Authorities have been able to reach many through Twitter, Facebook and reverse 911 calls. Flooding is from northwest of Denver stretching to Colorado Springs. Many thoughts and prayers are sent to those affected.

Closer to home we have had about 3 1/2 inches of rain in the past couple of days. It's been nice to have a break from the heat and to hear soft rain falling throughout the day. With corn harvest in our pockets I am sure all the farmers would have preferred the moisture to arrive a bit sooner. Hopefully this is not one of those years that harvest is drawn out over a couple of months.

For the good news, Don and I became Grandpa and Grandma. We welcomed our first grandson into the family on 9/9/13. His name is Emerson Jerden Sloan and is absolutely beautiful! (Did you think I would say anything else?) I always heard that being a grandparent was the cream of the crop, but the feeling is indescribable. We will happily babysit when needed and for weeks at a time if called for. I may try that but it's probably not going to fly :)

Have a Happy Thanksgiving.....we all have so much to be thankful for. ■

## MCCLELLAND, IA

By Kevin Ross

Harvest is in full swing in southwest Iowa! The sights and smells of fall are here and machines are rolling. Yes, it is a bit later than normal, but in our immediate area it looks like it could be worth the wait. Mid-August rains followed by some early September moisture look to have made for some very good yields. However there are a lot of areas that did not get those rains and did not get rain after June 23, ending an extremely wet spring.

There are a lot of cover crops that have been flown on this year across the state also. The state put \$2.8 million in a fund for farmers to access for up to 160 acres. The money was gone in no time and it will be interesting to see the results and hopefully positive outcomes.

I hope everyone has an abundant harvest! Good luck and be safe! ■

## BELOIT, KS

By Enos & Jill Grauerholz

As we write this, Colorado is trying to recover from flooding and we just finally got some rain. Here near Beloit, we did not have any rain in August.

We are in football season with Garner, our 5<sup>th</sup> grader playing Salvation Army football. We also enjoy going to the K-State games. Gannon is in Cross Country which was fun to watch and Gage has been accepted to K-State for next year. Wow, time flies!

A hot topic lately has been "cover crops". We want to list some of the benefits and challenges.



Common policy provisions state that cover crops must be terminated prior to bloom stage. Bloom is considered crop heading. A crop that heads prevents insurability of a second crop. This could mean soybeans following a spring planted cover crop that has "bloomed" would not be insurable.

Cover crops can aid in soil health; however they also use valuable moisture for seedling germination. When planting a cover crop, it's important to have an understanding of cost/benefit trade-offs. Weed and pest control and timely termination are key to making cover crops work correctly.

Hopefully your fall harvest is complete or wrapping up and went well. If you haven't already, please turn in your production in the next few days. Also, any claims should be submitted ASAP.

We appreciate your business and wish you a wonderful holiday season! ■

CLAY CENTER, KS  
By Chris Hauserman

It's hard to know what to say for this issue of the magazine. On August 28, 2013 at approximately 10:30 am my wife and I got just about the worse news any parent could receive. That was when we learned that our son had leukemia. Our 7 year old, Luke, was diagnosed with ALL (acute lymphoblastic lymphoma). Luke has always been a very active kid, played every sport there is and talks continuously. The only symptom he displayed was a slight fever. When antibiotics didn't work, our local doctor referred us to Children's Mercy Hospital in Kansas City.

At the time I am writing this we are almost through the four week induction phase and he is responding to treatment as well as we could have hoped for. Luke is on countless prayer chains across the country and believe me we can definitely see and feel the power of prayer! Our support from are friends and local community has been overwhelming. Their love and concern for our son and our family has been very humbling and very helpful in countless ways.

We are so blessed to live in this wonderful small community in the heartland of America. There is no better place to be.

God bless you all! ■

HOME, KS  
By Paula Brown

Cooler fall temperatures have been a welcome relief in northeast Kansas. At the time of this writing, the combines are just starting in a few corn fields in our area and we are anxious to see where the yields end up. A lot of nice early rains coupled with a couple weeks of high heat in August have us guessing at soybean numbers too.

In mid-September we held our fall update meeting at the Wagon Wheel. Thanks to all who made it in for breakfast! One of the

changes we discussed was the loosening of cover crop rules on uninsurable crops in our area. For 2014 the cover crops termination date has changed to at or before planting, this replaces the less than 50% headed or budded rule.

Next on the crop insurance calendar is wheat acreage reporting which has a December 15 deadline in Kansas and November 15 deadline in Nebraska. Marketable bushels spreadsheets will be available as soon as acres are turned in. As you are harvesting, be sure to call if you even think you might have a production loss so we can get the claim process started. I appreciate your business and wish each of you a blessed holiday season! ■

KIRWIN, KS  
By Rhonda Jones

The Kirwin area finally received some rain the middle of September after a hot and dry August. Wheat drilling will be starting before long and getting the crop up is looking better. The hot weather in August had some farmers cutting their corn for silage.

Very few soybeans have been harvested at the time of this writing. The milo fields look pretty good east of Phillipsburg, but when you go west it is a different story. Some areas over by Prairie View, Norton, and Lenora received very little, if any moisture all summer and their crops have burned up.

Not only has the drought hurt the crops, but pastures and feed sources as well. Many farmers weaned their calves in July and took them straight to the sale barn. Hopefully by next spring we will see our ponds get filled!

November is here and fall harvest is done or almost done for most of you. Please turn in your production timely so the adjusters can get your claims completed and paid.

Thank you for your business and happy holidays! ■

LARNED, KS  
By Clark Redding

Hey, it's September 16<sup>th</sup> and wet all over. Don't get me wrong, I'm not complaining. After another hot dry summer the rain is so welcome. The folks in Boulder, CO and the surrounding area might have had all they want for a while though, but the rest of us will take what we can get.

Pawnee County, KS is looking pretty good at this time. Don't know if the rain came soon enough to bring the milo back. We were looking good until that long hot dry spell. One of my clients said he had never seen it look so good and turn so bad so fast. What little rain we did get, the high temps took care of. Eastern Colorado has had some of the same problems. Irrigated corn looked amazing, but 40 days of extreme heat and not enough rain will most likely bring some of our yields down.

All this being said, my wheat farmers in Kansas and Colorado

are feeling a little more optimistic than last year. We will actually have some very good moisture to plant our wheat in and in this part of the world; with a little moisture you can grow a lot of anything. It's a long way from September until July, but this is a good start. ■

**BENKELMAN, NE**

By Meghann Pursley

I can't believe it's already been three months since the last time I wrote an article for our magazine. This summer has been a busy one for sure. With the dry weather hanging on, there were many early wheat appraisals done and acres released for grazing and such. Then came harvest production losses due to the shortage of rainfall. Seems to be the norm anymore, but many of you have reminded me that droughts come and go-as will this one. Thankfully we all had great coverage since the projected wheat price was set at \$8.79 last August. Years like these make it obvious why buying at the higher 80-85% coverage levels is the way to go. Although 2014's wheat crop is insured at \$7.11 that's still a great price and gave us a break on our premiums.

On a better note, there weren't nearly as many hail claims this year and the wind hasn't howled for a month straight like last summer. The wheat that's been drilled (as of the time of this writing) hasn't been sand blasted and the little bit of rain we've gotten these last couple weeks has made for optimum drilling.

Some of you bought LRP insurance and were able to double your money when markets fell in August. If you have cattle please consider LRP insurance. It is ever-changing and timing is key. I am always willing to do quotes or even show you how to use the website to do your own and track changes.

Everyone is probably curious about the weather contracts we sold this summer. As far as the Benkelman station, it looks like we will about break even. Good news to those who used it to hedge for lower corn production, especially irrigated acres. Higher heat contract payments = lower corn production and dryer pastures so I'd consider it a success.

Hope you all have a great harvest! I will see you at production reporting time. Thank you all so much for your business, it's much appreciated. ■

**RUSKIN, NE**

By Dave Meyer

As I am writing this, here in South Central Nebraska, harvest is in full-swing. Some very timely rains in July and August were a wonderful blessing. The early yield reports are better than expected except in the areas hit by hail. Most of the dryland beans are in the 40-50 bushel range and the dryland corn is in the 90 to 120 bushel range. I am sure there will be exceptions on both ends. The irrigated corn for the most part is still too wet, so we'll have to wait and see how that goes. Hope you all have a safe harvest and very happy holidays! ■


## NATIONAL CORN BOARD

On July 17<sup>th</sup>, delegates attending the National Corn Growers Association's Corn Congress in Washington D.C. elected Kevin Ross as one of the new national board members.



Ross, a sixth-generation family farmer in southwestern Iowa, currently serves as a director of the Iowa Corn Growers Association and on NCGA's Grower Services Action Team. He grows corn, soybeans, alfalfa and runs a cow/calf operation, along with being an insurance agent for The Home Agency and Past President of Iowa Corn Growers Association.

The NCGA Corn Board represents the organization on all matters while directing both policy and supervising day-to-day operations. Board members represent the federation of state organizations, supervise the affairs and activities of NCGA in partnership with the chief executive officer and implement NCGA policy established by the Corn Congress. Members also act as spokesmen for the NCGA and enhance the organization's public standing on all organizational and policy issues.



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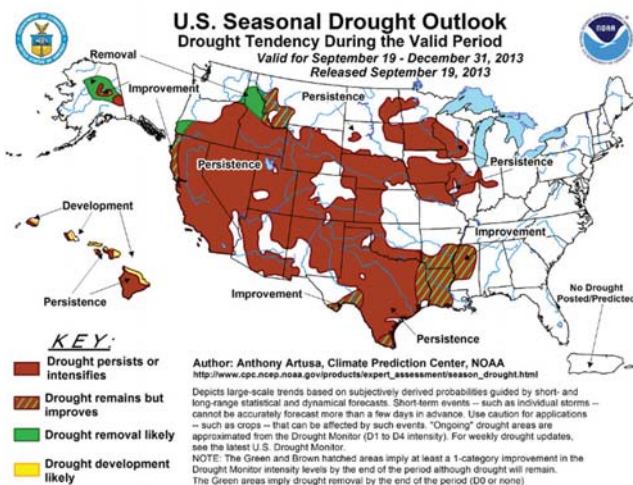
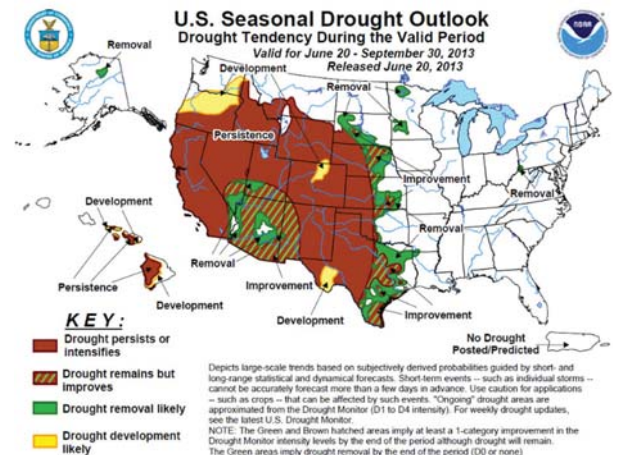
## WHAT'S THE FALL AND WINTER OUTLOOK THIS YEAR...

By Jim Jubb

In the last edition we talked about the 2013 fall season and now we'll discuss what is forecasted for rest of 2013 and early 2014. As we all know, this year had some really crazy weather developments causing havoc in planting and pollination and late harvest for wheat in the spring and fall; millions of acres of prevented planting and late planting throughout the Belt. The middle of the summer was quite unusual as well with a cool July and summer's heat not starting until late August and into September. Let's look at what we might expect this fall into early 2014 and weather risk strategies you should consider.

## WHAT THE FORECASTS SHOW THROUGH THE END OF THE 2013...

Producers throughout The Home Agency network want to know what weather may be in store for them. Drought is still a major concern from Kansas to Nebraska, Iowa and eastern Colorado.

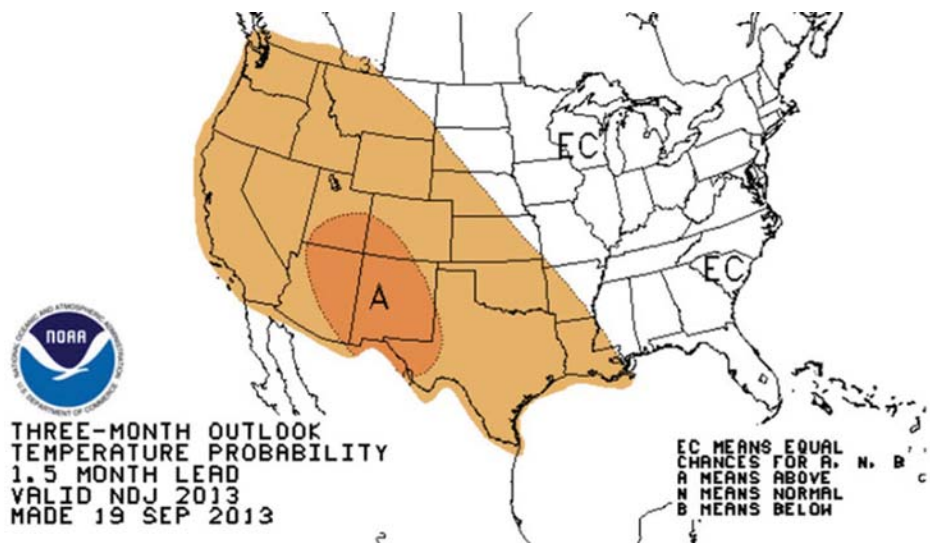


The summer drought outlook from June 20<sup>th</sup> predicted persistence for most of The Home Agency network with some improvement in the eastern part of Nebraska and Kansas. The map to the left is the most recent drought outlook from late September 2013. This map completely erased the areas of improvement from June and now shows expansion and persistence in almost all of Nebraska and Iowa as well as western Kansas, parts of South Dakota and eastern Colorado. Once started, droughts tend to persist for a period of time. Drought hedges for wheat and pasture are highly recommended to cover these risks and, with all weather hedges, you can purchase these ahead of time and "lock-in" your rate, term, and rainfall guarantees.

Talk to your Home Agency agent about how you can get the best guarantee now.



NOAA's September 19<sup>th</sup> temperature forecast to the right is for November, December, and January and shows above normal temperatures, affecting much of the western side of country. Throughout The Home Agency area, there is a mixed bag so-to-speak where we have the warmth moving west and south and equal chances in eastern Nebraska and a slice of eastern Kansas. All that said, it really shows with "above normal" temperatures and the drought outlook showing a persistence that we have a distinct similarity. By looking at both temperature forecasts and drought outlooks, you can develop a weather risk strategy to compliment your crop insurance or if you have grass, this shows you what to expect this season and how to protect it.



Your Home Agency agent can give you the history for temperature and precipitation in your specific area plus show you various levels of protection that are available for your operation. He can also give you an idea what the "inch guarantee" might be for drought or units for heat, even spring freeze. Then you can determine the best level of weather hedging to protect your profit. Plus, they can build any kind of weather risk quote quickly and show you how affordable they can be. All you need to do is pick up the phone and give them a call.

#### WHAT TO EXPECT IN THE FORECAST FOR BEGINNING OF 2014?

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. You can find these forecasts on the Home Agency website, though. As we are in the fall now, the best place to see how 2014 is shaping up is the Weekly WeatherManager on The Home Agency Website at [www.thehomeagency.com](http://www.thehomeagency.com).

Issue 153  
October 3, 2013

**THE HOME AGENCY**  
thehomeagency.com

**MP**  
Peril  
Crop  
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**eWeatherRisk**

**WeatherManager Weekly**

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

Headlines emphasize this year's harvest and maturity are running several weeks behind with some exposure still to freeze (and this weekends first winter storm). Even with strong rains in Western Kansas subsoil moisture levels are still 88% short to very short and Nebraska pasture is 42% poor to very poor. Fall and winter drought protection for wheat and pasture recharge can be bought where there is lack of moisture going into the fall and would set up for a hot summer next year if it stays dry. Summer heat was an issue in California and throughout the west this year and will be an issue again next year with the drought conditions.

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.

[Send me a quote!](#)

For a long term trend, it all depends where you are. The Home Agency's Weekly WeatherManager has the current National Weather Service forecasts and headlines that are important to you.

Every week we talk about the weather that is important to your operation and offer ideas on how to hedge your weather risk.

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

# Kuzma Financial Services



## DUCKS ALL IN A ROW

By Alan E. Kuzma, CLU ChFC

Last evening I attended the Salt Valley Ducks Unlimited Banquet. One of the more popular framed prints was a painting of a Mama Mallard swimming on a placid body of water followed by eight fuzzy yellow ducklings; all in a row. It tugged at the heartstrings of everyone that looked at it and commanded a handsome sum.

It got me thinking about what everyone needs to do: “get their ducks in a row”.

## QUIRKY KICKERS

Some of us have known them; we’ve all watched them on TV warming up on the sidelines kicking the football into the practice net. As football players, they are an odd bunch. They really don’t practice with the team, they do their own thing. They are specialists who trot on to the field in pressure packed situations to win the game. They have been called quirky.

Why do I mention this? I’m going to share a true story of a friend of mine who kicked for the Huskers back when they were relevant in college football. If I mentioned his name, most of you would remember him. But I shall not, let’s just call him Ted. Ted was gregarious, likeable and quirky.

After college Ted tried his hand at professional football. He had several try outs with pro teams, but never stuck.

He returned to Lincoln and found business, even though he was an art minor; to his liking. He flourished in his chosen field and was highly respected by his peers and competitors.

Ted never married; I think it was due to a broken heart inflicted by his college sweetheart.

Instead, he immersed himself in his two passions; business and fishing. Interestingly, it was his leisure that led to his demise.

Ted would spend most of his weekends and vacations fishing from Minnesota to Texas; thousands of hours on the water and the sun.

In 2010 Ted was diagnosed with malignant melanoma. He lost his battle with the disease in January 2012.

Here is where I am going with this.

Even though Ted knew his medical situation was precarious; he couldn’t get motivated to “get his ducks in a row”. He died with no will and loose ends.

Ted had three siblings, but had named his parents as beneficiary on all of his assets. Normally, that wouldn’t be cause for concern, but in Ted’s case his mother predeceased him. He named no contingent beneficiaries on any of his assets.

His 90 year old father was Ted’s sole beneficiary. Normally, a beneficiary welcomes inherited assets, but Ted’s father already had an estate tax issue—meaning his net worth was already in excess of five million.

Ted was a saver—his 401 K was worth over \$800,000 and his company carried a \$300,000 life insurance policy.



The last thing Ted's father needed was more money, especially the 401 K with the attached tax bill.

Ideally, Ted's father wanted to disclaim the inheritance and pass them along to Ted's siblings. Unfortunately, this door was closed, because Ted had not named a contingent beneficiary.

#### PROCRASTINATION

We are all guilty of this at some time or the other. The point of this article is that everyone periodically needs to review their estate plan. Do you have a current will? Are your Durable Power of Attorney Documents up to date? Who are your beneficiaries? Have you named a Contingent Beneficiary? Have you named your estate as your beneficiary? If so, I would think again.

Disclaimer: I am not an attorney and I cannot give legal advice.

Here's the rub with naming your estate your beneficiary. Any asset that goes to your estate has to go through the probate process. So what's the problem with that? It is expensive (attorney fees can be 2-5% of the assets value); it is time consuming, normal duration of probate is 9-12 months and an asset left to your estate via your will becomes a public record.

If you think your estate could stand a review, please contact the good folks at The Home Agency or feel free to call me at 402-438-4200.

Thank you for your time and attention. ■



## Kuzma Financial Services

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# ACCIDENTS HAPPEN



**Aflac Accident Insurance helps ensure your finances aren't caught off guard, too.**

**Your enrollment is going on now.**

**4,440 medically consulted injuries occur every hour.<sup>1</sup>** Aflac Accident insurance policies help with unexpected bills and out-of-pocket expenses that can result from an accidental injury. And, it pays for the things that major medical doesn't. For a covered accident here's how we can help:

- **\$500 hospital admission for a covered accident**
- **\$50 for appliances like crutches and wheelchairs**
- **No deductibles or copayments**

<sup>1</sup>Injury Facts, 2011 Edition, National Safety Council. Coverage is underwritten by American Family Life Assurance Company of Columbus. Policies may not be available in all states, and benefits may vary by state and plan level selected. For more information about the policy benefits, limitations, and exclusions, please contact your Aflac insurance agent/producer for details.

M2136C

4/13



# If this happens to you...

## WHEN FACED WITH A LOSS

By Deb Arends

***I**t's hard to think it will soon be the winter storm season, but the weather has been getting cooler over the past few weeks. Every winter I remember the ice storms we had in 2006 and hope we never have a repeat of that type of weather. During storm season it is critical to be prepared with the information your insurance adjuster will need to quickly process your claim. The following tips are meant to help with your claim process in the event of a loss.*

## AUTO AND PROPERTY CLAIMS

Take photographs and/or video of the damage. Make the temporary repairs necessary to prevent further damage to your property (cover broken windows, leaking roofs and damaged walls).

**Don't** have permanent repairs made until your insurance company adjuster has inspected the property and you have reached an agreement on the cost of repairs. Save all receipts, including those from the temporary repairs, as they may be covered by your insurance policy. Be prepared to provide the claims adjuster with records of any improvements you made prior to the damage.

## OTHER TIPS FOR FILING AUTO OR PROPERTY CLAIMS:

Again, don't make permanent repairs. An insurance company might deny a claim if you make permanent repairs before the damage is inspected. If possible, it's a good idea to get estimates of what it will cost to repair your property before you meet with the claims adjuster.

## KNOW YOUR POLICY

Understand what your policy says. The policy is a contract between you and your insurance company. Know what's covered,





what's excluded and what the deductibles are.

### FILE CLAIMS AS SOON AS POSSIBLE

Don't let the bills or receipts pile up. Call your agent as soon as possible. Most policies require that you make the notification within a certain time frame after the loss.

### PROVIDE COMPLETE, CORRECT INFORMATION

Be certain to give your insurance company all the information they need and request. Incorrect or incomplete information will only cause a delay in processing your claim.

### KEEP COPIES OF ALL CORRESPONDENCE

Whenever you communicate with your insurance company, be sure to keep copies and records of all correspondence. Write down information about your telephone and in-person contacts, including the date, name and title of the person you spoke with and what was said. It's important to also keep a record of your time and expenses.

### IF YOU DON'T AGREE WITH THE SETTLEMENT

If there is a disagreement about the claim settlement, ask the company for the specific language in the policy that is in question. Find out if the disagreement is because you and the insurance company interpret your policy differently. If this disagreement results in a claim denial, make sure you obtain a written letter explaining the reason for the denial and the specific policy language under which the claim is being denied.

### DON'T RUSH INTO A SETTLEMENT

Ask the adjuster for an itemized explanation of the claim settlement offer. If the first offer made by an insurance company does not meet your expectations, be prepared to negotiate to get a fair settlement. If you have any questions regarding the fairness of your settlement, seek professional advice.

### MAKING REPAIRS

Be wary of contractors who demand up-front payment before work is initiated or payment in full before work is completed. If the contractor needs payment to buy supplies, go with the contractor and pay the supplier directly. Get more than one bid. Ask for references. You can also check with the Better Business Bureau about the contractor. Ask for proof of necessary licenses, building permits, insurance, and bonding. Record the license plate number and driver's license number of the contractor.

### BE PREPARED BEFORE THE STORM

It's never too late to get prepared. A home inventory can help make the claims process easier following a storm.

*Note:* If you disagree with your insurer about

the claim settlement, the Nebraska Department of Insurance is available for assistance. Call the consumer hotline at 1-877-564-7323. Also a consumer complaint questionnaire can be found under the Consumer dropdown on the website at [www.doi.ne.gov](http://www.doi.ne.gov), which can be filed electronically or mailed to the Department.

Hopefully we won't have storm issues this winter but if you have questions about your coverage or the claims process always feel free to contact your agent at The Home Agency. ■

*Information for this article comes from the Nebraska Department of Insurance at [www.doi.ne.gov](http://www.doi.ne.gov).*

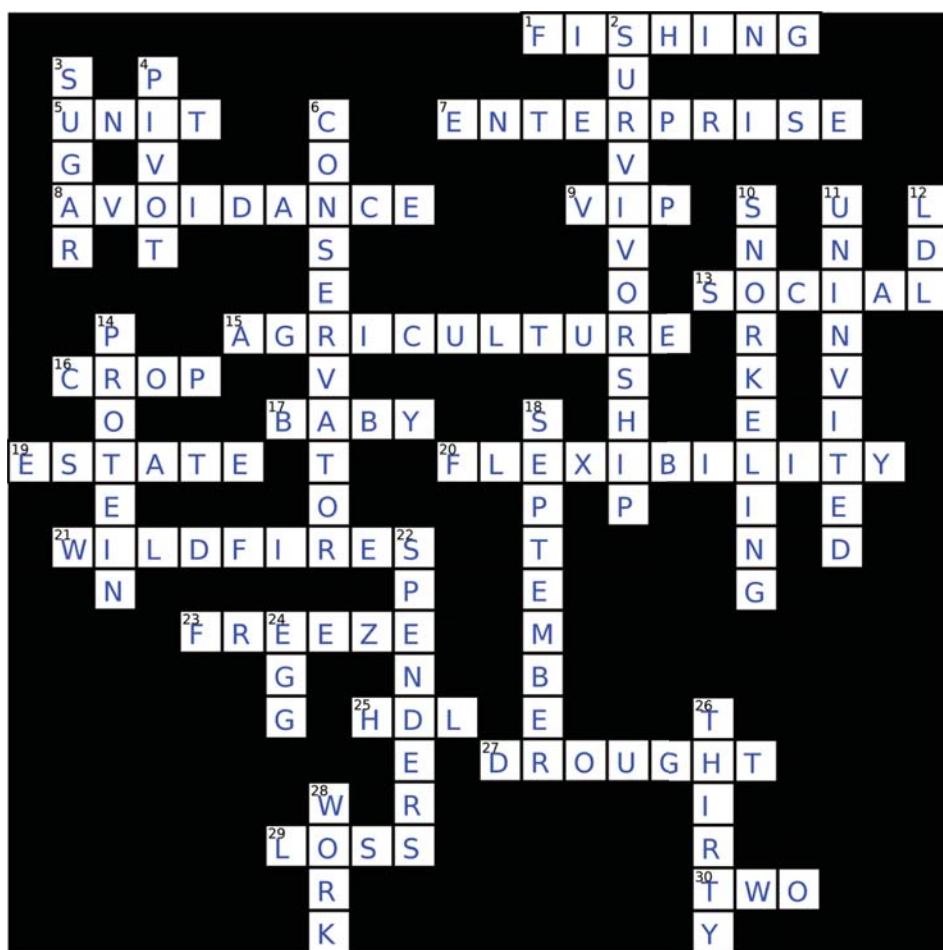


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You can also request a quote, find the office nearest you and check out all the product lines that The Home Agency has to offer you!

## AUGUST 2013 CROSSWORD ANSWERS



# Holiday Favorites

## Mashed Potatoes Deluxe

From: Sharri Baldonado

### Ingredients:

5 lbs. potatoes  
1 1/2 c. sour cream  
1 (8 oz.) pkg. cream cheese  
1 tsp. salt  
1/4 tsp. pepper  
1/4 c. chopped chives  
Garlic powder as desired  
1 Tbls. butter  
Paprika  
Extra butter (for top)

### Directions:

Peel, cook, and mash potatoes. Add the sour cream, cream cheese, salt, pepper, chives,



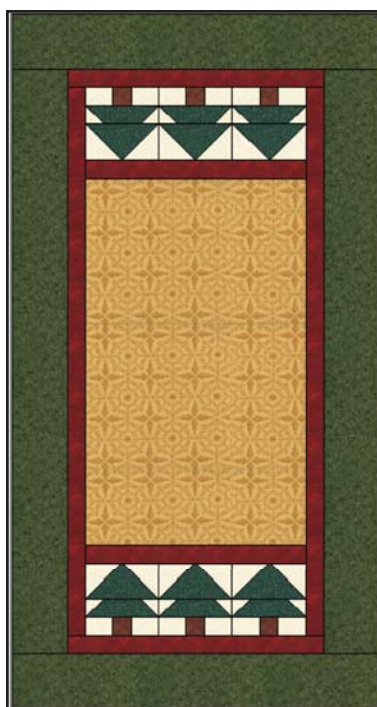
garlic powder, and butter. Mix well. Pour into a greased 9x13 pan. Sprinkle with paprika and dot with extra butter.

Bake at 350° for about 30 minutes.

(Note: These potatoes can be made several days ahead and refrigerated. Then they just need to be baked before serving. May need to add a little extra time since they will be cold coming out of the refrigerator.)

*If you're looking for an easy, make-ahead side dish for your upcoming Thanksgiving or Christmas dinner, look no further! You can make this dish days in advanced so you can spend less time in the kitchen and more time with your loved ones.*

*We hope you all have very happy holidays!  
See you in 2014!*



Runner Finished Size: 20"x 38"

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124 East 8th \* Box 184  
Cozad, NE 69130 \* 308-784-2010  
www.prairiepointjunction.com  
prairiepointjunction@yahoo.com

### Cutting:

**Cream: Center (3/8 yard)**

(1) 12 1/2" x 20 1/2"

**Crimson: Sashing (1/8 yard)**

Cut (4) 1 1/2" strips, sub-cut into:

(2) 1 1/2" x 12 1/2", (2) 1 1/2" x 14 1/2", (2) 1 1/2" x 30 1/2"

**Green Print: Trees (1/6 yard)**

(6) 2 1/2" x 4 1/2"

(6) 1 1/2" x 4 1/2"

**Lt Cream: Trees (1/4 yard)**

(12) 2 1/2" x 2 1/2"

(12) 1 1/2" x 1 1/2"

(12) 1 1/2" x 2"

**Brown: Tree Trunks (1/8 yard)**

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

**Green Print: Border (1/2 yard)**

Cut (3) 3 1/2" strips

**Green Print: Binding (1/3 yard)**

Cut (4) 2 1/2" strips

**Backing: 3/4 yard**

**Batting: At least 24" x 42"**



Make 6

Make 6

Make 6

Make 6

## Pine Tree Table Runner

Construction: All seam allowances are 1/4"

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 6.
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 6.
3. Sew a cream 1 1/2" x 2" rectangle to both sides of the brown 1 1/2" square. Press to background. Make 6.
4. Join units together to form a tree block. Block should measure 4 1/2" x 4 1/2". Make 6 blocks.
5. Sew three blocks together side by side. Make 2 sets.
6. Sew a 1 1/2" x 12 1/2" sashing strip to the top of each block set. Sew to both ends of the 12 1/2" x 20 1/2" cream rectangle.
7. Sew a 1 1/2" x 30 1/2" sashing strip to each side of the runner. Sew a 1 1/2" x 14 1/2" sashing strip to each end of the runner.
8. Cut two border sections to 3 1/2" x 32 1/2", sew to sides of runner. Cut two border sections to 3 1/2" x 20 1/2", sew to ends of runner.
9. Layer runner, batting, and backing. Quilt as desired.
10. Bind using the 2 1/2" strips.



# 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.*

## ACROSS

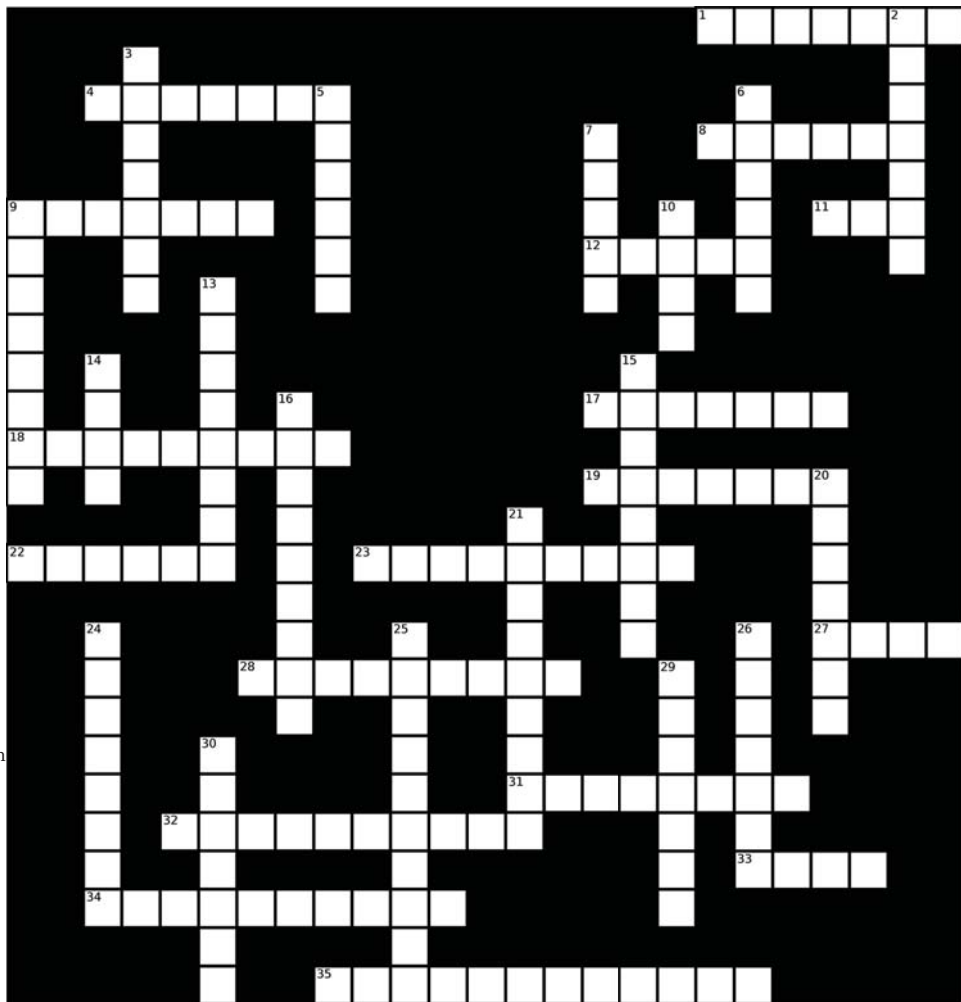
- 1 Under the Affordable Care Act, "Essential Health Benefits" include \_\_\_\_ care.
- 4 Auto insurance follows the \_\_\_\_, so your car will generally be covered while a relative is driving.
- 8 The Home Agency has sold a number of \_\_\_\_ contracts for this fall.
- 9 Jim and Sharri are heading to the \_\_\_\_ Maya in April of 2014.
- 11 \_\_\_\_ reporting will soon be a requirement.
- 12 NOAA's September 19th temperature forecast for November-January shows \_\_\_\_ normal temperatures.
- 17 \_\_\_\_ is still a major concern from Kansas to Nebraska, Iowa and Eastern Colorado.
- 18 In the event of a property claim, make the \_\_\_\_ repairs necessary to prevent further damage.
- 19 This carrot look alike is rich in potassium and a very good source of fiber.
- 22 The prices and rates for Livestock Risk Protection \_\_\_\_ from day to day.
- 23 Under the Affordable Care Act, "Essential Health Benefits" include \_\_\_\_ services.
- 27 A \_\_\_\_ has more vitamin C than an orange.
- 28 Standard \_\_\_\_ and renter insurance policies provide coverage in the event that your car is broken into and gifts are stolen.
- 31 Agent Kevin Ross was recently elected to the \_\_\_\_ Corn Board.
- 32 Most fall Saturdays, Jim and his family can be found \_\_\_\_ at the Husker football games.
- 33 Virtually everything we do creates a \_\_\_\_ record that can be stored and used for analysis.
- 34 Under the Affordable Care Act, "Essential Health Benefits" include \_\_\_\_ services.
- 35 One way Crop Tech Solutions wants to stand out is by giving you a strong, trustworthy \_\_\_\_.

## DOWN

- 2 With the fluctuation in the markets this year, producers are looking at \_\_\_\_ protection for their livestock.
- 3 A factor that increases the risk of crashing among teen drivers is \_\_\_\_.
- 5 Everyone periodically needs to review their \_\_\_\_ plan.
- 6 Auto insurance discounts can be added for teens having good \_\_\_\_.
- 7 Drought hedges for \_\_\_\_ and pasture are highly recommended to cover these risks.
- 9 Save all \_\_\_\_, including those from temporary repairs, as they may be covered by your insurance policy.
- 10 One of the reasons that crop insurance is essential is that producers share

in the program \_\_\_\_.

- 13 Misreported information could jeopardize your crop insurance \_\_\_\_.
- 14 A \_\_\_\_ inventory can help make the claims process easier following a storm.
- 15 In the agriculture world, data \_\_\_\_ is happening at breakneck speed.
- 16 Across the region, more and more producers are using \_\_\_\_ farming technologies in their operations.
- 20 A half of a cup of \_\_\_\_ is a full serving of Vitamin A.
- 21 Another reason crop insurance is essential is that producers can use it to improve their pre-harvest \_\_\_\_ plans.
- 24 The \_\_\_\_ index is available for 2014 in Nebraska, Kansas, South Dakota and eastern Colorado.
- 25 Another reason crop insurance is essential is that producers can use it as \_\_\_\_ for loans.
- 26 The Rainfall index will insure your \_\_\_\_ and/or grazingland and is designed as a risk management tool to insure against declines in the index.
- 29 The Affordable Care Act began enrollment on \_\_\_\_ 1, 2013.
- 30 If you book your Mexican vacation through Cancun VIP Reservations, your trip will include you having VIP \_\_\_\_ status. ■



## ADDRESS SERVICE REQUESTED

*Photo on the front cover is by Sara Ross taken on the Durick's farm in Iowa.  
Design and layout of The Home Agency Magazine is by Sara Ross.*

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