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THE HOME AGENCY

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Here in the Elwood and Gothenburg area where we always get some hail, so far so good (knock on wood). Now remember, I'm writing this June 30th, a month before you will read it, so hopefully it will stay that way.

I know it's easy for me to say and hard for some to understand, but I have been around for a few years and after a bad hail storm I tell some they just need to go fishing for 10 days or so. It's not going to do any good for them to look at the hail damage every day, and when they come back it will, in most

cases, look a lot better. And if it doesn't, it will make the discussion/decision on what to do with the crop a lot easier.

I have also learned over the years that replanting corn in June doesn't seem to work very well. I didn't say it doesn't work, I said it doesn't work very well. I am not one that likes to leave strips and go to a second crop. In driving around south eastern Nebraska where some left irrigated corn strips and hurried and planted soybeans, I don't think they are going to be very happy with how that turns out. From what I have seen, those strips today have the potential to make a fair corn crop. I have seen, more often than not, a 50-70% corn crop turns out better than the replanted corn crop planted in June.

Andrew Bellamy spent ten days riding with hail adjusters in Iowa; I spent five, and I really enjoyed it. When you sell a good product (RP); you sell the best levels possible (80-85%). Some producers bought APO (Added Price Option), which paid an extra 81 cents for every lost bushel under their guarantee. In addition, most producers purchased the HPP plan at the 120 level. Now remember, this is an area that does not get much hail. Once the adjuster told the producer the percentage of loss,

From the Desk of Jim Baldonado...

Greetings! Oh what a spring it has been! Eastern Nebraska, western Iowa and eastern Colorado all have been hit hard by hail, tornados, lots of wind, and heavy rains. It started around Mothers' Day in the Beaver Crossing-Sutton, Nebraska area where 200-300 pivots were lost and a lot of corn had to be replanted. Then around the 3rd of June, hail and heavy winds hit the area again where more replants were needed –this time mainly on soybeans. That same storm hit the Underwood, Iowa area as well. This is an area that gets a lot of wind annually, but hardly ever gets much hail. Well, they had a hail storm that will be remembered for a long time. A few days later, the storm that hit the Blair, Nebraska area caused even more damage in eastern Nebraska. On Fathers' Day weekend, eastern Colorado was hit with heavy hail, which caused heavy, heavy damage to corn and beans. That same day the Holdrege, Nebraska area received bad hail and heavy winds, where an estimated 300-500 pivots were lost. Following this, on the 16th of June, the devastating tornados that hit Pilger, Nebraska occurred. This will be a spring many won't forget for a long time.



we would work through the process on how the policies will pay, based on what we know today. Keep in mind, claim payment is based on the production, so we wait until harvest to see what the actual loss will be, but producers wanted an idea of what to expect.

So with a 51.5% hail loss, a producer plans on harvesting 85 bushel in the fall and then guessed the harvest price to be \$4.25. So you can see the Multi-Peril will pay \$326.21, the APO \$51.68, and the HPP \$282.74 for a total of \$660.63, plus he still has 85 bushel to sell. Now if he were to sell that 85 bushel at \$4.00/bu., that's another \$340.00 which brings his gross to \$1,000.63. That, my friends, is what really good coverage will do for you.

What I have also learned over the years, and it's not just on crop, it's on all lines of insurance, is that you never know how good your insurance is until you have a loss. And what also happens is the year following a lot of bad losses; we generally get a lot of new business, as people find out just how good their insurance is or is not, and go shopping for a new place to write their business. So, we plan on gaining a lot of new business next year, based not only on all the losses this year, but also based on all the products we sell.

One thing I do know is we, at The Home Agency, have never been accused of selling cheap coverage. In fact, it's just the opposite. We have been accused of being one of the most expensive places to buy from, but you know what? That's just fine by me, maybe that's why we keep growing year after year and have happy customers, as they know they get what they pay for.

Estimated 2014 crop scenario

MPCI

85% Level Base Price \$4.62

APH 175

Guaranteed Bushel 148.8

Guaranteed Revenue $148.8 \times \$4.62 = \687.46

Harvested Bushel 85

Harvest Price \$4.25

Harvest Revenue $85 \times \$4.25 = \361.25

MP payment $\$687.46 - \$361.25 = \$326.21/\text{acre}$

APO

Additional Price @ 85% Level MP = \$0.81

Guaranteed Bushel 148.8 – Harvested Bushel 85 = 63.8 Bu x \$0.81 = \$51.68/acre

HPP

HPP 120 Plan @ \$4.62

175 APH x 120 = 210 Bushel Insured with MP & Hail

210 Bushel – MP 148.8 = 61.2 Bushel on HPP

Harvested 85 Bushel

Loss was from Hail and Wind and appraisal was over 35%

HPP payment = 61.2 Bushel x \$4.62 = \$282.74

Total Payments for this scenario:

MP \$326.21

APO \$ 51.68

HPP \$282.74

Total \$660.63

Plus you still have 85 bushels that was harvested to sell.

06/18/14

PIVOT DAMAGE

From what I understand, it has been estimated that between 1,500 and 2,000 pivots have been damaged or destroyed so far this year. As if the hail storms and the wind weren't bad enough, now you have a pivot on its side – all before the middle of June. I know of a couple cases where producers just got the new pivot up and a few days later got hit with hail and had a claim on the new pivot just put up! We at The Home Agency have been making a big push over the last year trying to get everyone's attention on getting replacement cost coverage on their pivots. We are aware of a number of companies that once a pivot reaches 10-15 years old, they remove the replacement coverage from it. In fact, we have seen this coverage taken off some pivots as early as seven years. Please do not let this happen to you. If you have pivots and we don't insure them, please let us give you a quote. One of our companies, Diversified Ag, allows us to write replacement cost coverage on pivots up to 25 years of age, plus they let your pivot dealer be your adjuster. That is a great thing when we have losses like we have had this past spring. Rather than waiting for an adjuster to show up with your farm policy, call your dealer and have him write up the estimate for repair or replacement, get it to us, and we send it in for payment. Easy as that! This is a stand-alone pivot policy, which means you can leave your farm coverage where it's at and write the pivots on a policy of their own.

FAMILY

As you can see from the picture at the top of the first page, Hudson and Axten think they need to help Grandpa drive the boat. And with their help, it's really not that easy to do. In fact, Hudson wanted to go fast and pulled down on the throttle and about threw Grandma (who was standing up) out of the boat. Now don't be laughing; because we did and that was not very smart on our part.



The middle of May the whole family went camping for a long weekend, which was one of the best weekends I have had in a long time. The first morning Hudson, Andrew, Kyle and I went

out fishing. Guess who caught the first fish, Hudson. As he was reeling in this nice walleye and once in the net and in the boat, he had to tell us and the camera, which we didn't know was filming, "I caught the first fish! I caught the first fish!" He had to tell us this at least 15 times over the next 2-3 minutes. These are the best of times and I'm so glad the boys like the water as much as their Grandpa!

With the hot days of summer upon us, be careful, be safe. Take time to do special things with your family, as life is too short and there will always be another day to get your work done. ■

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Crop Insurance Update

By Cindy Davis

It was an interesting start to the summer of 2014, to say the least. Producers in Kansas and other areas of the Plains witnessed their wheat mature much earlier than expected. There were some reports of six-inch high wheat beginning to head very early in the season, prompting some quick action from adjusters to get appraisals done prior to that. This forced producers to make quick decisions regarding their wheat crop and spring planting. The 2014 row crop season also began with complications in certain areas. Drought conditions had improved and early spring moisture was a welcome site for planting, but late spring and early summer storms wreaked havoc for Nebraska and Iowa producers. The timing of these storms left producers scrambling and weighing the options of their MPCI and Hail policies. The storms that hit these areas on June 3rd and June 14th brought severe hail and wind, and wiped out nearly 600 center pivot systems. An additional storm on June 16th nearly leveled the town of Pilger, NE, as twin tornadoes spawned from the clouds that evening. Our hearts go out to the people of Pilger, especially to the families who lost loved ones, as they begin the long road of clean up and re-building. I believe it's safe to say agents and adjusters will have a very busy summer and fall

getting claims completed, production reported and 2015 wheat acres recorded.

2014 WHEAT PRODUCTION

Speaking of reporting production, if you haven't reported your wheat production to your agent, time is running out. Losses should all be turned in by now, and the databases will be updated with your 2014 production. Harvest prices for Revenue Protection (RP) plans were set the month of June for Kansas and the month of July for NE, CO, SD and IA. The chart below shows the 2014 projected prices for winter wheat as well as the tracking dates for Harvest prices.

2014 ROW CROP HARVEST

As long as we are talking about production, here are a few reminders as you begin row crop harvest. First and foremost, we want you all to have a safe harvest! There are a few things to keep in mind as you prepare that will save you time and possibly some headaches at claim time:

- Always contact your agent prior to chopping any acres for silage, and definitely before destroying any acres. Destroying acres before an adjuster has had a chance to appraise the field will result in an uninsured cause of loss and a very negative impact on your APH.
- Keep your production separate by unit, even if you have elected Enterprise Units on your policy. Commingling grain could result in loss of optional units and take you out of a loss payment entirely.
- If you will be storing grain, do not store new crop in the same bin/storage location as old crop grain, until you have been in contact with your agent and an adjuster has mea-

2014 Winter Wheat Prices & Harvest Tracking Dates

State	Projected Price-Yield Protection (YP) and Revenue Protection (RP)	Harvest Price Tracking Dates-Revenue Protection (RP)
NE, CO, SD	\$7.11	Sept KCBOT July 1-July 31
KS	\$7.02	\$7.17
IA	\$6.72	Sept CBOT July 1-July 31

sured the old crop in each storage location.

- If you suspect a loss, don't wait until the end of harvest to turn it in to your agent. Losses should be turned in within 72 hours of your initial discovery of damage or loss of production.
- Keep track of feed records for any production being fed.
- Mark your scale tickets by unit or farm name for easy reference later.
- When harvest is complete, turn in your production to your agent as soon as possible.
- If you purchased a **2014 Production Hail** policy, those claims cannot be finalized until production has been turned in. It is recommended to keep production separate by field and/or pivot in the case of production hail claims.

The 2014 row crop Harvest Prices for Revenue Protection plans will be set during the month of October. The Board of Trade and contract month used to set the harvest price are shown in the chart below, along with the Projected Prices for Yield Protection and Revenue Protection plans set back in February.

2014 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	\$4.62	Dec Corn CBOT Oct 1-Oct 31
Grain Sorghum	CO, IA, KS, NE, SD	\$4.46	*Dec Corn CBOT Oct 1-Oct 31
Soybeans	CO, IA, KS, NE, SD	\$11.36	Nov Sbean CBOT Oct 1-Oct 31
*Multiplied by the price percentage relationship between grain sorghum and corn as determined by RMA.			

PRECISION FARMING

We are seeing a growing interest in Precision Farming among some of our producers. In order for these technologies to be accepted for crop insurance purposes, several factors must be considered. Precision Farming technologies need to start with the planting season and continue into harvest for these records to be acceptable for losses. Additionally, if any records are deemed not reasonable or unacceptable by the crop companies, they do advise producers to maintain alternate records by unit. If you plan to use Precision Farming technologies in your farming operation, let your agent know. They can pass along the rules for acceptable Farm Management Records using these systems.

2015 WHEAT

It's hard to believe we are thinking about next year's wheat already, but the Sales Closing Deadline for 2015 Wheat is **September 30th, 2014**, and it will be here before you know it. Your agent will need to meet with you prior to this deadline to make sure your wheat coverage is in place. Items on your policy that will need

reviewed, in addition to the coverage level and plan, include:

- Verify all social security numbers and EIN's on your policy, as well as the entity type. (Is there a new entity to report – a new trust, or partnership or corporation? Has anyone on the policy passed away? The Risk Management Agency (RMA) is still finding people listed on policies (some for several years) who have passed away. In some cases, crop companies have no choice but to cancel the policies. ****Tenants, if you have POA for your landlords, you should contact them prior to Sales Closing Deadline, to make sure there are no changes that need made on their policies.****
- Another error we see frequently is New Producer status. RMA is constantly checking New Producer status on all transmissions. A New Producer is defined by the crop insurance handbook as: A person who has not been actively engaged in farming for a share of the production of the insured crop in the county for more than two APH crop years. These errors could end up costing a producer in more ways than one. Not only could their APH's be reduced, but any claims in years prior may have to be corrected and paid back accordingly.

- Do you have a policy for all counties in which you will plant and insure wheat?
- If you will be insuring for a landlord or tenant on your policy, this agreement needs to be made before Sales Closing as well.
- High Risk Land has several different options – they all need to be elected prior to Sales Closing.
- Will you be breaking out any ground to drill to wheat? If the acres are greater than 5% of planted acres in the unit, a written agreement will have to be submitted,

requesting coverage. These agreements also have to be sent in by September 30th. Get in to visit with your agent if you know you will be breaking new ground.

- This is also the time to visit with your agent about coverage for hay land or grazing land. Your agent can let you know coverage options available, such as PRF (Pasture, Rangeland and Forage) policies and/or forage plans for your county. You may also want to visit with your FSA office to see if coverage must be purchased to comply with any government programs.



Sales Closing, **September 30th, 2014** is the deadline for a number of different options/requests pertaining to your 2015 Wheat coverage, not to mention any new programs coming along from the new Farm Bill. We know this is a busy time, but we ask that you take a little time now to meet with your agent to ensure a smooth 2015 wheat crop year.

FARM BILL

As you know the 2014 Farm Bill was signed into law by President Obama on February 7th, 2014, and I discussed some of the changes and new programs coming our way in my last article. At this time, we are playing the waiting game to see how the various agencies within the USDA will respond to the legislation and get the new rules and programs implemented. The ARC (Agriculture Risk Protection) and PLC (Price Loss Coverage) programs will be implemented by the FSA (Farm Service Agency). The ARC program will make a payment when either the farm's revenue from all crops or the county's revenue for a crop (the farmer may choose which alternative) is below 86% of a predetermined or benchmark level of revenue. The PLC program will make a payment to a producer when the market price for a covered crop is below a fixed reference price. These programs could begin sign up at FSA as early as August 1st and continue through the rest of the year, possibly into the first part of 2015.

The new program crop insurers are waiting for details on is the SCO (Supplemental Coverage Option). This option will work in conjunction with your underlying individual crop policy. SCO indemnities are triggered if losses in the area exceed 14% of expected levels, with SCO coverage not to exceed the difference between 86% and the coverage level selected by the producer for the underlying policy. **SCO coverage is NOT available for crops enrolled in ARC.** RMA is making every effort to offer SCO to as many producers as possible. SCO will be available for corn, cotton, grain sorghum, rice, soybeans, spring wheat and winter wheat in selected counties. This program is scheduled to be available for the 2015 crop year. According to the "2014 Farm Bill, Fact Sheet", published in April 2014 by USDA, producers who enroll their winter wheat in SCO may elect to withdraw from SCO prior to their acreage reporting deadline without any penalty. This will allow producers additional time to make an informed decision related to whether to enroll in the ARC or PLC programs at FSA.

Beginning farmers will receive additional assistance through the new Farm Bill in regard to the subsidies offered, as well as their approved production history and poor yielding crops. These changes are set to be in place for 2015 as well. The definition of a beginning farmer or rancher, (BFR), per RMA is an individual who has not actively operated and managed a farm or ranch with an insurable interest in a crop or livestock as an owner-operator, landlord, tenant or sharecropper for more than 5 years. Crop years when the beginning farmer/rancher was under the age of 18, enrolled in post-secondary studies (not to exceed 5 crop years), or on active duty in the U.S. military may be excluded from consideration of the 5 crop years.

Unfortunately, not all new programs created by the Farm Bill will be available by 2015. Consistent with the "2014 Farm Bill Interim Rule, FAQs" issued by USDA, RMA will have the Supplemental Coverage Option (SCO), Stacked Income Protection (STAX), beginning farmer and rancher provisions, coverage level by practice, enterprise units by irrigation practice, conservation compliance, whole farm revenue insurance, and native sod provisions implemented for the 2015 crop year. The new APH adjustment provisions will require significant modifications to support systems and rating methodology and may not be available until the 2016 crop year.

The USDA and their agencies are working diligently to get these new programs implemented, and I'm sure there will undoubtedly be changes and new additions we have not seen yet. As always, we will keep you informed of all the changes to crop insurance as soon as they become available. When you meet with your agent to sign up 2015 wheat be sure to ask any questions you may have ~ we are here to help! ■

Slow down and enjoy life. It's not only the scenery you miss by going too fast--you also miss the sense of where you are going and why. ~Eddie Cantor



Simplify crop insurance reporting

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We grow stronger every day – together SM



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RECORD BEEF PRICES/TIMELY RAINS AID IN GRASS RECOVERY

By Arlyn Rieker

Record beef prices are upon us! As I look at the futures for November feeder cattle, they are currently at \$208.95 and live cattle for February are \$152.75. Visiting with producers as we discuss the LRP coverage, most of them ponder whether these prices will continue to rise and at what time will we see a drop in the prices. The beef numbers are low and there appears to be heifer retention with most of the producers I've talked to. This won't be a quick turnaround in the breeding stock, but will start to raise cattle numbers slowly in the upcoming years. Many of the producers I've spoken with feel we have some good times ahead, but also feel there have been some negative events happening that could hurt the market. There have also been some beef recalls that producers are aware of, one being tied to Fruitland American Meat in Jackson, MO. It was a small recall of 4,012 pounds of rib eye steaks and quartered beef carcasses, but is still on the minds of the producers when it comes to the fluctuation in the beef prices. With these record high prices, now more than ever, producers are concerned about protecting bottom line in the cattle sector of their operations.

Looking at some of the coverages we have written in the past couple of weeks, producers are placing price floors for 900# steers at \$205.98 with an insured value of \$1,854 per head costing \$40.00 per head. At about the same time the coverage for 5.99# steers was \$228.77 with an insured value of \$1,370 per head costing \$37.04 per head. On the coverage of \$205.98 on the 900# steers, if the feeder cattle index on the day it expires falls below the \$205.98 this producer will have a loss and if the index is above the \$205.98 no loss will be paid. With record prices on the cattle along with rising input costs and risk of the market sliding, producers feel comfortable with these coverages as evidenced by the number of endorsements we have been writing.

One thing we want to remind producers is not to sell any livestock they have insured on an LRP contract more than 30 days prior to the contract end date. As summer is upon us, we have had timely rains to aid in the recovery of the grass in the area. (As my children are aware, it also brings on the musk thistle.) The rain will help extend the grazing period for cattle on grass; - and how does this effect LRP you ask? It is important for all producers interested in LRP and those with LRP contracts to be aware of and understand the policy provision that you must have the cattle in your possession at least 30 days prior to the end date of the contract. Having the moisture we've received will help in the timing of writing LRP for your marketing time frame.

For example: if the coverage ending date is October 30th, the producer is required to have possession of the cattle as of October 1st in order for the coverage to stay in effect. After this date, with feeder cattle, the producer can sell or retain ownership and it has no bearing on the coverage. However, if he sells more than 30 days prior to the end date, the coverage is voided.

The flexibility of the LRP policy is one of the things I like about it. LRP allows the producer to choose a contract ending date anytime throughout the year to coincide with their time of marketing; so we can personalize the coverage for each producer's unique situation.

For those of you who haven't written LRP or for those who have, here is a little refresher on the policy. LRP is exactly what the names says "Risk Protection". LRP provides protection against a decline in prices below the established coverage price for fed cattle and feeder cattle. It is a continuous policy and may be purchased at any time throughout the year, which makes it easy to ensure your coverage will correspond with the time of year when you market your livestock. The coverage prices and rates fluctuate daily and are based on the Chicago Mercantile Exchange (CME). Premium rates, coverage prices and levels, and actual ending values are posted daily. Unlike crop insurance where we know when and how the base prices are set to establish the rates and premiums, unfortunately with LRP we don't have that formula. We run quotes daily to access the coverage prices, levels offered, and the premiums. There might be coverage one day and not the next, we just don't know until the quotes are established at the end of each trading day at 3:30 pm. If coverage is available, it can be written from that time until 9:00 am the following morning. This is why we run the quotes daily and stay in contact with the producers to keep them up to date on the coverage prices. All these quotes and Actual Ending values can be found on our website, www.thehomeagency.com.

Please give us a call, we will be happy to visit with you about the Livestock Risk Protection (LRP) policy and how it will provide a price floor for your cattle. ■



tornado near the Underwood (Iowa) area. We are five miles from there. All of a sudden my phone started screeching with the tornado warning alert. Talk about a very nervous mommy! At one point Kevin went upstairs to scope things out and he said, "Um, one of our grain bins is missing!" Right after that we thought some of our cattle were out too, but it was just a single calf. Kevin had to go out and put the electric fence back up that the grain bin had taken out so the cattle really didn't get out. After Round 1 was over with, there was a little lull before the next storm hit. Luckily that one only brought heavy rains and not the 100+ mph straight-line winds, hail, and tornado that the first one dumped on our area.

Weathering the Storms

By Sara Ross

The spring and summer has brought round after round of severe weather across the Midwest. Everyone in larger cities to small towns to farmers in the country have experienced devastating losses over the past four months. Some towns have to completely rebuild and a lot of farmers had to start all over replanting their crops.

There are a lot of counties across the United States that have been declared disaster areas. It's one thing to have a major storm, but to have major storms three days in a row like Pilger, NE and other places had is just unbelievable.

As insurance agents, we have all been busy filing claims, contacting insurance companies, meeting adjusters, and picking up the pieces left behind by these storms. We have claims that range from hail and wind damage, to excess rains and flooding. Numerous customers have had to file claims more than once due to being hit a second or even third time this spring and summer.

The evening of June 3rd was probably the most nerve racking I've been through in a long time. We knew the storm was coming. The weathermen had been talking about it for days. Severe storms, tornadoes, large hail, heavy rains, and straight-line winds were mentioned over and over. We definitely had enough notice and were able to be home from work and done with chores when the storm hit. Our little family was hunkered down in the basement when the weatherman began saying that there was a

By the time Round 2 was done neighbors were starting to venture out to see the extent of the damage. In our area, a lot of farmers got hit hard. Not only on their crops, but a lot of them lost grain bins, machine sheds, equipment, etc. You could drive around the country side and see metal strewn out across fields, fields where corn had been at least a foot or so high and the soybeans had been coming up nicely too. Now the fields looked like they hadn't been touched yet that spring. If you could see a little green out there, most of the times you couldn't tell if it had been corn or soybeans before the storm hit.

After the storm, everyone jumped right in and helped out their family and neighbors. The cleanup process is still ongoing and will definitely take awhile, but one of the first things everyone had to do was call their insurance agent to file a claim. This is a **very** important step after any sort of damage from storms. Below are a few things you should definitely do before and after a storm.

BEFORE A STORM HITS

Do you have the right insurance? Be sure you know what your policy does and doesn't cover. Is the amount of coverage adequate? Does it cover new additions or recent remodeling? Check all limits, including coverage for contents. We recommend sitting down with your agent at least once a year before your policy renews to make any changes at that time. It's important to note that not all policies cover the following:

- Water and windstorm damage
- Debris or tree removal
- Sewer back up due to flooding
- Sump pump failure



- Additional living expenses if disaster forces you from your home

These are questions you should ask your agent about to make sure they are included on your policy. In some cases you can add a "Premier Endorsement" that will include these coverages or increase these coverage limits on your basic policy. All of those bullets definitely come into play if your home gets hit by one of the severe storms we have been seeing across this area. So for peace of mind, talk to your agent about it before it's too late!

Another really good tip is to inventory your house by walking through each room and taking a few pictures or videos. It's best to take photos of the outside of your house and any outbuildings also. Then keep copies of the photos in a safe place outside of your home, like in a safety deposit box or with a friend or relative.

AFTER A STORM HITS

If you suffer loss or damage because of a storm, refer to the following tips on how to proceed:

- Prevent any further damage by covering holes on your roof or windows as quickly as possible.
- Contact your agent and/or insurance company immediately.
- Keep a record of conversations with your agent or company. Write down the date and time, the person's name, and a summary of the call.
- Keep track of your time and save receipts of what you spend and submit them to your insurance company for reimbursement.
- Make a list of all damaged property, and take photographs before moving anything.
- Get instructions from your company's adjuster *before* calling anyone to repair or replace damaged property. Your insurer's visual inspection of your loss may be required before claims are paid.
- The adjuster will ask you for a list of all damaged property with the date, price and place of purchase. Keep a copy of this information and all insurance company forms that you fill out.

Every insurance company is different and policies vary from homeowner to homeowner. So the best thing to do is be familiar



These storms affected everyone differently. A customer from Colorado sent us a picture of her four year old son when he saw what one storm had done to his garden. Sherry Dreher said her family had suffered a total crop loss and also lost every window in their house, but when Matthew walked out to his garden he had worked so hard for, he was just devastated.

with what your policy includes and excludes. It's better to know up front what you are paying for than be surprised when it comes claim time and you don't have the coverage you thought you did. Review your policy and ask any questions before the storm hits. Agents at The Home Agency are available around the clock in the event that disaster strikes! ■

Some information from the National Storm Damage Center, Central Insurance Companies, Pennsylvania Insurance Department, and Kansas Insurance Department's websites.



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SUMMERTIME ALLERGIES

By Morgan Yardley

Got allergies? Many of us do and it's only going to get worse this summer. While the seasonal suffering of spring and fall translates into the classic watery, itchy eyes and nose as well as sneezing, the allergens of summer generally feel like a cold. Nasal stuffiness and excess mucus in the throat and nose are the common summertime allergies people suffer with.

Because we had a brutal winter, many are now speculating that we will be having a "pollen vortex". As the long, cold winter was felt by many of us in the U.S. it may have had an effect on the spring allergies pushing them back into the summer allergies. So will this be the worst allergy season on record then? Experts say it depends on what you mean by the worst. Winter's extended cold could lead to a shorter, but much more intense allergy season. Dr. David Shulan, a fellow with the American Academy of Allergy, Asthma and Immunology said, "In the past we've seen maple pollen as early as late February, but with this cold weather nothing was pollinating until mid to late April". Dr. Shulan goes on to say that, "It will be a shorter period by a number of weeks, but you will see it hitting very intensely." The cold weather has pushed everything later in the season, meaning, the trees that normally release earlier will be releasing the same time as trees that dispense pollen later on in the season. "It's like winding up a spring and letting it go all at once." says Dr. Shulan.

Some of the worst summer allergy offenders are:

Weeds

- Ragweed-The most common summer allergy trigger
- Cockleweed
- Pigweed
- Russian Thistle
- Sagebrush
- Tumbleweed

Grasses

- Bermuda
- Blue Grasses
- Orchard
- Red Top
- Sweet Vernal
- Timothy

Allergy Facts 101:

- Allergic rhinitis, sometimes called hay fever, is the most common condition that causes symptoms such as sneezing, stuffy nose, runny nose, watery eyes and itching of the nose and eyes.
- Approximately 50 million people in the U.S. are affected. Breaking it down further, 30% of adults and 40% of children suffer.
- 16.9 million adults and 6.7 million children were diagnosed with hay fever last year.
- 13.4 million visits to physicians' offices, hospital outpatient departments and emergency departments were due to allergic rhinitis.

Now you ask how do people survive the summer with allergies? Many people go to a specialist to get tested for allergies. Others go to their regular doctor and get a prescription, but here are some self-help measures that can get you through the summer.

- Purchase a pollen mask and wear it outside if out there for more than a half hour.
- Keep doors and windows closed and sealed tightly during the heavy pollen counts
- Turn on the air conditioner to recirculate throughout the day.
- Change and/or clean air-conditioner filters on a monthly basis.
- Stay out of fields or corn, grain and soybeans. This is where ragweed loves to grow. ■

Sources: netwellness.com, acaai.org, nbcnews.com, webmd.com.

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Lot 5 North Shore, Dr. 8
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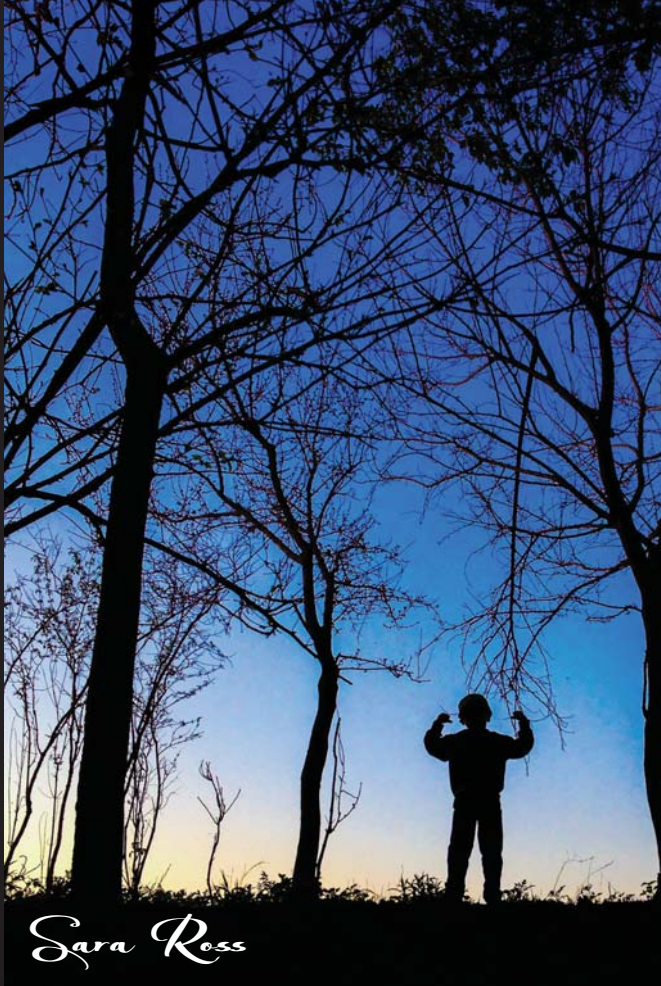
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Summer



Time Pictures



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HEALTH CARE OPEN ENROLLMENT

By Corbett Hahn

The health care open enrollment period, for 2015, will begin on November 15, 2014 and continue until February 15, 2015. This is a much shorter window than last year's roll out of the new health care law. Because of the short window, it will be very important for everyone to make an appointment to review their plan options for 2015. Here is a list of things that will make your appointment go smoothly:

1. Dates of birth for all people applying for coverage including children.
2. Social Security numbers for all applicants including children.
3. Need to know what your adjusted gross income will be for 2015, or your best estimate.
4. Need to be able to access an email account. If you don't have email, I can help you set one up.

Last year President Obama allowed individuals to stay on their old insurance plans for another year. I'm not sure if this is going to change at this time. BlueCross BlueShield of Nebraska was the major company affected by the announcement. They had already mailed notices to all of their customers to let them know they had to change plans. After the change, they sent letters out to let their customers know they could keep their current plan for 2014. This, along with the enrollment issues with the marketplace, made for a confusing initial rollout.

At this time, I am not aware of any major changes to the health insurance plans

being offered in Nebraska. Last year Nebraska had three companies that were included in the health insurance marketplace, CoOpportunity Health, BlueCross BlueShield of Nebraska, and Coventry. The rates for these companies should be out by November 1st. I anticipate that premiums will be higher for 2015. Just like in 2014, we will need to know what your anticipated adjusted gross income will be for 2015 in order to see if you qualify for a tax credit to use toward your premium. If you qualify and you want to take the tax credit, you must sign up through the exchange. I assisted many people with this last year and will be doing the same this year. If you don't qualify for a tax credit, we can sign you up directly with the insurance company and you will not have to give your information to the exchange. We work primarily with CoOpportunity Health and BlueCross BlueShield of Nebraska. These two companies utilize two of the best PPO networks in Nebraska. BlueCross BlueShield utilizes its own network, while CoOpportunity uses the Midland Choice network.

Both of these companies do an excellent job with benefits and claims.

As mentioned earlier, please don't wait until the last minute to discuss your health insurance options. Last year we had some phone calls from individuals after the open enrollment expired. They were really surprised that we couldn't get them enrolled in a plan, even though they didn't want to sign up through the exchange. Now when the open enrollment period is up, you can't buy coverage without a special enrollment period. Examples of a special enrollment period are: losing a job, having gotten divorced, marriage, or loss of Medicaid coverage.

Last year was really a learning year for all of us with the new health care law. I am expecting this year's open enrollment to go much more smoothly. Please call us with any questions you might have. You can call Corbett Hahn in Gothenburg at 308-537-3511 or Kristy Diefenbaugh in Elwood at 308-785-2803. ■

Scholarships Available

The Nebraska Rural Radio Foundation now has scholarships available to help non-traditional students further their education.

Applicants must be:

- * committed to the future of Nebraska agriculture
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DATA MANAGEMENT TIPS FOR HARVEST

Lorin Krieger, Integrated Solutions Manager
Plains Equipment Group

2014 is speeding by and harvest is just around the corner. As we prepare for this next phase of our season, I want to take a few minutes to talk about combine calibrations. Calibrating a combine to properly and accurately measure our crops is a vital part of the crop production cycle. A yield map can be looked at like a scoreboard for our year. It shows us where in a field we are winning and losing. It shows us what may or may not have worked on this field. So

if it is a scoreboard, wouldn't we want the scoreboard operator to run it accurately? And if we are using our data to also supply yields for insurance, it is imperative that the numbers are accurate.



Here are some best practices to ensure

the most accurate data from your combine. First, make sure the yield monitoring system is physically clean and operational. This would include a visual check of the wiring, clean grain elevator, moisture and mass flow sensors. Be sure all equipment has all current software updates for best performance. Perform any calibrations on the machine before heading to the field, like vibration and moisture sensor temperature. And then make sure each operator knows how to enter pertinent data to record the correct crop and field being harvested.

Calibrating the combine must be done per the manufacturer's recommendation for a starting point. This will typically get the machine in the 3-5% accuracy range. Then ongoing calibrations

should be performed periodically throughout harvest to bring the accuracy error under 3%. A calibration should also be performed immediately following a major mechanical change made to the combine, like repair of a broken clean grain elevator chain.

Each crop must be calibrated each year. This must be done on the first field to ensure close data is being collected right from the start. The calibration is only as good as the scale you are using to weigh the crop on. The more accurate the scale is, the more accurate the calibration will be. Be sure and consult your insurance agent if your company has specific guidelines on scale qualities. You would not want to find out the scale you used is not acceptable to insurance after harvest is over.

Now that you have all these items in place, you are ready to do your calibration. After your initial calibration in the first field, you will need to continue to calibrate as field conditions change. Typically, as the crop changes in moisture, you should run another calibration to ensure you are still under the 3% error. It is advisable to think of the crop moisture from wettest to driest and then split that range into 2 or 3 groups to do calibrations within. Here is an example: You harvest high moisture corn and start at 30%. Next, you move on to drier corn that you will run through the dryer for storage. And then at the end of harvest, you take some corn straight to town because it is in the 15% range. After doing the initial calibration in the first field, the best practice here would be to do one at around 27%, 22% and 18%. This would ensure you are keeping accurate with the changes in crop properties.

Calibrations can be time consuming and seem unnecessary, but having reliable data can prove invaluable when making decisions for the coming season. What hybrids made the biggest difference in yield on your farm? What trials or changes in practices *really* made any difference? These are questions you can answer with accurate yield data from a properly calibrated combine.

Have a safe and bountiful harvest! ■



STRATTON, CO

By Penni Fox

This has been one of the strangest spring weather patterns we have seen in eastern Colorado for some time. We are thankful for actually having a spring and not moving from snow to 90 degree days. Also, we're thankful to receive some much needed moisture for crops and grass for cattle (my personal water bill as well!). Some very wicked weather has reared its head unfortunately. Tornadoes, strong winds uprooting numerous trees, and large hail have destroyed crops, homes, and vehicles. It's time to warm up and ripen the wheat still left to harvest.

I would like to talk about a product The Home Agency has called Legal Shield. It gives you legal protection from many things you would not normally go out and hire an attorney for. The policies are so affordable at \$19.95 per month with an option of adding on Identity (ID) Theft for an additional \$9.95. I would love to meet with you and explain all the benefits. I am also a consumer of the product and have used it for our will, reviewing contracts, power of attorney, and personal representative questions for my elderly father. I will be a consumer for life!

Hope everyone has had a wonderful summer! My prayers go out to the community of Pilger, NE. ■

MCCLELLAND, IA

By Kevin Ross

It seems to me that our area is not usually what I would consider a crazy spot for weather. This year seems to be proving me wrong. A terribly cold and dry winter turned into a late spring and then the water hasn't shut off with multi-inch rains including one five-inch storm, plus more hail in our region than I think most have ever seen. We have also dealt with high winds of over 100 mph in one storm that caused severe damage to buildings and grain bins, but luckily people and most houses (other than siding and windows) were ok. I am about sick of hearing the terms el Nino, derecho, and tornado. The weatherman and Mother Nature need to take a vacation for a bit if you ask me.

On the other side of the coin, this is why you all carry insurance and why we are here to help meet your needs. Now that we are at the halfway mark of 2014 in SW Iowa, we are sure hoping it is a turning point to a calmer run for the second half. Hope all

of you have a safe and fun summer with a lot of enjoyment at county fairs and other events! ■

BENKLEMAN, NE

By Meghann Pursley

Green pastures! What a great sight to see. It's the end of June as I write this and wheat harvest is just around the corner. Spirits are high as all crops are looking good with all the rain and sunshine we've had lately. We've been pretty fortunate to dodge most of the hail storms experienced to the east of us so far. Let's hope that continues. The discovery period used to set our projected price of \$7.11 in Nebraska was 8/15/2013 to 9/14/2013. We'll be keeping an eye on the harvest price through the month of July. Please remember to report production as soon as possible for speedy claim payments. Just because you don't have a production loss doesn't mean you won't have a revenue loss and the sooner we turn them in, the sooner you get paid! The Elwood staff will be able to assist you while I'm gone on maternity leave, but please feel free to call me if need be. Their phone number is 1-800-245-4241. Thank you all so much! We enjoy working with you and appreciate your business! ■

RUSKIN, NE

By Dave Meyer

It's June 23rd as I am writing this and it's a hot and humid day in south central Nebraska. Aside from some pockets of greensnap and scattered light hail, the crops look fantastic. Hopefully the severe weather will subside and we will continue to see timely rains. With the decline in prices, it would certainly help the bottom line if we don't have to pump as much this summer. I hope everyone has a great summer! ■

BELOIT, KS

By Enos & Jill Grauerholz

Wheat harvest is in slow speed as we write this in June. Yields in our area range from 4-30 bushel per acre with the majority in the high teens. This means the claims adjusters are swamped and probably still working claims as you read this in August. Please be patient if this includes you.

What we can learn from the 2014 wheat crop is that we should still keep our marketing plan going in a low yield year. Low yields don't necessarily mean high harvest price. There was a price weather rally in the late winter we could have captured. Of course hind sight is 20/20, but we now can look at 2015 prices. Begin getting your marketing plan in place now.

Fall harvest will be coming soon. Please remember safety is #1. Double check your machinery coverage and make sure you have your machinery itemized. This includes headers and header trailers.

We are getting ready for a huge change this August as Gage is

leaving for K-State soon to study Agronomy! We are so excited for him and also hate to see him leave. We will miss everything about him!! Gannon will be a sophomore and is running cross country; Garner will be in 6th grade and playing Salvation Army football again. Plus we will be catching the KSU football games when we can. So we are keeping very busy! ■

HOME, KS

By Paula Brown

First of all, I would like to thank my customers for their business. At the office I have been keeping busy with acreage reporting, producing marketable bushels worksheets, and updating maps. As I'm writing this, wheat harvest is just beginning in Marshall County and when asking for various report signatures from producers I hear, "call me after it rains". With harvest, haying, spraying, and checking cattle it's time to make good use of favorable weather and daylight!

Speaking of cattle, I've been tracking and selling a lot of LRP and the market keeps setting new highs over and over. With all the optimism also comes uncertainty, so setting a floor under your cattle just makes good business sense. High cattle prices take a little of the sting out of the lower corn price for the diversified producers. 2014 wheat yields will probably be all over the place with some acres suffering freeze damage in our area and others catching timely rains. Just a reminder, the projected (base) price for 2015 wheat will be tracking the July contract on the Kansas City Board of Trade from August 15-September 14.

I look forward to getting together to evaluate coverage levels, new options due to the farm bill, and which is the best for your 2015 wheat crop. If you have any questions or concerns, you can reach me anytime. I hope to see all of you at our fall meeting! ■

KIRWIN, KS

By Rhonda Jones

Wheat harvest started in the area the third week of June when this article was written. I hadn't heard how the wheat was yielding, but I'm sure the averages will be all over the board. I did receive some calls about insect damage.

Early June brought much needed rain for the crops and pastures. The area was hit with a terrible wind storm on June 14th. Many farms lost grain bins, buildings and had equipment damaged. Trees were uprooted and limbs down on fences. Late that afternoon, Vincent was planting south of Kirwin and saw his first tornado about 10 miles west of him. He'll remember that!!

It's hard to believe that our grandson turned two this month as well. He loves coming to the farm to ride the tractor with his Papa and see Bubba's (Vincent's) 4-H pigs. He plays with any kind of ball he can find and his mom has him on the golf course already.

It will be time for the Phillips County Fair the end of July. Vincent had the misfortune of losing one of his steers but has a back

up. He is also taking heifers, pigs and gardening. I might even get him to bake a cake or cinnamon rolls for foods. I'm sharing this zucchini recipe with you that's a family favorite. Zucchini is plentiful this time of year!

Zucchini Casserole

Grease 9 x 13" pan. Cube a nice layer of young zucchini and lay in bottom of pan. Sprinkle a ½ cup of regular rice over zucchini. Sprinkle on a ½ teaspoon of each – onion powder, garlic powder, salt, and oregano. Sprinkle on some black pepper. Add one layer of sliced Velveeta cheese and one layer of raw bacon cut in ¼' strips. Pour one can of Rotel diced tomatoes with green chilies over top. Bake covered at 350 degrees for 45 minutes. Enjoy!! The pan is always empty.

Hopefully we will continue to receive more rain and have a bountiful harvest! ■

LARNED, KS

By Clark Redding

As I write this I am turning in hail losses from the storm on June 14th. Wow, what a deal! Some horrific hail in Nebraska and Colorado. In some areas of Nebraska, it was as bad as it has ever been. In the Kirk and Idalia, Colorado area it was pretty tough. Corn just past being practical to replant and some of it just got smoked. Dry beans were still replantable but close and who knows on the soybeans what farmers will do.

My wife and I rode out a tornado in our trailer/cabin at Harlan County Reservoir. Now that was an experience. My brother was staying with us and came out of the front bedroom because he said the trailer was moving, and my wife made him go back, because he's a big guy and could hold it down. Thankfully, it didn't hit us directly, but sure made a mess of things. That same storm wrecked the corn, beans, milo and you name it from Stratton, Colorado north into western Nebraska, and as far east as Norfolk, NE. Big wind and big hail.

Remember when we were all praying for moisture because we were all burning up. In eastern Colorado the saying goes, "when it rains, you pay for it." Speaking of rain, it sure is nice to see some for a change. Despite the wind and hail, it sure looks different. My God look at the pasture!

They didn't get enough moisture soon enough in western Kansas to save the wheat crop. Pawnee County will have some that is pretty good, but not what it looked like it was going to make in the spring. Milo, corn, and soybeans will have a very good start and without the darn hail we may have a good fall harvest.

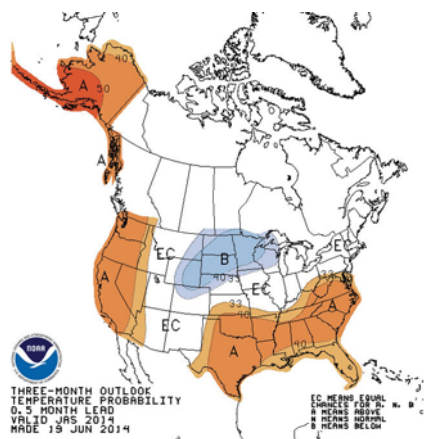
Eastern Colorado wheat is looking good. Haven't had the extreme hot temperatures that Kansas experienced and now with the rains, it has come on strong. That is, if it doesn't hail between now and harvest. We're keeping our fingers crossed on that one. Seems like we're always keeping our fingers crossed for one reason or another! ■



WHAT'S IN STORE THE REMAINDER OF THE SEASON...

By Jim Jubb

This edition we talk about the balance of the summer into September, usually the warmest and driest part of the year. This season has shown a remarkable switch from the dry winter and spring to a wet last six weeks, from middle of May to beginning of July, with some chance of a wetter and cooler balance than years past but a forecasted heat blast in the middle of July. The Home Agency team has the tools you need to cover seasonal issues. And an important thing to remember is using a weather hedge to offset weather risk is an effective way to keep your overall return on investment protected and an essential component of your annual risk management program.

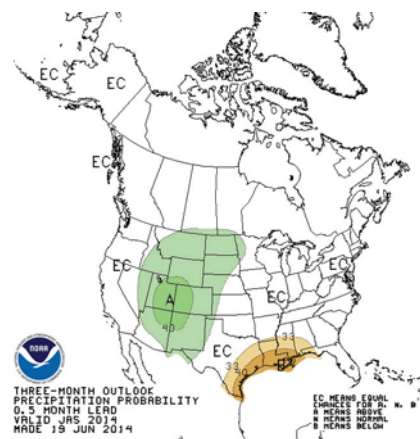


The map to the left is the July, August and September long range forecast from NOAA for temperature. As you can see, the EC stands for equal chances or what has happened in prior years may happen again this year. Notice the cooler portion to the northwest part of Nebraska. With the cool start to summer and harvest just around the corner, there may be a situation where early freeze can be a definite issue for your acreage particularly the farther north you are and whether you planted late.

The precipitation map for the next 90 days is shown to the right, forecasting wetter than normal in Colorado and northwest Nebraska and Kansas. Once again, the EC shown is just too far out to forecast, especially with precipitation. With the cooler conditions comes the chance for added and unwanted precipitation

at harvest that can really increase drying costs. And with storage expected to be a concern this year due to higher yields, pile protection should be a consideration and layered in right after harvest.

Your agent can pull together a fall weather risk quote for you that can address these upcoming weather issues. The Home Agency agent can also give you an idea what the best type of weather protection might be and from there you can evaluate risk options for your production cost offset. They can build either freeze, low growing units or excess rain hedges quite quickly and show you how affordable they are. All you need to do is pick up the phone and give them a call.



WHAT TO EXPECT IN THE FORECAST FOR THE BALANCE THIS SUMMER?

The weekly Home Agency WeatherManager has both long range forecast trends and medium up to 14 day trending that can be very

beneficial in your financial decisions. For a long-term trend, it all depends where you are. The summer forecast updates each month and to get the latest one, ask for the WeatherManager from your agent.

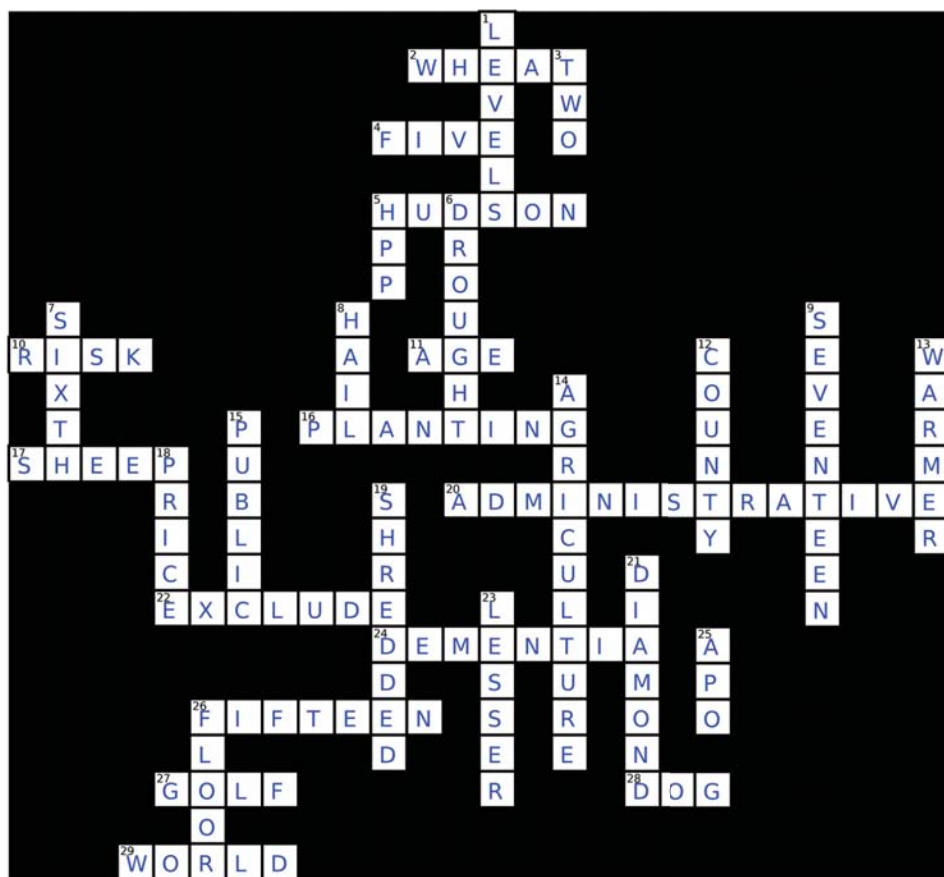
Mother Nature has no timetable, so a cool and wet period during harvest can really cause added costs including added drying, harvest delay, early frost and outside storage. All of these can be hedged with eWeatherRisk.

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

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



MAY CROSSWORD PUZZLE ANSWERS



Issue 188
June 24 2014

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.

Weather volatility continues to increase with more rain for the Northern Plains and Northern Corn Belt with flooding and standing water talked about in the articles and the picture to the left. Late planting was common in these areas and cold and wet weather will put crops further behind and there is already talk of an early freeze for these areas which can be as early as the first week in August in North Dakota and Minnesota. Encouraging ground truthing we have done shows wheat yields up to 10 bu/acre better than expected in Kansas and a great moisture profile for second crops.

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.

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The Black Death-Part II

By Alan E. Kuzma, CLU ChFC
Investment Advisory Services offered through Global Financial
Private Capital, LLC
An SEC Registered Investment Advisor

Welcome back. This has not been a fun article to write. My topic is Alzheimer's, a disease that at the current time has no cure. A diagnosis always leads to death. It is a disease that robs the dignity of the afflicted and creates a huge strain on the family of the impaired.

In Part I we looked at the prevalence of the disease. In the general population 1 in 70 are afflicted. For Americans over the age of 65, 1 in 9 has been diagnosed; for Americans over age 85 the number increases to 1 in 3. Another American develops Alzheimer's every 67 seconds. By 2050 that frequency will increase to every 33 seconds.

The duration of the disease from diagnosis to death is approximately 4-8 years with some patients having the disease for 20 years.

The disease is caused by damage to neurons in the brain that impairs one's ability to carry out basic bodily functions such as walking and swallowing. People in the final stages of the disease are bed bound and require around-the-clock care.

The majority of care for these patients is provided by unpaid caregivers who are family members. Women are the largest care giving group making up 65% of all caregivers.

SO NOW WHAT?

You can't believe your ears. Your loved one has just been diagnosed with early onset Alzheimer's. It's like a punch in the gut. Your head swirls as you try to comprehend what lies ahead.

Natalie Nickel, Executive Director of the Great Plains Chapter of the Alzheimer's association in Lincoln, Nebraska recommends that the first step is to develop a plan.

Your planning should be broken down into three areas: 1) Legal; 2) Financial and 3) Future Care.

Legal-eventually your loved one will not be able to make decisions and act on their own behalf. Someone will need to make those decisions for him/her. Future decisions will deal with financial and medical issues.

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

Elder law attorneys will recommend having several documents drafted and put in place. You will need a Durable Power of Attorney document for financial and medical care. These docu-

ments give power to a third party to act as the agent for the party that is incapacitated either physically or mentally.

Additional documents needed will be a current will and living will.

Financial- Due to the duration of Alzheimer's, care can be very costly, especially as the disease progresses. Caregiving will fall into one of two categories; paid and unpaid caregiving.

Unpaid caregiving typically involves family members. If the caregiver is employed outside of the home, often they will need to rearrange their schedule, leave early or come in late. A sympathetic employer is huge, but eventually income will suffer which impacts lifestyle.

Paid caregiving is expensive regardless of how many/few hours assistance is needed.

Step # 1 is to gather pertinent financial data and analyze resources available. Hopefully there is a proactive plan in place that includes a good long-term care insurance policy. Step # 2 is doing research on local costs associated with the care plan. You will need to make phone calls to find out the cost to have someone come into the home. As the disease progresses, many times the loved one will need to be moved to a facility. You need to be aware of what those costs will run. In the Lincoln/Omaha area daily rates of \$250/day + are not uncommon.

Future Care- Where will your loved one stay? At home? In Assisted Living? In Skilled Nursing care? The majority of people diagnosed will stay at home for as long as possible. Then as the disease progresses alternative living arrangements must be found. Will Assisted Living be sufficient or is Skilled Care the best option for your loved one.

The bottom line is being proactive. Put together a plan and get the input of all interested family members.

CAREGIVING

Being the caregiver of a loved one with Alzheimer's is the most challenging task anyone can undertake.

As a caregiver, daily tasks include:

- Household chores, shopping, preparing meals, providing transportation, arranging for doctors' appointments, managing finances and legal affairs, and answering the telephone
- Helping the person take medications correctly
- Helping the person adhere to treatment recommendations for dementia or other medical conditions
- Assisting with personal activities such as bathing, dressing, grooming, feeding and helping the person walk, transfer from bed to chair, use the toilet, and manage incontinence
- Managing behavioral symptoms of the disease such as aggressive behavior, wandering depressive mood, agitation, anxiety, repetitive activity, and nighttime disturbances

- Find using support services such as support groups and adult day service programs
- Making arrangement for paid in home, nursing home, or assisted living care
- Hiring and supervising others who provide care
- Addressing family issues related to caring for a loved one such as communicating other family member about care plans, decision making, and arrangements for respite for the main care giver.

As you can imagine, caregiving becomes a full time job and stress levels increase dramatically which takes a heavy toll.

59% of family caregivers of people with Alzheimer's have rated the emotional stress of caregiving as high or very high.

47% of family caregivers report a good amount to a great deal of caregiving strain concerning financial issues and family relationships.

39% of caregivers of people with dementia suffered from depression compared to 17% of non-caregivers.

As a result 74 % of caregivers felt that they were "somewhat concerned" to "very concerned" about their own health since becoming a caregiver. Caregivers are more likely to visit the emergency room or be hospitalized if their loved one was depressed.

As a result of the stress caregivers of people with Alzheimer's may cause increased mortality risk.

ASSISTANCE AVAILABLE FROM THE ALZHEIMER'S ASSOCIATION

The Alzheimer's Association is the world's leading voluntary health organization in Alzheimer's care, support and research. Founded in 1980 by a group of family caregivers the Association is headquartered in Chicago with the public policy office located in Washington D.C.

Here are some of the resources available:

- There is a 24/7 Helpline (800-272-3900) which offers confidential support and information on a variety of topics, including treatment and clinical studies, care strategies, and legal, financial and care planning.
- The website alz.org is a rich resource that informs and educates.
- They offer Medic Alert + Alzheimer's Association Safe Return a 24 hour nationwide emergency response for individuals with dementia and Alzheimer's who have wandered.
- The Alzheimer's Association Green Field Library is the nation's largest devoted to providing reference and research services.
- ALZ Connected, an online community where people with Alzheimer's and their caregivers can ask questions, connect with others, and find support.
- Community Resource Finder, a comprehensive database of programs and services, housing and care options, and legal

- experts, allowing users to quickly search, find and access local support.

You don't have to go through this alone.

BE PROACTIVE

Given the prevalence of the disease I asked Natalie Nickel, with the Great Plains Chapter of the Alzheimer's Association, what the average person can do to stave off this dread disease.

Natalie explained there is a heart/brain connection. She explained the brain is fed by an intricate system of blood vessels. The brain is nourished by the blood supply. The healthier the heart, the healthier the brain.

A physically active lifestyle, she encourages walking, is great for the heart along with a healthy diet are great for prevention.

Other things that can be done to stimulate the brain:

- Learn a new musical instrument
- Taking a different route home stimulates the brain
- Brush your teeth with the opposite hand
- Social interaction is huge-friends keep friends healthy
- Online websites such as luminosity.com stimulate brain activity

Proactive is always better than reactive.


KNOW THE 10 SIGNS-EARLY DETECTION MATTERS

- Memory loss that disrupts daily life
- Challenges in planning solving problems
- Difficulty completing familiar tasks at home, at work or at leisure
- Confusion with time and place
- Trouble understanding visual images and spatial relationships
- New problems with words in speaking or writing
- Misplacing things and losing the ability to retrace steps
- Decreased or poor judgment
- Withdrawal from work or social activities
- Changes in mood and personality

IN CONCLUSION

Alzheimer's is an ugly beast, a monster. It's not going to go away. Be proactive with your health. If you do have a loved one suffering, you are not alone. Reach out to the good people at the Alzheimer's Association.

In light of this topic, my next article will deal with protecting yourself and family by choosing a quality long-term care insurance policy, which will be in the November issue. ■



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Summer Favorites

Cucumber Salad *From: Sharri Baldonado*

Ingredients:

3 medium cucumbers
1 medium red onion
1 pint grape tomatoes
½ cup red wine vinegar
¼ cup olive oil
2 teaspoon salt
1 teaspoon pepper

Directions:

Peel the cucumbers and slice them about ¼" thick. Place in a large bowl.

Slice the onion and separate the rings.

Halve or quarter the tomatoes. Add both to the bowl.



Mix the vinegar, olive oil, salt and pepper together and pour over the cucumber mixture. Refrigerate at least 2 hours before serving to allow the flavors to mix together. Enjoy!

If you have extra cucumbers and want a nice and light salad to go with a meal or take to a family reunion this summer, then this recipe is for you! Also, check out the zucchini recipe on page 17!



Runner Finished Size: 21" x 37"

Cutting:

Assorted Colors:

2 Mini Charm Packs or
(64) 2 1/2" x 2 1/2" squares

Cream: 1/3 yard

Cut (32) 2 1/2" x 4 1/2" rectangles

Outer Border: 1/3 yard

Cut (3) 3" strips, sub-cut into:
(2) 3" x 32 1/2"
and (2) 3" x 21 1/2"

Binding: 1/3 yard

Cut (4) 2 1/2" strips

Backing: 3/4 yard



Make 32 Blocks.



Make 16 rows.

Skipping Stones Tablerunner

Construction: All seam allowances are 1/4"

Half-Square Triangles:

1. Sew two assorted 2 1/2" squares together side by side. Press towards darker color. Unit should measure 2 1/2" x 4 1/2". Make 32 blocks.
2. Make a block row alternating two pieced blocks and two solid 2 1/2" x 4 1/2" rectangles. Sew into a row, pressing seams towards the pieced blocks. Row should measure 2 1/2" x 16 1/2". Make 16 rows.
3. Arrange 16 rows as shown in picture, turning every other row so that one row starts with a pieced block and the next row starts with a solid block.



1. Sew rows together. Runner center should measure 16 1/2" x 32 1/2".
2. Cut two border sections to 3" x 32 1/2", sew to sides of runner. Cut two border sections to 3" x 21 1/2", sew to ends of runner.
3. Layer runner, batting, and backing. Quilt as desired.
4. Bind using the 2 1/2" strips.

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Crossword Puzzle

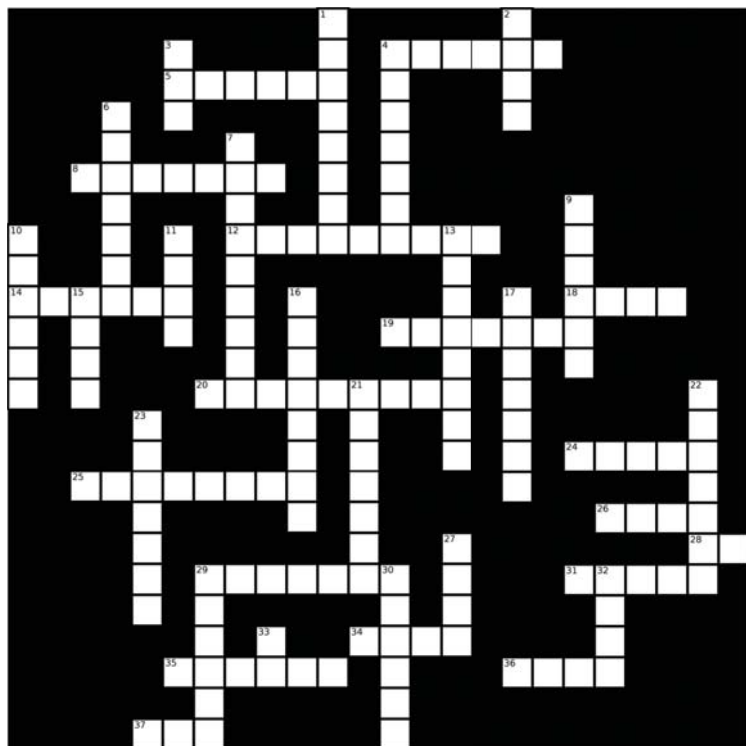
Please enjoy this crossword puzzle. You will find every answer somewhere in this magazine. The correct answers will be in the next issue.

ACROSS

- 4 The SCO program will be available for this type of crop.
- 5 Near ____, NE all of the crops look fantastic as of the end of June.
- 8 Beginning ____ will receive additional assistance through the new Farm bill in regard to the subsidies offered.
- 12 Approximately 50 million people in the U.S. are affected by ____.
- 14 Before a storm hits, you should see if your homeowner policy covers ____ or tree removal.
- 18 Near Beloit, KS, wheat harvest was in ____ speed the end of June.
- 19 The LRP coverage prices and rates fluctuate daily and are based on the ____ Mercantile Exchange.
- 20 The PLC program will make a payment to a producer when the market price for a covered crop is below a fixed ____ price.
- 24 An important thing to remember is using a weather ____ to offset weather risk is an effective way to keep your overall return on investment protected.
- 25 Rates for the health insurance companies should be out by ____ 1st.
- 26 Early ____ brought some much needed rain for the crops and pastures near Kirwin, KS.
- 28 Can you sign up for the health care open enrollment without knowing your 2015 adjusted gross income?
- 29 One way to help reduce the suffering of allergies is to change and/or clean the air-conditioner ____ on a monthly basis.
- 31 Farmers didn't receive enough moisture soon enough in western Kansas to save the ____ crop.
- 34 When using a yield map during harvest, each ____ must be calibrated each year.
- 35 Between 1,500 and 2,000 ____ have been damaged or destroyed so far this year.
- 36 A lot of The Home Agency customers' crops have been hit with high winds and ____ this spring and summer.
- 37 In southwest Iowa, they experienced a terribly cold and ____ winter this past year.

DOWN

- 1 Spirits are high as all crops are looking good with all the rains and ____ received near Benkelman, NE.
- 2 Grandsons Hudson and Axten like to help Grandpa Jim drive his ____.
- 3 Agent Paula in Home, KS has been tracking and selling a lot of ____.
- 4 Jim's family went ____ together in May near Burwell, NE.
- 6 A Home Agency agent can put together a fall ____ risk quote for farmers that can address the upcoming weather issues.
- 7 The bottom line with Alzheimer's is to be ____.
- 9 The person who caught the first fish while camping with his family



in May.

- 10 A really good tip is to inventory your house by walking through each room and taking a few pictures of ____.
- 11 Agent's usually recommend getting replacement ____ coverage on pivots.
- 13 Commingling grain could result in loss of optional unites and take you out of a loss payment ____.
- 15 The end of June brought record ____ prices to ranchers.
- 16 One of the health insurance companies that was included in the health insurance marketplace.
- 17 The most common summer allergy trigger is ____.
- 21 Producers in Kansas and other areas of the Plains witnessed their wheat mature much ____ than normal this year.
- 22 One of the first things that you should do after a storm hits is to ____ any further damage by covering holes on your roof or windows as quickly as possible.
- 23 The ARC program will make a payment when either the farm's ____ from all crops or the county's revenue for a crop is below 86% of a predetermined or benchmark level or revenue.
- 27 The SCO program will work in conjunction with your underlying individual ____ policy.
- 29 The majority of care for patients with Alzheimer's is provided by unpaid caregivers who are ____ members.
- 30 In eastern Colorado, they were thankful to actually have a ____ this year.
- 32 In Iowa, they had a ____ storm that they will remember for a very long time.
- 33 Can a farmer get by each year without calibrating their yield maps? ■

ADDRESS SERVICE REQUESTED

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

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