

THE HOME AGENCY

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FROM THE DESK OF JIM BALDONADO

Greetings! Last quarter I started talking about all the bad storms in the area, and I guess I will start this one the same way. You expect some storms in May and June, then maybe some spotty ones through the rest of the summer, but October 2nd, that is just too late. As you can see by the pictures, the white combine came through October 2nd in the Beloit, Kansas area. This was a very large storm and it just mowed everything in its path, including pastures. The worst part of the storm was in the areas of Tipton, Seneca, Beloit, and Asherville, Kansas.

You may have heard me say a number of times that we never want hail, but if we have to have a hail storm, June is a good time to get a bad one -- like the storm the Gibbon, NE area received.

That way you don't work all summer taking care of a crop just to have it gone in a couple of minutes. You may have also heard me say that you never know how good your insurance is until you have a loss. Well, now there are many people who are going to find out.

Most of our customers have 80-85% levels of coverage on corn and beans with some type of hail and wind coverage. For Nebraska, Iowa, and Colorado customers, Production Hail with wind is the product of choice. For Kansas customers with 80-85% levels as well, Comp2+ or Comp 3 hail is chosen because of having more non-irrigated crops.



Hailed Corn and Soybean Fields Near Beloit, KS on October 2, 2014.



If you look at the chart showing 2009-2014 Crop Prices/Nebraska, there are a couple things I want to point out. The actual Multi-Peril rate has been coming down over the last couple of years, but there are a couple other things that play a big part in establishing your premium. One is the volatility factor, which is set every year. You can see in 2009 it was .37 and in 2014 it was .19 for corn; and for soybeans in 2009 it was .31 and in 2014 it was .13. That is a big reduction in premium.

The other factor is where the base price is set. I can remember back in 2011 when the base price was set at \$6.01 on corn and people were saying, "Boy, these prices are getting high!" My

2009-2014 Crop Prices/Nebraska

Corn	Volatility Factor	% of Change in Volatility Factor from prior yr	Base Price	% of Change in Base Price from prior yr	Harvest Price
2009 (RA)	0.37	23.33%	\$4.04	-25.19%	\$ 3.90
2010 (RA)	0.28	-24.32%	\$3.99	-1.24%	\$ 5.52
2011	0.29	3.57%	\$6.01	50.63%	\$ 6.32
2012	0.22	-24.14%	\$5.68	-5.49%	\$ 7.50
2013	0.20	-9.09%	\$5.65	-0.53%	\$ 4.39
2014	0.19	-5.00%	\$4.62	-18.23%	
Soybeans					
2009 (RA)	0.31	0.00%	\$8.80	-34.13%	\$ 9.66
2010 (RA)	0.20	-35.48%	\$9.23	4.89%	\$ 11.63
2011	0.23	15.00%	\$13.49	46.15%	\$ 12.14
2012	0.18	-21.74%	\$12.55	-6.97%	\$ 15.39
2013	0.17	-5.56%	\$12.87	2.55%	\$ 12.87
2014	0.13	-23.53%	\$11.36	-11.73%	

Irrigated Corn-80% Level of Coverage

Year	Base	Harvest	Guar	Coverage/ Acre	Price/ Acre
2009	4.04	3.90	157.8	617.31	\$ 35.80
2010	3.99	5.52	157.6	870.80	\$ 26.07
2011	6.01	6.32	157.6	996.03	\$ 41.35
2012	5.68	7.50	165.6	1242.00	\$ 41.78
2013	5.65	4.39	164.8	931.12	\$ 34.12
2014	4.62	?	166.4	768.76	\$ 24.38

NI Soybeans-80% Level of Coverage

Year	Base	Harvest	Guar	Coverage/ Acre	Price/ Acre
2010	9.23	11.63	24.8	228.90	\$ 17.64
2011	13.49	12.14	24.8	334.55	\$ 27.90
2012	12.55	15.39	26.4	406.29	\$ 23.89
2013	12.87	12.87	27.2	350.06	\$ 22.39
2014	11.36	?	29.6	336.56	\$ 13.52

response was, "One way to get cheap premiums is wish for \$3.00 corn." Hopefully they don't get what they wish for.

When looking over these charts, you have got to say that crop insurance is a great buy. Look at the premium paid in 2014 for irrigated corn: 24.38, which was for \$768.76 in coverage per acre. In 2009, the premium was \$35.80 per acre or 11.42 more premium for \$151.45 less in coverage. It's the same thing for soybeans. In 2014 the premium for non-irrigated soybeans with a 29.6 guarantee is 13.52 for \$336.56 in coverage. In 2011 the premium was 27.90, over twice what it is this year, and for only \$334.55 in coverage, which is \$2 less in coverage than this year. These numbers are all based off a producer of mine in Nuckolls County, Nebraska.



I also had a producer tell me with the government taking away a number of things we used to be able to use as a deduction on our tax returns, crop insurance is still 100% deductible.

You never want to make a claim on your crop insurance, but in years like this year with all the bad hail and prices falling, it

will come in handy when you are paid \$4.62 for corn and \$11.36 for soybeans for every last bushel under your guarantee.

We also know that with the low prices we are experiencing, now it takes a lot more bushels today to get what you were guaranteed in February. For example, base price for soybeans was set at 11.36 on let's say 40 guaranteed bushels, which is \$454.40 in revenue. We set the harvest price during the month of October on November beans and, at the time of this writing, the average is \$9.40. Take 9.40 into 454.40 and you get 48.34 bushels. So, in this case, it takes 8.34 more bushels to get what you were guaranteed in February.

Same thing applies to corn. The base price is set at 4.62 and let's say you have 160 bushel guaranteed. $4.62 \times 160 = \$739.20$ in minimum revenue. The harvest price is set during the month of October on December corn and, at the time of this writing, the average was \$3.39. Take 3.39 into 739.20 and you get 218.05 bushel. That's needing 58.05 bushel more now than in February to get the same revenue. These prices are as of October 17th.

I expect almost all 80-85% levels of coverages to have some type of revenue claim, and maybe even some 75% coverages. So make sure you turn your production in as soon as possible so we can see if you have a claim or not.

FAMILY

As you can see by the pictures, our grandsons came to visit recently. We always enjoy having the boys come visit, just wish we lived closer so it could happen more often!

The boys usually share pretty well, but I thought this picture was funny of them sharing an apple. Hudson was being a good big brother and helping Axten eat it.

It looks like Tank makes a good pillow for Hudson. Between Hudson and Axten they can do whatever they want to this dog, and it's just fine with him.

Axten stopped out at the Peperosa a few weeks ago and wanted to see the cows and calves. Not sure he knows what a cattle guard is, since they don't have those on their farm in Iowa, but it sure is handy for grandpa!

Hudson was the lucky one to sit in grandpa's seat at a Nebraska volleyball game recently. Lil' Red seems to have found a new friend. Hudson also told me that he was winking at the cheerleaders!

Well, by the time you read this, farmers will be well into harvest. We hope and pray your harvest is safe for you and your family. Remember to take your time as there is always another day. ■





Crop Insurance Update

By Cindy Davis

The past year has certainly been one to remember for the crop insurance industry. The emphasis for a good portion of the year came early. On February 7, 2014, after almost four years of negotiations, hearings and votes, President Obama signed into law the Agricultural Act of 2014. Implementation of the new Farm Bill was the next step and has proven to be an intricate task. While many of the changes and additions to crop insurance were included for 2015 winter wheat, time did not allow for all modifications to be incorporated into the crop insurance program. We are hoping these additional features will all be available for the 2015 row crops, and plan to discuss them in the next issue as more details are provided by RMA.

This past summer we saw numerous storms, at least early in the season for the Central Plains. The rain was sure a welcome site, especially in Kansas, Colorado, and portions of Nebraska still recovering from drought, but many of those storms also included hail. The month of June had recurrent hail storms and at least one crop company reported a record number of hail claims. The adjusters once again had their work cut out for them.

2014 ROW CROP HARVEST

Most likely the 2014 Revenue Protection (RP) Harvest prices for corn and soybeans set during the month of October will be significantly lower than the Projected prices set in February. This could lead to many additional price losses for producers. Below are some harvest reminders as you finish up harvest and prepare your records for any claim.

- Keep your production separate by unit. Commingling grain between units could jeopardize coverage and possibly take you out of a loss altogether.

• Contact your agent at the first sign of loss. Don't wait until harvest is complete to turn in a loss. Your agent has strict guidelines they must follow when turning in claims and would hate for a loss to be denied.

- If you have grain from last year's harvest still stored in bins, do not add this year's grain to it until an adjuster has been out to measure those storage facilities. Give your agent a call if this is the case on your farm so they can get an adjuster out as soon as possible.
- Gather all records needed for your claim – tickets, ledgers, load sheets, etc., and have them ready for the adjuster.
- Turn your production in to your agent as soon as possible so they can get your databases updated and double-check for losses.

If you had a Production Hail policy this year, those losses will also be finalized after production records are turned in. In certain cases, production losses can be worked by field. If you have more than one field within a unit, we recommend keeping production separate by field. The chart below will show the 2014 Projected prices for corn and soybeans, along with the tracking dates for the Harvest prices.

The Harvest Prices should be set by the time this issue reaches you; contact your agent for these prices.

2014 Row Crop Prices & Harvest Tracking Dates

Crop	States	Projected Price Set-Yield Production (YP) and Revenue Production (RP)	Harvest Price Tracking Dates-Revenue Protection (RP)
Corn	NE, KS, IA, CO, SD	4.62	Dec Corn CBOT Oct 1-Oct 31
Grain Sorghum	NE, KS, IA, CO, SD	\$4.46	*Dec Corn CBOT Oct 1-Oct 31
Soybeans	NE, KS, IA, CO, 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.			

2015 WINTER WHEAT ACREAGE REPORTING



The acreage reporting deadline for 2015 Winter Wheat is quickly approaching. **The deadline for Nebraska, Colorado, and South Dakota is November 15th. The deadline for Kansas and Iowa is December 15th.** RMA is still actively data mining for inconsistencies on crop policies. We urge you to turn your wheat acres in to your agent as soon as possible and also to double-check these acres once you receive your schedule of insurance from us.

Errors in reporting are much harder, if not impossible, to correct at loss time. Your agent will need your wheat acres, plant dates and share parties involved. The information you certify at FSA and the information given to your crop insurance agent should match. When reporting acres to your agent, keep the following information in mind:

- All acres of the crop insured must be reported, whether or not the acres are insurable. All uninsurable acres must also be reported, and at production time, harvested production must be reported on uninsurable acreage as well. If uninsurable acres are not reported, this could lead to problems at loss time. These acres are not charged premium and do not count in the calculation of your approved production history, **if they are reported correctly.**
- Verify all plant dates, sharing parties and share percentages.
- Be sure to include all added land to your policy. If you have acquired over 640 acres for the current crop year, let your agent know. Additional requests need to be made for policies adding over 640 acres in order to receive the highest possible yield(s) on these new units.
- Acres prevented from planting should have already been reported to your agent to get losses turned in – these acres also have to be reported on your acreage report.
- If you will be using precision farming equipment during harvest, and would like to use those records for claims, the process has to begin with planting. The requirements to use Precision Farming records along with automated crop reporting have been discussed in more detail in prior articles.

Contact your agent if you will be utilizing these systems or have any questions concerning them and your crop insurance policy.

- We would like acres reported by CLU (Common Land Unit – consisting of Farm number, Tract number, and Field number). If this information is available, include it when you report your acres.

The chart below details the 2015 Winter Wheat Projected prices, along with the Harvest price tracking dates.

PASTURE, RANGELAND AND FORAGE



The pilot program for Pasture, Rangeland and Forage is once again available for the 2015 crop year. The two index plans for this policy are Rainfall and Vegetation. The Vegetation Index is not available for our region, and neither Index plan is available in Iowa. The Rainfall Index is available in Nebraska, Kansas, South

Dakota and the eastern part of Colorado and is based on weather data collected and maintained by NOAA's Climate Prediction Center. Pasture, Rangeland and Forage acreage under the Rainfall Index must be reported and insured with an intended use of either haying or grazing. The Rainfall Index reflects how much precipitation is received relative to the long-term average for a specified area and timeframe. 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 plan also utilizes a productivity factor that allows the insured to individualize their coverage based on the productivity of the acreage insured. Insureds may elect a productivity factor between 60 and 150, in one percent increments. The Sales Closing Deadline and also the Acreage Reporting Deadline for this coverage is November 15th, 2014. If you have any questions concerning this type of policy, contact your agent today.

If you ever have any questions concerning your crop insurance, give us a call; we would love to help. We hope you have a safe, plentiful harvest and wish you all the best for the coming year. ■

2015 Winter Wheat Prices and Harvest Tracking Dates		
State	Projected Price-Yield Protection (YP) and Revenue Protection (RP)	Harvest Price Tracking Dates-Revenue Protection (RP)
NE, CO, SD	\$6.41	Sept KCBOT July 1-July 30
KS	\$6.30	July KCBOT June 1-June 30
IA	\$5.93	Sept CBOT July 1-July 31



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CATTLE NEWS

By Arlyn Rieker

“Autumnal Equinox” is where the day and night are each about 12 hours long, or the first day of fall. This is a great time of the year in the agriculture sector as we begin the harvest of the past years’ labor. Whether it is crop or livestock producers, this time of the year gives great opportunity to see the results and accomplishments of the hard work put in by the producers. Farmers I have visited with mentioned the corn ears have filled to the tips of the ears and producers who have weaned calves have said the calves are in good health and weaning weights are good. Many cattle producers have said their pregnancy rates are good also. Coming into fall, we received good moisture for grass growth and wheat seeding. Producers have finalized coverage levels for wheat; got their wheat drilled and are protecting the revenue for their livestock.

We have seen the cattle market at all-time highs and the cattle inventory just the opposite. Using LRP (Livestock Risk Protection), a very simple mechanism, producers can protect against the down side of the markets. LRP is a flexible product with no sales closing date which means it can be purchased almost every day cattle are trading on the Chicago Mercantile. The coverage is based on the estimated ending weight of the animal at 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. Producers have voiced that although the cash prices are high, input costs are going up also. With the profit margins being tight, many producers are looking at LRP to protect their profits. We have been writing coverage on all of the types of cattle ranging from light weights up to the 900# calves. The heavier steer and heifer weights seem to be the types most producers are interested in, whether it is for their own cattle herd or for cattle they are purchasing to background

into the spring months. For steers, we are looking at coverage of \$229.15 with a cost/cwt of \$6.20. This gives you coverage of \$2,061 per head with a cost of \$55.78. Comparing this to last year at this time we had \$162.24 coverage with a cost/cwt of \$2.60. Your coverage then was \$1,460 per animal for \$23.40 per head. The added coverage for 2014 is \$601 per animal with an additional cost of \$32.38 per head.

I don’t know what these prices are going to do, but the numbers appear to be slow to grow, and as you all know in the cattle sector, it is a lengthy process to rebuild the cattle numbers. Please give us a call if you have any questions regarding LRP and the protection it provides.

Looking forward on the calendar for both cattle producers and The Home Agency, we will be attending the Cattlemen’s Classic in February 2015 in Kearney.

If you’re at this event, please be sure to stop by and say ‘hello’ and visit with us about how the LRP product works and see if it fits your operation. I also want to let everyone know that the Nebraska Cattlemen had a campaign to get the Nebraska license plates to return “The Beef State” slogan to the license plates. If you are interested please call 402-471-3861 or visit <https://www.nebraskas.gov/dmv/splate/index.cgi> for more information or to place an order. ■

WORK HARD PLAY HARD

CONGRATULATIONS RHONDA DAVISON

**WINNER OF THE WORK HARD PLAY HARD
2014 CHEVY SILVERADO**

In Memorandum

Written by Jim Baldonado



Cori Schutz

On July 22nd the good Lord took away a precious young lady from us by the name of Cori Arends Schutz. As most of you know, Cori's mom, Deb, and I have worked together since 1986 here at the agency. Sharri and I watched Cori and her brother, Brant grow up as part of The Home Agency extended family.

As I have heard and seen time after time, Cori was a fighter. Always giving her best and never giving up. When talking to Coach (her dad), I remember him saying, "she was a fighter, Pep." Yes, Coach, she truly was.

I loved watching Cori play ball, especially basketball. She had one heck of a shot. People would try to guard her a little too close, but not for long. Cori would always make space one way or the other.

Ruby Dinkelman

On Saturday, September 20th, the good Lord asked a very special lady by the name of Ruby Dinkelman to join him. Ruby is now with her husband Roy who passed away in 2012. Ruby was the mother of eight great kids, grandmother to 16, and great grandmother to 13, and I am very proud to say that Ruby Dinkelman was my mother-in-law.

I've been part of this family for over 34 years and have fond memories of all the holiday celebrations and birthday parties that were held both at the farm and then when they moved to town. When you have eight kids, son-in-laws, daughter-in-laws, and 29 grandkids, it's always a full house and she loved every minute of it.

Last night when I was thinking of what I would say on the radio today, in the background I could hear the grandfather clock that Ruby and Roy made for all eight kids a number of years ago. I remember walking into a room in the basement at Christmas time and there were eight tall grandfather clocks. What a fantastic gift that will last a lifetime.

I know we don't say it often enough, but I remember last Tuesday night as I waited my turn to talk to Ruby, I held her hand, I gave her a kiss on the forehead, and I told her I loved her. Oh what a very special lady she was.



As I told Deb not too long ago, I couldn't imagine what she and Ed were going through. It's hard enough to lose a loved one, let alone a child, it would be unbearable to me.

As we all know, Cori is in a better place, free of all pain, and back to herself and watching over her three little girls.

To all of you listening, slow down, give your loved ones a hug as you never know when it may be the last one you give. We love you, Cori.



BUSINESS INSURANCE

Workers' Compensation and the Independent Contractor
By Deb Arends

The workers' compensation system was adopted to provide injured workers and their dependents timely compensation regardless of who was at fault for a workplace accident. It provides payments to injured workers for time lost from work and for medical and rehabilitation services, along with death benefits to surviving spouses and dependents. Since the employer is now liable for work related injury and disease costs regardless of fault, the employee cannot sue the employer for injuries. For the most part the system works as intended.

In most states businesses are not required to purchase workers' compensation coverage unless they have employees who aren't an owner of that business. The coverage can also be purchased for the owner if they choose to do so.

It is common for an employer to use the "independent contractor" category to decrease their work comp premium. That being said, there are 10 factors which are considered in determining whether a person is an employee or an independent contractor, according to the following Nebraska Supreme Court criteria:

1. The extent of control which the employer may exercise over the details of the work;
2. Whether the one employed is engaged in a distinct occupation or business;
3. The kind of occupation, with reference to whether, in the locality, the work is usually done under the direction of the employer or by a specialist without supervision;
4. The skill required in the particular occupation;

5. Whether the employer or the one employed supplies the instrumentalities, tools, and the place of work for the person doing the work;
6. The length of time for which the one employed is engaged;
7. The method of payment, whether by the time or by the job;
8. Whether the work is part of the regular business of the employer;
9. Whether the parties believe you are creating an employer-employee relationship;
10. Whether your employer is or is not in business.

Whether someone is an employee or independent contractor is determined by the work relationship by the unique situation. In most states, the final determination will be made by the labor department and/or courts.

Workers' compensation is rated and premium calculated by the payroll of the business. The payroll is an estimated amount in the beginning of the insurance period and at the end of the policy term companies do an audit of the books to determine the actual payroll and rate accordingly. If an independent contractor does not have a work comp policy in place, the payroll of the contractor will be included in the business' payroll and charged for by the insurance company. This has not always been the practice and we have been notified of the procedure change by several companies in recent months. It is the insured's responsibility to prove subcontractors are adequately insured by requiring a certificate of insurance. The Nebraska Court of Appeals has reiterated that "an employer who employs an independent contractor to do work which is in the usual course of business of the owner, and who fails to require the independent contractor to procure workers' compensation insurance, is liable as a statutory employer" under Neb. Rev. Stat. 48-116. Record keeping is critical, whether for proving your claims or defending yourself from claims.

If you have any questions about your business or workers' compensation policies contact The Home Agency today. ■

2015 Health Care Open Enrollment

November 15, 2014-February 15, 2015

Confused about health insurance and how it works under the new law?

THE HOME AGENCY
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Let us guide you!

The Home Agency writes with a variety of health insurance companies, so they can show you options available to you and your family. **Call today!**

Corbett Hahn

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Health Care Open Enrollment

By Corbett Hahn

In the last issue of our magazine, I talked about the upcoming open enrollment period for 2015. As we move closer to the open enrollment window, we have new information and some clarification on a few items. Some pertinent information will be repeated from the last issue and some information will be new or updated information.

ENROLLMENT PERIOD

The health care open enrollment period for 2015 begins on November 15, 2014, and continues until February 15, 2015. This is a much shorter window than last year's rollout 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 to bring with you 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. In March of 2014, the President announced that pre-2014 plans could be extended up to two more years. Nebraska's Department of Insurance decided in late April to allow pre-2014 health insurance plans to be extended out as far as 2016. It is up to each carrier to decide whether to accept this option. BlueCross BlueShield of Nebraska announced in May that they would allow pre-2014 plans to be extended into 2016.

IMPORTANT INFORMATION ABOUT BLUECROSS BLUESHIELD OF NEBRASKA

Anyone that currently has BlueCross BlueShield of Nebraska should be aware of their on-going negotiations with Denver-based Catholic Health Initiatives (CHI). This affects anyone receiving care from Alegacy Creighton Health in Omaha and Good Samaritan Hospital in Kearney. As of September 1, 2014, all CHI Health facilities and UniNet Physicians are no longer part of the BCBSNE provider network. If you would like to stay updated on this situation, you can go to the BlueCross BlueShield of Nebraska's web site to get updates. The web address is: <http://update.nebraskablue.com/>.

If you need to change plans due to this situation, please let us know. We can help you find comparable coverage from one of the other carriers that we use. Please be aware that this does not constitute a special enrollment period, and you won't be able to

change companies until the open enrollment period. This also means that your new coverage will not be effective until January 1, 2015.

SIGN UP, ON EXCHANGE OR OFF EXCHANGE?

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 would 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 off exchange, and you will not have to give your information to the exchange. We worked primarily with Coopportunity Health and BlueCross BlueShield of Nebraska last year. Coopportunity uses the Midland Choice network, which is still contracted with both Creighton and Good Samaritan hospitals.

PREMIUM TAX CREDITS

If you signed up for a plan through the exchange and received a premium tax credit, you must file a tax return for 2014. You will receive documentation that shows the amount of the tax credit that you received in 2014. You will need to utilize Form 8962 with your tax return. Remember, you used an estimate of your 2014 adjusted gross income to determine your premium tax credit. Form 8962 will help you calculate what the tax credit should have been based on your actual adjusted gross income. In some cases, you may owe some money back if you underestimated your income, or you may be entitled to some extra tax credit if you overestimated your income.

START EARLY

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. When the open enrollment period is up, you can't buy coverage without a special enrollment period. Examples of a special enrollment period are: loss of a job, divorce, 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. ■



CHINA AND THE UNITED STATES AGRICULTURE SECTOR

By Sara Ross

China and the United States are very important to each other when it comes to agriculture commodities, food security, and being able to feed a growing population. Kevin and I have both had the privilege of travel-



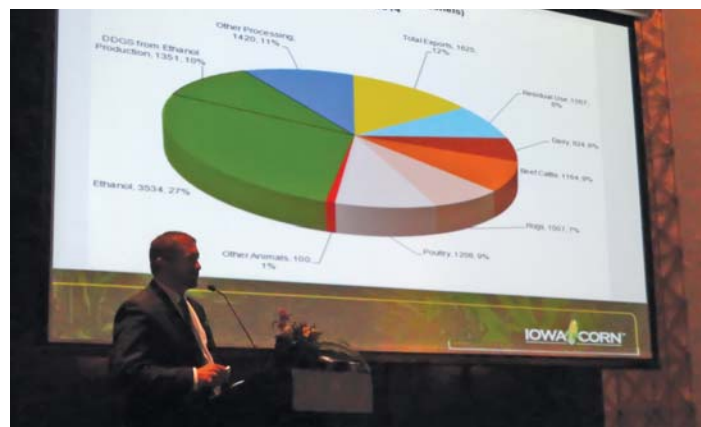
ing to China on different missions over the past few months in addition to also hosting a Chinese media group for dinner on our family farm in southwest Iowa in August. Here is a recap of our journeys:

CHINA-U.S. GRAIN AND OILSEED MARKET AND TRADE FORUM

In June Kevin traveled to Beijing, China with a fellow Iowa Corn Grower board member for the first ever China-U.S. Grain and Oilseed Market and Trade Forum hosted by the United



States Grains Council (USGC) and the United States Soybean Export Council (USSEC). They attended a three day conference where Kevin gave the closing comments. He talked about the future of China and how food security is a very important issue for them. He said imports from the United States could help with that issue, since the U.S. is a very reliable supplier, and wants to continue to be. GM (genetically modified) crops will also help improve China's food security concern.



They also helped conduct seminars in both Shanghai and Guangzhou, China where grain buyers attended and many topics were discussed, such as production practices, GMOs (Genetically Modified Organisms), the United States' ability to supply quality grain and a constant supply to China.

Overall this was a great trip for Kevin. They were able to reach many grain buyers and consumers during their visit. Kevin said one of the main goals of their trip was to help the Chinese understand that the U.S. is here to assist them in achieving food security through imports from the U.S. The U.S. has the capability to provide their much needed grains to help feed their country's staggering population.

CHINESE MEDIA TOUR

In August, Kevin and I hosted a daylong event for a group of Chinese media who were on an agriculture and biotechnology tour across the United States. The media provides a direct link of information to the Chinese consumer. So they are a very important resource for consumers!

The focus of this tour was to discuss the story of plant biotechnology and its role in the United States, how the technology is developed, regulated, determined safe, used by farmers, and moved into consumer channels in the United States, as well as around the world. The media represented a diverse group ranging from television, print, online news sources, and blogs.



The morning actually started in Des Moines at a local Hy-Vee grocery store. I met the China group there to look at U.S. food labels and discuss the different things you see on them. Organ-

ics, GMOs, all-natural, and many other labels were discussed. We also compared the price differences between organic and non-organic products and what causes those price differences. Terminology is very confusing to both the Chinese consumers as well as U.S. consumers.

The group then traveled two hours west to our farm where we fed them a family style dinner (thanks to Kevin's family for helping with that!). We also took them on a tour of our farm, showed them our equipment and cattle, toured a neighboring feed lot and also stopped by the Yield Complex where they were able to see a large sprayer, combine, and other farm equipment up close.



In China most farms are two acres or less. They were quite amazed seeing the large amounts of cropland and big machinery and couldn't believe a single farmer could handle the number of acres that one does in the United States!

MOM'S ADVOCATING FOR GMOs IN CHINA

At the time of the tour on our farm, I knew I would be traveling to China a few weeks later as part of a group titled "Moms Advocating for GMOs in China." I was hoping I would be able to see some of our guests again over in their country and I did!

Fast forward a few weeks and in September I was off on my journey halfway around the world. This "Mom's Advocating for GMOs in China" trip was sponsored by the United States Soybean Export Council (USSEC) and with me were three other women farmers and moms from the U.S.: Kristin from Ohio, Nancy from Wisconsin, and LaVell from Kansas. Linda was our coordinator and Jane was our moderator/interpreter and sometimes travel guide. We also had a lot of help from Xing and Marina from Weber Shandwick over in China. We couldn't have pulled off the meetings without the help and support of these ladies!



Left to Right: Marina, Xing, Linda, LaVell, Kristin, Nancy, Sara, and Jane

Our main goals for this trip were to talk to professional women and working mothers about our family farms, GMOs, and soybeans. One third of all U.S. soybeans are exported to China. One out of *every* three rows of our soybean fields travels across the ocean to a country that has 1.361 billion consumers, of which 53.7% of their population is urbanized. They have found that when people move to the cities they become wealthier and can provide better for themselves and their families. China actually has a goal to move 25% of the remaining rural citizens to cities in the very near future.



With China's ever growing population, they have seen soy food consumption double since 1992 even though production has

been declining. Right now they raise enough soybeans for human consumption and import from the U.S. and other countries enough soybeans to feed their livestock. At some point soon, China will have to import soybeans for food too.

This is where GMOs or biotechnology come into play. Previously the Chinese government had approved GMO corn and soybeans. But recently there has been a large backlash against GMOs from Chinese consumers. So much, in fact, that the government has not been able to move forward when it comes to importing and developing GMO crops. The Chinese government has invested billions of dollars into biotechnology already and some misinformation is to blame for the disruption of the development process.

China is worried about food self-sufficiency and food security for their people. The United States can be a part of their solution for food security! China's market drives our economy, so they are very important to U.S. agriculture.

The Des Moines Register recently published a seven day series on Iowa's Role in Feeding China. You can see all the articles in this series listed here: <http://features.desmoinesregister.com/business/feeding-china/>. On day one they reported eight solutions to Chinese food security. They are:

1. Increase yields without increasing farmland
2. Consolidate small plots
3. Produce more with less environmental impact
4. Reduce trade barriers, increase imports
5. Improve food safety
6. Reduce food waste
7. Provide more resources to rural areas
8. Switch to higher-value crops



When talking with the women at our townhall meetings and at the Embassy seminar, we found out that food safety and government trust are two key issues. Mothers in China do not trust the safety of

their food or their government, so much so that many of them buy their groceries online, including baby formula, from the United Kingdom. A few key takeaways from our meetings were that public acceptance is *very* important and also mothers are mothers no matter where they live in the world. We all want the best for our children and healthy, nutritious, safe food is one of those things!

These experiences have really opened my eyes to the global demand for food for the growing population. There is no possible way that we can provide enough food to meet the demand without the help of biotechnology. It allows farmers to grow more food on less land and helps reduce their carbon footprint, making the environment a better place.



Kevin and I both look forward to what the future may hold when it comes to the United States and China. We both have enjoyed our travels there and hope to get back real soon! ■

INTERESTING FACTS:

- Currently the U.S. market share for soybeans in China is 40%.
- Chinese government owns all the agriculture land and does 30-100 year leases with farmers.
- There are about 300 million workers in production agriculture in China, which comparable to the total population of the United States.
- China has 25% of the world's population, on 13% of the world's land with only 7% of the world's water.
- China's largest export to the United States is aquaculture, mostly tilapia.
- Food production must double to feed a global population of 9.6 billion by 2050.
- China's land area is roughly the same size as the United State's land area.

CHINESE GROCERY STORE

While in China, we visited a popular grocery store chain called Carrefour. It would be similar to a Super Walmart here in the U.S., but megasized! Very interesting shopping trip!



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

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ARE ALL INSURANCE COMPANIES REALLY THE SAME?

By Kristy Diefenbaugh

We've all seen the commercials: "Call now and save 15% or more on your car insurance!" Of course saving money sounds great, but are these companies selling substandard coverage or service? Their only marketing ploy is price, so this can lead the consumer to believe the only difference between insurance companies is price. Here is an example that choosing an insurance carrier involves more than the lowest premium.

Scenario: *The insured's auto was stolen and destroyed. This certain carrier denied the claim because his keys were in the car and there was no sign of forced entry. According to the adjuster, the policy does not cover theft without evidence of forcible entry.*

Let's first acknowledge that any time a claim is denied, the adjuster has an obligation to show explicitly in the contract where the loss is not covered. The insured/agent should read the policy to determine whether coverage exists or not.

Under current ISO personal auto policies (PAP), there is no requirement of evidence of forced entry to substantiate a theft claim.... "theft" is defined simply as the unlawful taking of someone else's property. So a carrier that writes a standard PAP should have no exclusion if a vehicle is stolen as a result of someone leaving their keys in the car.

After further review of this particular carrier, this policy in question is not an ISO form. According to this company, their policy states: "Forcible entry mean felonious entry by actual force and violence evidenced by visible marks on the exterior of the automobile and the destruction of the lockable steering column; or evidence of actual force to gain entrance to the premises on which the automobile

is garaged at the point of entry."

Based on the wording of this carrier's contract, it seems clear this claim is not covered and the insured has no recourse. This carrier's web site and slogan says, "An Insurance Program with a Difference." On this website, the personal auto section indicates they insure non-standard exposures and that their policy forms are "nontraditional." This points out a valuable lesson, that not all auto policies are equal.

So buyer beware! If you're unsure of what you are purchasing, we urge you to talk to an independent agent. The Home Agency is here to help you not only understand your policy, but offer exceptional coverage and service at the best price. Anyone choosing insurance based solely on price may get what they pay for. ■

Resources: Virtual University and <http://www.independentagent.com/Education/VU/Insurance/Personal-Lines/Auto/Physical-Damage/WilsonApples.aspx>.

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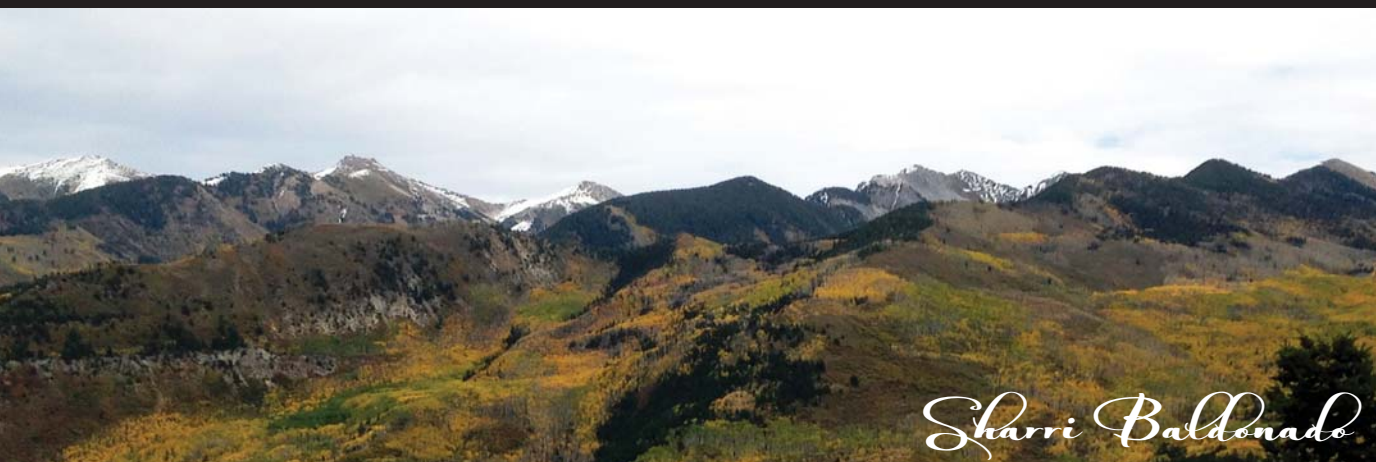
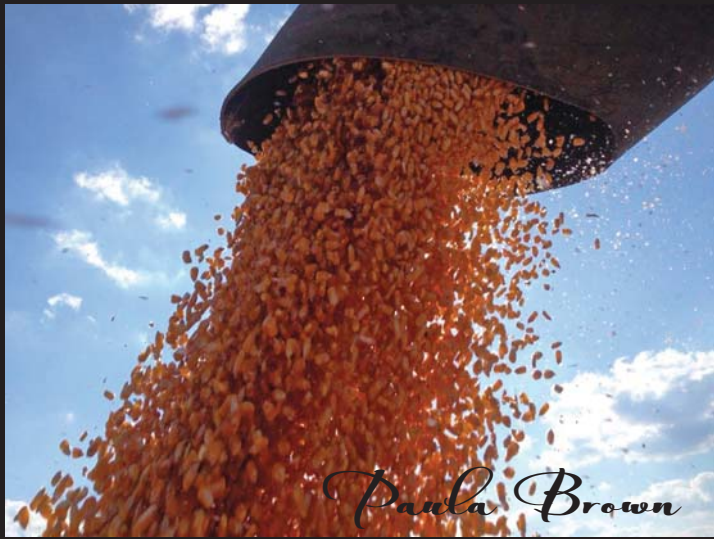
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Fall Photos







MAKING THE CLAIMS PROCESS EASIER WHEN FACED WITH A LOSS

By Diane O'Donnell

At the time of a loss, it is critical to be prepared with the information your insurance adjuster will need to quickly process your claim. The Nebraska Department of Insurance offers the following tips:

AUTO AND HOMEOWNERS CLAIMS

Take photographs/video of the damage. Make the 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 has inspected the property and you have reached an agreement on the cost of repairs. Save all receipts, including those from the temporary repairs 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 HOMEOWNERS CLAIMS

Don't make permanent repairs. An insurance company might deny a claim if you make permanent repairs before the damage is inspected. If possible, determine 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 or your company's claim hotline as soon as possible. Your policy might require that you make the notification within a certain time frame.

PROVIDE COMPLETE, CORRECT INFORMATION

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

KEEP COPIES OF THE 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. Also, keep a record of your time and expenses.

ASK QUESTIONS

If there is a disagreement about the claim settlement, ask the company for the specific language in the policy that is in the question. Find out if the 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 at least three references. 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.

BEFORE THE STORM

It's never too late to get prepared. A home inventory can help make the claims process easier following a storm. Please contact The Home Agency with any questions or concerns you have about your insurance policies or to get a new quote today! ■

Resources: Consumer Alert Nebraska Department of Insurance www.doi.ne.gov.

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BELOIT, KS

By Enos & Jill Grauerholz

The early bird gets the worm. Success with timely claim service starts with early notice of loss and prompt production reporting. Those who did this for their wheat harvest saw their claim checks coming in as early as the middle of June. We find those of you who email your production to us, get checks

very quickly. Adjusters love to get the ledgers sent to them; claims get worked much faster this way.

In August we had storms with hail and wind and the possible early freeze, so we already have some claims being turned in as we write this in September. Be aware of the condition of your crops and call us as soon as you think there could be a possible loss. It does not cost anything to turn it in. We will also have big revenue factors for our corn, milo, and soybeans. The prices for these are averaged during the month of October.

With high dollar claims, APH reviews or "audits" are very normal. Do not feel singled out. RMA has limits in place that trigger these reviews. If we have your information from the past years in our files, you may not even know you are getting reviewed. That's the way we want it to be -- smooth and easy for you.

As we head into the winter months, we hope to find the weather treats us well. We will be keeping busy taking care of cattle, watching Gannon play basketball, and visiting Gage at K-State while watching the 'Cats play football and basketball. We wish you a wonderful Holiday Season! ■

HOME, KS

By Paula Brown

Fall harvest, my favorite time of the year! 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. Mid-August we thought harvest would come early, but the weather pattern cooled and we are starting about the same time as typical in our area.

In September we held our fall update meeting at Landoll Lanes in Marysville. Marshall County Executive Director, Brandon Wilson, was our guest speaker. He provided a lot of information regarding the new farm bill and answered questions. We also talked about crop insurance changes for 2015, Beginning Farmer, SCO, and conservation compliance. Another topic was the lower market prices and the impact on MPCCI coverages and

STRATTON, CO

By Penni Fox

It's crazy how fast summer flew by and now we are welcoming in the fall season. I love the cooler weather and the start of changing leaves. By the time you read this we will all be getting ready for Thanksgiving and Christmas. Sure don't know where the time goes.

With corn harvest just around the corner some crops look wonderful while others were not lucky enough to be out of the paths of hail. Yuma County took the brunt of the storms this year. With much needed moisture came destruction. Kit Carson County only got hailed in spots. Hopefully winter will bring some great moisture without staying in the frigid temperatures they are predicting.

Thank you to all for your business and may your family have blessed holidays together!! ■

MCCLELLAND, IA

By Kevin Ross

SW Iowa news! Harvest is underway and so far the yields are all over the board. We are far behind any type of normal schedule here which seems to go along with the delayed planting and cool wet summer. On the bright side there will be some yields that are fantastic and some others that end up far below what one would have expected. Most of the lower yields are due to excess water or hail. APO policies are looking like they were a great choice for those folks that ended up with yield losses. With the extreme price drop, the higher levels of coverage are going to pay off once again and in our area with all the hail, the HPP-120 is going to make 2014 shape up pretty well for a lot of our customers. Obviously in a year like this there will also be others that are plugging in some incredible yields to bump that APH up for future years. Good luck this fall and hopefully we can get some late heat and wind to dry things out. We hope everyone has a safe and bountiful harvest! ■

premiums. Thank you to Brandon and to all who made it in for breakfast!

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. It appears almost certain we will have a revenue factor on row crops, so please get your production turned in as soon as possible. Remember, a revenue loss may mean you have a claim even without a production loss.

Thank you for your business and happy harvesting! ■

KIRWIN, KS
By Rhonda Jones

Wow, summer is over and now it is time to sow wheat and harvest the fall crops. The Kirwin area received a nice rain in early September, but a little too late to help the yields. The farmers were wondering in August if there would be anything to harvest!

With the falling grain markets, you may have a loss if you have the revenue plan. Turn in your production timely and if in doubt give me a call.

Fall also meant the start of school and football season. This is our son's senior year, and he unfortunately dislocated his knee cap and was out most of the season. His plans for college are to attend NCTA in Curtis, NE. I wonder if they will be able to convert him to a Cornhusker!!

Just a reminder, Kirwin is the goose capital of Kansas. Let me know if you need a place to hunt. Have a safe harvest and enjoy the holidays. Thank you for your business this last year. I am looking forward to the New Year. ■

LARNED, KS
By Clark Redding

Is it just me or did this year sort of zip by? More like a rocket. I just wrote one of these articles for the August magazine and now I'm at it again. I no more get used to putting 2014 on my checks, and then it's almost time to change again.

It's late September and Kansas got more rain this week. In Pawnee County it poured last night for another .75 of an inch. Eastern Colorado had rain again on Monday night. Kirk, Colorado had from 1.5 to 3 inches in places. Makes knifing beans or cutting high moisture corn kind of a pain, but they never complain about rain. I came down through south central Nebraska Wednesday, and they had another .70 of an inch on Monday. What a difference a year makes!

Fall harvest is looking to be as good as it can get. Everyone's corn is excellent, as well as their beans and milo. Too bad prices aren't looking as great. The markets look like hell at this point, and it doesn't appear as though it will get any better any time soon.

Like other agents at this time of the year (September), I'm finishing my wheat renewals. Many of my clients have bought up on their levels of coverage, but not all. If these prices do continue to fall and stay down, those that didn't will wish they had.

There are lots of new terms at FSA: SCO, PLC, and ARC. Has everyone done their homework? Have they? Crop insurance is getting more complicated with every new Farm Bill. We hope that all of the new government programs will be to the benefit of our farmers and not just to the benefit of our government.

Harvest will be in full swing before we know it. Looks like it will be a good one. Let's all be mindful of the safety that is so important in this business. One of the greatest professions on earth can also be one of the most dangerous. BE SAFE!!! ■

RUSKIN, NE
By Dave Meyer

Another growing season has come and gone, and at the time of this writing harvest is in full swing in south central Nebraska. Bean yields are excellent, and the corn yield is expected to be near record levels. With the prices dropping, even with high yields, there might be some revenue losses.

I hope everyone has a wonderful and safe harvest! ■



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Visit www.rcis.com/APO today. Learn how you can use Added Price Option to lock in the price of your spring crops before the March 15 deadline.

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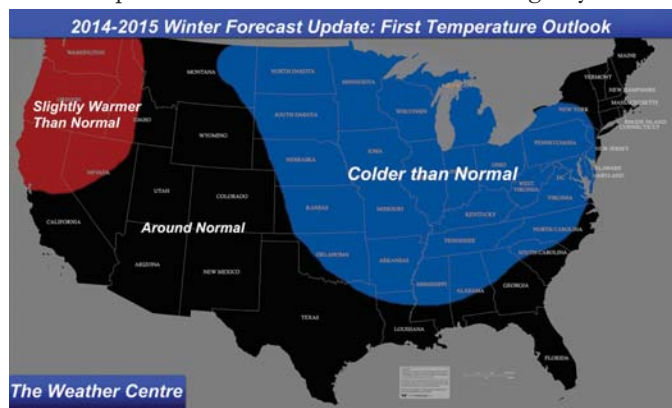
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WHAT'S IN STORE THIS FALL AND WINTER

By Brian O'Hearne

In this edition we talk about the start of the fall and going into the winter. While last summer seemed colder than normal, many parts of the Midwest were actually just slightly colder than normal with plentiful rains east of the Rockies. This has led to record crops with very tight rail transportation, and the need to store large quantities of grain, including some ground pile storage that is exposed to wet conditions. The Home Agency team has the tools you need to cover seasonal issues. The important thing to

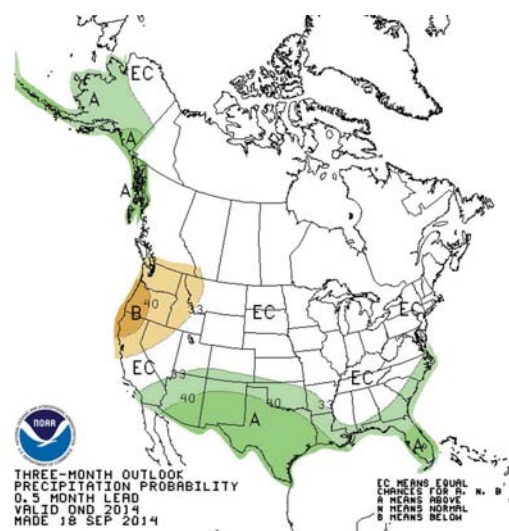


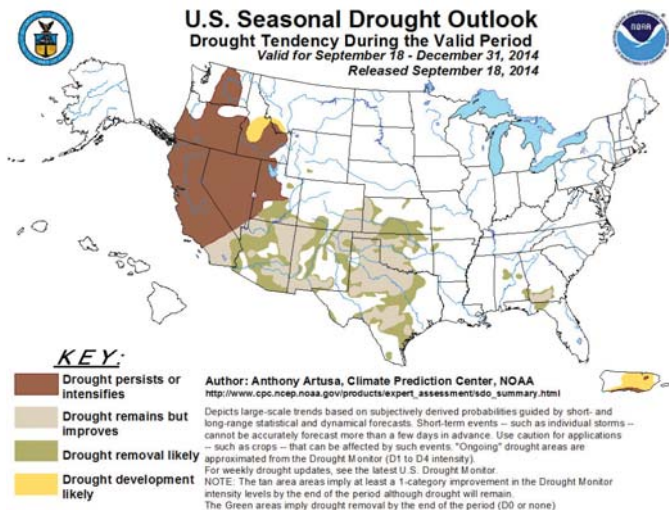
remember is using a weather hedge to offset weather risk is an effective way to keep your overall return on investment protected as well as an essential component of your annual risk management program.

The map to the left is the Weather Centre's First Temperature Outlook which forecasts the West to be warmer than normal with the Pacific Ridge pushing weather systems that would normally hit the U.S. West Coast up into Canada and then plunging cold air into the heartland. Cold weather hedges for feedlots and dairies for animal health and weight gain as well as municipalities and other energy consumers are recommended. Excess snow removal hedges for municipalities or snow guarantees for landscapers that rely on snow in the winter are interesting ideas.

The precipitation map for the next 90 days is shown to the right, forecasting wetter than normal across the Southern Plains and the Southeast and below normal conditions in the Pacific Northwest which is a classic El Nino footprint. The El Nino has been talked about for months and if it happens it may be weaker than forecast, which would tend to make for a wetter Midwest. In the last issue we suggested cooler conditions might bring unwanted precipitation at harvest which 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. This has really come true and pile protection is a hot topic you and your elevator can talk with your Home Agency representative about.

The Seasonal Drought Outlook for the rest of 2014 is on the next page. The Ridge and Drought remain and intensifies in the West. This allows for wetter conditions in the Southwest and Plains where removal or improvement of drought is forecast, which would mean wetter than normal and a good case for excess rain protection and possibly muddy feedlots.





Your agent can pull together a fall weather risk quote for you that can address these upcoming weather issues. The Home Agency 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 excess rain hedges, cold winter and snow 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 THIS FALL AND WINTER?

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 seasonal forecast updates each month and to get the latest one, ask for the WeatherManager from your agent.

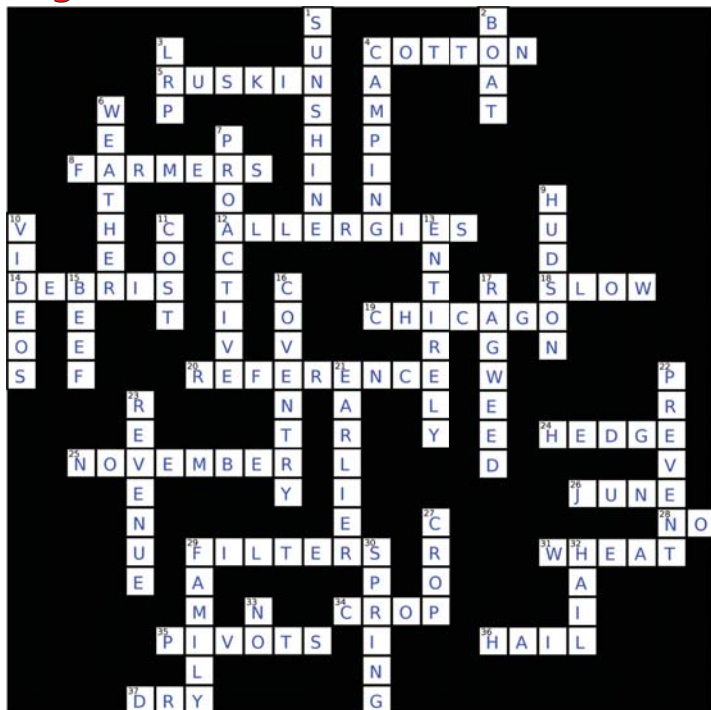
Mother Nature has no timetable, so a cool and wet fall and winter can cause added costs including added drying, harvest delay, early frost, and outside storage as well as increased energy costs this winter. All of these can be hedged with eWeatherRisk.

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. ■



August 2014 Crossword Puzzle Answers



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STAYING HEALTHY THIS FALL

By Morgan Yardley

Fall is the time when people start seeing a change in the weather and sometimes this does affect the body. As the weather starts to cool off more, people begin to see colds and the flu start to develop. There are ways to stay healthy and to keep your immune system up to speed.

Let's start with exercise. Did you know you do not have to spend two hours in the gym every day? It is recommended that you work out for 30 minutes a day five times a week. Let's do the math. That is only 2 ½ hours a week. That is not hard at all! You can even break up the 30 minute increments into 10 minutes three times a day. Need to vacuum the house? Do it for 10 minutes. Busy at work? No problem. Get up and walk around the office or step outside for 10 minutes if it's nice. It really is not that difficult to get 30 minutes of activity in a day. At night most of us go home and want to relax after work and watch our favorite shows. Am I correct? It is the fall and that's when the new season of television shows start up. Take advantage of all those commercial breaks by walking in place, doing pushups, or doing sit-ups. Just do something. Do not sit there for the entire hour. Get moving during your shows.

Once you feel like you can handle the 30 minutes a day for five days a week, step up your steps. It is recommended that we get 10,000 steps a day. Yes, for some this may be a lot because most of us sit at a desk for eight hours straight. Using a pedometer helps you track how many steps you have walked that day, and can actually help motivate you to complete the 10,000 steps. Take the long way to the printer, get up at work and go ask your co-worker a question instead of calling them. You can easily get 10,000 steps in a day if you really want to, and having a pedometer will help hold you accountable.

Now, let's talk about vitamins. Many adults and children in the U.S. do not get the recommended vitamins from their diets that they need. U.S. Department of Agriculture reports that, "Americans are significantly deficient, 50 percent or more, in Vitamins A, C and E, calcium, potassium, and magnesium." Additionally,

the Center for Disease Control and Prevention reports that more than half of Americans lack in Vitamin D. This includes 70 percent of elderly Americans and 90 percent for people of color.

Can you believe these numbers? For as much food as Americans eat, we do not eat properly. We all want fast food and easily assembled boxed foods to make at home. I know we are busy, but lacking in these vitamins is not good. These overly processed foods are the main reasons we are lacking in all major vitamins.

I could go on and on about this, but that is for another time and another article.

So let's chat about what vitamins you should be using when you start to feel sick. Vitamin C works well for preventing and helping colds move along. It also helps boost your immune system to fight the common cold. Web MD states that pushing Vitamin C into your diet can help reduce the duration of a common cold to as much as 24 to 36 hours. Zinc also helps with colds. You can purchase zinc over the counter in many forms. Talk with your pharmacist about what might work best for you. Also, if you take zinc regularly it can help prevent colds too.

In addition, you can use other things besides vitamins to help boost your immune system. Garlic is my favorite. I cook with a lot of garlic and luckily the people I cook for enjoy as much garlic as I do! Garlic can help reduce the risk of catching a cold since it helps to stimulate your immune system; therefore, it fights off viruses your body may attract.

Ginseng also helps with colds and the flu by boosting your immune system to help reduce and prevent the common cold or flu. Again, this may be purchased over the counter so talk with your pharmacist.

One last thing that will help prevent the flu, the flu vaccination. Flu vaccinations are recommended for most children and adults. They are highly effective and readily available. Often flu shots are available at your local Hy-Vee, Walgreens, Wal-Mart, etc., without having to make an appointment with your doctor. It is as easy as just walking in and asking for the flu vaccination.

So to stay healthy this fall, keep moving, make sure you are getting the vitamins you need, and get a flu shot. Have a happy and safe fall! ■

Resources: <http://www.webmd.com/vitamins-and-supplements/lifestyle-guide-11/colds-flu-immune-system?page=2> and <http://www.ahealthiermichigan.org/2014/05/16/are-you-nutrient-deficient/>.



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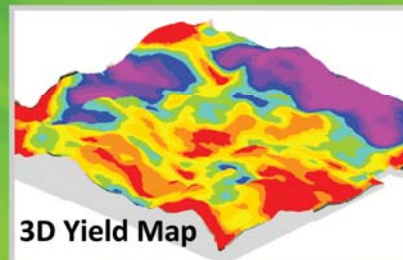
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HOW TO SELECT A LONG TERM CARE INSURANCE POLICY

By Alan E. Kuzma, CLU ChFC

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Here's a question for you: What if you learned that you had a 50/50 chance of your home burning down in the next 10 years, what would you do?

I hope your first response would be to contact the good folks at The Home Agency to make sure your homeowner's insurance is adequate!

I mention this because according to the General Accounting Office of the United States Government, 52% of Americans over the age of 65 will need skilled nursing care. It could be 30 days for rehabilitation; it could be a 10-year stay for Alzheimer's. The average duration of a skilled nursing care stay is 2.93 years. The average cost for a semi-private room according to a Met Life survey is \$222/day or \$81,000/year. I spoke to a lady in Lincoln this past week whose husband is in a care facility and she was paying over \$10,000 per month! Do you have \$240,000 tucked away for your long-term care needs? If not, read on.

WHY DO YOU NEED LONG-TERM CARE?

Like the purchase of any insurance your hope is that you never have to use it and you want dollars there to replace a loss. You have three options to pay for long-term care: 1) spend your own money, 2) have a third party payer—an insurance company, or 3) have the government pay for your care.

Most people that purchase long-term care insurance do so for the following reasons: conservation of their own assets and it gives them control, choices, and flexibility.

BUT WAIT A MINUTE, I THOUGHT MEDICARE PAYS FOR IT!

Let me lay out the scenario as to how Medicare pays for skilled nursing care. First you have to be admitted to a Medicare approved facility for three midnights. In Lincoln where I am located that would be either St. Elizabeth's Hospital or Bryan LGH. Key words here are 'admitted' and 'three midnights'.

Let's say you are then transferred from the hospital to a skilled nursing care facility. Medicare will pay for the first 20 days. Then from day 21-100 Medicare and your Medicare Supplement insurance will pay

for a majority of the cost; however, there is one important proviso—you must be getting better and working towards discharge. If on day 56 it is determined you are not going to get better and you need custodial care, then you start paying for your own care.

THE BASICS OF CHOOSING A LONG-TERM CARE POLICY

A long-term care insurance policy will pay when you are unable to perform two of the six activities of daily living (ADLs). Those are 1) Bathing and showering, 2) Dressing, 3) Eating/feeding (including chewing and swallowing), 4) Functional mobility, 5) Personal hygiene and grooming, and 6) Toilet hygiene (completing the act of urinating/defecating).

You want to make sure the policy will pay if the insured is in a nursing home, at home, at community care, and adult day care. Candidly, I would stay away from contracts that only pay at home or in a nursing home.

Every policy has an elimination period. This is the period of time one must be unable to complete the ADLs before the policy pays. Elimination periods range from 0 days to 730 days. The most common we see are 60 or 90 day elimination periods. Think of an elimination period similar to the deductible on your health insurance. The rule of thumb is the longer the elimination period the lower the premium.

The next decision you will need to make is the daily benefit. This is the amount of money paid each day. In eastern Nebraska I rarely will recommend one with lower than a \$200/day benefit.

Every policy has a term, meaning for how long the benefits will be paid. Most common terms are 2, 3, 4, 5, 7, 10 years and lifetime. As you would imagine the longer the term the more expensive the premium.

Inflation protection, one of the most critical parts of a long-term care insurance policy, is the inflation adjustment. Imagine this, you are 63 years old and purchase a policy that pays \$175/day. With a 4.28% medical inflation rate, if you need the policy to pay at age 75, costs by then will have risen to \$318/day. So as you can see it is vitally important to have your benefit adjusted for inflation. Some companies offer a simple percent increase while others offer a compounded percent increase. I always prefer the compounding option. Just so you are aware, an inflation adjustment option will almost double the cost of the coverage.

THE PARTNERSHIP PROGRAM

In the event you want the government to take care of you through Medicaid, the in-facility patient will be required to spend down their assets to \$4,000 (in Nebraska). In other words, before you get any of the State's money for long-term care, you must first spend your own.

75 million baby boomers have mucked things up. The need for senior health care is expected to soar in the next 20-30 years, creating an unprecedented strain on the Medicaid system. With that in mind, the federal government is urging baby boomers to be proactive and purchase long-term care insurance. They are doing this by implementing the Partnership Plan.

A Partnership Policy is a qualified long-term care policy (including a certificate issued under a group insurance contract) which would result in an asset disregard to the amount of long-term care benefits received under a Partnership Policy for the purpose of determining the policyholder's eligibility for Medicaid after the policy limits are exhausted.

In plain English what this means is that if your policy has paid out \$200/day for three years or \$219,000 in benefits, then the next \$219,000 of your assets do not have to be spent down to qualify for Medicaid.

A Partnership Policy must:

1. Be tax qualified under Section 7702B (b) of the Internal Revenue code.
2. Have an issue date of after July 1, 2006.
3. Must cover an insured who was a resident of Nebraska (every state has their own definition) when coverage first became effective.
4. The Federal consumer protection requirements of Section 191 of the Social Security Act must be met with respect to the policy.
5. Must contain some element of inflation protection for policy holders under the age of 76.

OTHER CONSIDERATIONS

In addition to the aforementioned items, here are other things to keep in mind:

1. Pre-existing conditions limits: policies usually contain limits for a pre-existing medical condition for which you received treatment or had symptoms of within a certain period before the policy was issued. If you have pre-existing conditions it is vital you understand what is covered and what is not.

2. Where to look for long-term care insurance: offered through private companies, group plans, and association plans.
3. Check with several companies and agents.
4. Don't be misled by advertising.
5. Make sure the insurance company is reputable.
6. Review your contract carefully and ask questions if you do not understand.
7. Go to www.niac.org for a *Shopper's Guide to Long Term Care Insurance*.

As I mentioned at the beginning of this article, if you knew you had a 50/50 chance of your house burning down in the next 10 years what would you do? These are exactly the odds of you needing skilled nursing care after age 65. Be proactive. Yes, it is expensive, but so are medical costs.

My next article will deal with alternatives to traditional long-term care insurance policies. If you have questions, check with the good folks at The Home Agency or feel free to reach out to me at alan@kuzmafinancialservices.com or 402-438-4200.

Till next time, stay healthy!!!! ■



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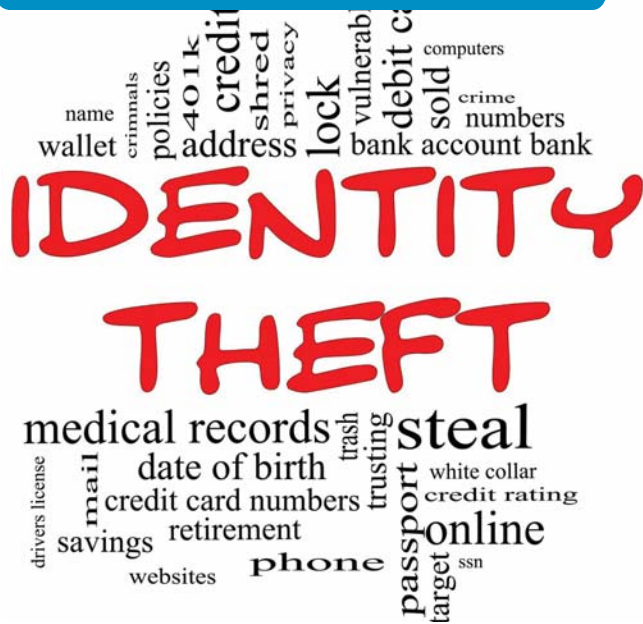
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IDENTITY THEFT 101

What College Students & Parents Need to Know

By Julie Dornhoff

Typically when a student graduates from college, they have incurred thousands of dollars worth of student loans. Imagine adding to that thousands of dollars of unauthorized debt and a wrecked credit rating as a result of identity theft. College students may be a target of identity theft because of the availability of personal information and the manner in which many students handle it.

Identity theft is one of the fastest growing crimes in the United States, costing victims more than \$5 billion annually. Once personal information is obtained, a person might open new credit card accounts in your name, open bank accounts in your name to write bad checks, or take out a loan in your name. Health care identity theft is another major area of concern.

Almost one in three identity theft complaints received by the Federal Trade Commission come from young adults. According to a recent U.S. Department of Justice report, households headed by persons ages 18-24 were more likely to experience identity theft than others.

Students should keep in mind the following suggestions:

- Avoid carrying your Social Security number and driver's license together in your wallet.
- If the school uses your Social Security number for your student I.D., request an assigned number.
- Request your Social Security number not be used to publicly post grades.
- Shred pre-approved credit card offers and bills before disposing of them.
- Avoid putting outgoing mail in unsecured campus mailboxes. Instead, deposit outgoing mail directly in U.S. Postal Service mailboxes.
- Do not shop online or pay bills on a public computer.

- Be suspicious of solicitors. You should never give personal financial information or your Social Security number to anyone unless they have good reason for needing it.
- Limit the amount of information you place online. Whether you're in a university directory or on a social networking site like MySpace or Facebook, remember that anyone can read what you post. Don't make personal identifying information public.

Several insurance companies offer identity theft insurance; however, identity theft insurance does not cover direct monetary losses incurred as a result.

Identity theft insurance generally provides coverage for the cost of reclaiming your financial identity, such as the costs of making phone calls, making copies, mailing documents, lost wages, and hiring an attorney.

Things to consider when purchasing an identity theft policy include:

- Find out what the policy limits are, if any.
- Find out if there is a deductible. Some policies require you to pay the first \$100-\$500 of costs incurred for reclaiming your financial identity.
- If the policy covers lost wages, verify what limits apply and what is required to trigger this coverage. Be sure you understand when the policy will reimburse your time away from work.
- If the policy covers legal fees, verify which limits apply and if legal work needs to be preapproved by the insurer.
- Before you buy, check to see if your homeowner's insurance includes identity theft insurance as part of that policy and whether or not the coverage extends to your student living away from home. If not, you might be able to purchase a stand-alone policy from another insurer, bank, or credit card company.
- If a student is renting an apartment, ask if the renter's insurance covers identity theft, or if it could be added to the policy.

As with any insurance policy, make sure you understand what you are purchasing and compare prices, coverage, and deductibles among multiple insurers. Federal law provides a \$50 liability limit for the fraudulent use of ATM/debit and credit cards. Because of this, most identity theft victims never incur a high amount of direct monetary losses; however, restoring credit and correcting the information can be a time-consuming, frustrating, and a costly process.

Please contact the professionals at The Home Agency to discuss your options. Many of our companies offer identity theft coverage. We also have a product through Legal Shield that offers stand-alone identity theft coverage. The company provides continuous monitoring of your credit and notifies you immediately if there is activity on your credit line. If identity theft does happen, they go to work immediately to restore your credit and your identity. ■

Reference: Consumer Alert – Nebraska Department of Insurance

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Fall Favorites

Potato Casserole *From: Sharri Baldonado*

Adapted from an AAL Kitchen Favorites Recipe

Ingredients:

2 lb. frozen hash browns
 ½ c. melted butter
 1 tsp. salt
 ¼ tsp. pepper
 ½ tsp. garlic powder
 ½ c. chopped onion
 8 oz. sour cream
 5 oz. grated sharp Cheddar cheese
 1 can cream of chicken soup

Topping:

2 c. corn flakes, crushed
 ¼ c. melted butter

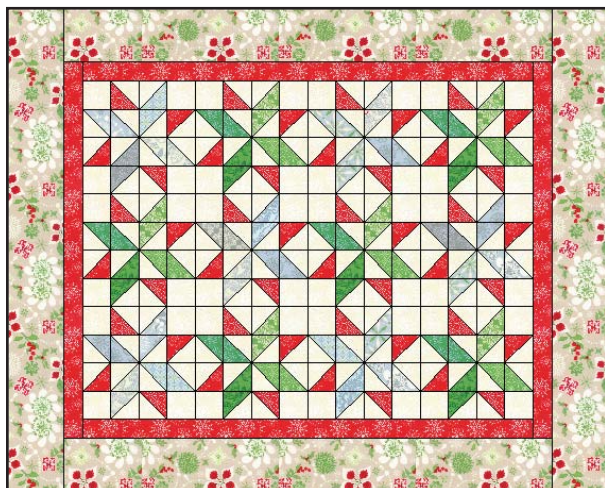


Directions:

Preheat oven to 350°. Mix all the ingredients together except for the topping. Place in a greased 9x13 inch pan.

Mix the cornflakes and melted butter together. Sprinkle over the potato mixture. Bake for 45 minutes. Serves 10-12 people.

Fall is definitely here along with the cool temperatures and the start of the holiday season. Thanksgiving is right around the corner and this side dish would be a great accompaniment to your dinner! You can even mix it up ahead of time and pop it in the oven right before the big meal. Have a Happy Thanksgiving!



Winter Solstice Mini Quilt

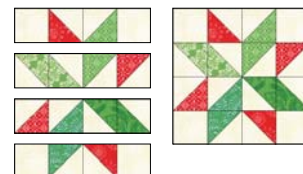
Construction: All seam allowances are 1/4"

Construction:

1. Draw a diagonal line across the wrong side of the 2 1/2" cream squares. Pair right sides together with the colored 2 1/2" squares. Sew 1/4" from both sides of the drawn line. Cut apart on drawn line. Press towards colored square. Trim unit to 2" x 2". Make 48 total squares of each color variation.



2. To make star block, arrange units as shown. Note that two matching half-square green (or blue) triangles are paired up to form each individual point of the star. The red accents can be random prints or matching.



3. Sew units into rows, then join rows together. Block should measure 6 1/2" x 6 1/2". Make 6 green and 6 blue blocks.
4. Sew blocks into 3 rows of 4 blocks.
5. Add the 1 1/2" inner border strips to the sides then to top and bottom of quilt. Add the 3 1/2" out border strips to the sides then to the top and bottom of quilt.

Finished Size: 26"x 32"

Supplies Needed:

1 Charm Pack OR Six 5" squares each of red, blue, green
 Cut each 5" square into (4) 2 1/2" squares

Background: 5/8 yard

Cut (5) 2 1/2" strips, sub-cut into (72) 2 1/2" squares

Cut (3) 2" strips, sub-cut into (48) 2" squares

Inner Border: 1/4 yard: Cut (4) 1 1/2" strips

Outer Border: 1/2 yard: Cut (4) 3 1/2" strips

Binding: 1/3 yard: Cut (4) 2 1/2" strips

Backing: 7/8 yard

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Crossword Puzzle

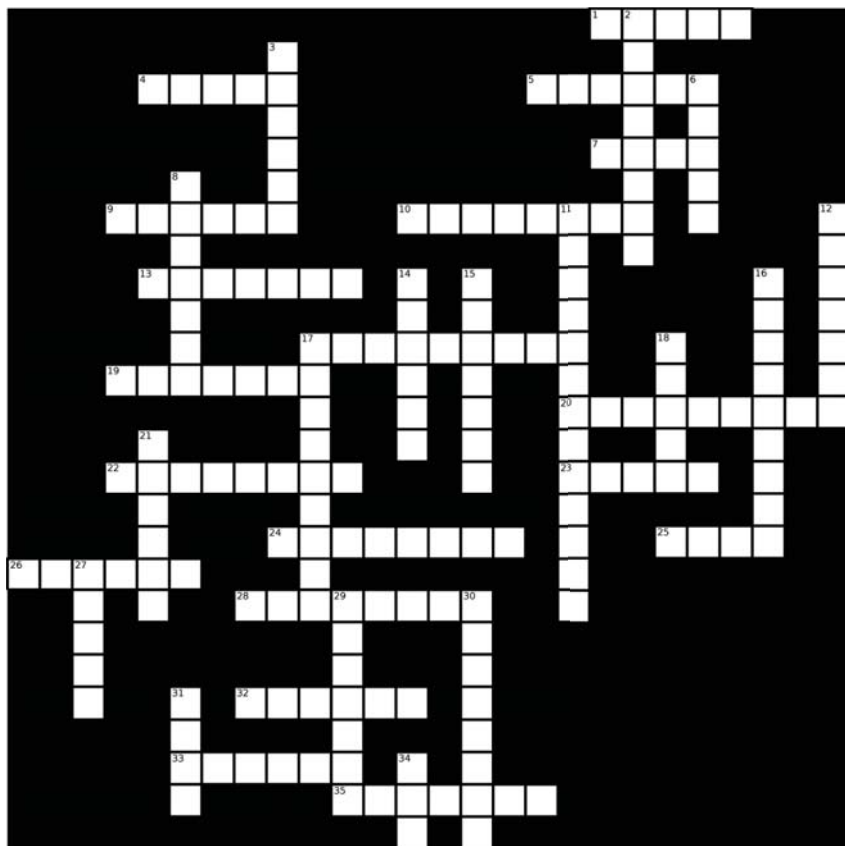
Please enjoy this crossword puzzle. You will find every answer somewhere in this magazine. The correct answers will be in the next issue.

ACROSS

- 1 The cattle markets have seen some all-time ____.
- 4 If a farmer had a Production Hail policy this year, those losses will be finalized ____ production records are turned in.
- 5 When he was in China, Kevin met with grain ____ and discussed production practices and GMOs with them.
- 7 It is recommended that you work out for 30 minutes a day ____ times a week.
- 9 At least one crop insurance company that The Home Agency works with reported a record number of hail ____.
- 10 LRP is a ____ product with no sales closing date.
- 13 In the event of property damage, homeowners need to make necessary repairs to ____ further damage to the property.
- 17 All acres of the crop insured must be reported, whether or not the acres are ____.
- 19 Identity theft costs victims more that \$5 ____ annually.
- 20 The weather forecast shows plunging cold air into the ____.
- 22 On your crop insurance you will get paid for \$11.36 for ____ for every last bushel under your guarantee.
- 23 In most states businesses are not required to purchase workers' compensation coverage unless they have employees who are not an ____ of the business.
- 24 The health care open enrollment period for 2015 begins ____ 15, 2014.
- 25 On your crop insurance you will get paid \$4.62 for ____ for every last bushel under your guarantee.
- 26 Health insurance premiums are anticipated to be ____ for 2015.
- 28 Workers' compensation provides ____ to injured workers for time lost from work and for medical and rehabilitation services, along with death benefits to surviving spouses and dependents.
- 32 Who recently sat in Jim's Nebraska Volleyball seat?
- 33 If the El Nino happens, it may be weaker than forecasted, which would tend to make for a ____ Midwest.
- 35 The Autumnal ____ is where the day and night are each about 12 hours long, and is the first day of fall.

DOWN

- 2 Ask the adjuster for an ____ explanation of the claim settlement offer during the settlement process of a claim.
- 3 Identity theft is one of the fastest growing ____ in the United States.
- 6 It is recommended that we take 10,000 ____ a day.
- 8 Workers' compensation is rated and premium calculated by the ____ of the business.



- 11 Kevin and Sara recently had a Chinese media group on their farm to discuss plant ____.
- 12 52% of Americans over the age of 65 will need ____ nursing care.
- 14 Food production must ____ to feed a global population of 9.6 billion by 2050.
- 15 Pasture, Rangeland, and Forage acreage under the Rainfall Index must be reported and insured with and intended use of either hay-ing or ____.
- 16 ____ protection is one of the most critical parts of a long-term care insurance policy.
- 17 Cattle ____ has seen some all-time lows.
- 18 One out of every ____ rows of soybeans grown in the United States is exported to China.
- 21 Last summer seemed ____ than normal.
- 27 When signing up during the health care open enrollment, one thing you should know is your adjusted ____ income for 2015.
- 29 If a farmer has grain from last year's harvest still stored in bins, they should wait to add any of this year's grain to it until an adjuster has been out to ____ the storage facilities.
- 30 One of the main goals for Sara while in China was to discuss ____.
- 31 The Multi-Peril rate for crop insurance has been going ____ over the last couple of years.
- 34 With workers' compensation, since the employer is now liable for work related injuries and disease costs regardless of fault, the employee cannot ____ the employer for injuries. ■

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*Photo on the front cover was taken by Sara Ross
on the Tiarks farm near Underwood, IA.
Design and layout of The Home Agency Magazine is by Sara Ross.*

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