

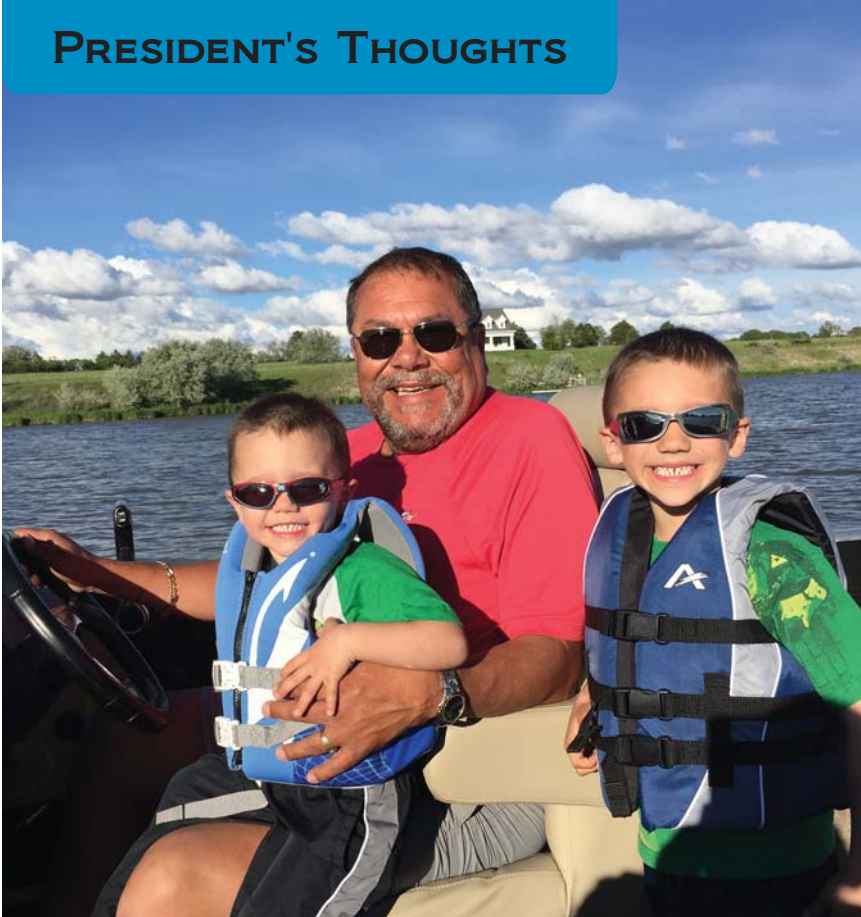
Vol. 8, No. 3--August 2015

# THE HOME AGENCY

thehomeagency.com







### FROM THE DESK OF JIM BALDONADO...

**O**h what a difference a year makes. Last year at this time we were overloaded with all kinds of claims. It all started around Mother's Day and continued weekly through Father's Day. Very heavy winds upset a record number of pivots across the state. Add all sizes of hail to the wind and it does not take long to go from a great looking crop to one you will not be able to harvest.

It's storms like last year that make producers happy they are insured with The Home Agency. No one likes storms of any kind; we all know you would rather grow a crop. But when those storms hit and you get paid like we said you would, you understand why you pay the premiums you do.

Now, jump forward a year to the first week of July, 2015 – irrigation is just starting to run full bore. We have only had a few hail losses turned in across our four state region. I only know of one pivot that has been turned over from the wind, so at this point things are looking great.

Once the rain started, it did not want to stop, which I will never complain about. But it did make for some delays in planting corn and soybeans. A lot of people don't realize how much money an inch or two of rain saves on irrigation. You are looking at between \$2,000-\$4,000 every time that pivot makes one circle. Take that times the number of pivots you have and that adds up to be a lot of dollars!

With all the rain we also had a nice run up in prices starting the last two weeks of June, with corn trading over \$4 on Dec

futures and over \$10 on Nov beans. I don't know if those are the prices you need or want, but they are better than starting with \$3.

I think most of the rain came a little too late for our wheat. We have had a number large wheat claims from winter kill, which producers may have destroyed and planted a second crop. Or, if they did take the wheat to harvest, it was nothing to write home about. But thank God most had something to harvest as the hail has stayed away in most areas.

### PIVOTS

Another insurance agent once told me, "The biggest risks on your farm policy are 16-year-old drivers and pivots." Well, other than suggesting a good hiding spot for the keys, which they will probably find anyway, we can't do much about young drivers. But we can help reduce your risk due to pivot losses. For several years now, we have been promoting the benefits of stand-alone replacement-cost pivot insurance.

Something important we want to bring to farmers' minds when they are looking over their crops under irrigation is not to underestimate the value of the machine that turns on the rain even when Mother Nature has turned it off!

Now, you may be staring out at a pivot on your farm thinking it's a lifesaver, but that it's 30-40 years old and probably not even worth \$10,000. Well, let me tell you that is a huge mistake and misunderstanding of that machine's value. If you were to sell it, it very well might only fetch \$10,000, but in the blink of an eye (and maybe a wind gust) that machine could be laying on its side and all of a sudden its value just skyrocketed to \$70,000, or

## STAND ALONE PIVOT COVERAGE



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- Replacement Cost Coverage** - insure any machine for full replacement cost.
- No Age Restrictions** for coverage.
- Stand Alone Coverage** - takes some of a farms highest risk equipment off of a farm policy and moves it to a policy of its own.
- Coverage for Mechanical and Electrical Failure** on the system.
- Pivot Dealer Adjusted** in most cases.
- Per Occurrence Deductible** - one deductible for all machines on the same policy damaged in the same event.

possibly more. At least that is what it's going to take to put up a new one in its place. Believe me, we have seen it and it's amazing just how quickly that pivot's value changes with just one gust of wind. When a pivot gets totaled, it doesn't matter whether it is a 1975 or 2014 model, they will both cost the same to replace.

So why do people insure the 2014 pivot at \$70,000, but only insure the 1975 pivot for \$10,000? At The Home Agency, we are passionate about making sure producers understand where they may have gaps in their coverage and showing them what coverages they can have to better protect themselves in times of loss. Paying \$60,000 or more out-of-pocket to cover the expense that wasn't covered when having to replace that 1975 pivot due to a loss isn't good protection.

Through the companies we represent, coverage can be written on any age machine for full replacement cost on a stand-alone policy that isolates any pivot losses from the rest of your farm policy. Also included is mechanical and electrical failure that would cover a loss due to a bolt breaking or a micro-switch failing. In the event of a loss, these policies will save you time and money with two very important features. First, if multiple pivots get damaged in one storm, there is a per-occurrence deductible; second, the companies we represent rely heavily on the dealer for repair or replacement costs, and in most cases will not need to involve an adjuster. This will get your machine up and running as quickly as possible.

Again, a main focus we have is educating producers to the true value of their pivots, not just the cash value at the moment. If you're not insured for replacement cost, then your insurance may be focused on the here and now rather than the future storms that we hope never to see but know could be around the corner. Please give us a call for a quote for full replacement cost on your pivots – one that values them where they should be to protect your farm's bottom line.



#### NEW DRONE

Last year for Christmas, my staff gave me some money to put towards a drone. At that time I knew nothing about drones, and to say today I know a lot about drones is not correct either. I can make it fly, I can keep it under control, and I can take some great pictures and movies. I am willing to bet that down the road you are going to see a lot of uses for them.

It is my understanding that one crop insurance company has already been given permission to use

them in some types of adjustments. And I also understand one of the larger property/casualty companies is using them as well.

What I do want to do with mine is to view fields from 100 feet up with my customers. If they have a hail loss or wind loss, I can look straight down on that piece of ground and show him what the damage looks like. This will have nothing to do with the adjustment, as the adjusters will have to do their own thing, but it will give my insured an idea what is there or not there.



I had a rancher tell me he uses his for checking cattle. He goes to the pasture and if he can't see the cattle, he sends his drone up where he can look in all the

pockets of the pasture until he finds them. Some say they check all the water tanks in the pasture just by sitting in one spot. I also know that big patches of thistles show up really well. When it's all said and done, I want to bring "added value" to our customers, which comes at **no charge**. You all know I always try to bring new products or services to the table first and then others will follow. Let's visit the drone issue 3-5 years down the road and see where we stand.

#### FAMILY

If you remember reading the last issue of our magazine, it's going to be a busy summer and fall. As you may have read, our daughter, Megan, will be getting married on August 15<sup>th</sup> at our place at Plum Creek. So by the time you are reading this, I will have less than two weeks to get whatever I have to do, done! What I'm trying to do now is teach the dogs to do their business on the east side of the house, not on the grass on the west side where the wedding will be. It's kind of hard to teach an old 110 pound lab new tricks!

After that, sometime in late September or October, our oldest daughter, Sara, will be having identical twins. Kevin, Sara, Hudson, and Axten know the sex, but are not telling anyone. Hudson is old enough that he likes to tease Grandma Sharri. I would like to know, but more importantly, I just want everyone to be healthy.

Well, I hope the rest of the summer continues to be uneventful as far as weather is concerned. If I can be of any assistance to you, please let me know! ■





# Crop Insurance Update

By Cindy Davis

**W**hat a difference a few months can make! Here in the Central Plains it was a game changer for some producers. According to the National Oceanic and Atmospheric Administration (NOAA), Nebraska had its second-driest and Iowa its third-driest March on record, and at that time were on their way to a top 10 dry start to the year. The old adage in Nebraska is “If you don’t like the weather, wait five minutes.” In this case, wait a couple months and see significant change! May of 2015 was the wettest on record for the contiguous United States, according to federal meteorologists cited in the Claims Journal article on June 10<sup>th</sup>. Colorado had its rainiest May, and Nebraska, its second wettest month on record. With the drought of 2012 still fresh in our minds, we are always thankful for rain; but it sure created problems this spring for producers trying to get row crops planted. Some producers held out and were lucky enough to get their crops in between rains, others had to make quick decisions and change to later planted crops, and still others were forced to elect prevented planting in some situations. Regardless of the actions taken, their crop insurance policy proved, once again, to be the safety net that no one wanted to be without.

## 2015 WHEAT PRODUCTION

Hopefully the weather cooperated during wheat harvest and allowed for a decent crop to be brought in. If you haven’t reported your wheat production to your agent, now is the time. They need your production to finalize claims and update your databases. The harvest prices for winter wheat should all be set by the time this article reaches you, and from the looks of it, there could be numerous revenue losses. The harvest price for winter wheat in Kansas, while I’m writing this article in mid June, was tracking at \$5.25 – down quite a bit from the projected price of \$6.30. The projected prices for 2015 Winter Wheat and tracking dates/prices for the harvest prices are detailed in the chart to the right.

## 2015 ROW CROP HARVEST

The 2015 wheat harvest may be in the books, but row crop harvest is right around the corner. Soon the combines will be rolling, the days will get longer and the nights shorter. We know this time of year gets hectic, and, first of all, we want you all to have a safe harvest! Below are a few reminders to keep in mind before harvest starts that can save you time and frustration at claim time.

- First of all, never destroy a crop without giving notice to your agent and allowing time for an adjuster to release the acres. Destroying acres without consent could result in an uninsured cause of loss and a very negative impact on your APH.
- The prior statement also pertains to chopping silage – always give your agent notice prior to chopping. The adjuster may need to appraise these acres so the sooner you can give notice to your agent the better.
- New crop grain should not be stored in the same bin/storage location as old crop grain until you have been in contact with your agent and an adjuster has measured the old crop in each storage location.
- Your production should be kept separate by unit, even if you have elected enterprise units on your policy. Commingling grain could be very detrimental and even take you completely out of a loss payment situation.
- Mark your scale tickets by unit or farm name for easy refer-

## 2015 Winter Wheat Prices & Harvest Tracking Dates

States	Projected Price - Yield Protection (YP) & Revenue Protection (RP)	Harvest Price Track- ing Dates* - Revenue Price (RP)
NE, CO, SD	\$6.41	Sept KCBOT July 1-July 31
KS	\$6.30	\$5.31
IA	\$5.93	Sept CBOT July 1-July 31

ence later.

- Keep track of any production that is being fed.
- Be sure to get your losses turned in timely. Don't wait until the end of harvest to report a loss to your agent. The policy provisions are very clear about loss reporting. The provisions state that in the event of damage or loss it is the insured's duty to give us notification within 72 hours of the initial discovery of damage, but not later than 15 days after the end of the insurance period. For most crops the end of the insurance period is the earlier of: 1) harvest of the crop 2) destruction of the crop or 3) the calendar date for the end of insurance as listed in the Crop Provisions.
- Report production to your agent as soon as harvest is complete.
- If you purchased a Production Hail policy for 2015 crops, those losses cannot be finalized until your production has been reported. It is recommended to keep your production separate by field and/or pivot for these hail policies.

The Projected Prices for the 2015 row crops were set back in February for the Yield Protection (YP) and Revenue Protection (RP) plans. They are shown in the chart below, along with the tracking dates for the Harvest Prices for the Revenue Protection plan.

2015 SPRING CROP PRICES & HARVEST TRACKING DATES			
Crop	States	Projected Price Set - Yield Protection (YP) & Revenue Protection (RP)	Harvest Price Tracking Dates - Revenue Price (RP)
Corn	NE, KS, IA, CO, SD	\$4.15	Dec Corn CBOT Oct 1-Oct 31
Grain Sorghum	NE, KS, IA, CO, SD	\$3.99	*Dec Corn CBOT Oct 1-Oct 31
Soybeans	NE, KS, IA, CO, SD	\$9.73	Nov Sbean CBOT Oct 1-Oct 31
*Multiplied by the price percentage relationship between grain sorghum and corn as determined by RMA.			

## 2016 WHEAT

We are not far off of a new crop year. It's hard to think about the 2016 crop year now, but before long the drills will be rolling through the fields. The Sales Closing Deadline for 2016 winter wheat is **September 30, 2015**. All changes and additions to your winter wheat policy need to be made prior to this date. The Risk Management Agency (RMA) has worked diligently to implement the APH Yield Exclusion (YE) for the 2016 winter wheat crop year. The APH Yield Exclusion was initially available on some of the 2015 row crops. YE allows producers, with qualifying crops in eligible counties, to exclude low yields in exceptionally bad years from their production history when calculating yields used to establish their crop insurance coverage. On June 12, 2015, RMA announced the expansion of this crop insurance option to the 2016 winter wheat in select counties. Also included in this announcement was the addition of the Supplemental Coverage Option (SCO) to more counties for winter wheat. SCO has been available since the 2015 winter wheat crop year, in select counties. The SCO program is a **county-level policy endorsement** that covers a portion of the deductible of the underlying crop insurance policy. **SCO is not available for crops that**

**were enrolled in ARC (Agriculture Risk Coverage)** through the Farm Service Agencies. Another new crop insurance program included with the Farm Bill was the Beginning Farmer or Rancher (BFR) endorsement. This program was also implemented with the 2015 crop year. Beginning farmers, if qualified, will receive additional assistance in subsidies offered, and also in their approved production history and poor yielding crops. The definition of a Beginning Farmer or Rancher 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 years), or on active duty in the U.S. military may be excluded from consideration of the 5 crop years. Also available for 2016 winter wheat, in select counties, are Enterprise Units by practice and different coverage levels by practice. As you can see there are a number of new options coming for the new crop year. Check with your agent to see if they are available in your counties and how they might work with your crop insurance coverage. The following reminders are just as important and should also be reviewed with your agent, prior to the Sales Closing Deadline:

- Review all plans of insurance, coverage levels and options on your crop(s).
- Verify all social security numbers and EIN's on your policy, as well as the entity type shown. (Make sure the entity has not changed....was there a new trust or corporation formed? Has anyone listed on the policy passed away? ) RMA is still data mining this information and finding deceased persons still listed on the policies. In some cases, the crop companies will have no choice but to cancel the policy if not corrected timely. **\*\*Tenants, if you have POA for landlords, double-check this same information with them.\*\***
- Do you have a policy for all counties in which you will plant and insure wheat?
- Will you be breaking out any ground to drill to wheat? In some cases this would require a written agreement to be submitted to request coverage. These agreements are due by September 30<sup>th</sup>. If you know you will be breaking new ground get in to see your agent soon.
- If you will be insuring for a landlord or tenant on your policy, this type of agreement needs to be made by Sales Closing Deadline as well and must be documented on your policy.
- If you have High Risk Land in your operation there are several options available - they need to be elected prior to Sales Closing also.
- Sales Closing is the time to visit with your agent about coverage for hay land or pasture. PRF (Pasture, Rangeland and Forage) policies and/or forage plans are available in some counties.

Remember, Sales Closing Deadline is September 30<sup>th</sup>, 2015 for the 2016 winter wheat crop year. There are a number of new and old programs to visit about, and it is the best time to get all your questions answered. We are here to help in any way we can! ■



## LIVESTOCK RISK PROTECTION

By Arlyn Rieker

Summer is upon us! As I write this it is the first day of summer 2015. We have had abundant moisture, and the grass is recovering well from the drought. As I look at the feeder cattle index, it also is recovering from the drought of mid-December 2014 to early January 2015. Currently the cash market is about \$20/cwt. higher than it was last year at this time, but will the growth in the market mirror last year's rise into the later part of the year? The feeder cattle index from this time last year to the end of the year rose over \$40/cwt. to mid-December before it dropped drastically to mid-January. As I look back at coverages we wrote this time last year for later December expiration dates, they are almost similar even though our cash market is higher at this time. In the later part of June last year, our coverage price for an 800# steer with an ending price in late December was \$211.23 for \$53.15 per head compared to now is \$214.16 for \$52.00 per head. Even though we are approximately \$20 higher now on the cash, the coverage offered is almost the same as last year. What this means, I don't know. I have visited with producers and they are concerned also. This is where the LRP policy can assist in the profitability for your herd.

LRP is exactly what the name 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 LRP doesn'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 quotes daily and stay in contact with producers to keep them up-to-date on the coverage prices. All of these quotes and Actual Ending values can be found on our website, [www.thehomeagency.com](http://www.thehomeagency.com).

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. The rain will help extend the grazing period for cattle on grass. How does this affect 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. With the moisture we've received, this will help in the timing of writing LRP for your marketing time frame.

For example: if the coverage ending date is November 30<sup>th</sup>, the producer is required to have possession of the cattle as of November 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, this is a little refresher on the policy. Please give us a call and 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. ■



## 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 34 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 34 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 34 years old)</i>	Varies
Yes	HAIL	Yes
Yes	FIRE	Yes
Yes	LIGHTNING	Most
Yes	FLOOD	No
Yes	COLLISION WITH FARM IMPLEMENTS	No
Yes	RODENT DAMAGE	No
Yes*	MECHANICAL/ELECTRICAL FAILURE	No

\*Added by Endorsement

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

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## SUNSCREEN PROTECTION

By Morgan Yardley

It is hot out there. Summer is here and August is going to be a hot one! Everyone needs to make sure they are protected from the summer sun. There are so many different types of sunscreen out there; stick, gel, spray, and just regular lotion. Many people walk into a store and just stand there pondering what brand and what type to purchase. I am going to break it down to make it simple for you. **MAKE SURE YOU WEAR SUNSCREEN.** Yes, it can be as easy as that, but here is some additional information that may help you out.

A lot of people think, "Oh, I am going to only be outside for about an hour, I don't need sunscreen." Well, I hate to burst your bubble, but yes, you do need sunscreen. Everyone needs to wear sunscreen. More than 3.5 million skin cancers in more than 2 million people are diagnosed annually according to the American Academy of Dermatology. You need to put on sunscreen every day if you are going to be outside. It helps eliminate the harmful ultraviolet (UV) rays all year. Even if you are thinking, "It's cloudy out today, I will be fine," you are not correct. Eighty percent of the sun's harmful UV rays can penetrate your skin even on cloudy days. If you are on the lake this summer the water will increase your need for sunscreen because the water reflects the sun's rays.

So now you have decided to purchase sunscreen, but there are a ton of different options to choose from. Here is what you want to look for: The American Academy of Dermatology recommends everyone use sunscreen that protects against UVA and UVB rays, be SPF 30 or greater, and is water resistant. It is that simple! You need to make sure you use enough sunscreen to coat all of the skin that will not be covered by clothing. Make sure to apply it directly to dry skin 15 minutes before going outdoors. You need to reapply sunscreen about every two hours or after swimming or sweating heavily. There are directions on the back of the bottle so make sure you check to see what they say for applying time.

You ask yourself, should I get a gel, spray, stick, or regular sunscreen? Again, any of these will work great if you apply it. But here is a list to make it a little bit easier for you, as found on American Academy of Dermatology website:

- Creams are great for dry skin and the face
- Gels are good for hairy areas, such as the scalp, male chests, and legs
- Sticks are good to use around the eyes
- Sprays are good for problem areas that are hard to get sunscreen onto, such as toes, back, and part lines on the head, if you have no one to help you apply it
- There are also sunscreens made for sensitive skin and babies

Now you have the general knowledge of what each type of sunscreen is good for so let's decide what number SPF you will need because there are a ton of options for that as well. Dermatologists recommend using at least an SPF 30, which will block out 97% of the sun's rays. Higher SPF numbers block slightly more of the sun's rays, BUT there is NO sunscreen that can block out 100% of the rays. High numbered SPF's last the same amount of time as low numbered SPF's and need to be reapplied about every two hours when outdoors and after swimming or sweating.

So there you have it! Who knew sunscreen purchasing could be so complex, but easy at the same time. Just please make sure you wear sunscreen year round and use an SPF of 30 or more. ■

Resources: American Academy of Dermatology, [www.aad.org](http://www.aad.org).

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285hp ILS IVT 5 SCVs PTO \$189,000



**ac40ve**  
(BB) 2013 JD 8285R #153520 636 hr  
285hp Susp IVT ActiveSeat \$208,000



**ah15ph**  
(NP) 2013 JD 8285R #156977 602hrs  
285hp, susp, IVT, 1000 pto . \$199,900



**ah15pk**  
(NP) 2014 JD 9460R #163469 1360hr  
460hp PS 1000 PTO 5 SCVs \$209,000



**af67lz**  
(NP) 2014 JD 9560R #160716 944 hr  
560 hp, PS, 5 SCVs, PTO . . \$277,600



**ae37nz**  
(MC) '08 JD 9630T #158362 2450hrs  
530hp, PTO, 36" tracks . . . \$214,900



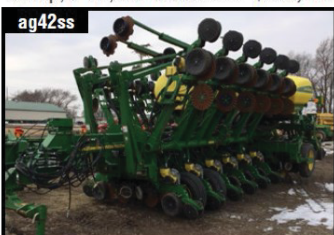
**ac75nj**  
(YO) 2013 JD 9460R #154673 330 hr  
460 hp, PPS, PTO, 5 scv's. . \$229,000



**ag59pe**  
(OS) 2014 JD 1720 #157359 16R30  
Vac 3bu hpr 3 VRD, ProShaft \$69,900



**ag59ph**  
(GE) 2013 JD 1770NT CCS #157690  
16R30, vac, central fill . . . . \$85,000



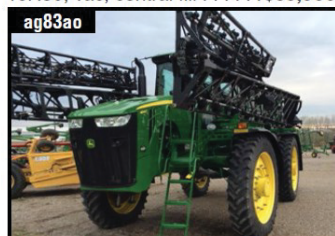
**ag42ss**  
(DC) 2011 JD 1790CCS #157496  
32R15 Vacuum Central Fill . . \$74,900



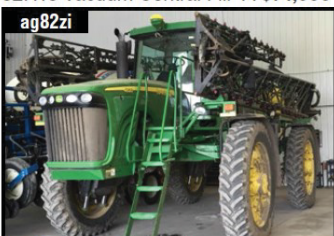
**af53xr**  
(SE) 2013 JD 1770 #152730 12R30  
Vac, Central Fill \$ Reduced. . \$92,500



**ag83ao**  
(YO) '09 JD 4830 #157118 2750 Hrs  
100'bm, 15" noz spacing . . \$115,000



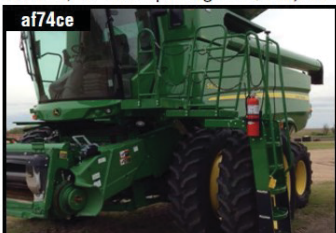
**ag82zi**  
(EL) 2013 JD 4940 #159652 794 hrs  
120'bm, ss tnk, bm leveling..\$229,000



**ag82zi**  
(DC) 2006 JD 4920 #163413 3923 hr  
90' bm, 15" sp, bm leveling . . \$93,500



**ag91ko**  
(MC) 2014 JD 4830 #162467 216 hrs  
120' bm, hyd trd, 15" noz sp \$240,000



**af74ce**  
(GE) 2014 JD S670 #159722 312 hrs  
2WD, Chopper, Lat Tilt FH. . \$269,900



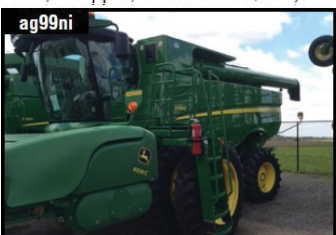
**ag48pg**  
(OS) 2014 JD S670 #159702 464 hrs  
Dis Prem Cab ProDrive HID \$293,500



**ag72sx**  
(OR) 2013 JD S680 #160629 600 hrs  
ProDrive, Pwrcast Tailboard \$286,000



**ae29ht**  
(MC) 2012 JD S670 #158913 1266 hr  
Chopper, YM, Lat Tilt FH . . \$179,900



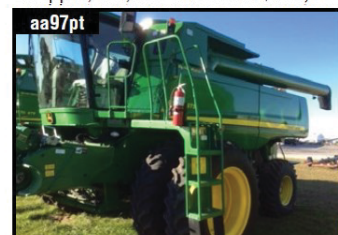
**ag99ni**  
(GR) 2013 JD S660 #153695 180 hrs  
corn/bean, chpr, lat tilt fdrhs \$259,000



**af58nv**  
(AI) 2014 JD S680 #161027 515 hrs  
Chpr, Wide sp tube radiator \$308,000



**ah15qm**  
(NP) 2012 JD S680 #160719 1121hrs  
2WD chopper YM lat tilt FH \$215,000



**aa97pt**  
(SE) 2010 JD 9770 STS #152038  
1357hr, 360 hp, chopper . . \$145,200



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(EL) 2010 JD 9630 #150940 1737 hrs  
530 hp, PS, lrg hyd pump . \$199,000



(ON) 2013 JD 9560R #156769 805hrs  
560hp, 18/6 PS, Lg Hyd. . . \$249,000



(OS) 2012 JD S550 #152042 282 hrs  
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(SE) 2013 JD S660 #159764 493 hrs  
chpr, YM, powercast tailbrd.. \$265,000



(NP) 2012 JD 8235R #151636 2515hr  
235hp power shift guide rdy \$129,900



(YO) 2014 JD 8360R #160635 218 hr  
360hp Susp, IVT, Act Seat. . \$265,000



(MC) 2011 JD 4730 #159583 1275 hrs  
90ft bm, nar tire, hyd trd adj.. \$135,000



(DC) 2011 JD 4830 #161365 707 hrs  
120' bm, ss tank, hyd trd adj \$195,000





**No Hail Damage**



*Most of the photos on these pages were taken by Jim Baldonado and his DJI Inspire I drone!*



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average year. We have passed the June 3<sup>rd</sup> anniversary here without an incident like last year. Though in the wee hours of the morning on that day, Mother Nature gave us a little reminder at our house with small hail for a couple of minutes, but only enough to announce its presence and thankfully there was no wind. We have had a lot of little rains in our area, with no real gully washers, but they're making fieldwork timing tough and spraying difficult also.

## STRATTON, CO

By Penni Fox

**W**hat a beautiful spring we had this year with all of the rain. Our pasture lands have not been this green and abundant for years. It's a great change having grass to feed cattle instead of finding land elsewhere or selling them off. There were about three weeks of rain and dreary days where people were begging for a bit of sunshine. I usually plant flowers around Mother's Day, but it was the first week in June before I got them potted. The south part of the state had been in a horrible drought these past few years and this year fishing holes and reservoirs are flowing over. I would say that's not a bad problem to have!

It was a bit challenging getting corn planted, but everyone managed. The wheat looks fantastic; however, there was some frost early on. Hopefully it wasn't bad enough to affect wheat crops. The best news of all (knocking on wood) is that we haven't seen any damaging hail in our area like last year. Eastern Colorado is due for a break, so our farmers are allowed to enjoy a full bounty of their hard work for once.

If you would like to watch an entertaining video that shows how excited we are to have rain, look up Lake Eddie on Facebook or Pontoon in the Lagoon on YouTube.com. It's made near Idalia, Colorado, out in the middle of a field with the help of a drone. A bunch of good ole country boys with creative minds and a little time on their hands created it.

I hope you all had a wonderful summer with a little time spent with family and friends. The older I get the more precious those moments are in my life. Thank you for your business as I enjoy working with each and every one of you!!! ■

## MCCLELLAND, IA

By Kevin Ross

Hey all, the crops here in our immediate area (SW Iowa) look very, very good. None of the early April planting happened like it sometimes does here, but overall we are not too far behind any



The river bottoms, the bottom two tiers of counties in southern and southwest Iowa, along with northern Missouri, have a lot of prevented planting or flooded acres with extremely high amounts of rainfall. Disease pressures have mostly been limited to Northern Corn Leaf Blight, but there seem to be a fair amount of issues with it due to conditions here.

From here on out we hope to keep the steady rains coming and are looking for some heat. Hope the summer treats you all well! ■



### How are your crops looking?

RCIS is a proud sponsor of the Midwest Crop Tour. You know how the crops on your land and your neighbors' are faring. Find out how corn and soybeans are doing throughout the Midwest. For an inside look at the status of corn and soybean crops, follow Pro Farmer Midwest Crop Tour online, August 17 – 20. <http://www.agweb.com/pro-farmer-midwest-crop-tour/>

Inset photo by Pam Smith, courtesy of DTN/The Progressive Farmer. Rural Community Insurance Agency, Inc., is a managing general agency representing two risk-bearing insurance companies. Coverage is underwritten in all states by Rural Community Insurance Company, Anoka, MN except in Montana where hail coverage is underwritten by Tri-County Farmers Mutual Insurance Company, Malta, MT. Coverage type may vary by state. Rural Community Insurance Agency, Inc., D/B/A RCIS. RCIS is an equal opportunity provider. © 2015 Rural Community Insurance Agency, Inc. All rights reserved. WCS-1255703



## BELOIT, KS

By Enos & Jill Grauerholz

We write this just as wheat harvest is getting started for us. Earlier this spring we faced difficult decisions. We had a marginal stand of wheat on many acres partially due to winter-kill. The outlook was bleak as our winter was dry and spring started out dry also. We had appraisals in the area of 2-12 bushel per acre. We started slowly destroying some acres. It is nice to have a good insurance policy to help us through these decisions and hard times.

Finally on April 24<sup>th</sup> we received a big 2.90" of rain. Now, as of June 15<sup>th</sup>, we have had 13" since. The wheat we left has turned out pretty good and the corn, beans, and milo all have a great start! We hope your crops were spared from all the volatile weather we have had.

If you are like us and have many uninsured acres planted to a crop after wheat, you can still consider hail insurance. Rates are very affordable and can help with peace of mind.

We hope the rest of the summer treats you and your farm well. We are enjoying our boys' help again this summer. Gannon and Garner are getting up early for cross country practice most of the summer and each had a basketball camp, but otherwise they don't have other sport commitments. Gage will be moving into an apartment for his second year at K-State. Time goes so fast, they will be back in school soon. ■

## KIRWIN, KS

By Rhonda Jones

Wheat harvest was just getting started in the Kirwin area on June 22<sup>nd</sup> and that meant preparing harvest meals for me. Growing up I looked forward to helping my Grandma Loree fix and take the meals to the field. Sadly, she passed away this April. When I was in high school, I worked for a big farm operation and learned how to prepare meals in a large quantity. Jean and I were headed to the field with dinner and were rounding the Kirwin Lake and she came to a fast stop and said "I forgot to make the gravy." So back to the house we went.

I'm always looking for ways to take food to the field and make an easy clean up. I use plastic punch cups for individual desserts such as pudding parfaits. I layer instant pudding, chocolate brownies, and cool whip; repeat layers and top with Hershey's chocolate.

When you plant zucchini in the garden, just a few plants can produce more than enough. I shred the zucchini and bag up two cups in freezer bags to use in the winter. I'm sharing this zucchini brownie recipe that has been a family favorite. It won a purple ribbon and best cookie at the county fair.

## ZUCCHINI BROWNIES

1 ½ cups sugar

½ cup canola cooking oil

2 eggs

2 cups flour

2 tablespoons cocoa

2 teaspoons baking soda

½ teaspoon salt

½ teaspoon cinnamon

2 cups shredded zucchini

Topping:

½ cup chopped nuts

1 cup chocolate chips

2 tablespoons sugar

Mix together sugar, oil, and eggs. Add dry ingredients and mix well. Fold in the zucchini. Pour into a greased 9x13 pan. Mix together chopped nuts, chocolate chips and sugar. Sprinkle on top.

Bake at 350 degrees for about 30 – 35 minutes or until a toothpick inserted in middle comes out clean.

The wheat harvest was better than expected in the Kirwin area with the help of rain in May and early June. Hopefully it will continue to rain all summer for the fall crops as well!!

P.S. We welcomed CASEY WILLIAM MILLER into our family on May 7<sup>th</sup>! ■



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LARNED, KS  
By Clark Redding

Remember back in April when I was whining about it being so dry? Well, let me tell you, that's over for now. The place looks like the Garden of Eden. What a difference a day-luge makes! Some of this rain came all at once. Many areas are getting the better part of a year's supply in one month.

This makes spring planting something of a challenge when you're waiting between rain storms to get the seed in the ground. We've reported lots of Preventive Planting this year. Kansas and Colorado both are getting their share of it. We hope it all works out for those who had no other alternative.

As I write, Kansas producers are in full harvest mode, at least in Pawnee County they are. Some of the wheat got moisture in time to really make a difference and for some it was just too late. It's not a great crop, just a crop; however, without the spring rain this year, we were headed for a disaster. Colorado was somewhat luckier as the wheat wasn't as far along and the rains really made a positive difference in yields. Both states have seen their moisture profiles increase dramatically. Pastures are back, the corn is coming on, and fall planting conditions should be greatly improved.

Mother Nature has seen fit to bless us with this wonderful spring moisture. Pawnee Creek is running and I actually saw downstream flow in the Arkansas River. Let's all be thankful and enjoy it while we can. You know what they say, "If you don't like the weather, just wait a short while, it will change for sure." ■

RUSKIN, NE  
By Dave Meyer

BRAN 35: A Seven Day Adventure

Here it is, the end of June as of this writing, and what a spring it has been. Here in the Midwest, it seems that weather affects most facets of our lives on a daily basis. It became even more of a factor for my wife and I this spring.

On an evening in mid-April, after my wife had finished her daily four mile run and I was finishing my second piece of pie, I expressed a mild interest in bike riding. Little did I know that mild interest was about to take on a life of its own. Two days after my moment of weakness, we were registered for the Bike Ride Across Nebraska. We didn't have bicycles, but we were registered.

BRAN is an annual seven day event that celebrated its 35<sup>th</sup> anniversary this year. The southern route was a 410 mile stretch from Wauneta to Murray. The middle part of the ride was relatively flat with a gradual decline in elevation; however, if anyone tries to tell you that the 70 miles from Cambridge to Curtis to Eustis is a flat ride, do not believe them. To give you an idea of what that day was like, imagine a day of bike riding, going from 35mph to 5mph over and over and over. After a few miles, I could see that a severe case of whiplash was a real possibility.

Riding a bicycle 70 miles makes you hungry. Here is what I ate on day two: an all-you-can-eat breakfast buffet in Cambridge, an apple and a banana at the first rest stop, a cinnamon roll at the next rest stop, a cheeseburger, a polish dog and fries in Curtis, a cheeseburger and a polish dog when we got to Eustis at 1:30, two Coronas and an all-you-can-eat taco salad bar at 5:00. At 7:30, I had a sloppy joe and a bowl of ice cream. I thought I would lose ten pounds over the course of the week. That didn't happen.

From Eustis to Axtell was a really nice, relaxing ride. We got into Axtell around 11:30 in the morning. It was hot, really hot, but after a shower we felt refreshed. We had a great meal and went to the Thunderhead Brewery for a tour. After touring the brewery (twice) and begging to stay in the 8,000 square foot cooler "just a little longer," it was time for a couple of \$1.50 beers. We found ourselves among some new-found friends. One of them was a professor of statistics from LSU. Another, his friend and former pupil who is now a professor of economics at Berkley. The third, a man who sells medical supplies in Kansas City. We are not talking about selling Band-Aids to Wal-Mart. He sells stents to hospitals to repair brain aneurisms. His job consists of going into surgery and instructing the neurosurgeons on how to use his products. Dianne and I quickly tired of having to dumb-down the conversation for those guys.

After a fitful night's sleep which included numerous trains passing by and the emergency siren going off at 3:30 a.m., we



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were ready for another day of riding. I should mention that the emergency siren went off to put out the burning van that was supposed to pick the rolls up for breakfast. Someone else saved the day and went to Kearney for the rolls. We ended up having a delicious breakfast.

Our next stop was 70 miles down the road at Clay Center. We got to town at 12:30 and once again it was hot, really hot. With storms in the forecast, Dianne and I and our brewery friends had the foresight to find a place in an air-conditioned hallway of the school. Unfortunately, so did the snorer from hell. We beat him to sleep, but at 2:00 a.m., he was really in a groove. I was ready to put a pillow over his head and give the rest of us some blessed relief, but Dianne insisted that she would not visit me in prison.

After two nights of very little sleep, it was on to Wilber. This sums up our stay in Wilber; good friends, cold beer, great food, and a much needed good night's sleep.

On to Syracuse. We arrived around noon and the aroma was unbelievable. Right by our campsite was the biggest smoker I have ever seen. Brisket, pulled pork, baby back ribs, homemade coleslaw, and baked beans. For just a moment I wondered if one of the irritated truck drivers had actually sent me to heaven. A meal deal with an extra half-rack of ribs was on my radar. It was delicious. The night was a repeat of Wilber; good friends, cold beer, great food, and a good night's sleep.

The last day of riding was a short day, just 28 miles to Conestoga High School in Murray. It was a hilly, but very enjoyable ride. Some stretches of that short ride were striking in their beauty.

Riding into Conestoga we felt a certain sense of accomplishment in what we had done over the course of the last seven days, but our overriding emotion was one of thankfulness. While BRAN does not equate to climbing Mt. Everest, we were thankful that we stepped out of our comfort zone and did something that we were not sure we could do.

All of the host communities did a great job of accommodating the BRAN riders. I have helped with enough community projects to understand that hosting 450 people takes a lot of preparation. Without the hospitality of those towns, BRAN could not happen.

The theme of BRAN 35 was, "Find Your Adventure." My suggestion is that you find your "BRAN," whatever it might be, and go for it! ■



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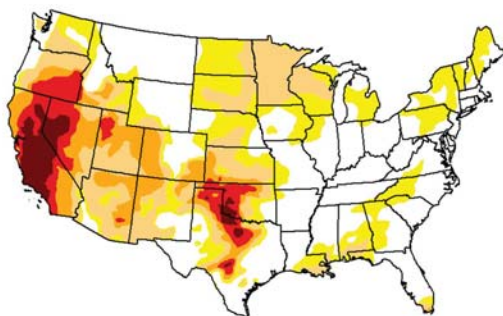
## WHAT WEATHER RISKS COULD BE IN STORE LATE SUMMER AND FALL...

By Brian O'Hearne

In this edition we talk about late summer and fall weather issues. This spring saw very heavy rains in the Midwest and Plains and broke the drought in most of The Home Agency's service territory. See the comparison of the drought monitors from the end of March, where a good part of the Plains were in extreme to even exceptional drought, to the one from June 23<sup>rd</sup> where there were just a few pockets of abnormally dry in northern Kansas and northern Nebraska. This was a remarkable reversal where a number of locations have recently had too much rain. Some would say this rainfall is associated with the strengthening El Nino, which tends to make for a wetter and cooler southern US particularly for this coming winter. If that forecast verifies, there could be a wet harvest as well as more frequent rains after cutting hay that can be protected, but pasture and winter wheat should be in good shape going into fall and winter. One thing to keep in mind is that the stronger the El Nino becomes, the greater the odds of it changing to a La Nina like we had in 2012 with the hot and dry summer. The Home Agency team has the tools you need to cover seasonal issues. The important thing to remember is that 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. Talk to them this fall about these important El Nino/La Nina Climate signals and what it can mean for this year's harvest as well as the 2016 growing season.

### U.S. Drought Monitor CONUS

**March 31, 2015**  
(Released Thursday, Apr. 2, 2015)  
Valid 7 a.m. EST



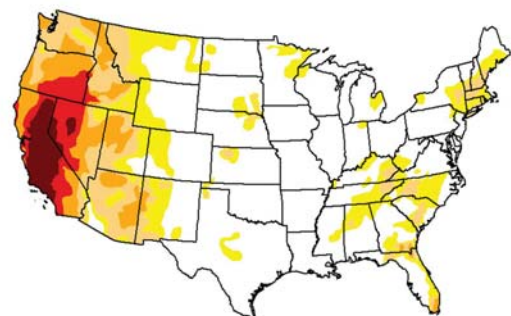
**Intensity**  
D0 Abnormally Dry  
D1 Moderate Drought  
D2 Severe Drought  
D3 Extreme Drought  
D4 Exceptional Drought

The Drought Monitor focuses on broad-scale conditions. Local conditions may vary. See accompanying text summary for forecast statements.

**Author:**  
Eric Luebbehusen  
U.S. Department of Agriculture  
  
<http://droughtmonitor.unl.edu/>

### U.S. Drought Monitor CONUS

**June 23, 2015**  
(Released Thursday, Jun. 25, 2015)  
Valid 8 a.m. EDT

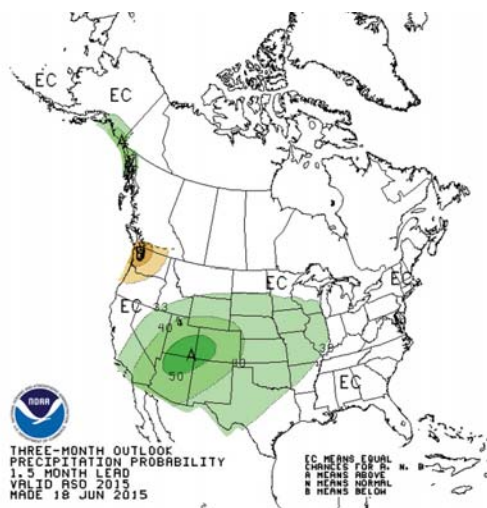


**Intensity**  
D0 Abnormally Dry  
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**Author:**  
Richard Tinker  
OPC/NIAA/NWS/NOAA  
  
<http://droughtmonitor.unl.edu/>





The map to the left is the 3-month precipitation outlook for August, September, and October 2015, forecasting above normal precipitation in the Plains with the most above normal in the 4 Corners, which was the driest in 2012. The lower map is the August, September, and October temperature outlook with a forecast for below normal temperatures for the Heartland, and above to much-above normal conditions in the West, as well as along the East Coast. If you got planted late or your corn and beans are behind, you can buy protection for lack of growing degree days as well as an early fall freeze.

Coverage has to be in place at least 20 days before the start of your contract so if you are interested in coverage for too wet at harvest or hay cutting, lack of growing degree days, or early freeze, talk to your Home Agency

rep sooner rather than later. Also, this fall into winter, eWeather will again be offering early purchase discounts for protection next year and if you hear talk of the El Nino ending and a La Nina starting, heat and drought protection for the 2016 season is highly recommended.

Your agent can pull together a weather risk quote for you that can address these upcoming weather issues and any others you might be concerned about. 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 quotes 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 SPRING AND SUMMER?

The weekly Home Agency WeatherManager has both long range forecast trends as well as short to medium term forecasts that can be very beneficial in your financial decisions. Every week we talk about the weather that is important to your production and give you some ideas on how to hedge adverse weather.

Weather rarely repeats itself from year to year and the wet spring and summer of 2015 can quickly be turned on its head with a hot and dry 2016. Feedlots and poultry are also greatly affected by weather. It is not just about crops and for livestock, dairy and poultry; we have new heat index and wind chill hedges that can be tailored to your operations.

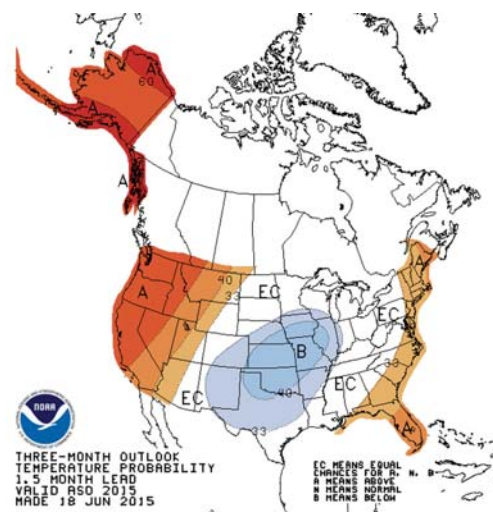
If you haven't received a copy of the WeatherManager, simply go to [www.thehomeagency.com](http://www.thehomeagency.com) and download the most recent one or call your agent and have them send one to you in the mail. ■

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## ATTENTION-BABY BOOMERS!!!

By Alan E. Kuzma, CLU ChFC

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I don't know about you, but I am inundated by the amount of information that comes to me every day by television, radio, newspaper, mail, and email. Didn't they tell us that when computers automated our society that we would have less paper and things would become easier? Maybe it's just me, but I seem to have more information thrown at me whether I like it or not.

Most of it gets my quick glance and then I am on to the next item.

But there is a change that deserves your full attention that will take place on January 1, 2016.

That change is: a portion of your retirement paycheck could be 10-20% less!

How is that so? Read on my friend...

### WHO IS IMPACTED?

This change will dramatically affect those Baby Boomers who want to retire in the next five years.

For the past 42 years I have worked in the financial services business. I started off at age 21, selling individual life insurance and disability income policies to my peers so that in the event a death or disability occurred they would have enough money to complete their hopes and dreams.

Fast forward 40 years and those same Baby Boomers I sold life

insurance to now want to retire.

For most people contemplating retirement the first question they ask is: When can I retire without running out of money?

To solve that question you will need to know several more pieces of information:

1. What are your normal monthly expenses?
2. What are your income sources?
3. Have you started Social Security? (I would suggest having a Social Security timing report done, due to the fact there are up to 567 ways that a married couple can elect a Social Security benefit.) If so, what is that amount?
4. Do you have a pension from your current or previous employer? If you do, consider yourself very lucky. How much is it each month?
5. For most people there is a "gap"-meaning their fixed expenses are higher than their income.
6. So if there is a gap, then you need to look at your retirement savings to fill that gap.

When a person retires, the focus shifts from accumulation to income.

So if an income gap exists, how do you fill it? Can you fill it with interest from CD's? If you had \$1,000,000 in CD's and took your interest as income, you would be lucky to have \$20,000 in interest income.

If you have \$1,000,000 in equities - stocks, bonds or mutual funds - you can always use dividends from these assets. Most equities will do well to produce 45% annually in dividends. So if you want to use equities as your income source, roughly figure \$40,000/year.

If you need more income than that, you might want to consider



a hybrid annuity. A hybrid annuity is issued by a life insurance company. It is considered extremely safe due to the Legal Reserve System (for every \$100 you have on deposit, the company must have \$103-\$120 in cash reserves).

Your money is not invested in the stock market but rather linked to a stock market index such as the Dow, S&P 500, Barclays, Russell 4000, etc. In short, if the underlying index goes up over a 12-month period, your account value goes up but not at the same rate. Why is that? Because if next year that underlying index goes down, your account stays the same. You cannot lose money due to negative stock market returns. In 2008, when the S&P 500 Index fell 37%, none of my hybrid annuity customers lost a dime! This part of the product is called the contract value.

The name "hybrid" implies more than one element. And with hybrid annuities the other part of the annuity is an element designed to pay out income: an income rider.

This part of the contract acts like a pension plan. Your deposit, let's say \$1,000,000, is guaranteed to compound at a fixed interest rate of between 4-7% annually for up to 20 years (this element varies from company to company so check the details). The longer you defer these funds the greater the future value.

When you want to start taking income, the insurance company multiplies a life expectancy percentage times your income account value. Let's say that a 64-year-old male deposits \$1,000,000 in a hybrid annuity and then starts taking income after three years. His income is \$69,460/year. If he is married to a woman who is two years younger, their payout is \$56,891.

Another thing to keep in mind with these payouts is that with the annuity you can never outlive the income.

I use them for my clients because they are safe, guaranteed, and longevity protected.

#### NOW THE BAD NEWS

It's no secret that medical science is helping people live longer.

If you are a married couple age 65, there is a 50% chance that one of you will live to age 90.

There is a 25% chance that one of you will live until 97.

The numbers that I quoted above are from a mortality study done in 2000.

There was a new mortality study done in 2012. It tells us that people are now living on average four years longer.

So, you say?

Remember when I described the Legal Reserve System—where the insurance companies must have \$103-120 in cash reserves for every \$100 you have on deposit?

Starting January 1, 2016, the life insurance industry must start using the 2012 mortality rates.

The result is that companies must start putting more in reserves, to accommodate the longer life expectancy.

The bottom line? Due to increased reserve requirements the payouts on hybrid annuities issued after January 1, 2016 will be 10-20% less than those issued in 2015.

#### IN CONCLUSION

If you are considering retirement in the next 1-10 years it would behoove you to take a very serious look at your income plan.

Think of it like this – if Social Security said for everyone that has not made a decision on their benefits starting before December 31, 2015, their benefits will be reduced 10-20% going forward. Would that motivate you?

If you think an annuity may be appropriate for part of it, I would really dig in to research the topic. Ask the tough questions and ask for the details.

Please contact the good folks at The Home Agency or feel free to call me at 402-438-4200.

Thank you for your time and attention. ■



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# Summer Favorites

## Upside Down Apple French Toast

From: Sharri Baldonado

### Ingredients:

½ cup butter  
1 cup brown sugar  
1 tablespoon water  
3 Granny Smith apples, sliced  
Cinnamon to taste  
Nutmeg to taste  
1 loaf of French Bread, sliced ½ inch thick  
1½ cup milk  
6 eggs  
1 teaspoon vanilla

### Creme Topping (optional):

½ cup whipping cream  
½ cup sour cream  
¼ cup sugar  
½ teaspoon almond extract

### Directions:

Combine butter, brown sugar, and water in saucepan and heat on medium until bubbling, stirring frequently. Pour mixture into a 9x13 inch pan. Let cool for 20-30 minutes.

Place sliced apples over brown sugar mixture in



bottom of pan in rows close together, overlapping is fine. Sprinkle with cinnamon and nutmeg if desired.

Place sliced bread on top of apples. Mix milk, eggs, and vanilla and pour over bread.

Cover and refrigerate over night or for at least 3 hours to let the bread thoroughly absorb the egg mixture.

Bake at 350° for 1 hour or until golden and crispy on top. Invert onto a platter for serving.

Optional: Whip all creme topping ingredients on high until thickened and serve a spoonful on top of each serving. Enjoy!

*The apples are ripening on the trees and soon there will be an abundance of them! Here is a new recipe to try with some of those apples for a tasty breakfast treat! Make it the day before and have an easy and delicious breakfast ready in no time the next morning!*



Finished Size: 19 1/2" x 25 1/2"

### Cutting:

\*Cream: Background (1/4 yard)  
(36) 2" x 2"  
(72) 1 1/2" x 1 1/2"  
\*Medium/Dark: 1 charm pack or at least 35 assorted 5" x 5" squares  
\*Blue: Border/Binding (2/3 yard)  
(8) 2 1/2" strips  
\*Backing: 2/3 yard

## Starry Night

### Stars:

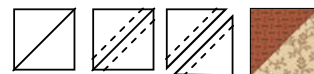
1. Choose 18 medium/dark prints from the 5" charm squares that contrast with background. From each square cut (2) 2" squares and (1) 1 1/2" square.
2. To make the half-square triangle units, draw a diagonal line across the wrong side of the 2" cream squares.
3. Pair the 2" cream squares right sides together with a 2" square of the medium/dark print. Sew 1/4" from both sides of the line. Cut apart on the drawn line. Press towards cream. Trim unit to 1 1/2" x 1 1/2".
4. Arrange the half-square triangles with the 1 1/2" cream squares as shown at right. Sew units into rows, then sew rows together. Block should measure 3 1/2" x 3 1/2". Repeat to make 18 assorted star blocks.

### Nine-Patch Blocks:

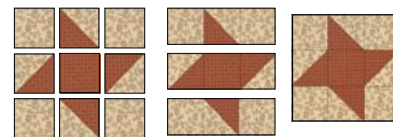
1. Choose at least 17 medium/dark prints from the 5" charm squares. Cut each into (9) 1 1/2" squares. Mix up the prints and arrange into 9 patch blocks.
2. Sew squares into rows, then join rows together. Block should measure 3 1/2" x 3 1/2". Make 17 total blocks.

### Assembly:

1. Arrange blocks into rows as shown at left. Sew blocks into rows, then sew rows together. Quilt center should measure 15 1/2" x 21 1/2".
2. Add borders to the sides, then top and bottom.
3. Quilt as desired. Bind using 2 1/2" strips of blue.



Make 4 each of 18 colors



Make 18 star blocks.



Make 17 nine-patch blocks.



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# Crossword Puzzle

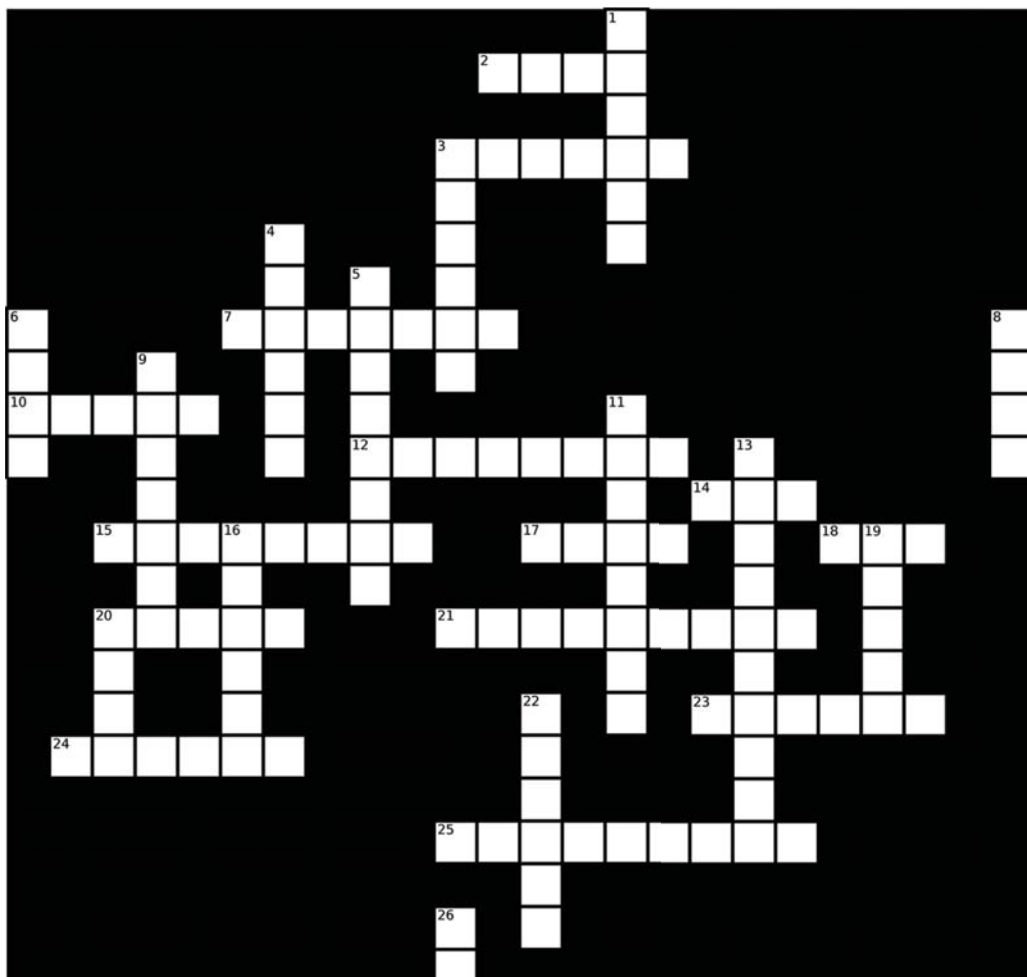
*Please enjoy this crossword puzzle. You will find every answer somewhere in this magazine. The correct answers will be in the next issue.*

## ACROSS

- 2 The Home Agency has had a number of large wheat claims from winter \_\_\_\_.
- 3 A \_\_\_\_ annuity is issued by a life insurance company and considered extremely safe.
- 7 The river bottoms, the bottom two tiers of counties in southern and southwest Iowa, along with northern Missouri have had a lot of \_\_\_\_ acres and prevented planting this spring.
- 10 Near Larned, KS the \_\_\_\_ crop was headed towards a disaster without the spring rains.
- 12 When thinking about retirement, one question you need to answer is "What are my normal monthly \_\_\_\_?"
- 14 During and after harvest, keep track of any production that is being \_\_\_\_ to livestock.
- 15 Agent Rhonda Jones from the Kirwin, KS office shares a family favorite recipe for \_\_\_\_ brownies.
- 17 We've seen a nice run up in prices starting the last two weeks in June, with \_\_\_\_ trading over \$4 on December futures.
- 18 \_\_\_\_ of 2015 was the wettest on record for the contiguous United States.
- 20 August, September, and October temperature outlooks are forecasting \_\_\_\_ normal temperatures.
- 21 One thing cattle producers need to remember is to not sell any of the \_\_\_\_ that they have insured on an LRP contract more than 30 days prior to the contract end date.
- 23 Some would say that this rainfall is associated with the strengthening El Nino, which tends to make for a wetter and cooler \_\_\_\_.
- 24 Rain caused some \_\_\_\_ in planting corn and soybeans this spring.
- 25 The American Academy of Dermatology recommends everyone use \_\_\_\_ that protects against UVA and UVB rays.

## DOWN

- 1 This spring saw very heavy rains in the Midwest and \_\_\_\_ and broke the drought in most of The Home Agency's service territory.
- 3 As of the end of June, the cash market for cattle was about \$20/cwt. \_\_\_\_ than it was last year at this time.
- 4 Wheat acres were appraised early on with 2-12 bushels per acre



near \_\_\_\_, KS.

- 5 We've seen a nice run up in prices starting the last two weeks in June, with \_\_\_\_ trading over \$10 on November futures.
- 6 \_\_\_\_ had it's third driest March on record.
- 8 A new mortality study done in 2012 shows that people are now living on average \_\_\_\_ years longer.
- 9 Near Stratton, CO the \_\_\_\_ lands have not been this green and abundant for years!
- 11 \_\_\_\_ had it's second driest March on record.
- 13 With stand-alone pivot coverage, if multiple pivots are damaged in one storm, there is a per occurrence \_\_\_\_.
- 16 Eighty percent of the sun's harmful UV rays can penetrate your skin even on \_\_\_\_ days.
- 19 August, September, and October 2015 are forecasting \_\_\_\_ normal precipitation in the Plains.
- 20 Agent Dave Meyer rode in the \_\_\_\_ Ride Across Nebraska this past June.
- 22 eWeatherRisk coverage has to be in place at least \_\_\_\_ days before the start of your contract.
- 26 Dermatologists recommend using at least \_\_\_\_ 30 sunscreen. ■



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

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