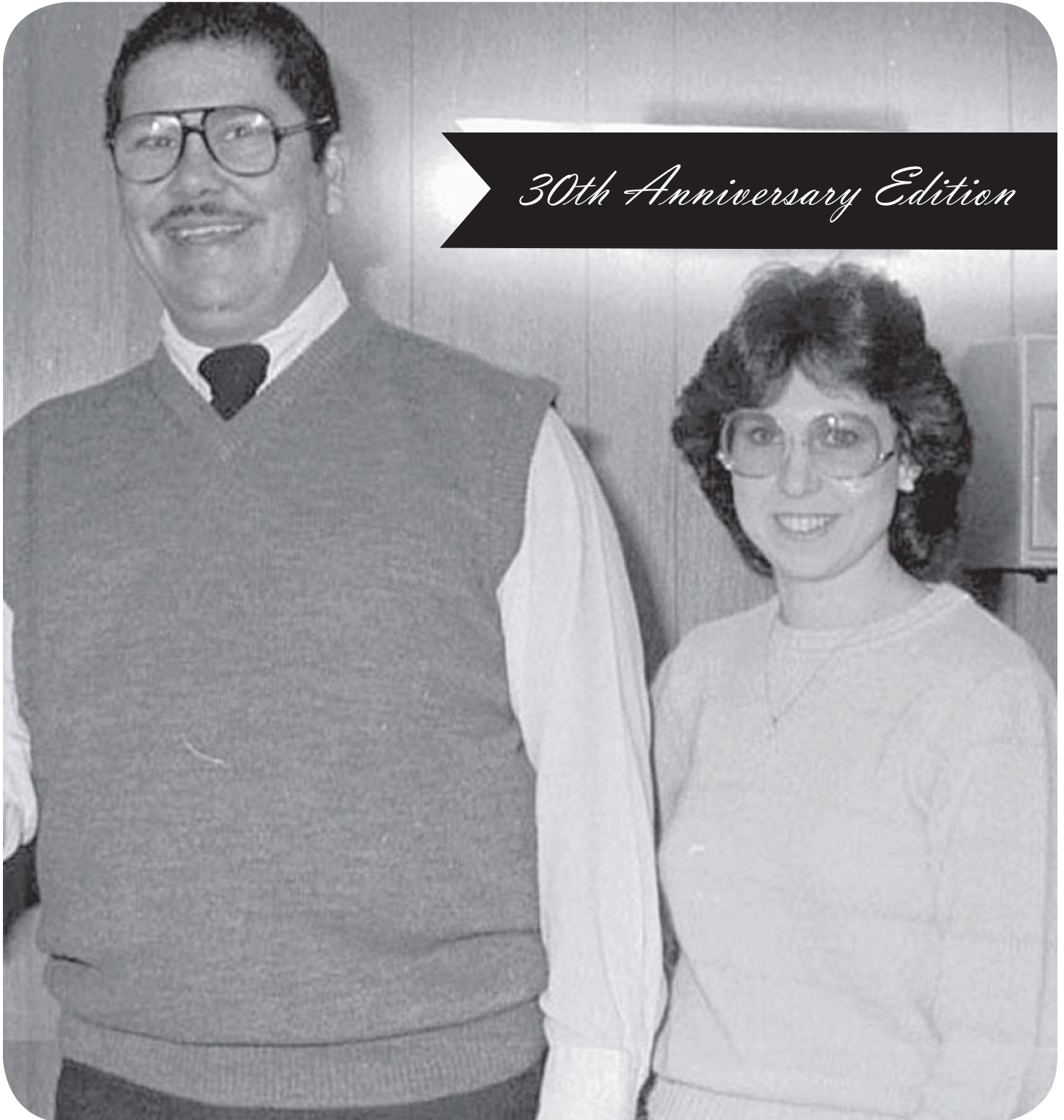


THE HOME AGENCY

MAGAZINE

FEBRUARY 2016



30th Anniversary Edition

VOL. 9 | NO. 1



FROM THE DESK OF JIM BALDONADO...

The base prices for spring planted crops will be set during the month of February and again it looks like they will come in lower than they did a year ago. I try to look on the bright side, as we pay premiums based on the base price, so what we hope is for prices to rebound so the harvest prices come in higher. That would be the best of both worlds; paying our premiums based on a lower price and our crop being worth even more at harvest time. Let's all hope and pray this happens. But thinking back over the years, what usually happens to make prices go up? We have a short crop, which is fine as long as it's not ours.

Our job at The Home Agency is to not be an "Order Taker". I have heard those two words more in the last two months than ever. When the first person called and said that to me, I asked what was meant by 'Order Taker'. He told me that he listens to us on the radio then goes to his agent and tells him what he wants to buy and his agent takes the order. I remember one guy saying he did that for a couple years, and then called us on a Friday afternoon after 4:00 p.m. because he had already tried calling his agent and the office was closed. He did this on purpose, knowing he wanted to buy from us but wanting to give his agent a shot at taking his order. But since his agent's office was closed, he called us and we were able to write the coverage this person wanted.

As you probably know, I do a live radio spot every morning, Monday through Friday, with KRVN which airs at 10:16 a.m. and 12:56 p.m. and have done so for 19 years. It doesn't mat-

ter if I am talking about LRP or APO, people will call and first ask how long these products been around. LRP has been around for ten years or so. The next question is why they only hear about these products from me and The Home Agency? I explain that we are different. For example, LRP can only be sold after 3:30 p.m. in the afternoon until 9:00 a.m. the next morning. Think about it, that's when most insurance agencies are closed. In fact, most of our contracts are sold at night or early, early in the morning.

Thinking back over our 30 years in the business, what has The Home Agency been known for? One thing is bringing new products to the market, sometimes a year or two before others do. Our job is not to be like everyone else and just 'take your order'. We want to be different, and we are. Crop Insurance is my life; I study all

products out there based on how they will perform under every possible situation. In the early 90's, producers really started using crop insurance as a way to market grain with very little risk, using a product called MVP (Market Value Protection). If you remember this product, you will remember it protected you if you had a bushel loss under your guarantee and the market went up. Then came VIP (Value Increase Protection), which is exactly like the APO (Added Price Option) product today. This product let you pick a dollar amount of coverage you wanted to buy to add to your base price of MPCI, and paid you that amount if you had a bushel loss under your guarantee. In the mid 90's came CRC, which protected you if the markets went up or down. And on top of that we had CRC+. CRC+ allowed you to increase your base price, and when the harvest price went down in the fall our trigger yield bushels went way up. What a product! With that product alone our agency was growing like crazy because our competition either didn't have access to the product or didn't understand how it worked.

Isn't it funny that a product we had in the early 90's is one of the hottest products out there today (APO-Added Price Option) to add value to your base price of corn or soybeans.

The 90's were fantastic years for The Home Agency. In 1992, we were ranked #2 nation-wide in crop insurance sales with American Agrisure. In 1994, 1996, 2000 and 2001 we were ranked the #1 agency in the nation and only slipped to 3rd in 1995. This success was all because of YOU. We have a high ranking still today, but now we split our business between three or four companies versus having all our business with just one like we did back then.

Coming into 2016 and in talking with some of our customers, most agree that this is a year you do not want to be cutting back on your crop insurance. A year that you may need it the most may be this year. I understand money is tight and believe me; I have been spending many restless nights trying to figure out what we need to do this year to help protect our producers. I am not saying I have it all figured out, but we will get it done. We always do. Some of the things I am looking at may be a little different than in the past. Some may pan out, others may not, but we need to look at all the options. Regardless, I am confident we'll be able to offer products that our competition won't be able to just take your order for.

As you can tell by the cover and by the pictures on these two pages, this is a very big issue of The Home Agency magazine. I became part of The Home Agency on February 1, 1986. Can you believe that? I knew nothing about property and casualty or crop insurance when I moved to town in 1983 to sell life insurance. Three years later, the owners of the Home Bank led by my good friend, Carlton Clark, gave me a chance to go to work for The Home Agency. That very week I started working with Deb Arends, my wife, Sharri, gave birth to our twin girls, Morgan and Megan. I also remember my starting salary was \$700 per month.

Now 30 years later, Deb and I are still here. On October 5, 2015, my oldest daughter, Sara, gave birth to identical twin boys, Hollis and Carver Ross. Sharri and I have gone from having three daughters to having three daughters, four grandsons and three son-in-laws. Things sure do change in 30 years!

So much has changed over the years, yet so much has stayed the same. Some of you have been with us from day one and others joined within the first two or three years. We have grown to 30 plus employees in four states, but the one thing that I always remember ... none of this would have been possible without great customers like you. It is really hard to maintain a small,

family-run business in small town USA, but again, luckily we have customers like you to make it happen. Thank you to all and God Bless! ■

Jim

A BIG THANK YOU!

Over the past 30 years, The Home Agency has been successful because of a number of things: 1.) **The Customers.** There have been many customers through all the different locations, many of whom have been with the agency for the majority of the time. Whether someone buys one type or all of their insurance at The Home Agency, they are an important part of our success. 2.) **The Agents.** Jim has always said that he surrounds himself with employees that are as smart as or smarter than he is. He gives them the direction that he wants them to go and then gets the heck out of their way! That's been one his keys to success over the years. 3.) **The Community.** Elwood became home to Jim and Sharri more than 30 years ago. It was the perfect place for them to raise their family and build a business over the years. The community has given them so much over the years that they try and give back to it as much as possible.

Jim says, "If it weren't for all of our customers, my agents, and this community, we would not be here today. I am proud of this business and greatly appreciate all those who have been a part of it over the last 30 years. Everyone that has played a part in our business, whether you're a customer or agent, I just want to thank you. Thank you from the bottom of my heart for everything you have given to us over the years. We look forward to many more!"





CROP INSURANCE UPDATE

By Cindy Davis

Another year has quickly passed us by, and once again I'm left wondering how they can get away so fast. While shopping for Christmas, there were many shops where I saw the same sign displaying the words "Enjoy the little things in life, for one day you will discover they were the big things!" The older I get, the more I am certain this is true and am hopeful that as the years continue to pass so quickly I will be able to do just that. All of us at The Home Agency hope your holidays were filled with blessings and you were able to slow down and enjoy "the little things"!

The 2015 crop year also wrapped up last December. It was, for the most part, a very good year. Claims were down and harvest completed without too many problems. I will say though, that I don't recall a December when we have received more rain. It's probably a good thing it came in the form of rain instead of snow, or we would have been digging out for quite some time. Regardless of the form of moisture, we are thankful for it. It will sure be beneficial for the 2016 crops. Speaking of 2016 crops, by the time this issue reaches you, I'm sure many preparations have already been made for the upcoming row crop year, and before long decisions will also need to be made regarding your crop insurance. The chart below shows the tracking dates for the 2016 row crop projected prices.

Revenue Protection/ Yield Protection	Projected Price Tracking Dates
Corn	Feb 1-Feb 28 Dec Corn - CBOT
Grain Sorghum (Multiplied by price percentage relation- ship between corn and grain sorghum, as determined by RMA)	Feb 1-Feb 28 Dec Corn - CBOT
Soybeans	Feb 1-Feb 28 Nov Soybeans - CBOT

2016 ROW CROP – SALES CLOSING DEADLINE

The Sales Closing Deadline for 2016 Row Crops is March 15th, 2016. All changes, additions, and cancellations must be made by this date. The 2014 Farm Bill brought about many changes in the crop insurance policy last year, not to mention several new programs administered by FSA as well. There are so many different options to consider now, we strongly urge you to get in to see your agent before the deadline. Below are some of the new options available in some counties. Check with your agent to see if they are available for your policies and the rules that pertain to them:

- **Yield Exclusion (YE)** – when elected, producers can exclude eligible yields in a crop year if RMA determined the county per acre yield for a crop year was at least 50% below the simple average of the per acre yield for the crop in the county for the previous 10 consecutive crop years.
- **Separate Enterprise Units for Irrigated and Non-Irrigated acreage.**
- **Separate Coverage Levels for Irrigated and Non-Irrigated acreage.**
- **Beginning Farmer Rancher (BFR)** – additional benefits to those just beginning to farm or ranch. BFR is defined as: an individual who has not actively operated and managed a farm or ranch with an insurable interest in a crop or livestock for more than 5 years.

In addition to these new options to the crop insurance policy, it is just as important to check your existing policy or new policy for the following:

- All crops, plans, levels of coverage, and all options need to be reviewed.
- Are all the crops you intend to plant and insure listed on your policy?
- Verify all names and entities on the policy as well as their corresponding Social Security Numbers and Employer Identification Numbers.
- Has there been an entity change? (A new trust or corporation was formed, a death has occurred, a new marriage or divorce). When an entity such as a trust, partnership or corporation has had a member pass away, the crop companies may require legal documents to verify whether or not the entity continues lawfully.
- Have you acquired new ground, or intend to, in a new county? A new policy will be needed prior to Sales Closing Deadline.
- Are you an organic producer? There is coverage available in some areas for organic crops and in some cases the organic prices are considerably higher. Organic producers are required, on the date the acreage is reported, to submit to their agent a current organic plan, a written organic certificate, or documentation from a certifying agency indicating an organic plan is in place.
- Have you broken out new ground or native sod? If so, a written agreement may be required to request coverage on this ground. These types of requests are also due by sales closing deadline. There are also very strict rules that apply to native sod. Be sure to let your agent know if this type of ground will be planted this year.

- Trend Adjusted APH (TA) – this option is still available in some counties for corn, grain sorghum and soybeans. If you have not elected this option it may be one to look at for the upcoming crop year. TA option adjusts yields in qualifying databases to reflect increases in yields through time in the county. This option must be elected by sales closing deadline also.
- Contract Pricing is available in some counties for certain specialty crops like Blue Corn and High Amylase Corn. It is also available for some types of certified organic crops. This option must be listed on your policy by March 15th as well.
- Precision Farming – if you utilize precision farming technologies on your farm and will want to use these types of records for crop insurance, there are a number of requirements that must be met – beginning with planting. Contact your agent for these rules.

As you can tell there are a number of items that should be reviewed with your agent prior to the sales closing deadline of March 15th. One more item I will add is for new farmers or ranchers. If you or someone you know will begin farming this year, be sure to check with your FSA office in regards to the new Conservation Compliance rules brought about with the 2014 Farm Bill. There is a form that should be signed at FSA (AD-1026) and also a new form we will need signed for crop insurance, stating you have just began farming this year. Without these documents, you could possibly lose your crop insurance subsidy for the year. We know how important your coverage is and don't want to risk missing any changes or additions that need to be made to your policy. In a year where every penny will count, we want you to have the very best coverage available for your farming operation.

For those of you doing cash-flows at the end of the year, you are well aware of lower revenue numbers. We are excited about a product we have had in the past, offered by Rural Community Insurance Services-RCIS, called APO-Added Price Option. APO allows you to buy up the projected price of a bushel of corn or soybeans, and for 2016 they have increased the price elections available. This coverage is available in Nebraska, Colorado, Iowa and this year has expanded to Kansas. You can purchase this coverage as a supplement to a yield or revenue federal crop insurance policy. It pays on yield losses, even if the harvest price is higher than the projected price set during the month of February. Contact your agent today for details on this product. The sales closing deadline for this product is March 15th, or earlier if limits fill up. This product, as well as many others we are fortunate enough to offer, can help add to that bottom line by the end of the 2016 crop year. Ask your agent about these products today!

2016 WINTER WHEAT – SHORT RATE

The short rate option for your 2016 winter wheat is available in most counties. If you want to short rate your wheat, this has to be done on or before March 15th. In order to utilize this option, you must submit your request – in writing – to your agent before this deadline. Short rating wheat gives a producer the option to

pay a reduced premium (normally 35% of the original premium) when they will be intentionally destroying the crop before harvest, by grazing or other means.

2015 ROW CROP PRODUCTION

I'll leave you with just one more reminder... if you haven't turned in your 2015 row crop production, the time is now. Your agent needs to update your databases so they can get you updated quotes for the 2016 crop year. The chart below will show where the 2015 row crop harvest prices ended up.

Finally, as I do a little research on the quote I spoke of earlier, it comes from an author, Kurt Vonnegut; **"Enjoy the little things in life because one day you'll look back and realize they were the big things."** ■

2015 ROW CROP PRICES			
Crops	States	Projected Price - Yield Protection (YP) & Revenue Protection (RP)	Harvest Price - Revenue Protection (RP)
Corn	NE, KS, IA, CO	\$4.15	\$3.83
Grain Sorghum	NE, KS, IA, CO	\$3.99	\$3.68
Soybeans	NE, KS, IA, CO	\$9.73	\$8.91



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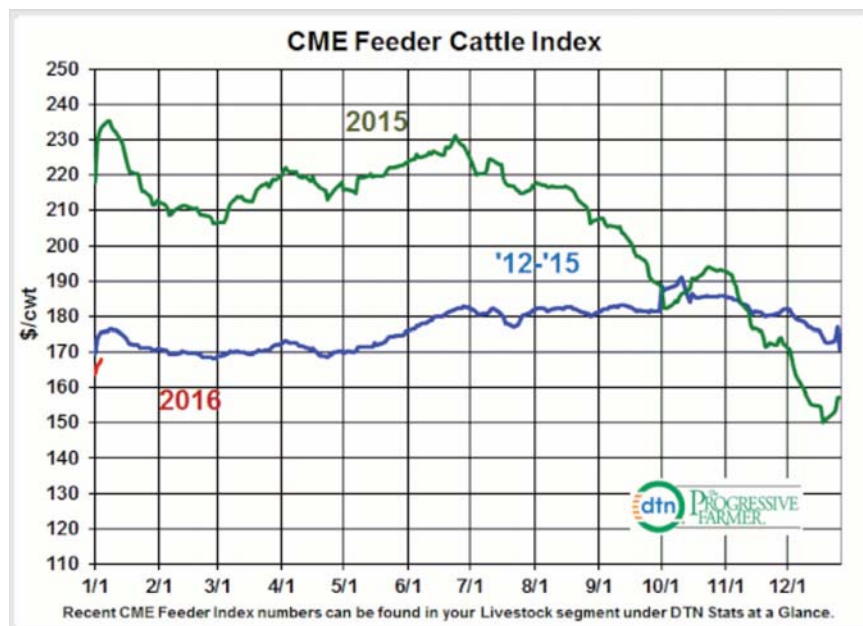
MARKETING PLANS-MAINTAIN & UPDATE

By Arlyn Rieker

Every producer or operator I have visited with has either completed their cash flows or are working on them for the upcoming year. A part of that process is developing a marketing plan. Having a working and adjustable plan you are comfortable with is critical to the profitability of your operation. I feel it is important to have the flexibility to update your marketing plan on a regular basis. Obvious components of a marketing plan include thinking about what you plan on producing in the coming year, when you plan on having it ready to market or sell, and where you plan on delivering it. Your goals are set in terms of the price you would like to receive for your product using the various marketing tools available to you that could help you achieve those goals. As the information changes throughout the year, your marketing plan should also be updated with more current information. As you can see from the

feeder cattle index chart, we have seen a decline in feeder cattle prices (along with the grains) since mid-summer. LRP is one of those mechanisms a producer can use to put a price floor on your cattle.

For example, on July 2, 2015, the coverage price for a 900# steer was \$214.00 for an ending date of 10/29/15 at a cost of \$51.82 per head. The ending price ended up at \$193.27 which is derived from the feeder cattle index on that day. This resulted in a loss payment per head of \$186.57 for these animals. For some other coverages written May 29th on 700# steers with an ending date of 11/27/15 the loss payment was \$304.29 per head. Currently we are writing coverage on 900# steers with a mid-March ending date and a coverage price of \$142.01. These prices didn't change overnight, but did come on quicker than we expected.



As you know, we are in a volatile market situation and updating your risk management plan is critical to your success. If we can help you lock in a floor for your cattle, give us a call and we'll be happy to visit with you about the LRP policy.

As I mention often, I enjoy visiting with producers about what is going on in their world in their operation. I welcome the opportunity to help you, the producer, learn about LRP and how to use it as a risk protection tool.

I look forward to visiting with you at the Nebraska Cattlemen's Classic at the Buffalo County Fairgrounds February 15th – 21st. Please stop in or give us a call. We will visit with you about LRP and how you can use it for price protection to help manage your cattle risk. ■

APO

Added Price Option

Increase the Insured Value of your Corn and Soybeans

- APO is available in Nebraska, Kansas, Colorado and Iowa.
- Price elections for APO have increased for the 2016 crop year.
- APO allows you to buy up the projected price of a bushel on your corn and soybeans.
- It removes the guesswork of determining which timeframe will bring the highest price. You are not required to select a specific price projection month.
- This policy supplements your federal crop insurance coverage, either yield protection (YP) or revenue protection (RP) policies.
- APO pays on yield losses, even if the harvest price is higher than the projected (base) price set in February.
- Losses can be paid on an optional/basic unit basis, even if you elect enterprise units (EU) on your federal crop insurance policy.
- Sales closing deadline for this policy is March 15th, 2016.
- APO will not pay when there is only a revenue loss on your underlying federal crop insurance policy (it pays on Yield Losses only), and your APO election will not increase regardless of price fluctuation under your RP policy.



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Example

The final APO price elections will be known after the 2016 Projected Prices are set in February. To give you an idea of price elections under this policy, the following calculations are based on example projected prices of \$4.00 corn and \$9.00 soybeans. Based on your level of coverage on your underlying MPCI policy, the figures below would be the maximum dollar amount you could elect under the APO policy, to supplement your MPCI policy. You can elect the dollar amount of coverage you need, up to the maximum.

CORN - \$4.00 projected price - MPCI level	APO maximum price election for corn
70%	\$2.28
75%	\$1.87
80%	\$1.50
85%	\$1.18

SOYBEAN - \$9.00 projected price - MPCI level	APO maximum price election for soybeans
70%	\$5.14
75%	\$4.20
80%	\$3.38
85%	\$2.65

In this example, let's say your corn coverage is at 80% under your federal crop insurance policy and the Harvest Price comes in at \$6.00. Your harvested bushels are below the guaranteed bushels of your MPCI policy. Under your MPCI policy you would be paid \$6.00 for every bushel you are short of your guaranteed bushel and your APO policy would pay you an additional \$1.50/ bushel.



DEER & VEHICLE COLLISIONS

By Diane O'Donnell

Cars and deer can be a lethal combination. The Insurance Information Institute estimates that there are more than 1.5 million deer-vehicle collisions each year, resulting in 150 occupant deaths, tens of thousands of injuries, and over \$1 billion in vehicle damage.

Deer migration and mating season generally runs from October through December and causes a dramatic increase in the movement of the deer population. As a result, more deer-vehicle collisions occur in this period than at any other time of year.

Drivers should be aware of the following steps that can decrease the likelihood of a deer-vehicle collision:

- Deer are not just found on rural roads near wooded areas; many deer crashes occur on busy highways near cities.
- Deer often move in groups. If you see one, there are likely to be more in the vicinity.
- Always wear your seatbelt. The Insurance Institute for Highway Safety reports that in a study of fatal animal crashes, 60 percent of people killed were not wearing a seatbelt. Sixty-five percent of people killed in animal related crashes while riding motorcycles were not wearing a helmet.
- When driving at night, use high beam headlights when there is no oncoming traffic. The high beams will better illuminate the eyes of any deer on or near the roadway.
- Be especially attentive from sunset to midnight and during the hours shortly before and after sunrise. These are the high risk times for deer-vehicle collisions.
- Brake firmly when you notice a deer in or near your path, but stay in your lane. Many serious crashes occur when drivers swerve to avoid a deer and hit another vehicle or lose control of their cars.
- Do not rely on devices such as deer whistles, deer fences, or reflectors to deter deer. These devices have not proven effective.

Damage caused by an accident with a deer or other animal is covered under the optional comprehensive portion (not the collision portion) of an automobile insurance policy.

Contact The Home Agency as quickly as possible in the event of a deer-vehicle collision. Feel free to call us with any questions or concerns you may have. ■

Information provided by: www.iii.org and www.iibs.org



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BENEFITS OF POMEGRANATES

By Morgan Yardley

“Pomegranates are one of the oldest known fruits, found in writings and artifacts of many cultures and religions; the pomegranate (*punica granatum*) is an original native of Persia.” (Dr. Fuhrman)

For those who do not know what a pomegranate is, it is a beautiful red fruit with a very tough outside (you do not eat this part) and seeds on the inside that you eat. Pomegranates are categorized as a berry and are very common during the winter months. Their juice can be found year round. Seeding a pomegranate seems like a lot of work, but those seeds are worth the effort. There are many YouTube videos on how to seed a pomegranate if you need some help figuring it out.

So what are the main benefits of this piece of fruit?

MORE ANTIOXIDANTS AND COMPOUNDS

One glass of pomegranate juice has more antioxidants than red wine, green tea, blueberries, and cranberries. Pomegranates also have compounds in them that help improve symptoms of depression.

MORE POTASSIUM

A study presented during the 2010 annual meeting of the American Society of Nephrology found the potassium content in pomegranate juice reduces many of the dialysis-related compli-

cations for kidney patients, showing a reduced morbidity rate.

LOWER BLOOD PRESSURE AND CHOLESTEROL

Pomegranate seeds contain high levels of flavonoids and polyphenols, potent antioxidants which offer protection against heart disease. Studies have shown that pomegranates have reduced blood pressure and cholesterol, which are factors in preventing heart attacks and strokes.

CANCER PROTECTION

A study from the University of California, Riverside found components of pomegranate juice may stop prostate cancer cells from moving, while also weakening the chemical signals that promote this kind of cancer to spread in the first place. And in a separate study, Israeli researchers

found pomegranate juice may prevent and destroy breast cancer cells.

HELP FIGHT ARTHRITIS

Compounds found in the pomegranates have anti-inflammatory effects that have been shown to block enzymes known to damage joints in people with arthritis.

CURB YOUR HUNGER

Pomegranates have high levels of fiber in their seeds, actually about 40% of the daily recommended amount. Getting enough fiber in your day will help keep you full for a longer amount of time.

IMMUNITY BOOSTER

Vitamin C is one of the essential vitamins we need to help prevent sickness. Pomegranate seeds have almost 40% of your recommended daily vitamin C. Now you can have something else beside a citrus fruit to get your vitamin C intake.

As you can see there are many benefits of eating pomegranate seeds or drinking pomegranate juice. Again, pomegranates are really only good during the winter months. So when it comes spring, summer, or fall, try some pomegranate juice. It tastes amazing! ■

Resources: Authoritynutrition.com, Medicaldaily.com, Drfuhrman.com, Shape.com

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Celebrating their 30th Anniversary

HISTORY OF THE HOME AGENCY

The Home Agency and Jim Baldonado are celebrating their 30th anniversary this month! The first week of February in 1986 was a very busy one for Jim. He became the manager of The Home Agency and Sharri gave birth to their twins, Morgan and Megan. Let's look back over the years at the history of The Home Agency...

The Home Agency started in 1974 by Barney Owens. The original owners included Barney Owens, Carlton Clark, Cloyd Clark, Fred Krauss, and George Krauss. The original office location was at the corner of Highway 23 and Calvert Avenue in the Home Bank building and was managed by Barney Owens who sold personal, commercial, and some crop insurance.

In 1984, the insurance agency moved from the bank to the west portion of the old Leggott building which was located just up the street on Highway 23. Deb Arends was hired on as an agent in September of 1984.

Barney Owens retired in 1986 and the business was combined as Home Co, Inc. dba The Home Agency. Jim Baldonado became the manager in February of 1986 and a year or so later became a shareholder.

In April of 1987, Tilden Insurance Agency, owned by Bob Tilden, merged with The Home Agency and took The Home Agency name.

In 1986, Jim began selling crop, life, and health insurance along with property and casualty insurance. In 1988, the agency moved to a new location on the northwest corner of Smith Avenue (Highway 283) and Rush Street. In 1989, The Home Agency moved into the new FSA office building just across the street. In 1990, Dan Tinlin joined the company and an office opened in Gothenburg, NE with Dan, and Janet Haas.

In 1993, Jim, Carlton and Dan bought out all the other shareholders and in 1998 it was just Jim and Dan as co-owners. In 1999 Jim became the sole owner of The Home Agency.

In 1997 The Home Agency bought the old Green Lantern Restaurant at 210 Smith Avenue and remodeled it for the new office location. They are still at that location today and more than doubled the office in size in 2000.

The Home Agency, under the leadership of Jim Baldonado, has grown from two employees to around 35 employees in 14 differ-

ent office locations in Nebraska, Colorado, Kansas, and Iowa.

The agency is one of the largest writers of crop insurance in the nation with between 5,000 and 6,000 clients, and is recognized as a leader in all areas of insurance in their area. It has been recognized over the years as the top crop insurance agency with American Agrinsurance in 1994,

1996, 2000, and 2001. Between 1992 and 2001, when it was not ranked #1, it was second in the nation every year other than 1995 when it was 3rd.

In August 2009, Hispanic Business News Magazine ranked The Home Agency as the fifty-fourth fastest growing Hispanic owned business in the United States. As well as ranking The Home Agency as the 494th largest Hispanic owned company in the United States. Baldonado says "Anybody can do this; it's not that I'm any better than anyone else, we just work hard at it."

Looking back over the past 30 years, Jim realizes that he's been lucky to have the customers and agents that he has had come into his life. "We wouldn't be here today without the customers, our agents, and the communities that we have offices in. Thank you again to everyone that has played a role in The Home Agency over the years. I look forward to many more!"

The members of The Home Agency team at this time include Jim and Sharri Baldonado of Elwood, NE and the following:

Elwood employees: Deb Arends, Lori Rahjes, Arlyn Rieker, Brenda Mahlberg, Cindy Davis, Melissa Harris, Nancy Schutz, Kristy Diefenbaugh, Julie Dornhoff, Steve Scoville, Morgan Yardley, Andrew Bellamy, Jacey Edson, Carol Gydesen, Eric Kohl, and Alexis Barnes;

Gothenburg, NE employees: Dan Tinlin, Janet Haas, Steve Johnson, Corbett Hahn, Diane O'Donnell, Rana Williamson, and Cindy Soller;

McClelland, IA employees: Kevin & Sara Ross;

Stratton, Kirk, and Yuma, CO employee: Penni Fox;

Benkelman, NE employee: Dana Mullanix;

Ruskin, NE employee: Dave Meyer;

Beloit, KS employees: Enos and Jill Grauerholz;

Kirwin, KS employee: Rhonda Jones;

Larned, KS employee: Clark Redding.

There are also offices in Broken Bow, Brady, and Ansley, NE that are run by Jim Baldonado, Dan Tinlin, and Andrew Bellamy respectively. ■



Pictures on next page starting at top (L to R): Jim and Deb in 1996; Sharri and Jim in San Francisco in 1992; Jim winning his first green jacket as Top Producer with American Agrinsurance in Kauai in 1994; Jim and Dan in San Francisco in 1998; Brenda Mahlberg, Dan Tinlin, Janet Haas, Brenda Poggendorf, Deb Arends, and Corrine Fehr in 1998; Jim and Deb in 2006; Jim and Sharri in Orlando in 1993; Jim and Sharri in New Orleans in 1994; Jim and Dan receiving their 2nd place award in Orlando in 1993; Jim and Dan winning their 2nd green jacket as Top Producer in Cancun in 1997; Dan giving a speech in Cancun in 1997; Brenda Poggendorf, Jim Baldonado, and Deb Arends in Kauai with their 1st place award in 1995; Jim and Dan in San Francisco in 1992; Brenda Mahlberg and Cindy Davis in 2003; Jim and Deb in 2016.





STRATTON, CO

By Penni Fox

I hope this finds everyone had a Merry Christmas and a Happy New Year. It was a somber Christmas this year in our home. We lost my dad on the 21st, but we all pulled our boot straps up and made wonderful memories with our little ones. My parents are back together being in a much better place than we are. I want to thank so many insureds that sent cards letting us know we were in their thoughts and prayers. I was so touched.

Looking back I would have to say this has been a great year. We enjoyed all four seasons, moisture, minimal wind/hail with good wheat and corn harvests and the cattle market went up. I would say a pretty successful 2015. Hoping 2016 is just as good and then some.

Thank you all for your business. After several years together I feel you are much more than just customers!! ■

MCCLELLAND, IA

By Kevin Ross

Hello from SW Iowa! Our new twins, Carver and Hollis, are the big news on the home front. They are about four months old already and doing great! Thanks for all the well-wishes over the past few months!

Everything here has been covered in a wintry mix of rains and snows plus some ice here and there. It seems Mother Nature can't make up her mind as to which form of precipitation she wants to give us. That has made it awful tough on cattle here and in many other areas. With a downturn in those markets, the sentiment in the beef industry all around has been a little tough. The markets seem to have found a bottom recently in both beef and grains alike, so I am really hoping we see some opportunities

in 2016 for some good sales. Sharpening the pencil a little for this next crop year seems to be the norm, so we are looking forward to making sure that you are using crop insurance in the most effective way possible. Keeping your business healthy means you stay successful and we are here to help! Here's to a successful and high yielding 2016!and I hope some decent prices aren't too much to ask for as well. ■

BELOIT, KS

By Enos & Jill Grauerholz

As we settle into winter, we love to look ahead to the promise of spring. How will the wheat react to our winter

and will the spring bring us rain? Have you looked at the wheat price? As I write this, wheat has dipped down to \$4.86 on the board. As producers, we get tired of having no control over our crops. Your crop insurance policy is something you can control. This year, your insurance policy has guaranteed you \$5.20 per bushel. Your policy is working for you! We do hope wheat will rally and we can all get a good price at harvest. If it doesn't, at least you can have comfort knowing your crop insurance policy will guarantee \$5.20.

Another issue on the minds of many producers is the volatility in the cattle market. Remember, we write LRP to guarantee price on your feeder cattle and fed cattle. Quotes can be found on our website, www.thehomeagency.com, or give us a call after 4:00 pm. New quotes are available late afternoon and are good until 9 a.m. the next morning.

We wish you a great finish to winter! ■

KIRWIN, KS

By Rhonda Jones

Reflection of 2015 for the Kirwin area...

The year started out dry with cold temperatures and we wondered if the wheat would survive until harvest. As spring planting approached, the forecast was for an El Nino year. There was a fair amount of corn and soybeans planted, but many farmers stayed with milo. The wheat crop was better than expected due to a few big rains. Fall harvest was all over the board, with milo yields from as low as 40 bushels per acre to as high as 170 bushels per acre. Downed milo played a huge factor with yields.

2016 Wheat planting was very dry, which reminded me of an old wise saying "dust it in – bust the bin". Much of the wheat did not come up until it rained in November. Winter storms

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predicted for Thanksgiving brought rain and ice, with another one the first part of December. Much of the area received two to three inches of rain.

Our trip to Ohio was awesome. The owners of the bed and breakfast where we stayed knew a lot about the Amish history, which was very interesting. What was the best thing on the trip? Bakeries and the farmer's market.

Rhonda's Sweet Shop was in full swing this fall and holiday season. I baked over 130 dozen cookies in three months for bake sales and Christmas open houses. When you do the math – 1,560 cookies!!

Thank you for your business this last year. I look forward to working with you in 2016.

Wishing you and your family a healthy, happy, safe, higher-cattle-and-grain prices, bin-busting New Year!!! ■

LARNED, KS

By Clark Redding

I'm writing this on December 21st and as I was driving today I saw people playing golf. Now, 50 degrees is not a heat wave, but for late December it's pretty warm. During Thanksgiving my pickup was encased in ice for two days. Then the tree it was under gave up some of its ice and part of a branch broke my windshield. However, along with that we got an inch and a half of moisture, which was much needed moisture. Colby, KS, got two feet of snow. Most areas got some. The wheat in western Kansas and eastern Colorado was planted in less than optimal conditions, not looking too good. Now some areas have had as much moisture in the last month as they have had in the last half of the year. Wheat in both states looks great.

Fall harvest was a good one. Eastern Colorado was in the 250 to 280 bushels per acre in irrigated corn and Pawnee County, KS, had some of its best dryland milo yields in years. The problem is that the prices we are getting for all of our commodities wasn't good, still isn't, and doesn't appear that the near future looks much better. We will all have to put our marketing caps on in 2016. When it comes to risk management, we will also have to think outside the box. In that respect, The Home Agency will have some ideas for you this spring.

As we conclude 2015, I want to express my thanks and appreciation for your business and your trust in me and The Home Agency. Although when you read this it will be past, I want to wish you all a Merry Christmas and I look forward to working with you all in the New Year. ■

BENKELMAN, NE

By Dana Mullanix

Fall has come and gone and with it a lot of harvesting was completed. I "country cruise" quite a lot and see that most of the area farmers have corn and sorghum out of the fields. Also, with the

moisture and mild temperatures we've had, the winter wheat is looking really good.

With winter comes production reporting and it appears to have been a good year despite a couple of hail storms that could have done more damage than they did! Whether you are a farmer or not, you are always happy when the crops are able to grow to maturity and harvest goes well!

Wishing you all a very Merry Christmas and a Happy, Healthy 2016. ■

RUSKIN, NE

By Dave Meyer

For the most part, 2015 is in the rear view mirror. It had its share of challenges. The crop year began with 12+ inches of rain one evening in May, and ended with a late season hail and strong wind event. Despite those two storms, the yields in South Central Nebraska in general, were very good once again.

Hopefully, crop prices will rebound in 2016. I will be visiting with all of my clients about ways to add value to the insurance policies for the coming year.

I want to thank my insureds for trusting me with your crop insurance needs, and I look forward to serving you in the future. Thanks again! ■

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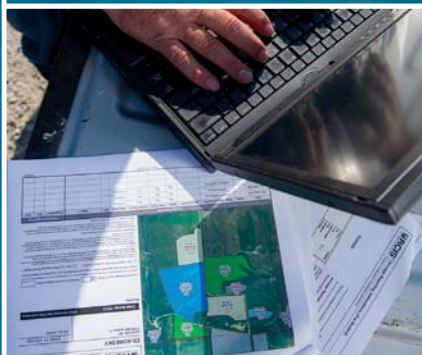
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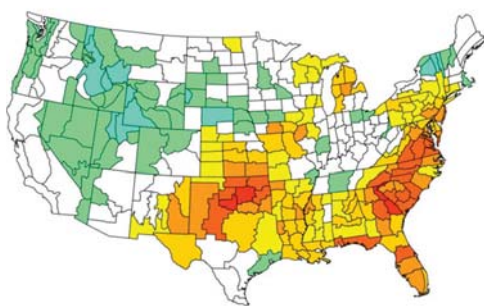


WHAT WEATHER IS AHEAD IN 2016...

By Brian O'Hearne

This edition, we talk about next spring and summer weather where we see drought and heat returning with the very strong El Nino quickly transitioning to a strong La Nina, which we discuss below. 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.

NOAA/NCDC Climate Division Composite Precipitation Anomalies (in)
Jun to Aug 1983,1998
Versus 1981-2010 Longterm Average

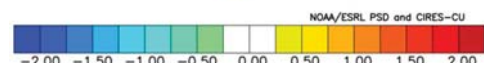
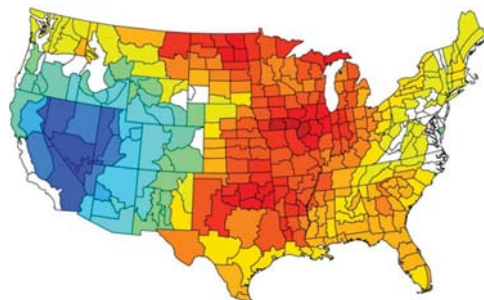


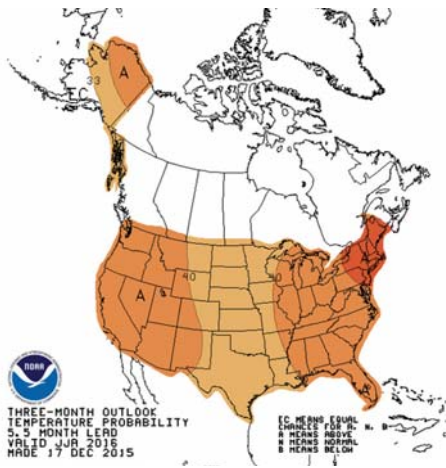
2 degrees above normal with daytime highs as much as 4-6 degrees above normal for most of the THA territory, supporting the idea that we might be going back to 2012 conditions where many THA customers hedged heat and/or drought risk and were paid very well. Consider buying early for next spring and summer where you can take advantage of advance purchase discounts. Call your THA agent to see how those discounts work!

A fascinating fact about El Nino's is that while they may produce very good crops in the year they start, the following year tends to produce difficult growing conditions. 1982 and 1997 were years those El Nino's started and 1983 and 1998 were the following years, which produced very difficult growing conditions with a hot and dry spring and summer. The map to the left shows the rainfall departures from normal, blending the 1983 and 1998 El Nino outcomes compared to the last 30-year average. THA's area shows the spring drying out and the Eastern Belt forecast for 6" or more above normal rainfall making for difficult planting for corn and beans, and more vomitoxin on the wheat.

The map to the right is a composite of the summer temperatures in years following the start of just the very strong El Nino's compared to average, which shows summer average temperatures

NOAA/NCDC Climate Division Composite Temperature Anomalies (F)
Jun to Aug 1983,1998
Versus 1981-2010 Longterm Average





The long range Summer Temperature Outlook from December 17, 2015, for June, July, and August is shown to the left and suggests too much above normal temperatures for all of THA's territory as well as all of the US. THA customers that hedged heat and/or drought risk in 2011 and/or 2012 were paid very well when there was a similar outlook. Consider buying early for next spring and summer where you can take advantage of advance purchase discounts. Remember that if your wheat breaks dormancy early after a warm February into March, a late spring freeze hedge could be just the ticket.

Your THA agent can pull together a weather risk quote for you that should hedge against these upcoming weather issues. The Home Agency can also give you an idea of 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 drought, excess heat, or any type of weather hedge you would like, quite quickly and show you how affordable they are. All you need to do is pick up the phone and give them a call.

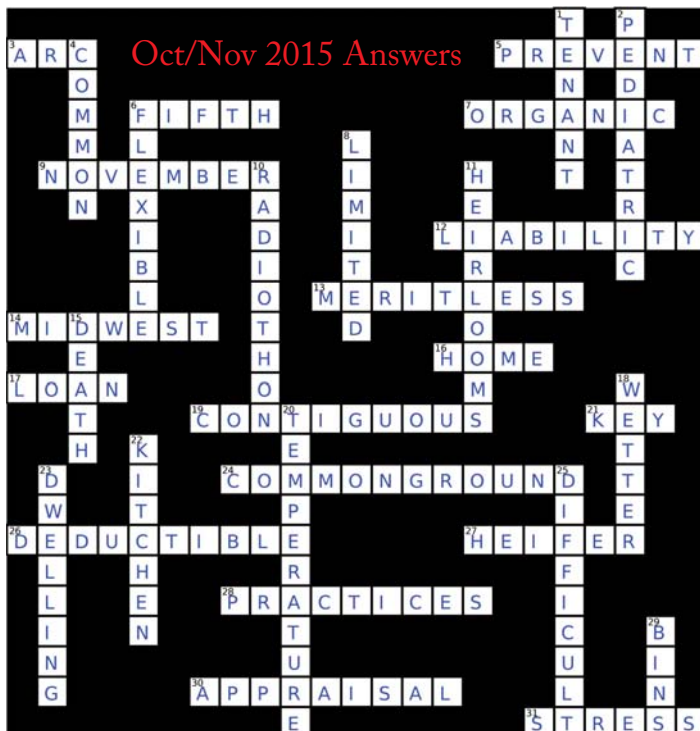
WHAT TO EXPECT IN THE FORECAST FOR THE REST OF THE YEAR AND INTO 2016

The weekly Home Agency WeatherManager has both long range forecast trends and shorter term forecasts that can be very beneficial in your financial decisions. For a long-term trend, it all depends where you are. The long range forecast updates each month. To get the latest one, ask for the WeatherManager from your agent.

Mother Nature has no timetable, so a dry and warm fall and winter can cause added costs and damage your wheat and pasture. A hot and dry summer will damage whatever you are growing, crops or livestock. All of these can be hedged with eWeatherRisk.

Every week we talk about the weather that is important to your production and can 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. ■



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HOW'S BUSINESS?-PART II

By Alan E Kuzma CLU ChFC

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As I sit down to write this, it is December 29, 2015. The New Year is only 72 hours away.

I find the New Year like a blank canvas. I can make it whatever I want it to look like.

Procrastination is one of my faults. I know I am not alone. We all have things we know we should be doing, we just haven't been able to pull the trigger.

LAST TIME.....

The last time we were together my article was directed to those of you who are self-employed. It doesn't matter if you operate your business as a sole proprietor, partnership, LLC, LLP, or corporation. The bottom line is you have elected to mold the future for yourself, not leave it up to someone else to determine how life will look like.

As a business owner, you have lots of decisions to make. When it comes to insurance and planning, you have more responsibility. Last time we discussed three areas of insurance that are vitally important to business owners: 1) Buy/Sell Insurance, 2) Business Loan Insurance, and 3) Key Man Insurance.

This time I would like to share three more business insurance concepts with you: 1) Split Dollar Life Insurance, 2) Executive Bonus Plan, and 3) Section 303 Redemption

SPLIT DOLLAR LIFE INSURANCE

Life insurance is an important part of a financial plan. Unfortunately, as we age and we need the insurance the most, the price tag jumps.

Wouldn't it be nice to be able to purchase life insurance in your 50's and 60's with the same out of pocket cost as when you were in your 20's and 30's?

A split dollar life insurance arrangement allows you to do just that. Split dollar life insurance is not a special policy, it is a funding arrangement.

With split dollar life insurance, the owner of the policy and a non-owner third party split or share the cost and the benefits of the life insurance policy. The cost of the premiums are shared by the owner and the non-owner, making the policy more affordable. Upon the death of the owner, the non-owner of the policy is paid back the share of the premium they paid and the rest of the policy is paid out to the beneficiary of the policy holder.

Split dollar life insurance is often used by companies to provide their older employees with life insurance at a reasonable rate. In this particular scenario, the employer would either pay the entire premium or a share of it, and would then be paid back in full by the death benefit. The rest of the insurance benefit would go to the policyholder's beneficiary. As an example, if a company took out a \$100,000 policy on an employee and paid out a total of \$25,000 in premium, when the employee died, the policy would pay \$25,000 back to the company and \$75,000 would go to the employee's beneficiary.

There are tax implications to split dollar life insurance. The premiums are not deductible by either the business or the em-

ployee they are covering. The portion of the premium paid by the employer is considered an economic benefit to the employee and is considered a form of economic compensation, which has tax implications. It is best to check with a tax attorney or an accountant for the best way to handle split dollar insurance.

EXECUTIVE BONUS PLAN

People make a business successful or a bust. Attracting and retaining the right people is vital to the welfare of any business.

So with that said, wouldn't it behoove you to draw those really good employees closer to you through a selective, tax deductible employee benefit?

This is where an executive bonus plan can be really sweet.

Executives typically have higher incomes and often need larger death benefit protection than what is normally offered by typical employer-sponsored group insurance plans. By offering your key employees additional life insurance benefits, you can make available an increased level of protection that better suits their needs. In doing so, your business can set itself apart when it comes to recruiting and retaining top talent.

With this arrangement the executive applies for, owns, and pays the premium of the policy. The employer "bonuses" an amount equal to the premium and the income tax liability on that premium. The executive has access to the policy cash values for retirement purposes or any other need that arises. Upon the executive's death, the proceeds are paid out tax free.

The best part is you can pick and choose who gets this perk!!

SECTION 303 REDEMPTION

Ever heard the expression, "asset rich and cash poor"? I know I sure have, and I'll bet you have too. This next concept is best suited for someone that fits this description.

Say you are the owner of a closely held business and the primary asset in your portfolio is the stock of your company.

If you died prematurely there may exist a serious estate liquidity, a problem your family would have to solve.

Your family may have to find an outside buyer of your stock to raise the cash, something that is not easy to do. In addition, they may have to sell it at a discount. Another issue that arises is most buyers will not find it very attractive being a minority shareholder in a privately held company.

The solution to this dilemma may be a Section 303 Redemption.

Here's how it works. The corporation purchases and retains all ownership rights to a life insurance policy on a stockholder.

At the stockholder's death, the proceeds of the policy are paid to the corporation.

The corporation then purchases stock of the deceased shareholder from their heirs providing cash to pay Federal and State taxes, as well as funeral and administrative costs.

Since this is a partial redemption, the sale is not treated as dividend distribution to the redeeming shareholder. Also, under this arrangement heirs get liquidity with little or no federal income tax consequences and are taxed favorably as long term capital gains. Capital gains can be offset by the shareholder's basis in the stock.

Since I am not a CPA or attorney and cannot give tax or legal advice, my recommendation is to check with your advisors for specific recommendations.

I hope you enjoyed this installment.

If any of this has piqued your interest, please call the good folks at The Home Agency or feel free to reach out to me at 402-438-4200.

Until next time, be well and God Bless. ■



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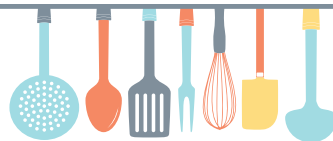
Winter Favorites

RECIPE *Creamy Potato Soup*

FROM THE KITCHEN OF *Sara Ross*

SERVINGS *6-8*

PREHEAT _____



INGREDIENTS

- 8 LARGE POTATOES, CUBED
- 2 REGULAR CARROTS OR 10 BABY CARROTS, SLICED
- 2 STALKS OF CELERY, DICED
- 1 SMALL ONION, DICED
- 4 TABLESPOONS OF BUTTER
- 1 CAN CREAM OF CHICKEN SOUP
- 2 CUPS OF MILK
- 1 PKG (8 OZ) CREAM CHEESE
- 1 PACKAGE OF BACON

PLACED COOKED VEGETABLES BACK INTO THE LARGE POT AND ADD THE BUTTER, CREAM OF CHICKEN SOUP, MILK, CREAM CHEESE AND SALT AND PEPPER TO TASTE. HEAT THROUGH. ADD ABOUT HALF OF THE BACON AND SERVE THE SOUP HOT.

GARNISH WITH EXTRA BACON AND SHREDDED CHEDDAR CHEESE. ENJOY!

DIRECTIONS

ADD POTATOES, CARROTS, CELERY, AND ONION TO A LARGE POT. COVER WITH WATER AND COOK UNTIL VEGETABLES ARE TENDER. DRAIN.

WHILE VEGETABLES ARE COOKING, FRY THE BACON AND CUT INTO PIECES. SET ASIDE.



Finished Size: 8 1/2" x 10 1/2"

Cutting:

White: Background (1/8 yard)

(4) 2" x 2"

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

Prints: Squares

11 Assorted 2 1/2" x 2 1/2" squares

Pink: Hearts

2 Assorted 3 1/2" x 6 1/2" rectangles

Pink: Sashing/Binding (1/6 yard)

(2) 2 1/4" x 42" (Binding)

Backing: At least 10" x 12"

Valentine Mug Rug

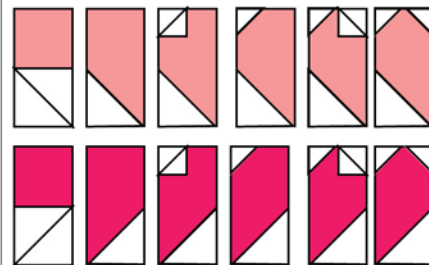
Hearts:

1. Draw a diagonal line across the wrong side of the white squares.
2. Pair the 3 1/2" white squares right sides together on the lower half of the pink 3 1/2" X 6 1/2" rectangles. Refer to diagram for direction of the diagonal line, half will go in one direction, half will go in the opposite direction. Sew on the drawn line. Trim seam allowance to 1/4". Press towards white.
3. Pair the 2" white squares on the upper corner of the rectangle. Sew on drawn line. Trim seam to 1/4". Press towards white. Repeat on opposite upper corner.
4. Sew the two heart halves together. Block should measure 6 1/2" x 6 1/2" at this point.

Assembly:

1. Arrange the 2 1/2" squares as desired. Sew three squares together, sew to bottom of heart block.
2. Sew two rows of four squares together, sew to left side of heart block.
3. Quilt as desired. Bind using the 2 1/4" strips of pink.

*All seam allowances are 1/4"



Make 1 of each direction



Make 1
- Should measure 6 1/2" x 6 1/2"



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Design and layout of The Home Agency Magazine is by Sara Ross & Jacey Edson.*

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Broken Bow

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McClelland

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785-593-6659

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Kirwin

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Kirwin, KS 67644
785-543-6758

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