

THE

HOME AGENCY

MAGAZINE

President's Thoughts

FROM THE DESK OF
JIM BALDONADO

Cattle News

PROTECTING YOUR BOTTOM
LINE

Behind the Scenes

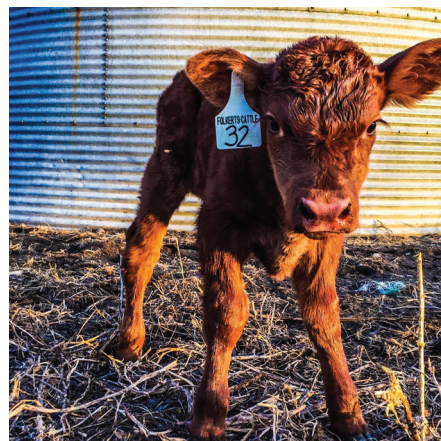
EMPLOYEE SPOTLIGHT //
DANA MULLANIX

P&C

COMBINING YOUR INSURANCE
COVERAGE



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YOUR NEXT HOME



95 Plum Creek Canyon Trail | Plum Creek Lake
\$675,000



1808 H Street | Cozad
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2 Merriweather, Dr. 11 | Johnson Lake
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1810 Plum Creek Lane | Lexington
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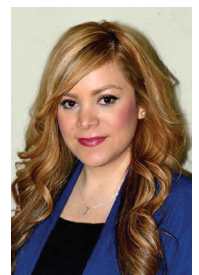
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FROM THE DESK OF JIM BALDONADO

Greetings,

I hope all is going well with spring planting. I am writing this on the 23rd of March and we are bracing ourselves for another blizzard. I was told by a good friend we have to have one of these spring blizzards and risk losing a calf or two so that they all have something to eat this summer.

If you saw the February issue of our magazine know, we are starting our 30th year in business. Where has the time gone? With all of the customer appreciation dinners we had in the last few months I've heard a lot of comments on the magazine cover. As I said in all the meetings, "Thank you" for doing business with us. If it was not for each and every one of you, we would not have the business that we have.

Last October I made a change within

the Elwood office that allows me to be out of the office more, seeing new and old customers. Some of you are now asking yourself, "How he can be out of the office more?" Well, I can and I am.

One of the first things I did was sign a 5-year Contract with Central Valley Ag (CVA headquartered out of York, Nebraska) to offer insurance products in all CVA office locations. Most of these are North East Nebraska, with a few locations in Iowa and Kansas. This is right up my alley as I love to talk to groups of any size about Crop, LRP, Pivot, Farm, and Weather Contracts. So along with all the meetings we put on for CVA, as well as our customer appreciation dinners, this spring went by very fast and we picked up a lot of new customers because of it.

Hail Coverage

Remember I said I was writing this article on the 23rd of March and as I was, my daughter, Megan, sent me a text of her driving in Omaha and her car getting hailed on...on March 23rd! This makes you wonder what summer will bring. Also, looking at a weather map, Nebraska has a tornado watch, a winter storm warning, a blizzard warning, and a winter weather advisory, plus normal weather all at 3:30 pm on 3/23/16. Only in Nebraska can this happen.

When you look at different hail policies for this summer, keep in mind Production Hail 120 with wind is the Cadillac of all policies. Both the hail and wind have "\$0" deductible.

Some people are looking at a Companion 2 Plus and adding wind or a Companion 3 with wind. We also have producers thinking of going without wind this year. I hate to see that. It will save you a few dollars per acre in premium, but cost you a lot of money if we have bad wind and no hail. I understand this is a year where producers have to really watch expenses, but cutting back on coverage that will help if we have

bad hail and wind may not be the best place to cut.

eWeather

For those who did not attend one of our carner appreciation dinners or meetings this last spring, I talked about the U.S. Corn Belt coming out of the wettest November and December dating back to 1895, beating out El Nino induced rains in 1982. Five of the six worst corn crops since 1960 followed the wettest November and December in the Corn Belt: '74, '83, '88, '93, and 2012. Soybeans saw the same thing. Four of the six worst U.S. Soybean crops since 1960 followed the wettest November and December in the Corn Belt: '74, '83, '84, and '88.

We all can remember what 2012 was like. We started selling weather contracts in 2011, and in 2012 paid out over 1.8 million dollars in claims. In 2012 we did not have the moisture we do now, but a lot of the Corn Belt is looking at delayed planting because of excess moisture. What's the old rule of thumb? "1-2 bushels lost per day not planted during the month of May." Now that we may be late in planting it pushes our pollination back into the heat of summer. If any or all of this happens, we could see some interesting prices coming this summer.

Thus the need for a weather contract. One for lack of precipitation from June 1 to end of August or too much heat from June 1 to September 15.

Just think, if we could lock in a guarantee of 7-10 inches of rain based on the weather station of your choice, and let's say you have 10 pivots. Look at the savings in your irrigation bill with 7-10 inches of rain, way more than a weather contract costs.

Ranchers, if we have another 2012, will we have enough grass to get through the summer? You can also use a weather contract. Remember, you must buy these contracts 20 days in advance and the sooner it

is to the actual event, the higher the price. So if you are interested, the sooner the better to get one bought. ■

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CROP INSURANCE UPDATE

BY CINDY DAVIS

The spring season has always been one of my favorites, and as I look back on prior articles that is no secret. Once again I am writing this article in late March and normally I am in awe of the changing colors, the baby calves on the ground, and the flowers starting to bloom. But this time, as chance would have it, I write during what seems to be a crisp winter day and can't help but reflect on the unpredictable weather here in Nebraska. We have gone from 80 degree temperatures down into the teens overnight in a matter of a couple of weeks. March of 2016 did not disappoint in terms of uncertainty, but it didn't bring much moisture or a late season winter snow storm as of yet either. As erratic as March can be, we have grown used to it and can only hope the subsequent months bring with them replenishing moisture as the planters are now in full swing. And we certainly hope the late freeze that Farmer's Almanac is predicting does not happen.

Speaking of March, the 2016 row crop Sales Closing Deadline was March 15th. You should have met with your agent back then to discuss your coverage for the spring planted crops. The 2014 Farm Bill changes that pertain to crop insurance are well under way and the crop companies have had their hands full implementing all the changes. Producers probably found themselves looking at several options with their agent concerning their crop insurance coverage. The policy has turned into acronym nightmare in some cases – from (YA) Yield Adjustment, (TA) Trend Adjustment, (YE) Yield Exclusion, (RP) Revenue Protection, (LP) level by practice, (OU) Optional Units, and (EU) Enterprise Units – just to mention a few of the most common. These options can become very confusing. At the same, these options are what makes the crop insurance program so distinct and individualized for each producer. Your agent will explain what each of these acronyms means and what they can do for you to produce the best policy that is unique to your farming operation and risk management strategies. The 2016 row crop prices were set the first week in March, after tracking prices during the month of February. The chart on the next page shows where the prices were set and the tracking dates for the fall Harvest Prices.



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2016 Row Crop Prices and Harvest Price Tracking Dates

Crop	States	Projected Price Set - Yield Protection (YP) and Revenue Protection (RP)	Harvest Price Tracking Dates – Revenue Protection (RP)
Corn	NE, KS, IA, CO	\$3.86	Dec. Corn CBOT Oct. 1 – Oct. 31
Grain Sorghum	NE, KS, IA, CO	\$3.72	*Dec. Corn CBOT Oct. 1 – Oct. 31
Soybeans	NE, KS, IA, CO	\$8.85	Nov. Sbean CBOT Oct. 1 – Oct. 31

*Multiplied by the price percentage relationship between grain sorghum and corn as determined by RMA.

I will touch on one specific Farm Bill program in this article, and that is Conservation Compliance. Beginning with the 2016 reinsurance year producers were required to file an AD-1026 prior to June 1, 2015 to receive premium subsidy for crop insurance and livestock policies, unless they qualify for exemption.

“...producers were required to file an AD-1026 prior to June 1, 2015 to receive premium subsidy for crop insurance and livestock policies, unless they qualify for exemption.”

One of the exemptions is if a producer began farming after June 1 preceding the reinsurance year. The Conservation Compliance procedures require a first time famer

to fill out a certification statement prior to the sales closing date to demonstrate they qualify for this exemption. Most producers have had the AD-1026 on file for quite some time; however, we have run into a few who did not. It is extremely important, if you are setting up a new entity of any kind and you will have a livestock or crop insurance policy under this new entity, to complete a certification statement. The new entity should also go into the FSA office and file an AD-1026. For the 2016 crop year **only**, RMA has extended the sales closing date deadline for an exemption for any producer who has purchased any policy, except LRP-Livestock Risk Protection, to June 1, 2016. If a producer qualifies for an exemption and signs the certification statement by June 1, 2016, they will maintain the premium subsidy. The certification statements are only applicable for the reinsurance year during which they are signed. For example, producers who signed a certification during the 2016 reinsurance year must file the AD-1026 with FSA by June 1, 2016 in order to maintain premium subsidy eligibility for the 2017 reinsurance year. If there is any doubt as to whether or not you have filed an AD-1026, for **any** entity you will have a crop insurance or livestock policy for, give your FSA office a call to check. Losing your crop insurance subsidy would be very costly!



As you continue planting, keep in mind that initial plant dates, final plant dates and late plant periods differ by state and county. If you have questions concerning these dates in your counties, give your agent a call and they can find these dates for you. Also keep in mind that if you plant a crop prior to the initial plant date you could surrender any replant payment that may come into play, unless you have purchased a Supplemental Replant Policy. If you are in a situation where you need to replant, **always** contact your agent **prior** to replanting. They will need to enter a notice of loss and get an adjuster in touch with you. This is the same procedure if you need to chop silage. If you are using Precision Farming technologies on your farming operation and would like to use these records for your crop insurance, this process must begin with planting. Contact your agent for the rules concerning the use of these types of records. Should you be prevented from planting due to an insurable cause of loss, be sure to contact your agent within 72 hours after the final planting date for the crop in your county. Prevented planting follows strict rules and if these losses are not turned in timely, they could be denied.

2016 Row Crop Acreage Reporting Deadline

The next deadline for your crop insurance policy will be Acreage Reporting. The deadline for Nebraska, Iowa, Kansas and Colorado is July 15th. You will need to report your acres to your agent before this date. All acres must be reported, whether they are insurable or uninsurable, planted or prevented from planting. Your agent will also need your plant dates and any sharing parties. If you have added ground, be sure to include this when you report your acres. This year your agent will need to report your acres by each CLU – common land unit. It will help to bring your 578's and maps from your FSA office if you have already certified your acres. If you use the map books The Home Agency has made, bring those with you as well. Producers are urged to get in to certify their acres as soon as possible. The acreage reporting deadline is very important, as this is the time in which

your liability and coverage are determined. Be sure to verify all your acres. It is essential. It is difficult to make changes to your coverage after the final acreage reporting deadline and if any errors on your acreage report are discovered after a loss is found, your coverage may be jeopardized.

2016 Winter Wheat

Should you find yourself in a wheat loss situation, contact your agent at first discovery. Unless you short rated your wheat prior to March 15th, never destroy any acres before you contact your agent and an adjuster has appraised and/or released the acres. The following options are available for your wheat losses, assuming you do NOT qualify for double cropping status on your farming operation:

- Take 100% of wheat payment and don't insure the second crop planted.
- Take 35% of wheat payment (Pay 35% of premium), insure a second crop-if eligible- (Pay full premium on second crop, eligible for 100% indemnity on second crop). If second crop does not have a payable loss, collect the additional 65% of wheat indemnity and pay additional 65% premium.
- If the crop appraised qualified as Summer Fallow practice, is destroyed by JUNE 1st, and any later growth is controlled by mechanical or chemical means, the acreage will qualify as Summer Fallow the next crop year.
- **In no case will you collect more than 135% of crop indemnities on two insured crops in the same crop year.**

Finally, give your agent a call soon to discuss your hail coverage. Some hail plans could be expiring soon, depending on the type of coverage elected. ■





PROTECTING YOUR BOTTOM LINE

BY ARLYN RIEKER

Spring is upon us and with it brings both similarities and changes from the past year. Once again we were busy attending the Cattlemen's Classic in Kearney, where in addition to our booth, Lori and Julie offered livestock mortality insurance for the event. Additionally, they were also at production sales for Ferguson Angus and Hueftle Cattle Company. These sales are always fun and exciting times for us to visit with many producers who are either purebred breeders or the commercial cattlemen. These events provide great opportunities for us to be with our friends and clients outside of the office, as well as allow us to help sponsor and return the loyalty they have shown to us. Thank you to each of you for allowing us to be a part of your day!

One of the changes we saw this spring for grain producers is the reduction in the base prices for corn and soybeans. For the producers I work with on crop insurance and risk management, we had an additional product and option to consider: Added Price Option (APO) is a product that provides some additional coverage to the multi-peril bushels, and YE (Yield Exclusion) is a new option giving the producer the opportunity (if qualified) to exclude years from a unit's actual production history. I really enjoy working with each of you to find the best coverage for protection on your crops.

Along with these products, we offer Livestock Risk Protection (LRP) to protect the livelihoods of cattlemen and ranchers against the financial risk they face, and downward turns in market prices that exist for them.

LRP is one of the risk management tools that can be used as a price floor for cattle producers. LRP is exactly

what the names says “Risk Protection”. LRP provides protection against a decline in prices below the established coverage price for fed and feeder cattle. For those of you who have purchased LRP in the past, this will be a little refresher course, and for the people interested in protection against a downturn in the cattle market, this will be an LRP 101 introductory course.

LRP may be purchased at any time throughout the year, which makes it easy to ensure that your coverage will correspond with marketing of your livestock. The coverage prices and rates fluctuate daily and are based on the Chicago Mercantile Exchange (CME). Premium rates, coverage prices and levels, as well as actual ending values are posted daily. Unlike crop insurance where we know when and how the base prices are set to establish the rates and premiums, unfortunately with LRP we don’t have that formula. We run quotes daily to access the coverage prices, levels offered, and 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. If coverage is available it can be written from that time until 9:00 am the following morning. This is why we run the quotes daily and stay in contact with producers to keep them up to date on the coverage prices. All these quotes and Actual Ending values can be found on our website, www.thehomeagency.com.

A question we are often asked is, “Does it matter what the cattle weigh or what I sold them for?”. It doesn’t matter what they weigh on sale day, what you sell your cattle for, or even if you retain ownership; what determines whether or not you have a loss is if the Actual Ending Value on your coverage ending date is below your Coverage Price. It is worth noting that if you sell your cattle more than 30 days prior to your LRP contract ending date, your coverage will be voided. Also note, this is not a mortality policy. However, if animals die, we need to be notified of the death and document the death loss. If you have an indemnity you will still be paid the LRP loss on the dead animal.

Here are some examples of coverages we wrote over the past months.

Cattle Type	Target Weight	Policy Life	Coverage Price	Ending Price	Loss/Head
Steer 2	750#	11/3/2015-2/2/2016	\$180.88	\$160.14	\$155.55
Steer 2	750#	10/14/2015-1/13/2016	\$180.28	\$162.62	\$132.45
Heifer 2	750#	10/7/2015-3/2/2016	\$154.98	\$142.91	\$78.46

Give us a call at the office and I will be happy to visit with you about the LRP policy and how it may help you to manage your bottom line for your livestock. ■



DID YOU HEAR?

Did you hear that The Home Agency and the Baldonado family were this year’s recipient of the 2015 Team Jack Teammate of the Year Award? The Teammate of the Year Award is given to an individual who exemplifies dedication to pediatric brain cancer. Below is a portion of the speech Damon Benning read to introduce Jim Baldonado for the presentation of the award.

“In April of 2014, Team Jack hosted one of the BIGGEST cancer fundraisers in the country. While this memorable event was donated by Larry the Cable Guy and Jeff Foxworthy, it could not have happened without the Presenting Sponsor for this amazing event—A Generous \$50,000 donation.

This same Person and his family served as the 2015 Title Sponsor for the 3rd Annual Team Jack Radiothon, hosted on UNL’s campus. Donating another \$25,000 to the cause.

At each event, not only did this Business owner provide a monetary role, but his entire family and team rolled up their sleeves and acted as volunteers, giving hours of their time to contribute to the success of each event.

In total, this philanthropic leader has donated nearly \$100,000, and has sponsored events that have separately raised over \$200,000.”

The Home Agency has been involved with the Foundation since 2014 and is blessed to be one of the Foundation’s many different donors and volunteers who help make pediatric brain cancer a national priority.



EMPLOYEE SPOTLIGHT

DANA MULLNIX

CROP INSURANCE AGENT | BENKELMAN, NE

This quarter we want to introduce you to Dana! She is an agent who joined The Home Agency in 2015 and since then has become a valuable asset to the company.

Inhabitants at my residence:

Myself, my husband, Jim, and a devil cat named Scout.

Three words to best describe me:

Open, friendly and loyal.

Motto or personal mantra:

What doesn't kill you makes you stronger or they can kill you but they can't eat you (one of my dad's sayings).

I'm happiest when:

I'm outside (preferably in the heat) or country cruisin'.

I'm proudest of:

My children. They have all grown up to be well educated, good, productive citizens. They chose great partners to marry and have given me three awesome grandkids, (I still have one unmarried daughter but I know she'll chose well too). They are very able to take care of themselves.

What I fear most:

Snakes!!! Living, dead, rubber it doesn't matter. A snake is a snake.

Best job:

I owned and operated a greenhouse business for 8 years. There just can't be anything better than opening the door to your "office" every morning and smelling all the different flowers and plants!

Worst job:

A jailer/dispatcher. I spent 18 months there and have never completely gotten over it!

Pet peeves:

Improper grammar makes me nuts! Also, when people are sick and still think they need to go out in public and share the love...

Favorite place to live:

It must be Benkelman! I am a lifer though sometime before I leave planet earth, I would like to live part time somewhere else.

The top 3 highlights of my life:

- 1) Getting married
- 2) Being a mom
- 3) Grandbabies

Best Vacation:

In 1997 my oldest daughter entered a star search competition in Phoenix and won a spot to compete on a television station in Nashville, TN. My sister, niece, and I met her in Nashville and had time to tour the

area. We ended up lost in Kentucky so we just rolled with it and drove the backroads. It was a great trip!

Favorite pastimes:

It doesn't get any better than Husker football does it? When there isn't football to watch there is always golf, the lake, and hunting. On the in between times, I like to spend time on my patio and I also like to read and watch movies

People would be surprised to know:

I have a twin sister that is the exact opposite of me except that we often think alike.

Favorite Vehicle:

Since I was 11 years old I have wanted to own a red convertible MG with a black rag top. Someday...

If I could do it all over again, I would:

I would not have sold an old Chevy pick up I owned. I would give it to my dad.

Before I die, I would like to:

Travel with my husband to places we've never been before. ■

SPRING & SUMMER 2016 WEATHER OUTLOOK

BY BRIAN O'HEARNE

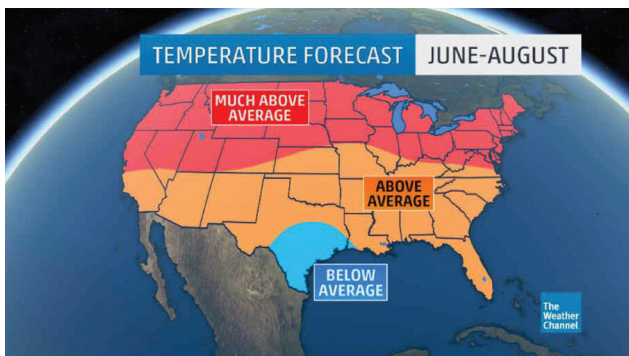
HOW TO PROTECT YOURSELF

This edition, we talk about this spring and summer weather, where we see the drought and heat returning with the very strong El Nino collapsing and transitioning to a strong La Nina. The Home Agency team has the tools you need to cover seasonal issues and 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. It is an essential component of your annual risk management program.

As we suggested in the last 2 issues, the winter was largely non-existent and looks to end up as one of the top 5 warmest on record. Our view is that this summer will shape up to be hot and dry and end up a lot more like 2012 than the last few summers. THA customers that bought heat or drought contracts in 2012 were paid very well and whether you were one of them or not, you should get protection in place sooner rather than later.

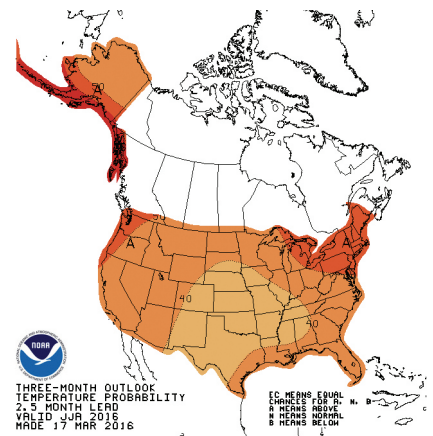
The map below is the Weather Channel's temperature forecast for June-August released March 18th. Much above normal temperatures are forecast north of I-70 and above normal for the rest of the US, other than South Texas with a small pool of below normal temperatures. With the hot temperatures will likely come drier weather and more water needs. You can use a drought or a heat hedge for your extra irrigation expense, to protect yields as well as to protect any livestock or poultry.

The long range Summer Temperature Outlook from



March 17, 2016, for summer shown to the right forecasts above to much above normal temperatures for the entire US.

Remember in the February edition we suggested the warm winter would cause wheat to break dormancy early and we hope that by the time you read this, many of you took advantage of the late spring freeze hedges. For anyone double cropping soybeans or milo, some of the driest conditions of the summer could be in July and August, so ask your THA agent for a July/August or August-only heat or drought hedge.



Your The Home Agency agent can give you weather risk quotes that should hedge against these upcoming weather issues. They 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 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 and to get the latest one, ask for the WeatherManager from your agent. 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. ■



DOWNLOADING 'FREE' MUSIC CAN BE EXPENSIVE!

BY KRISTY DIEFENBAUGH

As Miranda Lambert eloquently states in her song *Automatic*, "Seems like only yesterday I'd get a blank cassette. Record the country countdown 'cause I couldn't buy it yet." Remember the days of curling up to the radio on a Saturday night, torturing yourself through commercials and lame tunes just to be able to crank it up when the DJ finally played your favorite song? Those days are long gone now that we can obtain music and video clips with a click. Popular e-sharing sites like iTunes legitimize the process through pages of service agreements and per-transfer fees, but every program is not so "official."

Unauthorized file sharing is easy, cheap (meaning free), and illegal. Consider the case of BMG Music et al vs. Cecilia Gonzalez. In this case, a federal court ruled that the illegal downloading of songs by a consumer (as in the individual doing the downloading, not the entity responsible for the file-sharing platform) constituted copyright infringement. The damages awarded against her totaled \$22,500, for downloading 30 songs at a \$750 penalty per song.

Seem steep? It could have been much worse. The defendant had actually downloaded 1,370 songs. Federal law permits an assessment of \$30,000 per song. Had they chose the full course of action, damages against Gonzalez in this case would have resulted in over \$41 million!

This case is proof that the federal government intends

to secure the integrity of copyrights, even if it means rendering judgement against individual consumers. The bad news is that such a judgement will NOT be covered by homeowners insurance.

Personal liability afforded under a typical homeowners insurance policy does not cover liability claims that do not involve bodily injury or property damage arising out of an "occurrence." Since "occurrence" constitutes an accident or exposure to harmful conditions, it is not likely the insurance company will look any further to find a reason to provide you with coverage (downloading the latest Bruno Mars track for free was no accident). Property damage constitutes physical injury to tangible property, so ripping off mp3 files hardly fits the bill.

Even for homeowners with personal injury liability, which extends liability to pay claims such as slander, libel, and violation of privacy rights, this insurance says nothing of covering claims of copyright violations, nor will it cover criminal acts.

This information should serve as a serious reminder that households downloading illegal files are in danger of incurring a large out-of-pocket expense that no personal insurance intends to pay. Parents should be especially careful; in many households it is not mom or dad downloading the copyrighted music. A look at the music library on your kid's computer, iPhone or iPad could shock you. They could have hundreds or even thousands of songs. If you children are file-sharers, check their preferred sources for legitimacy.

For more information or questions regarding your personal liability coverage, please contact your local agent at The Home Agency, Inc. ■

Consumer Article from Big I Virtual University www.bigivu.com

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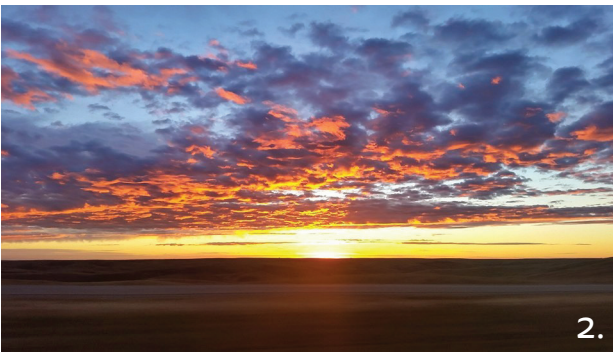
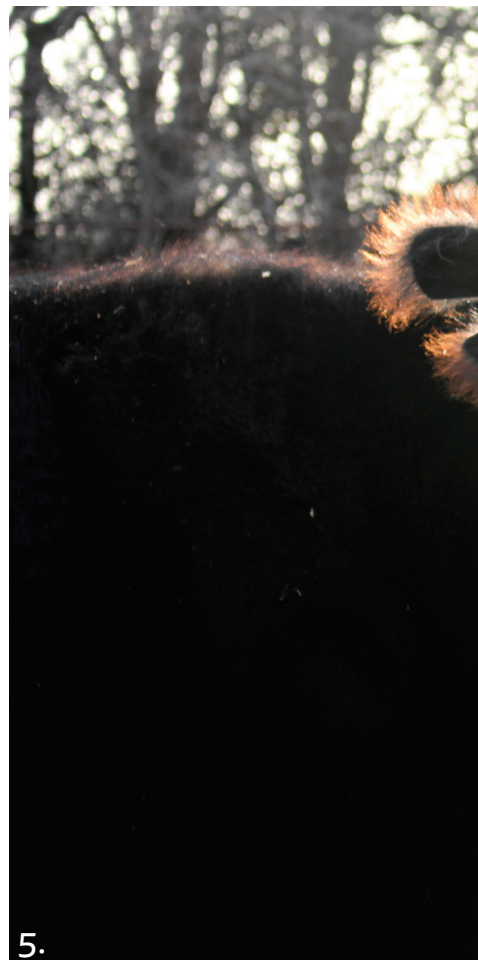
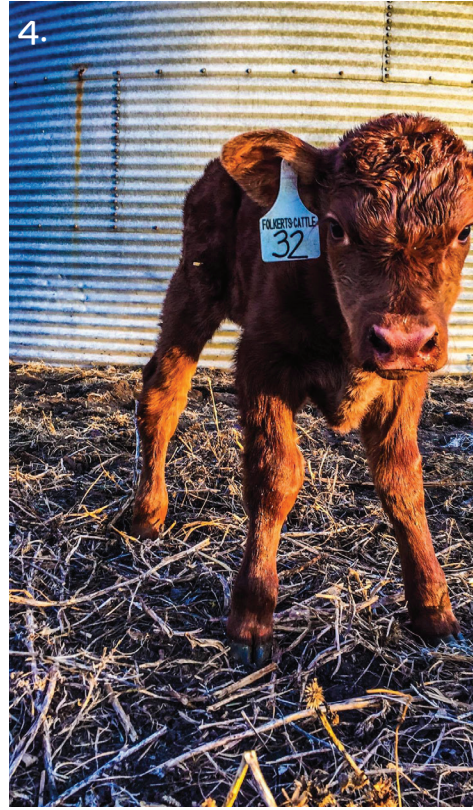
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That's RCIS.

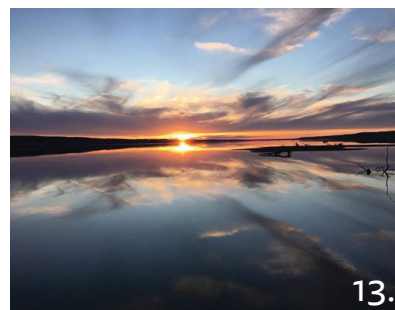
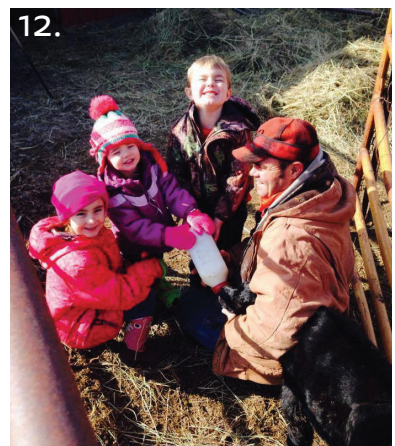
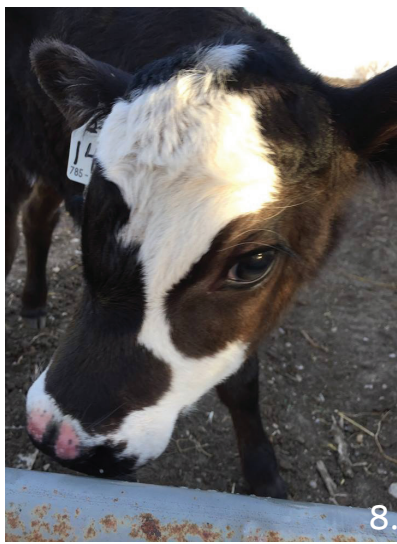
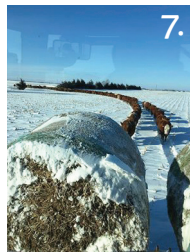
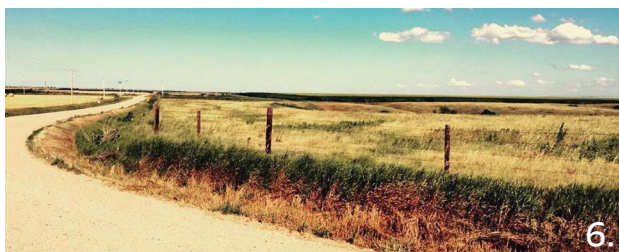
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1., 5., 11. Karen Archdekin
2. Jacey Edson

3. Diane O'Donnell
4. Paxton Folkerts

6. Pascal Burling
7. Cory Banzhaf

8. Jill Grauerholz
9., 10. Jenna Polk

12. Trista Koch
13. Nicole Schindler

REGIONAL

NEBRASKA

RUSKIN, NE

• DAVE MEYER

Time, as always, marches on and it's the beginning of another farming cycle. One thing that has certainly changed from a couple of years ago is the cash flow projections. I hope there are some good opportunities to forward price some grain/livestock at profitable levels. Remember, if you purchased an MPC revenue product, you can sell up to your guaranteed bushels and be protected whether the price goes up or down. If the harvest price goes down, your guaranteed bushels go up. If the harvest price goes up, you get the higher price times your guaranteed bushels. ■

BENKELMAN, NE

• DANA MULLANIX

Upon writing this, row crop sign-up is nearly completed. We had a storm the first part of February that brought much needed moisture and with the warmer than usual temps in March, the winter wheat looks amazing. That could be a good thing or not, depending on the weather down the road, but we all live on faith and look hopefully for good things to come!

Calving in southwest Nebraska is slowing down and will soon be completed, and none too soon for the farmers and ranchers I'm sure. There is nothing like driving by a stubble field or pasture with baby calves scattered around. That in itself can give a person hope for the future!

One thing follows another, and soon the tractors will be in the fields and our world will begin to green up! Wishing all the farmers a safe, trouble-free, and successful planting season. ■

KANSAS

BELOIT, KS

• ENOS & JILL GRAURHOLZ

As we write this in March, the wind is blowing and we are looking at 80 degree weather this week. That can be nerve-racking. While the green landscape across the countryside is beautiful, our wheat is on the verge of being too big for this time of year. Mother Nature can sure test our patience at times. We pray for a nice spring with some good moisture, and no signs of a late freeze.

If you are, or have, a young farmer starting in the near future, be sure they have an agent that can give them the foundation to a sound revenue plan and the powerful benefits of beginning farming. When starting a business, one must have a plan to achieve return on investment. Your revenue policy can guarantee a level of security for you and your family. A new farmer can qualify for the Beginning Farmer Rancher program, which includes a discount on your crop insurance. With technology and use of software, our younger generation maybe able to analyze cost ratios to stimulate their interest in the benefits of risk management.

We enjoy working with you and your families to accomplish peace of mind. Call us anytime to discuss any questions you may have. ■

KIRWIN, KS

• RHONDA JONES

Hello from *windy* North Central Kansas. The mild weather in February and March has the wheat greening up and growing earlier than usual. I'm writing this article the third week of March and it is almost 80 degrees with 30 mile per hour *wind*. The forecast midweek is for a

chance of rain and snow. As fast as it is growing, a late freeze wouldn't be good. Crossing my fingers that doesn't happen.

The nice weather has been good for calving season. We started out with 8 sets of twins out of 15 cows. Crazy! I have heard many farmers and ranchers are experiencing a large number of twins this year as well. We didn't save them all but had extra to sell to area farmers.

This week is my Easter bake sale for the Hometown Springfest at the Huck Boyd Foundation in Phillipsburg. The festival is made up of local woman that handcraft western jewelry from beads and spoon jewelry, head bands and scarves, leather items, painted signs and furniture, floral arrangements, cutting boards, metal cutting creations, and wood picnic tables, chairs, and benches for kids. There is also face painting for the kids. This event is in the spring and fall. ■

LARNED, KS

• CLARK REDDING

Seventy degrees in February, Holy Global Warming! Did I miss a month or two? At this time we're about 60 days ahead of ourselves. Wheat in Kansas and Eastern Colorado is looking way too good, way too soon. Wheat planting last fall was a pretty dry affair, but our winter moisture was more than adequate and with the rain and snow we're getting today, March 18, both states have a decent shot at a great crop. This early spring warm spell has got the wheat on the move. We've all got our fingers crossed that we don't experience a late spring freeze in May that will upset everyone's appletart. To top it all off, the price is horrible. Isn't it always something?

Speaking of horrible prices, have you seen the corn market lately?

NEWS

Ugly. Let's hope we get some issues in the Corn Belt that will give us outlanders a chance to make a buck. Last fall was pretty wet back there and with the moisture this spring, planting could be an issue, and that always puts pressure on prices. This year, every nickel will count. It might be the time to look at a freeze contract to protect your wheat. The rates Jim has been talking about are affordable. Marketing your grain is more important than ever. Check your Schedules of Insurance for your guarantees. Knowing your guaranteed bushels and the base price of your crop can make a difference when opportunity knocks.

Here's a shout out to my customers in Pawnee, Barton, Edwards, Kiowa, Russell, Lincoln, Thomas, and Logan Counties in Kansas; and Yuma, Kit Carson, Washington, Sedgwick, and Phillips Counties in Colorado. Thank you again for your trust and your business. Renewals are complete and I will be bugging you all for acreage reports as we go into spring planting. I'll be seeing you all soon. ■

COLORADO

STRATTON, CO

• PENNI FOX

March marked the 4th anniversary of the Heartstrong Fire near Yuma. It ravished a 224 square mile radius and scorching 2400 acres of land. Two farm homes were destroyed as well as countless livestock lost. One of our insureds grandmother lost her home. She was 94 when the fire took everything. I am sure none of us can even fathom what was lost that day. I didn't personally know her, but her loss impacted me with such a sadness. Mrs. Pletcher survived 4 more

years living in town before going to be with the Lord in February.

With that said, the eastern plains are still dry and brittle with a strong fire danger. We all need to be aware of fire safety and a great place to start is teaching children and grandchildren. Now is a great time to run through fire drills at home. Make a floor plan of your home and develop an escape plan and practice different scenarios each week. After everyone has them down, continue each month for a refresher. In case you are separated while getting to safety, find a safe location away from your home for everyone to meet at. The purchase of small fire extinguishers could make all the difference in preventing a catastrophe. Teach older children how to use them. It's the wrong time to learn during a fire. Explain the hidden dangers (i.e. hot doors and knobs, smoke seeping under the door, hard to breathe). Show them another exit from the room in case doors are hot, put a blanket or towel at the bottom of the door, and provide a device to get out of a window if on an upper level. YouTube is a great reference for simulations of real fires.

I hope everyone has a wonderful and safe summer. We will be celebrating our youngest daughter marrying the man of her dreams. Life really can't get any better than that. Well, maybe more grandbabies!! ■

IOWA

MCCLELLAND, IA

• KEVIN & SARA ROSS

Southwest Iowa News! Spring seems to have arrived early this year here with good weather in March for the most part, and a lot of field work getting done in speedy fashion. We

will see how this actually translates into planting acreages and dates, but it has at least been welcome to spread out some of the spring work from the usual time crunch. Calving season for February was fantastic and March seems to be similar. A welcome stretch for the cattleman as December especially was rough. With that steep decline in prices from July-December, we have had much more interest in LRP than in years past.

Last but not least, I would be remiss if I didn't mention a little something about the caucuses and 2016 election. I won't elaborate a lot, but if you're from Iowa then I think you were very happy to see the caucuses end. Turnout here was incredible and aside from all the hoopla it is really fascinating to see the process in play. It is also encouraging that we have a lot of citizens very concerned about the future of the country. No matter what happens in November, when people get involved in the process, typically they learn more about governance and since it starts in Iowa we get a chance to highlight the important value agriculture brings to the country. This is truly a benefit to all of us in the industry and an extremely important piece of the fabric that makes this country great! Stay safe this spring as we all get cranked up and rollin! ■



ARE YOU PROPERLY INSURED FOR YOUR SUMMER FUN?

BY DEB ARENDS

Before you put the boat on the lake or get the ATV's out of storage, the Nebraska Department of Insurance urges you to review your insurance to make sure you are protected. Here are some tips to make sure you and your family are insured for the increased risks that come with outdoor activities of spring and summer weather.

Boats

The personal property coverage of your homeowners policy might cover a small boat for \$1,500 or less in physical damage. However, coverage for your liability risk is limited. Insurers generally provide liability insurance on small sailboats (26 feet or less) and powerboats with small motors (50 hp for inboard and inboard/outboard and 25 hp for outboard motors). However, a

boat of any significant size will be excluded from your homeowners policy for both property and liability coverage. If you own a larger boat, ask your insurance agent or company about a separate policy that covers physical damage to the boat and any liability that might result from its use.

Personal watercrafts, such as jet skis, will also require a separate boat insurance policy. Again, you might be able to purchase this policy from your homeowners insurer or you might wish to use an insurer that specializes in boat insurance. Talk with your insurance agent about your options.

Some other questions to consider before putting your boat in the water:

- Does my policy have adequate liability limits?
- Are the special discounts for taking safety courses?
- Who does the policy cover to operate the boat or jet ski?
- Is the towing of skiers or tubes covered by my policy?

Motorcycles & Scooters

Motorcycles are not covered by your standard auto insurance policy. You must have a separate policy that covers liability and, depending upon the value of the motorcycle, comprehensive and collision coverage. If your motorcycle is financed, your lender will normally require you to carry physical damage coverage. The premium for the coverage will depend on the motorcycle's age, engine size, and how often you ride. When you are getting a quote, be sure to ask your agent if the company offers discounts to members of associations or for taking safety courses. Also, be sure you understand your state law regarding the requirement of wearing a helmet.

If you carry seasonal coverage on your motorcycle, make sure you have checked your policy and you have current coverage in place and an insurance card before riding when the weather gets warmer. Scooters for yourself or your teenager must also have insurance. Talk to your agent about who will be operating the scooter.

ATV's

All-terrain vehicles are also not covered by the standard auto insurance policy; however, your homeowners policy might cover on-premise liability. You should consider a separate ATV policy to make sure you have enough coverage to protect you and your family.

Other questions to ask your agent:

- Are there age restrictions on who may operate the ATV?
- Does my policy cover friends or family who are operating the ATV?

Backyard Fun - Pools & Trampolines

Pools and trampolines, while fun for the family, are also dangerous and will increase your insurance risk. It is important to check with your insurance agent or company to make sure you are adequately insured for this type of risk. The purchase of an umbrella policy to provide liability coverage above what the homeowner policy offers is an option. Be sure to ask if the homeowner policy specifies any safety measures you are required to install, such as a fence of a certain height or a locked gate.

Some companies might not insure your property if you have a trampoline, or they might have a policy exclusion for any liability related to trampoline injuries. Be sure to understand exactly what damages and injuries your homeowner policy covers before you allow anyone on the trampoline.

The insurance company can deny coverage or cancel your policy if you do not follow the policy safety guidelines or do not inform them when you install a pool or purchase a trampoline. It's a good idea to check for rates and safety guidelines before making the purchase.

Fireworks

For many people, it is tempting to shoot off fireworks at home around the 4th of July. It's important to understand that the use of illegal products could jeopardize your insurance coverage if someone were to be injured or property damaged as a result of your actions.

Nearly all summer, outdoor activities come with increased risks. Contacting your agent is always a good step in making sure you are protecting yourself and your family. Call us at The Home Agency if you have any questions about your insurance and your summer risks. ■

Resource: Nebraska Department of Insurance, Consumer Alert



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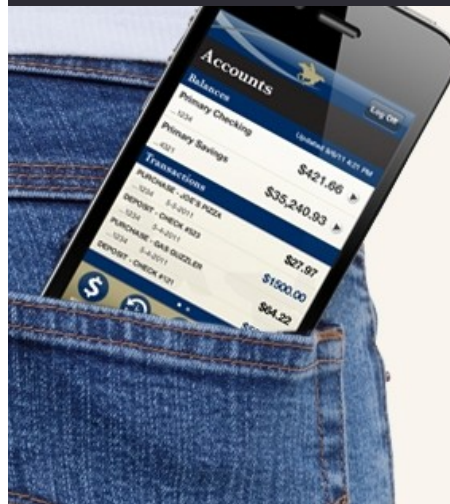
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OPEN ENROLLEMENT ENDED JAN. 31ST

WHAT ARE MY HEALTH INSURANCE OPTIONS NOW?

BY CORBETT HAHN

The open enrollment period for individual health insurance ended on January 31st. This means that you cannot get health insurance for yourself or your family for 2016, unless you qualify for a special enrollment period. We will look at what makes a person eligible for a special enrollment period. We will also look at what health options you might have if you don't qualify for a special enrollment period and what the penalties are for not having minimum essential coverage.

A special enrollment period is basically an open enrollment for a person that meets certain eligibility requirements. These are usually life events that caused a change in the insurance status of the individual or their family members. This means that you had some form of qualifying coverage but, are no longer eligible for that coverage. Here are a few examples:

1. Losing job-based coverage
2. Losing individual coverage
 - a. Plan is discontinued
 - b. Lose eligibility for a student plan
 - c. Lose a plan because you no longer live in the service area
3. Losing eligibility for Medicaid or CHIP
4. Losing eligibility for Medicare
5. Losing coverage through a family member
 - a. You turn 26 and are removed from parents policy
 - b. Loss due to divorce or legal separation
 - c. Death of a family member

So what do you do if none of these situations apply and you don't qualify for a special enrollment period? A temporary health insurance policy is probably your only answer.

Temporary Health Coverage

A temporary health insurance policy is meant for people who are between coverage. They are usually only written for short-term periods of less than a year. We usually write coverage with BlueCross BlueShield of Nebraska Tempcare. Their policy can be utilized for a period of up to 10 months. In most cases, this allows the policyholder to cover the gap until the next open enrollment period starts. Plan premiums are very reasonable and they only offer two deductible options, \$1500 and \$5000. However, these plans are not required to follow the rules of the Affordable Care Act. So there are a few things that aren't covered by the Tempcare policy, including but not limited to:

1. No Coverage for Maternity
2. No Coverage for Pre-Existing Conditions
3. No Wellness benefit (annual exams or physical checkups), all charges would go toward the deductible.

These plans do not meet the requirement for minimum essential coverage. This means that a person will still be subject to any fines for not having minimum essential coverage, as required by the Affordable Care Act.

Penalties for not having coverage

The affordable care act requires everyone to have minimum essential health coverage or they are subject to penalty. The penalty is administered via the IRS when a person files their income taxes. The fine for 2016 is 2.5% of a person's household income, up to a maximum of the national average price of a Bronze plan sold through the

marketplace or a per person fee of \$695 per adult and \$347.50 per child, up to a maximum of \$2,085. The fine will be whichever method produces the highest penalty, as shown in the following examples:

Example 1. – Single Person

Bob is unmarried and has an annual household income of \$40,000. The tax filing threshold for individuals is \$10,150. So Bob is subject to a penalty on \$29,850. ($\$40,000 - \$10,150 = \$29,850$)

Per Person Fee \$695

Percentage Method: $\$29,850 \times 2.5\% = \746.25 .

The annual national average for a Bronze plan is \$2448. Bob's percentage fee of \$746.25 and the per person fee of \$695 are both less than \$2448. Since the percentage fee is the higher of the two, Bob will have to pay \$746.25 when he files his income tax return.

Example 2. – Married with 2 Kids

Fred and Ethel have two children under 18. No family member has minimum essential coverage for any month of 2016. Their household income is \$70,000.

Per person Fee: \$2085 (2 Adults @ \$695 each, plus 2 Children @ \$347.50 each)

Percentage Method: \$70,000 minus \$20,300 tax filing threshold for married couples filing jointly = \$49,700.

$\$49,700 \times 2.5\% = \1242.50

The annual national average for a Bronze plan that covers a family is \$9792.

Since both the percentage fee and the per-person fee is lower than \$9792. They will owe the larger of the two, which is the per person fee of \$2085.

As the examples show, the penalties can be pretty steep. As I mentioned, a temporary policy will not help you avoid a penalty, but it may be your only option to have health coverage. If you are fortunate enough to qualify for a Special Enrollment Period, please take advantage of it so that you can avoid paying the penalty. ■



WHAT YOU NEED TO KNOW ABOUT RV & ATV POLICIES

BY JULIE DORNHOFF

We talked about RV and ATV Policies a few times in the past; however, I just want to remind everyone that those policies cover more than just your 4-wheeler.

Again, any vehicle not licensed for road use is usually only covered on your home owner's policy to service your premises. Let's stop to think about how you use your golf cart or riding lawn mower.

It used to be that when you used your riding lawn mower or whatever type of motorized vehicle (4-wheeler, golf cart, Barbie car or G.I. Joe Jeep), you were insured for property damage and liability regardless of where you were. Whether you were mowing the neighbor's yard, visiting a friend down the street, or hunting at a hunt camp 100 miles away you had coverage, because for the most part, you used it to service your premises.

Well, since the ISO Homeowners 2000 program came into effect, everything has changed. The following property and liability wording concerning vehicles used to service the premises is:

"We do not cover 'motor vehicles' not required to be registered for use on public roads or property which are used solely to service an 'insured's residence.'"

Note the addition of just one word; "SOLELY." While adding just

one word may seem innocent enough, the coverage implications are huge.

So, what's the effect of this one word? It's simple -- the **ONLY** thing the riding mower (or 4-wheeler or golf cart) can be used for in order for coverage to apply under this portion of the policy is to service the insured's residence. To illustrate the power of one word consider the following situations:

Joe owns a riding mower and cuts his two-acre yard with it weekly. His neighbor, Sharon, takes an extended month-long vacation each June. Just because he is a nice neighbor, Joe tells Sharon he will cut her yard with his riding mower during June because "it only takes about 20 minutes to whip out her small yard." While cutting Sharon's yard Joe injures a child passing through the yard. Or, even while cutting his own yard in March he injures someone.

Susan owns a riding mower, and uses it to cut her yard. However, from time to time her son, Billy, joyrides the mower (with the blade disengaged) around the two-acre tract. While cutting the yard Susan injures someone. Or, while Billy is joyriding with a friend on the back, the friend is injured.

Harry owns a 4-wheeler and uses it mostly to service his premises, to haul hay, close the barn door at night, and turn off water pumps on his 10-acre tract. Each January, though, he takes the 4-wheeler to a hunting camp across the state and uses it during his week-long hunting vacation. While hauling hay on premises, or while hunting during the hunting vacation Harry injures someone while driving the 4-wheeler.

In all of these cases, no matter where the injury takes place and no matter how the motor vehicle is used, there is no coverage under the 2000 homeowners policy. Why? Because the vehicles in question were not used solely to service the residence. It's interesting to note that ISO could have made the wording say coverage applied "while being used to service the residence." That would have covered the on premises claims, even if the vehicle were used at other times for uses other than to service the residence. Instead the most restricting wording possible was used, and the end result is a huge change in coverage over the 1991 form.

To remedy the Section I coverage issue, a recreational vehicle policy could be written on a 4-wheeler or golf cart, but it's doubtful such a policy could be written on a riding mower or lawn tractor. Also, keep in mind that riding mowers and lawn tractors can be of significant value. Again, under the liability section, a recreational vehicle policy can fill the gaps created for the 4-wheeler and golf cart. Remember too, the homeowners policy provides liability for golf carts under other parts of the policy, as it does for 4-wheelers. Another option would be to add an acreage endorsement to your policy and schedule the mower.

Call The Home Agency today to check your coverage. If you're taking any motorized vehicle off premises, you may not be covered.

One word -- **SOLEY**. It can be a coverage killer! ■

COMBINING YOUR INSURANCE COVERAGE

BY DIANE O'DONNELL

Just got engaged? If so, there is plenty of work ahead to plan your life together. Getting married can affect all of your coverages so don't forget to talk about the insurance implications of combining your households. The following tips may be helpful for soon-to-be-wed couples.

Homeowners and Renters Insurance

For some couples, one of the first decisions to make is where to live, whether to stay in one of your current residences or find a new home together. Either way, you are going to have to decide if you will stay with one of your current insurance companies or find a new one. There are several things to consider:

- Compare premiums. Remember: location, size, and construction type are considered when calculating your insurance premium.
- Premium rates on a home that has been insured for a long period may have more discounts such as claim-free or multi-line. Check your current policies for these types of discounts.
- Get quotes from both of your current insurance companies and from other insurance companies, but make sure the quotes are for the same coverages so you can make a fair comparison.
- Make an inventory of all of the belongings you will be combining to determine how much coverage you will need. Be sure to update your inventory as you purchase new items or receive wedding gifts.

- Be sure to insure valuable artwork, collectables, or jewelry. You may need a personal property rider on your policy to provide adequate protection against theft, accident, or natural disaster.
 - If you are choosing to add on to a current home to accommodate an expanding family, call your agent. Always review your insurance coverage after any home improvement projects over \$5,000.00.
 - If you are adding outdoor play equipment like a swing set, trampoline, or swimming pool, you might consider an umbrella policy to increase your liability coverage and protect you in the event someone is injured.
- drivers in your household are then used to rate all of the vehicles covered. The following are some things to consider when combining your policies. Be sure to consult your agent about your options.
 - If your spouse has a poor driving record, this could adversely affect your premiums. Consult with your agent about your options.
 - Your vehicle age and type affect your premium. Purchasing a larger vehicle to accommodate a growing family, such as a mini-van or sport utility vehicle, could impact your premium.
 - If you will be transporting other children, you may want to consider increasing your liability or medical limits in case of an accident.

Cancelling a Policy

If you decide to cancel one or both of your current homeowners or renter policies, cancel your coverage effective the first day you are no longer physically living in the home. That way if you are moving out in stages, your insurance continues for any possessions you leave there. If you are selling a home with a mortgage, your lienholder may require you to maintain insurance coverage until the home is sold. Check with your mortgage company for its requirements.

Most insurance companies will require you to submit a cancellation request in writing. Check your policy or talk with your agent to see how much notice you are required to give the company and where to send the request.

Leaving a home vacant while you are moving can change your insurance risk. Vacant homes can be targets for vandalism or break-ins and there is a higher risk for unforeseen damage such as burst water pipes, fire, etc. Insurers can impose coverage limitations once a home is vacant for a certain number of days. Check with your agent if you will be leaving a house vacant for an extended time to see if you might be able to purchase a supplemental endorsement that provides coverage while the home is vacant.

Auto Insurance

Married couples have the option of combining their auto insurance policies. If you decide to combine your coverage, be aware that generally all licensed

Newlyweds may find they are eligible for new discounts. Some insurance companies consider married couples a lower risk and may lower your rates. In addition, if you combine your auto policies or add auto coverage with the same company as your homeowners or renters policies, you may be eligible for additional volume or multi-line discounts.

If you or your spouse own motorcycles, boats, personal watercraft, recreational, or other types of vehicles, be sure to contact your insurance company to see if both of your names are required to be added to the insurance policy.

Remember to evaluate your current or future life and health policies also. ■

Information provided by Nebraska Department of Insurance, www.doi.ne.gov





RETIREMENT INCOME PLANNING 101

BY ALAN KUZMA

I bet you have similar recollections.

It was Mother's Day, May of 1973 and I had just graduated from Nebraska Wesleyan University. My parents had driven in from Hastings for this significant event. The graduation ceremony was Sunday afternoon. Afterward we went out to eat and then they dropped me off at the Phi Kappa Tau house. I remember watching their tail lights as they left that afternoon. I had this sick feeling in the pit of my stomach; I was on my own! I remember it like it was yesterday.

Effective August 2016, I will be eligible for Medicare. And just like that, 43 years have passed in what seems like the snap of your fingers.

Now What?

I'm a Baby Boomer, and like me, 10,000 of us each day turn 65. Some of us are very well prepared for retirement, others are way behind the curve.

Those of you who have read my articles over the years know that I have been in the financial services business since 1973. I started off my career selling life and disability income policies to folks like you.

In approximately 2005 the emphasis of my work shifted. I was starting to get a lot of questions about what steps to take in order to retire.

Today I spend 95% of my time helping people figure out the retirement planning process.

So if you consider yourself well-prepared for retirement,

congratulations and a job well done.

If you still have questions about what to do, perhaps I can be of assistance. Please read on.

Six Questions You Need to Know the Answers to

Retirement planning for our parents was much simpler. They signed up for Social Security at age 65, notified their employers when they wanted to start their pensions, and purchased a Medicare Supplement Policy. That was about it, then it was off to the golf course

Knowing what I know, I wouldn't even begin to consider retirement until I had the answers to these six questions:

1. When can I retire without running out of money?
2. How long can I maintain my lifestyle in retirement?
3. If I am married, what happens to my retirement when my spouse dies?
4. What happens to my retirement if I have an extended illness and require skilled nursing care?
5. What happens to my retirement if we have another financial crisis like we did in 2008-2009?
6. What are my options?

Keep this in mind, the decisions that you make today are irreversible. You must be certain that the decisions you make are correct. At our ages there are no do-overs!

If you are a do-it-yourself kind of person, there is a lot of good stuff on the internet. You might Google retirement planning software and a multitude of options are in front of you.

If you would like assistance, do your research carefully. Anyone can call themselves a "financial planner".

On One Sheet

A great place to start is the one page model that is at the end of my article.

Essentially, you will need to have money in three areas:

- 1) Liquid cash - You will want to have cash on hand for emergencies, travel, and to make purchases.
- 2) Mailbox money - The first thing you will want to know here is; what are your monthly expenses? If you haven't done a budget recently, I highly encourage you spend time getting a handle on what you are spending your money on.

Secondly, I would find out what Social Security is going to pay. Start by going to www.ssa.gov and getting your earnings report. Once you have this in hand, I would search out a good Social Security planning software. The reason for this recommendation is that a married couple has over 300 possible combinations as how to elect a Social Security benefit. My personal favorite is a program called Social Security Timing.

For most of us, subtracting Social Security from your expenses will indicate that there is income gap. So how do you make this up?

For some of you, you will make up the gap by continuing to work. Some of you will have income from other sources; real estate rental income, farm income, or investments and money that you have saved in retirement plans such as 401K, IRAs, SEP, 403(b), TSA, etc.

Be mindful of the longevity risk. Today a married couple has a 50% chance of one of them reaching 90 years of age, and a 25% chance that one will make it to age 97.

So how do you know you won't outlive your money?

If you do have an income gap, I recommend you look into an annuity. Annuities are products issued by insurance companies. In short, an annuity is designed so that you will never run out of money.

Look for one that is backed by the Legal Reserve System. Why the Legal Reserve System? Because the Legal Reserve System says that for every \$100 you have on deposit in an annuity, the company you are working with must have \$100-120 in cash reserves.

Candidly, I would stay away from variable annuities. These are stock market products that do not have the same level of reserve funding as annuities issued by an insurance company that must abide by the Legal Reserve System.

Once you have an income stream in place that you cannot outlive, then I would look to put any excess cash to work.

3) The third place you will want to have money is in the growth component, in other words in the stock market. Why the stock market? We all need to be mindful of the "silent thief" which is inflation. So, by having money in the growth component, you can grow your wealth and offset inflation.

Retirement is a big step into an area that most of us are unfamiliar with. Make your decisions wisely. You only get once chance to make the right one.

If you need assistance, speak to the good folks at The Home Agency or feel free to reach out to myself. ■

Retirement Model

1. Liquidity

- » Emergencies
- » Travel
- » Gifts

2. Mailbox Money

- » Monthly Expenses _____
- » Social Security _____
- » Pension _____
- » Other _____
- » Gap _____

3. Growth

- » Offset Inflation
- » Growth
- » Managed Money
- » GFPC



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Chunky Peach Salsa

Jay and Leah Hall | *The Gastronom*
www.gastronomblog.com

Ingredients

- 1 large peach, diced, peeled if you prefer
- 1-1½ jalapeños, seeded and diced
- ½ cup diced tomatoes
- ½ medium onion diced
- 1-2 Tbsp. lime juice

Instructions

Mix all ingredients in a bowl, stir to combine.

Serve with tortilla chips, or on tacos or tostadas. Enjoy!

Bread & Butter Posies

Cutting:

White: Background (1/4 yard)

Cut into 128, 1" squares

Flower Centers: (1/8 yard)

Cut into 64, 1" squares

Flowers: Choose 16, 5" squares

Cut into 64, 2 ½" x 2 ½" squares

Inner Border: (1/3 yard)

Cut 4, 2 ½" x 42"

Border: At least 10, 5" squares

Cut into 40, 2 1" x 2 ½" squares

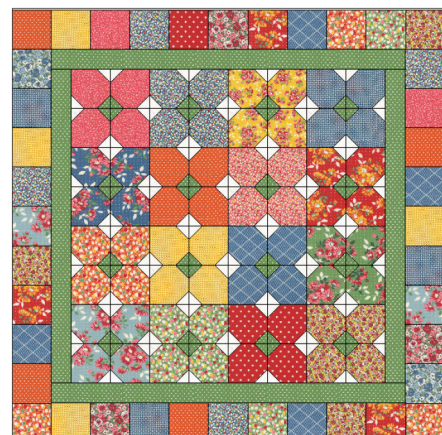
Binding (1/3 yard)

Cut 4, 2 ½" x 42"

Backing: 3/4 yard

Finished Size: 22" x 22"

**Shown using the Bread and Butter Charm Pack by Moda.*



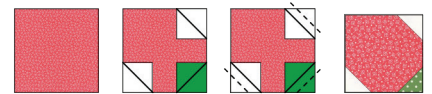
Flowers

1. Draw a diagonal line across the wrong side of the white squares and the flower center squares.
2. Pair the 1" white squares right sides together on two opposite corners of the print 2 ½" x 2 ½" squares for the flowers. Sew on the drawn line. Trim seam allowance to ¼". Press towards white. Repeat to make 4 sets of 16 flower petals.
3. Repeat using a 1" green square as shown.
4. Arrange four matching units together as shown in diagram. Sew units into rows, then sew rows together to make 16 flower blocks.

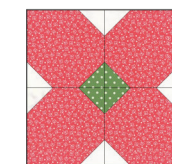
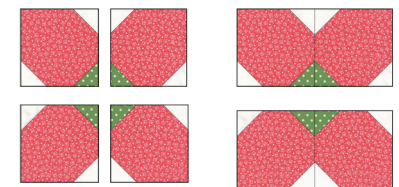
Assembly:

1. Arrange the flower blocks in 4 rows of 4 blocks each.
2. Sew into rows, then join rows together.
3. Sew the inner border to the sides, then to top and bottom of quilt center
4. Arrange the 2 ½" squares in desired order. Sew into two section of 9 squares each for side borders and two sections of 11 squares each for top and bottom borders. Sew to quilt center.
5. Quilt as desired. Bind using the 2 ½" strips.

**All seam allowances are 1/4"*



Make 4 each of 16 colors.



Make 16
Block should
measure
4 1/2" x 4 1/2".



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BALDONADO

Personals

As you can see in this magazine, our family and The Home Agency received a great honor in early March from the Team Jack Foundation. We were given the 2015 Teammate of the Year award. This came as a great surprise to me, but not to the rest of my family. The Team Jack Foundation holds a very special place in the hearts of my family, and getting to watch Jack grow up we hope and pray he continues to get better with each passing day. It's not just Jack we watch, as the Foundation helps

a number of kids here in Nebraska. As I said that night, we are so lucky to have healthy children and grandchildren that I can't imagine what the parents who have a child battling cancer go through. It's just not fair that a child, or anyone for that matter, has to go through this.

As you can see from the pictures, Hollis and Carver came to visit Grandpa and Grandma for two weeks in early March. We both had our hands full, but mainly Grandma.

We did this ourselves 30 years ago, but it sure was a lot easier back then.

At the end of March, Hudson came out to Keystone, Colorado, and skied with Grandpa for a couple of days. He did great. Next year I will have to step it up to keep up with him as he moves right down the mountain. ■

fin



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