

THE

HOME AGENCY

MAGAZINE

President's Thoughts

FROM THE DESK OF
JIM BALDONADO

Employee Spotlight

AUSTIN DAVIS

Cattle News

PROTECTING YOUR BOTTOM LINE

Team Jack Gala 2017

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CONTENTS



PRESIDENT'S THOUGHTS

- 3 FROM THE DESK OF JIM BALDONADO

CROP CORNER

- 4 SUCCESS IN 2017
5 CROP INSURANCE UPDATE

EMPLOYEE SPOTLIGHT

- 7 AUSTIN DAVIS

PIVOT COVERAGE

- 8 WHAT'S YOUR PIVOT WORTH?

CATTLE NEWS

- 9 PROTECTING YOUR BOTTOM LINE

RECENT EVENTS

- 11 TEAM JACK GALA 2017

PHOTOGRAPHY

- 13 SPRING PHOTOS

WHAT'S HAPPENING

- 15 REGIONAL NEWS

P & C

- 12 BE ON THE LOOKOUT FOR
CONTRACTOR FRAUD
17 DO I NEED FLOOD INSURANCE?
18 SPRING STORMS
20 INSURING PROPERTY IN STORAGE
21 SHARING THE ROAD

WEATHER UPDATE

- 22 2017 WEATHER OUTLOOK:
HOW TO PROTECT YOURSELF

FINANCE

- 23 YOUR BIGGEST ASSET

RECIPE

- 25 CHICKEN TORTILLA SOUP

BALDONADO PERSONALS

- 26 KEYSTONE, COLORADO





FROM THE DESK OF JIM BALDONADO

After sales closing finished on the 15th of March, I do what I always do and head to the mountains. I have been doing this for 30 years or so with my three daughters. We love to ski together and enjoy watching March Madness on TV.

During the games this year, there was a commercial on TV I saw numerous times, and I kept asking myself how could I put this commercial into my President's Thoughts for the May issue of our magazine. The commercial is for Samsung cell phones and the camera on those phones, but I think it could relate to what is happening now in the farming world.

In the commercial, they say we are the makers, directors and the cre-

ators of this generation, which is so true with today's farmers and ranchers. We are finding a way to get by with less than \$4.00 corn and \$9.00 beans, and my guess, less than \$3.50 wheat. And cattle prices are nothing to write home about either. Farmers and ranchers are doing their best to watch expenses, and it is always a topic of discussion when sitting down with them to do spring renewals. The commercial goes on to talk about duct tape and guts and holding things together, which is exactly what today's farmers and ranchers are doing. They are doing whatever it takes to get by.

They go on to say you don't create because you have to, but because you want to. Again, this is true for farmers and ranchers. We don't become farmers and ranchers because we have to. We become farmers and ranchers because we want to. Some want to carry on a family business. Others have a love for the land. Some see this as the way to take care of their family, their community, or even have a vision to feed the world.

The bottom line is this, no one gets into farming because they think it will be easy. We all know going in that this lifestyle has its highs and lows. And if nothing else, we all know we will face the unexpected. Just because the way things look right now isn't like the way they've ever looked before, doesn't mean we give in.

In good times, the choices are easy. Choosing how to market, what to purchase and what levels to insure, feel like freer decisions when cash is flowing. Other times, those decisions are challenging and we're using duct tape and guts to hold things together. It may not be pretty, but we're doing it. Times like these require us to think in different ways. We've all

known there would be these times when we have to change our tactics.

Now is that time. It's time to look at things differently, change perspective and see how new ideas and different approaches can make the life of agriculture have a new impact on our families, communities, and on the world.

The Home Agency has changed tremendously over the last 30 years, adding new programs, increasing what works, eliminating what doesn't. We are here to help you do the same with your farming business.

When things outside of our control make it feel like we can't do what we've always done, maybe the question is, what CAN we do? And when we are told that we can't, we all have the same answer: WATCH ME do what you can't. ■

SUCCESS IN 2017

BY LUKE BECKMAN -
PROEDGE CHAIN
SALES MANAGER, CVA

I am not an expert in the finer points of Indy car racing, but I can certainly appreciate a quote from Bobby Unser, one of the more successful drivers in the sport: "Success is where preparation and opportunity meet." Successful farmers and ranchers wear this well, as weather often dictates periods of productivity in this business. In order to fire on all cylinders when the opportunity pops up, a great deal of preparation is needed.

The 2017 cycle is revving up as producers prep for another crop year. Our base price for spring crops has been set with corn finalized at \$3.96 (+\$0.10 vs 2016) and soybeans at \$10.19 (+\$1.34 vs 2016). Coming out of February, the bean:corn ratio sat at 2.57 vs 2.29 a year ago. The 2017 ratio is also the highest in our data set, giving the nod to expanded soybean acreage this spring.

Seasonally, corn and soybeans typically find some legs between now and the end of June as we enter the "too" season: too wet, too dry, too slow, too variable, etc. This time of year typically presents us

with great opportunities to market both old AND new crop production. If we reference Mr. Unser's quote above, we know that "success is where preparation and opportunity meet."

With opportunity in front of us, are you prepared to act?

Successful marketers do a good job of managing their emotions when the markets become irrational. Producing a marketing plan in the quiet

of winter is a great way to suck the emotion right out of next summer's volatility. This piece of preparation will help you answer questions like: What is my breakeven? What return-on-investment am I shooting for this year? What average sales price do I need to achieve that ROI? How much do I need to have sold by "x" date? How comfortable am I with selling, based on my crop insurance election? What types of contracts will we use when my sales targets are in reach? Success is sure to follow when this type of preparation is employed.

As in any competitive environment, teammates can make a big difference between success and failure. Peer accountability motivates you to show up, work harder, and contribute to something great. Grain marketing is no different on your farm. Do you have a teammate to hold you accountable to your marketing plan? Do you need a coach to help you build that plan? The ProEdge team at Central Valley Ag is your professional resource. Our ProEdge Consultants build marketing plans with our producers to prepare both parties for the year's pending market volatility. Producers who are confident in building their own marketing plans are in great position to utilize CVA's team of ProEdge Specialists, experts in contract selection and basis discussions around your local markets.

Marketing opportunities will surface in the next several months as we put another crop in the ground. Ensure success in 2017 by preparing incessantly and be sure to include your grain marketing and CVA in that process. Here's to a safe and successful spring! ■

"Success is where preparation
and opportunity meet."
With opportunity in front of us,
are you prepared to act?

CROP INSURANCE UPDATE

BY CINDY DAVIS

What You Need To Know

The spring season is upon us and while it's refreshing to see the baby calves and green grass, one can only hope the mild winter didn't spill over into the row crop planting season. As the drought monitor hauntingly creeps its way back into parts of the Central Plains, we can only hope the spring months brought with them plenty of moisture. Looking back at the 2016 crop year, it was a very good one. Both multi-peril and hail claims were down from prior years, and very manageable for the crop insurance companies. We are eager to see what the 2017 crop year has in store and hope it is a good one for all of you.

2017 Wheat

Speaking of the 2017 crop year, a number of producers elected to short-rate their 2017 wheat back in March, and pay a reduced premium. If your acres were short-rated, they need to be destroyed prior to harvest. With the exception of short-rated wheat acres, never destroy the crop before you contact your agent and have spoken to an adjuster. If you are taking your wheat to harvest, below are your options if there is a loss, or if you have an appraisal done on the crop (assuming you do NOT qualify for double-cropping status in your operation):

- Take 35% of the wheat payment and insure the second crop (if the second crop qualifies for coverage – in some areas it may not, particularly non-irrigated acreage), pay 35% of the wheat premium. If there is a loss on the second insurable crop, collect that loss or collect the remainder of the wheat loss and pay the additional 65% of wheat premium.
- Take 100% of the wheat payment and do not insure a second crop.
- Take 100% of the wheat payment and don't plant a second crop. If the 2017 wheat was insured 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 for 2018.

In no case will you collect more than 135% of crop indemnities on two insured crops in the same crop year.

2017 Row Crop

Another Sales Closing Deadline has passed us by. Back in March, you should have met with your agent and made any changes needed to your 2017 Row Crop policies. There are numerous crop options as well as supplemental policies available now for row crops. Hopefully you were able to take advantage of these products to complement your multi-peril coverage. The chart to the right will show the prices set in February, along with the tracking dates for the Harvest Prices.

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	\$3.96	Dec. Corn CBOT Oct. 1 – Oct. 31
Grain Sorghum	NE, KS, IA, CO	\$3.83	*Dec. Corn CBOT Oct. 1 – Oct. 31
Soybeans	NE, KS, IA, CO	\$10.19	Nov. Sbean CBOT Oct. 1 – Oct. 31

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

Before long the fields, highways and farmsteads will be buzzing with activity. Planting will be in full swing; the days will be getting longer, the nights shorter, and we will all be doing our best to squeeze

as much into the days as possible. We wish you all a safe and productive planting season and will pass along a few things to keep in mind during this busy time.

- Initial and final plant dates could vary between counties/states. Check with your agent to find the correct dates for your crops and counties. Planting a crop prior to the initial plant date will surrender any possible replant payment, unless you have purchased a supplemental Replant Coverage policy.
- If you will be electing prevented planting on any of your acres, be sure to contact your agent in a timely matter. You must give notice to your agent **within 72 hours after the final planting date for the crop in your county**. Don't wait until acreage reporting time to let your agent know – this could jeopardize any possible indemnity.
- If you need to replant any acres, be sure to let your agent know **prior** to replanting. Your agent needs to turn in a replant loss and get an adjuster in contact with you before the actual replanting occurs. The same procedures will apply this fall, if you will be chopping any acres for silage. Give your agent a few days notice so an adjuster will have time to appraise the acres, if needed.
- Precision Farming – if you will be utilizing this technology for your crop insurance program, your **records need to begin with planting**. There are a number of rules and factors involved in order for these records to be acceptable. These rules have been outlined in several previous issues of The Home Agency Magazine. If you have any questions regarding Precision Farming technology as it relates to your crop insurance, give your agent a call today.

As you begin to spend long hours in those tractor cabs, keep in the mind the very unpredictable months approaching - the severe weather season. Your hail coverage will need to be reviewed very soon, if you haven't already done so. Depending on the type of policy you had last year, your coverage could soon be expiring. Call your agent today to get your hail coverage in place and enjoy the peace of mind and restful nights when those storm clouds pop up out of nowhere!

2017 Row Crop Acreage Reporting

The next crop insurance deadline will be Acreage Reporting Deadline. The deadline for Nebraska, Colorado, Kansas, and Iowa is July 15th, 2017. Be sure to get in to see your agent before this date. Your agent will need **all** acres reported; both insurable and uninsurable acres, planted and prevented planting acres, along with plant dates and shareholders. Be sure to include any newly acquired ground that may not show on your pre-printed acreage reporting form. Once again RMA requires that all acres are reported by CLU – common land unit - which consists of a farm, tract, and field number. 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. We can't stress enough how important this reporting is. This is the time when your liability and coverage are determined and a simple mistake could jeopardize coverage and prove to be very costly. Make sure you double check your acreage report and all the information on it before you sign.

Conservation Compliance

Finally, I will once again pass along a reminder on the Conservation Compliance ruling, included with the 2014 Farm Bill. Any entity seeking a USDA program benefit, including federal crop insurance premium subsidy, must complete, sign, and file form AD-1026 with the FSA. This form must be completed by **June 1, 2017**, to be eligible for premium subsidy for the 2018 reinsurance year (July 1, 2017 – June 30, 2018). If you are a new farmer or rancher, or have set up a new entity, it is very important to get this form signed timely. Any person who does not have form AD-1026 on file with FSA on or before June 1, 2017, can obtain crop insurance, but will be responsible for the full premium amount for all policies and plans of insurance they obtain for the 2018 crop year. Without this form on file your crop insurance premiums could double! If you have any questions regarding these requirements, contact your local FSA.

We hope you all have a safe planting season and if you have any questions regarding your crop insurance policies, don't hesitate to give us a call. We are always available to help! ■

EMPLOYEE SPOTLIGHT

AUSTIN DAVIS

INSURANCE AGENT

ALMA, NE



For a town with a population under 1,300 residents, I usually don't have to venture far to have a good time. Alma is home to so many of the things I love doing. Whether I'm skiing on the lake, hunting pheasants with a group of friends, or teeing it up for nine holes on the golf course, there's always something fun and exciting to do. I also really enjoy spending time with my Golden Retriever, Zoey. She loves the lake and I can't wait to take her out when it warms up. Like most Nebraskans, I'm also a big Husker anything fan. Football, basketball, baseball, volleyball - you name it - I love when I get the opportunity to spend a weekend in Lincoln catching some games. The only thing better than a Husker packed weekend is getting to enjoy it with friends and family. I have one brother and one sister, both younger. My brother, Carter, is a sophomore this year at Alma. My

sister, Britney, is a junior at UNL. My mother, Cindy, also works for The Home Agency and my father, Jon, is the superintendent at Alma Public Schools.

I grew up in Alma, NE, a small farming community just a few miles north of the Nebraska/Kansas border. After high school I attended the University of Nebraska at Kearney graduating in December of 2014 with my degree in Business Administration. I've always loved the idea of being an entrepreneur and while I haven't always known exactly what that means for me or where that might lead, I knew a degree in business would be a start in the right direction. After graduation I obtained my real estate license and soon after started working for an agency in my hometown of Alma where I have worked for the past two years.

Towards the end of 2016, I started studying for my insurance licenses. After completion of my insurance testing, I was beyond excited to learn that The Home Agency would be opening a new office in Alma. I came aboard with The Home Agency on January 1st of this year. To be able to continue to work in the town I grew up in and be able to help serve the community that raised me is an incredible feeling. I'll be in the Alma office full time and will be joined by my mother, Cindy Davis, who has been with The Home Agency since 2002, and Lori Rahjes who has been with The Home Agency since 2006. Both Cindy and Lori will continue to work in the Elwood office a few days a week as well. I am very excited and fortunate to be able to learn from two of the best. We are located at 1004 7th Street in Alma (just west of the FSA building). Feel free to stop by and say "hi" next time you're in Alma. ■

WHAT'S YOUR PIVOT WORTH?

BY ANDREW BELLAMY

Another insurance agent once told me, "The biggest risks on your farm policy are 16-year-old drivers and pivots."

Other than suggesting a good hiding spot for the keys, which they will probably find anyway, we can't do much about young drivers, but we can help reduce your risk due to pivot losses. For several years now we have been promoting the benefits of stand-alone, replacement cost pivot insurance. Pivot irrigation is an integral part of the success of your crops, and with one storm your ability to irrigate can be compromised. You need to have confidence your pivot insurance will quickly repair or replace your pivot system so you can be up and running before an interruption in irrigating takes a toll on your crops.

The most important thing we want to impress in the minds of farmers is when you're looking over your crops under irrigation, don't underestimate the value of the machine that turns on the rain even if Mother Nature has turned it off. You may be looking at a pivot on your farm thinking it's a lifesaver, but it's 30-40 years old and probably not even worth \$10,000. That is a huge mistake and misunderstanding of the machine's value. It's possible that for resale it might only fetch \$10,000, but in the blink of an eye (and maybe a wind gust) that pivot could be laying on its side and all of a sudden its value just skyrocketed to \$70,000 or possibly more. At least that's what it is going to take to put up a new one in its place. Believe me, we have seen it, and it's incredible how that pivot's value changes with just one gust. When a pivot gets totaled it doesn't matter whether it is a 2014 or a 1975 model, they will both cost the same to replace. So why do people value the 2014 at \$70,000 and have the 1975 pivot insured for only \$10,000? At The Home Agency we are passionate about making sure producers understand where they may have shortfalls or gaps in their insurance coverage, as well as showing them what we can do to better protect them in times of loss, because paying out \$60,000 to cover the rest of a new pivot's cost isn't good protection.

Through the companies we represent, coverage can be written on any age machine for full replacement cost. If

you have been carrying insurance on these highly valued pieces of equipment, your policy may only be at the level of coverage that was adequate when the equipment was first purchased. Substantial increases in steel prices over the years combined with other high-input costs such as fuel, have driven up production costs. If you haven't checked lately, the replacement value of your equipment has likely undergone significant increases.

In addition, we isolate pivot losses on a stand-alone policy insuring that expensive pivot losses don't affect and jeopardize the rest of your farm policy. Another coverage that can be written is mechanical and electrical failure which would cover a loss due to a bolt breaking or a micro switch failing. Then in the event of a loss, these policies will save you time and money with two very important features. First, if multiple machines get damaged in one storm, there is a per-occurrence deductible. Not only is the deductible per occurrence, but it is a fixed deductible from \$500 to \$5,000 in some cases. Considering many companies are moving towards higher deductibles, percentage of value deductibles, or even per machine deductibles it's important to know if your policy's deductible is working as hard as it should for you. Second, the companies we represent rely highly on the dealer for repair or replacement costs and in most cases will not involve an adjuster, which will get your machine up and running as fast as possible.

Again, it is important for producers to realize the true value of pivots, not just the cash value at the moment. If you're a pivot owner and not insured for replacement cost, then your insurance may be focused on the here and now, and not the future storms we hope never to see, but know could be around the corner. Please call us for a no obligation, full replacement cost quote that values your machine where it should be and protects your farm's bottom line. Farmers have enough worries. Don't wait until you have a claim to find out the value of your insurance. ■

PROTECTING YOU

Spring is upon us and with it comes both similarities and differences 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 commercial cattlemen. In addition, these events provide great opportunities for us to be with our friends and clients outside of the office, as well as 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!

Some of the changes we saw this spring for grain producers are the base price for corn increased to \$3.96 and soybeans to \$10.19. The corn price increased \$.10 and soybeans \$1.34 per bushel, resulting in higher coverage per acre for each crop, especially soybeans. For the producers I work with on crop insurance and risk management, we had some additional products and options to consider: Added Price Option (APO), Added Revenue Price Option (ARPO) and Revenue Protection Policy (RPP). I really enjoy working with each of you to find the best coverage for protection on your crops.

Along with these products, we offer LRP (Livestock Risk Protection) 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 your coverage will correspond with the 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 pm. If coverage is available it can be written from that time until 9:00 am the following morning. This is why we run the quotes daily and stay in contact with 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.

OUR BOTTOM LINE

BY ARLYN RIEKER

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, 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 have written recently.

Cattle Type	Target Weight	Policy Life	Coverage Price	Cost/Head
Fed Cattle	1350#	02/28/17 - 07/25/17	\$103.40	\$61.07
Steer I	599#	03/14/17 - 08/08/17	\$138.52	\$31.64
Steer I	599#	03/16/17 - 08/10/17	\$142.96	\$35.89
Steer II	900#	03/14/17 - 06/13/17	\$125.16	\$34.53

In my next article we will know what the ending prices were for these coverages to know whether they paid losses or the cash market moved up resulting in higher prices for the live cattle.

I would like to touch on a couple of points. If you are beginning farmer you may qualify for a premium reduction for the LRP which is to your advantage in keeping your costs down. Also, to qualify for the premium subsidy for LRP, even if you don’t farm and just have livestock you need to complete the AD-1026 Highly Erodible Land Conservation (HELC) and Wetland Conservation (WC) certification form at your local FSA.

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.

Last of all I would like to express our thoughts and prayers are with all the producers that lost cattle, grass, houses, or any resources in this spring’s fires. Additionally, thank you to the people who have supplied aid during this time. Speaking from personal experience, having lost my house in a fire some years ago, I know you will never forget the people who were there to help, or donated their time or money during that tough time. ■



TEAM JACK GALA 2017

BY DEB ARENDS

"Just because it's a cloudy day doesn't mean the sun isn't shining." - Eric Berry

How do you turn a horrible disease like pediatric brain cancer into a beautiful evening of comradery and celebration? By the dedication and determination of many volunteers and donors. The 4th Annual Team Jack Gala, sponsored by Fat Brain Toys, was held on the evening of a beautiful sunny day February 25, 2017, at the Embassy Suites in Lincoln, NE. This was a celebration of cancer survivors, brain tumor fighters, and remembrance of those lost to pediatric brain cancer, with over 750 in attendance. Children affected by the disease and their families were in attendance, along with over 30 former Huskers football players, current and retired NFL players, their families, and people committed to the fight against this disease.

The keynote speaker for the event was Kansas City Chiefs NFL All-Pro Defensive Back, Eric Berry. Eric was diagnosed with Hodgkin's lymphoma in 2014. After going through chemo and being declared cancer free, Berry returned for the 2015 season and was named to the Pro Bowl. He noted, "When I was battling my cancer and saw the fight and determination by people like Jack Hoffman, I knew I had no choice but to beat this terrible disease. What this Foundation is doing to find a cure for childhood brain cancer is special, and I'm honored to be a part of it."

The Spotlight Story of the evening was Nick Herringer, brain tumor fighter. Nick was 14 when he was diagnosed in 2015 with Grade 4 glioblastoma. He had 30 rounds of radiation with his head bolted to the table in a radiation mask and had his 2nd craniotomy in December of 2016. There was no tumor re-growth, but Nick knows there is no cure and he is determined to live life to the fullest. His story is inspiring to say the least.

Hannah Huston, runner up on The Voice, was the evening's entertainment, which also consisted of live and silent auctions and a great meal. Thirteen athletes purchased tables for the event for families of kids with brain tumors.

The Home Agency was also one of the sponsors for the event and was honored to have over 30 people attend and support the Foundation on the evening of the Gala.

Over \$400,000 was raised at the Gala this year. The Team Jack Foundation (www.teamjackfoundation.org) was created by Andy and Brianna Hoffman after their son, Jack, was diagnosed with brain cancer. Since its inception in 2013, over \$4 million has been raised for pediatric brain cancer research. Forty-eight hundred children are diagnosed with this disease annually and it is the leading cause of cancer death in children in the United States. Team Jack is funding critical research projects aimed at curing the disease and at this time is funding a clinical trial that is testing a therapy that targets a mutation in child brain tumors. Ninety percent of donations to Team Jack go toward research.

There is still much work to be done and fundraising events coming up include the Nebraska Football Uplifting Athletes Road Race on July 16, 2017 (www.give.upliftingathletes.org/Nebraska2017), the Color Out Cancer 5K run in Elkhorn on August 19, 2017, and the Color Out Cancer 5K run in Atkinson in Fall of 2017. ■

Personal Note from Deb: The Team Jack Foundation and The Home Agency involvement is very dear to my husband, Ed, and me. Our daughter, Cori, passed away in July 2014 after a two year fight against inoperable glioblastoma. She was thirty-seven with three beautiful daughters and there was nothing that could be done to save her. It didn't matter that Cori was thirty-seven when this horrible disease took her from her family, she was our child. The Team Jack Foundation is dedicated to funding pediatric brain cancer research. This research will mean advances in all brain cancer treatment no matter the age of the patient. ■

BE ON THE LOOKOUT FOR CONTRACTOR FRAUD

BY CORBETT HAHN

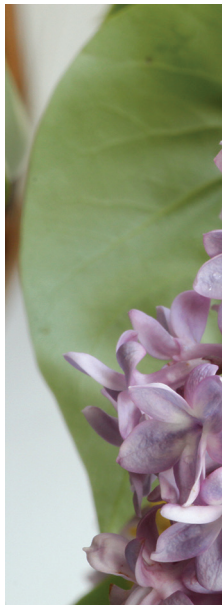
It's that time of year again when those of us living in the Midwest start looking at the skies. Whether it's tornadoes, hail, or straight line winds, this time of year brings the biggest likelihood for a homeowner's claim. It also brings in the "storm chasers". However, these "storm chasers" aren't the ones you see on television trying to capture footage of a Cat 5 tornado. I'm talking about the ones that land in your town after a major storm event, like a hail storm. I'm talking about home repair contractors.

Most home-repair contractors provide quality work, some with a guarantee, and are honest in their business approach. However, it is important for you to be aware of any individual or business that may be engaging in contractor fraud. These contractors usually show up following a major weather event, such as a tornado or hail storm. The following are ways to avoid problems associated with this type of scam:

1. Be aware of any contractor working door-to-door in your neighborhood. Only use contractors who are well-established with a good reputation.
2. Make sure the contractor is licensed, bonded and insured, and request the documentation.
3. Ask for references and check them out.
4. Always insist on a written contract that includes the business name, address and phone number.
5. Do not give any large amounts of up-front money. Demand copies of material receipts to verify that the quality of material is what is paid for.
6. Never pay a contractor in full. Do not sign a certification of completion until all work is done to your satisfaction.
7. Do not let yourself be pressured into signing any agreement. Do not sign a document with blank entries.
8. Check with agents, relatives and friends to see if they are familiar with the contractor and would recommend their services.
9. Never let a contractor persuade you to file a claim for nonexistent, manufactured or exaggerated damages. This is insurance fraud and a crime.
10. If a contractor offers to rebate you your deductible, they are probably making up the difference in shoddy workmanship or materials.

Contractor fraud usually costs the victim twice: once to the fraudulent contractor and then again to a second contractor to finish or repair the work.

If you suspect any type of contractor fraud, please contact our office or the local authorities. We can usually recommend a reputable contractor that will stand by their work. ■

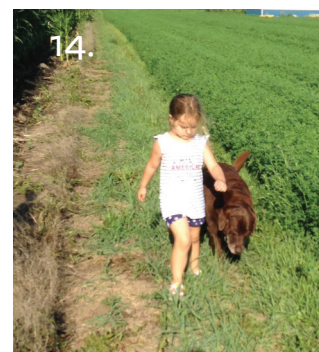
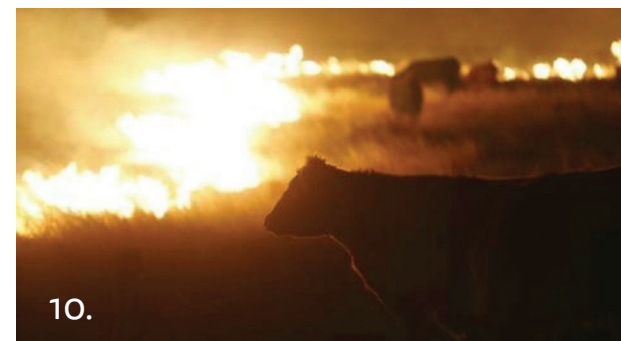
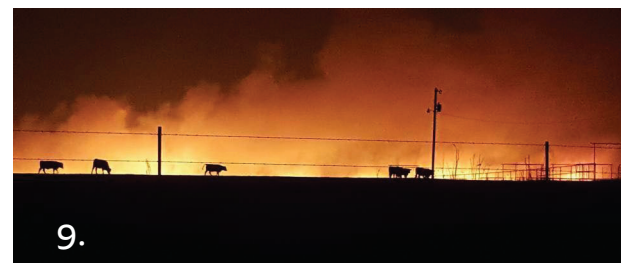


SPRING



- | | |
|-----------------|------------------|
| 1., 4., 5. | Jeri Schultheiss |
| 2., 14. | Diane O'Donnell |
| 3., 7., 9., 10. | Penni Fox |
| 6., 8., 13. | Sharri Baldonado |
| 11. | Karen Kloepping |
| 12. | Patty Bean |

*If you would like to have a photo featured in upcoming editions of the magazine, please send submissions to jedson@thehomeagency.com.



REGIONAL

NEBRASKA

RUSKIN, NE

• DAVE MEYER

Here we go again. Spring field work is well underway in south central Nebraska, with planting just around the corner. The good news is how well the ground is working right now, the bad news is that it is getting dry...fast. Hopefully we can get a good soaker over the central United States to kick off a great 2017 crop year.

I hope everyone tries to take their time, safety-wise, throughout the year. ■

BENKELMAN, NE

• DANA MULLANIX

Greetings and salutations from SW Nebraska! Hoping this finds everyone rested and ready to farm as Spring is upon us. There are baby calves everywhere and the hills are beginning to turn green again. One can't help but get a little excited about life in general.

By the time this article gets to you, it will be time for farmers to be thinking about hail insurance as well as pivot insurance. We also offer very affordable fire insurance for your crops. With spring comes the chance for all kinds of weather, so you might want to also look into what your homeowners, auto, and farm policies have you covered for. We are here to help!

Wishing you all a safe and successful planting season. ■

KANSAS

BELOIT, KS

• ENOS & JILL GRAUERHOLZ

Here we are in May again. We are getting ready for our middle son, Gannon's graduation. It is a great time of reflection and memories. We are proud of his accomplishments as he earned a "Blackshirt" from the school for his academic and sports participation. He plans to go the NCK Technical College and take Agriculture Technology. Gage is finishing his junior year at Kansas State and Garner is finishing junior high and ready to be in high school next year.

As we write this in March, we have deep sympathy for those involved in the wildfires that have taken so many livestock, fencing, buildings, homes and lives. We pray for rain and moisture to decrease the fire risk. Weather and fire are things we can help protect your bottom line from. Fire coverage for wheat is only 16 cents per hundred, and it could be something to look at.

In addition to your MPC I policy, hail coverage is always an option to protect your crop from wind and hail damage. Give us a call for quotes.

As we prepare for wheat harvest, please remember to be safe! If you suspect you may have a claim, please let us know as soon as possible. It never hurts to turn in a claim early. Our base price on wheat was \$4.59 and we will be taking the harvest price during the month of June. Stay tuned. ■

KIRWIN, KS

• RHONDA JONES

March has not been very friendly to ranchers in Kansas. The wildfires have killed several thousand head of cattle and burned hundreds of acres of pastures and fences, destroying family homes and farms in it's path. My husband and son gathered up fencing supplies to go help a good friend in the Hays area rebuild fences affected by the fires.

So far, the weather in March this year has been a repeat of last year. Eighty degree temperatures and a lot of wind. The forecast has rain predicted for the end of the week. The wheat has really taken off and the moisture would be a welcomed sight as the top soil is really starting to dry out. Will this same weather pattern from a year ago be a repeat of moisture all summer?

May will bring graduation for Vincent from college and his plans are to come back to the family farm. I can see changes on the horizon. He is on the crops judging team at Curtis, and placed 2nd and 3rd in the contests so far, with Nationals coming up in April at Manhattan. Their team placed first at both contests. He wasn't sure Curtis was the right fit for him, but soon felt differently. He works for a local farmer that treats him like family, which we are grateful for.

The mild spring has seen early planting for oats in the area, and a lot of them. The use of cover crops is starting to gain more attention. You need to contact the NRCS for guidelines on terminating a cover crop to be sure you are eligible to insure

NEWS

the crop following a cover crop.

Stay safe this spring. The planters and drills will be getting cranked up and rollin' before long ■

LARNED, KS

• CLARK REDDING

It's Monday morning, March 20th, as I write this and I'm in Stratton, Colorado. The temperature is 76 degrees and it will be in the 80's here today. It was 94 degrees in Larned, Kansas yesterday! Sounds crazy, huh? Well, it is crazy. Crazy hot and dry. We are all looking for some cool weather and some rain. Unfortunately, there is neither in the immediate forecast. But, like my neighbor said, "It's going to rain. Sooner or later it's going to rain." Not a lot of consolation there.

We would hope to see some price increase in these grains with this dry weather. So far, not so much. As much as we need the rain, we need some help from these markets. Many of our producers are looking across the desk from their banker and they're both trying to figure out how to make this work. The guaranteed price for corn is 10 cents higher than last year, with no upside in sight. If there is any opportunity whatsoever, it would be good to pull the trigger remembering the \$3.96 price and your bushel guarantees.

I don't mean to be so pessimistic. It is going to rain, we just don't know when. When it does, we will probably get more than we bargained or prayed for. Isn't that how it always works? In this part of the world, it's usually feast or famine. Oh well, I'm ready to feast for a while. ■

IOWA

MCCLELLAND, IA

• KEVIN & SARA ROSS

Well folks, spring is here again. It seems as if optimism in agriculture is still there long-term, but there is no question this downturn has caused what we hope is a short-term hiccup along the way. Things are tight and spring prices finishing slightly higher is definitely a good thing, plus a few inputs have moved some, but it's still time to be cautious in my opinion.

Marketing opportunities will likely come, but be ready to take advantage of them as we may not have a large window. As Jim preached in his spring meeting tour, we all need to know our breakeven numbers for our operations. This information can be the difference in knowing when to market your bushels and missing that great opportunity. Don't hesitate to reach out for further understanding of using your crop insurance as a tool to help you market effectively.

When you receive this magazine, likely some corn is up and a lot just peeking through. The soybeans will mostly be in the bag yet, but not for long. Either way, don't forget to keep hail coverage in mind if you currently don't carry it, and if you do let's make sure the policy is still what is best for you in 2017. Similarly I would be remiss if I didn't thank all of our customers in our area for allowing us to help them with their multi-peril decisions.

Good luck this spring and let's all stay safe for our families and the others that we care about. ■

COLORADO

STRATTON, CO

• PENNI FOX

I would like to start off by thanking those who came out to the customer appreciation dinner in Kirk this year. It's always wonderful to share great food, fellowship, and an informative presentation from Jim. I want to give Sharri her credit due as well. She puts in many hours of shopping, cooking, and traveling with Jim during a 2-month period, and her prime rib is always so delicious. Thank you Sharri for all your hard work and dedication. One thing I notice from year to year is there are many who come early just to visit with us and each other. Have I said lately how much I love these meetings, just to see everyone face-to-face?

As I write this in March we have suffered devastating fires north of us in Phillips and Logan Counties, as well in Oklahoma, Kansas and Texas due to dry conditions and excessive winds. The fire in northeastern Colorado burned over 30,000 acres along with homes, barns, tractors, vehicles, and countless head of cattle. (Photos from the fires can be found on page 13 and 14.) Watching the faces of those who lost so much brought tears. However, hearing their gratitude for the community they live in and the safety of their families was priceless. The most heartbreaking of all was how they had to put down so many cattle who had been burnt in the fires, but were still alive. So many coyotes were burnt as well and too few to help clean up the dead cows.

(Continued on next page)

(Continued from page 14)

While we were so blessed that no lives were lost in Colorado, the ache in the other states still attaches itself.

I've come to realize that many city people don't understand how we can live in Timbuktu. No shopping malls or fancy restaurants. Entertainment at its finest is heading to your child's high school ball games or playing cards with the neighbors. Yes, everyone in town knows your business, but that's not always bad. When you fall on hard times, they're eager to do what they can to help. We understand where the flour for bread comes from, what effort it takes to put a steak on the grill, or when you smell bacon, knowing what animal it comes from. Working sun up to sun down is normal, farmers and ranchers have no idea what "overtime" is. I would like to say "Thank You" for all your hard work and dedication. It takes a strong person with a huge amount of faith to do what you do. While I personally don't farm or ranch, I am proud to live amongst small communities who care about each other and those that feed the world.

On a lighter note, I am crossing my fingers (toes and eyeballs) that by the time you read this we have received some much needed moisture. Hope you all have a wonderful summer and get to spend time with loved ones. My new grandson will be here in April so this Grammy will be a happy camper getting my family together. ■

DO I NEED FLOOD INSURANCE?

BY DIANE O'DONNELL

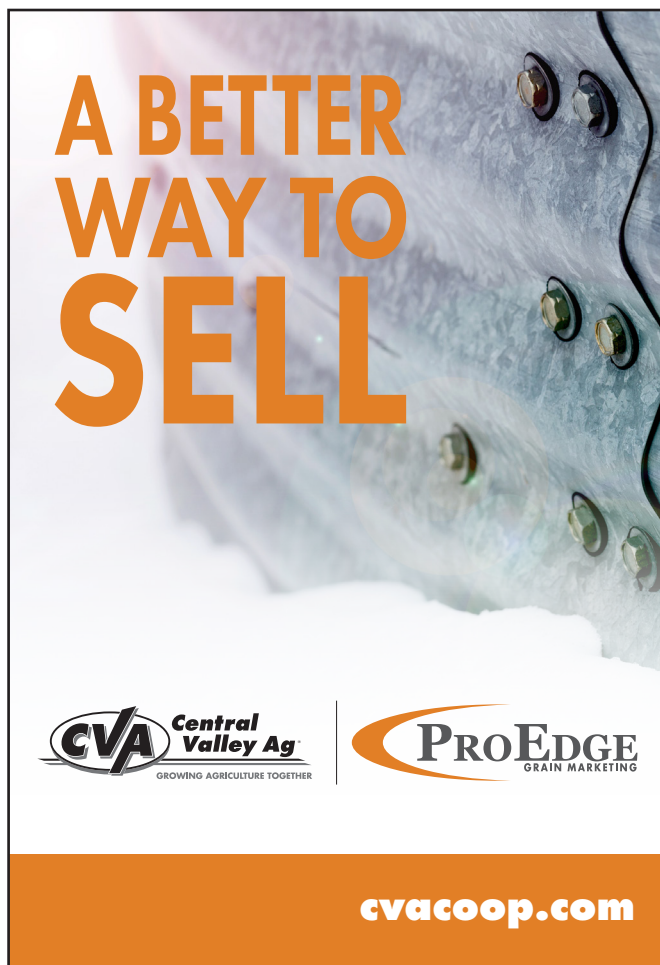
If you live in a 100-year floodplain and have a mortgage, you don't have to wonder if you need flood insurance. It's required as a condition of your loan.

If flood insurance is not required as a condition of your mortgage, you are not obligated to carry it. However, there are a few things you should know:

- Flooding can happen anywhere and anytime.
- Even a minimal amount of flooding can have disastrous financial consequences. According to the National Flood Insurance Program, one foot of water can cause \$27,150 worth of damage to a 1,000 square foot home and the average flood claim is more than \$38,000
- If you think a regular home hazard insurance policy covers losses caused by a flood or heavy rains, think again. You need a separate flood insurance policy to cover flood damage caused by a storm, hurricane, heavy rain, or ineffective levee.
- No matter how well you plan for a flood, the costs may be more than you anticipate. If you are not on solid financial footing with money set aside for emergencies, it may be better to get coverage. Flood policies in moderate-to-low risk areas could cost less than your monthly cellphone bill and could save you a bundle if your home sustains damage.

For more information about your flood risk and the potential cost of a flood to your home, go to: <https://www.floodsmart.gov/floodsmart/>. Call The Home Agency with any questions you may have on this subject and we will make sure your home is protected. ■

Information provided by Auto-Owners Insurance



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Spring Storms

BY DEB ARENDS

Are **You** Ready?

We can remember back to more than a few days of high winds in the area lately, so I thought an article about spring storms would be appropriate. Spring is a wonderful time of year. Unfortunately, it can also bring major storm activity in the form of torrential rains, hail, high wind, tornadoes, or whatever else Mother Nature wants to throw at us. Being prepared to protect your home and property is important.

Rain, rain, go away!

- Make sure gutters are clear of debris. When the rains come, it is important the water has a clear drainage path away from your roof.
- Secure your gutters. Make sure all extensions are in place and are the proper length to move water away from your foundation.
- Test your sump pump. Make sure the system is draining properly and mechanical components are in operating order. Consider battery-powered backup options.

Whispering winds.

- Wind storms can do a lot of damage. Make sure your trees are pruned and healthy. Get rid of trees that pose a potential risk for falling on your home or on another property you value.
- Make sure your outdoor gear (furniture, tools, mowers, etc.) are secure when not in use. These can become either damaged or the cause of damage in a high wind situation.

If the storm hits.

- Have tape ready to secure window panes from shattering.
- Have extra batteries of all sizes on hand.
- Make sure you have key items such as a flashlight, battery-operated radio, cellphone, first-aid kit, and water bottles on hand.
- Park vehicles in a secure, preferably covered, location.

These are just a few ideas of how to be prepared for a potential spring storm season. ■

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INSURING PROPERTY IN STORAGE

BY KRISTY DIEFENBAUGH

Have you found yourself in the situation where you need to store your personal property in a self-storage facility? Do you know if you have insurance coverage on those items in storage? As long as there is a homeowners policy or tenant's (HO-4) policy in place, you should be OK. Most homeowners policies cover personal property anywhere in the world. There is typically a limitation on property usually located at another residence, but that doesn't apply to a storage facility. This is what the "ISO standard" policy says:

COVERAGE D – Personal Property

We cover personal property owned or used by an "insured" while it is anywhere in the world. At your request, we will cover personal property owned by:

- 1. Others while the property is on the part of the "residence premises" occupied by an "insured";*
- 2. A guest or a "residence employee," while the property is in any residence occupied by an "insured."*

Our limit of liability for personal property usually located at an insured's residence, other than the "residence premises," is 10% of the limit of liability for Coverage C, or \$1000, whichever is greater.

Personal property in a newly acquired principal residence is not subject to this limitation for the 30 days from the time you begin to move the property there.

So in other words, a homeowners policy provides extremely broad coverage for personal property. The 10% limit would NOT apply to property stored in a temporary storage facility or at a friend's or family member's house. The 10% limit is applied to property "usually located at an insured's residence." Meaning, if you have a second home or a cabin, etc. Keep in mind, not all policies are "standard." There are some companies that have a specific limit of coverage for "property stored off-premise." It is recommended if you have property in a rented storage facility or warehouse for long-term, you add that location to your homeowners policy.

Personal property of college students is subject to the 10% limit, according to most insurance policies. The 10% limit under the parent's is usually sufficient, but coverage can be increased or the student can purchase a renter's (HO-4) policy.

Something else to keep in mind are the limitations of Theft Coverage relevant to personal property in storage. For example, there is no off-premise theft coverage for watercraft, related equipment, campers, and trailers. Insureds who use a mini-warehouse to store watercraft and equipment, or trailers and campers, have no theft coverage for such property. In addition, there is no theft coverage for the property a child has at college if the child has not been at their college residence within 45 days prior to the theft.

While the homeowners policy provides broad coverage for insureds in most storage-related situations, there are certain specific exposures that present limitations. Each company has different rules and limitations. Contact your agent at The Home Agency if you have any questions about your specific exposures. ■

Information provided by IIABA Virtual University at <http://vu.iaa.net>

SHARING THE ROAD

BY JULIE DORNHOFF

If you ride a motorcycle, you know that out on the road you might as well be transparent because car drivers often look right through you. They might notice the car or truck behind you, but you, in all your “narrowness,” may not register in the visual cortex of even the most alert drivers. That’s why an oncoming car driver might turn left in front of you at an intersection. So, how do you compensate for being “invisible” to drivers?

1. Be as conspicuous as possible. Wear bright clothing and a light-colored helmet. Always have your headlight on, and use your high beam or an after-market headlight modulator during the day (where allowed).
2. Take an approved rider training course. Learn how to maneuver your motorcycle in normal and emergency situations, and practice braking and swerving maneuvers often. Also, understand safe riding depends as much on the mental skills of awareness and judgement as it does on the physical skill of maneuvering the machine; respond early to possible hazards instead of having to react instantly to an emergency.
3. Pretend you’re invisible. If you assume others on the road can’t see you, and any car that can hit you will hit you, you will tend to ride with a better awareness of your surroundings and ride more defensively. You will vary your speed and land position to place yourself in the best spot on the road to avoid collisions, plan escape paths in case a driver violates your right-of-way, cover your brake controls to quicken your reactions, use your horn to alert a driver who doesn’t notice you, and always ride within your limits.

Look Twice. Save a Life. Motorcycles are Everywhere.

If you don’t ride, there are things you might not know about motorcycles. As we head into the warm months when there are more motorcycles on the road, I would like to share the Motorcycle Safety Foundation’s “Things Car and Truck Drivers Should Know About Motorcycles.”

1. Motorcycles are small and easier to miss on the highway. That’s the reason for the advice “Look twice.”
2. A motorcycle may look farther away than it is. Always assume a motorcycle is closer than it looks.
3. It can be difficult to judge a motorcycle’s speed. It may seem to be moving faster than it really is, but don’t assume all motorcyclists are speed demons.
4. A motorcycle can be easily hidden in a car’s blind spots or masked by objects or backgrounds outside a car (bushes, fences, bridges, etc.). Take an extra moment to thoroughly check traffic, whether you’re changing lanes or turning at intersections.
5. Motorcyclists often slow by downshifting or merely rolling off the throttle, thus not activating the brake light. Allow more following distance, say 3 or 4 seconds. At intersections, predict a motorcyclist may slow down without visual warning.
6. Turn signals on a bike are usually not self-canceling so some riders sometimes forget to turn them off after a turn or lane change.
7. Riders often adjust position within a lane to be seen more easily and to minimize the effects of road debris, passing vehicles, and wind. Understand they are adjusting their lane position for a reason and not just being reckless or showing off.
8. Stopping distance for motorcycles is nearly the same as for cars, but slippery pavement make stopping quickly difficult. Allow more following distance behind a motorcycle because it can’t always stop “on a dime.”
9. When a motorcycle is in motion, don’t think of it as a motorcycle; think of it as a person.

Sadly, car and truck drivers are often distracted by cell phones, GPS, other passengers, etc. If everyone on the road is consciously more aware of their surroundings, everyone will have a much more pleasurable summer out on the open road! ■

Information provided by Motorcycle Safety Foundation at www.msf-usa.org

2017 WEATHER OUTLOOK: HOW TO PROTECT YOURSELF

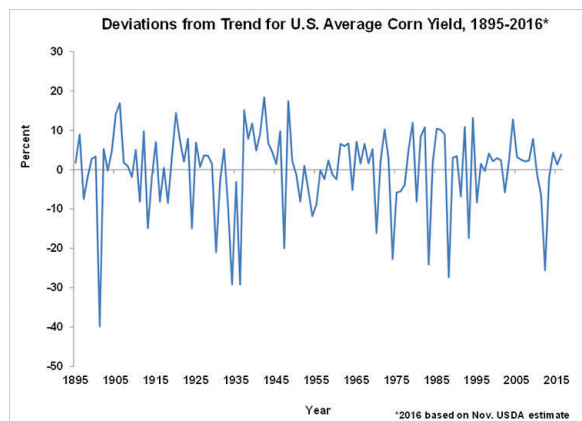
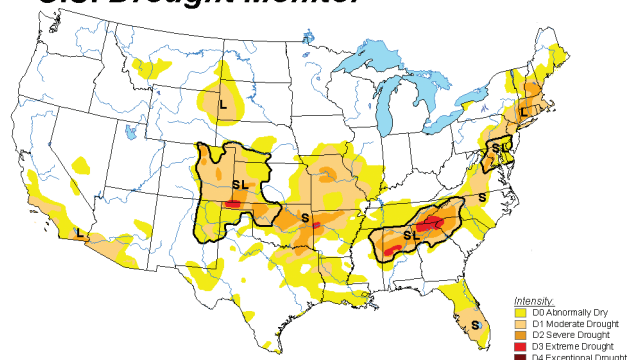
BY BRIAN O'HEARNE - PRESIDENT & CEO, EWEATHER RISK

This edition, we talk about this coming summer. 2016 and this winter have been remarkably warm despite forecasts for this winter calling for colder than normal temperatures. With the warmth from this winter, crops are at least a month ahead of schedule, but at the time of this writing (early March) a cool down should slow things down a little. 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, and an essential component of your annual risk management program.

The map found to right is the US Drought Monitor as of March 9, 2017, with extreme to exceptional drought in the Southeast and developing drought in a good part of THA territory. Elwyn Taylor, Climatologist at Iowa State University, agrees with us that all Corn Belt droughts start in the Southeast. In that regard, the severity of the drought in the Southeast looks a lot like this time in 2011, which led to the hot and dry summer of 2012.

The second chart found below is deviations from trend line yield on corn going back to 1895. The message here is the last 20 years have been among the best runs of favorable weather in the modern history of U.S. corn production with 2012 being the only bad corn crop in the last 20 years. The article suggests it is only a matter of time before we have another hot and/or dry summer adversely affecting yields.

U.S. Drought Monitor



You can use an eWeather drought or a heat hedge for your extra irrigation expense, to protect pasture and crop yields as well as to protect any livestock. Instead of waiting for the summer, you should explore buying protection sooner rather than later. THA customers that bought heat or drought contracts in 2012 were paid very well and should be thinking about buying heat and drought hedges for this summer. ■

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Before we begin, I would like to note this message is directed toward everyone who is not retired.

Pop quiz: What is your single biggest asset? Your house, 401K, IRA's, or real estate? While these are all in the mix your single largest asset is your ability to get up every morning and go out and earn a paycheck.

Future Value

As a financial advisor/planner my world is numbers. If you stop and think about how much money you will earn in your lifetime, it's pretty sobering. My son is 30, earns a great living \$80,000/year (which I am so thankful he does). If he works till age 65, his lifetime earnings will be \$2,800,000! And that is with no cost of living rais-

tion. For the next five weeks all my "meals" came from a box of formula.

From late June to early September I didn't or rather couldn't work. My income dropped off the table. Then in mid-November I had a quadruple bypass. Again I was off work for a month. All in all, my income dropped by 67% in 2016.

10 Feet Tall and Bullet Proof

That's what I used to feel like. Funny how life can humble you. I had owned and paid on disability income insurance for 40 years. 2016 was the first time I collected on it. The good news is that I am back to work.

So, let's examine what happens with an illness or accident and how it relates to your income. You will either

have a sudden decrease in income as a result of an accident or chronic illness or you will gradually see your income taper off as a result of a progressive disease.

In either event, your expenses go on. Most people will then start to use savings to cover expenses, but only one in six households

have enough savings to last them 90-150 days. That is 84% of the population that does not. So if you perceive this to be a problem, what do you do?

What to Do

Here are the steps you need to go through to figure out an action plan:

1. Know what it takes you to live each month.
2. How much are your liquid dollars; savings and investments that can quickly be converted to cash?
3. How much are your long term taxed deferred assets; Roth IRA or 401K, traditional IRA or 401K? If you are under age 59 ½, keep in mind you may wind up paying a penalty to access these accounts. Except for the Roth assets, there will be income taxes to pay also.
4. How long can these liquid or taxed deferred assets pay your expenses?
5. If you work for a company, do they offer short-term disability coverage? What about long-term disability coverage? When do those benefits begin?

your biggest asset

By Alan Kuzma, Kuzma Financial Services

es. If you are age 45 and make \$50,000/year you will generate \$1,000,000 over the next 20 years. Think about someone age 58 making \$38,000/year. Before they retire, that person will earn another \$266,000.

So here's a question for you; if you had a "machine" that would generate \$1,000,000 in future revenue for you, would you insure it against theft, damage, fire, etc.? Well my friend, that machine is you!

The Reality of Things

2016 was not my typical year. In April I was diagnosed with oral cancer. I started treatment on June 6: radiation five times per week and one dose of chemo per week. The first two weeks were a piece of cake. My energy was good, food tasted normal, no side effects, and I was able to work. In week three, it was like a light switched was flipped off. Food went from tasting normal to tasting like antiseptic cardboard, my voice was raspy and my energy level dropped like a stone. I lost nine pounds that week, yet still continued to work.

Weeks four to six were dramatic. I continued to lose 9-10 pounds per week and I didn't feel like doing anything. Besides I couldn't talk. By early July, I had a feeding tube surgically implanted in my stomach to take in nutri-

6. You also need to find out what the benefit period is. How long will they pay? Two years? Five years? To age 65?
7. What is the definition of disability? Do they pay if you are unable to do the duties of your occupation or any occupation?
8. What happens if you have a partial loss of income? Will they pay in that scenario or do you have to be totally disabled?
9. If you do work for an employer, can you buy more disability coverage to supplement the basic package?
10. If you are self-employed and a loss of income is a problem, then you will need to purchase disability income insurance.
11. To get a meaningful quote an insurance company will need to know what you do-what exactly are your duties, your date of birth, if you use tobacco, how much you make (tax forms will most likely be required), when you want to start receiving benefits (the longer you can delay, the lower the annual premium), if you want a partial-disability benefit as well as a total benefit, etc.

Bear in mind these things: disability income insurance is a member of the health insurance family so it might be expensive; and secondly, it can be difficult to obtain because the average person is 2-3 times more likely to collect on the policy prior to 65 than they are to die, and the number of companies that offer disability income insurance has decreased dramatically.

My final thoughts: protect your future income, it very may well be your single largest asset.

If you have questions about this article, please contact the good folks at The Home Agency or feel free to contact me at 402-438-4200.

Until next time, God bless. ■



Alan E. Kuzma, CLU ChFC, of Kuzma Financial Services (established 1973) focuses on financial-planning, consulting, estate planning, insurance, insurance-senior products, and retirement planning service

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We grow stronger every day – togetherSM

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Cinco de Mayo!

chicken tortilla soup

Sara Ross | saras-house.com

Prep time: 10 mins

Cook time: 4 hours

Serves: 8 servings

- 5 large skinless chicken breasts
(frozen or thawed)
- 1 can cream of chicken soup
- $\frac{3}{4}$ c. Greek yogurt or sour cream
- 4 T. chicken base (or bouillon), divided
- 1 t. cumin
- $\frac{3}{4}$ c. salsa
- 2 c. frozen corn
- 1 can black beans, drained and rinsed
- 1 c. brown rice
- 2 c. hot water
- 2 c. shredded cheddar cheese

Optional Toppings:

Additional shredded cheese

Cilantro | Lime slices |

Green onions | Avocado

Salsa | Tortilla Chips | Greek Yogurt or
Sour Cream

In a slow cooker, place the chicken breasts. In a large bowl, mix the cream of chicken soup, Greek yogurt, 2 T. chicken base, cumin, salsa, corn, and black beans. Pour over the chicken. Cook on high for 3-4 hours or low for 4-6 hours.

Remove the chicken and shred with two forks. Place the chicken back in the slow cooker and add the brown rice and hot water mixed with the additional 2 tablespoons of chicken base. Cook for an additional 20 minutes or until the rice is done. Stir in the 2 cups of shredded cheddar and serve hot. I listed optional toppings. We thought this soup was great as is, but it's even better with a few toppings such as a dollop of Greek yogurt, some cheddar cheese, cilantro, green onions, and a squeeze of lime juice. Enjoy!



BALDONADO

Personals

As I do every year, on the 15th of March, I head up the mountains to Keystone to do some skiing with my family. Sara told me this was the 28th time out of 30 years she has skied with me, and Megan and Morgan are not far behind.

You can see by the pictures there are a couple others taking up Grandpa's time as well; Hudson and Axten. They both took lessons for two days, and for Axten it was his first time skiing. He was smiling ear-to-ear coming down the bunny hill. This is the 4th year Hudson has been on skis and he just flies down the mountain. This year he put himself in an area he was not familiar with, took a bad crash, and ended up with a broken collar bone. He is a trooper though. He picked himself up, put on his ski that had come off, and skied down the mountain to the Medical Center.

While the big boys were up skiing with Grandpa, the twins, Hollis and Carver, stayed at Plum Creek with Grandma Sharri where they had the run of the house.

The last picture was taken last year, as for the last twenty years I have always brought my dog up to stay with me. First it was Duke and then this one, Tank. But they both have passed, so this year was kind of lonely at times. One thing I didn't miss was them waking me up around 5:30 a.m. Mountain Time to go outside. This I know for sure, there will be one with me come next year. ■

fin



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