

THE

HOME AGENCY

MAGAZINE

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FROM THE DESK OF JIM BALDONADO

By the time you read this, the end of the 2016 harvest may be near.

From what I have heard, yields for the most part have been really good. Thank God for a few extra bushels, as we have needed as many as we can get to offset what we are being asked to sell them for.

This winter, as you are trying to figure out what you are going to do with this crop, I would like to ask you to do one other thing. If we don't already write your farm, home or auto policies, please give us a chance to give you a quote. Just like crop insurance, I have staff that spends hours and hours building the best farm, home and auto policies money can buy.

The first thing we need to start a quote is the insured's name – who will the policy owner be? Has

anything happened since going over your last renewal or policy review (in the last 1 – 5 years) which would cause a name change?

We look at things like liability limits. Are yours high enough? Do you have an umbrella? In the 'sue happy' society we live in today, just how much is enough?

When talking auto coverages, we will need information including names and driver's license numbers of all drivers, including farm employees; a list of all vehicles (year, make, model and VINs), and which vehicle is primarily driven by each driver, along with driving and loss history.

When we talk about Recreational Vehicles, such as ATVs, we'll ask whether or not they go off the farm or insured's premises, which can often happen, even if it's just going across the road. If this is the case, off-premise liability is a coverage you need.

As people are looking at ways to cut back, take a look at the blanket coverage on your farm policy. Do you still have everything that is listed on the inventory? Maybe there are items you can remove that you no longer own, or you can update the values of the items listed, which could reduce your premium. Of course, another less desirable option is to delete the blanket coverage and schedule the items you want coverage on. It's important to note that doing this only gives you coverage for scheduled items.

We recommend insuring your pivots for replacement cost, not actual cash value. When that pivot is working just fine in August, it's worth the same \$70-\$100,000 as a new one, even though it may be 20 years old.

Do you do any custom farming or feeding? We need to know this. Are you doing any non-farm business, such as charging people to hunt on

your land? Is your livestock insured properly? Do you have all of the legal locations listed on your policy of the ground you rent for grass for your cattle?

How is everything owned? Do we have all of the business entities and individuals listed for liability coverage? Do you need to have a personal property schedule (for items such as guns or jewelry)?

Do you have sewer back-up coverage or sump pump coverage?

As you can see, there is a lot to think about when writing your policies correctly. Many of you know I do not like surprises, and I'm sure you don't either when it comes to settling a claim. Being in business for 30 years, my staff does a great job, so there are no surprises. So please, if we do not already write your policies, give us a call and let us put quotes together for you. It doesn't cost anything and if nothing else, we may be able to give you some ideas of things you need to do differently so you won't have any surprises from your current agent. ■

CROP INSURANCE UPDATE

BY CINDY DAVIS

Another crop year is all but complete and a new one is well under way. Keeping my fingers crossed as I write this article in mid-September that there will be no late season hail storms. For most of our areas, the row crop season was a good one. Scattered rains throughout the summer were sure welcome. There were several storms that brought hail with them, but the number of claims for the 2016 crop year have been small in comparison to prior years. We hope you all had a safe and plentiful row crop harvest.

2016 Row Crop Harvest

It is very important that any suspected losses be turned in timely. At first sign of damage, be sure to give notice to your agent. It's a good idea to review your harvest records and mark each ticket and/or ledger sheet with unit number, legal location or farm name so they can be matched up to the acres on your policy. This could save a lot of headaches at loss time and will help ensure a seamless claim experience for you. Remember, production should be kept separate by unit. Commingling grain between units could jeopardize coverage and take you out of a loss entirely. Once harvest is complete, be sure to get your production turned in to your agent. He/she will review your policy for losses and update the databases. If you purchased production hail on 2016 crops, those losses cannot be finalized until production has been submitted. In some cases, production hail losses can be worked by field. If you have more than one field within a unit, we recommend keeping your production separate by field.

The Harvest Prices for the 2016 row crops with Revenue Protection (RP) plans are set during the month of October. If these prices come in lower than the Projected

Prices set in February, there is a chance you could have a price loss indemnity, even if you harvested above your guarantee bushel. This is another good reason to get your production turned in to your agent as soon as possible. The chart below will show 2016 row crop Projected Prices, as well as the tracking dates for the Harvest Prices on Revenue Protection policies.

2017 Winter Wheat – Acreage Reporting

As we close out the year and finish up the 2016 row crop claims, we also begin a new crop year. Actually, the 2017 Winter Wheat crop year began back in September. The Sales Closing Deadline for winter wheat was September 30, 2016. You should have met with your agent in September to determine the coverage for your wheat. Last year's wheat production should have been turned in some time ago, but if that was not the case, you have until November 14th to report that production to your agent. The next deadline for winter wheat will be Acreage Reporting Deadline. That date for Nebraska and Colorado is November 15, 2016. For Kansas and Iowa winter wheat producers, the deadline is December 15, 2016. Here are a few things to keep in mind when you meet with your agent to report acres:

- You will need to report all acres, whether or not they are insurable or uninsurable, as well as plant dates, share parties involved, share percent for each party and also each field's CLU. If you have uninsurable acres on your policy, production from those acres must also be reported.
- As mentioned above, acres must be reported by CLU – Common Land Unit. For our areas, this consists of Farm Number, Tract Number and Field Number as assigned at FSA. Your prior year's 578's and maps (if there have been no changes and you have not certified your 2017 wheat acres by acreage reporting deadline, may help you and your agent get acres reported correctly. Beginning with the 2017 crop year, if acres are not reported

2016 Row Crop Prices & 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.

by CLU, then the acreage is considered unreported acreage and misreported penalties will apply. The penalty for not reporting by CLU is rejection of the acreage and denial of any liability for those acres. The requirements for reporting by field identification (CLU) can be met by providing the Farm, Tract and Field numbers for the acreage or by identifying field locations using map-based forms provided by the crop companies.

- Report all added land to your agent as soon as possible. If you are adding over 2000 acres of cropland to your operation, a request to RMA may be needed to get you the highest yield possible on these new units.
- Acres prevented from planting should have already been reported to your agent so losses could be turned in. These acres also need to be reported on your acreage report.
- If you are using precision farming equipment in your operation, contact your agent for the specific rules for these systems, as they relate to crop insurance. In order to use precision farming records and/or automated crop reporting for your crop insurance policy, the requirements begin with planting.
- Be sure to verify all information on your policy is correct and turn your acres in as soon as possible. Once you receive your confirmation of coverage or schedule of insurance, double check that the information on it is accurate. Corrections are much harder and sometimes impossible to make once a loss is discovered.

Below you will find the 2017 Winter Wheat Projected Prices for Yield Protection Plans (YP) and also Revenue Protection Plans (RP). Also listed in the chart are the tracking dates for the Harvest Prices for RP plans.

Pasture, Rangeland and Forage

The Pasture, Rangeland and Forage policy is available again for 2017. PRF is now available in the 48 contiguous states with the exception of a few grids that cross international borders. The Rainfall Index will be the only index available in all areas available for coverage. The Rainfall Index is insurance coverage based on a single peril, lack of precipitation. The program is designed to give you the ability to buy insurance protection for losses of forage produced for grazing or harvested for hay. This index uses National Oceanic and Atmospheric Administration Climate Prediction Center (NOAA CPC) data for a grid which is approximately 17 x 17 miles. You must select at least two, 2-month periods where precipitation is important to your operation. These periods are called index intervals. Insurance payments are determined by using NOAA CPC data for the grid(s) and index interval(s) you have chosen to insure. When the final grid index falls below your “trigger grid index”, you may receive an indemnity. It is important to note that coverage is based on the experience of the entire grid, not on individual farms or ranches or specific weather stations in the area. The Rainfall Index plan still utilizes a productivity factor that allows the insured to individualize their coverage based on the productivity of the acreage insured. Insureds may elect a productivity factor between 60 and 150, in one percent increments. RMA has also added an irrigated hay practice to the program in some states. You are not required to insure all your acres in this program, but you cannot exceed the total number of grazing or haying acres that you operate. The Sales Closing Deadline and also the Acreage Reporting Deadline for this program is November 15th. If you have any questions regarding this insurance program, contact your agent today.

As the year winds down we hope you take the time to relax, spend time with family and friends, and have a very blessed holiday season. “In the end, it’s not the years in your life that count. It’s the life in your years,”

– Abraham Lincoln. ■

2017 Winter Wheat Prices & Harvest Tracking Dates

States	Projected Price - Yield Protection (YP) & Revenue Protection (RP)	Harvest Price Tracking Dates* Revenue Protection (RP)
NE, CO, SD	\$4.74	Sept. KCBOT July 1 - July 31
KS	\$4.59	July KCBOT June 1 - June 30
IA	\$4.74	Sept. CBOT July 1 - July 31

*Harvest prices do not apply to Yield Protection Plans.



EMPLOYEE SPOTLIGHT

ANDREW BELLAMY

CROP INSURANCE AGENT | ANSLEY, NE

Andrew Bellamy has been with The Home Agency for four years. He is an agent that runs the day-to-day operations in the Ansley, NE office, but also services the entire state of Nebraska. Andrew is licensed for Crop and Livestock Risk Protection as well as Pivot insurance and eWeather Risk contracts.



How did you get to where you are today?

I grew up on my family’s farm in central Nebraska near Eustis. After high school, I attended the University of Nebraska at Lincoln where I graduated with a degree in Agricultural Economics. I chose that major because of a desire to work with and serve rural Nebraska. After college my professional plans and aspirations fell into place when I took a job with The Home Agency where I have been for four years.

What is your favorite part of working for The Home Agency?

The best part of the job is the group of professionals I get to call co-workers and the customers I get to serve. Wow, that sounds cheesy! In all seriousness, it is with great pride knowing that I have the ability to serve our customers’ needs with the products they require, in no small part due to the incredible knowledge base available through my co-workers.

Andrew speaking on his personal life:

I have been married to my wife, Megan, for just over a year. Megan is from Elwood, Nebraska, and is a Court Reporter for the District Court of Douglas County in Omaha where she types all of the day-to-day happenings in her courtroom. Together we live in Omaha, and have one “son”, our 11.5-year-old Boston Terrier named Oreo. Megan and I are both very passionate about getting the most out of life and fill a lot of our weekends with family and friends. This time of year you can usually find us in Lincoln at Husker games. Megan has two sisters, and I have two brothers who we enjoy spending time with, as well as our four nephews. ■



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LIVESTOCK RISK PROTECTION

BY ARLYN RIEKER

The fall is a great time of the year as we begin to harvest and reap the benefits of the years' labor. Whether it be crop or livestock producers, this time of the year gives great opportunity to see the results and accomplishments of the hard work put in by the producers. Farmers I have visited with mentioned the corn looks good and the soybeans have matured quickly. The livestock producers who have weaned calves said the weaning weights are good and the calves are healthy.

With the high volatility in cattle prices and increasing expenses many cow-calf producers have seen margins tighten and profits decrease. With the profit margins being tight, many producers are looking at LRP to protect their profits. We have been writing coverage on all of the types of cattle ranging from light weights up to the 900# calves. The heavier steer and heifer weights seem to be the types most producers are interested in, whether it is for their own cattle herd or for cattle they are purchasing to background into the spring months.

I'm going to share some coverages we wrote in February, March and April with expiration dates in July through September. For 599# steers, the coverage written was \$165.44/cwt with a cost of \$43/head and a loss payment of \$99/head. For the 900# steers, one coverage was \$156.13 with a cost of \$68/head and a loss payment of \$152/head. Another 900# coverage was \$160.35 and a cost of \$47.23/head resulting in a loss payment of \$140.67/head. These are just a few examples of the coverages written this year.

In case you aren't familiar with how LRP works, here is just a brief explanation. Using LRP (Livestock Risk Protection), a very simple mechanism, producers can protect the down side on the markets. LRP is a flexible product, with no sales closing date which means it can be purchased almost every day cattle are trading on the Mercantile. The coverage is based on the estimated ending weight of the animal for the time the animal is intended for market. Coverage prices and rates are established from the Mercantile and the actual ending value for feeder cattle is established from the CME feeder cattle index. These prices and rates change from day to day. If the index falls below your coverage price on the day it expires, you may be paid a loss.

I hope all of you have a good fall and safe harvest.

Please give us a call if you have any questions regarding LRP and the protection it provides. ■



A close-up photograph of a person's hands. One hand is on a black steering wheel, and the other is holding a black smartphone. The background is slightly blurred, showing the interior of a car.

AVOID DISTRACTED DRIVING

BY DEB ARENDS

As technology's presence grows in our lives and in our vehicles, it's becoming easier to be distracted while we're driving. There are three main types of distraction while driving: visual, manual and cognitive. Texting is one of the most obvious and dangerous types of distraction because it combines all three.

Statistics

- More than nine people are killed and more than 1,153 people are injured every day in crashes reported to involve a distracted driver.
- 20% of teens and 10% of parents admit to having text conversations involving multiple messages while driving.
- The average time your eyes are taken off the road while texting is five seconds, which is enough time to cover the length of a football field when traveling at 55 mph.
- At any given moment, approximately 660,000 drivers in the U.S. are using cell phones or other electronic devices while driving.

Keep Yourself and Others Safe

Prepare: Adjust your mirrors, sound system, climate controls and seat before you drive. Enter GPS information while the vehicle is stopped and plan your route before you shift into drive.

Call or text before turning the key: Make that call or send that text before you start driving, or pull over to a safe location. Put your phone in silent mode or keep it out of reach to avoid the temptation to look at it.

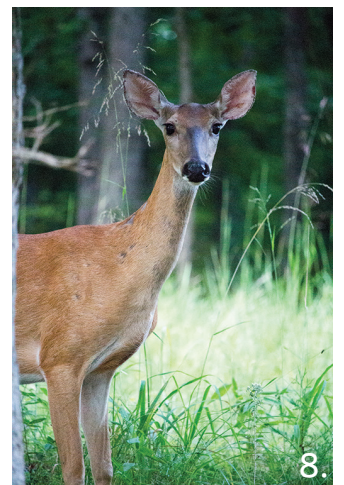
Driving is the priority: Refrain from eating, drinking, grooming or any other activity that may distract you while driving. You need to be fully aware of your surroundings on the road, including pedestrians and cyclists.

Family safety first: Pull over to a safe location if you need to tend to children in the car. Keep pets secure at all times.

Avoid outside distractions: Don't let billboards, signs or other distractions take your eyes off the road. ■

To learn more about driving safety, visit <http://www.nhtsa.gov/Driving+Safety>.

Fall Favorites



1. Jacey Edson
2., 4., 8. Karen Kloepping
3., 5. Jeri Schultheiss

6. Sharri Baldonado
7. Wade Kloepping

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THE VALUE OF HAVING AN AGENT

BY CORBETT HAHN

As an agent, we receive a few industry magazines free of charge. One I receive is called Best's Review. Best's Review has quite a bit of information geared more for the insurance company side of our business. I usually thumb through it and occasionally something will catch my eye. Recently an article called "Shifting Gears" caught my attention. The article was about the gains Geico and other direct insurance writers have made over the last 30 years. Geico alone has gone from the 11th largest auto insurer in 1985 to the 2nd largest in 2015. As an agent, you would think that my first thought would be that my job might become obsolete. Actually, that wasn't my first thought at all. My first thought was that, if this is the trend, my clients need me more than ever. Let me tell you why.

I assume, since you are reading this magazine, you are probably not someone that bought your auto policy over the internet. You probably purchased a policy through an agent. However, the number of consumers that are buying direct, does affect everyone driving a vehicle. Many of these consumers are not buying adequate coverage limits. In my opinion, what Geico and the other direct writers have done, is turn insurance into a commodity to

be bought and sold at the lowest price. The problem with that approach is every client has a different need, whether is higher liability limits or physical damage coverage. The need for higher liability limits is what concerns me and should concern everyone on the road.

The state of Nebraska, like most states, has not raised the minimum auto liability limits forever. You may be surprised to know, that to license a vehicle in Nebraska, an owner only has to show that they have liability limits of \$25,000/\$50,000/\$25,000. The first \$25,000 represents bodily injury liability per person per occurrence. The \$50,000 limit represents the bodily injury limit per accident per occurrence. The second \$25,000 limit represents the property damage limit per occurrence. My observation has been that many of the policies sold by direct writers are sold based on the lowest price, so many only have state minimums. Has anyone heard of "Name Your Own Price"? So, let's look at a real life example.

Example: You just bought your policy from 1-555-IN-SURME. You saved 15% and now your monthly premiums are \$25 a month instead of \$30. As you picture that extra cup from Starbucks you can now buy each month, you neglect to notice a stop sign and you nail a guy driving a brand new Chevy Suburban. Luckily the driver escaped with minor injuries, but the Suburban is totaled. You're insurance company quickly settles with the owner and pays out your policy limit for property damage, which you find out is only \$25,000. The value of the new Suburban is \$75,000. You are now personally on the hook for the additional \$50,000. With your \$5 a month in savings, it will take you over 833 years to break even.

Some of you might think this is an extreme example and maybe even exaggerated. I would actually tell you this scenario is quite common and not extreme at all. Remember, the driver escaped unharmed. What would have happened if they had been severely injured? You also might think that the person only saving \$5 a month is not accurate, but I can tell you that it is very accurate. I always offer people higher limits and show them the cost difference is minimal. Most people choose the higher limits when presented to them. I have also written coverage for people that have had policies with these companies. My experience has been that I can provide better coverage at a lower cost in most situations.

As an insurance professional, I have a responsibility, not only to my clients, but to the general public. I feel I have a responsibility to make sure people carry adequate amounts of insurance. That's the difference between myself and some person taking an order over the phone. To me, that's the value I bring to our clients as an insurance agent. ■



AUTO "GAP" COVERAGE

BY KRISTY DIEFENBAUGH

Getting a new car is usually fun and exciting. But having a total loss on a new car causes a double-whammy: the extreme disappointment of the loss of a new car, plus the shocking realization that the loan or lease balance can be greater than the amount of the claim payment. It sure seems like every time I turn on the TV there is a commercial talking about how someone totaled their brand-new car and only got paid to replace 3/4 of that car. Oh the frustration! They try to lead you to believe if you had your auto insurance with this certain company you would have automatically been paid the full amount of your loan for this new car.

Owing more than the car is worth is often referred to as being "upside down" in the loan or lease." Unfortunately, your new car loses value as soon as you drive it off the dealer's lot and for most insureds, still owing money after a car has been totaled is extremely frustrating.

Fortunately, there is a relatively simple solution by adding an endorsement referred to as "Gap" coverage. This endorsement "fills the gap" between the amounts owed on a loan and the actual cash value (ACV) settlement paid by the insurance company for a total loss of a vehicle. Let me emphasize this is an endorsement, so it will cost extra - that's the part those TV commercials don't tell you. It should also be noted that many car dealers may make similar coverage available to their customers and various websites offer it on a direct basis. The advantage of the insurance agency offering the coverage is that it places them (as well as the company) in a positive light come claim time. Should the vehicle owner have a separate Gap policy, they would be faced with the issue of filing two separate claims; one under their personal auto policy and one under the Gap policy. Having one policy makes the claim settlement easier.

It is important to discuss these coverages and endorsements with your agent, preferably before you drive that new car off the lot! Not every insurance company offers this Gap coverage. Please call The Home Agency to see if your auto insurance company offers this Gap coverage option. ■

*IIABA – www.independentagent.com

LIVESTOCK MORTALITY INSURANCE

BY JULIE DORNHOFF

Have you ever purchased an expensive, registered bull and worried about whether or not he was covered on your farm policy? Well, probably not for the investment that you have.....Let's talk Livestock Mortality Insurance.

The Home Agency writes Livestock Mortality Insurance through American Live Stock Insurance Company. A commitment to quality service, dependability, industry support, and high underwriting standards has earned American Live Stock the respect and trust of the livestock community and within the veterinary community for over 58 years.

Unlike Livestock Risk Protection (LRP), Livestock Mortality Insurance is a Property/Casualty Product written for the purpose of protecting the actual investment of the livestock owner, not potential gain or profit. Indemnity is payable only as result of death of an insured animal. It's important to note - mortality coverage does not indemnify an insured against loss of an animal's ability to perform the functions for which it is kept (a/k/a "loss of use").

Registered cattle may be insured for terms of coverage ranging from 30 days to 12 months. Cattle from age three months to seven years are eligible for coverage.

The Full Mortality policy provides the highest level of mortality coverage. It covers death as a result of all natural causes including accident, sickness or disease, or euthanasia if recommended by your veterinarian. The Specified Perils policy covers death as a result of fire, lightning, and accident while in transit. Theft is also covered for additional premium.

Livestock Mortality is sometimes offered at Bull Sales; however, as long as you have a Veterinarian Certificate no more than 14 days old, you can generally get coverage for your investment. It is also available for calves, cows and horses.

So, if you would like more information on Livestock Mortality Insurance or if you would be interested in having this available at your next production sale, please contact The Home Agency for more information. ■



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REGIONAL

NEBRASKA

RUSKIN, NE

• DAVE MEYER

It is the middle of September and the combines are starting to roll in south central Nebraska. Yields on some early dryland corn are down from previous years, but as always, there will be exceptions to the rule, and that may be one of them. Yields are expected to vary much more than in the past in our area, due in part to a couple of wind events and some pollination issues.

All in all, it looks to be a relatively good bean year, with early yields in the 85-90 bushel/acre range. Once again, that is a small sample size and there will certainly be outliers.

To all of my clients, I want to thank you again for trusting me with your crop insurance needs. I hope everyone has a safe 2016 harvest and can finish, what has been a challenging year, "in the black". ■

BENKELMAN, NE

• DANA MULLANIX

Hello from Southwest Nebraska! I am writing this mid-September with most of summer behind us. We had nearly perfect weather here with the exception of a couple of storms that damaged less than they probably could have, but more than anyone wanted. The moisture was better than most years as well and because of that, the ditches are so full of sunflowers you can almost imagine you're in Oz (yellow brick roads)! With the downside being not enough heat to get the corn maturing as fast as it should be.

The wheat yields this harvest were incredible! But, with the good comes the bad and as most know, the prices have been much lower than anyone would like to see them. A number of clichés come to mind, but I would

imagine all you farmers have had plenty of windshield time to have covered them all and then some!

Production reporting deadline is upon us. Now might be a good time to consider or reconsider your pivot insurance. The Home Agency offers an insurance program for your pivots that we are very excited about and would be more than happy to visit with any of you about. We are always looking for ways to save money or cut our budgets and this program could help you do both!

Hoping for a great fall and a bountiful harvest for all of you! ■

KANSAS

BELOIT, KS

• ENOS & JILL GRAUERHOLZ

What a difference a few months makes. We had almost 50 inches of rain this summer. As we write this we are beginning harvest and drilling wheat. The craziest time of year.

Fortunately most people are having great yields, but there are a few flood claims. The prices are a huge concern this year and going forward. Remember your revenue protection policy will cover you and pay you if the price goes up or down. When the price goes up and you have a claim, we are going to pay you that higher price for your lost bushels. If the price continues to go lower, your guaranteed bushels go up to make up for the revenue lost. Let's hope for a price increase.

Many of you have taken advantage of APO (Added Price Option). This could really help when a loss kicks in as you will get paid \$1.30 to \$2.40 per bushel on top of your revenue policy claim.

Unfortunately the cattle prices have been going down also. We have been paying out on LRP contracts. It's always something to look at as rates and availability vary daily.

We continue to keep busy with the kids. Gage is a junior at K-State already! Gannon is a senior in high school and running Cross Country. Garner is in 8th grade looking forward to basketball season.

Call us anytime for quotes, questions, or concerns. ■

KIRWIN, KS

• RHONDA JONES

A year ago my article started out with the word DRY – what a difference it is this year. Rain and too much rain describes the vast majority of our region. Heavy rain hit the area on Labor Day weekend with flooding along the Solomon River and Bow Creek. Both of these dump into the Kirwin Lake which rose over 10 feet in a couple days. The geese and duck hunting will be promising!

With all the rain, the fall crops are looking great. Harvest will soon be starting and with triple digit yields, the elevators will be piling thousands of bushels on the ground. We will need some really good yields as the commodity prices are way below where they need to be for a successful harvest. I know we all want to get our crops harvested as fast as possible, but safety comes first. Slow down, be aware of your surroundings, and use good judgement. The grass has been excellent this summer and cow cattle producers are leaving the calves on their mamas longer. Weaning weights will be higher than normal. The added

NEWS

pounds will be needed as the calf prices have been slipping since the end of August. LRP contracts expiring in September and October may be worth some money.

I'll be baking like crazy in November for our annual Hometown Holiday festival on November 19th at the Huck Boyd Community Center in Phillipsburg. If you are in the area, stop by and check out the handmade gifts by local artists. ■

LARNED, KS

• CLARK REDDING

As I write this I am asking myself, "What's going on here?" How can people justify these prices? Don't they know that what goes around, comes around? Everyone needs to make a living, but not on the backs of the farmers trying to make it on commodity prices at all time lows. I understand prices falling when there is a surplus of grain, but not like this.

Kansas is looking at another record harvest at this time. One of my clients says he thought last year was the best he's seen in 60 plus years of farming, but now he thinks this year will be better. Corn, milo, soybeans, all the same. Looks great.

Colorado is looking to have another great fall harvest. They've had some gnarly hail damage in the northeast, but still the total looks very, very good. Good farmers with good conditions mean good crops.

Good marketing practices over the next few years may mean the difference of winning or losing this game. Knowing your guarantees and what you can safely sell when the time comes to pull the trigger, could be the difference.

I hope, no I pray, that most have put some back from that past years of great prices to get them through these lean times. It appears they may last a while. Hope I'm wrong. ■

COLORADO

STRATTON, CO

• PENNI FOX

It's been a crazy weather pattern around here and in western Kansas the past couple of weeks. We have seen hot days, cold days, rainy days, multiple days of fog, and large hail. Goodland, KS got hammered by hail in September with quarter size to baseball size hail. While I am really grateful it didn't hit eastern Colorado, it was a bit too close to home. However, I am sure the farmers were happy to have a bit of moisture before planting wheat. I am ready for the things fall brings like football, cooler nights, pumpkin spice drinks and the start of the holidays.

We are trying to reach those with pivots and introduce our stand alone policies with two different companies, Diversified and MARM. There are many benefits with both companies that you may not see when insuring them on your agri-range policies. They offer cost replacement farther out (Diversified 34 years and MARM no limit), and both have mechanical and electrical failure. In most cases the adjuster is your dealer which makes claims quicker and easy. Deductibles are per occurrence not per pivot. Peril losses include theft, vandalism, wind, tornado, hail, fire, lightening, flood, and collision between two implements. One of the best perks is your losses won't count against your agri-range policy, thus avoiding increased premiums with claims. The cost is very comparable or may even save you a few dollars. Please give me a call, we would love to run you a quote.

I want to wish you a Happy Thanksgiving and Merry Christmas while making many wonderful memories with your family. I sincerely thank you for your business! ■

IOWA

MCCLELLAND, IA

• KEVIN & SARA ROSS

Southwest Iowa Update! It's been a busy summer in SW Iowa with plenty of moisture, other than back in June, and that dryness may actually have benefitted as the crops had to go find some water and nutrients. Most folks I talk to will say it's a really good crop here, but seemingly somewhat less than last year. With 2015 setting some very high expectations most are still expecting some tremendous yields. The early silage appraisals are coming in very good and we are also seeing some high moisture coming out as I write this. In the next week or two harvest will be in full swing and fall will officially be here. We did have a hail storm this summer at the end of June, so we spent quite a bit of time on hail claims in the northern area of Pottawattamie County and southern part of Harrison County. Good hail and wind coverage is going to prove once again to be very important.

It's also been busy around the farm and house for both Sara and I with two major farm tours this year stopping through and obviously the four boys keeping us on our toes. The twins turned 1-year-old on October 5th and their first year has absolutely flown by. Axten will turn four in November and Hudson is six and has started first grade. We hosted a Chinese group on the farm on September 19th with some influential ladies in their social media scene that US-SEC (United States Soybean Export Council) was taking on a Midwest agriculture tour. The other group was the Iowa Renewable Fuels Association Science and Sustainability tour.

(Continued on next page)



(Continued from page 14)

This group was comprised of folks from Washington D.C. including Legislative staffers, EPA officials, and USDA representatives along with a few others. We were one of the stops along their tour and we discussed many topics including new technology, neonicotinoids and seed treatments, soil health progression, UAV's or drones, the feed products that are produced and used after processing grains, weed and herbicide resistance as well as access to new modes of action and older important chemicals like atrazine. We also talked to them about our farm, the many generations that have had a hand in building it and the families it has sustained. We were honored to host the tour in between their visits to biodiesel and ethanol facilities, Iowa State University, and other stops. The tour itself served to highlight the importance of biofuels to the economies in the Midwestern states and make sure they see the advancements in these industries that create jobs and make biofuels more and more efficient to produce.

Lastly, we hope everyone takes the time to think about safety and rest as we get into the long hours that are a constant for many during the harvest. One wrong move can change your life so stay alert, be careful with the kids, and get rest when possible. The little things that take a little more time but are a little safer are well worth it in the long run.

Have a safe and bountiful harvest! ■

PREVENTIVE MAINTENANCE FOR YOUR FARM

BY DIANE O'DONNELL

As a farmer, you know time is money. And there are certain times of the year when you need to focus on your farming operations.

During the offseason, why not take some time to perform regular maintenance on your farm? We have seen many claims that could have been avoided or been less severe if preventive measures had been taken ahead of time. We have put together a list to help you prepare:

- Make sure you have covers on your power takeoffs (PTOs) and augers to prevent injury.
- When burning brush or ditches, use care and caution. Keep grass and weeds trimmed away from buildings.
- Fences should be tight and secure to keep livestock from getting loose and wandering into the road, or into greener pastures to eat the neighbors' crops.
- Repair damaged roofs and replace missing shingles on your farm buildings to help keep the structure intact and to protect the property inside.
- Repair and tighten sliding doors that become loose from the wind.
- Check grain bins for loose ladders, platforms, steps, and handrails.
- Have a fire extinguisher nearby for fires caused by those pesky vermin that build nests in your equipment.

A little preventive maintenance on the farm can go a long way toward helping you avoid dealing with problems during your busiest season.

Please call The Home Agency with any questions or concerns you may have. We will be glad to help! ■

Article courtesy of: Auto-Owners Insurance



TEAM JACK

BY SARA ROSS, MORGAN YARDLEY & MEGAN BELLAMY

It was April 6, 2013, and Jim and Sharri Baldonado were just sitting down to watch the evening news. The Nebraska Spring Game had been played earlier that afternoon so they were waiting to see some highlights from the game. There was one highlight that stuck out to them that they will always remember, along with many others who witnessed it that day.

During the scrimmage, the Huskers had 7-year-old Jack Hoffman come out on to the field. He was all decked out in a Husker football uniform, sporting number 22 for his favorite Husker, Rex Burkhead. Quarterback Tommy Armstrong Jr. handed the ball off to Jack and he ran for a 69-yard touchdown! The 1-minute clip from that sunny afternoon played on nearly every sports and news station as well as online for quite a while. (It has almost 9 million views on YouTube!) It eventually went on to win an ESPY Award for 'Best Moment'.

Soon thereafter, Jim decided he wanted to get involved with the Team Jack Foundation to help raise money for pediatric brain cancer research. The following April, The Home Agency sponsored the Larry the Cable Guy event at Pinnacle Bank Arena to raise money for the

Team Jack Foundation. It was there where Jim as well as the rest of the Baldonado family and many of The Home Agency employees really got to meet Jack and his family.

When Jim was asked why he wanted to be more than just a donor and why he became more involved with the Team Jack Foundation, not only for the Larry the Cable Guy event, but also the last few Radiothons, he said, "Well, first of all it's all for a great cause. However, I also like to do things not everyone else does, which makes us (The Home Agency) stand out. I want our customers to know we try to do something special with the success they have afforded us, whether it's helping with the Team Jack Foundation, Make-A-Wish Foundation, or local projects in the communities we serve."

On Thursday, September 15, 2016, The Home Agency partnered with Team Jack again for their radiothon in Lincoln, NE. So far this year, the Radiothon has raised over \$80,000 and donations are still coming in. Kylie Dockter, Executive Director of the Team Jack Foundation said, "The continued support from Jim and Sharri Baldonado and family and their staff has been immeasurable. The Baldonado Family and their team at The Home Agency have not only provided monetary support, but have also rolled up their sleeves as volunteers, giving hours of their time, and contributing to the success of each event. We are so grateful and honored to be fighting pediatric brain cancer with them by our side. We not only value what they have done in the fight against this disease, but their friendship as well."

A close family friend of the Baldonado's was encouraging his family and friends to call in to the Radiothon, and when they did call, many of them mentioned this person. Afterwards, he sent this message to Jim, "As I was pressing friends and family to call in today, part of my pitch was promoting my friend Pep's tremendous sense of philanthropy. I just want to say that I am proud to call you my friend, but more importantly blessed to know you."

Jim and Sharri plan to continue their support for Team Jack. When asked recently, "You could help out any organization, why Team Jack?" Jim answered, "Whether it's Team Jack or Make-A-Wish (which the Baldonados and The Home Agency also support) it's all centered around kids. Kids are very near and dear to my heart as we have raised three healthy girls and now have four healthy grandsons. These kids can't help that they are diagnosed with this type of cancer or other diseases, but we can definitely step in and help out the best we can. I know there are other great organizations out there for kids, but these are two that I feel really comfortable with and plan to continue supporting in the future."



2016 - 2017 WEATHER OUTLOOK

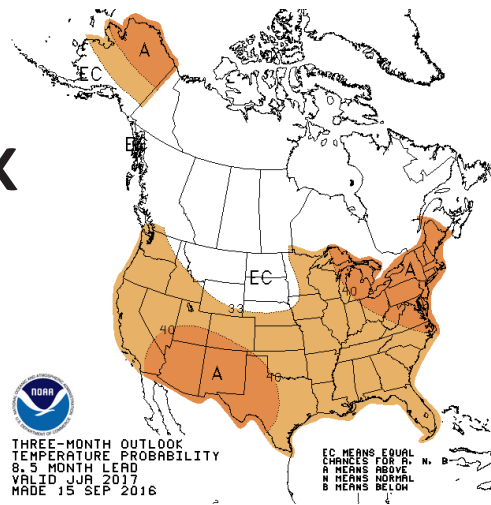
BY BRIAN O'HEARNE

How to Protect Yourself

This edition, we talk about the weather outlook from this winter into next summer. The El Nino officially ended in May 2016 and we quickly went to the hot and dry conditions we suggested would happen this summer. The Home Agency team has the tools you need to cover seasonal issues. The important thing to remember is using a weather hedge to offset weather risk is an effective way to keep your overall return on investment protected and an essential component of your annual risk management program.

Next year could see a La Nina develop which tends to last several years. The last El Nino was summer of 2009 which was followed by 3 years of La Nina hot and dry summers for THA territory—2010, 11 and the very hot and dry 2012. THA customers who bought heat or drought contracts in 2012 were paid very well and should be thinking about buying heat and drought hedges this winter for next summer.

The map to the upper right is the National Weather Service's forecast for next June, July and August made September 15th. The white EC means equal chances of above or below normal temperatures in the Northern Plains. Other than the Northern Plains, all of the US is forecast for Above Normal temperatures. With the hot temperatures will come drier weather and the need for more water. You can use a drought or a heat hedge to help cover your extra irrigation expense, to protect pasture and crop yields as well as to protect any livestock or poultry. Consider buying protection during the winter for the summer of 2017 when you make your crop insur-



ance decisions. To help you minimize your expense and maximize your protection,

eWeather and The Home Agency offer early purchase discounts if you buy before the end of February for the summer risk!

Your agent can give you weather risk quotes that should hedge against these upcoming weather issues. The Home Agency Agent can also give you an idea what the best type of weather protection might be and from there you can evaluate risk options for your production cost offset. They can build drought, excess heat, excess moisture at planting or harvest, or any type of weather hedge you would like quite quickly, as well as 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 2017

The weekly Home Agency WeatherManager has both long range forecast trends and shorter term forecasts that can be very beneficial in your financial decisions. For a long-term trend, it all depends where you are. The long range forecast updates each month. To get the latest one, simply go to www.thehomeagency.com and download the most recent one or call your agent and have them send one to you in the mail. ■

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ESTATE PLANNING MISTAKES OF THE RICH AND FAMOUS

BY ALAN KUZMA

It's September 13, 2016 as I write this. My guess is that you are reading this in November 2016 and the holidays are right around the corner. In the twinkle of an eye 2017 will be here. Most people, myself included, make New Year's resolutions. Most have a very short life span-after all we are creatures of habit. One resolution I would urge you to make is review your estate plan with an estate planning attorney. You only get one chance at this-it needs to be correct.

Most of us would think the rich and famous would have a finely crafted estate plan, bullet proof in all aspects, but keep reading; you will probably be surprised to learn that is far from the truth.

Chris Kyle-American Sniper

Chris Kyle was the most famous military sniper in history, credited with more kills than any one in history. He was the hero of the Clint Eastwood directed movie, American Sniper. But from an estate planning point of view, he was shooting blanks.

My reason for saying that is Chris Kyle died without so much as even a will. For those of you that don't know his story, after leaving military service, he dedicated his life to helping veterans with Post Traumatic Stress Disorder (PTSD). He was shot by a fellow veteran at a gun range in Texas. He left behind a wife and two children.

Chris wanted the royalties from his 2009 autobiography to help veterans suffering from PTSD. The problem was that he never expressed those wishes in the form of will. Not only did his wife, Taya, have to cope with the loss of her husband and the father of their children; an attorney

whom Kyle had worked with accused her of not honoring her late husband's intentions. This led to a lawsuit and ill will with others who claim she is failing to live up to Chris' word. A basic will would have clarified Kyle's intentions and saved his family so much heartache.

Disclaimer-I am not an attorney and cannot give legal advice and while I am at it, I am not a CPA and cannot give tax/accounting advice. However, once you have been around the industry for over 40 years you understand what works and what does not work. Everyone in my estimation needs a basic will.

Robin Williams-Entertainer

Brilliant comedian known for his zany antics tragically took his life at the age of 63. Williams, at the time of his death, was married to his third wife. Williams, unlike Chris Kyle, had done extensive estate planning but vague language in the documents created huge rifts amongst the heirs. At issue were personal items, memorabilia, and effects of the house between his current wife and his children from previous marriages.

William's third wife was supposed to receive the house they were living in at the time of his death and the contents. What the wife called "knick-knacks" were considered to be collectibles by his children. For example, in the house are the rainbow colored suspenders Williams made famous in the TV show Mork and Mindy. Blended families are an interesting dynamic to say the least. The more specific a document can be the better. Conflicts arise when others interpret your wishes.

Experts agree that transparency is always the best policy.



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If there is a potential for a fight after the decedent passes it is suggested that during their lifetime they sit the potential heirs down and explain who gets what so there is no question. Although this may be awkward to the client, it spares the family members pain during one of the most difficult times of their lives.

Tom Clancy-Author

Brilliant author that produced complex thrillers such as *The Hunt for Red October* and *Patriot Games*, and like his literary works, his estate plan was also complex. Clancy, at the time of his death was married to wife number two. They were the parents of a minor child. He also had adult children from a previous marriage.

Clancy was worth approximately \$83 million dollars at the time of his death. Included in his estate was a \$65 million stake in the Baltimore Orioles baseball team and a 535-acre estate overlooking Chesapeake Bay complete with a fully functional WWII Sherman tank. The assets were split into two trusts, one for his current wife the other trust for his other children. All nice and tidy, right? Not really.

There were two issues in Clancy's estate plan. One, even though he established the trusts, he never funded them. In other words the assets that were to be transferred to the trusts, were not. Secondly, there is an issue of a \$16 million dollar estate tax bill and where the money to pay for that is coming. His wife at the time of his death, Alexandria, claims he did not intend for her to pay for the taxes. He did specify in one of the trusts that he didn't want his wife to bear any of the taxes. Since the trusts were never funded, the trustee decided it would work best if the taxes were paid off the top before the trusts were funded meaning Alexandria would indirectly pay estate taxes after all.

Jim Morrison-Rock Singer

Jim Morrison, lead singer of the band the Doors, was a rock and roll god. He lived a wild lifestyle and entered the Forever 27 club on July 3, 1971. Unlike his contemporary, Jimi Hendrix, Morrison left this world with a simple will. That will disclaimed his family and left everything to his live-in Paris girlfriend, Pamela Courson.

As you can imagine, Morrison's family didn't much care for his estate plan. There are essentially four drawbacks to a will: 1) anyone can contest a will; 2) the cost of going through probate; 3) time-the typical time for assets to go through probate is 9-12 months; and 4) a will once filed with the court is public knowl-

edge. So they contested the will and poor little Pamela got nothing while the proceedings dragged on. In fact, the case outlived Courson, with her joining Jim in the Forever 27 club due to a heroin overdose.

Now here's where things get interesting, Courson died in California with no will. Therefore, her parents inherited her estate which included the royalty rights to Morrison's music which produced millions each year. Imagine inadvertently leaving the bulk of your estate to people that despised you! That's what I called Karma biting you in the behind.

The Moral of This Story

As you can see, even the rich and famous make estate planning blunders. As the New Year approaches make reviewing your estate plan not just a resolution, but a priority. If you are unsure of how to set it up, get a second opinion. It could be the best money you spend. ■



BALDONADO

Personals

Oh What A Trip

As we get older I think we all need to step back and count our blessings. Whether it's the business we have, the great friends we have made, or our family. I make sure to count my blessings every day.

This past August, my three daughters went to Alaska fishing with me. Sara, Morgan and Megan had never been up to Tanaku Lodge, but have heard a lot about the place as I have been going up there since 1991.

I can't remember a time that all four of us fished together as they were growing up. Most of the time I could get at least one of them to go with me when we lived on Johnson Lake. Having the three girls and myself all together for once made this trip fantastic for me.

The weather was not the best. They sat in the wind and rain just waiting to catch that 'big one'. Five days on a boat with the girls sitting on the fish box just waiting for one of the rods to get hit. "Fish on!" Just being with them made their dad very happy and proud. We caught a lot of fish, maybe not as many as some past years, but that doesn't matter. Those three girls were troopers, it was great.

The big prize of the week was Morgan catching a 164 pound halibut. It was a nice fish! I guess I have to give Sara a little credit as I think she had the winning rod for maybe two minutes as she gave Morgan a little break from reeling it in!

To say the least, I am a very lucky dad and I can't wait to do it again! ■

Written From My Daughters' Point of View:

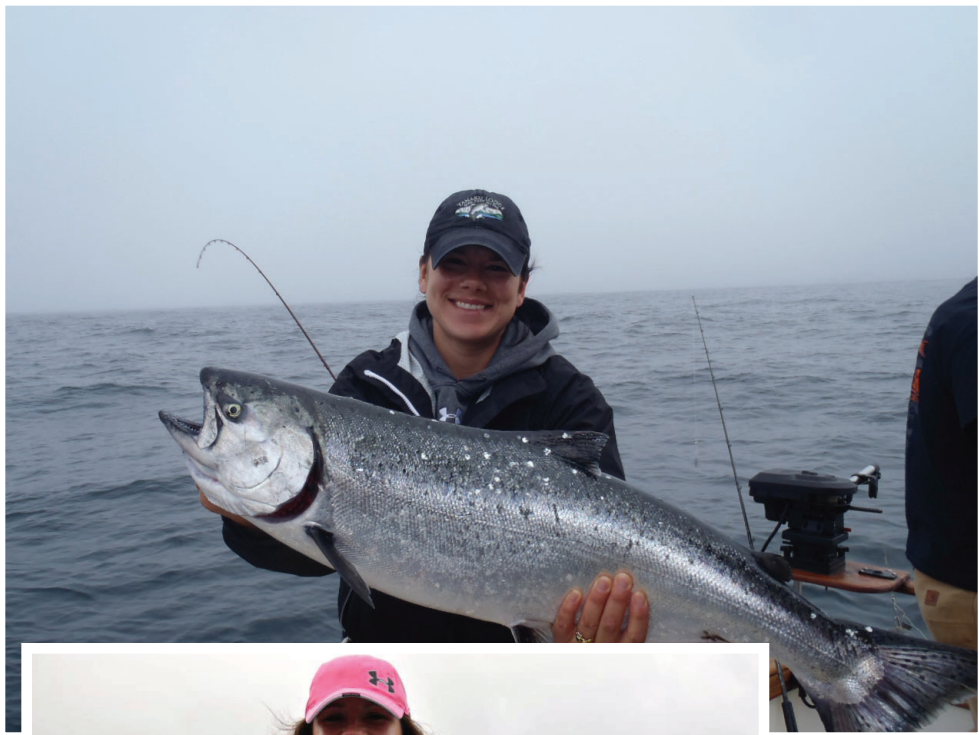
Last winter our dad asked if we wanted to go to Alaska fishing with him. Fishing is one of our dad's favorite things to do, and growing up on a lake we would go out and fish with him every once in a while. We hadn't all been home to fish with him for quite some time so we thought it would be fun to head up to Alaska for a week.

We had never been to Tanaku Lodge before, but Dad's been going to the same place for 20+ years. Everyone there is like family, and were amazing hosts! For five days straight we'd head out on the boat around 7:30 a.m. after a big breakfast the lodge made for us and fish until around 5:00 p.m. when we returned to another amazing meal. That was a lot of fishing, but when you're catching fish and taking turns reeling them in and hoping you get the "Big One!" it makes for a lot of fun. Dad never really did take "his turn" to fish. He would always let one of us girls reel them in. We think he had more entertainment watching us three try to keep our balance and reel at the same time. Megan even learned some new "reeling in" techniques!

Also, Alaska is absolutely beautiful! We saw black bears, hump back whales, sea lions, and many more types of fish. We even witnessed a sea lion steal Dad's halibut off the line. The best part is that you get to bring home what you catch, so we all ended up bringing home some halibut, salmon, ling cod, and a few other types of fish to cook at home.

That week was a great week with our dad, and we can't wait to go back; although, he was talking about taking our husbands next year because we didn't catch as many fish as they usually do. We'll just blame that on the weather and not the fact that we are girls trying to fish in the deep waters! Thank you, Dad, for an amazing and unforgettable trip. We love you! ■





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