

THE

HOME AGENCY

MAGAZINE

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FROM THE DESK OF JIM BALDONADO

As you may know, we are celebrating our 30th anniversary in business this year and in the February magazine issue I talked about how important our customers are. Without customers, we have nothing. An interesting fact is that some of our customers live quite a long distance away. For almost twenty years now, we have been doing radio spots with KRVN and that's one of the reasons we have been lucky enough to get many of those customers.

Once those people become our insureds, the next most important thing is the agent and staff servicing their accounts. This is what I want to talk most about in this issue—our employees at The Home Agency. A significant number of customers are from 50 to 200 miles away from the office that services their account, and when they come to us they talk about not getting any service locally. One of the first things they ask

is, “Who is the agent closest to us?” In most cases we tell them, “You’re talking to him.” It is not uncommon for an agent at The Home Agency to leave at 6 in the morning to get to an insured’s house by 8 a.m. or so to get done what needs to get done. That’s just common practice for some of us.

In addition to those of us frequently on the road, we also have excellent agents and staff in our offices to make sure our customers locally are well taken care of too. And that’s where I am so lucky. A few people that know me well have asked, “How can you be gone so much?” And my comment is, “Look at my staff; I don’t need to be in the office to get work done.” From day one we have always been able to provide service better than anyone, and it shows in the amount of business we write in a four-state region.

What people may not understand is, in our business there is much more to selling a policy to someone than what you might think. There is a lot of service work that goes into writing a policy correctly, and this is where many of our staff, that most people never see, comes into play. These people are just as important as the writing agent. Being in business for 30 years I have sold almost everything. From crop insurance to LRP, and weather contracts to pivot coverage, whatever it may be, I have sold it. But I also know that once I get it sold, it is turned over, in most cases, to someone that will service them on a daily basis. And most of our insureds are ok with this, as they know if they ever need to talk to me, I am only a cell phone call away.

Something else that makes our staff different than most is we are on call almost 24-7. If you were to call the office in Elwood, most days you will be able to reach someone at 7:00 or 7:30 a.m. If you call later in the day, more often than not, someone will answer the phone at 6 p.m. One of our products is only available for sale after 3:30 or 4:00 in the afternoon until 9:00 a.m. the next morn-

ing. Most offices are closed at those times; but not us. An insured is welcome to call some of us whenever they have a question and we gladly take their calls, because their business is important to us.

Below is a list of over 30 agents that work for The Home Agency. Each and every one of them have had a hand in building the business we have today. I sometimes hear people talk about the number of years of experience their staff has. Well, if you add The Home Agency employees’ years of service together, the total is 358 years. Then, if you add my years in the business to this number, you get 388 combined years of experience at The Home Agency. And I would put my staff up against any other, as we are second to none, and we plan on continuing that track record for another 30 years.

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APO ON WINTER WHEAT

Over the past few years we have offered a product called APO, or Added Price Option, on corn and soybeans. But we have never been able to offer it on winter wheat. Well, I'm proud to say we will be able to offer it on 2017 winter wheat in Nebraska, Kansas, and Colorado.

With today's prices it's just hard to get too excited about planting much wheat this fall, but with APO and your federal crop insurance, at least you will have good coverage.

You will see an ad later in the magazine from RCIS that will also have the same numbers I'm going to talk about, but let's say the base price for wheat comes in at \$5.00 during the month of September. Let's also say you have an APH of 50 bushel and select the 80% level of coverage. That gives you a guarantee of 40. With APO, at the 80% MP level, you can add 37.5% of \$5.00 or \$1.87 to your \$5.00 base price, or lock in \$6.87 on your 40 bushel guarantee. If you were totally wiped out, you would have minimum coverage of 40 bushel times \$6.87 or \$274.80 per acre coverage. Notice I said minimum of \$274.80. If the harvest price goes up to \$6.00 when the harvest price is set for your state, for every bushel you are short of your 40 bushel guarantee you will be paid the \$1.87 on top of the \$6.00 or \$7.87 per lost bushel. Another nice feature is if you have enterprise units under your multi-peril, the APO will always be paid on a basic or optional unit basis.

This is going to be a fantastic product for Nebraska, Kansas, and Colorado winter wheat farmers. This magazine only goes to our customers, so if your neighbor does not buy crop insurance from The Home Agency, you may want to tell him about APO from RCIS and The Home Agency. ■

**Additional information for APO on winter wheat can be found on the next page.*

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Added Price Option

Increase the insured value
on your winter wheat



We grow stronger every day — *together* SM

Talk to your RCIS agent today about an Added Price Option (APO) policy for winter wheat.

Add to your insured value per bushel in case of a yield loss with Added Price Option (APO) through RCIS.

APO allows you to buy up the projected price of a bushel on your winter wheat. It's easy and it eliminates the guesswork of determining which period of time the highest price for your commodity will occur.

Cover marketing decisions and input costs

An APO plan through RCIS offers these advantages:

- You have the option of locking in a bushel price election higher than the federal crop insurance projected price.
- You are not required to select a specific price projection month.
- Losses can be paid on an optional/basic unit basis even if you choose the enterprise unit option on your federal crop insurance policy. There is no limit on the number of optional/basic units on APO.
- APO allows you to get a yield loss indemnity payment even if harvest price is higher than the projected price.
- Purchase APO as a supplement to a yield or a revenue federal crop insurance policy.
- APO applies to your approved yields.
- Use it to pay forward contract non-delivery penalties in the event of a yield loss due to insured perils.
- Supplement federal crop insurance coverage to cover input costs.

APO details

- APO is available on winter wheat in Arkansas, Colorado, Illinois, Indiana, Kansas, Kentucky, Michigan, Missouri, Nebraska, North Carolina and South Dakota.
- Sales closing deadline is the September 30 federal crop insurance sales closing date.
- APO may not pay when there is a revenue loss only on the underlying federal crop insurance policy unit.
- The APO price election will not increase regardless of the price fluctuation under the revenue protection policies.

APO price

Multiply federal crop insurance projected price by the following factors to calculate the maximum APO price.

	2017 maximum % price election	2017 maximum price example @ \$5 projected price
65% level	69.2%	\$3.46
70% level	57.1%	\$2.85
75% level	46.7%	\$2.33
80% level	37.5%	\$1.87
85% level	29.4%	\$1.47

Any price between 1% and the maximum calculated by level is available for bushel price selection.

APO loss calculation example

Subtract harvested bushels from guaranteed bushels by APO unit and multiply the result by the APO price election.

Unit guarantee:	40 bushels
Actual unit yield:	10 bushels
Unit bushel loss:	40 – 10 = 30 bushels
\$5.00	Price
x 30	Bushels
\$150	Federal crop insurance indemnity
\$.50	APO bushel price election
x 30	Bushels
\$15	APO indemnity
\$150	Federal crop insurance indemnity
+ 15	APO indemnity
\$165	Indemnity per acre

This is intended as a general description of certain types of insurance and services available to qualified customers provided solely for informational purposes. Coverage is underwritten in all states by Rural Community Insurance Company, Anoka, MN except in Montana where hail coverage is underwritten by Tri-County Farmers Mutual Insurance Company, Malta, MT. Rural Community Insurance Agency, Inc., D/B/A RCIS. Nothing herein should be construed as a solicitation, offer, advice, recommendation, or any other service with regard to any type of insurance product or services. Your policy is the contract that specifically and fully describes your coverage, terms and conditions. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Coverage type may vary by state. Coverages and rates are subject to individual insured meeting our underwriting qualifications and product availability in applicable states. Rural Community Insurance Agency, Inc., is a managing general agency representing two risk-bearing insurance companies. RCIS is an equal opportunity provider.



EMPLOYEE SPOTLIGHT

PENNI FOX

CROP INSURANCE AGENT | STRATTON, CO

Penni Fox has been with The Home Agency for seven years. She is an agent and runs the day-to-day operations in the Stratton, CO office. Penni predominately works with P&C, AFLAC, and LegalShield, but is also licensed for crop and Livestock Risk Protection as well.

What is your favorite part about working as an insurance agent?

The best part of my job, hands down, is the customers. I have developed strong friendships and genuinely care about their needs. Any situation that causes us to connect makes my day. Rarely do we swap information without having a little chat. Having been new to insurance taught me there is no “cut and dried” in this industry. It has brought a new respect to light for both insureds and companies.

What is one of the biggest lessons you have learned while working in this field?

The biggest lesson I have learned is communication and understanding are key, and making sure information passed on is absolutely correct.

Is there anything that stands out to you in terms of working at The Home Agency?

I feel blessed to be a part of company that has awesome coworkers. I always say, you don’t just get an agent, you get a team. There is a wealth of knowledge that runs through The Home Agency and I know the answers to my questions are only a phone call away.



Penni speaking on family and future plans:

I have been married for 27 years to my husband, Don. We were both raised in Stratton and decided this was the best place to raise our own family. It was always a huge bonus for us to have grandparents so close. They were able to watch our kids grow and participate in all their activities.

Don is a cattle foreman for 4M Feeders in Stratton which keeps him on the go. His phone is usually attached to his ear coordinating something or solving problems. (I had to remind him to turn it off the morning of his daughter’s wedding!) We have three children, Ryan lives in Midwest City, OK and works in heating and air conditioning. Sara resides in Colby, KS. She is the Ag teacher at the high school and her husband, Justin, is a farmer and they have one little boy, Emerson. Morgan lives in Hutchinson, KS. Her husband, Steve, is the Assistant Athletic Director at Hutch Community College and Morgan is a first grade teacher. She gained a stepson, and us a grandson, Lucas, when she got married.

My biggest passion in life is my family. Don and I were caretakers of my father for many years which did not allow us to venture out much. Since his passing we have found ourselves being weekend warriors and being able to pick up and spend more time with our kids. We hope to do more traveling in the future and find out what we have been missing out on. One thing we would like to do is take a couple of weeks and drive wherever the road takes us. My other hobbies are cooking, reading, and crocheting.

You can tell from the picture to the left what brings the joy into our lives!! ■



CROP INSURANCE UPDATE

BY CINDY DAVIS

Looking back at last year's article, I commented on the weather, and what a difference a couple of months could make. March of last year brought one of the driest on record for Nebraska, and a few short months later May of 2015 was one of the wettest on record for the United States. We certainly have not had an over-abundance of moisture this spring, but weather forecasters have been throwing out that vicious word that no one wants to hear or see - "drought"! I have even heard references to the drought of 2012, which crippled crops and livestock in more than 30 states in the U.S. In the last few days, the markets have been on a roller coaster ride, and one can't help but think the forecast plays a big part. Sure, the higher commodity prices are more appealing than what we have seen this past year; but will they remain? Will there be a crop to sell? What will happen if producers have to endure another drought stricken crop year? I wish I could answer those first two questions with certainty; unfortunately I cannot. I do believe, however; the last question is easy...crop insurance. I can't tell you how many stories I read after the drought of 2012, written by experienced producers and young first time farmers alike, stating how crop insurance had saved their farming operation. Crop insurance is a cornerstone. It is a customizable program for producers to choose the risk management tools that work for their operation. It is efficiently delivered by the private sector, and funded in part by producers themselves. In the past several years crop insurance has become even more diversified, adding coverage for several new crops, including many fruits and vegetables. There has been an increase of more farms outside the traditional farming belt purchasing risk protection, leaving a decreased exposure

to agricultural disasters. Chances are, by the time this article is published, we will be well on the way through the 2016 crop year with plenty of moisture and an ideal growing season; I sincerely hope this is the case. If disaster does occur, crop insurance, and the agents dedicated to the program, will remain committed in helping producers manage the things beyond all of our control.

2016 Wheat Harvest

Hopefully wheat harvest went well for everyone. The harvest prices (for Revenue Protection plans) for 2016 winter wheat should be set by the time this article reaches you. The base prices and tracking dates are listed in the chart found below. If you haven't turned your production in to your agent, now is the time to do that. It is important for your agent to have your information timely in order to double check for losses and update your databases. The next crop year is right around the corner and in order for your agent to get you the most accurate information for the 2017 wheat crop, they will need your databases updated.

2016 Winter Wheat Prices & Harvest Tracking Dates

State	Projected Price Set - Yield Protection (YP) and Revenue Protection (RP)	Harvest Price Tracking Dates - Revenue Protection (RP)
NE, CO, SD	\$5.34	Sept. KCBOT July 1-July 31
KS	\$5.20	July KCBOT June 1-June 30
IA	\$5.13	Sept. CBOT July 1-July 31

2016 Row Crop Harvest

Before long the combines will be running and row crop harvest will be in full swing. If you still have last year's grain stored in bins, it is very important to call your agent and get an adjuster out to measure the old crop. New crop grain should not be stored in the same location until this is done. We wish you all a safe and abundant harvest and offer a couple reminders to keep in mind as your days begin to get even busier:

- At the first sign of loss, let your agent know. It's very important that your loss is turned in timely. Don't wait until the end of harvest to contact us.
- Never destroy a crop until you have called your agent and an adjuster has given consent to do so. This could not only jeopardize a loss, but could have a very negative impact on your approved production history – APH.
- The same holds true if you will be chopping silage. Let your agent know as soon as possible to give the adjuster time to contact you and get the acres appraised, if necessary.
- Keep your production separate by unit, even if you have elected Enterprise Units (EU) on the crop. Commingling grain could be very detrimental and even take you completely out of a loss.
- Mark your scale tickets by unit number or farm name, and keep track of any grain that is being fed.
- Production Hail policies with losses on them cannot be finalized until production is turned in. It is very important, if you have a production hail policy, to keep your production separate by field or pivot, also.
- Report your production to your agent as soon as possible, after harvest is complete.

The 2016 projected (base) prices were set back in February for Yield Protection (YP) and Revenue Protection (RP) plans. The chart to the right shows those prices, as well as when the harvest prices will be set for RP, for your state.

2017 Winter Wheat

As row crop harvest winds down, the drills will gear up for next year's wheat. It will soon be time

to elect your coverage for the 2017 winter wheat also. Sales Closing Deadline for 2017 winter wheat will be September 30th, 2016. All changes, new policies, and cancelations need to be completed prior to this date.

The Risk Management Agency (RMA) has been very busy since the release of the 2014 Farm Bill and most of the changes and additions have now been implemented. These new options will continue to be available for the 2017 crop year. APH Yield Exclusion (YE) was made available last year for wheat, and will continue to be an option for 2017 winter wheat. If you have not looked at this option it could be a good fit. YE allows producers, with qualifying crops in eligible counties, to exclude low yields in exceptionally bad years from their production history when calculating the yield used to establish their crop insurance coverage. SCO – Supplemental Coverage Option – has expanded to more counties for winter wheat. It is a county-level policy endorsement that covers a portion of the deductible of the underlying crop insurance. SCO is not available for crops that were enrolled in ARC – Agriculture Risk Coverage – through the Farm Service Agencies. Another new option made available through the 2014 Farm Bill was the Beginning Farmer or Rancher (BFR) endorsement. If you are just beginning to farm, and have not actively operated or managed a farm or ranch with an insurable interest in a crop or livestock for more than 5 years, ask your agent about the BFR endorsement. BFR benefits include increased assistance in subsidies offered, and poor yielding crop years contained in databases. Enterprise Units by practice and different coverage levels by practice, also added by the 2014 Farm Bill, have been popular options with producers in the last few crop years, and will remain an option in 2017 for eligible counties.

It is essential that you meet with your agent prior to the Sales Closing Deadline of September 30th, 2016. Not only will they review your current policy information with you, but they will go over quotes and coverage options with you as well. The crop insurance industry seems to be ever changing, and your policy is too important to your farming operation to omit any imperative

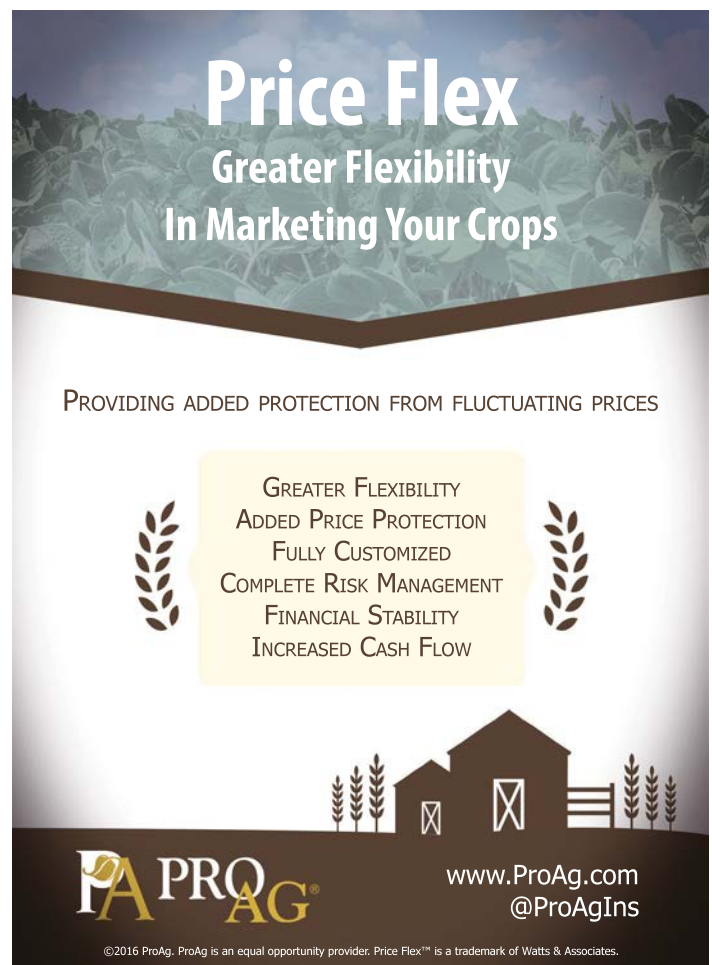
2016 Spring Crop Prices & Harvest Price Tracking Dates

Crop	States	Projected Price Set - Yield Protection (YP) and Revenue Protection (RP)	Harvest Price Tracking Dates – Revenue Protection (RP)
Corn	NE, KS, IA, CO, SD	\$3.86	Dec. Corn CBOT Oct. 1 – Oct. 31
Grain Sorghum	NE, KS, IA, CO, SD	\$3.72	*Dec. Corn CBOT Oct. 1 – Oct. 31
Soybeans	NE, KS, IA, CO, SD	\$8.85	Nov. Sbean CBOT Oct. 1 – Oct. 31
*Multiplied by the price percentage relationship between grain sorghum and corn as determined by RMA.			

options or endorsements! Let your agent help you with all the details. Below are a few more reminders and helpful hints to keep in mind when you meet with your agent:

- Be sure to verify all social security numbers (SSN's) and EIN's on your policy. Also it is very important to let your agent know if your entity has changed. Have you incorporated or formed a LLC? Has someone on the policy passed away? Has a marriage or divorce occurred? Maybe you have set up a trust and your policy needs to be in the trust's name.
- Review your plan of insurance with your agent as well as your coverage level and options.
- Do you have a policy in place for every county you will have wheat and intend to insure it? If you are thinking about purchasing ground in another county, be sure to let your agent know.
- If you are aware of any High Risk Ground or think there could be high risk land in your operation be sure to ask about other options for this land. Premiums in high risk land could be rated much higher.
- If you plan on breaking out any new ground, it is very important to let your agent know prior to the Sales Closing Deadline. This ground may not be insurable unless a request is sent in to the company. Native Sod that is broken out has some very strict rules and in some cases could only be insured at a decreased yield for 4 years.
- If you will be insuring for a landlord or tenant on your policy, this also needs to be disclosed at Sales Closing Deadline.
- If you need coverage for hayland or pasture, now is the time to discuss this with your agent as well. PRF (Pasture, Rangeland, and Forage) policies are available in some counties.

Once again, the deadline for 2017 winter wheat is September 30th, 2016. Be sure to get in and visit with your agent about your coverage before this deadline – it is the time to get all your questions answered, your policy reviewed, and to have peace of mind that your coverage is the best it can be, customized to your farming operation. ■



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LIVESTOCK RISK PROTECTION

BY ARLYN RIEKER

Summer is upon us, and as I write this we have had abundant spring moisture and the grass looks good in many areas. We are approaching record heat for this time of year and the markets are showing it. The grain and cattle markets have a great deal of volatility at this time, and this is where an LRP policy can assist in the profitability of your herd.

For those of you who haven't written LRP or a quick 'refresher' for those who have, here is a brief description of the policy.

LRP (Livestock Risk Protection) is exactly what the names says "Risk Protection". LRP provides protection against a decline in prices below the established coverage price for fed cattle and feeder cattle. It is a continuous policy and may be purchased at any time throughout the year, which makes it easy to ensure your coverage will correspond with the time of year when you market your livestock. The coverage prices and rates fluctuate daily and are based on the Chicago Mercantile Exchange (CME). Premium rates, coverage prices and levels, and actual ending values are posted daily. Unlike crop insurance where we know when and how the base prices are set to establish the rates and premiums, unfortunately with LRP we don't have that formula. We run quotes daily to access the coverage prices, levels offered, and the premiums. There might be coverage one day and not the next, we just don't know until the quotes are established at the end of each trading day at 3:30 pm. If coverage is available, it can be written from that time until 9:00 am the following morning. This is why we run 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.

One thing we want to remind producers is not to sell any livestock they have insured on an LRP contract more than 30 days prior to the contract end date. Doing so will render the policy coverage void. Throughout the spring and early summer, we had timely rains to aid in the recovery of the grass in the area. The rain will help extend the grazing period for cattle on grass; and how does this effect LRP you might ask? It is important for all producers interested in LRP and those with LRP contracts to be aware of and understand the policy provision that you must have the cattle in your possession at least 30 days prior to the end date of the contract. And with the Spring moisture we've received, this will help in the timing of writing LRP for your marketing time frame.

For example, if the coverage ending date is November 30th, the producer is required to have possession of the cattle as of November 1st in order for the coverage to stay in effect. After this date, with feeder cattle, the producer can sell or retain ownership and it has no bearing on the coverage. However, if he sells more than 30 days prior to the end date, the coverage is voided.

The flexibility of the LRP policy is one of the things I like about it. LRP allows the producer to choose a contract ending date anytime throughout the year to coincide with their time of marketing; so we can personalize the coverage for each producer's unique situation.

If you have questions or would like more information on an LRP quote or policy, please give us a call. We are happy answer your questions and show you how a Livestock Risk Protection (LRP) policy will provide a price floor for your cattle. ■

REGIONAL

NEBRASKA

RUSKIN, NE

• DAVE MEYER

Typical weather in the midwest; we traded in too cool and too wet, for too hot and too dry. It is the latter part of June, as of this writing, and the last two to three weeks have been really tough on the corn crop in south-central Nebraska.

Some crop consultants in the area are talking about the need to apply additional nitrogen due to high leach rates caused by all of the early rain. Compounding the problem is the fact that the ground is extremely hard, which is hindering root development. On the flip side, there has been a nice rally in the prices that may allow for some pricing opportunities.

I hope everyone has a safe summer. ■

BENKELMAN, NE

• DANA MULLANIX

Time slips by so quickly, it's hard to believe that calving is over and row crops are in the ground! This spring southwest Nebraska had substantial moisture without much wind and hail, along with mild temperatures that benefited the planting efforts. The reward of that hard work can already be seen in the fields.

The wheat here looks great and I have had several farmers tell me they don't remember it ever looking as good as it looks right now. This past week we saw temps ranging from the 90's to triple digits (hold on to your hats boys, I think there will be more of that coming) and consequently, the wheat is ripening quickly and the corn should definitely be "knee high by the fourth of July" if it isn't already! I am looking forward to hearing the yield reports which should be coming in by the time this

issue of our magazine is out.

Just want to remind all of you that The Home Agency offers pivot insurance as well as Livestock Risk Protection and eWeather contracts in addition to crop, farm, home, and auto. We are always ready to quote anything you would like quoted!

Wishing all you farmers (and farmer's wives!) a safe and successful season! ■

KANSAS

BELOIT, KS

• ENOS&JILL GRAUERHOLZ

Where did the summer go? Time is going by super fast as we have Gage about to start his junior year at K-state in AgBusiness, Gannon will be a senior in high school and Garner will be in 8th grade! I think that sounds like we are keeping busy. It is a whirlwind, but we try to enjoy every minute of it!

What we have learned from this past wheat season is that weather is still unpredictable and having a hail policy with the Wind and Tornado endorsement is a must. We had many fields that got hit with hail in May. Some had minimal damage and others were more significant. The Wind endorsement really added value at claim time. We are diligent in always advising clients to add that to every hail policy. The cost is \$1.00 per hundred dollars of coverage for Kansas.

Next we had continuous rain making planting season a little tricky. This left fields in need of replant due to flood. Of course the rain finally stopped and decided not to come

back. So by the end of June, we were DRY! We hope by the time this magazine is out, we have all had some much needed rain to make the crops happy and productive. We hope the fall harvest ahead is a safe and a good one.

We should have all the wheat production in by now and all claims coming to a close. Now we look ahead to renewal time for wheat policies. Our revenue policy is most important to maximize coverage. We will be in touch with the renewal process. Your business is very much appreciated! ■

KIRWIN, KS

• RHONDA JONES

Wheat harvest started around the 20th of June in North Central Kansas with talk of outstanding yields.

Rain falls from April through May averaged 15 inches or more in most of the area. That's the most we have seen total in 2 years. What a blessing it has been!!

Spring barley has emerged in this area this year as an alternative cash crop, along with several acres of oats for haying. The oats have been making 2 to 3 ton/acre. Our son is 6' 3" and the oats were above his waist. He studied alternative crops in college this last year and was determined to plant them. He learned a lesson on checking his drill!!

It was nice to see full ponds and green pastures when we took the cows to grass. As cattle prices have been fluctuating, an LRP contract may be something to look into. I wrote some contracts in May for 599# steers to expire in October with a coverage of \$946/head.

Vincent is headed back to Curtis for a second year of college. He was very eager to apply his first year of knowledge. Needless to say there

NEWS

were a few changes on how dad did things.

My hobby comes once a year – my rock garden. I enjoy planting flowers and watching them grow. It's kind of like harvesting a crop. You plant them, water them, fertilize them, pull the weeds out of them and harvest the blooms.

The rain has the spring planted crops off to a good start. Let's pray for rain all summer long and have outstanding yields for the fall harvest as well.

Good luck harvesting and stay safe. ■

LARNED, KS

• CLARK REDDING

I feel like the White Rabbit. I'm late, I'm late, I'm late! It is getting busy these days. Trying to get with my farmers to get their spring acres, as they start to roar into wheat harvest. They just aren't wanting to sit down right now and give up the info.

Speaking of wheat harvest, this one could be one for the books. In Kansas, it is looking good. Pawnee Co. going to have a good one. What started out so dry when planted has turned into a blessing of a crop. It has to be, the stuff isn't worth much. Northeast Colorado is looking the same. If we can just get it in the bin before it hails, it's going to be a great crop.

Kansas corn looks good up to now. We have certainly had some fortuitous rains. Dry land corn looks really good compared to other years. Colorado is the same. Hail, yes, but out there it comes with the rain. They've had some, but it has been manageable, and a good harvest is still a very good possibility.

The heat is the issue at this point. Man it got hot fast! Triple digits already in the first half of June. Lord, what will happen in July and

August? A friend of mine said it was 120 in Phoenix yesterday, but it was a dry heat. I said so is an oven, but you sure don't want to stick your head in one.

Every day, Laugh, Love, & Pray. ■

COLORADO

STRATTON, CO

• PENNI FOX

We had a wonderful start to our summer as we witnessed our baby girl marry the love of her life. Morgan is a 1st grade teacher in Hutchinson and Steve is the assistant athletic director at Hutch Community College. With Steve came the blessing of an additional grandson, Lucas. Both grandsons are so close in age and have become the best of buds. Although they have been in our lives for almost 3 years, the wedding made it all official. There is no greater joy in a parent's life than to see their children so happy. Wishing them a lifetime of love and happiness along with more grandbabies for us.

It's hard to believe we are knocking on summer's door and we are feeling the heat with a few straight days of 95 degrees and above with no relief in sight. We had a wet spring with measurable moisture due to late snow and rain, which made planting corn a little rough, but it got done. Thankful we are not suffering from drought like a few years ago. Our motto out here is "something is better than nothing".

Leaving Kansas we noticed wheat harvest was getting up and running. The wheat looked beautifully golden and the corn was about waist high. Closer to home we noticed how the wind had laid down many patches in the fields. Hope we can avoid the hail and that a bountiful harvest is in the future.

Hope all have a great summer full of vacations, family reunions, time at the lake and relaxing with your loved ones! ■

IOWA

MCCLELLAND, IA

• KEVIN & SARA ROSS

Hey everyone! Hope all is well in your neck of the woods! Here in Southwest Iowa it seems it's been a spring of extremes. Dryness and wind through the first couple weeks of April then rain for nearly the next three. There were some in our area that got planted early, but the majority went in after it dried up in the early part of May. Really, the planting season overall shaped up pretty good and the rain has given us adequate moisture to get through another three week stretch with little or no rain in most of our immediate area. Aside from some replanting on Missouri river bottoms and a few more stand issues from certain plant dates around a cold rain, the potential for a good crop in our area is relatively solid at the point of me writing this.

The spring hay crop was put up with some rains on it, unless you snuck it in real early or waited for the most recent dry run in June. Pastures have grown fast and it seems the grass has been thicker than many of the years in most recent memory.

When I mentioned extremes, it also seems as if we are all dealing with large swings in the market due to weather. The upswing in the grain market gave us some chances to put some relatively decent sales on the books and maybe we will get a push in the cattle market as well, because it could use a little life. Hopefully you took advantage of the opportunity in the grain and keep watching for chances when it sneaks above your break-evens. Good luck in this always challenging market! ■

2016 - 2017 WEATHER OUTLOOK

BY BRIAN O'HEARNE

How to Protect Yourself

This edition, we talk about this Fall 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 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.

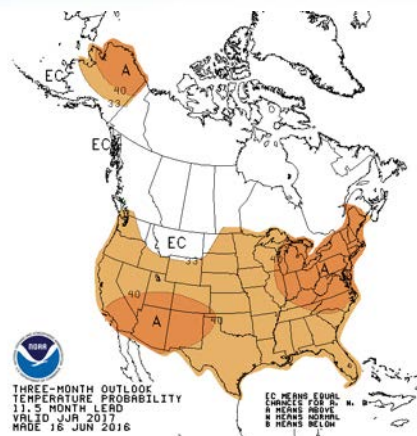
One thing about a La Nina is it tends to last several years while the El Nino is more of a one year or less time period. The last El Nino was summer of 2009 which was followed by 3 years of La Nina hot and dry summers for THA territory—2010, 11 and the very hot and dry 2012. THA customers that bought heat or drought contracts in 2012 were paid very well and many of you bought protection for summer of 2016.

The map below is the National Weather Service's forecast for August, September and October issued June 16th. All of the US is forecast for Above Normal temperatures. Normal or Equal Chances of below or above normal would be colored white and Below Normal would be blue. With the hot temperatures will come drier weather and more water needs. You can use a drought or a heat hedge for your extra irrigation expense, to protect pasture and crop yields as well as to protect any livestock or poultry. For anyone double cropping soybeans or milo, some of the driest conditions of the

summer could be in August and September and by the time you read this you can still buy a late August/September heat or drought hedge.

The long lead forecast for June, July and August of 2017 made June 16th is to the right. Like we suggested, this forecasts continuation

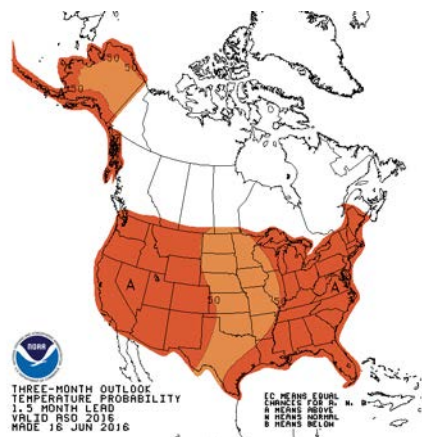
of the La Nina with all of the US, other than Montana, to be above normal. Whether you bought this year or in prior years, you should consider buying protection during the winter for the summer of 2017. By the time you read this, prices for summer 2016 heat will have risen more than 50% from those that bought in January to those that bought in July. eWeather and THA offer early purchase discounts if you buy before the end of February and the earlier you buy the larger the discount, so buy early!

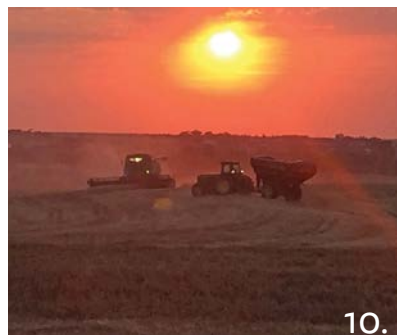
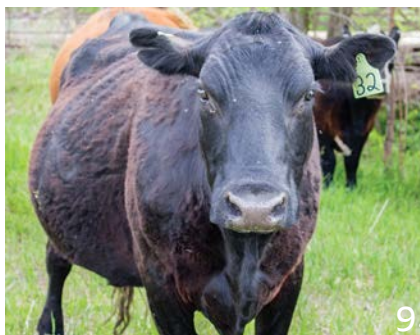
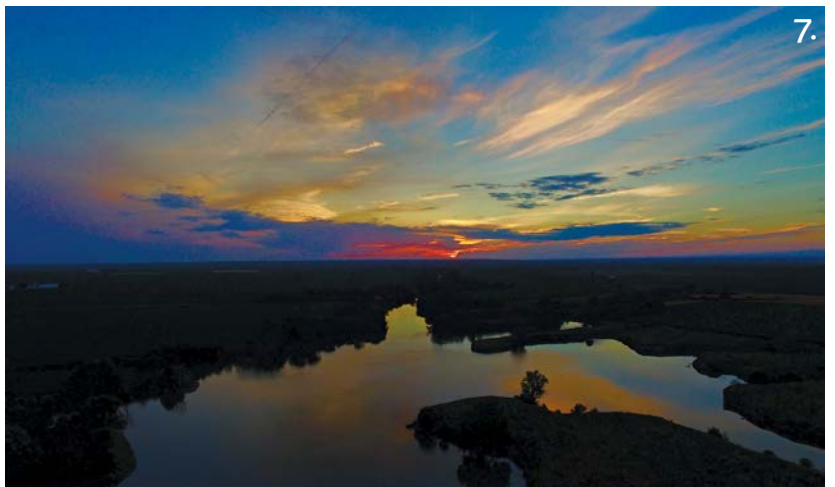
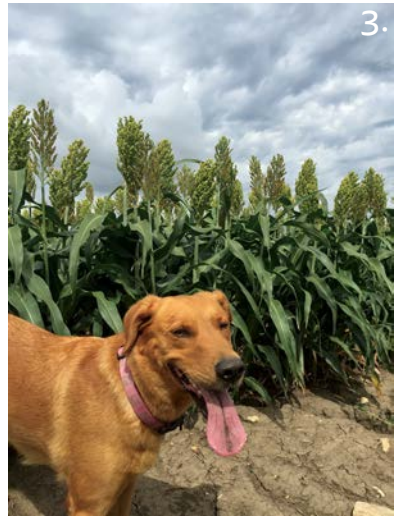
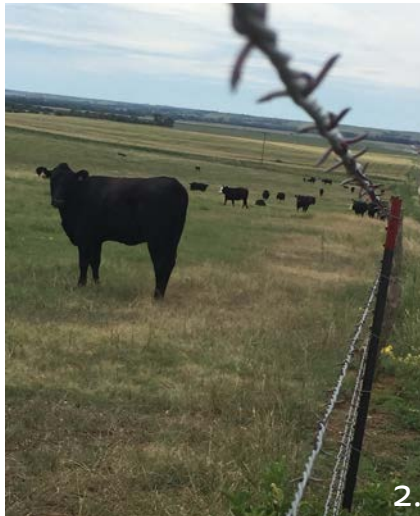


What to Expect in the Forecast for the Rest of the Year and into 2017

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 and to get the latest one, ask for the WeatherManager from your agent. If you haven't received a copy of the WeatherManager, simply go to www.thehomeagency.com and download the most recent one. Or, call your THA agent and have them send one to you in the mail.

Your THA 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, too wet at planting or harvest, or any type of weather hedge you would like quite quickly and show you how affordable they are. All you need to do is pick up the phone and give them a call. ■





- 1, 5, 9.
Karen Kloepping
2, 3, 10.,
Jill Grauerholz
4. Sharri Baldonado
6. Jennifer Campbell
7. Jim Baldonado
8. Sara Ross

8.

9.

10.

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<http://www.agweb.com/pro-farmer-midwest-crop-tour-map/>



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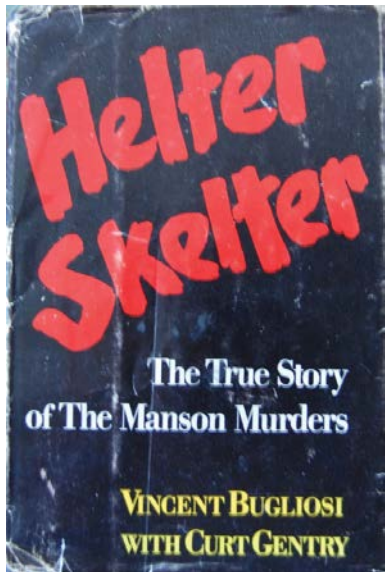


NOW WHAT DO I DO?

BY ALAN KUZMA

Remember the summer of 1969? Neil Armstrong's walk on the moon, "That's one small step for man, one giant leap for mankind." Woodstock? The Manson murders? The summer of love? Haight Ashbury?

I graduated from Hastings High School in 1969 and have asked myself recently-where did the last 40 years go?! If you are like me, a Baby Boomer, and approaching age 65, you may be confused as to the steps you need to take in reference to Social Security and Medicare. Hopefully, I can shed some light on the issue.



The ABC's

Medicare was signed into law by President Johnson in July, 1965. It provided medical care for every American over 65, regardless of income or medical history.

Basic Medicare has two parts; A and B. Medicare part A pays for the hospital charges and is offered at no cost to Medicare eligible individuals. Medicare B pays for provider services and there is a premium charge based on your ability to pay. The thing to remember is that both Medicare Part A and B cover approximately 80% of the applicable charges. The insured is responsible for the balance. Medicare D is a separate coverage everyone

is required to have to pay for drugs. There is a separate premium for this. More on this shortly.

So what do I do?

The key date to keep in mind is your 65th birthday. You are eligible to sign up for Medicare 3 months prior to your 65th birthday, the month of your 65th birthday, and 3 months after your 65th birthday. A total of seven months.

You can sign up in person at the local Social Security office-which I would recommend or on line at www.medicare.gov.

If you have already elected Social Security, which personally I hope you had a Social Security Timing report run, the premium for Part B can be deducted from your Social Security check; otherwise you will need to set up an automatic payment, via a checking account or credit card.

Some of you are still working and covered by your own or a spouse's group health insurance. The question often comes up; do I still need to enroll? The answer is you need to enroll for Medicare Part A. You will be given an election to opt out of Medicare Part B.

Medicare Part D pays for drugs. Anyone that is Medicare eligible and has signed up for at least Part A can get Part D. There are a plethora of Part D plans out there, with a wide range of costs. To find out what plan is best for you, go to www.medicare.gov. I take one prescription drug for acid reflux and I found 24 plans available to me from \$18.50/month - \$40.50/month.

Note-if you have not elected Part D 63 days after you are

eligible, you may face a permanent late enrollment fee.

More Alphabet Soup

Remember I said that Medicare only covers 80% of the cost? So you will most likely purchase a Medicare Supplement, a health insurance policy that will pay for the expenses excluded by Medicare.

You will have two options; purchase a supplement to go along with Original Medicare or purchase Medicare Advantage Part C.

If you are thinking, “Huh?”, stay with me.

Think of choosing Medicare like this; hamburger, fries and drink separately, or combo meal.

Confused?

If you have signed up for Medicare A & B you can buy your supplement and Part D drug plan a la cart. In other words, you shop for the best deal. All Medicare supplement medical plans have standardized benefits. So a policy from Mutual of Omaha has the same benefits as one from Blue Cross Blue Shield. The only difference is how the company prices it.

You do not have to prove evidence of insurability at your initial purchase (note: if you want to switch, there is an open enrollment period each year October 15-December 7 and you will be required to answer medical questions).

Now what about that combo deal? That, my friend, is what we call Medicare Advantage, or Part C. With a Medicare Advantage plan you are required to go to a specified facility and see specified doctors. With a Medicare Advantage Plan you get a drug card at no additional cost. Some Medicare Advantage Plans are offered at zero premium, but there are co-pays.

5 Things to do in your first year with Medicare

1. Fill out an Authorization form if you want your family or friends to call Medicare on your behalf. Medicare can't give personal health information about you to anyone unless you give permission in writing first.
2. Make a “Welcome to Medicare” Preventive visit appointment during the first 12 months you have Medicare. This free, one time comprehensive “welcome Medicare” preventive visit puts you in control of your health and your Medicare from the start.
3. Signing up for MyMedicare.gov, the secure online service where you can access your personal Medicare information 24 hours a day, every day. You can:
 - a. Track your health care claims
 - b. View your “Medicare Summary Notices”
 - c. Order a replacement Medicare card
 - d. Check your Medicare Part B deductible status
 - e. View your eligibility information
 - f. Track your preventive services
 - g. Find information about your Medicare health plan or Medicare Prescription Drug Plan (Part D) or search for a new one
 - h. Keep your Medicare information in one convenient place.
4. Learn what Medicare covers
5. Decide if you want to go paperless and get your next free copy of “Medicare & You” electronically. Next October, you'll get an email from Medicare linking you to “Medicare & You”: online instead of paper copy in your mailbox

Whew! We covered a lot of ground in a very short period of time. If you are still confused or have questions, call the good folks at The Home Agency or feel free to get in touch with myself. ■



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Fall is Around the Corner

Quarter Square Triangles:

1. Pair two sets of matching triangles as show below and sew together side by side, pressing towards darker fabric. Join sets to make block. Square up block to measure 4" x 4". Make 25 blocks.

Assembly:

1. Alternate 6 of the 1 1/2" x 4" sashing rectangles and 5 of the blocks. Sew into rows. Make 5 rows.
2. Alternate 6 of the 1 1/2" x 1 1/2" cornerstones and 5 of the sashing rectangles. Sew into rows. Make 6 rows.
3. Alternate sashing and block rows as shown in photo.
4. Sew into rows, then join rows together. Quilt center should measure 24" x 24".
5. Sew the inner border to the sides, then to top and bottom of quilt center.
6. Sew the outer border to the sides, then to top and bottom of quilt center.
7. Quilt as desired. Bind using the 2 1/2" strips.



Finished Size: 31 1/2" x 31 1/2"

**Shown using the Maple Island Charm Pack by Moda.*

Cutting:

Triangles: Choose 25, 5" squares
Cut each into quarters diagonally.
Keep matching colors together.

Sashing: 1/3 yard

Cut 60, 1 1/2" x 4" rectangles

Cornerstones: 1/8 yard

Cut 36, 1 1/2" x 1 1/2" squares

Inner Border: 1/4 yard

Cut 4, 1 1/2" x 42"

Border: 1/2 yard

Cut 4, 3 1/2" x 42"

Binding (1/3 yard)

Cut 4, 2 1/2" x 42"

Backing: 1 yard

Make 25 assorted blocks.



Make 5 rows.



Make 6 rows.



Vanilla Bean Ice Cream

Sara Ross / www.saras-house.com

Ingredients

- 2 1/2 cups half & half
- 8 egg yolks
- 1 cup
- 1 whole vanilla bean pod
- 2 1/2 cups heavy whipping cream
- 1/8 teaspoon salt

Instructions

In a medium saucepan over medium heat, heat the half and half until very hot, but not boiling. Stir often. Remove from heat and set aside.

Place egg yolks and 1 cup of sugar in mixing bowl. Mix with a wire whisk on low speed for about 30 seconds or until well blended and slightly thickened. Continuing on low speed, very gradually add the hot half and half. Mix until well blended. Return half and half mixture to the medium saucepan.

Slice the vanilla bean pod in half and scrap out the vanilla beans from the inside. Add it all to the saucepan, including the pod.

Cook over medium heat until small bubbles form around the edge and mixture is steamy, stirring constantly. Do not boil. Transfer half and half mixture to a large bowl. Stir in heavy whipping cream and salt. Cover and chill AT LEAST 8 hours.

When it's time to make the ice cream, pour the mixture through a strainer to remove all of the vanilla bean pod pieces.

Place ice cream mixture into an ice cream freezer and freeze according to the directions for that freezer.

Once the ice cream is done, transfer to serving dishes or freeze in an airtight container. Enjoy!



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BALDONADO

Personals

By the time you are reading this, I hope I am catching one of these bad boys. Better yet, I hope Morgan, Megan or Sara are catching them and I am taking pictures.

Since the early 90's I have been going up to Elfin Cove, Alaska, and fishing out of Tanaku Lodge. The owners and the guides are like family to us and I always look forward to my next trip. Well, the first week of August, Sara, Morgan and Megan

will be joining me for their first fishing trip to Alaska. My wife, Sharri, and the girls' husbands, Kevin, Kyle and Andrew have all been there, so it was time for the girls to go with Dad.

You will see pictures on this page of some of the fish we expect to catch when in Alaska. And there is no doubt that the spouses of Kevin, Kyle, Andrew and Sharri will be sporting bigger fish than these.

I plan to share some fish pictures, and maybe a story or two, of our trip in the November magazine. When it comes to fishing and a little side bet, I plan on winning all the money! ■

fin



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