

THE

HOME AGENCY

MAGAZINE

President's Thoughts

FROM THE DESK OF
JIM BALDONADO

Cattle News

LIVESTOCK RISK PROTECTION

Employee Spotlight

KIRK WINHEIM

Property & Casualty

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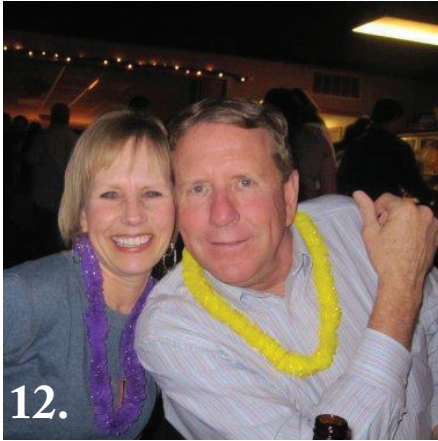
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FROM THE DESK OF JIM BALDONADO

When it rains it pours. I don't know if that's always true but the latter part of September we had a weekend when it started raining on Saturday afternoon and by Tuesday we had anywhere from 1.5 inches to over 4 inches in some places. Of course harvest has just started. Move forward a week, things were drying out nicely and then again more rain with chances of severe weather over the next four days.

Over the last 31 years I can remember some very large hail storms, but not really many where we had over 60% losses on a number of fields. This past summer we had just that. First in the Eustis area, then over by Broken Bow towards Ansley, and then again from Gothenburg to Cozad and Eustis. Three different storms with devastating hail and

high winds. With these storms came major losses that totaled out most production hail plans and had big payouts on the multi-peril side. This was a year when you were glad you had good crop insurance.

I have told countless people for years now that you never know how good your insurance is until you have a loss. Well, this was a year where people found out and they thanked God their insurance was with us. Unfortunately we also ran into some people with 20% deductible hail policies and in some cases only had a 15 to 25% loss...thank God those were not with us.

20% deductible hail policies have been around forever; not too many have been sold as most people carry multi-peril. So why cover the bottom twice? Plus the average hail loss year in and year out is 18%, so what good does a 20% deductible hail policy do? Well it's cheap, but is it really?

Ask the guy who bought a 20% deductible hail policy what he got paid with a 20% loss. Zero. Then ask the guy that had production hail or a companion hail policy what they were paid. The answer—all their premium plus a lot more in most cases, and the other guy still has to pay his premium. I wonder which one is really the best buy.

You may be wondering, "Why is Jim talking about hail policies in the November issue of the magazine. Isn't that what he does in May?" You are correct, but I'm just giving you a heads up on what's to come in January and February. Last year a couple companies came out with an enterprise production hail policy. I know what most of you think about enterprise multi-peril, why in the world would you want a hail policy like that? You may be thinking

it would be cheap like multi-peril enterprise is, wrong. Same price. They will try to paint a really pretty picture using 2017 bad hail losses as an example, but how often does that really happen? Remember the average hail loss is around 18%.

They will try to lure you into looking at this hoping they can write your multi-peril. I can sell anything and if you can guarantee me that 25% of your multi-peril units will have between 50 and 100% loss next year then there could be a good argument this may work. Think about when the last time was you had 25% of your acres with that bad of a loss other than in 2017. You may have a better chance going to Vegas with \$100 and coming home with \$1 million. Will we have a product like this? Yes. Why? Just to say we do and if someone really wants to buy it, I will sell it to them but they will have to sign off on something saying they really understand what they are buying and they understand what the risks are that they are taking.

There are a lot of things happening at The Home Agency these days! Stay tuned to the February issue for more details.

Hopefully by the time you read this you will be well into harvest and on the downhill slide. So slow down and stay safe, as there is always another day. ■

HAWKINS PLANTER 'N' FORCER

IN THE CLEAR

The Hawkins Planter 'N' Forcer allows for accurate position and precise placement of key starter and pop-up fertilizer. Pneumatic down pressure and a 14" beveled blade allow operation in all field conditions including no-till and the position adjustments to fit strip-till needs. Horizontal adjustments of up to 8" allow a setting to fit various field terrain and farming practices. Left and right row unit mounting options compensate for multiple planter configurations in all primary models. Rearward mounting of the fertilizer disc allows proper planter operation and residue flow, resulting in precise fertilizer placement out of the residue path and "In the Clear". Accuracy is key for fertilizer placement and the Hawkins 'N' FORCER hits the mark.

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CROP INSURANCE UP

BY CINDY DAVIS

It's mid-September as I gather information for this issue. It will be Fall here soon, so naturally I am thinking about pumpkins, football, hot apple cider, cooler weather and the beautiful foliage I am hoping we see this year. I will say the last few weeks have also brought some feelings of anxiousness and sorrow, as we received the news and watched the reports of devastation from Hurricanes Harvey, Irma, Maria and Jose. But even in midst of tragedy, destruction and sorrow, there comes joy and thankfulness. It is so wonderful to hear the heart warming stories of rescues, the fund raising campaigns that pop up everywhere (even in our tiny little towns) and see the relief efforts being made from those helping all over the world! Please continue to keep everyone affected by these natural disasters in your thoughts and prayers. When I think about this time of year in crop insurance, the focus automatically turns to harvest, finishing up claims, drilling wheat and also to the new crop year already under way.

2017 Row Crop Harvest

We hope the weather cooperates this fall and harvest goes well for everyone. Some of you may be finished, while others are still very busy in the fields yet. We always say that once harvest is complete, send your production to your agent. This is still true, however; we don't want you to wait until after harvest when you finally get that chance to sit down and go over all your harvest records, to file a notice of loss. Losses should be turned in as soon as possible – at first discovery. If you are aware or even have a slight suspicion you may have a loss, give your agent a call. There are very strict guidelines when it comes to losses and it is much easier to withdraw a claim, than to file a late notice of loss and wonder if it will be paid.

A couple other things to keep in mind during harvest:

- Keep your production separate by unit
- Do not commingle grain. This could threaten your coverage and possibly take you out of a loss situation. If grain is commingled between units, you could also lose optional unit structure on your policy for the next crop year.
- It is a good idea to mark your tickets and/or ledger sheets with unit number (from your policy) and legal location or farm number, so it is easier for you to match up to your schedule of insurance, should you have a loss.
- If you utilize precision farming technologies within your operation and plan on using these records at loss time, contact your agent right away. There are a number of rules that go along with this process, beginning back at planting time. It is always a good idea to keep "additional" hard copy records as well.

If you were one of many producers who purchased production hail this year, those claims cannot be finalized until production is turned in. Remember, with production hail policies, some losses can be worked by field. If you have more than one field within a unit, we recommend keeping the production separate by field.

The harvest prices for 2017 row crops will be set during the month of October for Revenue Protection plans (RP). Keep in mind that if the harvest price comes in lower than the base price, which was set during February, you may have a price loss indemnity, even if you harvest over your guaranteed bushel. Another good reason to get your production turned in to your agent. The chart detailing 2017 row crop prices can be found on the next page.

2018 Winter Wheat – Acreage Reporting Deadline

It sure looks funny to be typing 2018 already, but it is here; at least in crop insurance. The 2018 crop year began July 1, 2017. The sales closing deadline for winter wheat was September 30th, 2017. If you will have winter wheat and want to insure it, your coverage needed to be in place by that date. Hopefully you were able to sit down with your agent and go over all the different options available this year. Yield adjustment, trend adjustment, yield exclusion, enterprise units, and level by practice are just some of the options that could be available in your county, and this doesn't include the eight different levels of coverage available to choose from. You can add

DATE

2017 Spring Crop Prices and Harvest Price Tracking Dates

Crop	States	Projected Price Set - Yield Protection (YP) and Revenue Protection (RP)	Harvest Price Tracking Dates – Revenue Protection (RP)
Corn	NE, KS, IA, CO, SD	\$3.96	Dec. Corn CBOT Oct. 1 – Oct. 31
Grain Sorghum	NE, KS, IA, CO, SD	\$3.83	*Dec. Corn CBOT Oct. 1 – Oct. 31
Soybeans	NE, KS, IA, CO, SD	\$10.19	Nov. Sbean CBOT Oct. 1 – Oct. 31
*Multiplied by the price percentage relationship between grain sorghum and corn as determined by RMA.			

to that list all the supplemental coverages available with the different crop companies and you had a lot to think about. Let your agent help answer all your questions, that's what we are here for. Even after the sales closing deadlines, if a question comes to mind – give us a call. In this industry you want an agent that keeps up with all the changes, and we pride ourselves on doing just that.

Last year's wheat production should have been turned in some time ago, but if that is not the case, you have until November 14th to report wheat production to your agent. The next crop insurance deadline for 2018 Winter Wheat is acreage reporting deadline. In Nebraska and Colorado the deadline is November 15, 2017. For Iowa and Kansas the deadline date is December 15, 2017.

Beginning in crop year 2017 all acres had to be reported down to the field level, or by common land unit (CLU). A CLU includes: farm number, tract number and field number of the acreage. That requirement is still in place and I'm guessing it will be a permanent crop insurance requirement for years to come. There are several options available that will help you and your agent complete your acreage reports with this prerequisite taken care of. If you have certified your acres with FSA, bring those documents with you to assist in reporting to your agent. You can also bring in the map books The Home Agency prints and sends to you, with all your planting records. Another option is automated crop reporting for those of you who utilize precision farming techniques. Regardless the option, if acres are not reported by CLU, then the acreage is considered unreported acreage and misreported penalties will apply – including denial of any liability for those acres. There are a couple other reminders to keep in mind during the acreage reporting process:

- Make sure to report all acres to your agent – insurable and uninsurable – as well as plant dates, share percents and sharing parties.
- Prevented planting acres should already be turned into your agent, so losses could be turned in. These acres also need to be reported on your acreage report.
- Let your agent know as soon as possible of all added land to your farming operation. If you are adding over 2,000 acres of cropland, a written agreement request may need to be sent to RMA prior to the acreage reporting deadline.
- Verify all information reported on your policy. Once you receive your confirmation of coverage, or schedule of insurance, double check that all information is accurate.

2017 Winter Wheat Prices and Harvest Tracking Dates

States	Projected Price - Yield Protection (YP) & Revenue Protection (RP)	Harvest Price Tracking Dates* Revenue Protection (RP)
NE, CO, SD	\$5.08	Sept. KCBOT July 1 - July 31
KS	\$4.87	July KCBOT June 1 - June 30
IA	\$5.02	Sept. CBOT July 1 - July 31
*Harvest prices do not apply to Yield Protection Plans.		

The chart above contains the 2018 Winter Price Projected Prices for Yield Protection (YP) and also Revenue Protection (RP). It also includes the tracking dates for the Harvest Prices that will attach to the RP plan next June and July.

2018 Pasture, Rangeland and Forage (PRF)

Do you need coverage for your hayland or grazingland? A pasture, rangeland and forage (PRF) policy could be just the right fit for you. A PRF policy is based on a Rainfall Index, and provides coverage for a single peril, lack of precipitation. The Rainfall Index utilizes a productivity factor so a producer can individualize coverage based on the productivity of the acreage insured. The coverage is based on areas within a grid, which is approximately 17 x 17 miles, and also the index interval periods – 2 month intervals – that you elect. It is important to note coverage is based on the experience of the entire grid, not on individual farms or ranches or specific weather stations in the area. With a PRF policy, you do not have to insure all acres of haying and/or grazingland in your operation, but you cannot exceed the total number of haying or grazing acres that you operate. Give your agent a call today for more information on this policy. The deadline for 2018 PRF policies is November 15th, 2017.

2018 Farm Bill

Legislators are hard at work on the new 2018 Farm Bill and we are all hoping it will be passed before the end of the year. We also have our fingers crossed that there will be no detrimental bills included for the crop insurance industry. Several proposals being discussed could be very damaging to our industry. Some of the proposed changes include:

- Capping the premium subsidy benefit at \$40,000 per year per individual or entity.
- For harvest price option coverage (which would include 90% or better of all plans in our area, I'm guessing), eliminating the premium subsidy, administrative and operating expense reimbursement and underwriting opportunity.

- Imposing a means test to target premium subsidies to producers with \$500,000 adjusted gross income or less.

Several trade organizations have stepped up and released statements against these steep cuts and have urged legislators to maintain a strong farm safety net, with crop insurance at the center. We ask you to also contact your Representatives and Senators asking them to do the same! This link will take you to a website with contact information for all the members of Congress - <https://www.congress.gov/contact-us>

I will end with a recap of some of the 2016 crop year statistics for several states we do business in. These figures show just how vital crop insurance is in the ag sector. The data was as of April, 2017, and taken from the website of "Crop Insurance in America", <https://cropinsuranceinamerica.org/>. This website is such a useful tool to anyone needing information on crop insurance. It has a ton of information and articles focused on the industry – if you get a chance, check it out! ■

Nebraska

- Crop insurance protected \$6.8 billion of liability on growing crops in Nebraska in 2016. There were 17.4 million acres insured and more than \$115 million was paid to farmers in indemnities for production and/or revenue losses.
- The top commodities (liability) for crop insurance protection in 2016 were:
 - ◊ Corn - \$4.5 billion, protection 9.1 million acres.
 - ◊ Soybeans - \$1.7 billion, protecting 4.8 million acres.
 - ◊ Wheat - \$208 million, protecting 1.3 million acres.
- The private crop-hail product provided an additional \$2.5 billion in liability protection on growing crops in Nebraska.

Kansas

- Crop insurance protected \$4.1 billion of liability on growing crops in Kansas in 2016. There were 19 million acres insured and more than \$74 million was paid to farmers in indemnities for production and/or revenue losses.
- The top commodities (liability) for crop insurance protection in 2016 were:
 - ◊ Wheat - \$1.1 billion, protecting 7.7 million acres.
 - ◊ Corn - \$1.7 billion, protecting 4.7 million acres.
 - ◊ Soybeans - \$752 million, protecting 3.3 million acres.
 - ◊ Grain Sorghum - \$469 million, protecting 2.5 million acres.
- The private crop-hail insurance product provided an additional \$1.3 billion in liability protection on growing crops in Kansas.

Iowa

- Crop insurance protected \$11 billion of liability on growing crops in Iowa in 2016. There were 22 million acres insured and more than \$52 million was paid to farmers in indemnities for production and/or revenue losses.
- The top commodities (liability) for crop insurance protection in 2016 were:
 - ◊ Corn - \$7.5 billion, protecting 13 million acres.
 - ◊ Soybeans - \$3.4 billion, protecting 8.9 million acres.
 - ◊ Hybrid Corn Seed - \$80 million, protecting 100,000 acres.
- The private crop-hail insurance product provided an additional \$5 billion in liability protection on growing crops in Iowa.

Colorado

- Crop insurance protected \$1.1 billion of liability on growing crops in Colorado in 2016. There were 6.3 million acres insured and more than \$71 million was paid to farmers in indemnities for production and/or revenue losses.
- The top commodities (liability) for crop insurance protection in 2016 were:
 - ◊ Corn - \$439 million, protecting 1.2 million acres.
 - ◊ Wheat - \$272 million, protection 2.1 million acres.
 - ◊ Potatoes - \$97 million, protecting 51,000 acres.
- The private crop-hail insurance product provided an additional \$120 million in liability protection on growing crops in Colorado.

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PROVIDING SOLUTIONS FOR TODAY'S COMPLEX FARMING OPERATIONS

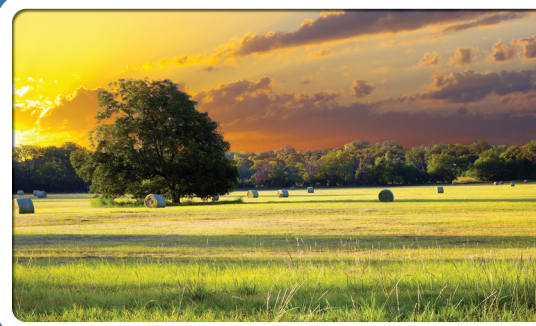
● **Livestock Insurance: LRP and LGM**

- LRP for beef, swine and sheep
- Insure for declining market prices
- LGM for cattle, swine and dairy
- LGM-Dairy is an 11 month period



● **Pasture, Rangeland, Forage (PRF) Insurance**

- Intended use of grazing or haying
- Protection from lack of rainfall
- Can choose a productivity factor
- Sales Closing Date: November 15



● **Apiculture Insurance: Beekeeper's Safety Net**

- Rainfall-index based program
- Insurance by Grid ID location
- Automated indemnity payments
- Sales Closing Date: November 15



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LIVESTOCK RISK PROTECTION

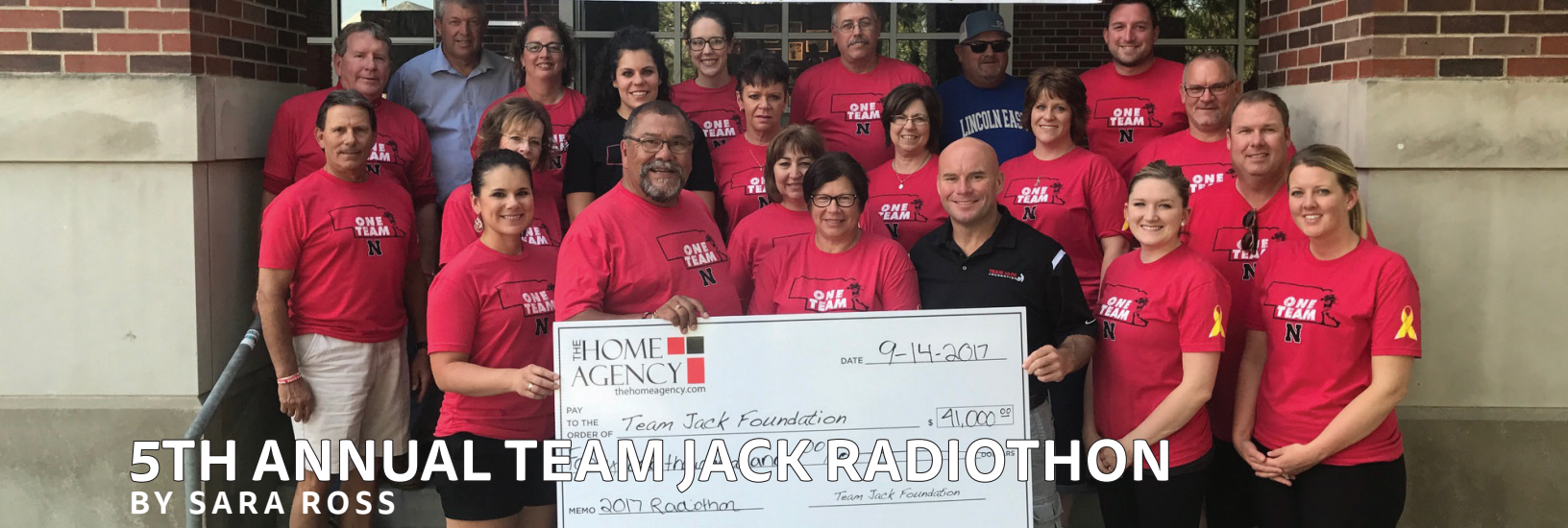
BY ARLYN RIEKER

Fall is a great time of the year, as we begin to harvest and reap the benefits of the year's 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 producers. Producers are busy chopping silage, drilling wheat and getting ready to harvest. Farmers I have visited with mentioned the corn looks good and the soybeans have matured quickly. 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. Currently, 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 this spring through early summer with expiration dates in July through September. For 599# steers, the coverage written was \$153.98/cwt with a cost of \$54/head and a loss payment of \$102/head. For some 725# steers, one coverage was \$152.39 with a cost of \$49/head and a loss payment of \$30/head. Another 725# (heifers) coverage was \$137.42 and a cost of \$44/head, resulting in a loss payment of \$27/head. These are just a few examples of the coverages written this year. For you producers who have fall calving herds, we are writing coverages now for next spring with a coverage of \$158.61 for a 599# steer with an expiration date of March 9th.

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



5TH ANNUAL TEAM JACK RADIOTHON

BY SARA ROSS

Fall brings cooler temperatures, football, falling leaves, pumpkin pie, and in September, Childhood Cancer Awareness Month. With pediatric brain cancer being the number one cancer cause of death in children, Team Jack is continuing to raise awareness and fund research at the top research centers in the world.

On September 14th, The Home Agency again partnered with Team Jack for the 5th Annual Team Jack Radiothon held at Memorial Union on the University of Nebraska-Lincoln campus. This event has continued to grow over the years and receives donations from around the world.

With donations ranging from \$5-\$1,000, and every donation matters as they contribute toward funding for clinical trials for children diagnosed with brain cancer. Throughout the day radio stations from across Nebraska and surrounding states broadcasted their support for Team Jack, playing interviews with various Husker football coaches, past players, and even Dan Whitney, a.k.a. Larry the Cable Guy, swung by the event. In addition to giving several live interviews, he donated \$5,000 to Team Jack Foundation from his own Git-R-Done Foundation. At 6:03 PM, one of the Home Agency volunteers took the last call of the day and received a \$7,500 donation from the Westerkamp Family! It was the perfect way to end an amazing day. The grand prize donation giveaway winner (who had a choice of a week at the Hard-Rock all-inclusive resort in Cancun, Mexico or \$2,500, donated by The Home Agency) was from Humphrey, NE. The winner heard the Radiothon on KNEN News Channel Nebraska. He decided to take the \$2,500 instead of the trip and donated it back to the Foundation.

This year The Home Agency donated a total of \$41,000 to Team Jack. A large portion of that came from donations made by friends, family, and customers leading up to the Radiothon. The Home Agency is very proud of the support everyone showed and were excited to present the check to Andy Hoffman, father of Jack Hoffman, and founder of the Team Jack Foundation.

“The level of support that The Home Agency gives to the Team Jack Foundation is overwhelming. Mr. Baldonado, his family, staff, and organization have such a big heart when it comes to helping kids,” said Andy Hoffman. “The Home Agency’s sponsorship of the 2017 Radiothon is just one more example of their incredible hearts. They are an outstanding company and are a shining example of what a company’s generosity can do to help impact society in such a giant way. We are humbled and grateful for their support.”

“The entire day was very impactful and a huge success for the cause, raising approximately \$85,000 and counting—we are still receiving donations! We could not have done it without Jim, his family and his staff’s help taking donations over the phone and selling Team Jack shirts and other items. We are very appreciative of their unending graciousness which allows us to continue to make an impact on child brain cancer research. The time and effort they have put into this cause has been invaluable. Their compassion and support for the cause shines through. With The Home Agency’s help, we are making a difference in the lives of children with brain cancer,” says Kylie Dockter, Executive Director of the Team Jack Foundation. ■

“I want to say a huge THANK YOU to all of our family, friends, staff, and customers who helped raise money BEFORE the Radiothon even began on September 14th. These kids don’t deserve to hear their doctors say they have a life-threatening disease. We want to do everything we possibly can to help fund research to help find a cure for brain cancer. So again, thank you for helping us make a difference.”

-Jim

EMPLOYEE SPOTLIGHT

KIRK WINHEIM

INSURANCE AGENT | ELWOOD, NE

Meet our newest employee at The Home Agency—Kirk Winheim! Working out of the Elwood office, Kirk specializes in crop insurance, LRP and P&C. He is eager to establish relationships with customers and is intrigued by future technologies of the farming industry and its relationship with the crop insurance business.

Working in the insurance industry isn't anything new for Kirk. His insurance career began in 2001 when he attained his licensing in Property-Casualty, Health and Life, and Crop. Shortly after, he began selling insurance in Loomis, where he stayed for 16 years. In 2017, Kirk decided to make a change. On August 1, 2017, he became a part of The Home Agency family!

From a young age, Kirk experienced and embraced all of the great things that come from living in the "Good Life." Kirk was born and raised in Bertrand, Nebraska. Fresh out of college he experienced being a farmhand for a local farmer north of Bertrand, producing irrigated corn and soybeans, and tending a 120 head cow-calf operation. Next, Kirk worked for U.S. Postal Service for 21 years as a Postmaster in Bertrand before finding his place in the insurance industry.

Kirk currently resides with his wife Roxanne in Bertrand. Together they have two sons and a daughter; Dustin (significant other, Tosha); Ross (Maggie); and Samantha (Brett Buettner). Kirk and Roxanne also have two energetic grandchildren who they love spending time with, Merick age 5 and Blair age 3. When Kirk is not working, you can find him spending time with his family and friends. Some of his hobbies include golf and, of course, Big Red Football! ■

"The new experience I have encountered at The Home Agency has been a start to a new beginning. The support from the agency and employees has been overwhelming. I look forward to the future at The Home Agency, where providing sales and customer service in all types of insurance coverage is a priority."

—Kirk





1.



4.

fall favorites



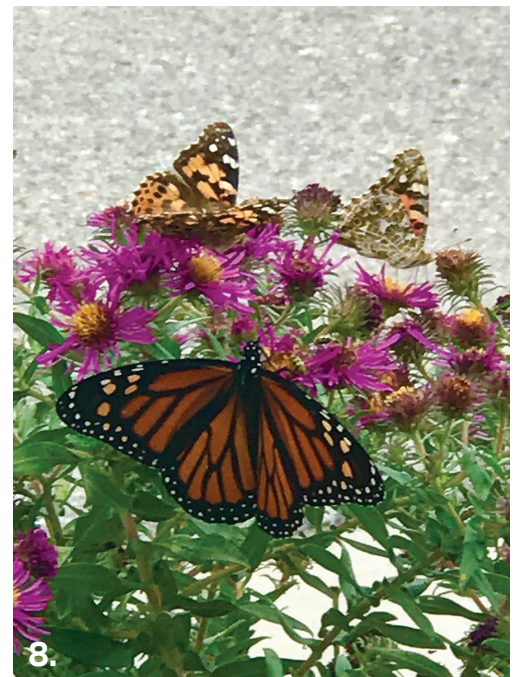
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Sharri Baldonado
Jim Baldonado
Diane O'Donnell
Patty Bean

7.
9.
11.

Karen Kloepping
Leroy Wendland
Jason Kippes

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



WHY SIMILAR VEHICLES MAY PRODUCE DIFFERENT PREMIUMS

BY DEB ARENDS

A question I get fairly often from our customers when they are making vehicle changes or additions is “why is my older vehicle premium higher than the newer one?” There are several reasons this could happen other than the obvious youthful driver assignment or driver with violations or accidents on their driving record.

Most people believe that newer, more expensive cars cost more to insure. However, there are several other factors that help determine how much it costs to insure a vehicle. These factors can result in a difference in premium between similar makes and models. If you are price conscious, there are a few things to remember.

Vehicle Design

Some of the most important factors used to develop rates are found in the design of the vehicle. In addition to cost, damageability and occupant injurability factors are also considered when rating plans are implemented. These factors help to determine how much premium should be charged for a vehicle.

Damageability is a measurement of how much it will cost to repair a vehicle after an accident. Construction features such as bumper design or crumple zones will impact a vehicle’s rating.

Occupant injurability is a measure of how likely a passenger in a vehicle is to be injured in an accident. This can be affected by other factors such as the strength of the roof, which can protect a passenger in the event of a rollover crash- and are directly related to the cost to insured the occupants of the vehicle.

Vehicle size and weight will affect both the damageability and occupant injurability. Small, lightweight vehicles have less area to absorb the force of a crash so damage and injury is more likely to happen.

Safety technology

There are also reasons a vehicle containing advanced safety features may not have a lower premium. According to recent information from the Insurance Institute for Highway Safety (IIHS), not all safety features perform as expected. For example, lane departure warning systems haven’t affected insurance claims. The feature is commonly found to be deactivated by the vehicle owners and impacts the effectiveness in avoiding collisions. Blind-spot detection is another piece of technology intended to help avoid an accident but the Insurance Institute results are not conclusive.

There are two crash avoidance systems that have been found to help reduce accidents. One of these is the front-crash prevention system, which includes systems with forward collision warning only; or with forward collision warning and autobrake. The front-crash prevention systems are lowering claim frequency; however, they have been found to prevent less than half of the crashes they are designed to prevent.

The other avoidance system found to reduce accidents is adaptive headlights. These headlights shift the direction of the headlight as you steer to allow the driver to see better on curves at night. This new technology can be expensive. Therefore, while the claim frequency has gone down, the claim severity is likely to increase until the cost of the technology decreases.

This information is intended to give a general idea of how rates are determined. If you would like to learn more about what vehicles are the most crashworthy you can visit the IIHS’s website at www.iihs.org. There you will find a breakdown of which vehicles scored highest in the crash-safety testing. ■

Resource: Insurance Institute for Highway Safety and Auto-Owners Insurance.

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NEBRASKA

RUSKIN, NE

• DAVE MEYER

It is September 15th as of this writing, and we are starting to see a few bean fields cut and the silage fields chopped. Most of the corn appraisals on the dryland corn were in the 130-160 bushel range, which is a long ways from a crop failure, but down from the previous few years.

Is it just me, or are these seasons flying by at an alarming rate? I hope and pray that everyone has a safe and bountiful harvest. ■

GOTHENBURG, NE

• RANA WILLIAMSON

Greetings from West Central Nebraska. As I write this, it is the second week of September. Wow, where did the summer go?! You can tell fall is on its way, as the mornings and evenings are getting cooler and Husker football, volleyball and high school activities are in full swing.

July and August saw some hail events in our area. Some were devastating, while others were far less damaging, as well as everything in between. Our office also had several questions about policies and deductibles when there is a claim on structures and autos.

It is always a good idea to look over your insurance policies when you receive them, and at least yearly thereafter. This is to ensure you are comfortable with, and understand, the coverage you have in these policies. We are always happy to answer any questions you may have about your policies and deductibles. We would also gladly assist you with any changes in coverage, before an expensive damaging weather event might affect you. The last thing you should have to worry about in a significant weather event is if you have the proper coverage to fix damages

and replace losses.

I love this time of year. There is the anticipation of a bountiful harvest. Fall is always the time when we all reap the benefits of the labors of the hot summer season. We wish all of you a safe and successful harvest. ■

KANSAS

BELOIT, KS

• ENOS & JILL GRAUERHOLZ

November already? Where did this year go?

Hopefully fall harvest went smoothly or is still going smoothly for everyone. Yields weren't quite what we had hoped, making for a finish to a difficult year. On to 2018 for better things!

Lately, we have been talking to our son Gage about his future. As a senior at K-State, he has to decide the route he wants to take. Outside job, or come back and work for us, or start farming. He is lucky to have the options, but it is a difficult decision. Beginning to farm is not an easy task. First you have to find land to buy or rent. Buying doesn't cash flow for a new farmer and probably doesn't cash flow for most people at this time. Finding land to rent is not easy, as most people already have tenants or a plan for their land. We hope and pray he finds his way and makes the right decision for himself.

We wish we had a crystal ball to see what the future holds. We hope the grain markets will rally and give us some hope for a more positive cash flow. It is good to know we have our base expenses covered with our high level MPC policy. Be sure you are using your policy to market and secure revenue.

As we look ahead, we hope you have a blessed Thanksgiving and Christmas season. Life seems to get so

busy, we need to take time to enjoy the simple things and be thankful for what we have. ■

KIRWIN, KS

• RHONDA JONES

Greetings from Northern Kansas where it is hot and dry. I'm thankful I live here after seeing all the devastation the hurricanes have done to our great country.

The 2018 wheat base price has just been set and wheat drilling is fast approaching with hopes the area will receive some much needed rain – and soon.

Ninety degree temperatures in September has the fall crops drying down quickly. The next couple of months will be very busy on the farm, not only drilling and harvesting, but weaning calves as well. There has been a lot of early weaning due to the dry conditions. The feeder prices are higher this year than last year at this time and I hope it continues. Grain prices have tumbled again. Those crop condition reports have not been very favorable.

The rains this spring were good for the quail and pheasant population. Hunting should be good. If the weather cooperates, so should trapping for coons. I have never seen so many FAT raccoons with lots of babies. We had a family of them go through our cow lots at night eating the corn from the manure.

Fall is not only busy for me on the farm, but in the kitchen as well. I will be busy baking for my farmers market stand at the Hometown Holiday festival on October 14th and November 18th at the Huck Boyd Center in Phillipsburg. I'm always adding something new and this time it is sandwich cookies. When I went to the Amish country two years ago, every kind of cookie they made was sandwiched! The festival is made up of local artists and all handmade items. If you are in the area those

NEWS

days, stop by and check it out. Hometown Grounds has a gourmet coffee stand next to me. Get yourself a cup of coffee or a frappuccino and grab a scone, muffin or cinnamon roll from me! ■

LARNED, KS

• CLARK REDDING

It's September 15 and it's hot and dry. Sounds familiar, huh? Both Kansas and Colorado could use a rain. Poor Houston and Tampa would like to send us some. They've had enough. How would you like to be a citrus grower in Florida, or corn farmer outside of Houston? Now they have problems. Funny, but what some are praying for, the others are praying against. Heck of a year.

In Kansas the 130 bu. milo we had in July might make 75 now. Big change there. The dry land corn is not doing to whippy. Projections of 100+ bu. are pretty much toast, literally! Beans are struggling. Again, projections in July are way different now. Irrigated corn looks good, but prices aren't very good. How about the basis? What's up with that? Hey, you guys at the elevator - You can't have all the money! How about we help each other here.

Colorado is not much different. Eastern Colorado has actually had more rain than Western Kansas, but lordy it's hot and dry now. It's the markets that are killing us. If we could get the wheat farmers to cut back on planted acres, we just might see some change in those prices. However, your landlord or your banker might have some say in those decisions as well. Oh my, can't win for losing.

As I am writing this article, I am always trying to come up with something a little different, make it more interesting, and not so repetitive. But really, what the hell else is there? Markets and weather. Everyone I know makes their living with these two factors in mind: from the tenant to the landlord, from the seed dealer

to the implement dealer, from the banker to the insurance agent. These two factors rule us all. ■

IOWA

MCCLELLAND, IA

• KEVIN & SARA ROSS

Harvest has begun! Early harvest reports from our area are slightly better than expected although they are going to be highly variable. Silage appraisals have ranged from below 100 bushel to above 200. These types of extreme differences are not usually seen, although timing, hybrids, and practices all played some part. Our major problem was the simple fact that "rain makes grain" and we didn't get much. From April 30-August 20, we saw about an inch and a half total here, also making the crop work harder to find the needed nitrogen. Relatively cool weather has probably kept us in the game for a decent crop overall. We are just beginning to see early results at this time. It looks like a year that optional units and high levels of insurance will pay off again for the producers, due to the variability.

Prices here, like most places, are seeing some severe pressure in the marketplace. There seems to be too much old crop kept in the bins, and the trade waiting to see which prediction is right on the new crop numbers. Calves are getting weaned and worked in the area with good health overall. I keep hearing of feeder price in the next year having more pressure on it so LRP policies could be a good option for protection as well.

Oddly enough we have had good rains in the last month to help finish this crop out, hopefully adding test weight and fuller beans in the pods. It can't fix some of the mid-season issues, but it can sure help mitigate further loss. Please be careful out there this fall and take time to enjoy

the moments. The sunsets, wildlife, time with family, helpful friends, sounds, and of course the smells, of fall. Yes, even the feel of the cold wrench in your hand on a brisk morning while making repairs. Take a minute to remember how lucky we all are to have the opportunity to work in agriculture and provide for others. Good luck and see you down the row! ■

COLORADO

STRATTON, CO

• PENNI FOX

It amazes me how the seasons prepare us for the next phase of the year. I am already getting plans in my head for Thanksgiving and Christmas. It truly is one of my favorite times.

My heart goes out to all that were in the paths of Harvey in Texas and Irma in Florida. We had relation in both areas that weathered the storms. I can't even imagine going through something so catastrophic. You have to wonder what they do with so many that have lost homes and how long it will take to become whole again. Prayers to all who are healing and putting lives back together.

Farmers are busy gearing up for corn harvest and cutting silage. We haven't had much moisture in our part of the world, but the corn looks good and claims were at a minimum this year. Here's hoping the crops are bountiful and prosperous. This seems to be a crazy time of the year for farmers racing the clock to get it all cut before snow fall sets in.

Wishing everyone the best of holidays as you are making your own preparations for friends and family gatherings. Cheers to a wonderful New Year as well. Thank you for your business, I appreciate you all so much! ■

ARE YOU PREPARED FOR YOUR 14 YEAR OLD DRIVER AND ARE THEY READY FOR THE ROAD?

BY CORBETT HAHN

A recent change to Nebraska law allows for drivers as young as 14 years and 2 months to obtain a school permit as long as the school they attend resides in a community of less than 5000 people. A school permit allows for a student to travel from their home to school for school and to school related extra-curricular activities, like athletics or band. School permits in Nebraska are nothing new, they've been law for several years. However, prior to 2017, the requirement was that you had to live outside the city limits. The change in the law allows for students to obtain this permit if they live inside the city limits, as long as the town has a population less than 5000 people. This change has caused a huge increase in the number of youthful drivers on the road. It has also caused some unanticipated expense for their parents.

Like a lot of these kids, I didn't grow up on a farm. However, I did have family that were farmers and ranchers and I got to spend quite a bit of time on the farm when I was growing up. This exposure allowed me to drive vehicles at an early age. By the time I turned 16 and was able to drive on my own, I had quite a bit of experience behind the wheel. Before the law changed, most of the kids with school permits lived on a farm and had plenty of driving experience. Today, we have kids driving that really don't have that much experience and in some cases, they are only driving a few blocks to get to school and really don't need to be driving. I know in our agency, since the start of school, we have already seen an increase in the number of accidents involving kids under age 16. Most of these accidents have occurred within a 4 block radius of the school. Now, I don't want to feel like I'm telling everyone to wait until their son or daughter is 16

before they allow them to drive on their own. Every child's maturity level is different and as a parent, you have to decide if your child is responsible enough to take on the privilege of driving a vehicle. You should be aware, it also comes with some increased cost.

Allowing a child to drive is very convenient for the parents. No more driving to school and waiting around to pick your child up from practice. However, like most conveniences, it comes at a cost. When your child is able to drive on their own, you have to rate for them on your insurance. If this is your first child, the cost may come as a bit of a shock. When my clients ask me for advice, I advise them to get a car they can afford to replace out of pocket and that will only need to have liability coverage on it. For most new drivers with good grades and driver's training, the monthly premium will still be quite a bit even for an average car with average liability limits. If you have to have physical damage coverage, which adds comprehensive and collision coverage, the type of car plays a huge part in the cost and can range from 2 to 3 times as much or more than it would for just liability only coverage. You must consider this, because the higher premium is magnified if your child has an accident or a moving violation, because the increase is a percentage of the monthly premium. So a 20% surcharge on a liability only policy is much easier to absorb than on a policy that has physical damage coverage. In some cases, the premium for a full coverage policy may become unaffordable after an accident or a speeding ticket.

I hope as you read this article, it gives you some good things to think about. My job is really just to present the information and for you to make an informed decision. No one knows your child and your financial situation better than you do. If you have a young son or daughter approaching 14 and want to discuss driving and the impact on your insurance, please give one of our agents a call. It's always easier to have that discussion beforehand, and we want to help. ■



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WHY ARE CERTAIN DOG BREEDS EXCLUDED FROM HOMEOWNERS INSURANCE?

BY KRISTY DIEFENBAUGH

We all love our four-legged companions. While you might love your dog and feel he/she is a perfect angel, the company that carries your homeowner insurance may not. In fact, your dog's breed might determine whether or not an insurance company is even willing to provide coverage for your home.

Insurance companies are in the business of evaluating risk, and there are certain breeds that pose a higher risk. Many insurers have an unofficial list known as the "vicious/aggressive breed list". Those breeds on that list are widely considered to be a financial risk to insurance companies.

According to the Insurance Information Institute, claims related to injuries from dogs account for one-third of all homeowner liability dollars insurance companies pay out every year. In 2016, that figure was \$602 million from more than 18,000 claims – an average of \$33,000 per claim. That's a lot of money!

This makes insurance companies wary of dogs that traditionally display a propensity for aggression, so homeowners whose dogs fall into that category can pay higher premiums. Depending on the homeowner's location and the insurance company, it may even be impossible to get coverage.

The specific dog breeds prohibited by insurers vary from company to company, but there are several that appear on every list. They do not have to be pure-bred dogs, any mixed breeds can be prohibited as well:

- Pit Bull
- Rottweiler
- Doberman
- Presa Canario
- Chow Chow
- German Shepard

Is it unfair to ban an entire breed because of the bad behavior of a few? Owners of these types of dogs may feel discriminated against. After all, every individual dog differs by not only personality, but more importantly, upbringing. One alternative could be to deny coverage or impose higher premiums bases on the behavior or risk with a specific dog – requiring insurers to assess a dog's history of behavior, training and other personal criteria to determine if they are dangerous. But this approach is not practical from an insurance company prospective. Many dogs do not exhibit aggressive behavior until the day of the attack. Then it's too late for the insurance company to refuse to pay out.

According to the Centers of Disease Control and Prevention, dog attacks resulted in 279 human deaths in the U.S. over a 20-year period. Pit Bulls and Rottweilers alone accounted for more than half of those deaths. In a separate long-term study that analyzed 658 documented deaths resulting from dog attacks, 53.5% were attributed to Pit Bulls. So, in the absence of a more reliable method of predicting aggression, it appears that breed profiling is the only feasible option.

The thing you don't want to do is lie to your insurer. If you lie about having a dog, or don't disclose the breed and your pet bites someone, you won't be covered and your policy could be canceled. That means any liability falls squarely on your shoulders. ■



AVOIDING FLOOD-DAMAGE VEHICLES

BY JULIE DORNHOFF

Flooding and hurricanes are a fact of life in the United States and in the wake of Hurricanes Harvey and Irma, experts are warning of a potential rise in flood-damaged vehicles, full of hidden dangers, hitting the market.

“This could be an unprecedented year for the number of flood cars that are damaged, as well as could be cleaned up, and put back on the road,” Christopher Basso, a spokesperson for Carfax, a vehicle-history provider, told ABC News.

Harvey and Irma may have flooded an estimated one-half to one million cars. These flooded cars can potentially hold many hidden dangers. It’s like putting a computer into a bathtub. It’s really impossible to tell when it’s going to break those systems down, but sooner or later the mechanical, the electrical, and the safety systems could be compromised which puts you and your family in danger.

Some car owners may try to hide the signs of flood damage to their car before trying to resell them. In the aftermath of Hurricane Sandy in 2012, Carfax showed ABC News how in just five hours they could give a makeover to a so-called flood car and make it look presentable, outwardly hiding signs of the damage. Experts advised that before buying a used car to get a full vehicle history report on the vehicle such as Experian or Carfax and take it to a mechanic who can look at it closely for hidden signs of trouble. Flooded cars can look and run great, but sooner or later they are going to break down because they are literally rotting from the inside out. It is also advised to avoid purchasing cars through auctions because flooded vehicles are often cleaned and then sold at these events. Be wary of individuals who buy and sell cars as a sideline business. It is better to buy from a reputable dealer or an individual that has owned and actually driven the vehicle for an extended period of time.

The National Automobile Dealers Association has posted a list of ten inspection tips to detect flood-damaged vehi-

cles. While these inspection suggestions will not detect flood damage in every case, they do provide information that may protect you from purchasing a vehicle damaged by water or flood.

1. Check the vehicle’s title history, it may state whether it has sustained flood damage
2. Examine the interior and the engine compartment for evidence of water and grit from suspected submersion
3. Check for recently shampooed carpet
4. Look under the floorboard carpet for water residue or stain marks from evaporated water not related to air-conditioning pan leaks
5. Inspect for rusting on the inside of the car and under interior carpeting and visually inspect all interior upholstery and door panels for any evidence of fading
6. Check under the dashboard for dried mud and residue, and note any evidence of mold or a musty odor in the upholstery, carpet or trunk
7. Check for rust on screws in the console or other areas where the water would normally not reach unless submerged
8. Look for mud or grit in alternator crevices, behind wiring harnesses and around the small recesses of starter motors, power steering pumps and relays
9. Complete a detailed inspection of the electrical wiring system looking for rusted components, water residue, or suspicious corrosion
10. Inspect the undercarriage of other components for evidence of rust and flaking metal that would not normally be associated with late model vehicles

References: ABC News, National Automobile Dealers Assoc., International Risk Management Institute, Inc.

SEVEN FINANCIAL STEPS TO TAKE AFTER THE DEATH OF A SPOUSE

BY ALAN KUZMA

August 18, 2017, I was in Atlanta, Georgia, visiting my son and daughter-in-law. We had just pulled up to their favorite Mexican restaurant. My cell phone chimed indicating a text message. It was my good friend Chris. What I was about to read shook me to my core; “Alan this is Kate. I need to let you know that Chris passed away last night.” I felt my knees slightly buckle as I stared at the message in disbelief! How could this be? I just had breakfast with Chris two weeks ago.

It turned out Chris died in his sleep. For him, he hit the death lottery. We should all be so lucky. For the ones left behind, we were looking for answers. Apparently he had a massive heart attack or aneurism. Doesn’t matter; a father, son, husband, friend, mentor is gone. Now the hard part comes, moving on.

Getting Started

The last time I checked-no one gets out alive. Let this piece serve as a road map for the ones left behind, the spouses and children. So, as unpleasant as it is, here is what needs to be done.

1. Locate all important documents needed to sort things out:
 - a. Insurance policies
 - b. Marriage license
 - c. Birth certificates
 - d. Adoption papers
 - e. Veterans papers
 - f. Will
 - g. Trust documents
 - h. Real Estate deeds; Residential and Investment
 - i. Buy/Sell documents-if applicable
 - j. Stock and Bond certificates
 - k. Bank statements
 - l. Brokerage statements
 - m. Mortgage statements-if applicable
 - n. Credit card statements-notify companies of death
 - o. Automobile titles
2. **Identify the Financial Resources Available to You:** current salary-if applicable; life insurance proceeds, pension-if available, Social Security, retirement account balances for both of you, bank

assets, brokerage accounts, real estate investments and reverse mortgages.

3. **Recalculate Cash Flow Needs:** I understand this is a very emotional time so please be kind to yourself. This step doesn’t have to be done immediately, but sometime in the first six months would be helpful. You will need to take a real hard look at your budget and determine what you need to live and what can be cut out. Look at your resources; how much is available and make adjustments as needed. If you need help in this area feel free to contact me, I work with similar situations on a daily basis.
4. **Contact Social Security and Veteran’s Administration:** Social Security pays a lump sum death benefit of \$255, not much, but if you are entitled to it, claim it. If your spouse was receiving payments, stop them. You are responsible for repayment. It’s been my experience that typically the funeral home notifies Social Security. If you are over 60 years of age you may be eligible for Survivorship Benefits through Social Security. If your spouse was on Medicare it’s been my experience that Social Security typically contacts Medicare. In reference to Veteran’s Benefits, I must admit that I am lacking in knowledge. My advice would be to contact your local Veteran’s Administration and explore the options open to you.
5. **Check Insurance Coverage:** Review your health insurance. Make sure your medical insurance company is aware of your spouse’s passing and that those premiums have stopped. If you are retired, you will want to review coverage. Don’t forget about open enrollment during the fourth quarter of each year. 52% of Americans over age 65 will need skilled nursing care at some point in time. Medicare will pay for a part of it, but not all of it. If you haven’t already looked at your options for this area, now is the time to do so. Get in touch with your Property and Casualty agent and have them explain in layman’s terms your homeowners, car and liability policies. Get together with your life insurance agent and review this coverage; amount, kind, affordability and need.

6. Review and Update beneficiaries:

Review life insurance beneficiaries to make sure they are current and how you want them. Check to see if you have named beneficiaries on your bank accounts and investment accounts as well as retirement accounts. Sometimes parents put an adult child on their bank accounts so that in the event of their incapacity the adult child can keep their financial lives going. But do you know the dangers of doing that? Do you realize that if your adult child was responsible for an accident and caused harm, your bank account could be part of the property settlement? Thoroughly check out all the pros and cons. You may find a Durable Power of Attorney document would be a better option.

7. Review your investments:

Do they match your current financial goals? Are they aligned with your risk tolerance? Do they match your time frame? Once again you will need to review beneficiaries and how the investments are titled.

Unfortunately, this is a process one cannot avoid. It's stressful, it can be confusing and sad. Be kind to yourself and work at your own pace. If you need help, reach out to good folks at The Home Agency or feel free to call me at 402-438-4200.

Until next time, God Bless you. ■



*Alan E. Kuzma, CLU ChFC,
of Kuzma Financial Services
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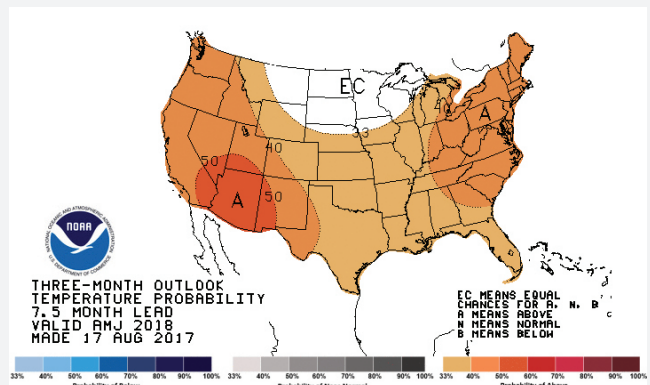
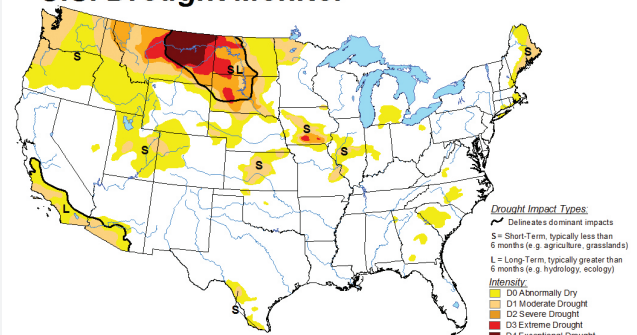
2017 INTO 2018 WEATHER OUTLOOK BY BRIAN O'HEARNE

Spring 2017 was remarkably wet and erased much of the drought in the U.S. through the end of May, but then a hot and largely dry June through July with some record-breaking temperatures in early June sparked quite a nice rally in grain prices only to be followed by a Top 10 cool August in the Plains and then record breaking Hurricanes Harvey, with over 50 inches of rain, and Irma in the Southeast, with 140 mph winds. By the time this article is published, the summer 2017 weather story will have been written, but the important point to know is The Home Agency team has the tools you need to cover seasonal issues. Using a weather hedge to offset weather risk is an effective way to keep your overall return on investment protected and should be an essential component of your annual risk management program.

The top map below is the U.S. Drought Monitor as of September 5, 2017, with exceptional to extreme drought in the Northern Plains and PNW and moderate drought in parts of Nebraska, Kansas and the Corn Belt. The lower map is the long lead temperature outlook for next April, May and June, forecasting above normal temperatures for most of the U.S. and giving equal chances of hotter or cooler than normal in the Northern Plains. eWeather has many new programs, including gridded precipitation data, if you want to pin point coverage for extra irrigation expense or to complement your PRF and critical day structures, such as if the heat tops out above 95 degrees when corn is pollinating.

You can also use an eWeather drought or a heat hedge to protect pasture and crop yields, assure you have an adequate stand of wheat going into the winter as well as to protect any livestock. The Home Agency customers that bought heat or drought contracts in 2012 were paid very well and should be thinking about buying heat and drought hedges for 2018. ■

U.S. Drought Monitor





Dana Mullanix
Dec. 31, 1956 - Oct. 14, 2017
The Home Agency, Insurance Agent | Benkelman, NE

You just never know when you see someone that it might be the last time. As we all grow older, we lose our parents. I have lost a sister and some very close friends. Some of them died way too soon.

Dana Jones Mullanix has been a personal friend of mine dating back to high school. Growing up in Wauneta, everyone knew the town of Benkelman had the prettiest girls. And those Jones girls were the prettiest and nicest of all. Dana and I went for long periods of time without seeing or talking to each other, but when we did get to visit, we were still the best of friends.

When Dana came to work for me in June of 2015, it was a great day for me to welcome her to The Home Agency family. Over the last couple of years working with Dana in the office where her dad cut hair ~ she loved to work there ~ whenever I would get ready to leave, the last thing I got before I went out the door was a big hug from her and she would say "Travel safe".

*The bond between friends cannot be broken by chance;
no interval of time or space can destroy it.
Not even death itself can part true friends.
~ St. John Cassian*

It was the same on the 5th of October when I stopped to see her in the hospital in Kearney. I couldn't leave without holding her hand and getting a hug.

I will think of you often, Dana. Until we see each other again ... Love you, and big, big hug! ■

A handwritten signature in cursive script, appearing to be 'fin'.

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