

THE

HOME AGENCY

MAGAZINE

President's Thoughts

FROM THE DESK OF
JIM BALDONADO

P&C

AUTO PREMIUMS:
DO THEY EVER GO DOWN?

eWeather

2018 WEATHER OUTLOOK:
HOW TO PROTECT YOURSELF

2018 Team Jack Gala



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PRESIDENT'S THOUGHTS

FROM THE DESK OF
JIM BALDONADO



Greetings,

It's that time of the year to be making your decision on what type of hail and wind policy to buy, as well as how much coverage to buy. Being in the business for over 30 years, I have heard every reason why producers don't want to buy hail and wind coverage, but yet they still do.

For years I have told my staff that the year following bad losses, we will have a good year for writing new business. This goes not only for crop, but for autos, home, really anything, as you can go for 5-10 years and have no claims. However, once you have a claim, you discover how good your insurance really is (or isn't). This year is one of those years with all the losses paid out last year.

In 2017 we paid out \$20,595,299 in multi-peril, crop hail and wind claims in all of our locations. Breaking this number down, \$11,301,485 were multi-peril claims while \$9,293,814 were hail and wind claims. The multi-peril number may surprise some of you, but the areas where we had bad hail and wind—it was really bad, which then triggered a multi-peril claim. Plus the decline in price added to the losses.

For people that purchased their insurance from an agent out of the Elwood office, we paid out \$3,245,981 in multi-peril claims and \$4,664,161 in hail and wind claims, for a total of \$7,910,142.

For those in the Gothenburg area that were hit with wind or hail on their crop, they were paid \$1,549,674 in multi-peril claims and \$1,439,717 in hail and wind claims, for a total of \$2,989,391.

One of the hardest hit areas in the state was Ansley. We have only been in Ansley for four years and they had \$1,336,825 in

multi-peril claims and \$625,177 in hail and wind claims, for a total of \$1,962,002.

Out of the locations listed above, there were \$6,132,480 in multi-peril claims and \$6,729,055 in wind and hail claims, for a grand total of \$12,861,535 paid out in the Elwood, Gothenburg and Ansley offices.

The other offices we have account for the remaining \$7,733,764 in multi-peril and wind and hail claims paid.

I have been told a dollar turns over seven times when spent in a community, so paying over 20 million in claims could equate to \$144,167,093 being spent in our local communities. This is another dimension to consider when you look at the value of crop insurance.

With all of that said, I have some recommendations of products to look into. When looking at what hail products to buy, check out the 120 Hail Production Plan (HPP) with zero deductible hail or wind, as well as the new product we have with RCIS and NAU where if you have a 5% loss or greater but you outgrow your loss, you still get paid up to a maximum of 5%.

The next time you happen to be talking to your fellow farmer friends and they are not currently insured with The Home Agency, have them give us a call. We would like to visit with them and see how we can help protect their livelihood—as a side note, we do not have to write their multi-peril to write their hail.

A handwritten signature in black ink, appearing to read 'Jim'.



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CROP INSURANCE UPDATE

CINDY DAVIS

In south central Nebraska, we've waited all winter for a big, heavy snowfall and it finally happened...the day before spring! Kind of ironic, don't you think? Maybe a little, but par for Nebraska in March, and whether it comes in October or the day before spring, we will certainly take it. To say we had good moisture this winter would definitely be a stretch. There were areas in the state that received average snowfall, but for southern Nebraska and Kansas, moisture was minimal. The same system that dropped heavy snow in our area, also brought much needed rain across the state of Kansas. For the largest wheat producing state in the U.S., that rain likely helped save thousands of acres from being a total loss. Prior to that storm, Kansas had experienced months of drought conditions causing almost half of the wheat crop to be classified as poor. Zach Simon, of the Sedgwick county extension office in Kansas, stated that "it was a few days for being make or break with this wheat." Zach was interviewed by KAKE news in Wichita, KS, and added "we are not out of the drought. [The moisture] may not last us all that long." For the sake of all the wheat in the ground and the row crops being planted this year, we hope Mother Nature brings ample moisture for all.

2018 Row Crops

March 15th, 2018 was the deadline to sign up for and/or make any changes to your current row crop coverages. If you walked out of that appointment confused; I am betting you weren't the only one! In this ever changing program, the RMA is constantly keeping us on our toes, with additions and deletions to the crop insurance world. If you can decipher a few of the following ... RP, YP, TA, YA, YC, YE, LP, OU, EU, EP, BFR, HPP... you are doing well! While most of their changes are for the good of the producer, there are a couple we still shake our head about. Regardless of the changes, The Home Agency staff prides themselves on staying current in the crop insurance industry, and will always do our best to provide you with the best coverage, custom fit for your farming operation. Now that your coverage is in place, planting is presumably under way. Below are a few reminders to keep in mind as those planters begin to roll:

- First and foremost – **STAY SAFE!** As you try to squeeze in as many hours as possible, remember that tomorrow is another day. **"Sometimes the most important thing in a whole day is the rest we take between two deep breaths."** ~Etty Hillesum
- Initial and final plant dates could vary between counties/states. Check with your agent to find the correct dates for your crops and counties. Planting a crop prior to the initial plant date will surrender any possible replant payment, unless you have purchased a supplemental Replant Coverage policy.
- If you need to replant any acres, be sure to let your agent know **prior** to replanting. Your agent needs to turn in a replant loss and get an adjuster in contact with you before the actual replanting occurs. The same procedures will apply this fall, if you will be chopping any acres for silage. Give your agent a few days' notice so an adjuster will have time to appraise the acres, if needed.
- Precision Farming – if you will be utilizing this technology for your crop insurance program, **your records need to begin with planting.** There are a number of rules and factors involved in order for these records to be acceptable. If you have any questions regarding Precision Farming technology as it relates to your crop insurance, give your agent a call today. The Home Agency will be starting to use some of the precision

farming records to report the acres and production for some producers. If you are interested in reporting with your precision farming records, give us a call today!

- If you will be electing prevented planting on any of your acres, be sure to contact your agent in a timely matter. You must give notice to your agent **within 72 hours after the final planting date for the crop in your county**. Don't wait until acreage reporting time to let your agent know – this could jeopardize any possible indemnity.

This years' 2018 Projected row crop prices, as well as the tracking dates for Harvest Prices are listed in the chart below.

2018 Row Crop Prices & Harvest Tracking Dates

Crop	States	Projected Price Set - Yield Protection and Revenue Protection	Harvest Price Tracking Dates - Revenue Protection
Corn	NE, KS, IA, CO	\$3.96	Dec. Corn CBOT Oct. 1 - Oct. 31
Grain Sorghum	NE, KS, IA, CO	\$3.83	Dec. Corn CBOT Oct. 1 - Oct. 31
Soybeans	NE, KS, IA, CO	\$10.16	Dec. Corn CBOT Oct. 1 - Oct. 31

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

2018 Row Crop Acreage Reporting

July 15, 2018 will be the next crop insurance deadline for NE, CO, KS and IA. You will need to report all your acres to your agent prior to this date. This deadline is very important for producers, it establishes the liability/coverage on your acres. Errors that occur during acreage reporting usually don't show up until a claim arises, but can prove to be very costly, especially those where acres were missed. Double check your acreage reports prior to signing. Make sure you report all acres, including the uninsurable acres and also any acres prevented from planting. Your agent will also need plant dates, sharing parties and also the Common Land Units - CLU's, for each field. CLU's consist of the farm number, tract number and field number, for each piece of ground planted. Be sure to include any added land you have acquired that may not show up on a pre-printed acreage report. We strongly suggest you get in to report acres as soon as possible.

Hail Coverage

If you haven't renewed or added your hail coverage yet this year, it's not too late. We have a couple new endorsements available for production hail (HPP) this year we are really excited about. After last year's wind event late in the season, you may also want to double check that you have a wind endorsement included in your hail coverage, if it is available. Most hail policies that are not continuous have a carry-over (or right to renew) provision included, up to a certain date. For wheat those dates are May 1st in Kansas, and May 15th in Nebraska and Colorado. The row crop date is June 1st. We can certainly write straight hail (non-HPP) coverage after those dates, but why wait and risk having a gap in coverage. Pro-

duction Hail policies are continuous; but any changes, as well as new apps, we need to have changed and/or written by June 1st. Give yourself the peace of mind, and avoid those sleepless nights—put your hail coverage in place today.

2018 Winter Wheat

Surprisingly enough, even with unfavorable conditions, we didn't see much winter wheat short-rated in March. With that being said, unless we have abundant moisture this spring, we may be dealing with a number of winter wheat losses very soon. Producers may want to come back with a different crop behind the wheat. In most dryland situations, the wheat must

be appraised and released to destroy prior to heading, for the second crop to be insurable.

Remember, never destroy your crop (unless it was short-rated) before speaking with your agent and the adjuster! If you are taking the crop to harvest, you will have several options to consider, they are listed below. (These rules assume you do NOT qualify for double-cropping status):

- Take 35% of the wheat payment and insure the second crop (If the second crop qualifies for coverage – in some areas it may not, particularly non-irrigated acreage), pay 35% of premium. If there is a loss on the second insurable crop, collect that loss or collect the remainder of the wheat loss and pay the additional 65% of wheat premium.
- Take 100% of the wheat payment and do not insure a second crop.
- Take 100% of the wheat payment and don't plant a second crop. If the 2018 wheat was insured as summer fallow practice, is destroyed by June 1st, and any later growth is controlled by mechanical or chemical means, the acreage will qualify as summer fallow for 2019.

In no case will you collect more than 135% of crop indemnities on two insured crops in the same crop year. Give your agent a call as soon as possible if you suspect you will have a wheat loss, or if the crop will need to be appraised. The chart below will show when the Winter Wheat Harvest prices will be set for the 2018 crop year.

2018 Winter Wheat Prices & Harvest Tracking Dates

States	Projected Price - Yield Protection and Revenue Protection	Harvest Price Tracking Dates - Revenue Protection
NE, CO	\$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

We wish you a safe and productive planting season. If you have any questions don't hesitate to give your agent a call.

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RISK MANAGEMENT: LRP A VIABLE OPTION

ARLYN RIEKER

Spring is here again, and with it brings both many similarities and changes from the past year. As in years past, we were busy attending the Cattlemen's Classic in Kearney. In addition to our booth, Lori and Julie offered livestock mortality insurance at the Classic, as well as at production sales for Ferguson Angus and Hueftle Cattle Company. This is always an exciting time for us to visit with the many producers who are either purebred breeders or commercial cattlemen. In addition, it is a great opportunity for us to be with our friends and clients outside of our office and help sponsor and return the loyalty they have committed to us. Thank you to each of you for allowing us to be a part of your day.

Also, a "Thank You" to all the people in production agriculture. As I sat down to write this article, I realized today (March 19) is National Ag Day. Past and future generations of the agriculture sector put in countless hours, day after day, to provide safe and reliable food and fiber for our nation and around the world. I extend a sincere and heartfelt thank you to each of you.

LRP (Livestock Risk Protection) is one of the risk management tools that can be used as a price floor for cattle producers. LRP is exactly what the names says "Risk Protection." LRP provides protection against a decline in prices below the established coverage price for fed and feeder cattle. For those of you who have purchased LRP in the past, this is a little refresher course and for the people interested in protection against a downturn in the cattle market, this will be an LRP 101 introductory course.

The LRP crop year is from July 1 through June 30 of each year. LRP 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 marketing time of your livestock. The coverage prices and rates fluctuate daily and are based on the Chicago Mercantile Exchange (CME). Premium rates, coverage prices and levels, 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, www.thehomeagency.com.

One question we are often asked is, "Does it matter what the cattle weigh or what I sold them for?" The answer to both of these questions is, no. It doesn't matter what they weighed on sale day, what you sell your cattle for, or even if you retain ownership. What determines whether or not you have a loss is if the Actual Ending Value on your coverage ending date is below your Coverage Price. It is worth noting that if you sell your cattle more than 30 days prior to your LRP contract ending date, your coverage will be voided. Also, this is not a mortality policy; however, if animals die we need to be notified of the death and document the death loss. If you have an indemnity you will still be paid the LRP loss on the dead animal.

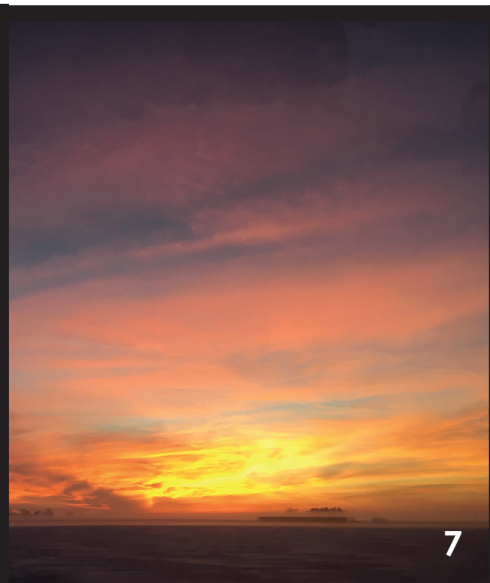
We receive numerous calls on newborn calves and the possibility of putting coverage on them for this fall. In addition, producers who are buying lightweight calves now and planning on selling them late summer or early fall are looking at coverages and prices. Remember, calves must be on the ground before we can write coverage, and the shortest time frame we can write coverage for is 13 weeks from the day of the quote, so make sure you have visited with one of our agents prior to this about coverage and having an application in place. With the uncertainty and volatility in the markets, LRP is a risk management tool to aid livestock producers on their bottom line.

Currently we are writing coverages for 800#-900# feeder cattle for mid-summer ending dates and baby calves going to grass coverage for October-November expiration dates. These coverages range from \$164.95 on the Steers I and \$149.95 for the 800#-900# cattle. Another level that is gaining interest is the LRP coverage for the fed cattle, with coverages for these 1000#-1400# cattle.

Give us a call at the office, we are happy to visit with you about writing LRP coverage for you, not only on your heavier weighted animals, but also on your calves.



- | | | | |
|---------|------------------|---------|---------------------------|
| 1. | Jeri Schultheiss | 8., 10. | Sharri Baldonado |
| 3., 9. | Tony Schultheiss | 11. | Patty Bean |
| 4., 7., | Jacey Edson | 2. | Subject: Janus Windmill |
| 5. | Leroy Wendland | 12. | Subject: Spring Planting |
| 6. | Sara Ross | | Preparations (Tommy Koch) |



7



8



9



10



11

SPRING IS IN THE AIR!



12

REGIONAL News

Hear from our
agents in your area!

Dave Meyer

Ruskin, NE

As I am writing this, the calendar says spring, but the snow yesterday says, “not so fast.” Like every year, it bounces back and forth, but inevitably the cold will turn to heat and the growing season will be upon us.

We did get some much needed moisture in the last few days, but we are definitely going into the spring with a low moisture profile. Hopefully, everyone in The Home Agency footprint will be blessed with timely rains this year.

I hope everyone has a safe and profitable year.

Andrew Bellamy

Ansley, NE

I’m writing this only a few days after crop closing on what is supposed to be the first day of spring and still winter is holding on to us. Winter has teased us a couple of times, letting a nice spring day peek through, which was always welcome, but also a little cruel. Megan and I are quickly getting the hang of parenthood. We count our blessings for the little guy, Maverick, every day. Some more spring-like days to get us out of the house would be great though. Maverick is getting heavier and will be five months by the time you’re reading this and is outpacing my physical fitness. If I’m going to be able to continue to carry him as much as he wants, I’m going to have to go back a couple of months and take my New Year’s resolutions seriously!

I’m not upset about putting this last year behind us. While a lot of insureds had some great yields, we did have a lot of producers that got nailed with hail, wind, hail and then wind again. This last year we had a total of four different hail events and two wind events which ended up totaling just shy of \$2 million in losses for

our area producers alone. With well-written insurance plans in place, it’s my hope all of our producers came out of the losses alright, even if insurance can’t compensate for the stress of losses.

With the hail and wind of 2017 behind us we can look forward to another growing season with hopefully Mother Nature in a better mood and nothing keeping us from yields that exceed expectations.

Thanks again to all of my insureds for trusting me with your risk management needs. As always, if there is anything I can do or any question you have, please reach out.

Enos & Jill Grauerholz

Beloit, KS

As we approach the end of March, we are still in desperate need for rain. We did get .25 inches earlier this week, but are already in a fire warning due to heat, wind and dryness. We are hopeful a nice rain will come to get the wheat growing and ground ready for planting. We do find peace of mind knowing that we have the right type and level of crop insurance. Whether it rains or not, hails, floods or blows too hard, we can bank on our revenue guarantee. Revenue coverage at 75-80% generally ranges from 6% cost to 10% cost of the dollars guaranteed. This is a small price to pay to get that kind of coverage and peace of mind.

Hopefully by May we will see an abundant wheat crop and growing corn and beans. We encourage you to look at your wheat and determine if you want to add on hail coverage. We have some good, cost-effective options to cover those extra bushels out in the field.

We are super proud parents as our oldest son Gage is graduating on time from Kansas State University with a degree in Agri-Business. On May 12th he will take that walk across the stage and

enter into the real world! We are thrilled that he wants to come back to farm for himself and work with us. Having him here gives us peace in knowing he can handle the tough work and decisions. We have come up with a financial plan to make this work for both of us. Planning for the future is always hard, having a written and agreed upon plan can help to keep the peace in the family.

Rhonda Jones

Kirwin, KS

Spring began on March 20th with most of the area receiving some much needed rain the day before. We had an inch here at the Jones Farm. The rain washed the dust off the wheat that hadn’t blown off from previous days of high winds. A fire broke out north and east of Kensington and was a mile south of our farm. Luckily for us, the wind was out of the north and didn’t get our pasture. The fireman were busy keeping it from getting to the ‘Home On the Range’ historical site.

Calving season and getting oats planted is in full swing. There are a lot of oats being planted in the area for haying or cover crop. If you plan on using oats as a cover crop prior to planting wheat this fall, the oats must be burned down before heading or June 1st. The planted wheat will be a continuous crop.

Soon it will be time to fix fence, work calves and haul to grass, plant the spring crops, and so much more. Farm life gets very hectic this time of year with long hours, lack of sleep and as my son says, “lots of sandwiches.” Slow down, be aware of your surroundings, stay safe, and keep a positive attitude.

The arrival of our new grandbabies is fast approaching. I’ve been busy sewing blankets, bibs, burp rags and much more. The girls’ due dates are two weeks apart—so the possibility is there to deliver on

the same date. Papa and I are anxiously waiting!

Penni Fox
Stratton, CO

Spring is here and we finally got some much needed moisture! Hopefully Mother Nature will follow with some measurable rain, however, we are blessed to not have the fires like last year. Today will be in the 30's and the weather bug says 81 degrees on Friday. If you don't like the weather today, just wait a day and it will change.

Thank you to all that came to our customer appreciation dinner this year. Although we still had a good turnout we missed the regulars who were out with sickness. I always look so forward to that time of year to visit with everyone.

If you missed the meeting or haven't heard Jim on the radio about the new Production Hail endorsement for 2018, you need to contact us and find out what the excitement is about. As Jim states, it's a game changer. It's designed that if you grow yourself out of a claim it will still pay up to 5%. I promise you will not want to miss hearing more information.

Summer will be here before you know it. With that comes vacations and leaving our homes vacant. That being said, please don't announce being gone on social media or post pictures until you are home. This leaves us all vulnerable to home invasions. Make sure you stop your mail and paper deliveries and let neighbors know to keep an eye out.

Wishing you all a safe and successful planting season and harvest. Thank you for your business!

Clark Redding,
Larned, KS

I left Larned, Kansas this morning at 6:00 A.M. The wind was blowing 15 to 20 mph and gusting to 40 mph. It howled all night long. I thought that was bad until I arrived at my office in Kirk, Colorado and the wind is blowing 35 to 45 mph and gusting to 60 mph. It about knocked me down when I got out of the pickup. I could accept this if it was going to blow

something good our way, like moisture. It doesn't seem likely at this time.

Some of the wheat that was planted late is starting to blow. We are at a critical point with this wheat as it starts to come out of dormancy. Lord send us some rain, snow, hail, anything that is wet.

In the past, those timely spring rains have not only saved the wheat, but given us a decent seed bed to put the corn into. Many producers are thinking twice as to how many acres, if any, of dry land corn they will plant. The good news is corn futures are up above \$4.00. Soybeans are up and wheat is up another 11 cents. There may be some opportunity this spring. Remember those guaranteed bushels and the base price on your policy.

The question might be: What wheat? Kansas is very dry with no relief in sight. Oklahoma and Texas look the same. No, eastern Colorado doesn't look to great, but is actually better off than western Kansas. Man, we need rain! One thing is for sure, it is going to rain. Just when, well, that's the \$64,000 question. Let's hope by the time you read this, the question is answered and the problem is solved.

Kevin & Sara Ross
McClelland, IA

Greening up in Southwest Iowa! If you're anything like me this time of year, all you can think about is the lists on the farm to get done when the nice weather rolls in. The winter seems to have been exceptionally long and cold, so bring on the higher temps, sunshine, green grass and thunderstorms!

Like everyone else, I wish prices were bumped up a little, but at least the spring prices held in a range that kept up with 2017 and are still above even 2016 levels. I would like to think maybe we have more upside potential, but with what seem to be major trade threats on the table, as well as the continued fight to keep our biofuels markets robust, upside movement may be challenging without some type of severe weather scare. Seems to

be a similar mantra as before, but the trade issues are far more threatening than in the past. A new Farm Bill in 2018 is seemingly possible, but there are always challenges, so we will have to see how fast it moves. Stay engaged and make sure you are telling your legislators how important different programs are to each of you. I think all of us would agree crop insurance is one of the most important tools we have in our toolbox to keep us all in business on the farm. Senator Pat Roberts of Kansas deserves a shout out from all of us for his work over the years protecting our interests there. He is a true champion for all farmers protecting their risk.

Stay safe out there this spring with all the long hours that are put in. Take time to be extra careful because sometimes it is double-checking that prevents an accident. A lot of us end up on the road with anhydrous tanks, large equipment, or a move late at night. Stay alert and let's all have a safe spring!

IMPORTANT!

Your irrigation equipment is more important than ever before. That's why you want to make sure you have proper coverage in the event of a loss.

Many have begun speculating steel prices could make a drastic jump with recent talk of tariffs and maxed domestic production. This may potentially have an effect on you when you go to purchase a new system or need to replace one during the upcoming storm season.

Contact your local irrigation dealer to find out the difference between your equipment cost and the replacement cost of a new one. If there is a considerable gap in coverage, please contact one of our agents to ensure your valuable irrigation equipment assets are properly protected in the event of a loss.



AUTO PREMIUMS: DO THEY EVER GO DOWN?

CORBETT HAHN

I get asked this question a lot. It's a good question but not an easy one to answer. Everyone's situation is unique and I always try to look at their exact situation to see why their premiums are going up and not down. In some cases, it can be as simple as a recent speeding ticket or they have traded to a newer vehicle. Other times, it's not so simple to figure out. So maybe the best thing to do is try to explain what all goes in to developing your premium in the first place.

There are quite a few factors that go into determining your auto insurance premium. The biggest mystery seems to be the auto symbol that is attached to your vehicle. The symbol is usually a numerical value assigned to each vehicle. Here is an excerpt from ISO that explains rating symbols.

How ISO Develops the Rating Symbols

ISO assigns preliminary Symbols based solely on the manufacturer's suggested retail price (MSRP) of each vehicle. Then, we examine actual loss experience for that vehicle and make adjustments—both upward and downward—to arrive at the Rating Symbols.

If the vehicle's loss experience is consistent with that anticipated by the current Symbol, ISO does not adjust the symbol. If the loss experience is better than that anticipated by the current Symbol, ISO decreases the Symbol, resulting in a lower cost to insure. If the loss experience is worse than that anticipated by the current Symbol, ISO increases the Symbol, resulting in a higher cost to insure.

There are many reasons we may need to adjust a vehicle's Symbol. For example:

- Some vehicles with similar MSRPs are more attractive to thieves than others.
- Some vehicles with similar MSRPs are involved in more collisions than others.
- Some vehicles with similar MSRPs are more expensive to repair than others.

We review loss experience for a given model-year vehicle multiple times to determine the continued adequacy of the vehicle's Rating Symbol.

By adjusting the Symbol based on actual loss experience, ISO's Symbols promote equity.

The symbol and the vehicle's age are really the only factors that influence the premium. When it comes to the age factor, every company is probably a little different, but generally they

use a similar system. This system usually involves age bands. An example would be the vehicle is assigned a rating factor based on the vehicle being in its first or second model year. So if you bought a new car in 2018, the rating factor would stay the same through 2018 and 2019. The next age rating might be age 3-4, then 5-6. Typically, when a vehicle reaches 7 years or older, the rating factor stays the same. One thing we've noticed over the last few years is that the symbols have really started to go up. A lot of this is based on cost of the vehicle but also due to all of the technology that is included in vehicles today. I think the insurance industry is having a hard time keeping up with the technological advances. On one hand, we have so many more safety features that are helping avoid expensive accidents. I have a newer vehicle that detects when I'm approaching a vehicle too rapidly and it starts to brake for me. It also has sensors that beep if a car approaches from the side when I'm backing up. It has lane assist that keeps the car in the center of the road and steers you back in if you start to drift. It's really amazing technology that makes you think it should reduce accidents enough to cause costs to go down. However, when you start to think about where all these sensors are, it makes you understand why we aren't seeing an immediate decrease in costs. A fairly simple fender bender might cost over \$3000 due to the electronic sensors embedded in the front or rear bumper. A side mirror that used to cost \$500 may now cost \$2000 to replace because of the safety features inside. All of these safety features have actually increased the costs of repairs. Couple this with the increased cost of a new vehicle and you start to understand why auto insurance premiums continue to rise.

Here are some suggestions for keeping your premiums down.

1. Don't trade vehicles as often. Cars are more reliable today, even after 100,000 miles. Your vehicle premiums should stabilize around year 4 or 5 and maybe even decrease.
2. Buy a low mileage used car. The first two model years are going to be the most expensive to insure.
3. Look at dropping coverage to just liability once your car gets older. This is always a tough decision. You have to be able to afford to replace the car out of your own savings if it's totaled.
4. Avoid moving violations and at fault claims. Most insurance companies don't increase premiums for comprehensive claims like hail or hitting a deer. However, anything that's attributed to the driver can raise premiums.

IS YOUR TRUST COVERED?

DEB ARENDS

Lately our office seems to have been receiving many calls from our insureds to add a newly established personal trust as an insured on their home or dwelling. Trusts have been around for years but more people are using them for tax and liability purposes. Problems arise in a homeowner coverage situation as the policy language requires the named insured to “own and occupy” the dwelling, something not possible if a trust owns the home.

There are options available to provide insurance protection for both the owner (trust) and occupant including resident spouse and family members.

Option 1 Write the policy in the name of the trust and the person occupying the home. Some companies will allow both parties to be listed as the named insured. If the company agrees to this option it is considered the best option since the trust and occupants are “named insureds” and are provided coverage for the dwelling, other structures, personal property, and liability and medical pay to others. If there is more than one occupant and they are not related the policy would need to name all non-related/non-married individuals. If that is not possible then separate homeowner policies are required to protect all occupants.

Option 2 Insure the homeowner policy in the name(s) of the occupants and use an additional insured endorsement showing the name of the trust. This would give coverage for home, personal property, liability, and medical pay to the occupants. The trust would be insured on the dwelling and would be included on any claim check for property damage to the home along with coverage for premises only liability. Since the house is not occupied by the owner, (trust) companies may be reluctant to add this endorsement.

Option 3 Purchase a dwelling fire and premises liability policy for the trust as owner and a tenant homeowner policy for the occupants. There is no requirement on a dwelling fire policy for owner occupancy and most insurance companies are agreeable to this approach. If non-related persons occupy the home each should have a tenant homeowner policy.

Option 4 Recently there has been a new endorsement available, HO-05 43 -Residence Held In Trust. To be eligible for this coverage the following must apply:

- The named insured must be the trust.
- The legal title to the residence is held solely by the trust.
- The trustee, beneficiary, or grantor (the person who owned the property and established the trust) must reside in the home.
- The residence premises is used solely for residential purposes.

Option 5 Commercial Insurance. If for some reason a homeowner or dwelling policy and premises liability isn't available (most likely due to the insurance company underwriting) the remaining option is to write a building form for the dwelling itself and commercial liability naming the trust as named insured. Writing a tenant homeowner policy or policies for the occupants would complete the coverage needed.

There are ways to protect a trust and occupants, but it is important your agent knows exactly who owns the property and who is occupying the home. Contact your agent at The Home Agency with any questions regarding coverage for your trust.

References: IIAN, Virtual University Insurance



Several times a year, and probably at least once a week during the summer months, my customers call to tell me they are planning to rent a car while on vacation or traveling. They always ask if their current auto policy will cover the rental and if they need to purchase the “Loss Damage Waiver” (LDW) from the rental company. I wish this was a simple “yes” or “no” question. Every rental agreement is different and is determined solely at the discretion of the rental company.

While most likely your personal auto policy will extend the liability to the rental car. If you have physical damage on at least one of your vehicles, it can also extend to the rental with the same deductibles. However, physical damage on your personal auto is on an Actual Cash Value valuation. The rental agreement may very well contractually obligate the customer to reimburse the rental agency for the “full value” (whatever that is) of the vehicle. If the renter’s insurance policy has a “betterment” clause, the insurer might not pay the “full value” and the renter could be responsible for the difference.

The rental agreement usually requires reimbursement for more than collision, making the customer responsible for any “loss” in value beyond the normal wear and tear regardless of fault. These contractual agreements also usually include loss of rental income on the damage vehicle. Most auto policies have, at best, daily and maximum caps for this indirect loss and some may pay only for the loss of income resulting from theft, not collision or other causes of loss. Below is a great example of what your personal auto policy mostly likely will not cover:

A Florida insured traveled to Colorado for a rock-climbing vacation. He passed on purchasing the LDW for his four-day rental because “I’m an excellent driver, and I’ve got car insurance and credit card coverage.” Apparently, the driver of the vehicle that sideswiped his rental car while it was parked was not an excellent driver. The damage totaled \$4,400 for repairs, \$370 for administrative fees, \$620 for loss of use and \$3,100 in diminished value. Of the \$8,490 total, \$3,990 was uninsured and not covered by his credit card, the biggest component being the \$3,100 diminished value charge. In addition, the driver ended up having to hire a Colorado attorney to assist in resolving the claim.

The cost of the LDW for the entire trip would have been less than \$100, a small fraction of the total cost of his vacation trip.

RENTAL CARS AND THE LOSS DAMAGE WAIVER: TO BUY OR NOT TO BUY?

KRISTY DIEFENBAUGH

In conclusion, your personal auto policy will most likely cover you on the liability and the actual physical damage to repair a rental car. Any contractual obligation like the loss of value or loss of use/income is definitely questionable. So before you decide to rent a car, it is always good to check what coverage you currently have either through your current auto insurance carrier and/or coverage provided through your credit card company. While that “extra” insurance offered by the rental company may seem expensive at the time, it could be relatively cheap compared to what you could pay out if something happened. Contact The Home Agency if you have any questions regarding rental car coverage.

Big “I” Virtual University and InsuranceThoughtLeadership.com



PROTECTING YOUR HOME FROM FIRE

DIANE O'DONNELL

According to the National Fire Protection Association (NFPA), approximately 358,500 home structure fires occurred per year, from 2011-2015 in the United States, resulting in an average of \$6.7 billion in property losses annually—with cooking equipment the cause of the majority of these fires. On average, seven people die in U.S. home fires per day. House fires can be totally devastating for homeowners and families and many of these tragedies could be avoided. Here are some tips for protecting your home from a fire.

Check Detectors

Check your smoke and carbon monoxide alarms at least once a month, anything less increases the risk of having a faulty alarm for too long. If the alarm does not sound or flash, it is a sign that the batteries should be changed immediately.

Fire Extinguishers

Place a fire extinguisher on at least every level of your home. Especially in the kitchen, where fires are the most likely. Keep extinguishers where you can see and reach them easily in an emergency.

Escape Plan

Conduct home fire drills periodically to make sure everyone in your family knows how to get out of the house in case of a fire.

Keep Property Clean

There are many reasons to keep your property clean, but keeping debris picked up, raking dead leaves away from the house, pruning shrubs, bushes and weeds all help to prevent fires around the exterior of your home.

Candles

Never leave lit candles unattended. Be sure to extinguish all candles before leaving your home. Keep them away from anything flammable. Candles should never be placed where children or pets can reach them.

Home Inventory

Make a home inventory. Take videos and photos. With almost everyone today having smart phones, iPads, etc., it is very easy to document your home and contents. Keep receipts in a safety deposit box if you have anything of expensive value.

Homeowners Insurance

These tips are just a few of the many ways to help prevent a fire in your home. Make sure your home is fully insured. Contact your insurance agent and do yearly reviews with them on your homeowners policy so you are assured you have the correct coverage. The agents at The Home Agency will gladly review your policy with you, making sure you are protected.



BOATING SAFETY

JULIE DORNHOFF

I can hardly wait! After a long, cold winter we will finally be able to get back on the water very soon. Whether you enjoy boating, jet skiing, water skiing, wakeboarding, fishing or just cruising around, there are a few things that need to be addressed.

First of all, make sure you and your watercraft are properly insured through one of our experienced agents at The Home Agency. Secondly, make sure you brush up on Boating Rules & Regulations for the current year in your state.

The following information comes directly from the Nebraska 2018 Boating Guide that is available at most marinas & bait shops. It is also available on-line through Game & Parks. Please check it out for your particular state. The officials are on the water and they will enforce these rules.

Boaters are responsible for knowing the regulations, orders and statutes (state laws) before boating in Nebraska. Failure to do so is not an excuse. This publication is only a guide to those regulations, orders and statutes.

To read the 2018 Nebraska Game & Parks Boating Guide, visit: <http://outdoornebraska.gov>

Who may operate a motorboat?

- Anyone operating a motorboat or personal watercraft in Nebraska must be at least 14 years of age.
- Any operator born after Dec. 31, 1985 must have successfully completed the Nebraska boating safety course and be in possession of a valid certificate.

Note: Nonresidents may present certification from their state or another source approved by the National Association of State Boating Law Administrators.

Boater Education

Boater education is open to anyone at least 14 years of age. Boaters have three options to fulfill the boater education requirement:

1. Attend a six-hour course with a proctored exam
2. Home study, then attend a three-hour course review with a proctored exam
3. Complete the course online at www.boaterexam.com/usa/nebraska for \$29.95

Find a list of classes and study materials may be found on BoatSafeNebraska.org. Seventy-five percent of the exam answers must be correct to pass.

Equipment: What Do I need on the Boat?

4. Fire Extinguisher
5. Oars/Paddles
6. Bailing Bucket or efficient bilge pump
7. Whistle or Bell
8. Proper Lighting
9. Flotation Devices – No child age 12 or under is allowed aboard any vessel without an approved and suitable sized life preserver
10. Orange Flag when engaging in water skiing, tubing, wakeboarding or similar activity

I personally have lived on a lake for over 26 years. I have witnessed many close calls on the water and most accidents are caused by inexperienced or uneducated operators. Please take the time to read through the 2018 Boating Guide, purchase the required equipment and take the time to attend a Boater's Safety Class. Even if you're not required to have the certification due to age, it's a great refresher course for anyone. Remember, safety first on the water. You and your family will have a much more enjoyable summer.

2018 WEATHER OUTLOOK: HOW TO PROTECT YOURSELF

BRIAN O'HEARNE

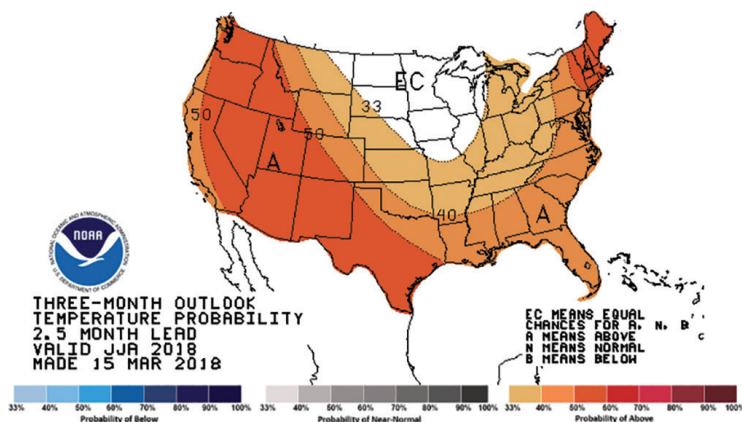
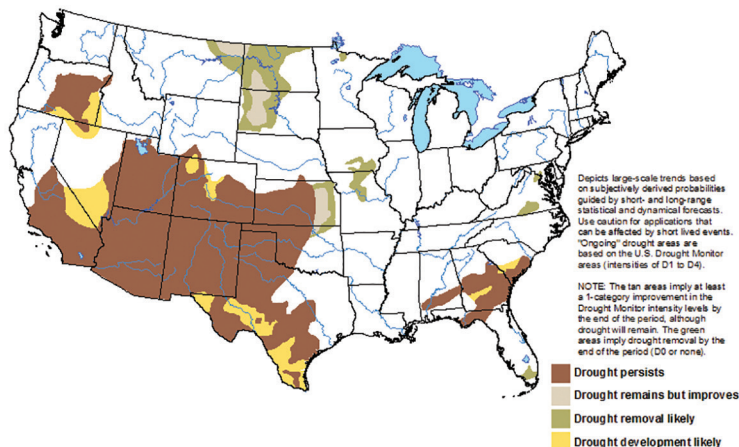
In this edition we talk about this coming growing season. Whether you believe in climate change or not, weather volatility is certainly increasing. Examples include the Texas panhandle going six months without any measurable rain from last October to March 2018, breaking records from the Dust Bowl, as well as record breaking Hurricanes Harvey and Maria last summer and corn shattering winds in Nebraska last October. 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 found below is the U.S. Drought Outlook for March 15 to June 30, 2018. The forecast for most of the West is for persisting or developing drought with drought improving in the upper plains as well as Eastern Kansas into the Corn Belt.

The lower map is the long lead temperature outlook for this coming June, July and August, forecasting above normal temperatures for most of the U.S. and giving equal chances to hotter or cooler than normal only in the Northern Corn Belt. With the drought in the Southwest, chances for heat spreading north and east increases.

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°F for a daily high or overnight low temperatures exceed 70°F when corn is pollinating, with a new Damage Degree Unit™ contract.

You can also use an eWeather drought or a heat hedge to protect pasture and crop yields, 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 when you discuss your crop insurance programs this spring with your agent.





TEACH YOUR CHILDREN WELL

AL KUZMA

I'm a child of the 60's-as many of you are. Those words should sound familiar as Crosby, Stills, Nash and Young made them popular. Today our visit is centered on teaching children about money.

I'm not sure what your experience was growing up, but I had no financial education whatsoever. Both my parents grew up in the Depression and saw really tough times. Looking back on things, my father was really good with money, but for whatever reason we never talked about money management when I was growing up. When I was in school there were never any courses dealing with money management in junior high, high school or even college (remember I graduated college in 1973). The lessons I learned have been learned the hard way. I truly believe two of the best gifts you can give a child or grandchild are those of a good self-esteem and how to manage money.

Across the ages

My children are grown and on their own, but I have two grandchildren (which may I add are the smartest and cutest grandkids ever—have you heard that one before?) ages 7 and 5. So please indulge me, I'm going to start with the younger ages.

The most important thing in educating children about money is to **talk about it**, regardless of how old they are. I remember my father and mother telling me when they first got married they cashed their paychecks and then allocated money into envelopes each marked with a specific spending area, such as groceries, gas, insurance, etc.

1. The three jars: I have done an adaptation with my grandchildren. I gave them each three jars labeled 1) spending, 2) savings, and 3) sharing. Each of them receive a weekly allowance. Note-prior to giving the kids the jars, I checked with my daughter and son-in-law and shared my strategy, making sure they were on board. They thought it was a great idea. Each allowance they put 10% into the savings jar, 10% into the sharing jar, and the rest goes into the spending jar. And then we talk about how we want to distribute those funds.
2. Comparative Shopping: Taking my grandchildren to the grocery store has become another teachable moment. I routinely give them \$2.00 and we purchase a healthy snack, typically fruit. The kids first identify two or three fruits that appeal to them and then we talk about how many we can buy for the \$2.00. The lesson is to compare and not to impulse buy.



3. Wish list/setting goals: I'm sure you've experienced this; taking a child to a store like Target and they run off to the toy department. This is an excellent time for another learning session. Have them pick out two or three toys they would really like to have and list them. I have started asking my grandchildren to then rank the toys as to their favorites and then I ask them why a Barbie doll or a Power Ranger action figure is their favorite. You will be surprised by the answers you get. Then we set a goal to buy their favorite toy. Count up how much money they have in their spending jar, and if not enough, explain that they will have to wait another X weeks with allowance or they can do extra work to earn more. I did this with my grandson's latest Power Ranger action figure and it was a tremendous source of pride for him, and for me also.

4. Choices: I was an economics major in college. The very first day I learned economics comes down to pretty simple stuff. Man has unlimited wants and limited resources. So when your child wants an item, do some comparison shopping. Talk about the choices out there and what those choices mean. You can apply this to everyday decisions such as what to eat; do we go out and if so how much does that cost, or do we cook in and what does that cost?

5. Planning: it's never too early to start planning for a child's future. Whether that is what sport they are going to play, what kind of clothes they want to wear, what type of car they want, or what college they want to attend. The important thing is there is dialogue regarding the choices. Figure out the best option for them and then map out a strategy as to how to pay for it.

I think some of the best advice I have ever heard a young person get came from Jim Baldonado. I was listening to Jim one day and heard him tell a young man just starting off that he can guarantee him a 15% return on his money. The young man said, "How is that?" and Jim said, "Pay off your credit cards." Thank you, Jim.

Still Stormy

Finally, I touched on this in the last article but it merits repeating. I am writing this on Monday March 19th and the markets are having a rough day. The Dow is down 458

and the S&P is down 54. The current bull market just passed its 9th year. Over the past 12 months the market has gained 24% but recently given back 8%. Candidly, I expect by this time next year the Dow and S&P 500 will be 10-20% lower than today.

In short, here is my message. If you are within 5 years of retirement take a good hard look at your retirement funds and see how they are allocated. The last big correction in 2008 the average retirement account lost 35%. It took almost five years to make up those losses.

If you want a second opinion, I would be happy to help. Until next time, God Bless.



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2018 TEAM JACK GALA

Sara Ross

On February 24th, almost 800 people gathered in Lincoln for the 5th Annual Team Jack Gala. In attendance were friends and family of the Hoffman's, former and current Husker players, local businesses, and many others. The evening had numerous highlights and raised \$440,000 for pediatric brain cancer research.

The Team Jack Foundation raises money to fund impactful pediatric brain cancer research and works to create national awareness for the disease. This organization began after Andy and Bri Hoffman's son, Jack, was diagnosed with a brain tumor in 2011 when he was only six years old.

Approximately 4,600 kids are diagnosed with brain tumors annually and pediatric brain cancer is the leading childhood cancer cause of death in the US. Nearly 30% of all children afflicted with a brain tumor will die from their disease. Andy and Bri decided they wanted to help do something about that, so they began fundraising and the Team Jack Foundation was created. Over \$4.6 million has been raised to date for pediatric brain cancer research and six major projects have been funded across the United States. Nearly \$.90 of every dollar donated goes to research.

The Huskers, and especially former Husker football Rex Burkhead, have been an integral part of the Team Jack Foundation and helping it become nationally known. "What started with a friendship, has turned into a national movement against pediatric brain cancer. **Together**, we are making a difference," said Rex Burkhead, current New England Patriots running back.

The evening started with Bill Moos, Nebraska Athletic Director, giving a speech on Nebraska and players coming together for the cause. "Husker fans are special in the way they support their teams," he said. "They really do stick together in all kinds of weather. I am not surprised at all to see Husker fans get behind a cause like this one. **There is no bigger need and no tougher battle than the fight against pediatric brain cancer.** I am so honored to have this opportunity to spend very special time with amazing children who are battling this terrible disease," Moos said.

During the Gala, Team Jack announced their POWER5 Pediatric Brain Cancer Initiative which is a second commitment to the University of Nebraska Medical Center (UNMC) in the amount of \$5 million over 10 years, which will fund: clinical and laboratory research, pain management in cancer, and education right here in Nebraska. During the Gala, the Foundation also announced a \$500,000 donation from the Verna Mae and Kenneth Jessen Estate to this new program.

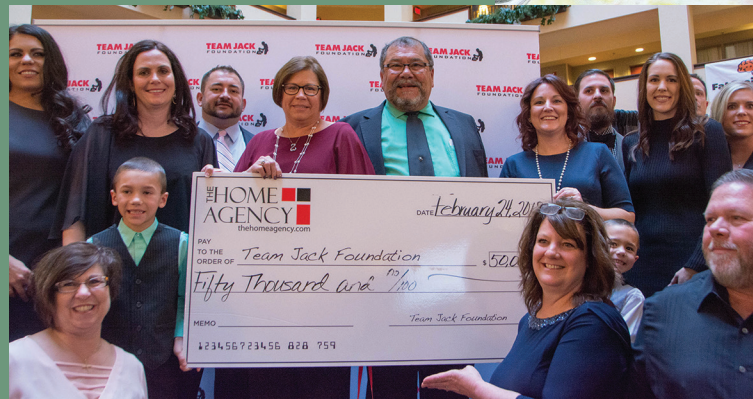
In 2015, Team Jack committed \$1.5 million to create a dedicated program at UNMC in Omaha. The Nebraska Legislature matched the pledge. At the Gala, Team Jack announced that, as part of this program, Dr. Jonathan Schwartz from Michigan has been hired to begin work as the state's first pediatric neuro-oncologist.

This year's spotlight story was sponsored by the Jim and Sharri Baldonado family and The Home Agency. Jim, his family and his employees who were in attendance, presented a \$50,000 check to the Team Jack Foundation in honor of Caleb Gulizia, who was diagnosed with a brain tumor in 2006 at the age of 4. Although he is cancer free, Caleb still lives with the side effects of the treatment. In the past 11 years, he has had over 34 different surgeries. He's a 6-year old boy in a 15-year old's body. Through everything though, he has had a smile on his face and has the most contagious laugh. "It was an honor to present this check on behalf of Caleb and his family to Team Jack. This kid has been through so much. No kid should ever have to go through this and that is why we want to be a part of Team Jack and help in any way we can. We know this check will go on to help fund research to hopefully find a cure for pediatric brain cancer, so all these kids no longer have to suffer. It's the least we can do," said Jim.

The evening ended with this year's Keynote speaker, Mark Herzlich. Mark was diagnosed with Ewing's sarcoma, a rare form of bone cancer, in 2009. Against the odds, he fought through treatment and was back on the field in 2010. Winner of the ESPY award for Best Comeback by an Athlete, Mark won a Super Bowl Championship in 2012. He shared his very inspiring story with all.

If you are interested in donating to the Team Jack Foundation or want to help in any way, go to their website for more information: teamjackfoundation.org.

Watch Caleb's story online: <http://bit.do/calebsstory>



BALDONADO PERSONALS

For almost 30 years, after the 15th of March I head to the mountains of Colorado to do some snow skiing. If I recall correctly, it started with me taking our oldest daughter, Sara, when she was seven years old. A few years later Morgan and Megan began joining us. My wife, Sharri, does not ski, so a number of these trips were just me and my girls. Honestly, I don't know how I did it. I remember getting three little girls up, getting all their gear on so they were ready to get out the door and hit the slopes, and then...someone would have to go to the bathroom. Nevertheless, we had a great time!

Fast forward 25 years—my three girls still go up with me, but now we are joined by an eight and five-year-old grandsons. I remember Hudson (8) was 23 months when he first put on ski boots and skied seven seasons ago. This year Axten (5) spent his last day skiing 11.2 miles with Grandpa, going up and down Schoolmarm five times over a period of three hours. Those of you that snow ski know what I mean when I say that was a lot of snow plowing by all, but what a fantastic time. Next year the twins, Carver and Hollis, will be three and will be able to go to ski school. But it will be a couple more years before they can go down the mountain with Grandpa. My 5-month-old grandson, Maverick, came to the mountains to spend time with Grandpa as well! Although it will be a couple more years before he will be put on skis for the first time, he still had a great time on Grandpa's bed playing with the bears.

Also, for a day when I'm in the mountains, I trade my skis in for a fly rod. Now, that's the best—floating down the Colorado trying to land some big browns.

It's a special time for me when I get to spend some quality time with not only my girls, but now the grandsons and other important people in my life after sales closing. I am already looking forward to next year!

fin



Day 2 - 2017/2018			
Keystone			
▼ MAX SPEED		▼ SKI DISTANCE	
22.2 MPH		11.2 mi	
km/h		km	
▼ SKI AVG		▲ ASCENT	
6.3		6.2	
AVG		TOTAL	
5.9		17.6	
▼ SKI VERTICAL		MAX ALTITUDE	
8,126 ft		11,680 ft	
m		m	
▲ ASCENT		MIN	
7,686		9,282	
TOTAL		DELTA	
15,811		2,399	
▼ RUNS		DURATION	
5		03:04:27	
SLOPE			
22°			
Mar 17, 2018 at 8:48:55 AM -0600		Mar 17, 2018 at 12:14:44 PM -0600	



NEBRASKA

ELWOOD

210 SMITH AVENUE, 68937
800.245.4241 | 308.785.2803

GOTHENBURG

515 10TH STREET, 69138
888.537.3511 | 308.537.3511

BRADY

120 NORTH MAIN, 69123
888.537.3511 | 308.584.3044

BENKELMAN

619 CHIEF STREET, 69021
800.245.4241 | 308.423.2400

RUSKIN

1123 ROAD 4900, 68974
800.245.4241 | 402.984.9255

ALMA

1004 SEVENTH ST., 68920
308.928.8919 | 308.928.2744

ANSLEY

615 MAIN STREET, 68814
800.245.4241 | 308.935.1537

BROKEN BOW

800.245.4241 | 308.785.2803

KANSAS

BELOIT

3873 K ROAD, 67420
785.738.7106 | 785.738.7101

LARNED

519 WEST 4TH, 67550
800.245.4241 | 620.285.5872

KIRWIN

1934 EAST 1100 ROAD, 67644
785.543.6758

COLORADO

KIRK

2883 COUNTY ROAD M, 80824
866.449.0641 | 719.349.0611

STRATTON

128 COLORADO AVENUE, 80836
866.449.0641 | 719.348.5356

YUMA

201 SOUTH MAIN STREET, 80759
866.449.0641 | 719.349.0611

IOWA

MCCLELLAND

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