

THE

# HOME AGENCY

MAGAZINE

## **President's Thoughts**

GOD BLESS THE AMERICAN  
FARMER AND RANCHER

## **P&C**

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# PRESIDENT'S THOUGHTS

FROM THE DESK OF  
JIM BALDONADO



## God Bless the American Farmer and Rancher

Each and every day I thank the Lord for the great life that he has given me. It's a life that I do not have to get up at all hours of the night in the freezing cold, the bone chilling winds, the snow, and later in the season, the rain, to go check on the mama cows to make sure they're not having any issues whatsoever with the baby calves. It's a life that I can only sit back and watch and pray for the American farmer and rancher with this devastating bomb cyclone that hit our great state and surrounding states with more snow and heavy rains on the frozen ground and water that had nowhere to go.

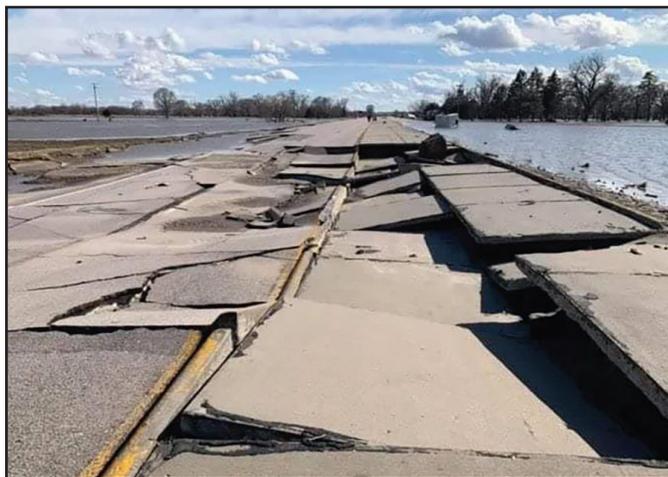
I sat and watched and prayed as I heard stories of herds of cattle being swept down the river by the devastating floods. I saw pictures of ranchers digging holes in the snow where their livestock had been buried. I read where in my home state, we have lost upwards of 1 million baby calves during this storm and in the days following, yet these men and women and their families fight back and they will make it through this one way or another.

Each year up until the 15th of March, I get to talk to a number of farmers and ranchers because of the business that I'm in, and it's a timing issue. I know that they have way better things to do than talk to a darn insurance agent, but they always seem to make time to see us and most of the time it's with smiles on their faces. Being in business for 33 years and having some of you people as insureds for a number of those, I've gotten to know you very well. Don't think that I can't tell that you're hurting inside.

Sometimes I stop by or give you a call if I haven't heard from you for a while just to check up and see how things are going. In some cases I may have to tell you a story or two about what happened to me just to make you laugh. Maybe I have to remind you about the time I attached the biggest bungee cord I could to my dog Duke when we were dove hunting, or about the time I was tilling too close to the shore and my tiller just happened to jump in the lake, or maybe even the time when I stepped out of my garage and went on a 60-foot ride down a frozen boat ramp, hoping that the ice at the other end would stop me. Oh, and one more, how I was being such a good neighbor and sprayed my neighbor's yards with something that was supposed to take care

of dandelions, but later on found out it was Roundup. (I did get Yard of the Week about two weeks later.) I've always said that if you can't make fun of yourself, you sure as heck can't make fun of anyone else.

So, like I said earlier, thank God for the American farmer and rancher for giving me the life that I have, letting me try to protect you from some of this adverse weather and the ability to just be there as a good friend if you need one.



# THE HOME AGENCY CONTINUES TO GROW IN 2019!

JIM BALDONADO

## Bertrand and Loomis, NE

We opened an office in Bertrand in September 2018. Bertrand was a natural fit for another The Home Agency office, and one that was long overdue. Our insurance ties with the Bertrand area go back a long time. When I started working for The Home Agency in 1986, some of our first new customers were in the Smithfield/Bertrand area! At the time, my mother and stepfather, Mary and Kenneth Munson, lived in Bertrand where Kenneth was a ditch rider for the Tri-County Canal.

Another exciting event kicked the new year off right for The Home Agency in January 2019, with the opening of the Loomis office. The Loomis office is located inside a historic building that is built on the site of the original Farmers State Bank, which was burned to the ground in the 1914 fires and rebuilt in 1915. It's certainly a sight to see if you are in the area! Being able to provide a place to walk into to do business for our current and future customers in the Loomis area is something we are very proud of.

Manning both of these offices is Kirk Winheim. Kirk had previously been in the insurance business for 17 years prior to coming to work for The Home Agency in 2017, and has proven himself to be a valuable and hard-working employee for us. Kirk is in the Bertrand office on Mondays and Thursdays, the Loomis office on Tuesdays and Fridays, and in the Elwood office on Wednesdays. Please stop by and say hello!



Bertrand Office

## Atkinson, NE

Another location that opened up in January 2019 was in Atkinson, Nebraska with the addition of Kim Fredrick to the The Home Agency family. Kim has lived in Atkinson with her husband, Mike, for 25 years. Some of you may remember Mike Fredrick, as he graduated from Elwood in 1985. Both are glad to have a connection to Gosper County again. The small sandhills community has been a perfect place to raise their son and daughter. Welcome to The Home Agency family, Kim—we are happy to have you!

## Syracuse, NE

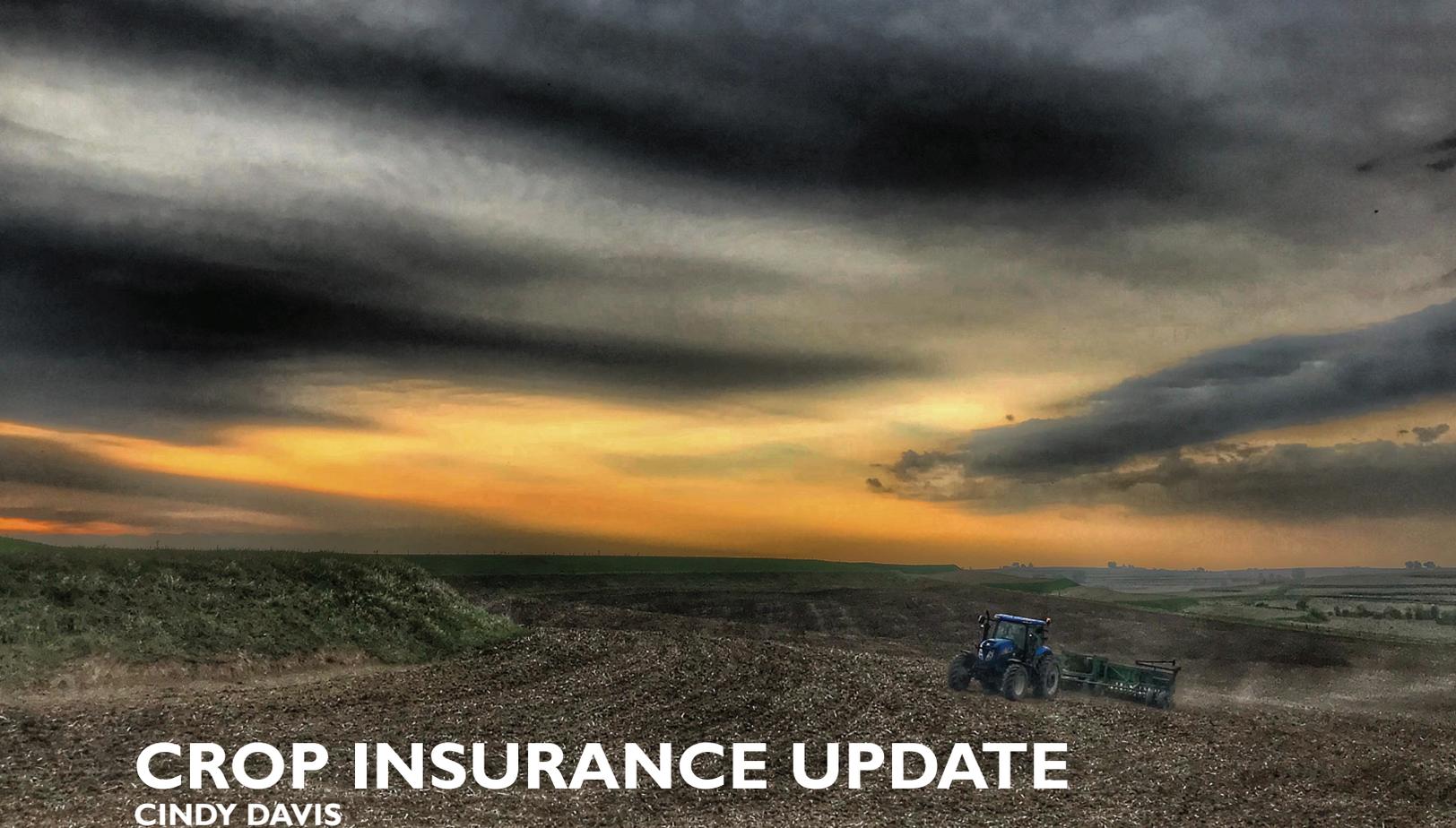
I have been traveling to the Syracuse, Nebraska area for two or three years now. I have a number of really good friends there who have been influential in getting me in front of farmers in that area. The time came in February 2019, to have an office in Syracuse. At the present time it is just a crop insurance location, but over the next year or two we intend to have a full-lines agency in Syracuse. Look for great things to happen in the Syracuse area for The Home Agency in the next few years!



Loomis Office

## New Employee in Gothenburg, NE

Not a new location, but another new employee to add to the team—Cameron Bullock has joined us out of the Gothenburg, Nebraska office location in January 2019! Cameron is a UNK graduate and has a past work history in construction and sales. In 2017, he married his wife, Sara, who is a special education teacher at Gothenburg Public Schools. Currently he is licensed in P&C insurance and soon to be licensed in other areas such as pivots, LRP and crop and hail. Whether you are currently needing home and auto coverage or wanting to review your farm policy, Cameron will be a great one to talk with. Cameron, we are happy to have you as part of our team and we know that Gothenburg is happy to have you as part of their community also!



# CROP INSURANCE UPDATE

CINDY DAVIS

This time of year I'm normally writing about the nice spring weather and sometimes even a late winter storm here in Nebraska, but this year is different! Our hearts go out to all those affected by the recent flooding in areas of Nebraska, Iowa and South Dakota. We were a couple of weeks into March, which is always unpredictable in NE, but this time Mother Nature threw us a "bomb"...literally! It was a "bomb cyclone", a seasonal phenomenon that draws its power from volatile currents in the atmosphere as spring wrestles with winter. This winter storm rivaled that of a land hurricane and devastated areas of the Great Plains. It was considered Nebraska's worst flooding in 50 years and ironically one of the worst blizzards in areas as well. Some areas of Nebraska and Iowa had record setting months of snow accumulation in February and also some of the coldest temperatures they have had for some time, so moisture from this storm fell on top of snow, and underneath was frozen ground, unable to absorb the runoff. It was a formula for disaster! Moisture ran off the frozen ground, ice sheets in the rivers, some up to 20 inches thick, were broken up and moved several miles before jamming. Dams failed and water from riverbanks surged into farm fields, homesteads and towns. According to The Associated Press at the time of this writing, losses have surpassed \$1.3 billion, including \$449 million in damage to roads, levees and infrastructure, \$440 million in crop losses, and \$400 million in livestock losses. The damage and aftermath from this historic storm is heart wrenching, but the outpouring of help from throughout the nation has been just the opposite. We are not sure what long term effects this will have on producers and their farming operations. There could be many unknowns for some time to come. The Home Agency is here to help in any way we can. Don't hesitate to give us a call if you have any questions.

## 2019 Row Crops

March 15, 2019, was the deadline to sign up and/or make changes to your current row crop coverages. Hopefully you met with your agent and a custom insurance package is in place for your operation. This year could prove to be a tricky one for planting with all the flooding and weather conditions. Below are a few reminders to keep in mind as we continue through the planting season:

- As you begin and continue planting, keep in mind that initial plant dates, final plant dates, and late plant periods differ by state and county. If you have questions concerning these dates in your counties, give your agent a call and they can find these dates for you. Also, keep in mind if you plant a crop prior to the initial plant date you will surrender any replant payment that may come into play, unless you have purchased a Supplemental Replant Policy.
- If you are in a situation where you need to replant, **always** contact your agent **prior** to replanting. They will need to enter a notice of loss and get an adjuster in touch with you before the actual replant occurs. This would be the same procedure if you need to chop silage. If possible, allow your agent and adjuster a few days prior to chopping so an appraisal can be completed, if needed.
- If you are using Precision Farming technologies on your farming operation and would like to use these records for your crop insurance, this process must begin with planting. There are some rules and guidelines that must be followed in order for these records to be used. Contact your agent for the rules concerning the use of these types of records.
- **Prevented Planting:** This could prove to be an important coverage this year! Should you be prevented from planting due to an insurable cause of loss, **be sure to contact your**

**agent within 72 hours after the final planting date for the crop in your county, or if there is a late plant period available in your county, within 72 hours after you determine you will not be able to plant within that late plant period.**

Don't wait until acreage reporting time to let your agent know! Prevented planting follows strict rules and if these losses are not turned in timely, they could be denied.

This year's 2019 Projected row crop prices and the tracking dates for Harvest Prices are listed in the chart below.

### 2019 Spring Crop Prices & Harvest Price Tracking Dates

Crop	States	Projected Price Set - Yield Protection and Revenue Protection	Harvest Price Tracking Dates-Revenue Protection (RP)
Corn	NE, KS, IA, CO	\$4.00	Dec. Corn CBOT Oct. 1 - Oct. 31
Grain Sorghum	NE, KS, IA, CO	\$3.94	*Dec. Corn CBOT Oct. 1 - Oct. 31
Soybeans	NE, KS, IA, CO	\$9.54	Nov. Sbean CBOT Oct. 1 - Oct. 31

\* Multiplied by price percentage relationship between corn and grain sorghum, as determined by RMA

#### 2019 Row Crop Acreage Reporting

The next deadline for your crop insurance policy will be Acreage Reporting. The deadline for Nebraska, Iowa, Kansas and Colorado is July 15, 2019. You will need to report your acres to your agent before this date. All acres must be reported, whether they are insurable or uninsurable, planted or prevented from planting. Your agent will also need your plant dates and any sharing parties. If you have added ground, be sure to include this when you report your acres. 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 if acres were missed. Double check your acreage reports prior to signing. As in years past, your agent will need to report your acres by each CLU (common land unit). It will help to bring your 578's and maps from your FSA office if you have already certified your acres. If you use the map books The Home Agency has made, bring those with you as well. It is difficult to make changes to your coverage after the final acreage reporting deadline and if there are any errors on your acreage report discovered after a loss is found, your coverage may be jeopardized.

#### Hail Coverage

Depending on the type of hail insurance you purchase, your coverage could be expiring soon. Now is also the time to review your hail coverage for 2019 if you haven't already done so. Did you know your hail coverage does not have to be written with the same agent as your MPC coverage? Forgive us if we missed you during the MPC sales season, but we would love the opportunity to show you the hail coverages we have available. We have some new companion plans that have been very popular this year. A couple of these plans will total out quicker than the production hail plans. You may also want

to look at adding wind coverage to your hail policy given the unpredictable weather we normally see over the summer. 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 1 in Kansas, and May 15 in Nebraska and Colorado. The row crop date is June 1. We can certainly write straight hail (non-HPP) coverage after those dates, but why wait and risk having a gap in coverage. Production Hail policies are continuous, but any changes, as well as new apps, we need to have changed and/or be written by June 1. Give yourself the peace of mind and avoid those sleepless nights. Put your hail coverage in place today.

#### 2019 Winter Wheat

We didn't see many acres of winter wheat that were short-rated in March. Hopefully the wheat will have ideal growing conditions to finish up, but if not and you find yourself in a loss situation, give your agent a call as soon as possible. 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 and 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 2019 wheat was insured as Summer Fallow practice is destroyed by June 1, and any later growth is controlled by mechanical or chemical means, the acreage will qualify as Summer Fallow for 2020.

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 2019 crop year.

### 2019 Winter Wheat Prices & Harvest Tracking Dates

State	Projected Price - Yield Protection (YP) and Revenue Protection (RP)	Harvest Price Tracking Dates Revenue Protection (RP)
NE, CO	\$5.84	Sept. KCBOT July 1 - July 31
KS	\$5.74	July KCBOT June - June 30
IA	\$5.72	Sept. CBOT July 1 - July 31

We wish you all a safe planting season! Give your agent a call with any questions that come to mind.





# LIVESTOCK RISK PROTECTION UPDATE

ARLYN RIEKER

In light of the spring blizzard, rain and flooding, I would like to send out heartfelt thoughts to all the people who have been affected by these events. As I write this in mid-March, most of you will have already contacted the FSA offices for their disaster assistance programs. If you have not contacted them, please call me and I will assist you in contacting the proper office for your specific needs.

Also, a “Thank You” to all the people in production agriculture. Past and future generations of the agriculture sector have put in countless hours, day after day, to provide a safe and reliable food source for our nation and other places around the world. I know our new State slogan, “Nebraska, it’s not for everyone”, has been met with mixed reviews, and in light of the recent events, I would certainly agree that life in Nebraska can be frustrating. However, we as Nebraskans have also shown the world endless examples of communities banding together, donating supplies to those in need and so many other acts of kindness. I, for one, am especially proud to call Nebraska my home.

As we come into the spring time of the year, it brings back many similarities to years past. We were busy attending the Cattlemen’s Classic in Kearney, where in addition to our booth, Lori and Julie offered livestock mortality insurance. We also attended production sales for Ferguson Angus and Hueftle Cattle Company. This is always an exciting time for us to visit with many producers who are either purebred breeders or commercial cattlemen. This is also 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.

Livestock Risk Protection, or LRP, is one of the risk management tools that can be used as a price floor for cattle producers. LRP is exactly what the names says “Risk Protection.” LRP provides protection against a de-

*Article continued on next page...*

cline in prices below the established coverage price for fed and feeder cattle. With the uncertainty and volatility in the markets, LRP is a risk management tool to aid livestock producers on their bottom line.

As you look for risk protection, LRP is a viable and flexible option. Currently we are looking at \$155.88/cwt coverage on 600#-900# steers and \$171.46/cwt on steers less than 600#. Remember, the weight you insure is the expected weight of the animal when you plan on marketing the cattle. As you are calving, coverage is available once the calf is born. For the backgrounder, coverage is available once you have possession of the calf and have an estimated time for market. If you listen to our radio ads, we will normally quote steers. We also get questions about coverage for heifers and the different prices and contract end dates covered. Below is a chart showing the PAFs or Price Adjustment Factors and how the ending prices are factored.

Price adjustment factors (PAFs) are applied to the expected ending values, coverage prices and actual ending values prior to RMA publishing. LRP feeder cattle insurance coverage prices and rates are based on the CME Feeder Cattle contract, which is cash settled to the CME Feeder Cattle index. The CME Feeder Cattle Contract and the CME Feeder Cattle index are only based on the price series for steers weighing 650 to 849 pounds, excluding predominantly of a certain type and weight, a PAF is used to calculate expected ending values, coverage prices, and actual ending values for other types and weights of feeder cattle (heifer, predominantly Brahman, and predominantly dairy). Prices are adjusted by multiplying the appropriate daily LRP expected or actual ending value by the appropriate PAF.

To determine the applicable PAF, locate the correct cattle type and weight on the following chart.

Insured Weight Range	Price Adjustment Factors by Cattle Type			
	Steers	Heifers	Predominantly Brahman	Predominantly Dairy
< 6.0 cwt	110%	100%	100%	85%
6.0 - 9.0 cwt	100%	90%	90%	80%

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



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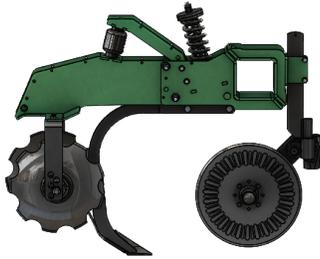
# HAWKINS

## BUST THE BIN, NOT THE BANK

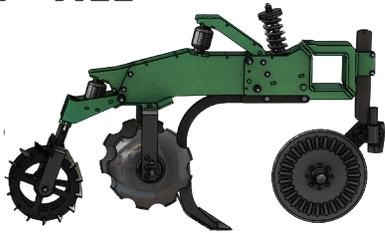
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- 9., 11. Diane O'Donnell



7



8



9



10

**SPRING HAS SPRUNG!**



11

# REGIONAL NEWS

Hear from our  
agents in your area!

## **Dave Meyer** *Ruskin, NE*

It's the 24th of March as of this writing. Another .85" of rain last night tightened the screws considerably on the spring planting season. Many of my insureds have given up on the idea of fertilizing with anhydrous prior to planting and will focus on planting first and worry about fertilizing later. One thing is for sure, almost every year presents a unique set of problems.

I hope when the rush comes, that everyone has a safe start to another successful year of farming.

## **Meghann Pursley** *Benkelman, NE*

Greetings from southwest Nebraska! It's the 3rd week of March and finally we are starting to see some much-anticipated spring weather. Although we've had a long spell of below normal temperatures, we have a lot to be thankful for. We were spared the flooding that resulted from the bomb cyclone that hit the eastern side of our state just a few weeks ago. Some reports said water levels in the Missouri River were seven feet higher than they've ever been. It's hard to believe that just three years ago on May 27th, Benkelman's main street was rushing with water and there was hail damage everywhere you turned.

Catastrophes like this are devastating and all the more reason to remind our politicians of the importance and necessity of federal crop insurance. Where would farmers be without it? With all of the changing variables in farming such as input prices, farm bills, and technology, at least we have crop insurance to help protect us from weather catastrophes and declining commodity prices.

As of mid-March, spring planting conditions are looking good as the subsoil is

saturated more than it has been in years. Spring crops such as wheat, oats and peas are starting to green up with the higher temperatures. Hopefully we can dodge the hail this year, but now is the time to be looking at options as there are some new companion plans this year that we're excited to show you.

Most importantly, have a safe spring and summer. And always, if there is anything you need or we can help you with, call home.

## **Andrew Bellamy** *Ansley, NE*

As much as I'd like to agree with Punxsutawney Phil, I'm just not sure spring is around the corner—not with the polar vortex and flooding we experienced this past March. As I'm writing this article, a lot of guys are just starting to assess the damage and how long it is going to take to repair, replace, or rebuild and move forward. As with everything, the Nebraska and Iowa farm families and communities affected will persevere, but I ask everyone to keep those who are dealing with this recent hardship in your thoughts and prayers.

With that thought of unpredictable Nebraska weather, I want to take a second to talk about hail. When this issue comes out, hopefully the skies are clear and damaging weather is far from your thoughts, but we all know how quickly it can change and hail insurance is a great way to add some protection to the top end of your existing coverage. With several new plans available this year, your hail insurance is something you will want to spend some time reviewing to make sure the plan you had last year is still the plan you need this year.

On a personal note, Megan is doing great and Maverick is often attempting to get places faster than his little legs will

carry him, resulting in several tumbles. Hopefully in the near future we can be running outside and not in circles in the house! I'm just happy he no longer feels the need to be carried everywhere and running around with him is good training. At the moment, that's the only training I am doing for the Half Marathon I'm signed up for in May. So keep moving buddy, because Dad needs to break a sweat.

We also just wrapped up Mulit-Peril sign up and I would like to thank all of our customers for allowing us the chance to help you make the best of your risk-management decisions for the 2019 crop year. Please don't hesitate to call if there is anything else we can do for you in the future.

Best of luck to everyone this spring. Remember, when things get hectic, as we know they will, slow down and stay safe.

## **Enos & Jill Grauerholz** *Beloit, KS*

As we write this in March, the mud is still here from a winter to be put in the record books. Our hearts go out to those affected by the flooding in Nebraska and realize it will take a long time to recover from the devastation. Mother Nature can sure test our patience at times. We pray for a nice spring and weather allowing us to get our crops in.

In the last issue, we spoke about premium offer contracts. This contract is a call with time value and you take the cash on top of "a premium" above the current board price. Those contracts purchased in January worked well ending with a 29-cent gain.

If you are or have a young farmer starting in the near future, be sure they have an agent that can give them the foundation to a sound revenue plan and the powerful benefits of beginning

farming. When starting a business, one must have a plan to achieve return on investment. Your revenue policy can guarantee a level of security for you and your family. A new farmer can qualify for the beginning farmer program, which includes a discount on your crop insurance. With technology and use of software, our younger generation may be able to analyze cost ratios to stimulate their interest in the benefits of risk management.

We enjoy working with you and your family to accomplish peace of mind. Call us anytime to discuss any questions you may have.

**Rhonda Jones**  
*Kirwin, KS*

Weather! That's the main event everyone is talking about. This past winter is definitely one to remember...or not. I'm hoping when you read this, you're in the fields planting.

Our hearts were hurting for Nebraskans with all the flooding and we wanted to do something to help. With donations from businesses and friends, Vincent and I delivered eight tons of distiller cow cubes to the Albion Sale Barn where farmers and ranchers could come and get feed for their cowherds. Two semis of hay from the Phillipsburg area were unloaded ahead of us. They couldn't thank us enough as this feed was keeping them from having to sell their herd at that time.

Weather predictions for our region are calling for a stormy summer. Adding some hail coverage to your crops may be something to consider.

Thank you for entrusting me with your crop insurance. You can contact me 24/7, year around.

**Clark Redding,**  
*Larned, KS*

Is winter over? I hope so! It's late March now and 56 degrees. It feels like a heat wave. I remember when I was in high school back in the 60's. North Platte was like this every year. It got cold in December and even colder in January and

February. The snow never melted, it just piled up higher until it finally warmed up in late March.

Eastern Nebraska is a mess right now with all the melted snow. It was reported that 53 of 96 counties were under water. Some of that ground may not get planted this spring as it is too wet. Farming is going to be a very at-risk endeavor this year.

The Rocky Mountains have 130% snow pack, so spring could get really interesting. The Platte river is bank full now and so is the Republican, along with all the smaller springs and creeks. When the thaw begins, we will have all the water we need in a short period of time.

In Kansas, the Arkansas River has water flowing in Pawnee County. We don't see that very often. Spring could get gnarly there as well. Our spring profile looks good and with some decent weather, our wheat will be in great shape as well as spring planting.

All this being said, where we really need a boost is in the markets. Wheat, corn and soybean prices are all way down at this time. Pay attention to your DTN's. If it stays wet in the "I" states, we could see some movement and that could be the time for some opportunities. Remember those guaranteed bushels and prices.

Stay safe and always keep your head on a swivel.

**Kevin & Sara Ross**  
*McClelland, IA*

Well folks, the news around here as I write this one feels a lot like a broken record from a few years ago.

The 2011 flood on the Missouri River bottom repeated in 2019. Although different events for sure, the devastation is just as bad for some, concerning for many, and rises to a level of complete loss and far worse for others. So many people are frustrated with the Corps of Engineers and the management of the river on its northern end.

If you are south of Council Bluffs this time, the devastation is far, far worse. Some to the north up to Missouri Valley are in the same predicament. This time,

many of these folks had grain in the bins that could not get hauled in time and had not gotten it moved through a very tough winter. Equipment and belongings were left behind because the waters rose so quickly. Levee breaches were a concern and minor issues in 2011. This time, they were completely failing one after another. Businesses, farms, homes, and other infrastructure all have fallen victim to mother nature and her wrath. The cleanup from this one will have a long tail with many farmers likely unable to plant a crop this year because of what will be a very short window between this flood and planting. It is still unclear if the water will recede enough or if there will be enough dry weather to plant after this event. There will be farmers that are unable to recover from a second event of this magnitude in such a short period of time. I truly hate to write about such a depressing event without some glimmer of hope, so I will say that the resiliency of a farmer I know will shine through again. Assisting in the conversation about how we best protect ourselves, our crops, and our infrastructure in this country will long term help the whole of agriculture. Sometimes a close up look at destruction and tragedy lends to better understanding the needs of others and hopefully a little empathy is realized for future incidents as well. Compassion, a word all could think about a little more.

I don't want to send this off without also sending out a special thank you to all our customers here at The Home Agency. We truly appreciate your business and hope to continue assisting you in the decisions made to mitigate risk for your farms. Please keep all the folks hurt by these events in your thoughts and prayers as the destruction in Nebraska and Iowa is outrageous.

Here's to a successful 2019. I can't wait to see the first parts of spring and the fresh optimism it brings!



# THE HOMEOWNERS POLICY & COLLEGE STUDENTS

CORBETT HAHN

It's that time of year when high school seniors are graduating and thoughts turn to college. It's an exciting time for parents and students. So, why would I want to put a damper on this excitement by talking about something as boring as insurance? Well, someone has to and it's how I earn a living, sorry everyone. The truth is there are some things to consider before your child heads off to college, and insurance is one of them. We don't often think about insurance for our kids because up until now they have always been covered under the parent's policy. That is still mostly true even when they go to college. However, as the following article shows, coverage changes a little bit once they leave the nest. I think it gives us some good things to think about before your kids head off to the next big chapter in their lives. Not every policy is the same. The best thing to do is to talk to your insurance agent and ask how coverage works with the policy you have. One thing we recommend is scheduling your student's laptop. This allows us to provide a much broader coverage for a lower deductible than your homeowner's policy. In most cases we can write coverage with a \$100 deductible. Your agent can help you add this coverage and also discuss any other items that you may have questions about. Just give us a call.

-Corbett

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Question: "Is a computer provided by my daughter's school for use while she is attending covered for theft out of her locked room while she is out of the room? Toward the end of the school year, someone came through her suite mate's room, through the bathroom, and into my daughter's room and stole the computer she had signed out to her by the school. I just received a letter from the school stating that she had to pay \$1,600 before she would be allowed to return to school. Does homeowner's insurance normally pay for such losses? Do you have any idea why my agent would say this was not covered and it was the responsibility of the school?"

Clearly this is a covered loss under the "ISO standard" homeowner's policy. Note: Be aware insurance companies do not all use the same insurance forms. That is why it can be foolhardy to purchase insurance over the internet without the professional counsel of a qualified insurance agent who can properly match your exposures with the best policy and price available for your individual needs.

The homeowner's policy covers any personal property "owned OR USED by" an insured if it is damaged or lost due to a covered peril. The student was certainly using the property and theft is a covered peril. The term "insured" includes a resident relative, and courts have determined consistently that a dependent child away at school is still a resident of the named insured's household. And, under the theft peril, the policy says, "Property of a student who is an 'insured' is covered while at a residence away from home if the student has been there at any time during the 45 days immediately before the loss." In this case, the student was there at the time of loss, so this theft restriction does not apply.

There is, however, one limitation that does apply. For personal property "usually located at" an insured's "residence" other than the residence premises, only 10% of the policy's contents coverage is available for losses. In this case, 10% of the contents limit is more than adequate for the loss of the computer. Of course, there is a deductible to contend with, typically \$500 or \$1000.

In addition, policy conditions require theft losses be reported to the police. Although "police" is not defined, it is presumable that notice to the campus police would suffice. That being done, this appears to be a clearly covered claim, the only mystery being why the agent would say that it isn't covered.

Article courtesy of: IIABA's Virtual University, [www.bigivu.com](http://www.bigivu.com)

# DO YOU VOLUNTEER YOUR TIME AND INSURANCE?

DEB ARENDS



Millions of Americans donate time, their most valuable asset, to serve as a volunteer board member on non-profits, booster clubs, churches and civic organizations, just to name a few. The decisions these folks make can have a dramatic impact on their respective organization, and not always for the better. **If you are sued as a volunteer, will your personal insurance cover you?**

The last thing volunteers want to consider is what would happen if a suit were brought against them as a result of their efforts. This does happen; especially when volunteers make decisions that directly influence the finances of an organization. Often, the only insurance these volunteers have to back their efforts is a homeowner's policy. Unfortunately, this policy may be of little assistance.

The reason homeowner policies do not usually cover liability stemming from actions as a volunteer is the nature of the claim. The policy is designed to cover claims of "bodily injury", such as someone slipping on cracked pavement in your driveway; and/or "property damage", such as accidentally setting your neighbor's house on fire when burning some brush on a windy day.

Claims against board members do not usually involve bodily injury or property damage. Rather, they involve bad decision making that result in financial loss to the organization, such as the decision to invest in an IT system that turns out to be a debacle, costing the organization tremendous time and money.

There is another problem. Homeowner policies do not cover professional services. This is important to note because board members are often asked to serve in a capacity consistent with their profession. For example, a church member who is a CPA may be asked to serve on the church's board as finance chairman. Even though he is not paid for his services, the "professional services" exclusion under his homeowner policy would still apply.

In addition to the above, homeowner policies do not cover claims of personal injury unless the coverage is specifically added. Personal injury insurance is added to the homeowner policy to cover claims such as libel, slander, wrongful eviction, and false advertising.

## What To Do

Events causing claims are unpredictable. While the reasons shown above prove it is unlikely, not all claims against volunteer board members are excluded by a homeowner policy. Decisions to purchase personal injury coverage and a personal umbrella policy will increase your ability to find coverage if a suit is filed against you.

The best method for insuring the actions of board members is for the organization to purchase a directors and officers (D & O) liability policy. These policies are relatively inexpensive for most non-profits. Before volunteering, request information on the organization's D & O policy. The absence of this insurance leaves you at risk of having no personal insurance to defend a suit brought against you by the organization and should influence your decision to serve.

Please call The Home Agency at any of our offices to determine if your volunteer activities are covered and if your insurance limits should be increased.

Article courtesy of: IIABA's Virtual University, [www.bigivu.com](http://www.bigivu.com)



# RENTING OUT YOUR HOME

## DIANE O'DONNELL

Have you tried to sell your home, but decided to rent it out instead? Or did you recently inherit your parents' house and now your sibling or child is temporarily living in it? Whatever your situation may be, if you own a home and do not live in it, your homeowner's policy may not cover damage from a claim.

Homeowner's insurance policies are intended to cover residential homes that are occupied by the owner. If you own a home and you do not live in that home, the house, personal belongings and your personal liability arising from that location will not be protected under a homeowner's policy. However, you can purchase coverage for these types of situations with a dwelling fire policy.

Each type of insurance policy is designed to cover a specific kind of exposure. If a claim occurs at a location with the wrong type of policy in force, you may not have the coverage you need. A person wouldn't expect an automobile policy to contain the proper coverage for a house. Similarly, a homeowner's policy does not contain the proper coverage for a rental house solely occupied by someone other than the owner.

A dwelling fire policy is similar to a homeowner's policy in that it will cover damage to the house, other structures like a pole barn and your liability as a landlord, as well as reimbursement for lost rental income in the event a claim occurs where the home cannot be occupied for a period of time.

If you decide to rent out a home and become a landlord or if you have experienced other life circumstances where a house you own is now occupied by someone other than yourself, ask us about a dwelling fire policy to ensure you have the coverage needed when a claim occurs.

For more on this information or questions regarding this or any of your insurance needs, please contact The Home Agency.

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# THINGS TO CONSIDER WHILE INSURING YOUR CONDOMINIUMS

JULIE DORNHOFF

I never thought I would see the day, but as Baby Boomers continue to age, there have been a large number of condominiums being built and more and more Boomers are choosing condos over the traditional single-family dwelling. Very understandable, given the fact that there are many conveniences in condo ownership such as lawn care and snow removal.

The Condo Association is responsible for insuring the actual structure and unit owners are typically required to insure the improvements inside the four walls. Examples of these improvements and betterments might include removing the initially installed carpet and replacing it with hardwood, or replacing the laminate countertops with granite. And you can't have granite countertops unless cherry wood cabinets are installed as replacements for the builder-grade cabinets. The best way to handle it (not necessarily the easiest) is to insure at the cost, new today, of the upgraded materials.

## **Do I Insure the Unit for the Full Loan Amount?**

Mortgagees requiring a unit owner to provide Coverage A limits equal to the full loan amount likely don't have much experience with condominium ownership. Unlike a dwelling, the unit owner is a co-owner with the association. As such, the responsibility of the unit owner isn't the entire structure or even an amount equal to the loan. In fact, even if the unit owner is responsible for all unit property, the total insurable value is probably a fraction of the loan amount.

Condominium unit owners are buying location, view, convenience or some other feature offered by the condominium. The market value of these "features" generally greatly exceeds the value of the real property for which they are responsible.

Two key problems arise when the unit owner is required to over-insure the property to meet mortgagee requirements:

1. It is probably a violation of statute. Many states do not allow the willful over-insurance of property, and
2. The policy will never pay the face amount.

Coverage A limits should be sufficient to cover the value of real property for which the unit owner is responsible, not necessarily the amount of the loan. But in reality, that's between the unit owner and the mortgagee. Agents must follow the law and not willfully over insure.

*Article courtesy of: IIABA's Virtual University, [www.bigivu.com](http://www.bigivu.com)*





# DOES MY AUTO INSURANCE COVER FLOOD DAMAGE?

KRISTY DIEFENBAUGH

It might surprise you to know auto insurance does cover flood damage to cars – as long as you’ve selected the right coverage on your policy.

This is good news, because a flood can easily total a car and the only way to get your insurance company to pay for the repairs or a total loss is to carry comprehensive coverage on your policy. This coverage can be crucial if you live in a high-risk flood zone.

Comprehensive coverage also known as Other Than Collision is elective, meaning it’s not automatically a part of an auto insurance policy. It covers perils which are out of the insured’s control or “acts of God.” Comprehensive will cover you if your vehicle is stolen or vandalized, if a tree falls on it, if it gets hail damage or if it’s flooded in a storm, just to name a few. If you hit a bird or animal, this is also covered under comprehensive. If you collide with another vehicle, then that damage falls under collision coverage.

You are most likely required to carry both comp and collision if you’re financing your vehicle because the coverage acts as collateral for your loan. Technically, you can drop the comp and collision as soon as your last payment clears the bank and you take the title to the vehicle. But do you want to do that? You may want to do the math, especially if you live in a flood zone.

Carrying comprehensive coverage increases your insurance premium, but how much is your car worth? Would it be less expensive to replace it if it’s totaled? This is a consideration if you’re driving an older car without much value.

Living in Nebraska we’ve all seen our fair share of floods, hail storms, and deer out on the roads! If you can’t afford to replace your vehicle, comprehensive coverage is crucial. It is important to talk with your agent about what coverage you have and the deductible options. The agents at The Home Agency will be happy to answer any questions and find the right auto insurance for you.

Article courtesy of: *Emily Delbridge, thebalance.com*



Ask us about supplemental Wind Coverage and Crop-Hail policies

Wind Coverage Endorsements for Corn	Crop-Hail Policies		
Policy Name	Coverage	Applicable Crops	Applicable Crops
Corn Wind - HA-1069*	Green Snap, Lodging, EHE	Corn, popcorn, seed corn, sweet corn	<ul style="list-style-type: none"> <li>Post-harvest transit included</li> <li>Harvested stored grain included</li> <li>Fire coverage included (can be a stand-alone policy)</li> </ul> 
Hail Production Plan (HPP) Corn Wind - HA-9618*	Green Snap, Lodging, EHE	Corn, popcorn, sweet corn	
Green Snap - HA-2281*	Green Snap	Corn, popcorn, seed corn, sweet corn	
Green Snap with EHE (Extra Harvest Expense) - HA-2280*	Green Snap, EHE	Corn, popcorn, seed corn, sweet corn	
Green Snap with Lodging Loss of Production (LOP) - HA-9617*	Green Snap, Lodging, LOP, EHE	Corn, sweet corn	

\*Some products not available in all states or counties – check with an RCIS agent. This is intended as a general description of certain types of insurance and services available to qualified customers provided solely for informational purposes. Coverage is underwritten in all states by Rural Community Insurance Company, Anoka, MN except in Montana where hail coverage is underwritten by Tri-County Farmers Mutual Insurance Company, Malta, MT. Nothing herein should be construed as a solicitation, offer, advice, recommendation, or any other service with regard to any type of insurance product or services. Your policy is the contract that specifically and fully describes your coverage, terms and conditions. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Coverage may vary by state. Coverages and rates are subject to individual insured meeting our underwriting qualifications and product availability in applicable states. RCIS is a registered trademark of Rural Community Insurance Company. RCIS is an equal opportunity provider. © 2019 Rural Community Insurance Company. All rights reserved.

# 2019 WEATHER OUTLOOK & HOW TO PROTECT YOURSELF

BRIAN O'HEARNE

We continue our discussion of our 2019 Weather Programs that cover the entire United States east of the Rockies. eWeather has developed compelling weather hedge programs that should be deployed every year for extra irrigation expense for irrigated crops and water requirements for dryland crops, as well as a heat at pollination hedge that combines high overnight low temperatures as well as high daytime temperatures into a Damage Degree Unit (DDU™) hedge, which we discussed in the last issue.

Now, however, we are discussing hedges for conditions that may be too wet and delay or prevent planting. With these new programs, 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 to help you market your crops when prices are at their highest, which is early in the season when there is the greatest weather uncertainty.

The map to the right is the long lead precipitation outlook made March 21st for May, June and July. For the first time since the flooding in 2011, we are experiencing conditions which may be too wet at planting after the wettest winter (December 2018 through February 2019) in the United States on the 124-year record. Record flooding in Nebraska in March with heavy rain on top of a dense snowpack was devastating.

**Excess Rainfall Guarantees:** eWeather has all of the PRF grid points in Kansas and Nebraska priced for excess rainfall guarantees for May 1 to June 5. Given the release date of this issue we will also have later planting windows available. These rainfall guarantees are priced from 100% of normal rainfall up in 20% increments to 200% of normal rainfall. Research conducted through the Iowa Soybean Association found that a soybean farmer planting just 15 days later than the optimal planting window could lose up to \$125 per acre in revenue, and research conducted at the University of Illinois found that a corn farmer delayed by just 20 days could lose up to \$100 per acre in revenue! These excess rainfall guarantees protect this yield loss on delayed planting as well as cover prevented planting or switching costs.

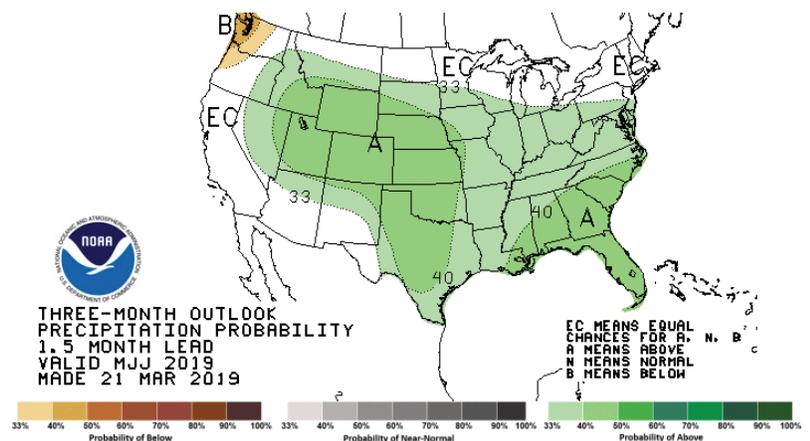
Here is an example of a May 1 to June 5 excess rainfall hedge for Grid 25318, just east of North Platte, Nebraska.

Start Date:	5/1/2019	<b>160% of Avg</b>	<b>180% of Avg</b>
End Date:	6/5/2019	Premium - \$11.17	Premium - \$7.71
Avg	3.78"	Strike - 6.05"	Strike - 6.8"
Max	8.31"	Exhaust - 8.31"	Exhaust - 8.31"
Coverage	\$100.00	Break-Even - 6.3"	Break-Even - 6.91"
		Payout per Inch - \$44.25	Payout per Inch - \$66.23

The Excessive Precipitation Program is simple and objective:

- Choose the acres, pick your coverage period and elect your dollars of coverage
- Get paid when the weather event happens, no proof of loss, no claims process and timely payments

Contact The Home Agency for more information and a quote for excess precipitation coverage or any weather risk you are concerned with.





# 10 THINGS MILLIONAIRES DO AND YOU CAN TOO!

AL KUZMA

Remember the game show *Who Wants to Be a Millionaire?* British in origin in which a contestant answers a series of questions with progressive degree of difficulty. If successful, they come out a millionaire!

Many people think becoming a millionaire is a matter of luck, but think again. In doing some research, there seems to be some constants in behavior that millionaires do that the “mere mortals” do not. I found these quite interesting, my hope is they inspire and help you as well.

1. **Millionaires are lifelong learners and voracious readers.** President Harry Truman once said “not all readers are leaders, but all leaders are readers”. Warren Buffett, the Oracle of Omaha and “World’s Most Successful Investor,” reads for an hour a day. Mark Cuban, entrepreneur and owner of the Dallas Mavericks, reads for three hours a day. Maybe you’ve heard of Bill Gates? He reads 50 books a year.
2. **Job Stability:** Millionaires tend to stay with one employer for a very long time, sometimes 30 or 40 years. Longevity in the workplace can result in a very nice salary and a fat 401k, and if you are lucky, to have a pension-income you and your spouse cannot outlive in retirement.
3. **Budget:** Millionaires tend to live modest lifestyles. They have a budget and they stick to it.
4. **Owners:** Business owners, partners and other employees that are “fully vested” in a company tend to end up with substantial savings and company equity. Many millionaires own their own businesses.
5. **Steady savers:** Not only do millionaires live on a budget, they are also steady savers. They regularly tuck a little away each paycheck into regular savings, 401k, investments, cash value life insurance or a good old-fashioned savings account. In addition, they “save the raises”. Whenever they get a pay raise or pay off a bill that creates “discretionary income” they have a tendency to save this new money rather than increase their lifestyle.
6. **Investors:** Millionaires invest in stocks and other equities, such as mutual funds and managed money accounts. These investments are held for a long time, in many instances, decades. Dividends are reinvested over time to participate in the long-term growth of the economy. This makes them different from savers who only invest in CDs or money markets.
7. **No Fancy Toys:** Very few millionaires own \$3,000 watches and wear \$5,000 custom-made suits. A surprising number of the “rich” buy their cars used.
8. **Debt:** One of the biggest myths of the rich is they see debt as a tool. Not true. If they want something they can’t afford, they save and pay cash for it later. Most have no mortgage. They understand how 2 or 3 extra mortgage payments a year can quickly release them from the bondage of “paying the man”.
9. **Own real estate:** Financially savvy people understand that it’s better to own than rent. As a consequence, not only do they own their own homes, but they also own rental and investment real estate. They understand real estate can provide not only appreciation in value, but also cash flow and provide tax benefits as well. I personally know a number of millionaires who have second or vacation homes that not only have been a smart money move, but also have brought their families closer together.
10. **Generosity:** Millionaires tend to be generous. They believe in the theory “you reap what you sow”. They believe in extending a helping hand. JK Rowling of Harry Potter fame is now a billionaire. It hasn’t always been like that. For years she struggled with poverty and knows the stress it can make for a family. As a result, in 2016 she donated \$160 million to charities near and dear to her heart.

I hope you gained a little insight as to how the “other half lives”. To quote William Jennings Bryant, “Destiny is not a matter of chance, it’s a matter of choice”.

Until next time, may God bless you.



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

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# BALDONADO PERSONALS

Every year after sales closing on March 15, I head to the mountains to do a little snow skiing. If you have been receiving this magazine for multiple years, you know that I have been doing this with my daughters now for 29 years straight. It's a tradition that I plan on keeping for as long as I am able.

This year, not only did the three girls; Sara, Morgan, and Megan join me, but so did Morgan's husband, Kyle Yardley; Megan's husband, Andrew Bellamy; and my wife, Sharri. Sara's four sons; Hudson (9), Axten (6), Hollis (3), and Carver (3) also made the trip up the mountain to be there with all of us.

It comes as no surprise that Hudson is becoming quite the skier. He has no problem beating Grandpa down the mountain. Right behind him is his brother, Axten. Hollis and Carver are still in ski school and will be there for a couple more years. Time will pass quickly and before too long all four will be flying down the mountain with Grandpa. Side note: This past year I saw another grandpa with four grandkids on the mountain all at the same time and it looked like he was herding a bunch of cats. He had kids going everywhere! Yikes!

It's always a great week in the mountains with the kids and grandkids. It is something that I look forward to each and every year, and am thankful to have the opportunity to continue doing so.

*fin*



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