

THE

# HOME AGENCY

MAGAZINE



## **President's Thoughts**

KEVIN ROSS, PRESIDENT OF  
THE NATIONAL CORN  
GROWERS ASSOCIATION

## **P&C**

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HOUSE AFFECT MY INSURANCE?

## **Team Jack Radiothon 2019**

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# PRESIDENT'S THOUGHTS

## INTRODUCING THE NEW PRESIDENT OF THE NATIONAL CORN GROWERS ASSOCIATION

### KEVIN ROSS

Fall Greetings to everyone! Jim asked me to do a guest spot for the “President’s Thoughts” this month. He always has great insights into the industry as well as some great anecdotal pieces, so I hope not to disappoint!

On October 1st, I had the incredible privilege to take over as National Corn Growers Association President. I’m looking forward to a great year with a lot of wins for agriculture. To help achieve that, we will be building new partnerships and strengthening old ones with our connected input suppliers, animal agriculture allies, and biofuels sectors to name a few. I cannot express with enough sincerity to do it justice, the level of gratitude to others that have allowed me this unique opportunity to represent growers. Truly though, none of this is about me. This job is all about the farmer, the tools to make them successful, and the corn industry that is so important to American agriculture. The organization was founded over 50 years ago now, and I always wonder exactly which issue it was that started visionary growers down the path of creating this voice. Since that time, the association has grown to over 40,000 members and represents 300,000 checkoff contributors.

Briefly, many of you know that the checkoff dollars can only be used for research, promotion, and education. While separately, membership dues afford us the ability to lobby on behalf of the grower in Washington D.C. or at state levels. In the corn industry, checkoffs are administered through the states and each state funds NCGA for certain projects and initiatives that grower leaders deem important to the industry. Both sides, membership and checkoff, are vitally important to the work NCGA does. One without the other is much less effective on an entire industry level. Long term wins over the course of many years include work to formulate a robust renewable fuels market, influence trade deals, multiple farm bill program wins, regulatory influence on chemicals and biotech, plus helping build tools for and protecting crop insurance. Over the course of time, NCGA members and its grower leaders have accomplished MUCH, MUCH more than these items, but I wanted to give you a few examples. The takeaway for me though is that through changes in politics, economics, weather, and the changing direction of the consumer, we must continuously adapt. Just like on my farm and yours, the needs are different at different times. One size policy doesn’t fit all, but more importantly the policies and projects must change and be relevant to today’s issues.

Enough of the background of National Corn, let’s talk a little about some of the recent accomplishments and goals for the future that will undeniably help your bottom line. First, let me touch on the last few months with Small Refinery Exemptions (SRE) and the Renewable Fuel Standard (RFS). I don’t think there are many folks in agriculture that would argue the RFS created a much-needed boost to agriculture and rural America.

We will continue to work for demand creation, such as this, to help our future. As many of you know I have sat on a biodiesel board for over ten years now and built it with a bold group of individuals. Like many ethanol plants, we solicited dollars from folks that were fed up with foreign oil discussion and wanted to create jobs in their local area. The RFS helped do that, but was designed for cleaning the emissions from fossil fuel usage. It wasn’t just rural America that is a winner in this policy; all Americans get a chance to breathe better air with less smog in cities. Most of us can all remember the major smog issues of the ’70s and ’80s and when they banned MTBE in gasoline—VOILA!—ethanol to the rescue. It is still the cheapest source of octane and now we are working to prove how much carbon (CO<sub>2</sub>) we can sequester, all while producing our crop. Some of the discussion has changed, but therefore we continue to fight to gain access to the fuel market.

Farm Bills have, for a very long time, attempted to give tools to the farmer to be profitable. When I started farming, we were still in the LDP era. That’s not something I want to go back to, but also at the time it was a useful tool. Before that was





set aside years, CRP, and even government storage. We clearly have gotten more to a market-based system, but none of these policies are ever perfect. We continue to grow, adapt, and move forward. Again, reasons why continuous engagement is needed, times change, and so do the needs of the farmer.

Trade agreements have evolved so much over the years that I could do a whole dissertation on them alone, but simply put, we need trade and the world needs our ag products. World economies change and the people or countries with money to buy our crops and meats constantly evolve. Most of us can't even go to Mexico and order the right food, let alone sell millions of tons of grain to another country. We must have people placed in these markets to understand them and communicate about our commodities.

Lastly, I would be remiss if I didn't talk about crop insurance and the level of importance farmers place on it. You wouldn't be reading this magazine if you didn't know what it means to your bottom line. Many would not know of the changes over the years that have been created through farmer initiatives at state and national levels. Looking at pilot programs, rate reductions, prevent plant issues, harvest prices, and revenue protection, etc., NCGA could not take credit for all these pieces, but I can just about guarantee that NCGA growers and staff have had a major influence on rules, implementation, and defense of many, if not all, of these critical pieces of your profitability.

The fact is these are a shortlist of the things that many have gotten involved with at NCGA. We cannot be complacent because attacks on our industry of corn and more broadly of agriculture will not stop. The advantage for us is that we aren't going anywhere. Agriculture is an industry that will ALWAYS be present. Corn itself is such an amazingly versatile and valuable crop that it's highly unlikely to be unseated as king. Your fellow grower representatives need your help, your voice, and your influence to guide this organization and others that affect you.

Never in my wildest dreams did I think I would be elected by peers to represent Ag at this level. The broad experiences I have been lucky enough to be a part of in agriculture have prepared me well. The year ahead will undoubtedly have unexpected challenges and I welcome the opportunity to tackle them along with my peers like you to find solutions and get results. As I mentioned above, "Corn is King" and we will continue to build the demand for it to keep it at the top while assisting in your ability to stay profitable.

I want to thank all of you for being The Home Agency customers on behalf of Jim, the Baldonado family, and The Home Agency family of employees. The Home Agency isn't successful unless you are. Speaking on behalf of the great staff, they want to help protect your crops, livestock, and assets. They know the most important tools to keep you in the game. Stay safe this fall! Again, thanks to Jim for allowing me to be a guest writer of the President's Thoughts. It's going to be a comeback year for agriculture; we'll make it happen together.

Kevin Ross,  
President, National Corn Growers Association



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# CROP INSURANCE UPDATE

CINDY DAVIS

President Ronald Reagan was in Las Vegas many years ago, addressing the annual Farm Bureau meeting, when someone recognized him and asked him why a bunch of farmers were in Las Vegas. The President's reply was epic, "Buster, they're in a business that makes a Las Vegas crap table look like a guaranteed annual income." I'm sure there have been many years since then that would support that statement, and 2019 was certainly one of them in the Midwest. Flooding, blizzards, storms, and commodity price barriers name just a few. Producers seemed to face one obstacle after another, yet they persevered as they always do! For many of them, it's much more than a job or a piece of land. It's their family's heritage and future. That's what also makes a crop insurance agent's job fulfilling; knowing what we do will help keep their operations moving forward, even in the eye of disaster.

## 2019 Row Crop Harvest

I am writing this in mid-September, and although summer has shown back up this past week, there is a feeling of fall in the air, especially at night. The days are getting a little shorter and I can hardly wait for pumpkins, fall foliage, and everything that comes with this time of year—which includes harvest!!

By the time you receive this issue, some will be done with harvest and others may still have a ways to go to finish up. Hopefully Mother Nature cooperated during harvest since she was in the spotlight earlier in the year! As you finish up and get your records organized, here are a few things to keep in mind:

- If you had grain remaining from last year stored on the farm, it has to be measured before adding any new crop grain to the same location. When storing grain on the farm, be sure to mark each bin or storage structure clearly for each separate unit added to the same location.
- Production should be kept separate by unit, even if you elected Enterprise Units on the crop. Commingling grain will be very detrimental and could even take you completely out of a loss.
- If not already listed on your scale tickets and ledger sheets, it is a good idea to mark the production records with the unit number and legal location.
- When utilizing precision farming techniques and records at loss time, your planting records will also be needed, as well as your written calibration report for each crop.
- Native Sod acres/production must be kept separate from another acreage within the field. Contact your agent with any questions concerning Native Sod.
- Never destroy any portion of a crop until you have been in contact with your agent and an adjuster has given consent to do so. Destroying a crop, without consent, could jeopardize a loss and have a very negative effect on your approved production history.





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

When you report your production, your agent will be asking for a “record type” with your figures. This RMA requirement began with the crops harvested in 2018. Some of the more common “record types” are production sold/commercial storage, farm-stored—measured by the insured, automated yield monitoring system, farm-stored measured by the company, livestock feeding records, claim for indemnity, and non-loss appraisals. Your agent will be asking which record type you maintained and will mark these codes on your production reporting forms.

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

The harvest prices for 2019 row crops will be set during the month of October for Revenue Protection plans (RP). Keep in mind that if the harvest price comes in lower than the base price, which was set during February, you may have a price loss indemnity, even if you harvest over your guarantee bushel. Another good reason to get your production turned in to your agent. The chart detailing 2019 row crop prices is 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, SD	\$4.00	Dec. Corn CBOT Oct. 1 - Oct. 31
Grain Sorghum	NE, KS, IA, CO, SD	\$3.94	*Dec. Corn CBOT Oct. 1 - Oct. 31
Soybeans	NE, KS, IA, CO, SD	\$9.54	Nov. Sbean CBOT Oct. 1 - Oct. 31

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

### 2020 Winter Wheat: Acreage Reporting Deadline

And just like that, we go into a new decade, how can that be? The 2020 Winter Wheat crop year began in September when producers elected their coverage. The next deadlines are quickly approaching. Wheat production from the 2019 crop year should have already been reported; however there are still a couple of weeks to make any changes or to get it to your agent. November 14th, 2019 is the production reporting deadline. The very next day, **November 15th, 2019 is the acreage reporting deadline for the new 2020 Winter Wheat crop year for Nebraska and Colorado. The deadline for acreage reporting in Iowa and Kansas is December 15th, 2019.**

Once again, all acres need to be reported down to the field level, or common land unit (CLU). This would include farm number, tract number, and field number of the acreage. There are several options available that will help you and your agent complete your acreage report with this prerequisite taken care of. If you have certified your acres with FSA, bring those documents with you to assist in reporting to your agent. You can also bring in the map books that The Home Agency prints and sends to you, with all your planting records. Another option is automated crop reporting for those of you who utilize precision farming techniques. Regardless of the option, if acres are not reported by CLU, then the acreage is considered unreported acreage and misreported penalties will apply including denial of any liability for those acres. Get in to see your agent soon; they can assist you in reporting your winter wheat acres. Remember, all acres must be reported, whether or not they will be insurable. If you have a wheat policy but did not drill any acres this fall, your agent will still need your signature on the acreage report reporting zero acres. Prevented planting acres should already be turned into your agent so that losses could be turned in. These acres also need to be reported on your acreage report.

Let your agent know as soon as possible of all added land to your farming operation. If you are adding over 2,000 acres of cropland, a written agreement request may need to be sent to RMA before the acreage reporting deadline. Verify all information reported on your policy. Once you receive your confirmation of coverage or schedule of insurance, double-check that all information is accurate.

The chart below contains the 2020 Winter Price Projected Prices for Yield Protection (YP) and also Revenue Protection (RP). It also includes the tracking dates for the Harvest Prices that will attach to the RP plan next June and July.

*Article continued on next page...*

### 2020 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, SD	\$4.48	Sept. KCBOT July 1 - July 31
KS	\$3.35	July KCBOT June 1 - June 30
IA	\$4.94	Sept. CBOT July 1 - July 31



### Pasture, Rangeland and Forage Program

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

PRF coverage is available in the 48 contiguous states except for a few grids that cross international borders. Producers are given several coverage options to be able to tailor the coverage to their farming operations. They will need to choose between haying or grazing production (or both), coverage levels, index intervals, irrigated practice, productivity factor and the number of acres insured. The deadline to purchase a PRF policy is **November 15th, 2019** in our area. As you can see, there are several choices to be made when purchasing a PRF policy. Give your agent a call today to inquire about this type of coverage.

### 2018 Farm Bill

Producers were able to start enrollment in Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) for the 2019 crop year in early September. The 2018 Farm Bill reauthorized and made updates to these two USDA Farm Service Agency programs. This is the first time producers have been able to change their elections since the 2014 Farm Bill was implemented. The 2019 election opened early September 2019 with a March 15, 2020 deadline. The 2020 crop year election was scheduled to open on October 7, 2019 with a June 30, 2020 deadline. Producers will make an election that will apply to both the 2019 and 2020 crop years. For crop years 2021 through 2023, producers will have the opportunity to make new elections. Farm owners cannot enroll in either program unless they have a share interest in the farm. Also during this time, farm owners will have a one-time chance to update PLC payment yields that take effect beginning with crop year 2020.

We encourage you to set-up an appointment at your local FSA office to sign up for these important programs. There may also be other programs available for you there, as the USDA announced back in September other resources available for farmers hurt by 2018 and 2019 disasters.

Don't hesitate to give us a call with any questions, we are always here to help. We hope harvest goes well for everyone and you all get time to rest and relax very soon! Wishing you all a very blessed Holiday season.



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# LIVESTOCK RISK PROTECTION

ARLYN RIEKER

Fall is one of my favorite times of the year, as we gather the harvest and look forward to the benefits of the year's labor. Whether it be crops or livestock, this time of the year gives a great opportunity to see the results and accomplishments of the hard work put in by the producers. Producers are busy chopping silage, drilling wheat, weaning calves, and getting ready to harvest. Those I have visited with have mentioned the weaning weights are good and the calves are healthy. In most areas, the cattle have had an abundance of grass.

I have personally been out of the cattle business now for about 15 years, but as Deb and I were visiting with a Livestock and Ag supply dealer in Kansas last week, I noticed some things. Ivomec, Dectomax, and BVD vaccine, I could go on and on about the livestock products I recognized that are still viable risk management products a producer utilizes to sustain a healthy cow/calf herd. One other product that has stayed the same is LRP. It is a great tool to have in your toolbox to maintain profitability in your cattle operation.

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

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.

Another consistency in the cattle market is volatility. With increasing expenses, many cow-calf producers have seen that the margins are tighter. With the profit margins being tight, many producers are looking at LRP to protect their profits. Looking at the Feeder Cattle Index chart (daily weighted average of 700-899# steers) in 2018, we had a span of \$22/cwt. ranging from \$134 to \$156. 2019 we have seen a span in the range of \$16. If you are selling 800# steers, that is a loss in value of \$176 to \$184 in 2018 and \$128 in 2019. Currently, the LRP cost for an 800# steer is about \$38 per head (\$4.75/cwt.) for protection we are writing for next spring. None of us know what the future market will be, but if you have \$16 drop in the market on an 800#, the result is a loss in value of \$128/head minus the \$38 cost you are netting a positive \$90 per head by using the LRP.

Here are some actual coverages and results we have seen this year on some endorsements written:

- 200 head of 900# steers with an effective date of 4/1/2019 and End date 8/26/2019, the coverage price was \$155.99 and ending Price of \$138.38. The total premium was \$8,339 or \$41.70 per head and loss payment of \$31,698 or \$158.50 per head.
- Numerous endorsements for 599# steers with premiums around \$28 per head and losses paid out averaging \$81 per head.

We have been writing coverage on all types of cattle ranging from lightweights up to 900# calves. Currently, the heavier steer and heifer weights seem to be the types most producers are interested in, whether it is for their own cattle herd or for cattle they are purchasing to background into the spring months.

On another note: As some of you may know Kirk Winheim is now in the office in Bertrand on Monday and Thursday. He is also in Loomis on Tuesday and Friday. Kirk and I will be working together to provide you with your LRP and crop insurance needs.

Please give us a call if you have any questions regarding LRP and the protection it provides. I hope all of you have a good fall and safe harvest.







# HERO FLIGHT: ARMY ASSIGNMENT LEADS TO MARRIAGE AND PATH FOR HIS FUTURE LIFE

ORIGINALLY PUBLISHED IN  
THE GOTHENBURG LEADER

Dan Tinlin had his sights set on the future when he joined the U.S. Army.

"The reason I joined was because I got the GI Bill. It expired at midnight, and I was sworn in at 11:30," said Tinlin.

It was 1955, and Tinlin had been living in San Antonio, Texas. His enlistment only took him about eight hours from home when he headed to Fort Bliss, Texas, for basic training. While there, he signed up to be a part of the medical corps.

"I spent another three months in medical basic training at Fort Sam Houston's Brooke Army Medical Center. I had been doing some swimming and diving in a water show in San Antonio, so going to Fort Sam allowed me to continue to do that when I was off," he said.

In September 1955, Tinlin went to Fitzsimmons Army Hospital in Denver to join the 171st Medical Field Service unit.

"While I was there I worked in different wards, including the leukemia ward for about six months and the tuberculosis ward for three or four months," Tinlin said.

He even spent time in the pediatric ward.

"I changed a lot of diapers," he laughed. That was a far cry from some of the other wards, he said.

His tour began about two years after a truce was signed officially ending hostilities in Korea. But the armistice didn't stop the injuries.

"I did work in some of the wards where the soldiers were coming in who had been shot up. Everybody is told that didn't happen then, but it did. A truce was signed in 1953, but the war never ended. It's a very strange situation. And the stories those wounded soldiers told were horrible."

Tinlin spent the remainder of his time at Fitzsimmons in the dental service making dentures when he found out he was being deployed to Germany.

"I was standing in line waiting to go when they said I was the last one on," he recalled. "The guy behind me said, 'Oh, darn it! My wife and I really wanted to go.' So I let him have my spot."

Tinlin admits he later had some mixed feelings about that decision.

"I would have liked to have gone to Germany, but after some

of the things I heard and saw, I'm glad I didn't have to leave the states. But I sure would have if I would have been called."

He was discharged Jan. 31, 1958, not knowing for sure what his next step in life was going to be.

"One of my roommates was working in the accounting department at Frontier Airlines and said they needed help, so I went to work there. After about three or four months, I became a sales rep for Frontier," he said.

It was while working for the airline that he met his wife, Sharon Aden.

"We met in the cafeteria at a hangar," Tinlin said. "She was a United Airlines flight attendant and was from Gothenburg. After we got married we decided we wanted to raise our kids in a small town, so we moved here in 1962."

The couple purchased the local bowling alley and ran that for several years. In 1990, Tinlin partnered with Jim Baldonado and started The Home Agency, a local insurance business where he continues to work.

Tinlin is one of the veterans who will take part in the Dawson County Area Hero Flight, leaving Lexington Sept. 25.

"I'm really excited about the Hero Flight. I've been to Washington, D.C., a number of times and have seen the changing of the guard two or three times. And I get cold chills every time," he said.

Making this visit even more memorable for Tinlin will be participating in the laying of a wreath at the Tomb of the Unknown.

"It is such an honor to get to lay the wreath. I was chosen not because I deserve it, but because I'm the oldest Army veteran on the trip," he said.

He admits he hesitated to sign up for the trip since he did not go overseas, but friends encouraged him to do it. And his son, Jeffrey, volunteered to be his dad's escort. Tinlin said he is looking forward to the visit to Arlington National Cemetery but is perhaps most looking forward to seeing a memorial.

"I have only seen the Korean Memorial during the daytime, so I'm really looking forward to seeing it at night. Just thinking about it gives me chills."





# TEAM JACK RADIOTHON 2019

## SARA ROSS

September 26, 2019, was a big day in Elwood, NE. It was a day where a community of 698 came together to support a major cause. A day where over \$127,000 was raised to fight the #1 leading cause of cancer deaths in children—pediatric brain cancer.

Twenty-eight thousand children are living with the diagnosis of a primary brain tumor, yet their treatment has remained unchanged for over 30 years. The Team Jack Foundation's mission is to raise money to fund impactful pediatric brain cancer research and work to create national awareness for the disease.

The Team Jack Foundation was formed out of a grassroots movement that started in Atkinson, NE. You may remember little Jack Hoffman when he ran for a touchdown during the Husker's 2013 Spring Game. With the help of his friend, NE running back Rex Burkhead, they launched pediatric brain cancer into the national spotlight and have been raising money for research for it ever since.

This year, for the 7th Annual Team Jack Radiothon, which was hosted by The Home Agency, they raised over \$127,000. That's nearly double what was raised last year! And all they did differently was move the radiothon to a little small town in south-central Nebraska. There was a community bake sale, the local preschool raised "Pennies for a Purpose" which amounted to \$272.49, the entire Elwood K-12 grade visited that afternoon and brought many donations with them, and the Gothenburg Swedes volleyball team with their head coach, Bryson Mahlberg, stopped by with a donation on their way to their volleyball game that afternoon. So many people from Elwood and surrounding areas swung over to make a donation in person and called in or donated online. It was an incredible turnout!

Jim Baldonado, the owner of The Home Agency, said, "It was great to see everyone who stopped by today to donate. I also enjoyed chatting with those who asked for me specifically on the phones today. I was humbled by everyone's generosity. I also want to thank The SteakMaster, who donated the hamburgers and brats for lunch, all the guys who grilled them, and also Larry Paulson with Paulson Inc. for donating the new Team Jack tent to the foundation. There are many others, all The Home Agency staff, friends, and family, and everyone that donated that made this day possible, THANK YOU!"

"This year's radiothon has certainly been our best yet raising over \$127,000. We are so thankful to everyone who came out and supported this event. We are overwhelmed by the support from Jim and Sharri Baldonado, their family, his team at The Home Agency, and the entire community of Elwood. It is humbling to see communities and an entire state come together to support a cause, and we are grateful they did this to support our cause: funding child brain cancer research. These dollars are going to help kids and truly make an impact on their lives," said Andy Hoffman, Board Chair and Co-Founder of Team Jack.

Again, thank you to all who sent in, called, or donated online. Your donations are going straight to fund improvements in pediatric brain cancer research. If you would like to donate still, please visit [www.teamjackfoundation.org/homeagency](http://www.teamjackfoundation.org/homeagency). Thank you!





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- 1., 8. Austin Davis
- 2., 10. Diane O'Donnell
- 3., 7., 9. Sharri Baldonado
- 4., 6 Jordan Namuth: Outy Obsession
- 5. Becky Jobman





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## FALL FAVORITES



10



# REGIONAL News

Hear from our  
agents in your area!

## **Dave Meyer**

*Ruskin, NE*

It is the 22nd of September as of this writing and harvest is upon us. With the low to mid 90's heat, and 20 to 40 mile per hour wind the last two weeks, it came on fast. Early reports on some shorter season dryland beans had yields up to 70 bushels per acre. Aside from some pockets of wind and hail damage, it looks like yields will be above average in south-central Nebraska.

I hope everyone has a safe harvest and can lock in some profits for the year.

## **Meghann Pursley**

*Benkelman, NE*

2019 has brought with it some unusual weather here in Southwest Nebraska. We started with below-average temperatures this spring, setting the corn back a week or two. This summer brought more rain than needed in some areas and almost completely skipped others. Naturally, with that rain came wind and hail-clear into the beginning of September. In the ten years I've done crop insurance, I've never turned hail claims in as late as I did this year. However, producers who were able to dodge the hail in most cases had a record-setting production year. A lot of producer's APHs will benefit next year for sure. Reminder: Multi-peril crop insurance protects against BOTH yield and revenue losses. That being said, it is important to report your production soon after harvest. A lot of producers knew they outgrew their original guaranteed wheat bushels but were surprised to learn they had a claim on the revenue side. The sooner you get your production turned in, the sooner we will know if you have a claim and get you paid. The confidence in knowing your multiperil insurance policy covers both of these perils is the reason Jim is always telling people to forward

market when the prices are high. No matter which way the market is trending, you will always have your guaranteed liability. I hope you used this strategy to lock in some reasonable prices, as it was anybody's guess where they would be from one day to another. As I'm writing this just a couple days after the beginning of fall, I wish you all a safe and bountiful fall harvest. This is my favorite time of year. Other than football and the holiday season, I'm mostly looking forward to the end of "Grasshopper Invasion 2019". Happy Holidays!

## **Andrew Bellamy**

*Ansley, NE*

Knock on wood, but at the time of writing this, we have only had a few isolated hail storms heading into harvest. The wet weather and soil conditions have played havoc with everyone this year from start to finish (combines, watch out for washouts!). Hopefully, early wet conditions won't have much of an effect on yield and test weight, but the next two months will tell.

Megan, Maverick, and I have been very busy the last few weeks as we just closed on a new house and none too soon with Baby #2 expected within the month. By the time you're reading this, our house will be a little more chaotic.

I wish everyone a safe and bountiful harvest.

## **Enos & Jill Grauerholz**

*Beloit, KS*

Currently in September, we are looking out the window at our nice-looking crop. We ponder, where will we pile it? We have many concerns over trade, although there are some positive reports. We are hoping by November the prices have rebounded and harvest went smooth.

It is easy to take revenue insurance for granted when you have had several nice crop years in a row. We can assure you that not too far away there is a weather challenge. Extreme weather has had a big impact around us. Flooding rain, big wind damage, and yet there are also really dry spots. We have been wet all year, yet have had two dry spells lasting 30 days. Others near to us haven't had enough rain the entire year. Revenue insurance with possible Added Price Option can help give us all some sense of ease. We will be showing you APO quotes in February for your next spring-planted crop. Here's to a smooth winter!

## **Rhonda Jones**

*Kirwin, KS*

It's the middle of September and fall harvest hasn't yet begun in the area. Farmers are gearing up to plant wheat, swathing their field, or trying to get it baled up. The soybeans are drying down and I look for combines to be test cutting later this week. July had several days of 100 plus degree temps and very little moisture. August brought some much-needed rain. Yields should be exceptional in the area. This month has been pretty dry so far and future forecast looks like we shouldn't have a problem getting the wheat planted, unlike last year!

My hubby will be having shoulder surgery in September and hopefully he gets healed up in time to help with the fall harvest. With that being said, I will be extra busy on the farm. Crop losses need to be turned in as soon as you are aware of the loss. If in doubt, contact me and I can go ahead and submit the loss. Timely submitted losses are very important to ensure prompt payment.

The family garden was very bountiful this year. Three hundred jars of green

beans were canned and I'm still canning salsa and freezing jalapeno poppers. Our two youngest grandsons won't eat store-bought green beans. A friend gave me a bunch of apples off her trees, so I froze them for apple pies, crisps, muffins, and a family favorite Apple Cinnamon Chip Scones. Our oldest grandson Cooper loves these and has been begging me to make them. Try your hand at making the scones, you won't regret it! The recipe can be found at the end of this section.

Fall time is very busy for the farm and ranch families. Please be careful around all the equipment, handling the livestock, and be aware of your surroundings.

Thank you for your business this year. I look forward to working with you in 2020!

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

It's the end of September and it feels like August—ninety to ninety-five degrees or higher. Our Indian Summer came early and hasn't left. We've had some good rains most all of the summer and crops look good, but right now Kansas and Nebraska could both use a rain.

Kansas milo looks amazing. The corn does as well. We've had adequate rain and some hail, but nothing outstanding. We are lucky for that. The crops that were late planted have come in and look to make a great harvest. We are keeping our fingers crossed.

Northeast Colorado is another story. Very, very dry during planting season. It is begging for rain. Well, they got the rain, but out here when it rains it hails somewhere. This year it hailed everywhere. I thought 2018 was bad, but 2019 is worse. So far this year, I have seen some of the worst hail damage on what was beautiful corn. Some fields were hit three or four times. Now what a lot of farmers have left is a mess waiting to harvest 80 bushel Irr. corn is not fun; you might say it's disheartening. Those that were adequately insured will be compensated, but some of the hailed corn was some of the finest you

will ever see out there.

What a business! Not only are we getting hailed out, but the leftover crops also aren't worth anything anyway. Give us a break!

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

Well folks, I can't believe I am saying this for the third time in 2019, but there is more Missouri River flooding. Truly an unbelievable year, to say the least. We send continued thoughts and prayers for our friends, family, and neighbors on that river bottom. In contrast, hill farmers around here appear to have an awful good crop again this year. After some exceptional yields the last two years in the majority of the region, it is hard to believe we could set records again, but it appears achievable. Even with the delayed planting, if the frost stays away for a bit this crop will finish out. The harvest moisture will continue to be the question and by the time you get this issue we will all know where yields ended up. The markets could be better, but keep your chin up and take advantage of the opportunities as they come. It feels to me like we are due for a few things to start turning toward the benefit of agriculture. Each person has their own set of circumstances that they are dealing with, but with many financial concerns, as well as the stress of harvest coming; it may just be extra important for you to make that call to the neighbor to make sure they are doing ok. Here is to a safe and bountiful harvest for 2019!

## **Apple Cinnamon Chip Scones**

### **INGREDIENTS**

3 ½ cups all-purpose flour  
1/3 cup brown sugar  
2 tsp baking powder  
½ tsp baking soda  
½ tsp apple pie spice or cinnamon  
1 ½ sticks frozen butter, shredded (or cold butter, cut into small pieces)  
1 cup cold buttermilk  
½ tsp vanilla extract  
¾ cup shredded apples  
½ cup cinnamon chips

### **INSTRUCTIONS**

Preheat oven to 400 degrees. Line a large, rimmed baking sheet with parchment paper.

Combine dry ingredients in a large bowl. Add butter and cut in with a pastry blender until peas size or slightly smaller. Add the buttermilk, vanilla, apples and cinnamon chips. Stir together with spoon and may need to use hands as batter will seem dry until combined. Divide dough in half. Make into a ball and flatten to 7 inch circle. Cut into 6 triangle pieces. Place on prepared pan. Do same to other ball. Bake for 15 minutes until just lightly golden brown and no longer doughy in the center.

Brush with a glaze made of powdered sugar and water while still warm.

Yields 12 scones

**\*\*You can freeze the dough after shaping into triangles. Thaw overnight in the refrigerator and bake the next morning.**



# YES, WE CAN INSURE THAT.

CORBETT HAHN

A few weeks back, I had a client call me about insurance for his daughter's wedding. His dilemma was that a friend of his was allowing him to use his building for the wedding reception. He was worried about liability coverage for this event since it was not on his property. I told him that we have companies that provide event coverage for exactly these types of situations. This also made me think to myself, what else do we insure that our customers might not know or think about?

## Special Event Liability Coverage

Event coverage can be used to cover many different types of events. Like in the example above, weddings and wedding receptions are sometimes held at unique places or places that aren't typically used for that type of event. The question of liability gets complicated. With an event liability policy, we can cover the host of the event as well as the property owner for general liability. We can also provide host liquor liability if alcohol will be provided.

## Vision and Dental

I find more and more people asking about vision and dental insurance. We do offer vision and dental coverage. The big thing here is making sure your health provider is in the plans network. We have a few different companies, so we can make sure we are using a company that your doctor works with.

## Medicare Supplement

If you want an example of how the government can take something and turn it into a confusing mess, just look at Medicare. If you're about to turn 65 or know someone that has, you know that you get buried with solicitation offers for Medicare Supplement insurance coverage. If you called to speak with a representative, you probably got off the phone more confused than before. We do sell Medicare supplement and can sit down with you face to face to explain how the coverage works.

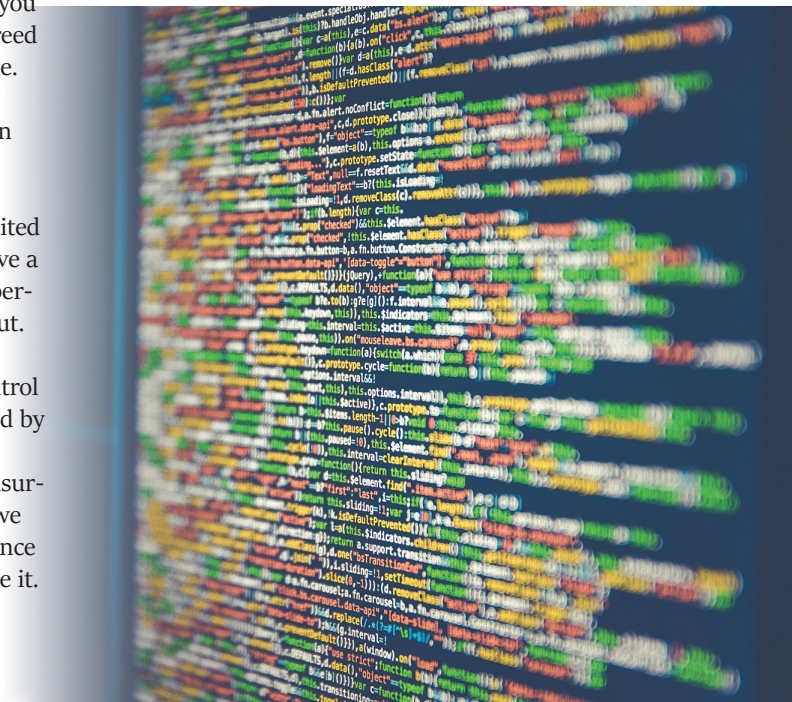
## Antique Auto and Collector Cars

We write a lot of antique and collector cars. The premiums are very reasonable and the coverage can't be beaten. Unlike some policies that restrict driving to parades and car shows, our policies, allow you to drive your cars for leisure use. The biggest advantage is the agreed value provision. These policies provide coverage at an agreed value. So if you insure your car for \$25,000 and it's totaled, you receive \$25,000. It really is the best and most economical way to insure an antique or collector car.

## Cyber (Business Only)

Did you know that one of the fastest growing crimes in the United States involves some sort of cyber attack? These attacks can involve a breach of employee or customer information, ransomware, or cyber-terrorism. Ransomware is one that you may be hearing more about. This is where an outside entity takes over a computer system and renders it useless. They will then demand a ransom to release control back to the owner. Claims like this can be costly but can be covered by a Cyber policy. Currently, coverage is limited to businesses only.

Most people know that we sell Home, Auto, Farm, and Crop Insurance. These are just a few examples of things you may not know we can insure. As an independent agent, we can sell almost all insurance products. If you don't know, just ask us. Chances are we can insure it.





# VACANT HOME INSURANCE: WHAT TO ASK

DEB ARENDS

Homes become vacant for many reasons. Maybe your home is for sale, but you haven't found a buyer yet. Maybe you've purchased a new home but won't move in for a while. It could be a rental property that's between tenants. Whatever the cause, there are some insurance risks that you should keep in mind.

You may be thinking, why get vacant home insurance when you already have regular homeowners insurance? Well, most homeowners policies exclude or limit coverage if the home is vacant, so you'll need more specific coverage.

Insurance coverage is extremely important for a vacant home because numerous dangers threaten vacant homes in particular. If you're debating whether or not you need a vacant policy, talk to your insurance agent! Here are some things to ask about:

## Cost

Vacant home insurance typically costs more than regular homeowners insurance due to potential risks like weather threats, fires, and vandalism. However, you may be able to get a discount by installing security systems around the house. Even if your insurance company doesn't provide a discount for extra security, it's a good idea that will make your home safer!

## Coverage

Each vacant home insurance policy is different. Many cover damage caused by fires, lightning, wind storms, hail, vandalism, and theft. Check with your insurance company to see what options you have. (Remember to ask if flood damage coverage is an option!) There are also different time lengths for policies. Many are 12 months long, but they could go up to four years, so find out what will work best for you. You'll also want to consider Liability coverage, which applies if anyone is hurt on your property and you're found legally responsible.

## Restrictions

Many insurance companies have different definitions of what is vacant and what is unoccupied. Additionally, there may be a specific time length distinction for the type of coverage. Restrictions can also be based on the age or value of the home. Discuss these variables with your insurance agent to find the coverage that works best for you!

Still not sure if vacant home insurance is for you? Contact your The Home Agency agent to learn more and get a quote. Overall, don't be afraid to ask questions about insurance.

*Information for this article is from Foremost Insurance Group consumer blog.*

# SNOW REMOVAL: IS YOUR LANDLORD RESPONSIBLE?

JULIE DORNHOFF

Do you dream of shoveling and snow blowing in a winter wonderland? No? You're probably not alone. It's a winter chore that needs to be done, but who is responsible? Typically if you own and live in your home, it's your responsibility to clear the snow on your driveway and sidewalk. However, if you rent a home or multi-family dwelling, things can get a little foggy as to who is responsible. If it wasn't discussed or is not mentioned in the lease, what are you supposed to do?

If you have a lease that does not specify whether your landlord will take care of snow removal, the responsibility may fall on you. This is something to negotiate in your lease before signing, especially if you don't love heaving the white stuff.

Another consideration is many local city ordinances require sidewalks, streets, and curbs to be clean and passable within a certain period of time, or you (or your landlord) could face a fine. If a person with disabilities is prevented access to a certain area from snow, or worse, gets injured on the sidewalks because someone didn't shovel, it poses an even greater and more serious problem.

For these reasons, it's very important to discuss who is responsible for snow removal before signing a lease. This also applies to basic maintenance for the home like mowing the lawn or raking leaves. Also, if you're physically unable to scoop snow, you should make sure the landlord documents their responsibility for snow removal in the lease.

This is also another reason to have a Tenant Home Owner Policy in place if you are renting. This policy includes coverage that protects you from being liable for injury caused to guests on or off your property.

Although you may strive to ensure a safe environment in your home for guests and visitors, hazards arise that you may have a responsibility for. For example, a guest in your home may trip on your step and fall, twisting an ankle. Additionally, your belongings may injure others while you're away from home, such as if your dog bites someone while you're playing at the park. In both cases, your Personal Liability protection on your Tenant Home Owner Policy will cover resulting costs and/or damage to your guests who visit your property.

So, if it's your responsibility to scoop the white stuff, bundle up and stay safe!!





# HOW DOES REMODELING MY HOUSE AFFECT MY INSURANCE?

DIANE O'DONNELL

Envision your house transformed into a welcoming space with fresh updates and extra room for the things you enjoy. With a remodeling project you can open up walls, add a bedroom, or upgrade the flooring to create a stylish look and improve the efficiency of your home.

Renovating your home can be exciting and overwhelming, and the last thing you may consider during the process is your homeowners insurance policy. If you didn't think about this, you are not alone. Communicating with us when modifications are made will help prevent your house from being underinsured and policy limits from not being enough to cover your house in the event of a loss.

In order to ensure your home is properly insured, our agency utilizes a replacement cost estimator (RCE). The RCE is a tool used to assess the cost to rebuild your home with similar materials if it is damaged or destroyed.

When adjustments are made that may impact the replacement value, it is the homeowner's responsibility to inform us so we can adjust the estimate. The replacement value of the home cannot be calculated correctly without us knowing about added features, and often that is last on the "to-do" list for you.

Guaranteed home replacement cost is a coverage with some insurance companies that you may already have or be eligible for if your home is insured to 100% replacement cost. It is designed to offer a cushion if there are unexpected additional costs to rebuild the home from the initial evaluation, such as the increased cost of building materials. However, if the home is not insured 100% replacement cost, this coverage will likely not apply, potentially causing a significant disadvantage upon claim time.

Keep in mind some updates can save you money on your homeowners' insurance. For instance, replacing the roof with a class 3 or 4 UL rated material, installing a security feature, sprinkler systems, water shut-off devices, or a backup generator may lower your rates or even offer a discount on your premium, depending on the company.

If you anticipate making renovations to your home, whether it's adding a new deck or remodeling your kitchen, ask us how this could impact your insurance policy to ensure you are protected financially during and after the project.

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



# RETRO NIGHT: A YOUTH ORGANIZED COMMUNITY EVENT

KRISTY DIEFENBAUGH

Elwood High School's Youth Engaged in Leading People (Y.E.L.P.) came up with a fantastic and fun community project for all ages. "Retro Night" included a car show, cruise night, and ended the evening with a drive-in movie, "Footloose".

The 2019 Elwood YELP Academy includes Kaydee Diefenbaugh, Matteya Gutierrez, and Alivia Knoerzer—all juniors at Elwood High School. These students are learning about leadership, time management, and personal development. Going into the program, they knew the end goal was a community service project. Rather than working individually, the three chose to work together. With the guidance from Melissa Vinzant, executive director of Elwood Area Foundation, the idea of Retro Night was born.

The organization for the event began last spring. These young women worked together to get approval from the Village of Elwood for the location of the car show and they spoke with the Ag Society for permission to set up the grounds for the drive-in movie. Diefenbaugh commented, "You don't realize all that has to go into it. We didn't realize we'd have to pay for the copyrights and the transmitter for the movie." This is where the girls decided to reach out to a sponsor. The Home Agency and the Jim and Sharri Baldonado family stepped in and incurred the costs so the event could remain free to the public.

Advertising for the event included flyers that were posted all around the village and through social media such as Instagram and Facebook. Maybe the biggest promotion was when the three girls were interviewed on NTV morning news program. Melissa Vinzant commented on how well all three girls interviewed, considering there was no preparation before the newscast.

All the publicity worked and there were 26 cars registered in the car show/cruise night. Rows of cars and pickups filled the field to watch the drive-in movie. The night was a huge success and many residents hope that this becomes an annual event!



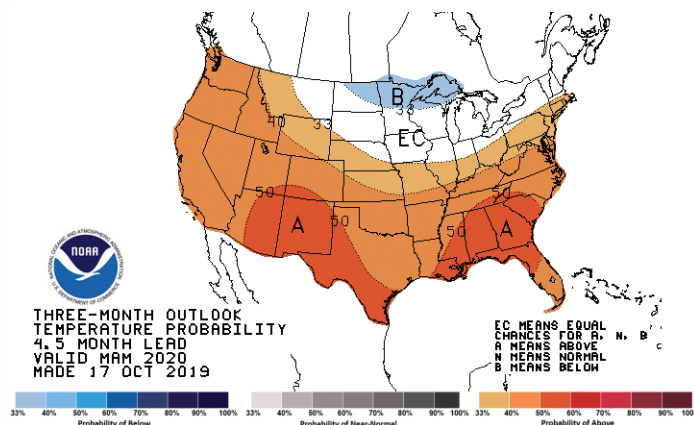


# 2019 WEATHER OUTLOOK: PROTECTION WITH EWEATHER

BRIAN O'HEARNE

In this edition, we continue the discussion of our eWeather Programs that cover the entire U.S. east of the Rockies. 2019 has been the wettest year on record for the continental U.S. and August was the wettest August ever for BOTH Nebraska and Kansas. Will we revert to average with a 2020 drought or will the wetness continue? eWeather has developed compelling weather hedge programs that should be deployed every year for extra irrigation expenses for irrigated crops and water requirements for dryland crops. If you are concerned about wet spring conditions, eWeather also has excess precipitation protection. Also, the heat at Pollination Program flexes based on planting dates and seed varieties to protect against excess heat at pollination and pod filling.

The long term forecast for next spring shows above-normal temperatures which could cause winter wheat to break dormancy early and subject it to a late spring freeze. eWeather has a new flex program that combines growing degree days (GDD) and freezes to both lower the cost of the protection as well as increases the effectiveness of the hedge.



Finally, with the recent legalization of Industrial Hemp, eWeather Risk and The Home Agency are experts in minimizing your risk for prevented planting, weather conditions that could elevate the THC content to unacceptable levels, brand new hail programs, and prevented/too wet at harvest.

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. This will help you market your crops when prices are at their highest, which is early in the season when there is the greatest weather uncertainty.

All of eWeather's Programs are 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

For more information and a quote for any weather risk you are concerned with, contact your The Home Agency agent.





# LEADERS ARE READERS

AL KUZMA

Hopefully, by the time you read this, the harvest is over, Thanksgiving is in a couple of weeks and the Christmas catalogs are stuffing your mailbox.

Today is September 19. Stanford defeated the Huskers in volleyball last night 3-1 and the football team plays at Illinois. Both the volleyball and football teams should be considerably better now.

Maybe you find yourself with some extra time on your hands. What to do? Netflix? Football? Ever thought about reading?

I try to read or listen to audiobooks for one hour a day, something related to personal finance or self-development. Very rarely do I not pick up an idea or thought that is new to me. If you're looking for a good book(s) for the cold days ahead, you might consider these:

1. *The Secret* by Rhonda Byrne. This is one of my all-time favorites. I read or listen to this at least twice a year. The central theme is the Law of Attraction; meaning thoughts become things. You get what you think about. If you're focusing on the fact that you don't have enough money, you're in poor health, have bad relationships, or your ample waistline, guess what? What you think about comes about. Your thoughts control your actions. Author Byrne lays out a three-step process to get what you want: ask, believe, and receive. This is based on a quotation from Matthew 21:22 "and all things, whatsoever ye shall ask in prayer, believing, ye shall receive." She also highlights the importance of gratitude and visualization. The later chapters describe how to improve one's prosperity, relationships, and health. The book was also made into a movie. I highly recommend it.

2. *The Slight Edge* by Jeff Olson. Remember the 2015 Iowa Hawkeye football team? They went from 7-6 in 2014 to 12-0 in 2015. How did they do it? A large part of their success was this book. The concept behind the Slight Edge is 80% of life is just showing up and doing the little things consistently day after day. The decisions you make have a compounding effect. You already know how to do everything it would take to make you an outrageous success. All you have to do is keep doing the things that have gotten you this far and master the mundane. This is one of the best books I have ever read. Again, I highly recommend this one.

3. *Think and Grow Rich* by Napoleon Hill. One of the all-time classics. It was first published in 1937. At the age of 25, Napoleon Hill met and interviewed Andrew Carnegie, industrialist, entrepreneur, and philanthropist. Intrigued by Carnegie's

assertation that the path to success could be broken down into a simple yet comprehensive formula, Hill accepted Carnegie's challenge to study and interview more than five hundred extremely successful individuals to determine to what they owed their vast achievements. Hill identified thirteen principles that every person serious about achieving success should adopt. I must admit that I found this one a little more laborious than the prior two. Having said that, I can't stay away. I've read and reread this at least three times, every time picking up new information each time. Take good notes or better yet get several friends or colleagues to read it with you and have a weekly discussion. Everyone will win.

4. *The Richest Man in Babylon* by George Clason. I find this a wonderful read. It was particularly captivating because the author was educated at dear old Nebraska U! First published in 1926, this classic dispenses financial advice through a collection of parables set in ancient Babylon 8,000 years ago. Parables are simple stories used to illustrate a point or teach a lesson. The main character in the book is a fictional scribe by the name of Arkad, who became "the richest man in Babylon" by following a tried and true system. Arkad's advice to generate money and wealth is titled "Seven Cures." His "Five Laws of Gold" teach how to protect and invest wealth. Arkad's advice is centered on paying yourself first, living within your means, investing in what you know, and the importance of long term savings. I enjoyed it so much I read it a second time. I have recommended it to many.

5. *The Bible*. The ultimate life guide. Jesus and the Bible mention money a lot. Of the 38 parables that Jesus told 16 of them were about money. One of the Google searches I did revealed that money was referred to approximately 130 times in the King James Version. Several common Bible verses that talk about money include, "for the love of money is root of all evil" and "from where your treasure is, there will be your heart also." The Bible says that wealth can give us the wrong attitude about material things and it is unwise to make financial success a priority. Matthew 6:24 says, "No man can serve two masters; for either he will hate the one and love the other; or else he will hold on to one and despise the other. You cannot serve God and mammon (money, material wealth)." If you are struggling with a money decision, it wouldn't be a bad idea to see what the good book has to say.

There you have it. These books should keep you busy for a while. One final observation: everything starts with a thought—make yours bountiful. Until next time, God Bless.





# Potatoe Soup

Sara Ross | [saras-house.com](http://saras-house.com) | Insta: [@the\\_mrssaraross](https://www.instagram.com/the_mrssaraross)

## INGREDIENTS

1 package bacon  
8 large potatoes, cubed  
½ cup carrots, sliced  
½ cup celery, diced  
1 onion, diced (or ¼ cup dried onions)  
1 can cream of chicken soup  
2 cups milk  
8 ounces cream cheese  
1 cup shredded cheese

## TOPPINGS

Extra shredded cheese  
Green onions, diced  
Hot sauce

## DIRECTIONS

Dice bacon and fry it until almost crispy. Remove from pan, drain, and set aside.

Crop vegetables and place in large pot. Cover with water and boil until tender. About 15 minutes. Drain. Return to pot.

Add remaining ingredients, except bacon, and mash potatoes until you get the desired consistency. Stir in bacon and garnish with toppings.

Serve hot and enjoy!



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# BALDONADO PERSONALS

Oh boy, oh boy, oh boy, oh boy, oh boy and OH BOY!!

That's right! On October 14th, we were blessed with our 6th grandson, Lincoln Pep Bellamy, weighing in at 8 pounds and was 20.75 inches long—perfect in every way. Congratulations to Andrew and Megan Bellamy, and big brother, Maverick. The family closed on their new home in September, finally making their move west from Omaha; Lincoln will be making his home just south of Cozad. It is going to be so nice having grandkids only 10 minutes away.

*fin*





## 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 | 308.325.7105

### BROKEN BOW

800.245.4241

### OXFORD

302 OGDEN ST., 68967  
308.824.3833 | 308.325.7994

### BERTRAND

406 MINOR AVE, 68927  
308.474.8044 | 308.991.1906

### LOOMIS

307 COMMERCIAL ST, 68958  
308.991.1906

## KANSAS

### BELOIT

3873 K ROAD, 67420  
785.738.7106 | 785.738.7107

### LARNED

519 WEST 4TH, 67550  
800.245.4241 | 620.285.5872

### KIRWIN

1934 EAST 1100 ROAD, 67644  
800.245.4241 | 785.543.7104

## COLORADO

### KIRK

2883 COUNTY ROAD M, 80824  
620.285.5872 | 970.362.4214

### STRATTON

128 COLORADO AVENUE, 80836  
620.285.5872 | 719.348.5356

### YUMA

201 SOUTH MAIN STREET, 80759  
620.285.5872

## IOWA

### MCCLELLAND

91 MAIN STREET, 51548  
402.740.8986 | 402.740.5624



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Ethanol Rally at Southwest Iowa Renewable Energy  
June 2019



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