

THE

HOME AGENCY

MAGAZINE

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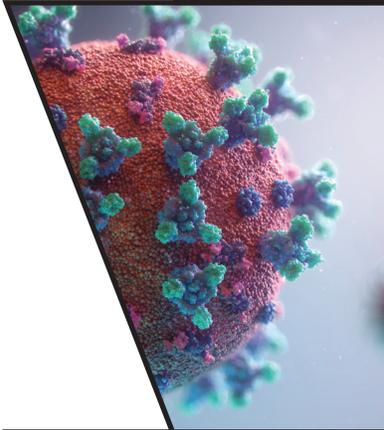
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PRESIDENT'S THOUGHTS

FROM THE DESK OF
JIM BALDONADO



Greetings,

It's really hard to think about work-related items with all of the issues that we face in our country with COVID-19. Life has sure changed for all of us over the last 30 to 60 days, and I pray to God that by the time you read this the first part of May things will have changed for the better.

I, like most of you are, am staying pretty close to home. At The Home Agency on the 23rd of March, we split into two groups at the office with the first group working in the office for two weeks with the doors locked, and the other group working from home. After the two weeks was up, the first group worked from home and the second group worked at the office. We planned to do that for one month to see how it all went. Hopefully by the first of May when you read this, we are all back in the office.

For an employer that has 28 full-time staff, implementing this was hard for me to do, but I trusted the people that I asked within our organization to guide me through this. I am just trying to make 28 full-time people happy, I would not want to be our President. No matter how hard he tries, he just cannot make some people happy. I sometimes feel that I don't know who to believe. You listen to the radio or watch the news and everything is so negative. I think some people make themselves sick just by believing everything they hear and read. I believe that each day we move forward, we are getting closer to a better place in our lives. It may be uphill for a while, but the time will come when we will start back down the hill. Believe in the good Lord above and things will get better.

I'm part of the second group, so I am working from home for the first two weeks. If this is what retirement is supposed to be like (not having an office to go to when you want to) there's another good reason that I will never retire. Working from a remote location is not new to me, as I've been doing this for a number of years, as some of you can attest. Being gone for 2-3 weeks is not new to me, but when I'm only a few

miles away and can't stop in and pick up my mail, I do not like that. Whether I'm in the office or working remotely, all of you know I am only a text or phone call away, day or night. That number is 308-325-0398.

So, what have I been doing for two weeks to keep myself busy here at home? Well, we have a new guest, Dan Tinlin, better known to my family and a lot of you as Grandpa Dan. We asked Dan to come live with us on the 23rd of March so that he would not have to be alone in Gothenburg. At his age of 85 and being someone that cannot stay home and needs to go out for breakfast, lunch, and supper along with coffee every day, he is a good target to catch something. So now Dan is camped out in our basement. He has the whole basement to himself. When we built this house ten plus years ago, we knew it would be our last house and we put an elevator in it so that someday Sharri and I would not have to take the stairs. It now is getting good use. Dan likes to read and is always on his phone or iPad (just like my grandkids). Dan enjoys watching movies, especially old movies, and thinks I should know everybody in the movie. Heck, some of the movies we watch are older than I am, but it is a great time to spend with him. I overheard him talking to someone on the phone the other day and they asked him when he would be going back to Gothenburg, and he said, "I guess when Jimmie kicks me out." So he may be here for awhile.

Again like most of you, we all have things we really miss and things we take for granted. I miss my grandkids. I miss the special days or weeks we were supposed to be spending together. I miss holding them and giving them a hug. I miss not stopping in and saying hi to most of you. Sure I still check in with a number of you just like I have always done, but now I can't just drive down the road, it's just me calling from home.

So, let's all pray that we all get through this together and look forward to time spent together as friends, not as customers.

A handwritten signature in cursive script, appearing to read "Jim".

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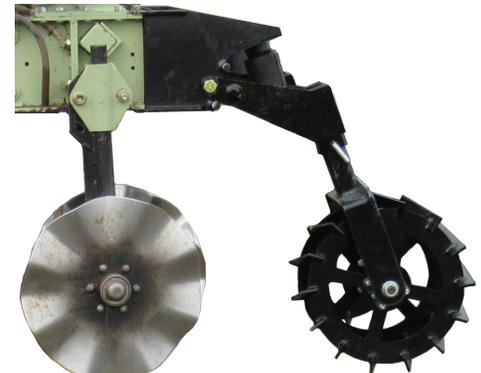
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CROP INSURANCE UPDATE

CINDY DAVIS

Looking back on last year’s article, the floods and storms that began last March definitely bring back strong emotions. The Midwest was struck hard, with loss of life, livestock, property, and future earnings on land that still may not be able to produce a crop. In Nebraska alone, damages were estimated at \$2.7 billion in infrastructure, crop damage, livestock, and also property damage. NOAA estimated total damage from the historic “bomb cyclone” near \$10.8 billion, one of the nation’s costliest inland flood events on record. Many are still feeling the effects of last year’s storms and now...COVID-19!

COVID-19 is a new respiratory illness caused by a virus called coronavirus, that was first detected in Wuhan, China. On March 11th, 2020, the World Health Organization (WHO) declared that the spread of COVID-19 had become a pandemic, and had quickly spread to more than 100 locations around the world. The Centers for Disease Control (CDC) quickly came out with recommendations to cancel events with more than 250 people. Soon after that the CDC reduced that number to 50 people...and then no more than 10. Schools and universities closed, some for the rest of the school year, some opting to utilize remote learning. Businesses scrambled to get their COVID-19 plans into place, while others had to close their doors. Hospitals, doctor offices, and nursing homes had pre-screening routines to follow and visitors were asked to stay away. There was worry about our economy...will the stock market ever come back? Airports looked like ghost towns and in some metropolitan areas of the U.S., all non-essential businesses were required to have all employees work from home. A sense of panic filled the air as people hurried to get supplies. All of this while farmers and ranchers were busy with livestock and making plans for field work and planting. And maybe it is ironic, perhaps meant to be, that I write this article today, on National Ag Day. With all the talk of “essential workers and businesses” it was nice to hear the U.S. Secretary of Agriculture,

Sonny Perdue, say that the agriculture profession is essential. Secretary Perdue today issued the following statement:

“Our farmers, ranchers, foresters, and producers in America are feeding and clothing the world. Now more than ever it’s important that the American people not forget that. Our farmers are resilient, and during these uncertain times they are still working, day in and day out, to produce what’s needed for our growing population. Today, on National Ag Day, I challenge the American public to keep our farmers, ranchers and producers on their minds – for all their work to provide us a safe, healthy and abundant food supply. We owe them a great debt of gratitude.”

I certainly agree. A huge thank you to all of the farmers, ranchers, foresters and producers out there!

For all the row crop producers out there, March 15th, 2020, was the deadline for several programs. This was the date to make any changes to your crop insurance policies. It was also the deadline at FSA to get signed up for the Farm Bill programs. I certainly hope you all have a much easier planting season this year. Below are the 2020 row crop projected prices along with the harvest price tracking dates.

2020 Row Crop Prices & Harvest Price Tracking Dates

| Crop | States | Projected Price Set - Yield Protection and Revenue Protection | Harvest Price-Tracking Dates - Revenue Protection |
|---------------|----------------|---|---|
| Corn | NE, KS, IA, CO | \$3.88 | Dec. Corn CBOT Oct. 1 - Oct. 31 |
| Grain Sorghum | NE, KS, IA, CO | \$3.69 | Dec. Corn CBOT Oct. 1 - Oct. 31 |
| Soybeans | NE, KS, IA, CO | \$9.17 | Nov. Sbean CBOT Oct. 1 - Oct. 31 |

Article continued on next page...

Before long, the fields, highways, and farmsteads will be buzzing with activity. Planting will be in full swing, the days will be getting longer, the nights shorter, and we will all be doing our best to squeeze as much into the days as possible. We wish you all a safe and productive planting season and will pass along a few things to keep in mind during this busy time.

- Initial and final plant dates could vary between counties/states. Check with your agent to find the correct dates for your crops and counties. Planting a crop prior to the initial plant date will surrender any possible replant payment unless you have purchased a supplemental Replant Coverage policy.
- If you will be electing prevented planting on any of your acres, be sure to contact your agent in a timely manner. You must give notice to 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 the late plant period. Don't wait until acreage reporting time to let your agent know. This could jeopardize any possible indemnity.
- If you need to replant any acres, be sure to let your agent know prior to replanting. Your agent needs to turn in a replant loss and get an adjuster in contact with you before the actual replanting occurs. The same procedures will apply this fall if you will be chopping any acres for silage. Give your agent a few days notice so an adjuster will have time to appraise the acres if needed.
- Precision Farming – if you will be utilizing this technology for your crop insurance program, your records need to begin with planting. There are a number of rules and factors involved in order for these records to be acceptable. If you have any questions regarding Precision Farming technology as it relates to your crop insurance, give your agent a call today.

As you begin to spend long hours in those tractor cabs, keep in the mind the very unpredictable months approaching, the severe weather season. Your hail coverage will need to be reviewed very soon, if you haven't already done so. Depending on the type of policy you had last year, your coverage could soon be expiring. Last year we introduced some new companion plans that were very popular with producers. These plans are some you will want to see! Give your agent a call today to get your hail coverage in place and enjoy the peace of mind and restful nights when those storm clouds pop up out of nowhere!

2020 Row Crop Acreage Reporting

July 15th, 2020, will be the next crop insurance deadline for NE, CO, KS, and IA. You will need to report all your acres to your agent prior to this date. This deadline is very important for producers. It establishes the liability/coverage on your acres. Errors that occur during acreage reporting usually don't show up until a claim arises, but can prove to be very costly, especially those where acres were missed. Double-check your acreage reports prior to signing. Make sure you report all acres, including the uninsurable acres and also any acres prevented from planting. Your agent will also need plant dates, sharing parties, and also the Common Land Units (CLU's) for each field. CLU's consist of the farm number, tract number, and field number,

for each piece of ground planted. Be sure to include any added land you have acquired that may not show up on a pre-printed acreage report. We strongly suggest you get in to report acres as soon as possible, and if you are reporting using your precision farming technologies, please get in touch with your agent as soon as planting is complete.

2020 Winter Wheat

We did have a few producers decide to short-rate their winter wheat and pay a reduced premium. If your acres were short-rated, they need to be destroyed prior to harvest. With the exception of short-rated wheat acres, never destroy any crop before you contact your agent and have spoken to an adjuster. If you are taking your wheat to harvest, below are your options if there is a loss, or if you have an appraisal done on the crop (assuming you do NOT qualify for double-cropping status in your operation):

- 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 2020 wheat was insured as Summer Fallow practice, is destroyed by June 1st, and any later growth is controlled by mechanical or chemical means, the acreage will qualify as Summer Fallow for 2021.

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 2020 crop year.

2020 Winter Wheat Prices & Harvest Tracking Dates

| States | Projected Price - Yield Protection and Revenue Protection | Harvest Price Tracking Dates - Revenue Protection |
|--------|---|---|
| NE, CO | \$4.48 | Sept. KCBOT July 1 - July 31 |
| KS | \$4.35 | July KCBOT June 1 - June 30 |
| IA | \$4.94 | Sept. CBOT July 1 - July 31 |

I certainly hope by the time this issue of the magazine gets to you that the world we have been living in the past several weeks has begun to heal and a sense of normalcy is beginning to surface. Our hearts go out to all of those affected by COVID-19 and we say another "thank-you" to all the health care professionals sacrificing for others. In closing, I'd like to share a poem I found, written by Laura Kelly Fanucci on the next page.

“May We Never Take For Granted”

When this is over, may we never again take
for granted

A handshake with a stranger

Full shelves at the store

Conversations with neighbors

A crowded theater

Friday night out

The taste of communion

A routine checkup

The school rush each morning

Coffee with a friend

The stadium roaring

Each deep breath

A boring Tuesday

Life itself.

When this ends

May we find

that we have become

more like the people

we wanted to be

we were called to be

we hoped to be

and may we stay

that way – better

for each other

because of the worst.

- Laura Kelly Fanucci

Are you a small business financially impacted by COVID-19?

At Flatwater Bank, we know your small business is the heart of your community. The CARES Act provides needed relief. As an SBA-Preferred Provider, we're thankful to have the ability to provide hardship loans with low interest & forgiveness provisions. Reach out - we're here to help!



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Crop Hail and Wind Coverage Endorsements



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Wind Coverage Endorsements for Corn

| Policy Name | Coverage | Applicable Crops |
|---|-------------------------------|--------------------------------------|
| Corn Wind* - HA-1069 HA-1070 HA-1071 | Green Snap, Lodging, EHE | Corn, popcorn, seed corn, sweet corn |
| 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 |

Crop-Hail Policies

- Insurance protection against gaps in coverage for a wide range of eligible crops
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- Acre-by-acre coverage against isolated damage
- Bumper crop insurance protection
- Fire coverage included (can be a stand-alone policy)
- Post-harvest transit included
- Harvested stored grain included



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LIVESTOCK RISK PROTECTION

ARLYN RIEKER

Spring is upon us and with it brings both similarities and changes from the past year. Once again, we were busy attending the Cattlemen's Classic in Kearney, where in addition to our booth, Lori Rahjes and Julie Dornhoff offered livestock mortality insurance for the event. Additionally, they were at the production sale in rural Dawson County for the Hueftle Cattle Company. These sales are always a fun and exciting time for us, allowing us the opportunity to visit with many producers who are either purebred breeders or commercial cattlemen. In addition, these events give us the chance to be with our friends and clients outside of the office, as well as allowing us to help with sponsorship, and return the loyalty they have shown to us. Thank you to each of you for allowing us to be a part of your day!

As I begin to write this article, I am working from home the next couple of weeks as a result of the COVID-19 pandemic. The coronavirus brings much unknown and many changes to our every day "normal" life. I'm doing my part to help with social distancing and I believe this will help reduce the severity of the virus. I don't know if I have ever been a "loner," but I guess I am now. As a result of the virus there has been an extreme amount of volatility in the ag markets.

Webster's Dictionary states the definition of risk as: the possibility of loss or injury.

Taking a look at cattle production, I think there are two types of risks or issues that are out of your control. The first deals with the factors influencing desirable reproduction levels, such as: conception, heifer breed back, birthing percentages, and herd health, to ensure your calves reach their expected rate of gain and anticipated market weight. The second is the market risk. I'm not telling you anything you don't know here, but as producers, you are risk takers.

During these volatile times, Livestock Risk Protection is one of the risk management tools that can be used as a price floor for cattle producers. LRP is exactly what the names says "Risk Protection." LRP provides protection against a decline in prices below the established coverage price for fed and feeder cattle.

LRP may be purchased at any time throughout the year, which makes it easy to ensure your coverage will correspond with the marketing of your livestock. The coverage prices and rates fluctuate daily and are based on the Chicago Mercantile Exchange (CME). Premium rates, coverage prices and levels, as well as actual ending values, are posted daily. Unlike crop

insurance, where we know when and how the base prices are set to establish the rates and premiums, unfortunately with LRP we don't have that formula. We run quotes daily to access the coverage prices, levels offered, and premiums. There might be coverage one day and not the next; we just don't know until the quotes are established at the end of each trading day at 3:30 pm. If coverage is available, it can be written from that time until 9:00 am the following morning. This is why we run the quotes daily and stay in contact with producers to keep them up-to-date on the coverage prices. All these quotes and Actual Ending values can be found on our website, www.thehomeagency.com.

We are often asked, "Does it matter what the cattle weigh or what I sold them for?" It doesn't matter what they weigh 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, LRP 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 may still be paid the LRP loss on the dead animal.

There are a couple of additional points I would like to touch on. If you are a beginning farmer you may qualify for additional subsidy for the LRP, which is definitely to your advantage in keeping your costs down. Also, in order to qualify for the premium subsidy for LRP, even if you don't farm and just have livestock, you need to complete the AD-1026 Highly Erodible Land Conservation (HELIC) and Wetland Conservation (WC) certification form at your local FSA.

As I visit with more producers, putting a price floor on the cattle is a critical part of their farm or operating loans. As producers have finished calving, we have had numerous calls asking how far out (how many weeks) coverage can go, and what the coverage prices and premiums are on those calves. There has also been interest from producers buying lightweight calves that will go to grass, and be sold mid to late summer.

Please give me a call to discuss the options that LRP has to protect your bottom line.

DO YOU KNOW WHAT MAKES YOU A GOOD RISK VS. A BAD RISK?

DEB ARENDS

Do you know if insurance companies view you as a good insurance risk or a bad one when it comes to insuring your home and autos? Let's take a look at some of the factors insurance companies consider when making this determination.

If you file frequent home or auto insurance claims, have bad credit, or call your insurer to dutifully report those items that may be under your deductible, you may be in for a rude awakening when it's time to renew your policies. That's because all of these actions can be noted in your history files, causing insurers to see you as being at a greater risk for filing future claims. Doing these things could result in higher premiums or outright cancellation of coverage. To avoid unpleasant surprises, it's important to understand why you have insurance and what happens in the event of a claim. The reason for insurance is to pay for major losses or claims that are too large for a policyholder to bear under ordinary circumstances.

Just the Facts

Small claims can cost more than large ones. Conventional wisdom about consumers is that if you file one really big claim, you're thought of as a "bad" customer or "bad" risk. That is not necessarily the case. Instead, small claims, ones that are not particularly catastrophic, are disproportionately expensive for an insurer to process. The smaller claims bear the same administrative costs as large ones and are more expensive if they happen frequently. For example, if a claim was made because lightning struck a house, the likelihood of lightning striking twice would be small. It would probably not deter a competing insurance company from offering a competitive quote on the house. However, if the house had a series of burglaries, premiums would likely increase substantially unless the homeowner could prove significant protective devices were installed to reduce the chance of loss.

Get a CLUE (report). If you have filed a claim within the past five years, you likely have a CLUE (Comprehensive Loss Underwriting Exchange) file. Similar to a credit report, a CLUE report determines a person's risk for future insurance claims. Even though you will be asked about your prior claims history, there are third-party data sources that almost every insurance company will use to find out your prior claims history, whether you reveal it or not.

In some states, CLUE reports could include information about inquiries that policyholders make about their policies, even if a claim is never filed. So, if you called your insurance company (not necessarily your agent) to ask what you should do about a broken window, the call could go on your record as a report of damage to your property.

Consumers can learn what's included in the claim history by asking for a free copy of their personal CLUE report. CLUE files are administered by a data collection company. CLUE files can be obtained at any time if a prospective insurance company denies coverage or makes any other adverse decision based on information on the report.

Your claims history is only one part of your risk profile. In addition to pulling CLUE reports, insurance companies gather personal data from other sources to determine your risk for reporting future claims. This risk profile is often expressed as an insurance score. Your insurance score can consist of items such as your past claims history, your credit score, and your driving record just to name a few. The score is an actuarial math model that places everybody in different risk tiers. For example, "tier one" could include the 10 percent of the people in the population who will likely never file a claim. Tier 10, on the other hand, might include the group with the worst claims history. Each company uses a different model for computing an insurance score, and it is nearly impossible to determine what that score would be before a customer applies for insurance. However, each applicant can expect to be somewhere on the risk spectrum. Every company uses an insurance score, and your score will dictate the rate you pay.

Since companies weigh different aspects of a risk profile differently, it is advantageous for a person to shop around for a policy best matched to their circumstances. For example, someone with a long claims history but excellent credit may find a lower rate with an insurer that puts more emphasis on a high credit score. On the other hand, a consumer who does not have stellar credit, but has no background of claims or inquiries, may find better premiums with a provider who puts more weight on a clean claims history.

Your house could be a red flag. If you are a homeowner, even if your credit is great and you have no history of claims, you could still encounter higher rates based on your home's past. Any damage reported on that property, even if it occurred before you lived there, will adversely affect your insurance.

When considering purchasing a home, ask the seller for a CLUE report. Prospective homeowners can't pull the CLUE reports for properties they don't yet own, but they can ask the current owner to provide one. Even if the house appears perfectly fine, a past inquiry from a previous owner about minor water damage could cause your insurer to deny coverage on that home and derail a real estate closing.

But don't be afraid to file a claim when necessary. Fear of cancellation should not deter you from filing a claim when necessary. Big or small, losses happen. Even insurance agents and their families are not immune. If your claims are not frequent, you can still be regarded as a good customer. Quality insurance companies do not cancel their clients because they file a claim. Insurers don't want to penalize people for claiming the big stuff as long as the claim is legitimate and doesn't happen too often.

Again, insurance policies are designed to provide you with a level of security and protection against major property damage. If you are knowledgeable about your past history, your present coverage, and the process for filing a future claim, you are in a good position to avoid expensive policy surprises.

Source: www.Bankrate.com, IIBA Virtual University, and Auto-Owners Insurance



- 1., 2., 8. Sharri Baldonado
3., 7., 9., Trista Koch
4. Sara Ross
5., 6., 11. Diane O'Donnell
10. Hudson Ross



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SPRING IS IN THE AIR!



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Hudson Ross



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REGIONAL NEWS

Hear from our
agents in your area!

Dave Meyer

Ruskin, NE

It is the end of March and the wheels are turning in South Central Nebraska. Despite the coronavirus, the depressed grain prices, and a national and world economy that suddenly looks recessionary, the crop cycle begins again. Hopefully things will change for the good just as quickly as they changed for the bad.

We got a lot of field work done in this area last fall and are starting the year with a good moisture profile, so two key ingredients are already in place.

I hope everybody stays healthy and has a profitable year.

Meghann Pursley

Benkelman, NE

Hello everyone! I hope you are all well. Sign-up for spring crop insurance went well. The projected price for corn was \$3.88, which looks pretty good compared to where we're currently sitting with all of the coronavirus impacts. Our hearts go out to those families affected by not only the virus, but the life-changing consequences it has caused for some.

The next thing for us is hail insurance. I will be speaking with you this month to go over quotes and decide which option is best for your operation. One thing we'll want to consider is a wind endorsement. After last October, the need for wind and fire coverage is apparent. We had multiple wind claims last year and I know producers had some difficult decisions to make on how to deal with the excess corn on the ground. Losses are adjusted after harvest on a 1/1 basis. 1 ear of corn = 1% of loss.

Speaking of wind, have you considered putting your pivots on their own policy? Covering your pivots on an actual pivot policy, instead of your farm policy, prevents those claims from affecting your

homeowner policy, building policies, etc. It also gives you the option of covering older pivots for replacement cost rather than actual cash value. If you're interested in a quote, please let me know.

One last reminder, please check with your local FSA office about updating your base acres and yields using the 10-year APH forms I gave you at sign-up in March. I know a lot of you already have, but if you haven't had the chance yet, put that on your to-do list, as it could be to your benefit to get those updated for the PLC program.

As always, we appreciate your business. Have a happy and healthy planting season!

Andrew Bellamy

Ansley, NE

Another spring is upon us, and at the time of writing this, we have some really nice weather, but it is paired with the COVID-19 pandemic. Hopefully when you're reading this, COVID-19 is in our rearview mirror and things are shaping up to be much better on the planting side of farming than they were at this time last year.

As I have touched on the last couple of years in the article for the Spring, I want to reiterate the importance of taking a look at your current hail coverage. Hail coverage and plans have undergone a lot of changes in the last year or two. Not just rates, but also plans that different companies are offering now. If you haven't looked at your plan recently, here are some good questions to ask your agent: Does your plan pay after the storm or after harvest? At what point does your hail plan total out? Have you looked at a new plan that totals out as low as 25%? What does adding a wind endorsement cost? Does a wind loss match the same payout structure as a hail loss? The Home

Agency works to make sure we have hail and wind policies that work the best for you and your situation. If you don't have all the answers to your questions, please reach out and we will make sure we get them answered for you!

Megan and the boys are all doing great! Maverick is getting chattier by the day, and Lincoln has mastered rolling over. By the time you read this, I may have two mobile wrecking balls and a severe case of blissful exhaustion. The house is a work in progress on the inside as we (Megan) almost have the whole place repainted. We are looking forward to some spring weather so we can get outside and get yard work done that might have been neglected last fall with Lincoln's arrival.

As I said earlier, I hope COVID-19 is in our rearview mirror at the time of reading this, but please keep all those affected and still being affected in your thoughts and prayers. As always, make sure to take a deep breath in the rush of spring to enjoy the season safely.

Enos & Jill Grauerholz

Beloit, KS

We are writing this in March, during social distancing and panic. We have two cases of COVID-19 in our small town, and one is a very dear friend we love! We are praying hard for his recovery. How can this be happening? We are hoping the curve will be on the downswing when this article comes out.

The world has stopped, but we farmers must go on. Will planting season go smoothly, getting our seed and chemical? Everything is uncertain. So, our thoughts are short and hopeful. Prayers to you and your family, friends, and communities. May you carry on your work with ease and success. We are here to listen or help with what we can.

Rhonda Jones

Kirwin, KS

Hello sunny skies! It's the end of March in 2020 and a time that we will all remember. I will leave it at that!

Calving season has been so much better this year as compared to last year. We've had three sets of twins so far and have saved them all. One cow puked them out, licked them off, and walked away. She wanted no part of that situation. Unfortunately for her, she went to town!

Our spring oats are planted and coming up. The cows seem to like those better than the cane hay so more acres were planted. Hopefully Mother Nature allows us to get them baled up without getting rained on.

Spring planting will be here soon. The Jones Farm is diving into precision planting this year. Vincent has brought a lot of ideas and changes to the farm. He gets us all on board and then Mom has to slow him down sometimes! Knowing your crop breakeven is so important, along with marketing your guaranteed bushels. The markets are not the friendliest right now. We have to have hope and faith that they will get better.

The dessert recipe I'm sharing at the back of the magazine comes from my neighbor. It's quick, easy, and delicious!

Stay healthy and safe.

Clark Redding,

Larned, KS

My focus at this time is not where it should be. What I should be concentrating on is the moisture we have received in the past couple of weeks. Kansas wheat is looking good at this time, with the prospect of decent conditions for spring planting. Colorado could still use some additional moisture, but we have all seen it a whole lot drier than the conditions we have today.

Farmers are in the fields as we speak and are getting ready to do what they can to provide the food this world needs to continue to function. This is our world, right? What else could be more import-

ant? Well, to the really apparent issue of the day—this darn virus. Man, has it derailed our whole world. I mean that literally. Our world has changed, probably forever.

Farmers may be the one social group that could come out of this whole. Most are practicing social distancing. Except to run for parts or food, they are in the field or in their homes. Most still live on the farm and that adds space as well. We are all making changes and sacrifices. We will come out of this stronger and hopefully more independent. We drill our own oil and grow our own food. How about making our own medicines. The cheap medicines and household goods we have all come to rely on now come with a much higher price. American-made is the only way.

Kevin & Sara Ross

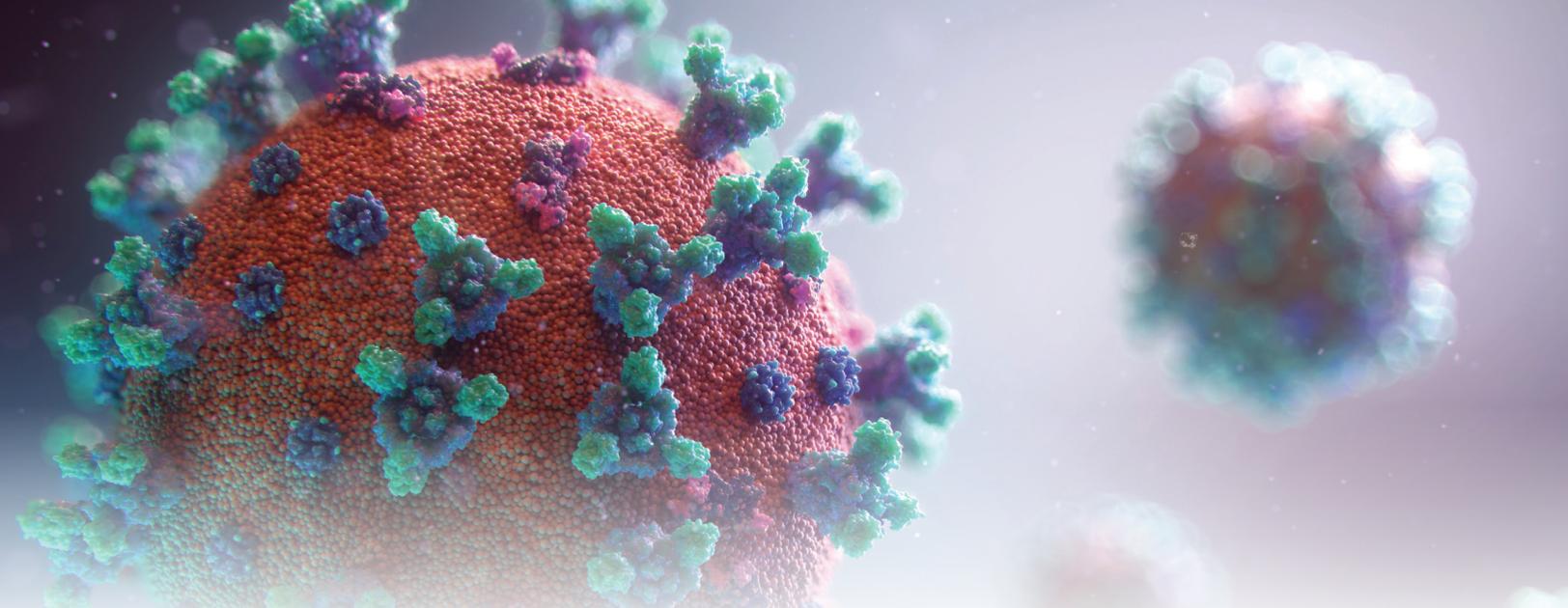
McClelland, IA

SW Iowa News! Well folks, here we are in the midst of the COVID-19 issues just like the rest of the world. Unbelievable what happens when we have what is now coined as "social distancing." On the bright side, many of us that live in rural America are likely to be less affected by those recommendations than some others who live in closer proximity to each other. Agriculture receiving the distinction from the U.S. government as essential was also a key piece to make sure the inputs needed for spring planting will continue moving.

Many people's biggest concern right now surrounds the markets and the concerns within our own corn and soybean demand. At first, we were waiting on meats and proteins to move around the world from trade agreements; then the chaos ensues with OPEC and the fuel markets during the midst of the viral outbreak. All factors pointing toward concern in the marketplace and reduced demand, in the near term with less driving and octane demand, slowed. The diesel fuel demand

is in a similar position, although many goods are still moving. The fact is many, if not all, sectors of the US economy are going to be hit by the coronavirus issue in some way. We are not immune in agriculture, and I am not so fearful of the virus itself, but for the long-term economy, and what it means for my generation as well as my kids when we pass trillion-dollar spending packages in the blink of an eye.

In the near term, we can be thankful that the month of February was good for farmers and the spring prices getting set. We can always hope for more, but in light of what has happened since, I feel like \$3.88 and \$9.17 were a gift. We will see what happens throughout the year and we may have things change enough to have some pricing opportunities, so don't be afraid to get some sales on the books if you can find some profit. Stay safe this spring and let us know how we can answer questions and serve your needs moving forward!



CORONAVIRUS AND BUSINESS INCOME INSURANCE

CORBETT HAHN

I'm hoping by the time you read this that we have all returned to some sense of normalcy following the Coronavirus pandemic. As I approach 50 years of age, I can honestly say that I have yet to see our country thrown into such turmoil. I can't imagine what this has been like for people that make their living in the travel and hospitality businesses. Those businesses saw their cash flow come to a screeching halt in a matter of weeks. I wanted to write this article because of a story that I saw on the news one night. Two restaurant owners were talking about how their business interruption or business income insurance was not able to provide any coverage for them. As an agent, I wanted to find out for myself so that I understood the coverage in case one of our customers asked me that question.

The coverage these two restaurateurs were discussing, was business interruption or business income insurance. Judging by the simplicity of the name of the coverage, it sounds exactly like what was happening. Businesses had indeed been interrupted and people were not able to operate. As I've learned over the last 20 years, it's never that simple. What I found out is that there were several issues with the type of loss caused by the virus. Let's look at how the business income policy applies or does not apply to the Coronavirus situation. The following is information taken from a Big I presentation by Christopher J Boggs, CPCU, ARM, ALCM, LPCS, AAI, APA, CWCA, CRIS, AINS, Executive Director Risk Management and Education.

The Business Income insuring agreement states:

"We will pay for the actual loss of Business Income you sustain due to the necessary "suspension" of your "operations" during the "period of restoration". The "suspension" must be caused by direct physical loss of or damage to property at premises which are described in the Declarations and for which a Business Income Limit of Insurance is shown in the Declarations. The loss or damage must be caused by or result from a Covered Cause of Loss."

Can a virus cause Property Damage? Damage requires physical harm generally evidenced by changes in the physical characteristics that require repair. The presence of a virus on a surface or in the air does not change the physical characteristics such that repair is required, so there is no property damage.

Without property damage, business income coverage does not respond. Even if the presence of a virus was considered Property Damage, how long will the "damage" be present? Most businesses can be disinfected in one day. If not taken care of by owner, the virus can live for only a short time, 1 to 3 days on surfaces depending on the type of surface. Most Business Income policies have a 72-hour deductible. Finally, most policies have form CP 01 40 which removes all doubt. CP 01 40 is the form that specifically gives the exclusion of loss due to Virus or Bacteria. The Insurance Service Organization (ISO) stated in the filing of this form that "the presence of a Virus was NEVER intended to be covered." So the short answer is, no coverage.

I love my job, but I don't like telling someone they don't have coverage. I also know that insurance was never meant to cover everything and if it did, we couldn't afford it. As I mentioned earlier, my interest in this topic came from those two restaurant owners. They were not upset at their insurance company and they actually offered up a solution. As the House and Senate were trying to put together a \$2 Trillion stimulus package, they asked a simple question. Why couldn't the federal government take some of that money and have it flow through the insurance companies? Wouldn't it be easier to allow the insurance companies to change the language in their policy to allow them to pay business owners for the time they were shut down? The insurance companies could then go to the federal government and be repaid for the claims incurred. It actually made good sense, which is probably why congress didn't do it that way.

TIME TO RETHINK FLOOD INSURANCE

DIANE O'DONNELL

As we all know, last year in March, a massive storm in the nation's heartland known as a "bomb cyclone" unleashed record flooding in Nebraska and several other states. In Nebraska alone, flooding affected over 7,000 homes with damage estimated at \$2.7 billion. NOAA estimated the total damage from this historic flood event at \$10.8 billion, one of the nation's costliest inland flood events on record. Unfortunately, many homes are unprotected from flood damage. Is yours among them?

If you think you do not need flood insurance because you do not live in the 100-year flood plain, consider this: A common misconception is that floods happen only in the mapped 100-year flood zone. Nearly 80% of the flood losses from Hurricane Harvey in Houston were outside the 100-year flood plain. The average loss was over \$130,000. Flood maps do not indicate flood risk greater than the 100-year event. They may be outdated and do not indicate all sources of flooding. Also, Mother Nature cannot read a flood map. This means your potential for flooding may be much greater than it appears on the map.

If you think your current property coverage will cover your flood loss, consider this: Unfortunately, most homeowner policies will not pay for damage due to flooding. While some companies provide coverage for events such as sewer backups, payment for damage from rising floodwaters requires a separate policy or endorsement for coverage.

If you think the federal government will help you, consider the following: FEMA grants are not the same as insurance. They are not intended to "make you whole." They are usually not enough to get a household back to how it was before the disaster. The average FEMA disaster grant is only about \$5,000. Most federal assistance is in the form of a Small Business Administration loan, a loan you must pay back with interest. Also, federal disaster assistance is available only for presidentially declared disasters. That means the local storm that flooded just your home and a few others in your neighborhood will not qualify and no federal assistance will be available.

If you think flood insurance is too expensive and that you could afford the average flood loss, consider this: The average flood loss for the year ending May 2018 was just under \$35,000. Could you absorb that without assistance? Flood insurance can be the difference between recovering and being financially devastated.

Please contact The Home Agency for more information on obtaining a flood insurance quote.

Source: www.weather.com

AUTO "GAP" COVERAGE

KRISTY DIEFENBAUGH

Getting a new car is usually fun and exciting, but having a total loss on a new car causes a double-whammy: the extreme disappointment of the loss of a new car plus the shocking realization that the loan or lease balance can be greater than the amount of the claim payment. It sure seems like every time I turn on the TV there is a commercial talking about how someone totaled their brand-new car and only got paid to replace 3/4 of that car. They try to lead you to believe if you had your auto insurance with this certain company that you would have automatically been paid the full amount of your loan for this new car.

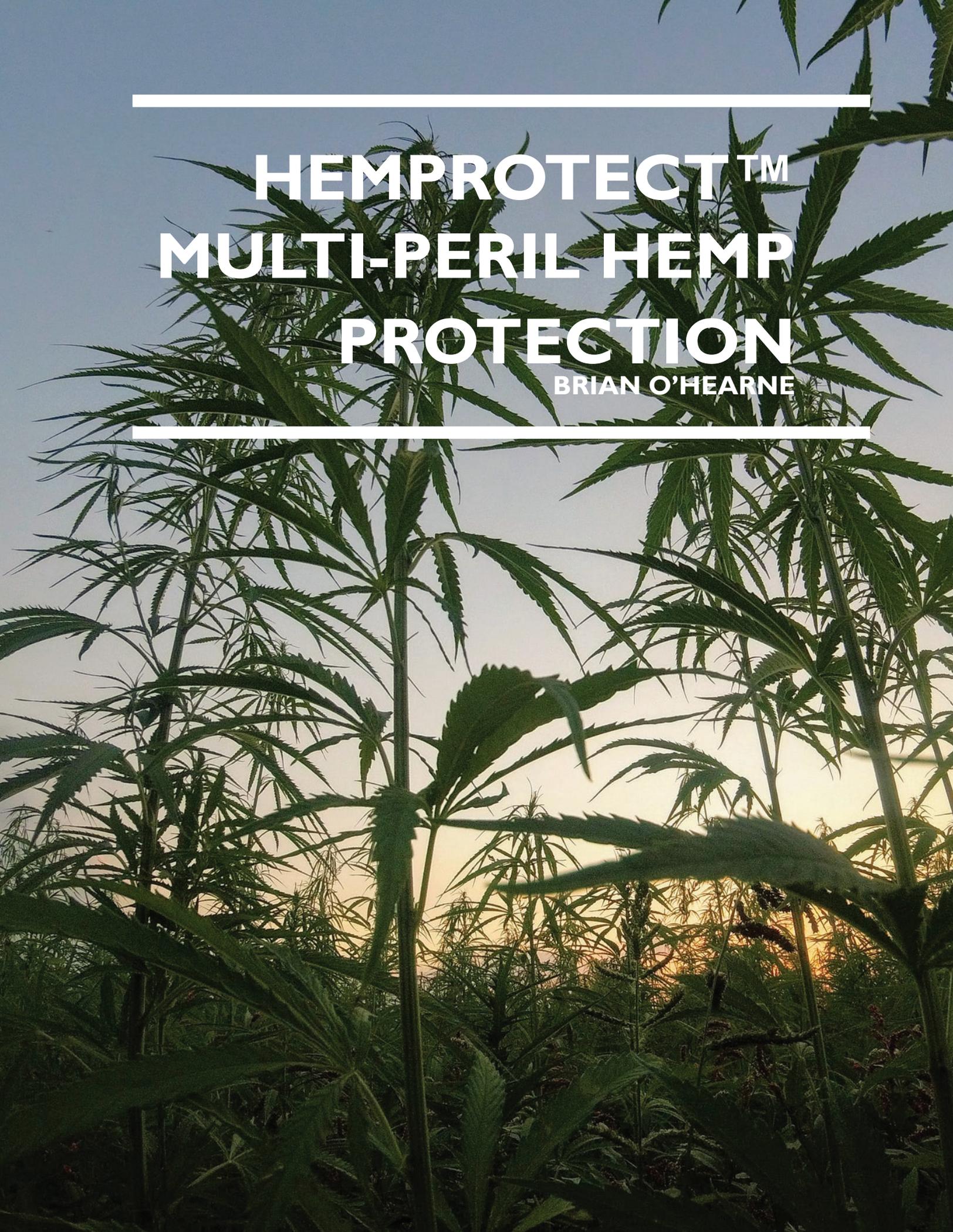
Owing more than the car is worth is often referred to as being upside-down in the loan or lease. Unfortunately, your new car loses value as soon as you drive it off the dealer's lot. For most insureds, still owing money for a car that has been totaled is extremely frustrating.

Fortunately, there is a relatively simple solution by adding an endorsement referred to as Gap coverage. This endorsement "fills the gap" between the amounts owed on a loan and the actual cash value (ACV) settlement paid by the insurance company for a total loss of a vehicle. Let me emphasize that this is an endorsement. It will cost extra. (That's the part that those TV commercials don't tell you.) It should also be noted that many car dealers may make similar coverage available to their customers and various web sites offer it on a direct basis. The advantage of the insurance agency offering the coverage is that it places them (as well as the company) in a positive light come claim time. Should the vehicle owner have a separate Gap policy, they would be faced with the issue of filing two separate claims; one under their personal auto policy and one under the Gap policy. Having one policy makes the claim settlement easier. It is usually much cheaper to put this endorsement on your auto policy, rather purchasing the separate policy from the car dealer.

It is important to discuss these coverages and endorsements with your agent, preferably before you drive that new car off the lot! Not every insurance company offers Gap coverage. Please call The Home Agency to see if your auto insurance company offers a Gap coverage option.

Source: www.independentagent.com

HEMPROTECT™
MULTI-PERIL HEMP
PROTECTION
BRIAN O'HEARNE



The Home Agency and Arbol are launching HEMProtect™, a Multi-Peril Weather Protection for Hemp through Arbol, and private product hail protection through The Home Agency. Arbol acquired the team and technology from The Home Agency and a long time weather partner, eWeatherRisk, just this February. Together The Home Agency and Arbol have the leading tools to protect high-value hemp that has limited or no other protection.

USDA crop insurance for hemp was made available in 2020 under very limited circumstances:

- Only available in certain areas;
- Only to those growers with at least one year of production history (and only available to growers; lenders and investors were not covered);
- Must be under a sales contract;
- Does NOT cover prevented planting and prevented/wet harvest, two of the biggest issues that The Home Agency and Arbol cover;
- No crop insurance coverage if THC > .3%;
- Crop insurance only covers a portion of expense.

Arbol and The Home Agency can cover crop value and crop insurance for hemp but had to be purchased on or before March 15th and is no longer available in 2020. HEMProtect™ protects against weather perils that might increase THC levels and coverage applies regardless of THC level. This is a compelling program for those that have federal crop insurance as well as those that do not.

2019 was the wettest year on record for the continental United States. Close to 400,000 acres of hemp were licensed in 2019, and estimates are that only 230,000 acres were actually planted. Only 50-60% of that was harvested due to crop failure, non-compliant crops, and other factors resulting in 115,000-138,000 acres of harvested hemp. Most of that lost production was due to adverse weather! Current Soil moisture conditions in most of the U.S. are at or near record levels and actually look quite similar to last year except even wetter!

The biggest risks to growing hemp are:

1. Too wet at planting (hemp does not like wet seeding and root conditions);
2. Excessive heat at flowering;
3. Too wet at harvest;
4. If planted late or in northern climates or at elevation, early fall freeze;
5. Hail, depending on the location.

Note excessive heat at flowering is the biggest contributor to elevated THC levels which could lead to a complete loss of the crop through mandated destruction. In addition, crop insurance, as well as any crop proxy, do not provide any coverage if the THC > .3%, and, in the face of obvious damage from hail (which would tend to elevate

THC level) could require the crop to be taken to maturity for testing and deny coverage if the THC is elevated.

HEMProtect™ is multi-peril weather protection and provides coverage for all of the weather perils except hail, which is a separate coverage. HEMProtect™ comes in 3 standard coverages: HEMProtect™ 110, 220, and 330. Each provides protection for too wet at planting, too hot at flowering, and too wet at harvest, with freeze as an optional coverage. Growers, investors, and lenders can all purchase the coverage. Each provides coverage based on the numbering:

6. HEMProtect™ 110 provides protection beginning at 1" above average rainfall during planting, 10 heat units above average during flowering, and 1" above average rainfall during harvest.
7. HEMProtect™ 220 attaches at 2" above average at planting and harvest, and 20 heat units above average during flowering.
8. HEMProtect™ 330 attaches at 3" above average at planting and harvest, and 30 heat units above average during flowering.

All pay 100% in the wettest and hottest time periods. Note, heat units are generally triggered for day-time high temperatures above 95°F.

The Home Agency and Arbol are experts in minimizing your risk for high-value Industrial Hemp programs such as prevented planting, weather conditions that could elevate the THC content to unacceptable levels, brand new private hail programs tied to the size and intensity of the hail, and prevented/too wet at harvest. Single peril programs and custom variations from the 110, 220, 330 conditions are available starting April 1st.

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 as well as help you market your traditional crops when prices are at their highest early in the season when there is the greatest weather uncertainty.

Arbol's and The Home Agency's programs are simple and objective:

- Choose the acres, pick your coverage period, and elect your dollars of coverage.
- Planting dates and maturity of the hemp being planted drive the coverage windows on a pre-set basis, or custom dates and time periods are available as well.
- 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 any weather risk that concerns you.



THE GOOD OLD DAYS

AL KUZMA

I mentioned to a client yesterday, “Remember the good old days? You know, Super Bowl Sunday 2020, when the Chiefs won it all?” It seems like an eternity ago and my how our world has changed!

Never in History

For those of you that have been receiving this publication for a while, you realize my segment is personal financial planning. In the last five weeks, from February 14 – March 20, the S&P 500 index lost 28% of its value. Never in history has there been such a precipitous drop. Monday, March 23rd, there were articles online that eluded to the market losing half its value in the days to come. Today the S&P is up 3.0% following a strong day yesterday where the markets rebounded 6.0%. Still down 21% for 2020. Historically, the markets have never seen such volatility. However, this may become the new normal!

A Look Back

If you’ve been in the stock market, you are certain about two things: 1) it will go up, and 2) it will go down.

There have been other big corrections, what happened after those?

- October 1987- Remember Black Monday? Until recently, it was the largest single drop in stock market history. October 1, 1987, the S&P 500 was 321. 60 days later, December 1, it stood at 251. That’s a drop of 29%. Nineteen months later, on May 1, 1989, it had recovered.
- 2000- Dot Com Crash. March 1, 2000, the S&P 500 was at 1,498. Thirteen months later, the S&P 500 was down 23% at 1160.
- 9/11- The S&P 500 rose steadily from April 1, 2001 where it was at 1,160, to September 2001, a high of 1333. After 9/11 the index dropped to 841 by March 2003. Off -45%. This recovery took four years till October 2007.
- The Financial Crisis of 2008- By October 2007, the S&P 500 rose to 1,527. March of 2009, the bears ripped it to shreds. It was off -53% and closed at 729. Four years later April 1, 2013, it had recovered.
- Since April 1, 2013, the S&P 500 rose from 1,569 to 3,235. It doubled itself.

So the conclusion? The market is resilient and comes back. It appears, historically, it takes 24-48 months to recover.



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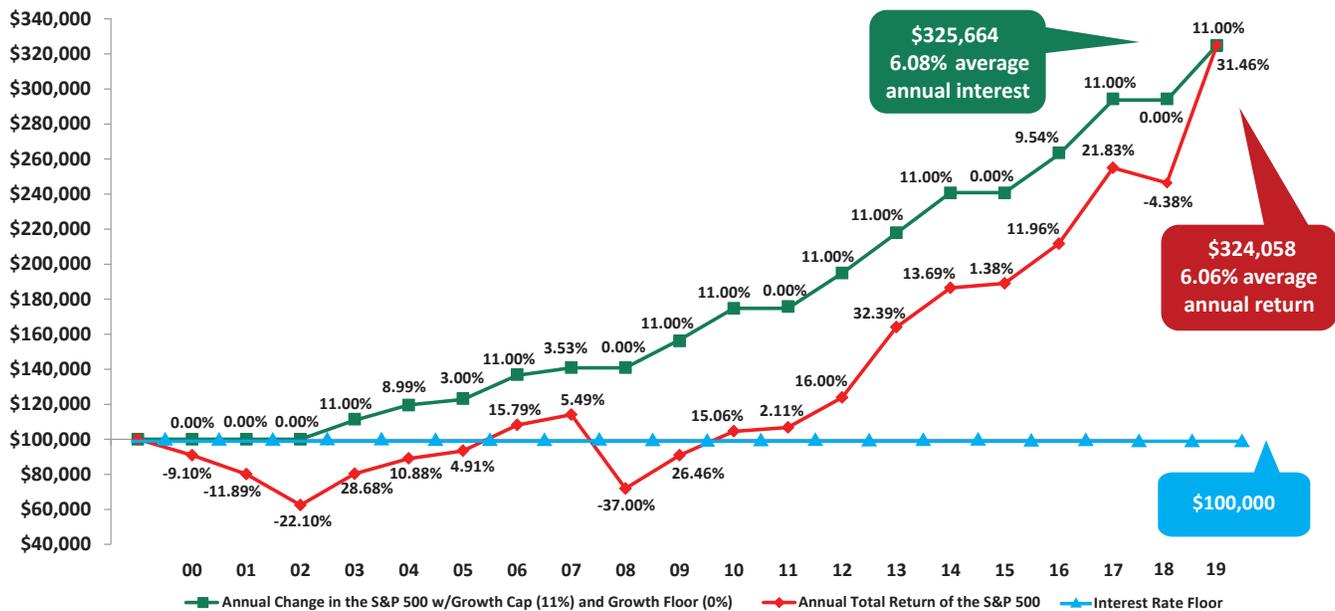
Options for You

Monday, March 23 was a nasty day in the markets. The S&P was off -3% for the day. The internet financial reports eluded to equity values going to 50% of January 1, 2020, valuations. In short, there were a lot of jitters and anxiety.

I met with clients that day, and my 2:30 appointment was interesting to say the least. The wife hates the stock market and the husband loves it! The wife was absolutely convinced that they were going to lose all their retirement money and quite frankly was almost in a panic. So I told her she has three options: 1) Contact the custodians, have them liquidate and then go to cash. They then have the option of getting back into the market when they felt it was appropriate. 2) If they want to stay in the stock market, have their non 401-K accounts transferred to a Registered Investment Adviser where they have a hands-on money manager. 3) If they want to get out of the stock market (not recommended) then one can consider an indexed annuity product. Indexing is an interesting concept as shown in the chart below. The way it works is your money is not in the stock market, but rather linked to a stock market index. When the index goes up, you partially share in the gains. For example, you could have terms where you get 50% of the gains of the S&P 500 over the course of a policy year. In down years, like we are having now, your money would suffer no loss of principal or prior gains.

The Power of Index Interest Crediting & the Benefits of Downside Protection Using Indexed Universal Life Insurance (IUL)

If you have a need for death benefit protection, you may want to consider a life insurance product called IUL. One of the many benefits of IUL is the ability to accumulate significant cash value through the power of index interest crediting. The illustration below is for informational purposes and intended only to demonstrate how a hypothetical IUL policy might have performed had it existed over the period depicted in the chart and based on the stated assumptions. Actual performance would have been higher or lower than assumed and likely would have fluctuated based on product guarantees and carrier rate-setting procedures. It does not include any charges for the mortality costs of life insurance nor any stock investment fees, so the actual comparative values may vary from what is shown. This illustration does not represent any specific product and does not reflect the costs of any optional riders or the effects of any withdrawals on policy values.



Above is a hypothetical illustration of the following:

1. The red line represents a \$100,000 investment in the stock market that tracks the performance of the S&P 500 Index, including dividends.
2. The green line represents \$100,000 used to purchase an IUL policy and allocated to an index interest crediting method tied to the performance of the S&P 500 Index, assuming a hypothetical cap rate of 11% and an interest rate floor of 0%.
3. The blue line represents the interest rate floor. Even if the market performs poorly, your policy will never receive interest credits less than the minimum guaranteed interest rate of 0%.

Indexed universal life insurance is not a direct investment in the stock market. It is an insurance product that provides death benefit protection, first and foremost, with guarantees backed by the financial strength and claims-paying ability of the issuing company. It provides the potential for interest to be credited based in part on the performance of specific indexes, without the risk of loss of premium due to market downturns or fluctuation. It may not be appropriate for everyone.

This information is not intended to be used as the sole basis for financial decisions, nor should it be construed as advice to meet the particular needs of an individual's situation. Please note, it is not possible to invest directly into the S&P 500® Index; this measure is provided solely as a benchmark of overall market performance. Past performance of the S&P 500® is not an indication of future performance and is not guaranteed.

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Bottom Line

Bottom line is that I would sit tight. As I have tried to illustrate, the market does bounce back, just take a big breath. If you are in your 30's, 40's, 50's, and early 60's, now is the time to buy more. Securities are at a discount (no idea what level when you read this). If you are dollar-cost averaging, then your monthly contributions are purchasing more shares...happy days! Remember, if you haven't actually sold your positions, it's only a paper loss.

Thank you for your time and attention. I hope this was helpful. If you have questions, please reach out to the good folks at The Home Agency or feel free to get in contact with me. My phone number is 402-438-4200 and email is alan@kuzmafiancialserservices.com

Until next time, God Bless.



TEAM JACK FOUNDATION GALA

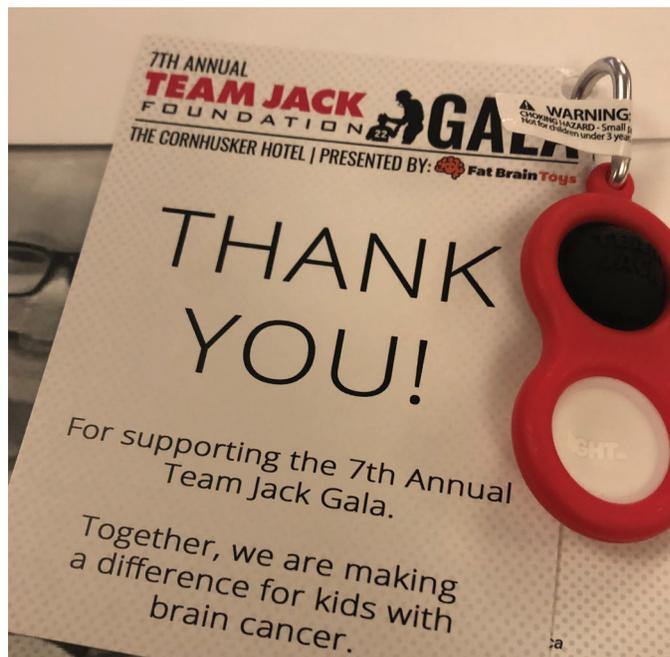
On February 22, 2020, at Lincoln's Marriott Cornhusker Hotel, 700 guests came together at the 7th Annual Team Jack Foundation Gala and raised nearly \$455,000 for pediatric brain cancer research. The event was presented by Fat Brain Toys, an Elkhorn, Nebraska business. Rick Allen, Nebraska native and NBC NASCAR announcer, emceed for the third straight year, and the evening was filled with touching moments as well as inspiration.

One of the highlights of the annual Team Jack Gala is the Spotlight Story sponsored by The Home Agency. At the event, the Foundation honored North Platte native and brain cancer fighter, Grady Simants. Grady is eleven years old and was diagnosed with medulloblastoma in 2015. He underwent surgery and treatment in Omaha and was considered cancer-free for almost two years when his cancer returned.

Since March 2019, Grady has been in Memphis at St. Jude Children's Research Hospital. Just prior to the Gala, the Simants found out that Grady's treatment was not working as they had hoped. While they thought St. Jude's was an amazing place and they received excellent care, they longed to be closer to home for treatment. This dream became a reality, and it was announced at the event that Grady would begin receiving his new treatment regimen at UNMC in Omaha, thanks to the collaboration of Dr. Minnie Abromowich and Dr. Jonathan Schwartz.

During the presentation of Spotlight Story, Sara Ross, Megan Bellamy, and Morgan Yardley, daughters of Jim and Sharri Baldonado, spoke on behalf of the business and their family. They talked about collectively being blessed with six healthy children, all boys, and how they would do anything for their kids and nephews. "You would travel 42,000 miles, take 41 plane rides, and eat all the stale peanuts in the world if it meant you could save them. That is why what my family and all of you are doing here tonight is important. Your donation and involvement matters," said Sara Ross.

In addition to being the Spotlight Story Sponsor for the last four years for the annual Team Jack Gala, The Home Agency and the Baldonado family are the presenting sponsor for the annual radiothon held each fall. The 8th Annual Team Jack Radiothon presented by The Home Agency is scheduled for Thursday, August 27, 2020. Building off last year's outstanding success, which included donations from Preschool Pennies and the Gothenburg volleyball team, we are hoping to engage more community/organization support in the Elwood, NE area. If your school, business, or family would like to join the cause, please contact Jim by email at jbaldonado@thehomeagency.com or by phone at The Home Agency (308-785-2803).



Fruit & Angel Dessert

Rhonda Jones | The Home Agency Insurance Agent | Kirwin, Kansas

INGREDIENTS

1 large angel food cake - 10 oz - make from mix
1-15 oz can crushed pineapple
1-12 oz container Cool Whip
1 cup + 2Tbl toasted coconut
1-6oz jar maraschino cherries, drained and chopped

DIRECTIONS

Break cake into bite-sized pieces (about 8 cups)
Arrange half of the cake pieces in bottom of 13x9 baking dish
Top with half of the undrained pineapple and cherries.
Spread half of the Cool Whip over all and top with half of the coconut.
Repeat layers ending with Cool Whip and coconut.
Cover and refrigerate overnight
Enjoy!

BALDONADO PERSONALS

Sharri has always been a good cook, but I have heard her say that she does not enjoy cooking for just the two of us. Needless to say she is back to cooking again now that Grandpa Dan has moved in. She fixes breakfast and supper for us, and we fend for ourselves for lunch!

During this COVID-19 pandemic, there was a need for surgical masks. Sharri was very busy making all different colors for different groups that need them around the area. Very proud of her for stepping up and doing this.

fin



NEBRASKA

ELWOOD

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GOTHENBURG

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888.537.3511 | 308.537.3511

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800.245.4241 | 308.423.2400

RUSKIN

1123 ROAD 4900, 68974
800.245.4241 | 402.984.9255

ALMA

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ANSLEY

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800.245.4241 | 308.325.7105

BROKEN BOW

800.245.4241

LOUP CITY

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BERTRAND

406 MINOR AVE, 68927
308.474.8044 | 308.991.1906

LOOMIS

307 COMMERCIAL ST, 68958
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KANSAS

BELOIT

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LARNED

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